Online Insurance Verification System Advisory Council
Meeting Minutes for Tuesday, January 22, 2013
Conference Call Meeting

Members Present: Julie Magee, Jay Starling, Daniel Urquhart (for Michael Robinson), The Honorable Greg Tucker, Ginger Johnson (for Jeff Bradwell), Lori Biscaglia (for Ken Needham), Alex Hageli**,** Ken McFeeters.

Members Present via Conference Call: George Cooper, Ken Williamson (for Charles Angell).

Members Absent: Harvey Fischer, Jeff Bradwell, Greg Erath, Ken Needham, Michael Robinson, The Honorable Patrick Davenport, Charles Angell.

Others Present: Lt. Frost, Daniel Gross, Sherry Helms.

Call to Order: The meeting was called to order at 10:10 a.m. by Jay Starling

Roll Call

Mr. Starling conducted the roll call.

Approval of December 19, 2012 Meeting Minutes

The minutes were approved with no corrections.

OIVS Public Awareness Campaign Update

Jay reported that the radio and television spots would be ramping up at the end of each month throughout the renewal cycle ending in October 2013. The point was brought up that the ads are giving the false impression that law enforcement and the licensing officials can pull up insurance information and therefore, the registrant does not need to be ready to present their evidence of insurance upon request. Licensing official offices, law enforcement as well as the general public are reporting this misunderstanding. One official reports that this county is turning away one (1) out of every three (3) customers because they receive an unconfirmed response from the online insurance verification system (OIVS) and then the customer does not have their insurance card to present. The department will consider revising the television spots.

Insurance Data Transfer Update

Ms. Helms reported that the last book of business uploads from insurers occurred on January 10, 2013. To date, the department has received 3.7 M insurance records that have been matched to the registration records for 4.2 M qualified vehicles. The department intends to continue to submit updated policy information to the counties as received from registrant responses to the department postcard mailers (questionnaire and notice of suspension) and as obtained from law enforcement.

Several licensing officials have questioned why the advisory council elected to discontinue the book of business uploads since this is a good way for the insurance information to be updated in the registration database, which would assist with achieving "confirmed" responses, particularly for internet and mail renewals. This would require the advisory council to notify insurers that they should continue to provide quarterly books of business, or monthly if the council so desired. The advisory council decided

to discuss this issue at the next advisory council meeting so that the licensing officials and department of revenue could study this issue and report its findings to the council.

OIVS Implementation Update

All counties began utilizing the OIVS web service on January 1, 2013. Law enforcement began using OIVS on January 14, 2013, through the Alabama Criminal Justice Information Center (ACJIC) law enforcement portal. The training video is also available to all law enforcement officers through the Alabama Sheriff's Association, Chiefs of Police and ACJIC. To date, 2,667 law enforcement officers have used OIVS to verify insurance.

There are 147 distinct insurer NAICs in production. Thirty-eight (38) additional insurer NAICs are in development testing of the web service. Nine (9) insurer NAICs have been identified by registrant responses for which the department has not had contact from the insurer regarding setting up OIVS. The Department of Insurance is actively working to contact these insurers and referring them to the Department of Revenue for OIVS setup and implementation. The list of non-participating insurers is available on the department of revenue website under the advisory council webpage.

The OIVS confirmed response rate related to insurers that are fully in production was reported at 82.13% since January 1st. Several problems were identified with insurers including leading zeroes in the policy numbers, counties including the policy type in the policy number field and requestors submitting duplicate responses. These problems were causing false unconfirmed responses and an increase in the reported unconfirmed response rate. These problems have been addressed. Mr. Hageli questioned if the department could periodically provide insurers with OIVS response reports. Jay said that the department would look into this. Members of council commented that insurers should already have this data since they provided the OIVS responses.

There was much discussion regarding sending broadcast requests for OIVS confirmation utilizing VIN-only searches. It was reported that IICMVA has updated their model to include this option as a secondary request. Council members reported that the VIN-only model can only be used by insurers whose computer system is programmed to handle this type of request. This option can currently be used by submitting an OIVS request with an "unknown" policy number. Since the Alabama Code requires the department to use the IICMVA model, such adjustment can only be made if the advisory council agrees to adopt a model that relies solely on the VIN-only model. The council would like the department to study the feasibility of this option.

During a recent Alabama Licensing Officials meeting, licensing officials reported that many residents of other states who have vehicles that are based in Alabama (ex. vacation homes) may not have insurance with a licensed Alabama insurance carrier. The officials requested clarification regarding the provision of the Alabama MLI law that requires the insurer to be licensed with the Alabama Department of Insurance in order to be able to write policies on Alabama-based vehicles. The council confirmed that if a vehicle is garaged in Alabama, the insurance policy should be written by an insurance carrier licensed to write policies in Alabama. The Department of Revenue will continue to suspend/revoke vehicle registrations if the vehicle is not insured by an Alabama licensed insurance carrier.

It was further reported that insurance carriers were requiring registrations to complete a document and surrender revoked license plates to the insurance carrier or the license plate issuing official. The council confirmed that the law doesn't require the revoked license plate to be surrendered. Mr. Starling asked

if the department could receive a copy of the document that insurers are requiring vehicle owners to complete.

A conference call meeting will be held with pilot counties and their IT staff on January 24, 2012. During this meeting the department will provide OIVS statistics and discuss any issues identified related to OIVS.

New Business

No new business was brought up.

Next Meeting

The next meeting of the advisory council is scheduled for Wednesday, February 20, 2013 at 10:00 a.m. The meeting will be held via conference call. A meeting invitation including conference call information, agenda and today's meeting minutes will be sent to all council members.

The meeting was adjourned by Mr. Starling at 11:57 a.m.

Respectfully submitted by Sherry Helms