Online Insurance Verification System Advisory Council

Meeting Minutes for Wednesday, April 15, 2015 Conference Call Meeting

Members Present: Julie Magee, Jay Starling, Lt. Frost (for Michael Robinson), Charles Angell, the Honorable Sheila Moore, the Honorable Greg Tucker, George Cooper, Ken McFeeters, and Ken Needham

Members Absent: Michael Robinson, Greg Erath, Harvey Fischer, Alex Hageli, and Dustin Wilson

Others Present: Sherry Helms, Ken Williamson, and Daniel Urquhart

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 February 19, 2015 and March 25, 2015 Meeting Minutes

The minutes of the February 19, 2015 and March 25, 2015 meetings were approved with no corrections.

OIVS Update

Ms. Helms provided the following statistics from January 1, 2015 through March 31, 2015:

- 1. Just over 14.4M OIVS requests to date
- 2. Over 13 M 1st requests (sources counties, law enforcement, and re-verification process) with 83.5% confirm rate (up from 83% reported last month).

The department has mailed over 123,000 questionnaires and almost 87,000 notices of suspension to Alabama registrants thus far this calendar year. Additionally, over 16,000 registration reinstatements have been processed thus far this year. Of the processed reinstatements, 66% were reinstated without payment because the registrant had valid insurance (this is down from 67% reported in March) while 34% of the reinstatements resulted in fees being collected. For this same time period, 40% of the processed responses resulted in registration revocations because the registrant responded that the vehicle was sold, inoperable, or stored on the requested verification date (this is the same as reported last month) and 35% of the questionnaire records were closed (insurance confirmed) before the registration was suspended (this is down from 36% reported in March).

Ms. Helms reported there were no changes to the information provided in the previous month related to the BOB file transmissions:

- ✓ GEICO expected to start in March 2015, but has had some delays. Working with department programmers.
- ✓ CIS (Quality Casualty)-3 NAICs –the department sent requests for updates on 12/16/14 and again on 3/13/15.
- ✓ Commercial Auto (Auto Owners) scheduled to start in March 2015, but no file has been received yet. The department requested an update on 3/13/15.

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- ✓ ANPAC/American National (28401 and 39942) plan to implement early 2015. The department requested an update on 3/13/15.
- ✓ Affirmative (42609) The department requested an update on 3/13/15.

The department has processed at least one BOB file related to 134 NAICs (out of 179 production NAICs).

New Business

Mr. Starling reported that MLI legislation has been introduced in the House and Senate and the department will continue to track and provide updates to the council members. The proposed changes will specify that registrants can present evidence of insurance to law enforcement and licensing officials in a tangible (paper) or electronic format (including showing on a cellular telephone or other electronic device) and that the department may promulgate rules to allow the department to send electronic notices (questionnaires, notice of suspension, reinstatements, etc.) by electronic means instead of requiring paper notices to be mailed by the U.S. Postal Service.

Ms. Helms reported the department has now begun the process to amend administrative rule 810-5-8. 10 entitled MLI Questionnaire and Notice of Suspension. The proposed amendment was provided to the council members for review and comments were requested by April 7, 2015. The responses were positive and supported the amended language as proposed. The amendment is related to registrants responding that their vehicle was stored or inoperable on the insurance verification date. The amendment refers to administrative rule 810-5-1-.244 that provides for the types of documentation that must be presented to licensing officials when the vehicle has not been in use. The amendment would require these registrants to provide the additional documentation to support the claim of stored or inoperable to the licensing official prior to being able to re-register the vehicle.

Next Meeting

The next meeting of the advisory council is scheduled for Wednesday, June 10, 2015 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 10:19 a.m. by Mr. Starling.

Respectfully submitted by: Sherry Helms