

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

Meeting Minutes for Wednesday, September 10, 2014

### **Conference Call Meeting**

**Members Present:** Julie Magee, Jay Starling, Lt. Frost (for Michael Robinson), Ken Williamson (for Charles Angell), the Honorable Greg Tucker, George Cooper, Alex Hageli, Ken McFeeters, Dustin Wilson (for Jeff Bradwell), Lori Biscaglia (for Ken Needham)

**Members Absent:** Michael Robinson, Greg Erath, Charles Angell, Jeff Bradwell, Ken Needham, Harvey Fischer, the Honorable Sheila Moore

**Others Present:** Sherry Helms

#### **Call to Order**

The meeting was called to order at 10:02 a.m. by Mr. Starling.

#### **Roll Call**

Mr. Starling conducted the roll call.

#### **Approval of August 20, 2014 Meeting Minutes**

The minutes were approved with no corrections.

#### **OIVS Update**

Ms. Helms provided the following statistics from January 1, 2014 through August 31, 2014:

1. Over 70M OIVS requests to date
2. Over 33 M 1<sup>st</sup> requests (sources - counties, law enforcement, and reverification process) with a 77% confirm rate

The department has sent over 166,000 questionnaires and 115,000 notices of suspensions to Alabama registrants thus far this calendar year. Over 34,000 registration reinstatements have been processed. Of the processed reinstatements, 83% were reinstated without payment because the registrant had valid insurance while 17% of the reinstatements resulted in fees being collected.

On August 1, 2014, the department sent letters to all Alabama insurers requesting that they submit a limited scope book of business on a monthly basis. Based on insurer responses, the department expected to receive a bulk of the first files beginning September 1, 2014. To date the department has not received as many files as anticipated, and will begin contacting the insurers to follow up. Mr. Hageli offered to encourage insurers to provide the requested file and will address this at the upcoming IICMVA meeting. Ms. Biscaglia stated Allstate is currently working to submit their files. Mr. Cooper stated State Farm is still considering whether to submit the files and he will be discussing this with IT staff. During the August council meeting, the department reported that twenty-two (22) insurers representing fifty (50) NAICs had not responded to the request for the monthly files; however, four (4) of these insurers have since provided files. The companies that have now provided files include: Horace Mann, National, PGAC (Permanent General Assurance), and Safeway. EMC also notified the department that they are currently working to send their files.

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Mr. Tucker stated that in the Limestone county licensing office, seven out of ten registrants attempting to reinstate their registrations have insurance on the date of the insurance verification request; however, the current insurance information is not reflected in the registration record so the insurance verification request is unconfirmed. This normally results in the registrant receiving an insurance questionnaire postcard, notice of suspension and/or registration suspension. Mr. Starling said that the monthly books of business provided to the department by insurers will contain updated insurance information and should help reduce the number of insurance postcards sent to registrants who have insurance.

### **New Business**

There was much discussion regarding using “fuzzy” logic as a means to confirm insurance on a vehicle when the policy or vehicle identification number contains minor variances. Mr. Starling pointed out that “fuzzy” logic was possible; however, this practice was outside the scope of the IICMVA model provided by Alabama law and that the department. Mr. Cooper pointed out that although the IICMVA model did not provide for “fuzzy” VIN matching, it was certainly not IICMVA’s intent to prohibit it. Mr. Hageli offered to bring this subject up at the IICMVA meeting. Alabama will develop “fuzzy” VIN matching.

It was noted that insurers will receive reports from the department regarding VINs provided in the books of business that cannot be matched to VINs in the department’s registration database. Mr. Cooper stated that although insurers receive this report, they may be unable to expend the necessary resources to attempt to correct incorrect VINs. Mr. Starling also reminded the council that the department provides a monthly report to insurers with unconfirmed insurance verification requests. These reports include the unconfirmed reason codes for incorrect VINs if the insurer returns this reason code.

### **Next Meeting**

The next meeting of the advisory council is scheduled for Wednesday, October 15, 2014 at 10:00 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 10:59 a.m. by Ms. Magee.

*Respectfully submitted by:* Sherry Helms