

Online Insurance Verification System Advisory Council

Meeting Minutes for Wednesday, July 23, 2014

Conference Call Meeting

Members Present: Julie Magee, Jay Starling, Daniel Urquhart (for Michael Robinson), Charles Angell, the Honorable Greg Tucker, the Honorable Sheila Moore, Dustin Wilson (for Jeff Bradwell), Lori Biscaglia (for Ken Needham), Ken McFeeters and Alex Hageli

Members Absent: Michael Robinson, Greg Erath, Jeff Bradwell, Ken Needham, Harvey Fischer, George Cooper

Others Present: Sherry Helms, Lt. Frost, Curtis Stewart, Ken Williamson, and Brenda R. Coone

Call to Order

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

Roll Call

Mr. Starling conducted the roll call.

Approval of June 12, 2014 Meeting Minutes

The minutes were approved with no corrections.

OIVS Update

Ms. Helms provided the following statistics from January 1, 2014 through June 30, 2014:

1. Over 55M OIVS requests to date
2. Over 24 M 1st requests (sources - counties, law enforcement, and reverification process) with a 77% confirm rate

The department has sent over 123,000 questionnaires and 83,000 notices of suspensions to Alabama registrants thus far this calendar year. Over 23,000 registration reinstatements have been processed. Of the processed reinstatements, 82% were reinstated without payment because the registrant had valid insurance while 18% of the reinstatements resulted in fees being collected.

USAA recently contacted the department to report they will have a solution in place September 12th to address the issue where variations of the policy number are being submitted and returning unconfirmed responses. The department will be working with USAA to ensure expected results are being returned.

Last week the department distributed another list of unconfirmed responses to all insurers. We will be working to provide insurers access to our secure ftp site using a userid and password to allow them to retrieve system generated reports on a monthly basis. This should be in place in the next couple of months. This change will ensure that insurers always have access to their unconfirmed response reports. Also, some of the emails are so large that they are not being delivered to insurers.

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Mr. Starling discussed the fact that some insurers have expressed that they want to continue sending a book of business file. This would allow the department to update the state's registration database with the most current insurance information and would also help eliminate sending questionnaires to registrants who changed insurance, but failed to notify their licensing officials.

After much discussion, insurers on the council had no objections to permitting insurers to send a limited scope book of business to the department, on a voluntary basis, that is based on the IICMVA model. Getting this information should drastically reduce the number of reinstatements that are processed without payment because the department would have another mechanism for identifying registrants who are complying with the law.

The department will draft a letter to be sent to insurers requesting the voluntary limited scope book of business. The draft will be distributed to the council members for approval prior to distribution.

New Business

Mr. Stewart spoke to council members about identifying the unconfirmed reason codes that may be used to send questionnaires. He is proposing a more targeted approach and asked for assistance in identifying the reason codes that should be used to generate questionnaires. Mr. Hageli agreed to assist with identifying codes that could result in more reinstatement fees being collected.

Mr. Starling explained that there are some reason codes that have more weight than others. If unconfirmed responses are returned based on law enforcement or licensing office requests, these unconfirmed responses are used to generate questionnaires. He also reported that the division is working with the department's mail processing vendor and testing the processing of postcard questionnaire responses received from registrants so that more questionnaires can be mailed. The number of questionnaires being mailed has been limited by the department's limited resources available to process postcard questionnaire responses.

Mr. Starling is speaking with a group in Illinois to describe the Alabama OIVS. Mr. Hageli explained that the State of Illinois has convened a task force to study this approach. He will be attending this meeting as well.

Next Meeting

The next meeting of the advisory council is scheduled for Wednesday, August 20, 2014 at 11:00 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 10:38 a.m. by Mr. Jay Starling.

Respectfully submitted by: Brenda R. Coone