

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

Meeting Minutes for Wednesday, February 17, 2016

### **Conference Call Meeting**

**Members Present:** Julie Magee, Sherry Helms (for Jay Starling), the Honorable Greg Tucker, Dustin Wilson, Ken Williamson (for Charles Angell), Daniel Urquhart (for Michael Robinson), George Cooper, Alex Hageli and Ken McFeeters

**Members Absent:** the Honorable Sheila Moore, Greg Erath, Harvey Fischer, Ken Needham, Jay Starling, Charles Angell, and Michael Robinson

#### **Call to Order**

The meeting was called to order at 10:03 a.m. by Ms. Helms.

#### **Roll Call**

Ms. Helms conducted the roll call.

#### **Approval of December 16, 2015 Meeting Minutes**

The minutes of the December 16, 2015 meeting were approved with no corrections.

#### **OIVS Update**

Ms. Helms provided the following statistics from January 1, 2016 through January 31, 2016:

1. Over 4.8 M OIVS requests to date
2. Nearly 4.4 M 1<sup>st</sup> requests (sources - counties, law enforcement, and reverification process) with an 84.1% confirm rate (down from 84.5% reported in December).

The department has sent over 47,000 questionnaires and over 36,000 notices of suspensions to Alabama registrants thus far this calendar year. There have been nearly 3,000 registration reinstatements processed this year. Of the processed reinstatements, 69% were reinstated without payment because the registrant had valid insurance (up from 65% reported in December) while 31% of the reinstatements resulted in fees being collected (down from 35% reported in December). For this same time period, 49% of the processed responses resulted in registration revocations because the registrant claimed the vehicle was sold, inoperable, or stored on the requested verification date (up from 44% reported in December) and 34% of the questionnaire records were closed (insurance confirmed) before the registration was suspended (down from 36% reported in December).

After the December 2015 council meeting, Ms. Helms provided a list and contact information for insurers not providing BOB files to the department. Council members reached out to these identified insurers to request that they provide the BOB files to the state. Thirty NAICs were identified in December 2015. The department has since been in contact with Geico representatives who indicate they should be ready to test with their new server. Geico provided an update shortly after the council call and indicated they did not have an implementation date for monthly BOB at this time. Alex Hageli provided information that Progressive is working to implement but we have not had any further contact from them regarding sending their files. ISO reported that none of the insurers on the list that they report for (8) have any active policies at this time under the NAICs on the list. They report the

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companies keep the NAICs and web services active in case they do decide to write under these NAICs again. Chartis reported that the NAICs identified on the list, only offer commercial lines. This leaves 20 NAICs out of the original 30 identified that the department still has not received any BOB files from. Ms. Helms indicated the department will continue to attempt to reach out to these companies to obtain further information on receiving the BOB files.

### **New Business**

Council members discussed the continued concern with the abuse of using the revocation response to avoid payment of reinstatement fees when a violation has occurred. It is a concern that registrants understand they can provide a response that the vehicle was not being operated on the requested verification date and then they can provide an affidavit of non-use to the licensing official to get around paying reinstatement fees. The problem is being able to determine when this is a valid response versus when this response is being used to circumvent the law. The commissioner asked the council members to contemplate any suggestions for being able to further address these cases of abuse.

The security certificate for OIVS changed Monday so the programmers have been working with the insurers to get the certificate updated on their side.

The annual report was submitted to council members for review before publishing and we received comments from several council members. Several council member on the call indicated they had not reviewed the report yet, but would. Ms. Helms reported she would ask for additional comments by Friday, February 19, 2016, and then the department would publish the report by the end of the following week.

Ms. Helms reported that the department has met with several states to discuss the Alabama OIVS since the last advisory council meeting. Department representatives and programmers met with TN on January 7, 2016, NC on January 21, 2016, and IA by conference call on January 20, 2016 which led to a call with the Iowa Senate Transportation Committee on February 3, 2016. Department representatives and programmers plan to meet with FL on February 23, 2016. Information was provided by email to KS on January 25, 2016, answering questions regarding the Alabama OIVS.

### **Next Meeting**

The next meeting of the advisory council is scheduled for Wednesday, April 20, 2016 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 10:26 a.m. by Ms. Magee.

*Respectfully submitted by:* Sherry Helms