

## Online Insurance Verification System Advisory Council

Meeting Minutes for Wednesday, October 24, 2012

**Members Present:** Julie Magee, Jay Starling, Cpl. John Hall (for Michael Robinson), Charles Angell, The Honorable Greg Tucker, The Honorable Luke Cooley, Ginger Johnson (for Jeff Bradwell).

**Members Present via Conference Call:** Ken Needham, George Cooper

**Members Absent:** Ken McFeeters, Harvey Fischer, Alex Hageli, Michael Robinson, Jeff Bradwell, Greg Erath

**Others Present:** Lt. Frost, Daniel Urquhart, Lori Biscaglia, Mike Gamble, Brenda R. Coone.

**Call to Order:** The meeting was called to order at 10:05 a.m. by Julie Magee. Chair Magee recognized Judge Cooley for her many years of public service and her valuable input on the Online Insurance Verification System Advisory Council. Judge Cooley will be retiring effective December 1st and will truly be missed.

### Roll Call

Mr. Starling conducted the roll call.

### Approval of September 19, 2012 Meeting Minutes

The minutes were approved with no corrections.

### OIVS Public Awareness Campaign Update

#### RADIO

- Two :30 spots have been recorded as well as a separate PSA will continue to run state-wide through Jan 2013
  - o PSA voiced by local talent at each station
- Skywatch traffic reports continue in Montgomery, Huntsville & Mobile
- 1 spot/week on each Auburn & Alabama pre-/post-game shows
- Radio began 2-3 stations per market on 9/17 and will ramp up to over 35 stations state-wide by 11/1 and will continue through 1/31

#### DIGITAL

- AL.com
  - o ads will continue running on home page, rest of site, extended reach network and Facebook
  - o we also have ads running on AL.com mobile
- Montgomery Advertiser
  - o ads began and will continue through 1/31
  - o in Nov, Dec and Jan we will also have a large billboard ad running for an entire 24 hour period that everyone who visits the site will see
  - o We will have 2 print ads in the paper on 12/29 and 1/5 (bonus)
- Gadsden Times
  - o ads will continue through 1/31
  - o In addition we will have one sliding billboard per month (bonus)
  - o ½ page print ad ran in special insurance section of paper on 9/30
- Opelika-Auburn News
  - o ads will continue through 1/31
  - o In addition we will have one sliding billboard per month (bonus)
- Dothan Eagle

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- ads will continue through 1/31
- In addition we will have one sliding billboard per month (bonus)
- Tuscaloosa News
  - ads will continue through 1/31
  - In addition we will have one sliding billboard per month (bonus)

### BILLBOARDS

- Currently have billboards up as follows (will continue through 1/31)
  - Birmingham (2 boards)
  - Montgomery (2 boards)
  - Auburn-Opelika (1 board)
  - Huntsville (2 digital boards – 1 bonus)
  - Madison (2 digital boards – 1 bonus)
  - Mobile (1 digital board)
  - Tuscaloosa (1 board)
  - Decatur (1 digital board)

### TELEVISION

- Commercial/PSA production almost finished
- 4 different :30 spots (2 address law enforcement angle, 2 address licensing office angle)
- :30 spots will rotate throughout the campaign, along with :15 bookends (at the beginning and end of a commercial break)
- Traffic sponsorship continues on WIAT (CBS 42) in Birmingham
- State-wide Broadcast TV (26 stations) will begin 11/7 and run through 1/31
- State-wide Cable TV (10+ networks) will begin 11/7 and run through 1/31
- Nearly 5,000 spots (paid & bonus combined) will air over campaign

### WEBSITE & SOCIAL MEDIA

- Website address alias “BeSureToInsureAL.com”
  - Last week, website has had 294 unique visitors & 385 page views, showing steady increase week to week
  - 126 of these visits were on a mobile device
  - 58% were direct, 38% were referral & 4% were organic
  - All digital ads click through to this site
  - All radio & TV ads will direct users to site
- Be Sure to Insure Facebook page ([www.facebook.com/BeSureToInsureAL](http://www.facebook.com/BeSureToInsureAL))
  - 39 likes
  - increases daily
  - We have been consistently posting articles and press
- Twitter page ([www.twitter.com/BeSureToInsure](http://www.twitter.com/BeSureToInsure))
  - 20 followers
  - We have been consistently posting articles and press
- YouTube channel (<http://www.youtube.com/user/BeSureToInsureAL>)
  - All interviews & news clips are being added as they air

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ETC.

- Publicity
  - o Article written by AP reporter, picked up by newspapers state-wide
  - o Continued requests for TV & radio interviews

DOR representatives showed the advisory council members three (3) 30 second television spots that will be aired. Two of the spots show what happens in the tag office and one is from the road side law enforcement perspective. All of the spots received positive comments from council members. The department still needs to approve another 30 second spot and two 15 second spots.

### **OIVS Pilot Update**

A conference call meeting was held with pilot counties and their IT staff on October 16, 2012. During this meeting, the department reported that sixty-one (61) of the sixty-seven (67) counties are using the new registration layout which includes the NAIC and policy number fields. The deadline for all counties to begin using the new layout has passed and the licensing officials in the delinquent counties are being notified.

### **Insurance Data Transfer Update**

The department just received the 4th of 5 books of business data uploads from insurers. This upload did not contain as much data as the previous data uploads from insurers. The number of registration/insurance records that are matched remains around the 3.2 million out of 4 million possible registration records that are subject to OIVS. This equates to the 22 percent uninsured motorist rate estimated by the insurance research council.

### **OIVS Web Service Update**

There are currently thirty-six (36) counties on the OIVS web service with three (3) insurers currently live (ALFA, Allstate, and State Farm). ISO, Farmers, Progressive, 21st Century, and State Auto are in development and should go in production this week. To date, there have been over 200,000 web service calls using the OIVS.

One vendor has all of their counties on the web service. Mobile County is providing the majority of the web service calls. Jefferson County has been testing but is not in production on the web service.

Nationwide and GEICO are major insurers in this state are not in production on the web service yet. Discussion was held regarding what should be done to the companies that are not in compliance. It was decided that DOR would draft a letter and send it to Commissioner Ridling to approve and distribute to insurers. The letter would include language regarding penalties that can be imposed by the Commissioner of the Department of Insurance for noncompliance on the part of insurance companies.

Mr. Starling reported that the department has a reporting feature that provides statistical data to be included in the annual report required to be filed under the provisions of Section 32-7B-3(a)(5). The advisory council is required to report to the Departments of Revenue, Public Safety, and Insurance twelve (12) months after the online insurance verification system is implemented.

Mr. Urquhart reported that the Department of Public Safety plans to eliminate the SR13 form after the OIVS web service becomes operational.

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Cpl. Hall led the discussion regarding how DPS will use the OIVS to administer the Financial Responsibility law. Insurers asked questions regarding their role in the process. The web service will save insurers as well as DPS money and effort.

Revenue will provide training on the insurance law and DPS will provide training to the law enforcement community regarding FR. DPS will work with DOR to include the SR13 changes in the OIVS training video that will be distributed to the law enforcement community. The video will be available soon and will be distributed for review to the advisory council members and DPS prior to distribution through the law enforcement channels.

Ms. Helms is working with DPS to obtain a list of self-insured registrants/vehicles. DPS reported that there are approximately 9 of these type registrants right now. There will be an indicator in the registration database for these registration records so that the OIVS web service will not be used to verify evidence of insurance for self-insured vehicles.

### **New Business**

Ms. Magee reported that a news reporter indicated to her that some law enforcement agencies have stated that they have no knowledge of the new law. A training video is being recorded for law enforcement. Additionally, DPS representatives discussed various methods they would use to distribute information to the law enforcement community.

The department plans to host a webinar for county licensing officials and their staff, as well as a face to face training session on December 4, 2012, to provide information regarding the OIVS and their role in the process. The webinar will be recorded and will be replayed at scheduled times/dates prior to the January 1<sup>st</sup> implementation date. DOR staff members will be available during the webinars to answer any questions.

In addition to the other training options discussed, Ms. Johnson and Ms. Biscaglia stated that ALFA and Allstate are providing training for company employees to ensure that they are able to assist policyholders.

Mr. Starling reported that some licensing officials are not collecting driver license information for all vehicle owners. He explained that the law requires the capture of this data. The department captures this information because DPS sends a list of suspended driver licenses. Registrants appearing on these lists will receive insurance questionnaires as required by law.

The next meetings of the advisory council is scheduled for Thursday, November 15, 2012 at 10:00 a.m. The meeting will be held via conference call. A meeting invitation including conference call information will be sent to all council members.

The meeting was adjourned by Ms. Magee at 11:25 a.m.

*Respectfully submitted by Brenda R. Coone*