

Mandatory Liability Insurance

Presenter:

Sherry Helms, Registration Supervisor



Outline for Presentation

- MLI Law
- OIVS Inquiry Structure
- Public Awareness Campaign
- MLI System
- Administrative Rules

Mandatory Liability
Insurance Law

BE SURE TO INSURE!



Mandatory Liability Insurance

- Chapter 7A, Title 32 Code of Alabama
 - Requirement for liability insurance policy on vehicle
 - To register
 - To maintain registration
 - Operate

Mandatory Liability
Insurance Law



Mandatory Liability Insurance

- Chapter 7A, Title 32 Code of Alabama
 - Vehicles exempt from MLI law
 - Trailers (40-12-240)
 - Owned by government entity
 - Subject to Federal Motor Carrier Safety Administration or Alabama Public Service Commission
 - Implements of husbandry
 - Vehicle moved solely by animal power
 - Special mobile equipment (32-8-2(20))
 - Inoperable or stored vehicles not being operated
 - Covered by blanket liability policy or commercial policy
 - Administrative rule 810-5-8-.07
 - Owned by bank or finance company
 - Owned by motor vehicle dealer, reconditioner, or rebuilder and held in inventory

Mandatory Liability
Insurance Law

BE SURE TO INSURE!



Mandatory Liability Insurance

- Requirements of License Plate Issuing Officials (32-7A-17):
 - Registration suspended
 - Cannot process registration transaction
 - Reinstate registration upon request
 - Must verify insurance through OIVS or view evidence of insurance before registering vehicle
 - Valid DL, non-driver ID or FEIN required for one vehicle owner (registration renewal)

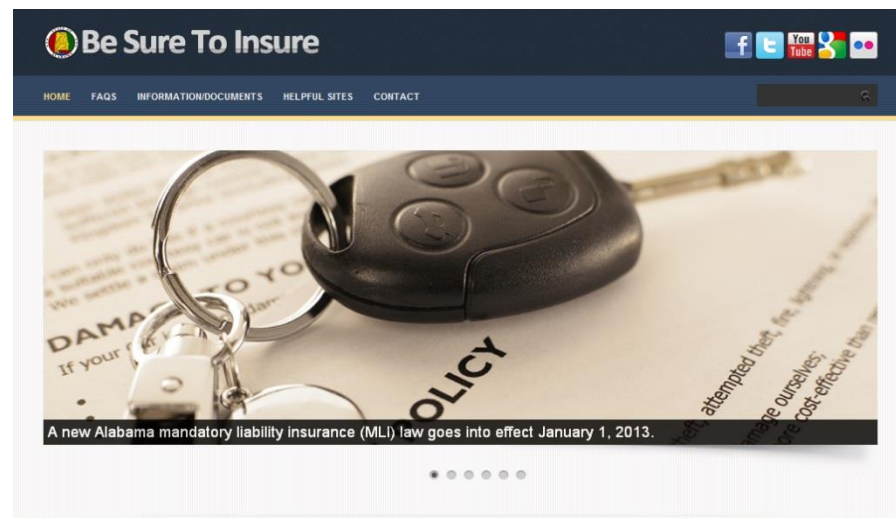


Mandatory Liability Insurance

- Distribution of Reinstatement Fees Collected by Licensing Official (32-7A-12):
 - Official maintains 10% of fees collected
 - Distribution
 - » 50% to official's office
 - » 50% county/city general fund
 - Remainder to state

Mandatory Liability Insurance

- Effective January 1, 2013, insurance verified utilizing an OIVS (Act 2011-688)
 - Law enforcement, license plate issuing officials and DOR
 - If “unconfirmed” response received
 - Must view evidence of insurance
 - Sample insurance documents
 - www.besuretoinsureal.com



Mandatory Liability Insurance

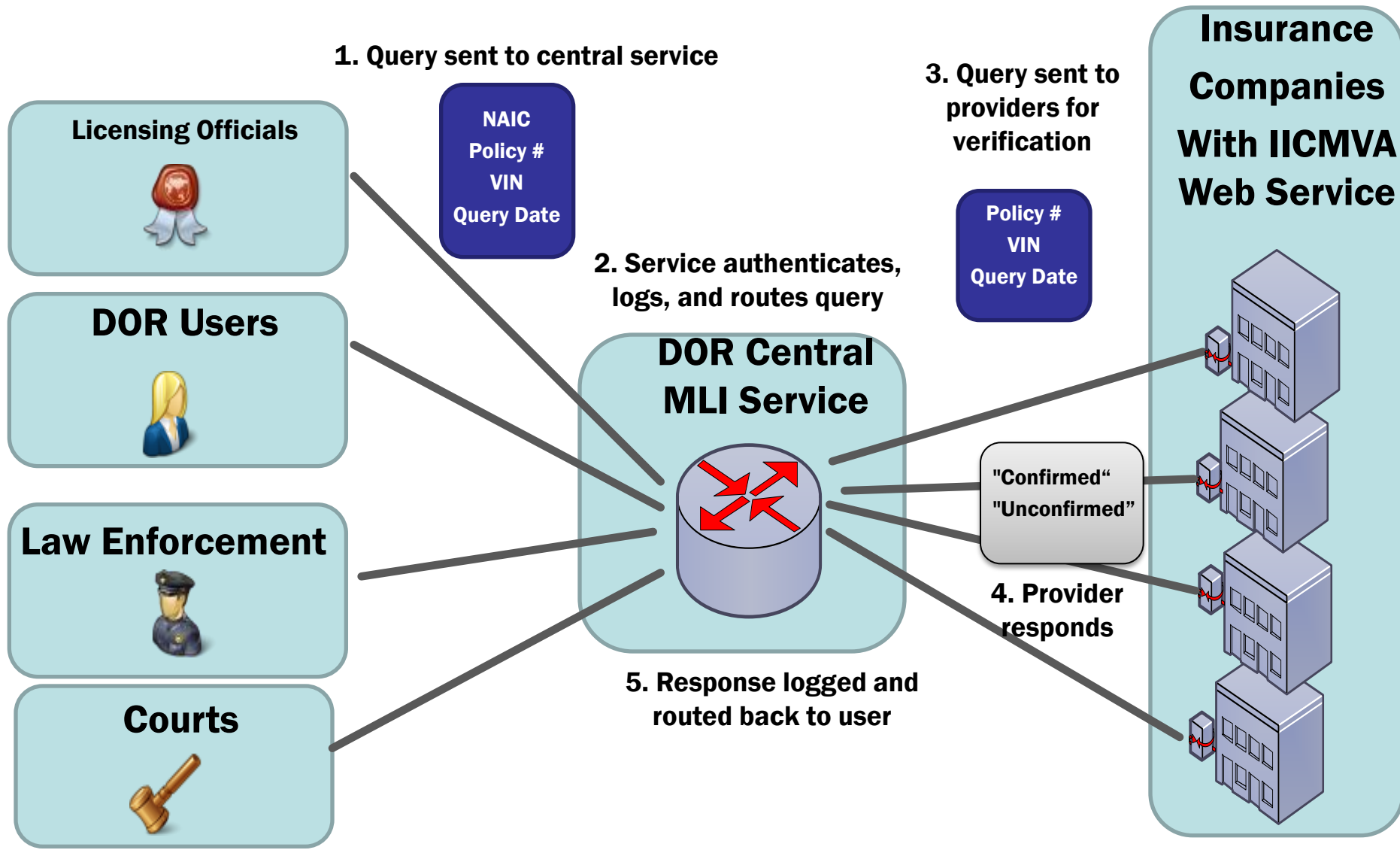
- DOR uses OIVS to verify insurance
- DOR cannot confirm insurance policy on vehicle
 - Questionnaire
 - Notice of suspension

Mandatory Liability
Insurance Law

BE SURE TO INSURE!



OIVS Inquiry Structure



Public Awareness Campaign

- Began August 1, 2012
- Includes the following:
 - www.besuretoinsureal.com
 - posters and brochures
 - Social media (Facebook, twitter, YouTube).
 - Keyword: MLI Alabama
 - Ads run through January 31, 2013

IMPORTANT NOTICE

concerning
Mandatory Liability
Insurance Law

BE SURE TO INSURE!



AOIVS
Online Insurance Verification System
ALABAMA DEPARTMENT OF REVENUE

For more information:

BeSureToInsureAL.com



Alabama Department of Revenue

50 North Ripley Street • Montgomery, AL • 36132 • InfoLine 334.242.1170

revenue.alabama.gov

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Motor Vehicle

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» [License Plate Information](#)

» [Reference & Statistics](#)

[Insurance Advisory Council](#)

» [Related Links](#)

[Motor Vehicle Home](#)

Insurance Advisory Council (IAC)

- [IAC Council Member Listing](#)
- [Council Meetings Agenda and Minutes](#)
- [Online Insurance Verification System Annual Report](#)

Online Insurance Verification System (OIVS)

- *Online Insurance Verification Act Information*
 - [OIVS Production NAIC and company list as of December 2, 2013](#)
 - [Out of State NAIC list as identified by DOI as of December 2, 2013](#)
 - [Commercial only NAIC list as of December 2, 2013](#)
 - [Act 2011-688, Enrolled](#)
 - Procedures
 - [ADOR Commissioner's Data Transfer Letter to Insurers](#)
 - [MLI Data FTP Upload User Guide](#)
- *OIVS Web Service Information*
 - [Sample OIVS Web Service](#) (zip)
 - [OIVS User Guide](#)
 - [OIVS User Guide: Commissioner's Letter](#)
 - [OIVS Level 3 Certificate and Certificate Chain](#)
 - [OIVS WSDL and Schemas](#)

Insurance Industry Committee on Motor Vehicle Administration (IICMVA)

- [Model User Guide](#)
- [Insurance Data Transfer Guide](#)

Promotional Information

- [Brochure: Be Sure to Insure!](#)
- [OIVS Promotional Poster](#) (11x17)
- [OIVS Videos](#) (YouTube)

MLI System



MVTRIP
Motor Vehicle Title Registration & Insurance Portal



Current User: countyuser | Organization: Washington | Logout

Related Tasks ▾



Welcome to MVTRIP, COunty USeR

The Alabama Department of Revenue Motor Vehicle Division is responsible for issuing motor vehicle titles, motor vehicle dealer licenses, maintaining vehicle registration information and enforcing the Mandatory Liability Insurance Act. In addition, the division administers the International Registration Plan (IRP) and International Fuel Tax Agreement (IFTA). This portal provides information necessary to process motor vehicle transactions.



MVTRIP Applications

▶ Related Applications

▶ Registration

▶ Mandatory Liability Insurance



Search



Reinstatement
Report




Registrant Log in

▶ Unclaimed Vehicle Report

▶ Tag Precommitment




News and Alerts



[8/8/2013 - test 8 8 13](#)

test

- Motor Vehicle Division



[7/26/2013 - 7/26/test](#)

what happens to record after end date? answer- it no longer shows as active but is still preserved. it can be viewed by a direct link or in the news archive

- Motor Vehicle Division



[7/25/2013 - SCH All app test](#)

testing

- Motor Vehicle Division



[5/31/2013 - DPS Scheduled updates on Wednesday, April 17th affecting Alverify Availability from 6 to 11PM](#)

Forwarding message from Department of Public Safety below. Computer Technology Services Scheduled Updates ...

[Click to View the Entire Article--](#)

- Motor Vehicle Division




[9/10/2012 - MVTRIP Reporting](#)

Effective 9/11/2012, the MVTRIP reporting feature will be available to county administrators. This feature will allow users to view registration statistics and errors for their county. Please contact the MVD if you need assistance.

- Motor Vehicle Division

View News Archive

MLI System




MVTRIP
Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | Logout

Related Tasks

Search


Search


Search (Name, DL, VIN, Tag or PIN):

☐ Search Closed Records



Submit

To search on any portion of a name, etc. enter a * at the end of the search criteria entered.


MLI System Registration Status Codes	Registrant Response Required? (yes/no)
OP open record (in process.)	Yes
S1 first suspension	Yes
S2 second or subsequent suspension	Yes
R1 reinstated - first suspension	No
R2 reinstated - second or subsequent suspension	No
R3 valid insurance	No
VR void - registration revoked	Yes, must obtain new tag (pay registration fees for new plate)
CL closed record	No



Results

Registrant1 Name	DL State	DL #	PIN	Tag	Status	Posted	Source	Details
No records to display.								





Displaying items 0 - NaN of undefined



News and Alerts


8/9/13 test


test today
Date:8/9/2013
[--Click to View the Entire Article--](#)


test 8 8 13

test
Date:8/8/2013
[--Click to View the Entire Article--](#)


test 7/29

mli test
Date:7/29/2013
[--Click to View the Entire Article--](#)


7/26/test

what happens to record after end date?
answer-
Date:7/26/2013
[--Click to View the Entire Article--](#)

MLI System



MVTRIP

Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | Logout

Related Tasks ▾

Submit Response

- [You must collect the Suspension Fee.](#)



Registration Information

Submit

VIN: 1XXXXXXXXXXXXX Tag: 69DZ8E Make: XXXX Model: XXXX Year: 2012

For the vehicle specified in your letter, did you have liability insurance on 11/8/2012? ☐ Yes ☒ No ☐ No (Exempt)

☐ I acknowledge I have collected reinstatement fees of \$(200.00- 1st violation, \$400.00 - 2nd/subsequent violation) from this registrant for violation of the MLI law.



Policy Information

Policy #: a123454

Effective:



Expiration:



Insurance Company Information

Search Insurance
Companies:

Alfa Mut Ins Co

Get Company Info

NAIC #:

19135

Phone:

Address:

2108 East South Boulevard

City:

Montgomery

State:


AL

Zip:

36116

MLI System


YES Response – Valid Insurance on Verification Date

 **MVTRIP**
Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | Logout


Related Tasks ▾



Submit Response


 **Registration Information** [Submit](#)

VIN: Tag: Make: Model: Year: 2006

For the vehicle specified in your letter, did you have liability insurance on 6/27/2012? ☒ Yes ☐ No ☐ No (Exempt)

 **Policy Information**

Policy #: Effective:  Expiration: 

 **Insurance Company Information**

Search Insurance Companies: [Get Company Info](#) NAIC #:

Phone:

Address: City: State: Zip:

MLI System

MLI Record



Registrant

Name: John Smith Address: 123 Street
 DL #: [XOXOXO](#) Montgomery, AL 00000-0000



Vehicle

Tag: [69DZ8E](#) VIN: 1XXXXXXXXXXXXXXXXX PIN: XOXOXX
 Make: XXXX Model: XXXX Year: 2012



Overview

Registration Status: **R1**
 Verification Date:
 Last Tag Issue Date:
 Source: DPS
 Record Stage: First Reinstatement
 Uploaded: 11/8/2012 10:25:31 AM
 Last Modified: 11/19/2012 2:23:00 PM



History

[Add Note](#)

Date	Activity	User	Status	Documents	Notes
11/19/2012 2:23 PM	OIVS has checked and responded Unconfirmed reason - (System Cannot Locate Policy Key Information) for verification Date 11/19/2012 12:00:00 AM	countyuser	R1 - Reinstated (1st suspension)		
11/19/2012 2:22 PM	Record is Reinstated	countyuser	R1 - Reinstated (1st suspension)		
11/19/2012 2:22 PM	Clerk has responded No to First Suspension	countyuser	S1 - First suspension.		
11/19/2012 2:22 PM	First Suspension Response given by countyuser	countyuser	S1 - First suspension.		



MLI System

Sample Registration Reinstatement



State of Alabama
Department of Revenue

(www.revenue.alabama.gov)
50 North Ripley Street
Montgomery, Alabama 36132

REGISTRATION REINSTATEMENT

Issue Date: 12/28/2012

Expiration Date: 2/11/2013

NOTICE TO LAW ENFORCEMENT: The motor vehicle registration for the vehicle described below has been previously suspended under the provisions of the Alabama Mandatory Liability Insurance Act (Title 32, Chapter 7A). This document serves as reinstatement of the vehicle's registration. Questions concerning this reinstatement document should be directed to the Motor Vehicle Division MLI Unit, at (334)242-3000.

Registrant: SMITH

DL Number:

Address:

City:

State: AL

Vehicle Information:

Tag Number:

VIN:

Year:

Make:

Model:

Insurance Company Information:

Name: Ins Co

NAIC #:

Address:

City/State: Montgomery

Zip:

Policy/Binder Number: 1a2aaa

Reinstatement Code: R1

Exempt Reason:

ISSUED BY: countyuser


County: Washington

NOTICE TO VEHICLE OWNER: Any driver of an Alabama-registered vehicle convicted of operating the vehicle without liability insurance coverage as required by Alabama law, or suspended vehicle registration, will be subject to fine of up to \$500.00 for a first offense and a fine of up to \$1,000.00 and/or his/her driver's license being suspended for a second or subsequent offense.

Furthermore, the owner of the vehicle will be subject to the payment of a reinstatement fee of \$200.00 for a first offense, and in the case of a second or subsequent offense, the vehicle owner will be subject to the payment of a \$400.00 reinstatement fee and a four-month suspension of their vehicle registration.

MLI System

NO Response – Violation of MLI Law


 **MVTRIP**
Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | Logout

Related Tasks ▾

Submit Response

- [You must collect the Suspension Fee.](#)


 **Registration Information**

Submit

VIN: 1XXXXXXXXXXXXXXXXX Tag: Make: XXXX Model: XXXX Year:

For the vehicle specified in your letter, did you have liability insurance on 11/8/2012? ☐ Yes ☒ No ☐ No (Exempt)


☐ I acknowledge I have collected reinstatement fees of \$(200.00- 1st violation, \$400.00 - 2nd/subsequent violation) from this registrant for violation of the MLI law.

 **Policy Information**

Policy #: a123454

Effective:

Expiration:

 **Insurance Company Information**

Search Insurance Companies:

Alfa Mut Ins Co

Get Company Info

NAIC #: 19135

Phone:

Address: 2108 East South Boulevard

City: Montgomery


State: AL

Zip: 36116



MLI System


NO (Exempt) Response – Vehicle Stored/ Inoperable/ Sold

 **MVTRIP**
Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | Logout

Related Tasks ▾

Submit Response

 Registration Information Submit

VIN: Tag: Make: Model: Year:

For the vehicle specified in your letter, did you have liability insurance on 5/31/2012? ☐ Yes ☐ No ☒ No (Exempt)

☐ Vehicle Sold
☐ Vehicle Inoperable
☐ Vehicle Stored

MLI System

NO (Exempt) Response – Vehicle Stored/ Inoperable/ Sold

MVTRIP
 Motor Vehicle Title Registration & Insurance Portal

Current User: Organization: | Logout

Related Tasks ▾

MLI Record

Registration revoked

Registration revoked. Please refer to www.mli.mvtrip.alabama.gov for instructions and appeal rights. A new license plate/ registration must be obtained prior to operating vehicle.

Registrant

Name: SMITH Address:
 DL #:

Vehicle

Tag: VIN: PIN:
 Make: Model: Year:

Overview

Registration Status: **VR - (void - registration revoked)**
 Verification Date: 7/25/2012
 Last Tag Issue Date: 10/03/2011
 Source: Annual Pool
 Record Stage: Record Revoked
 Uploaded: 7/22/2012 12:00:00 AM
 Last Modified: 12/28/2012 11:23:02 AM

History

Date	Activity	User	Status	Documents	Notes
12/28/2012 11:23 AM	Record is Revoked		VR - void - registration revoked		
12/28/2012 11:23 AM	Clerk has responded No (Exempt)		S1 - First suspension.		
12/28/2012 11:23 AM	First Re-Suspension Response given by Sherry Helms		S1 - First suspension.		
12/28/2012 10:23 AM	Record is resuspended	countyuser	S1 - First suspension.		
	OIVS has checked and responded Unconfirmed reason - f Incorrect Data				

1 2

Displaying items 1 - 5 of 9

MLI System

Revocation Notice



State of Alabama
Department of Revenue
(www.revenue.alabama.gov)
50 North Ripley Street
Montgomery, Alabama 36132

Mandatory Liability Insurance Notice of Registration Revocation

Motor Vehicle Division

Date of Correspondence: 12/28/2012
Insurance Verification Date: 7/25/2012

SMITH

PIN:
VIN:

Plate No:
Make:
Model:
Year:

Registration on the above reference vehicle is hereby revoked in accordance with Section 32-7A-11, Code of Alabama 1975 for the remainder of the registration period. In the event the motor vehicle for which the registration has been revoked is no longer stored, inoperable, or otherwise unused as prescribed by the department, a new registration and license plate must be obtained prior to operating vehicle.


Please contact the Motor Vehicle Division, Mandatory Liability Insurance at (334)242-3000 or mli@revenue.alabama.gov if you need further assistance regarding the registration suspension.

If you are dissatisfied by the action of the Department, you are entitled to file a notice of appeal with the Administrative Law Division. The notice must be filed within thirty (30) days of the date of this letter, and must be directed to:

Alabama, Department of Revenue
Administrative Law Division
P O Box 327130
Montgomery, AL 36132-7130

MLI System


Monthly Reinstatement Report


MVTRIP
 Motor Vehicle Title Registration & Insurance Portal


Current User: countyuser | Organization: Washington | [Logout](#)

[Related Tasks](#)


Reinstatement Report

 Search

County Head Office: Counties
 County Offices: Washington
 Begin Date: 11/1/2012
 End Date: 11/30/2012
[Search](#)

 Totals
 Search results for 11/19/2012 2:34:32 PM

R1 Totals	R2 Totals	R3 Totals	R4 Totals	Grand Totals
Count: 5	Count: 0	Count: 0	Count: 0	Count: 5
Sub-Total: \$1,000.00	Sub-Total: \$0.00			Sub-Total: \$1,000.00
-10%: \$100.00	-10%: \$0.00			-10%: \$100.00
Total: \$900.00	Total: \$0.00			Total: \$900.00

 Records
 [Export To Excel](#)

Date	Registrant	Reinstatement Code	Suspension Code	DL #	Tag #	VIN	User	County Office	Fee Collected
11/19/2012 2:22:53 PM	John Smith	R1	S1	XOXOXOX	69DZ8E	1XXXXXXXXXXXXXXXXX	countyuser	Washington	\$200.00

MLI Administrative Rules

- 810-5-8-.05 Evidence of Insurance Requirements
 - Present by electronic means
 - Electronic mail from registrant's insurer
 - Computer printout from insurer
 - Facsimile of proof of insurance
 - Electronic image/proof
 - Acceptable in name other than registered owner

MLI Administrative Rules

- 810-5-8-.07 Vehicles Exempt from the MLI Law
 - Exempts vehicles from OIVS verification
 - Commercial/ blanket
 - Evidence must be maintained in vehicle

MLI Administrative Rules

- Rule 810-5-8-.09 ADOR Issued Identification Number
 - Valid DL, non-driver ID or FEIN required for vehicle owner
 - ADOR to assign identifying number to vehicle registrants
 - Licensing officials - designated agents
 - Extreme cases only as determined by LPIO
 - Registrant must present other evidence of identity

MLI Administrative Rules

- Rule 810-5-8-.09 ADOR Issued Identification Number (continued)
 - Other evidence document number
 - Reflect in registration databases
 - RD for driver's license state data field
 - Assigned number in driver's license number field
 - Leave driver's license expiration date blank

MLI Administrative Rules

- 810-5-1-.237 Mandatory Liability Insurance (MLI) Registration Reinstatement Procedures
 - Vehicle with the suspended registration stored or inoperable
 - Registration revoked
 - New plate/registration required
 - Reinstatement fees not due

THANK YOU!

MLI Unit

(334) 242-3000

mli@revenue.alabama.gov

IMPORTANT NOTICE

concerning
Mandatory Liability
Insurance Law

BE SURE TO INSURE!



AOIVS
Online Insurance Verification System
ALABAMA DEPARTMENT OF REVENUE

For more information:

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