## Online Insurance Verification System Advisory Council

Meeting Minutes for Wednesday, April 16, 2014 Conference Call Meeting

**Members Present**: Julie Magee, Jay Starling, Alex Hageli, Charles Angell, Daniel Urquhart (for Michael Robinson), Ken McFeeters, Dustin Wilson (for Jeff Bradwell), Ken Needham

**Members Absent**: Jeff Bradwell, Michael Robinson, Harvey Fischer, Greg Erath, the Honorable Patrick Davenport, George Cooper, the Honorable Greg Tucker

Others Present: Sherry Helms, Brenda R. Coone, Lt. Frost, Steve Houston, Lori Biscaglia, Ken Williamson

#### Call to Order

The meeting was called to order at 10:07 a.m. by Mr. Starling.

#### **Roll Call**

Mr. Starling conducted the roll call.

# Approval of March 18, 2014 Meeting Minutes

Mr. Hageli offered one correction to the minutes. Mr. Hageli pointed out that a statement he made was recorded incorrectly. Instead the statement should reflect that Alabama has the only insurance verification system that relies solely on the IICMVA web services model. This change will be reflected in the minutes.

The minutes were approved with the one correction and will be posted to the advisory council webpage.

## **OIVS Update**

Ms. Helms provided the following statistics from January 1, 2013 through April 14, 2014:

- a. Over 35M OIVS requests to date
- b. Over 12.5 M 1<sup>st</sup> requests (sources counties, law enforcement, and reverification process) with a 76% confirm rate (over 9.5 M confirmed of the over 12.5M requests)
- c. Over 22.6M 2<sup>nd</sup> requests unconfirmed for MLI questionnaire creation process

The department has sent over 71,000 questionnaires and 46,000 notices of suspensions to Alabama registrants thus far this calendar year.

Insurers installed the new security certificate last week. Initially, there were ten insurers where web service issues occurred and confirmations were not returned. Currently, there is only one insurer experiencing issues due to the new certificate. Based on the complexity of the installation, the department is pleased with the installation results.

There is one insurer that has not been included in the questionnaire process for a few weeks. The department has been working with this insurer on known timeout issues. The issues have been resolved and the insurer will be included in the questionnaire process again beginning April 22, 2014.

The department is working with an insurer regarding their policy numbers. The number on the insurance card does not match the number in the insurer carrier's database that will confirm. In many cases, there are leading zeroes on the evidence of insurance registrants have in their possession, but the

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insurer's system cannot accept the leading zeroes. Due to these discrepancies, registrants insured with the carrier are having issues having their evidence of insurance confirm as valid. There have been several conversations with the insurer, and they indicated that they will be working on a solution so that their system will return confirmed responses when variances of the insurance policy number are submitted. If the insurer fails to comply, the department will notify all advisory council members and the Department of Insurance.

The Motor Vehicle Division plans to begin using the department's mail processing vendor next month to process postcard responses received by mail from registrants. This will permit the department to increase the number of questionnaires that are mailed when two unconfirmed responses are received through OIVS.

#### **New Business**

IICMVA held its spring meeting last week. Mr. Hageli discussed permitting partial VINs to be used by insurers to verify insurance. Some insurers want to use partial VINs in order to return more confirmed responses. The membership pointed out that the model does not prohibit the use of partial VINs to verify insurance. In fact, the IICMVA model document does not address this topic. The IICMVA model document will be revised to include parameters regarding this subject matter. Mr. Hageli anticipates that the revision may be adopted during the IICMVA fall meeting.

### **Next Meeting**

The next meeting of the advisory council is scheduled for Wednesday, May 21, 2014 at 10 a.m. The meeting will be held via conference call. A conference call invitation, agenda, and the meeting minutes will be sent to all advisory council members.

The meeting was adjourned at 10:31 a.m. by Mr. Jay Starling.

Respectfully submitted by: Brenda R. Coone