

**State of Alabama**

**Department of Revenue**

**Online Insurance Verification System**

**2025 Annual Report**

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## INTRODUCTION

This report was prepared in accordance with Section 32-7B-3, Code of Alabama 1975, which provides that the insurance advisory council will issue a written report to the Alabama Department of Revenue (DOR), Alabama Law Enforcement Agency (ALEA) and Department of Insurance (DOI) twelve (12) months after the Online Insurance Verification System (OIVS) is implemented and annually thereafter. The purpose of this report is to outline the system's effectiveness in identifying uninsured motorists.

## Background

The DOR is responsible for administering the Mandatory Liability Insurance (MLI) law (Act 2000-554). The law was established to effectively administer and enforce minimum motor vehicle liability insurance requirements in Alabama. Alabama registrants are required to maintain motor vehicle liability insurance coverage as a prerequisite to registering vehicles.

Legislative Act 2011-688 required the DOR to create an OIVS to be used to verify a registrant's compliance with the MLI law (§32-7A-1 et seq.) of Alabama. The OIVS was fully implemented and in production on January 1, 2013.

As detailed in the [IICMVA Model User Guide for Implementing Online Insurance Verification \(version 4.0\)](#), the purpose of the OIVS is to assist in the administration and enforcement of motor vehicle liability insurance requirements. It allows requesting parties to go directly to the source of insurance information – the insurance companies. It allows a real time response to be provided to an insurance inquiry that contains standardized request information. It is utilized to verify a minimum liability insurance policy is in effect on a vehicle prior to the issuance of a motor vehicle registration by a license plate issuing official, by law enforcement officers during traffic stops or accidents, and by the DOR to ensure insurance policies are being maintained on vehicles registered in Alabama.

## Advisory Council

The legislative act created an insurance advisory council for the purpose of facilitating the implementation of an OIVS in Alabama using the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) specifications and standards. The thirteen (13) member council includes the following persons:

- Two (2) representatives of the DOR
- One (1) representative of the ALEA
- One (1) representative of the DOI

- Four (4) insurance company representatives appointed by the Commissioner of Insurance
- One (1) representative of the NAMIC
- One (1) representative of the APCIA
- One (1) representative of the AIIA
- One (1) representative of the APJA
- One (1) representative of the AATA

The council is chaired by the DOR Commissioner or his/her designee. The council held its first meeting July 20, 2011, to begin development and implementation of the OIVS. The DOR is responsible for keeping the advisory council informed on the operational status of the OIVS. DOR maintains information relating to the implementation of OIVS on the motor vehicle division webpage labeled “Insurance Advisory Council” at <https://revenue.alabama.gov/motor-vehicle/insurance-advisory-council/>. Initially, the council met every month in person. As the OIVS progressed, the council began meeting bi-monthly via teleconference call. In 2016, the council began meeting quarterly via conference call. During 2020, the council members elected to begin having council meetings on an “as needed” basis.

See Appendix D for a list of MLI Advisory Council Members.

### **MLI System Conversion**

During 2024, all MVD applications (titles, registration, MLI, etc.) and MLI case data were moved to a new MVD computer system. This did not change any of the background OIVS processes related to MLI. For MLI, it only changed the new website that registrants and insurers interacted with: [mydmv.revenue.alabama.gov](http://mydmv.revenue.alabama.gov). During 2025, the insurer database information was also moved to the new system; this insurer database data included insurer’s details such as NAIC codes, administrative points of contact, technical points of contact, etc.

### **Law Enforcement Citation Information**

During 2025, the department began working with law enforcement to integrate citation information related to traffic stops into MLI cases contained in the new MVD system. Alabama law states that registrants can’t claim exemption status (stored, inoperable, otherwise unused, etc.) unless several criteria are in place. One of those criteria is that there must not be evidence present that the vehicle was operating on the verification date, if the registrant is claiming exempt status. Having the citation information readily available on the case record will help licensing officials to make that determination when a registrant is present at their offices and attempting to claim an exemption. The integration of the data requires coordination between the Department, Law Enforcement, and multiple programming teams. The goal is to have the integration completed during 2025.

### **MLI MyDMV Response (Sold; Moved Out of State)**

A new feature was added to the Department's MLI MyDMV website that allows registrants who have received MLI verification notices and have either sold their vehicle or moved out of state, to be able report that on the site. Once the registrant provides that response, they then have to upload documentation (bill of sale, out of state registration receipt, out of state title, etc.) to the site to support the response. Once that's done, Department staff then reviews the documentation and if it is valid and covers the insurance verification date, they then revoke the registration. This feature was added to accommodate registrants who may no longer reside in Alabama and need a way to respond to the MLI notices without having to visit the Alabama licensing official's office where they had their vehicle registered at the time.

### **MLI Letter Updates**

If the department is unable to verify continuous liability insurance coverage, an MLI Notification letter is mailed to the registrant. The letter explains to the registrant that the department was unable to verify coverage for a specified date/vehicle, and the letter directs the registrant to provide proof of coverage for the verification date in question. During 2025, language changes were made to the letter to better clarify the registrant's role in confirming coverage.

After a MLI Notification letter is mailed, if a registrant does not resolve their case within thirty (30) calendar days, an MLI Notice of Suspension (NOS) letter is then mailed to the registrant. The NOS informs the registrant that due to their failure to verify insurance coverage for a specified vehicle/date, their registration has been suspended effective immediately. During 2025, language changes were also made to the NOS for clarity purposes.

### **MLI System: Alabama Partners**

The new MLI site offers a new feature that allows insurers to sign up as "Alabama Partners" and create their own online account. Once the account is created and approved, insurers can log into their account and respond to MLI Verification (by choosing to "confirm" or "unconfirm" coverage) on behalf of their customers. Insurers also have the capability to add administrators to their accounts and manage users as they see fit. Expanding the capability for direct response to all insurers will allow insurers to quickly resolve MLI inquires, thus reducing the burden on their customers. During 2025, the MVD worked to encourage more insurers to sign up and create an account. By the end of 2025, over eighty five (85) insurance companies had signed up to become Alabama partners, which allows those companies to confirm coverage on their customer's MLI cases.

## OIVS Certificate Update

The OIVS security certificate expired on December 26, 2025. In preparation for this expiration, the Center for Advanced Public Safety (CAPS) first installed the certificate into OIVS and then hosted it on MVD's website. Next Ca tested the new certificate against all production insurers who utilize the certificate to ensure that the insurance verification request did not fail with the insurer when the new certificate was in place. During this testing, some issues were identified where some insurers testing failed with the new certificate in place. The MVD and CAPS then worked with those insurers to ensure that their service would work with the new certificate. All issues were resolved as of January 13, 2026.

## Insurer Information Form

Prior to utilizing the OIVS, each insurer is required to submit an Insurer Information Form (see Appendix A or pg. 23 of the OIVS User Guide: [OIVS User Guide](#)) for each insurer's NAIC number. Insurers should also use the form to submit any changes.

## OIVS Requests, Responses, and MLI Statistics

Appendix B reflects OIVS and MLI statistics from the 2025 calendar year. As detailed in the report, over 47M insurance verification requests were submitted to insurers through OIVS. Over 42 M of these requests were "first requests" received from licensing officials, and the DOR reverification process. Over 4M of the remaining requests were "second requests" by DOR which occurred fourteen (14) days after the "first request" in an attempt to verify insurance before an MLI notice was mailed to the registrant. Over 825,000 were "other requests" by DOR and licensing officials attempting to confirm provided insurance information.

In 2025, 1,240,278 MLI Notification Letters and Notices of Suspension were sent to registrants. During 2025, 80,503 registrant responses to MLI Notification Letters were received. 24,549 (30%) of the registrant responses were received electronically via the registrant response system, and the remaining 55,954 (70%) registrant responses were received by local licensing offices.

In 2025, 1,253,266 MLI record responses/updates were processed. Of that total, 38,150 (3%) were registration reinstatements (which are payments of either a \$200 fee (for the first violation) or a \$400 fee (for second or subsequent violations) for when a registrant's vehicle was not insured on the insurance verification date). 734,025 (59%) of MLI records were closed (CL). 108,985 (9%) registration revocations (VR) were processed because the vehicle was sold, inoperable, or stored on the insurance verification date. The remaining 372,106 (30%) resulted in registration suspensions (S1 or S2) because the registrant failed to respond to the MLI notice or failed to provide evidence of insurance on the insurance verification date.

## Reinstatement Fees

Over \$13M in reinstatement fees were collected for the 2025 fiscal year. In accordance with Section 32-7A-12 (g), Code of Ala.1975, licensing officials retain 15% of the reinstatement fee. Fifty (50) percent of this fee is distributed to county general fund and fifty (50) percent is distributed to a special registration/titling technology fund for the licensing official's office. Act 2019-446 specified that the special fund shall be used for taxpayer education of the requirements of Title 32, Chapter 7A, the improvement of the equipment and operations in the licensing official office and shall be in addition to the amount budgeted for the office of the official. Fifteen (15) percent of the reinstatement fees received by the department are distributed to the peace officers' annuity fund. The remaining funds are used by DOR to pay for the operation of the MLI program and any remaining funds are distributed to the General Fund.

## Department Outreach

DOR representatives attended the AATA Mid-Winter Conference (February 2025), the AATA Summer Conference (June 2025), the IICMVA Conference (March 2025 and October 2025), and the Alabama Licensing Officials (AATA) Conference (December 2025) to provide updates regarding the MLI program.

## ACRONYMS

AATA – Alabama Association of Tax Administrators  
AIIA – Alabama Independent Insurance Agents  
ALEA – Alabama Law Enforcement Agency  
ANSI – American National Standards Institute  
APCIA-American Property Casualty Insurance Association  
APJA – Alabama Probate Judges Association  
DOR – Department of Revenue  
DOI – Department of Insurance  
IICMVA – Insurance Industry Committee on Motor Vehicle Administration  
MLI – Mandatory Liability Insurance  
NAIC – National Association of Insurance Commissioners  
NAMIC – National Association of Mutual Insurance Companies  
OIVS – Online Insurance Verification System

## **PROGRAM CONTACTS**

### **Mandatory Liability Insurance**

Alabama Department of Revenue  
Motor Vehicle Division  
Mandatory Liability Insurance Unit  
P O Box 327650  
2545 Taylor Road  
Montgomery, AL 36117  
Telephone: (334) 242-9000  
Email: [mvd@revenue.alabama.gov](mailto:mvd@revenue.alabama.gov)  
Website: [www.besuretoinsureal.com](http://www.besuretoinsureal.com)

### **Financial/Safety Responsibility**

Alabama Law Enforcement Agency  
Driver License Division  
Safety Responsibility Section  
P.O. Box 1471  
Montgomery, AL 36102  
Telephone: (334) 242-4222  
Website: [www.alea.alabama.gov](http://www.alea.alabama.gov)

APPENDIX A



ALABAMA DEPARTMENT OF REVENUE  
 MOTOR VEHICLE DIVISION  
 P.O. Box 327650 · Montgomery, AL 36132-7650 · (334) 242-9000  
 www.revenue.alabama.gov

MV-MLI-C  
 02/21

**Mandatory Liability Insurance  
 Insurer Information Form**

Please complete for each NAIC code and submit via document upload to: <https://revenue.alabama.gov/contact/>. Once on the page, click "Submit a Request".  
 Note if you are a new user, an account will need to be created to submit the document.

Insurer Name \_\_\_\_\_ NAIC Code \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contact Type	Contact Name	Email Address	Phone Number
Business Practices (BP)			
Alternate BP			
Information Technology (IT)			
Alternate IT			

Please place a check by each report method that can be used to provide insurance information.

- Web Services   
  2005 ANSI Schema   
  2008 ANSI Schema  
 **Alternative** – only allowed for companies that insure 500 or less vehicles in Alabama

APPENDIX B

**State of Alabama  
OIVS and MLI Statistics  
2025 Calendar Year**

<b>OIVS Summary</b>	<b>Total</b>
First Request OIVS Totals	42,351,730
Second Request OIVS Totals	4,033,577
Other OIVS Request Totals	825,180
<b>Total OIVS Requests</b>	<b>47,210,487</b>

<b>Correspondence Sent</b>	
Mailed Verification Notices	724,871
Mailed Notices of Suspension	515,407
<b>Total Correspondence Sent</b>	<b>1,240,278</b>

<b>Responses Received</b>	
Registrant Response System	24,549
ADOR/Licensing Officials	55,954
<b>Total Responses</b>	<b>80,503</b>

<b>MLI Summary</b>	
R1 (\$200 fee paid)- 1st Violation	33,668
R2 (\$400 fee paid)- 2nd Violation	4,482
CL-Closed Record	734,025
VR-Revoked Registration	108,985
1st Suspension (S1)	335,999
2nd Suspension (S2)	36,107
<b>Total Responses</b>	<b>1,253,266</b>

APPENDIX C

MLI Reinstatement Fees

FY 25	\$13,973,641.46
FY 24	\$8,784,574.79
FY 23	\$11,715,164.99
FY 22	\$10,718,074.09
FY 21	\$13,078,084.90
FY 20	\$8,516,822.47
FY 19	\$5,694,946.99
FY 18	\$8,143,822.14

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APPENDIX D

**MLI Advisory Council Members  
Established by Section 32-7B-2, Code of Alabama 1975**

**Alabama Department of Revenue (2)**

Jay Starling, Motor Vehicle Division, Chair  
(334) 242-9078  
[jay.starling@revenue.alabama.gov](mailto:jay.starling@revenue.alabama.gov)

Troy Thigpen, Motor Vehicle Division  
(334) 242-9671  
[termaine.thigpen@revenue.alabama.gov](mailto:termaine.thigpen@revenue.alabama.gov)

**Alabama Law Enforcement Agency (1)**

Captain Jonathan Archer  
(334) 243-1377  
[Jon.Archer@alea.gov](mailto:Jon.Archer@alea.gov)

**Alabama Department of Insurance (1)**

Ken Williamson  
(334) 240-7583  
[ken.williamson@insurance.alabama.gov](mailto:ken.williamson@insurance.alabama.gov)

**Assoc. of Alabama Tax Administrators (1)**

Greg Tucker, License Commissioner  
Limestone County  
(256) 233-6430  
[gtucker@limestonecounty.net](mailto:gtucker@limestonecounty.net)

**Alabama Probate Judges Association (1)**

Sheila Moore, Probate Judge  
Winston County  
(205) 489-5219  
[pjwinston@hotmail.com](mailto:pjwinston@hotmail.com)

**Insurance Reps. (4) - selected by DOI Commissioner**

Dustin Wilson, ALFA  
(334) 613-4975  
[dwilson2@alfains.com](mailto:dwilson2@alfains.com)

Ken Needham, Allstate  
(205) 981-5991  
[Ken.needham@allstate.com](mailto:Ken.needham@allstate.com)

John Morales, USAA  
(210) 296-7753  
[John.morales@usaa.com](mailto:John.morales@usaa.com)

Kim Decker, Farmers Insurance  
(405) 823-2638  
[kim.decker@farmersinsurance.com](mailto:kim.decker@farmersinsurance.com)

**National Association of Mutual Insurance Companies (NAMIC) (1)**

Todd Feltman  
State Farm Insurance  
(309) 763-5792  
[Todd.feltman0hu@statefarm.com](mailto:Todd.feltman0hu@statefarm.com)

**American Property Casualty Insurance Association (APCIA) (1)**

Michael Richmond-Crum  
Manager, Personal Lines & Counsel  
(202) 813-2304  
[Michael.richmond-crum@apci.org](mailto:Michael.richmond-crum@apci.org)

**Alabama Independent Insurance Agents (AIIA) (1)**

Ken McFeeters  
PAC Insurance  
(205) 426-9885  
[Ken35216@yahoo.com](mailto:Ken35216@yahoo.com)

**Total members: 13**