

Online Insurance Verification System Advisory Council

Meeting Minutes for Wednesday, November 19, 2014

Conference Call Meeting

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

Members Absent: Michael Robinson, Greg Erath, Jeff Bradwell, Harvey Fischer, the Honorable Sheila Moore, George Cooper, Ken McFeeters

Others Present: Sherry Helms, Brenda R. Coone, Daniel Urquhart, Ken Williamson

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 September 20, 2014 and October 15, 2014 Meeting Minutes

The minutes of the September 20, 2014 and October 15, 2014 meetings were approved.

OIVS Update

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

1. Almost 84M OIVS requests to date
2. Over 41M 1st requests (sources - counties, law enforcement, and reverification process) with a 78% confirm rate.

The department has sent over 228,000 questionnaires and 142,000 notices of suspensions to Alabama registrants thus far this calendar year with 10,000 questionnaires going out per week. Additionally, over 45,000 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.

An update on the book of business (BOB) files received from insurers is as follows:

- ✓ Allstate sent their files in November
- ✓ State Farm will begin sending files December 1, 2014
- ✓ Bristol West will begin sending files December 1, 2014
- ✓ Everest ESIC/Arrowhead (22110) will begin sending files in 2015
- ✓ GEICO will begin sending files soon.
- ✓ IPACC (Infinity) responded that they have been sending the requested BOB files. The department's system vendor is investigating this matter.
- ✓ CIS (Quality Casualty), representing 3 NAICs, is reviewing the department's request.

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- ✓ Chartis/AIG (19402, 19410) is reviewing the department's request.
- ✓ Commercial Auto (Auto Owners) is reviewing the department's request.

The department has not received any files or contact from the following insurers.

- ✓ ANPAC/American National (28401,39942)
- ✓ Affirmative (42609)
- ✓ American Century Casualty Co. (10807)
- ✓ Auto Club/AAA (15512, 27235)
- ✓ 21st Century (Farmers) (20796,32220,34789)

New Business

Mr. Starling reported that State of Missouri representatives visited the Motor Vehicle Division on October 29, 2014. The purpose of the visit was to discuss Alabama's approach to system modernization. The exchange of information was beneficial for Missouri's as well as Alabama's staff.

Motor Vehicle Division personnel have also spoken with representatives from Louisiana, Connecticut and Illinois regarding OIVS since the last meeting. Mr. Hageli reported that Illinois is in the beginning stages of developing an online insurance verification system and greatly benefitted from the information provided by Motor Vehicle Division representatives.

Mr. Hageli asked if the department could send notices of suspension to registrants via email rather than by the postal service. Ms. Helms responded that the department does in fact email registrants when email addresses are available. This is not information that all licensing officials capture so the department is limited regarding sending emails. Alabama law, however, requires the department to mail notices of suspension by the U.S. Postal Service. Mr. Hageli pointed out that if the department could send the notices via email in lieu of the postal service, it would reduce the number of mailings from the department. Mr. Starling pointed out that the BOB files should limit the number of mailings to be sent to registrants.

Ms. Magee informed the council that the department established a designated call center to answer various calls including liability insurance calls. This should assist with the increased volume of calls the department receives as a result of increasing the number of questionnaires mailed each week.

Next Meeting

The next meeting of the advisory council is scheduled for Wednesday, December 17, 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 10:24 a.m. by Ms. Magee.

Respectfully submitted by: Brenda R. Coone