# Online Insurance Verification System Advisory Council

Meeting Minutes for Wednesday, October 19, 2016 Conference Call Meeting

**Members Present**: Jay Starling, Ken Williamson (for Charles Angell), George Cooper, the Honorable Greg Tucker, and Ken McFeeters

**Members Absent**: Julie Magee, the Honorable Sheila Moore, Greg Erath, Harvey Fischer, Dustin Wilson, Michael Robinson, Ken Needham and Alex Hageli

Others Present: Sherry Helms and Troy Thigpen.

#### 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 July 20, 2016 Meeting Minutes

The minutes of the July 20, 2016 meeting could not be approved because there were not enough council members in attendance to establish a quorum.

# **OIVS Update**

Mr. Thigpen provided the following statistics from January 1, 2016 through September 30, 2016:

- 1. Over 43 M OIVS requests
- 2. Over 41 M 1<sup>st</sup> requests (sources counties, law enforcement, and reverification process) with an 85% confirm rate (down from 86% reported in July).

The department sent over 346,000 questionnaires and over 279,000 notices of suspensions to Alabama registrants thus far this calendar year. Over 29,000 questionnaires and 277 notices of suspensions were emailed to registrants this calendar year.

Over 125,000 (33%) responses to the questionnaires were received, 40% of them were received electronically via the registrant response system and the remaining 60% were received via mail/fax or in person. Over 82,000 (29%) responses to the notices of suspensions were received, 51% of those responses were received electronically via the registrant response system and the remaining 49% were received via mail/fax or in person.

Over 53,000 registration reinstatements have been processed this year. Of the reinstatements, over 30,000 (approximately 57%) were reinstated without payment because the registrant had valid insurance, while over 23,000 (approximately 43%) of the reinstatements resulted in fees being collected (up from 42% reported in July).

For this same time period, over 90,000 (approximately 43%) of the responses resulted in registration revocations because the registrant claimed the vehicle was sold, inoperable, or stored on the insurance verification date.

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Over 41,000 (20%) of the responses resulted in the record being closed because insurance was confirmed.

#### **New Business**

Mr. Cooper asked if the Department has a way to track repeat offenders. Mr. Starling informed him that data reflecting repeat offenders could be provided to the council. He also informed the members that licensing officials' are diligently identifying repeat offenders. Mr. Tucker stated repeat offenders do pose a challenge for their clerks and there is some thought that a few smaller insurers are informing their customers to claim inoperable in response to insurance questionnaires. He stated that in order to strengthen the MLI law, more citations should be written by law enforcement personnel. The council also discussed ALEA's uninsured motorist program.

Mr. Starling stated that ADOR is working to collect more email address information from the licensing officials and their vendors to allow us to send more Questionnaires and Notices of Suspension by email instead of a postcard mailer. This will result in cost savings for the Department. We currently have email addresses on file for 11 % of vehicle registration records.

Mr. McFeeters inquired about discontinuing or reducing the number of council calls held each year due to the issues with obtaining quorum for the meetings. There was discussion regarding the replacement of council members that have been unable to participate on the meetings for a continual basis. Mr. Starling asked the council members to reach out to absent members to determine if they were interested in continuing to serve.

ADOR representatives Troy Thigpen and Sherry Helms will be attending the IICMVA meeting next week (October 24, 2016) to provide an update to the participants regarding the Alabama MLI system.

# **Next Meeting**

The next meeting of the advisory council is scheduled for January 18, 2017. 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 10:38 a.m. by Mr. Starling.

Respectfully submitted by: Troy Thigpen