

Online Insurance Verification System Advisory Council

Meeting Minutes for Wednesday, August 19, 2015

Conference Call Meeting

Members Present: Curtis Stewart (for Julie Magee), Jay Starling, Charles Angell, the Honorable Greg Tucker, Dustin Wilson, Alex Hageli, and Ken Needham

Members Absent: Julie Magee, Michael Robinson, the Honorable Sheila Moore, Greg Erath, Harvey Fischer, George Cooper, and Ken McFeeters

Others Present: Sherry Helms and 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 June 10, 2015 Meeting Minutes

The minutes of the June 10, 2015 meeting were approved with no corrections.

OIVS Update

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

1. Over 34M OIVS requests to date
2. Over 30 M 1st requests (sources - counties, law enforcement, and reverification process) with an 83.9% confirm rate (up from 83.8% reported last month).

The department has mailed over 295,000 questionnaires and over 213,000 notices of suspension to Alabama registrants thus far this calendar year. There have been over 30,000 registration reinstatements processed thus far this year. Of the processed reinstatements, 66% were reinstated without payment because the registrant had valid insurance (same as previously reported) while 34% of the reinstatements resulted in fees being collected. For this same time period, 44% 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 up from 42% previously reported) and 35% of the questionnaire records were closed (insurance confirmed) before the registration was suspended (this is up from 34% previously reported).

Ms. Helms reported there were no changes to the information provided in previous months related to the BOB file transmissions. We are still corresponding with these insurers regarding implementing the process.

New Business

Ms. Helms reported that the MLI legislation (Act 2015-506) related to presenting and sending MLI correspondence by electronic means passed in the legislative special session. The department will now work to amend rules to implement this process. One other item included in the legislation was adding

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clarification to 32-7A-6 that an Alabama insurance policy is required in order to maintain Alabama registration.

Ms. Helms reported that an insurance agent contacted Ken McFeeters and she to request changes to the MLI process that might help the insurance agents and registrants. He suggested that language on the postcard mailers should notify registrants that if they had recently changed carriers, the department may not have updated policy information, and to suggest that they take the mailer to their agent for verification. He also suggested a public facing system (much like Georgia offers) which would allow registrants to check the insured status of their vehicle and to offer an interface for insurers to provide updated policy information directly into the state system. Council members were asked to consider if the suggestion to include the language on the questionnaire would be helpful, and if it was, the department could make the necessary changes. The council was also reminded that an insurance portal for insurers and the public was previously considered by the council. It was explained that this particular issue was a "timing" issue which resulted when the insurance on the vehicle could not be verified using OIVS while the customer was changing insurance carriers and that the monthly BOB files (if provided by the insurers) would reduce the occurrence of this issue.

Ms. Helms reported that AL representatives would be giving a presentation of the Online Insurance Verification System (OIVS) at the American Association of Motor Vehicle Administrators (AAMVA) International Conference meeting held in Des Moines, Iowa on August 26, 2015.

Mr. Starling provided updates on the department procedures implemented to assist with processing MLI responses.

1. The department mail vendor will be processing more MLI responses to allow the MLI staff to focus on customer service.
2. The department will be implementing an integrated voice response system (IVR) soon to allow registrant to respond to postcards using the system.

Mr. Hageli asked for updates on requests from other jurisdictions for information regarding Alabama's OIVS system. Mr. Starling acknowledged that Tennessee had reached out but not recently and that Florida had indicated they wanted to come to Alabama to view our processes first hand.

Next Meeting

The next meeting of the advisory council is scheduled for Wednesday, October 21, 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 10:22 a.m. by Mr. Starling.

Respectfully submitted by: Sherry Helms