



*Alabama Department
of Revenue*



Motor Vehicle Division

MLI System Training



October 2020



Insurance Verification

- Insurance verified for every passenger vehicle registration record
- Verified Monthly
- Two unconfirmed responses within 14 days results in creation of MLI record
- Correct policy type on the registration record (commercial policies not verified by OIVS)
- Insurance Verification Notice mailed
- Traffic stops and crashes used by ALEA




Insurance Verification Notice

- Notifies vehicle owner of failure to verify insurance
 - Registration suspension in 30 days if not resolved
 - Surrender/revocation provisions
- Mailed to address on registration record
- Also emailed if email address is available
- Can be printed from MLI record



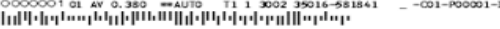
Sample Verification Notice


 State of Alabama
Department of Revenue
(www.revenue.alabama.gov)
P O Box 327630
Montgomery, AL 36132-7630

Mandatory Liability Insurance Verification Notice



10/18/2019

0000001 01 AY 0.380 **AUTO T1 1 3002 39016-581841 --001-00001-1





ARAB AL 39016-5818

INSURANCE VERIFICATION DATE: 09/22/2019
VEHICLE: 2000 TOYOT CAMRY LE
VIN: 
LICENSE PLATE: 
PIN: AC2W746

Alabama's mandatory liability insurance law is designed to protect Alabama drivers by requiring insurance verification. Noncompliance may result in a registration suspension and reinstatement fee.

Unfortunately, the department was unable to verify liability insurance coverage for the above referenced vehicle on the insurance verification date identified above. If the vehicle was covered on this date, please provide evidence of continuous liability insurance coverage for the vehicle within thirty (30) calendar days of the date of this notice. Evidence of insurance coverage may be provided by completing an online MLI questionnaire at: www.besuretoinsureal.com or by providing the evidence of insurance coverage to your local licensing official.

Registrants may claim an exemption from the MLI law if the vehicle was not operated during the lapse in coverage due to the vehicle being stored, inoperable, or otherwise unused (i.e. sold). All of the following conditions must be met in order to claim the stored or inoperable exemption:

- The license plate must be surrendered to the local licensing official within thirty (30) calendar days from the date of this notice;
- The vehicle was not involved in an accident during the lapse in coverage;
- The registrant or a driver of the vehicle was not issued a citation during the lapse in coverage while operating the vehicle; and
- The exemption was not previously claimed during the current registration period for the vehicle.

If each of the above conditions have been satisfied, the current registration will be revoked for the remainder of the registration period. In the event that the vehicle for which the registration has been revoked is no longer stored, inoperable or otherwise unused, a new registration and license plate must be obtained before operating the vehicle. Once this exemption is claimed, reinstatement of the vehicle's registration following any further lapse in coverage during the registration period will require the payment of reinstatement fees.

Please note that failure to provide evidence of continuous liability insurance or failure to surrender the license plate to your local licensing official within thirty (30) calendar days from the date of this notice will result in the suspension of the registration of your vehicle. For assistance visit www.besuretoinsureal.com, your local licensing official, or call (334) 242-9000.



Notice of Suspension

- Notifies vehicle owner that registration is suspended
- Suspension is effective immediately
- Mailed 30 days after Verification Notice
- Mailed to address on registration record
- Also emailed if email address is available
- Can be printed from MLI record
- Vehicle owner has 30 days to appeal
- Appeals are directed to the Tax Tribunal
<http://www.taxtribunal.alabama.gov/>



Sample Suspension Notice



State of Alabama
Department of Revenue
www.revenue.alabama.gov
P O Box 327650
Montgomery, AL 36132

Notice of Registration Suspension

October 22, 2019

John, Doe
100 Flower Lane
Montgomery, AL 36116

INSURANCE VERIFICATION DATE: 4/21/2019
VEHICLE: Toyota Camry
VIN: [REDACTED]
LICENSE PLATE: [REDACTED]
PIN: EF8W7S

Alabama's mandatory liability insurance law is designed to protect Alabama drivers by requiring insurance verification. Noncompliance may result in a registration suspension and reinstatement fee.

Unfortunately, the department was unable to verify liability insurance coverage for the above referenced vehicle on the insurance verification date identified above. **Therefore, registration has been suspended as required by Section 32-7A-8, Code of Ala 1975.** If the vehicle was covered on this date, evidence of continuous liability insurance coverage for the vehicle may be provided to your local licensing official in order to remove the registration suspension.

If you previously responded to the MLI Verification Notice, you may be receiving this notice because your vehicle's insurance policy could not be confirmed with your insurer on the above insurance verification date. If you had insurance on the insurance verification date, it is suggested that you contact your insurer for further assistance in providing evidence of insurance coverage.

If you qualify to claim an insurance exemption because the vehicle was stored, inoperable, or otherwise unused on the insurance verification date, please visit www.besuretoinsureal.com or contact your local licensing official for further information.

If the vehicle was not insured with an Alabama-licensed insurance company on the above insurance verification date and the vehicle did not qualify to claim the stored, inoperable, or otherwise unused exemption provided under Section 32-7A-11, Code of Ala 1975, a reinstatement fee and proof of current insurance on the above vehicle must be provided to your local licensing official in order to remove the registration suspension.

If further assistance is needed, please visit www.besuretoinsureal.com, contact your local licensing official, or call the Motor Vehicle Division at (334) 242-9000.



Responses

- When record is Open (OP)
- Yes
 - Insurance coverage confirmed
 - Insurance coverage unconfirmed
- No
 - Admission of guilt
 - Exemption claimed
 - Extension



Coverage Confirmed

- Yes Response
 - Can be processed by the Department of Revenue or by the Licensing Official

Review response before submitting. ×

Response Summary

Had insurance:	Yes	Company:	Alfa Mut General Ins Co
NAIC:	19151	Policy Number:	352465



Coverage Confirmed

- Confirmed Coverage will result in the record being closed.
- Coverage can be confirmed either through OIVS or insurance company via letterhead

History (4)

Date	Activity
08/11/2020	Record status changed from "Open - Open Record" to "Closed - OIVS Confirmed"
08/11/2020	OIVS confirmed policy
08/11/2020	Registrant Verification has been added to the record
08/05/2020	Record created by System



Coverage Unconfirmed

- Record remains open and will suspend (S1/S2) after 30 days.
- Manually update status if able to verify proof of insurance

Overview History Crash History **0** OIVS Log

Record Overview

Status: **OP (Open)**

Record state: Unconfirmed OIVS Response
Last Tag Issue Date: 09/13/2019



Admission of Guilt

- “No” Response

Record Overview

Status: **OP (Open)**

Record state: Registrant No Insurance
Last Tag Issue Date: 10/07/2019

[Update Status](#) [Update Response](#) [Add Note](#) [View Citation History](#)



Admission of Guilt

- Collecting Reinstatement Fees
 - Only at a local licensing office (32-7A-12)
 - Department, including Taxpayer Service Centers, can no longer accept payments
 - Get proof of current insurance

Record Overview

Status: **R1 (Reinstated First)**

Record state: Registrant No Insurance

Last Tag Issue Date: 10/07/2019



Reinstatement Notice



State of Alabama
Department of Revenue
www.revenue.alabama.gov
P O Box 327630
Montgomery, AL 36132

Notice of Registration Reinstatement

December 3, 2019

Doe, John

[REDACTED]
[REDACTED]
Montgomery, AL 36117

VEHICLE: Toyota Camry

VIN: [REDACTED]

LICENSE PLATE: [REDACTED]

ISSUED BY: [REDACTED]

COUNTY: Montgomery

The motor vehicle registration for the vehicle described above has been reinstated by the local license plate issuing official.

This document serves as evidence of the registration reinstatement in accordance with Section 32-7A-17 Code of Ala 1975, of the Mandatory Liability Insurance (MLI) law. This registration reinstatement is valid for 30 days from the date of this correspondence. The registrant or driver of the above referenced vehicle may present this document as evidence of compliance with the MLI law upon demand to law enforcement.

Any driver convicted of operating an Alabama-registered vehicle without liability insurance coverage as required by Alabama law, or with suspended or revoked vehicle registration, will be subject to fines and possible impoundment of the vehicle as outlined in Section 32-7A-16, Code of Ala 1975.

If further assistance is needed, please contact your local licensing official, or call the Motor Vehicle Division at (334) 242-9000.



Exempt Response

- Vehicle sold, stored, otherwise unused
- Must surrender tag or affidavit within 30 days of MLI Verification Notice being mailed
- Revocations and tag surrenders can only be done by the licensing official



Exemption Procedures

- Must surrender tag and present form MV 32-7A-5 (Request for Registration Revocation) to official
 - Voluntarily Surrender prior to lapse in insurance (Poster)
 - Within 30 days from receipt of MLI Verification Notice
- Stored, inoperable or otherwise unused exemption
 - can only be claimed once per registration period
 - Clerk will see warning message in system if attempting to allow more than once
 - System note required
 - System will provide reports on overrides for MVD/officials
- Verify vehicle not involved in crash or citation issued for vehicle being operated (links from MLI record)



Exemption Procedures

- What if tag is not available?

Do you still have your tag?

Yes

No

Tell us about your exemption:

Reason *

Please select the reason you are claiming an exemption.

Comment



Revocation Notice



State of Alabama
Department of Revenue
www.revenue.alabama.gov
P O Box 327650
Montgomery, AL 36132

Notice of Registration Revocation

October 22, 2019

Doe, John
100 Flower Lane
Montgomery, AL 36116

INSURANCE VERIFICATION DATE: 4/22/2019
VEHICLE: Toyota Camry
VIN: [REDACTED]
LICENSE PLATE: [REDACTED]
PIN: ER9D6Y

The department received your response that the above referenced vehicle was stored, inoperable, or otherwise unused on the insurance verification date, and has determined that all of the following conditions have been met in order to claim the exemption:

- The license plate was surrendered to the local licensing official;
- The vehicle was not involved in an accident during the lapse in coverage;
- The registrant or a driver of the vehicle was not issued a citation during the lapse in coverage while operating the vehicle; and
- The exemption was not previously claimed during the current registration period for the vehicle.

As a result, the vehicle registration is hereby revoked, as of the date of this notice, in accordance with Section 32-7A-11, [Code of Ala 1975](#), for the remainder of the registration period. In the event that the vehicle for which the registration is revoked is no longer stored, inoperable or otherwise unused, a new registration and license plate must be obtained before operating the vehicle. By claiming this exemption, reinstatement of the vehicle's registration following any further lapse in coverage during the current registration period will require the payment of reinstatement fees.

If further assistance is needed, please visit www.besuretoinsureal.com, contact your local licensing official, or call the Motor Vehicle Division at (334) 242-9000.

Failure to Respond

- After 30 days record is suspended (S1/S2)
 - Can still provide proof of coverage
 - Pay Reinstatement Fee: only at a local licensing office (32-7A-12) Department, including Taxpayer Service Centers, can no longer accept payments
 - Claim Exempt Status if “Good Cause” (form 32-7A-11) reasons apply. Processed by licensing official.



Suspended Records

- May still respond Yes.
- If response is NO, collect reinstatement fees.

Overview History Crash History **0** OIVS Log

Record Overview

Status: **S1 (Suspended First)**

Record state:	Data Conversion
Last Tag Issue Date:	07/15/2019

[Respond](#) [Update Status](#) [Add Note](#) [View Citation History](#)



Extensions

- Exempt Response can only be claimed after 30 days, if a “good cause” (form 32-7A-11) reason applies.
- Exemption process still applies with an extension
- Can only be processed by the licensing official.

Tell us about your exemption:

Reason *

Vehicle Impounded
Military Deployment
Incarcerated
Hospitalized
Licensing office closed during surrender period

Submit



Questions?



Contact Us

- david.baxley@revenue.alabama.gov
- termaine.thigpen@revenue.alabama.gov
- amanda.fleming@revenue.alabama.gov

Registration Unit 334-242-9000 Option 2