# **Online Insurance Verification System Advisory Council**

Meeting Minutes for Wednesday, January 18, 2017 Conference Call Meeting

**Members Present**: Jay Starling, Ken Williamson (for Charles Angell), George Cooper, Alex Hageli, Harvey Fischer, Dustin Wilson, the Honorable Greg Tucker, and the Honorable Sheila Moore

Members Absent: Julie Magee, John Morales, Michael Robinson, Ken Needham, and Ken McFeeters

Others Present: Sherry Helms, Jonathan Lawrence and Troy Thigpen.

### **Call to Order**

The meeting was called to order at 10:04 a.m. by Mr. Starling.

#### **Roll Call**

Mr. Starling conducted the roll call.

# Approval of July 20, 2016 and October 19, 2016 Meeting Minutes

The minutes of the July 20, 2016 and of the October 19, 2016 meetings were approved with no corrections.

### **OIVS Update**

Mr. Thigpen provided the following statistics from January 1, 2016 through December 31, 2016:

- 1. Over 57 M OIVS requests
- 2. Over 55 M 1<sup>st</sup> requests (sources counties, law enforcement, and reverification process) with an 86% confirm rate (up from 85% reported in October).

The department sent over 467,000 questionnaires and over 377,000 notices of suspensions to Alabama registrants during the 2016 calendar year. Over 38,000 questionnaires and 600 notices of suspensions were emailed to registrants in 2016.

Over 164,000 (35%) responses to the questionnaires were received, 41% of them were received electronically via the registrant response system and the remaining 59% were received via mail/fax or in person. Over 102,000 (27%) responses to the notices of suspensions were received, 49% of those responses were received electronically via the registrant response system and the remaining 51% were received via mail/fax or in person.

Almost 68,000 registration reinstatements were processed in 2016. Of the processed reinstatements, over 37,000 (approximately 55%) were reinstated without payment because the registrant had valid insurance (down from 57% reported in October 2016), while over 30,000 (approximately 45%) of the reinstatements resulted in fees being collected (up from 43% reported in October).

For this same time period, over 116,000 (approximately 49%) of the responses resulted in registration revocations because the registrant claimed the vehicle was sold, inoperable, or stored on the insurance verification date.

# **Online Insurance Verification System Advisory Council**

Meeting Minutes for Wednesday, January 18, 2017 Conference Call Meeting

Over 51,000 (22%) of the responses resulted in the record being closed because insurance was confirmed.

#### **New Business**

Mr. Thigpen stated that ADOR is working to collect email addresses from licensing officials and their vendors. This effort allowed over 38,000 questionnaires and over 600 Notices of Suspensions to be emailed to registrants during 2016. This resulted in a printing and mailing cost savings of over \$20,000.00. Mr. Starling stated that currently approximately eleven percent (11%) of registration records have email addresses, and he expects that number to be much higher at this time in 2017.

Mr. Starling stated that during the Licensing Officials' Conference (held on January 11<sup>th</sup> and 12<sup>th</sup> of 2017) he received positive feedback from licensing officials about their commitment to identifying repeat offenders. Mr. Starling also stated that it was suggested to the licensing officials that they deal with repeat offenders in a more progressive nature over time. For example, an affidavit could be accepted as proof of non-use the first time a registrant claimed that the vehicle was stored or inoperable. However, more documentation (repair bills, etc.) could be requested for the registrant's second or subsequent claim of vehicle storage or inoperability. Mr. Starling also stated that ADOR is doing several things that will have an impact on repeat offenders such as: eliminating the MLI system queue which allows questionnaires to go out sooner when insurance cannot be confirmed, reducing the time frame in which a registrant has to respond to a questionnaire from 45 to 40 days, and following up with insurers to ensure that BOB files are received regularly.

Mr. Cooper expressed concern about some insurers not being able to handle the large volume of OIVS requests. He then inquired about reducing the number of times that ADOR re-verifies a registrant's insurance coverage once insurance coverage has been consistently confirmed on the vehicle. For example, reducing reverifications to the registrant's renewal and traffic stops or accidents. Department representatives will collect statistics related to this request to allow the council to analyze the impact this change could have and determine what timeframe of consistently confirmed OIVS requests would warrant removing the registration record from the monthly reverification process.

Mr. Starling reported that the annual report will be sent to the council members for review and approval by the end of the week. Upon approval by the council, the report will be published to the DOR website.

# **Next Meeting**

The next meeting of the advisory council is scheduled for April 19, 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 10:37 a.m. by Mr. Starling.

Respectfully submitted by: Troy Thigpen