

## **Online Insurance Verification System Advisory Council**

Meeting Minutes for Wednesday, May 21, 2014

Conference Call Meeting

**Members Present:** Julie Magee, Jay Starling, the Honorable Greg Tucker, Daniel Urquhart (for Michael Robinson), Rhonda Sikes (for Jeff Bradwell), Ken Needham, George Cooper

**Members Absent:** Jeff Bradwell, Michael Robinson, Harvey Fischer, Greg Erath, the Honorable Patrick Davenport, Alex Hageli, Ken McFeeters, Charles Angell

**Others Present:** Sherry Helms and Brenda R. Coone

### **Call to Order**

The meeting was called to order at 10:00 a.m. by Mr. Starling.

### **Roll Call**

Mr. Starling conducted the roll call.

### **Approval of April 16, 2014 Meeting Minutes**

The minutes were approved with no corrections.

### **OIVS Update**

Ms. Helms provided the following statistics from January 1, 2014 through May 19, 2014:

- a. Over 45M OIVS requests to date
- b. Over 17.4 M 1<sup>st</sup> requests (sources - counties, law enforcement, and reverification process) with a 76% confirm rate

The department has sent over 95,000 questionnaires and 62,000 notices of suspensions to Alabama registrants thus far this calendar year. Over 14,000 registration reinstatements have been processed. Of the processed reinstatements, 80% were reinstated without payment because the registrant had valid insurance while 20% of the reinstatements resulted in fees being collected.

Ms. Helms reported that an insurer, whose policy numbers in their system did not match policy numbers on the evidence of insurance provided to their customers, sent book of business data to the department. The department requested this information in an effort to alleviate the problem of receiving incorrect unconfirmed responses for the customers. Additionally, the department is attempting to avoid suspending the registrations of registrants who actually have insurance. Mr. Cooper asked for statistics on the number of records sent in the book of business. There were 221,849 records included in the book of business file submitted and of those records, the department identified 152,381 registration records that reflected policy numbers that would not confirm in the insurer system and were updated to reflect the policy number as submitted from the insurer.

Ms. Helms also reported that the questionnaire and notice of suspension mailers have been amended to provide registrants a mechanism to respond to the No Exempt response area when the vehicle is stored, inoperable, or sold on the verification date. The updated forms can be viewed at:

<http://revenue.alabama.gov/motorvehicle/forms.cfm#mlirule>.

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Mr. Starling reported that registrants are not always notifying licensing officials when they change insurance carriers; therefore, unconfirmed responses are being returned. Perhaps a book of business approach in addition to the OIVS web service would aid in reducing the number of unconfirmed responses returned by insurers.

Mr. Cooper asked if the department was concerned about the number of system unavailable responses that are being returned based on the statistics compiled by the department. Mr. Starling pointed out that Ms. Helms and her staff contact insurers when unconfirmed system unavailable responses are returned and work with them to correct any issues that may be present. He provided the following statistics to all call participants:

For 1<sup>st</sup> request OIVS system unavailable response totals:

January 2014-	70,000
February 2014-	20,000
March 2014-	276
April 2014-	236

Based on the drastic reduction of the system unavailable responses, the department has no concerns regarding this matter. Communication between the department and insurers appears to be working.

#### **New Business**

Mr. Needham asked how long the driver license system, MVR, was inoperable last month. Mr. Urquhart reported that it was down for four days.

Mr. Starling requested that when licensing officials report issues that prevent them from verifying evidence of insurance, that specific information be provided to the department such as the policy number, VIN, NAIC, date and time of request. More specific information will assist the department in investigating the issue.

#### **Next Meeting**

The next meeting of the advisory council is scheduled for Thursday, June 12, 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 10:32 a.m. by Mr. Jay Starling.

*Respectfully submitted by:* Brenda R. Coone