

## Online Insurance Verification System Advisory Council

Meeting Minutes for Wednesday, April 17, 2013

Conference Call Meeting

**Members Present:** Julie Magee, Jay Starling, The Honorable Greg Tucker, Dustin Wilson (for Jeff Bradwell), Ken Williamson (for Charles Angell), Lt. Frost (for Michael Robinson).

**Members Absent:** Ken McFeeters, Michael Robinson, Ken Needham, George Cooper, The Honorable Patrick Davenport, Greg Erath, Alex Hageli, Harvey Fischer, Jeff Bradwell, Charles Angell.

**Others Present:** Daniel Urquhart and Ginger Johnson.

### Call to Order

The meeting was called to order at 10:03 a.m. by Jay Starling.

### Roll Call

Mr. Starling conducted the roll call.

### Approval of the March 20, 2013 Meeting Minutes

The minutes could not be approved because not enough council members were present to have a quorum. The March meeting minutes will be submitted for approval during the next council meeting.

### OIVS implementation update

Mr. Starling reported that since January 1, 2013, over 2.1 million OIVS requests have been submitted. The source of the requests included the following:

- |  |           |
|--|-----------|
| • Counties                                       | 1,659,240 |
| • Law Enforcement                                | 307,913   |
| • Revenue  | 15,100    |
| • Dept. of Public Safety (driver license)        | 5,494     |
| • Dept. of Public Safety (safety responsibility) | 1,259     |
| • Admin Office of Courts                         | 1,863     |

Over 600,000 requests have resulted in unconfirmed responses. Most of the unconfirmed responses are a result of the system not being able to locate the NAIC number. This unconfirmed reason has continued to decrease since January 1<sup>st</sup>, due to the ability to add insurance companies (NAIC#s) to the system. Other unconfirmed response reasons are due to incorrect policy or VINs being submitted.

As of today's date, 182 NAIC#s are in production. Three (3) insurance companies (Canal, Affirmative and Bankers) are working with the Department to participate in OIVS. A list of all participating and non-participating insurance companies and NAIC#s are available on the Department's web site. The Department has identified several insurance companies who have failed to notify the Department when their system is down. The Department continues to monitor insurance company responses and is developing a method to programmatically notify the Department when an insurance company's system is not responding. If an insurance company continues to fail to notify the Department when their system is down, the Department of Insurance will be notified as required by law.

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### **Conference Call Meeting**

Commissioner Magee questioned why the number of OIVS requests submitted by law enforcement seemed low. Several council members commented that they thought the number of requests from law enforcement seemed reasonable based on the amount of time that law enforcement has been using OIVS. Mr. Starling confirmed that over 4,000 law enforcement officers were using OIVS. Mr. Starling volunteered to contact the Center for Advanced Public Safety to determine if the number of OIVS requests from law enforcement seemed reasonable as compared to the number of e-tickets and e-crash reports. According to CAPS, an average of 90,000 e-citations are issued each month, and an average of 10,000 e-crashes are reported per month. This equates to approximately 300,000 traffic events over a three (3) month period (90,000 citations X 3 months) + (10,000 crashes X 3 months).

Commissioner Magee commented that she received several reports that law enforcement officers were refusing to accept the owner's insurance card and issuing citations when the evidence of insurance could not be verified using OIVS. Ms. Magee asked DPS representatives if they received similar reports. Mr. Urquhart reported that he has not received any reports regarding DPS officers; however, it was possible that some local law enforcement officers may not be aware of the insurance verification requirements. Mr. Starling reported that the law enforcement training video had been widely distributed to DPS, ACJIC, Alabama Sheriff's Association and the Alabama Association of Chiefs of Police. After further discussion, Ms. Johnson suggested that the Department reach out to the Alabama Mayor's Association for assistance. Commissioner Magee volunteered to contact Montgomery Mayor Todd Strange.

As of today's date, 9,987 insurance questionnaire postcards have been mailed to vehicle owners. The Department has received 1,878 responses, with 726 responses submitted via the registrant's online response system and the remainder of the responses have been submitted by mail. On Friday, April 19<sup>th</sup>, 3,500 questionnaires will be mailed.

### **New business**

Mr. Starling reported that the OIVS pilot counties meeting will be held via conference call on April 18, 2013 at 10:00 a.m. Mr. Starling reported that he will be attending the IICMVA meeting in Alexandria, Virginia on May 2<sup>nd</sup> and 3<sup>rd</sup>.

Commissioner Magee reported that county license plate issuing officials were reporting difficulties with the Online Insurance Verification System Act provision that requires license plate issuing officials to obtain the driver license number or non-driver identification number for each vehicle owner. Commissioner Magee asked for input from Mr. Tucker. Mr. Tucker reported that this provision initially created challenges and longer than normal lines at the licensing offices. He also acknowledged that things should be better next license year as most of the issues would be taken care of during this license year.

### **Next Meeting**

The next meeting of the advisory council is scheduled for Wednesday, May 15, 2013 at 10:00 a.m. The meeting will be held via conference call. Conference call information will be sent to all council members. Mr. Starling thanked everyone for their participation.

The meeting was adjourned by Mr. Starling at 10:37 a.m.

*Respectfully submitted by*  
Jay Starling