

State of Alabama

Department of Revenue

Online Insurance Verification System

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) formerly Department of Public Safety (DPS) and Department of Insurance (DOI) twelve (12) months after the Online Insurance Verification System (OIVS) is implemented. 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 policies are being maintained on vehicles registered in Alabama.

Changes to OIVS Process Throughout 2015**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

- Three (3) insurance company representatives appointed by the Commissioner of Insurance
- One (1) representative of the AIA
- One (1) representative of the NAMIC
- One (1) representative of the PCIAA
- One (1) representative of the AIAA
- One (1) representative of the APJA
- One (1) representative of the AATA

The council is chaired by the Commissioner of Revenue or his/her designee. The advisory council held its first meeting July 20, 2011, to begin discussions regarding the development and implementation of the OIVS and has met monthly since that date. 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: <http://revenue.alabama.gov/motorvehicle/iac.cfm>. Beginning with the April 15, 2015 advisory council meeting, the council decided to begin meeting every two months.

Insurance Questionnaire and Notice of Suspension Postcards

Process Changes

Mandatory Liability Insurance (MLI) questionnaires are mailed to registrants whose insurance cannot be confirmed as provided by Section 32-7A-7. The DOR utilizes its current Motor Vehicle Division printing and mailing vendor to print and mail insurance questionnaire postcards each week (Friday). Insurance questionnaires are mailed to a registrant after two (2) unconfirmed responses. This allows the insurer time (30 days) to add/update policy information in their database to allow for confirmation of coverage using OIVS. Notice of suspension postcards are generated as a result of the DOR not being able to close a questionnaire record within thirty (30) days after the insurance questionnaire is mailed. If the DOR does not receive a valid response or confirmation of policy information within thirty (30) days after the notice of suspension is mailed, the vehicle registration will be suspended until the registrant and/or their insurer provides evidence of insurance information on the insurance verification date and any reinstatement fees due, if applicable. DOR provides suspension/revocation updates to license plate issuing officials as well as law enforcement on a daily basis. The DOR also began providing daily updates to license plate issuing officials on all "open" MLI inquiry records in May 2015. Having this information allows the licensing official's clerk to address an outstanding inquiry with a registrant prior to renewing their registration.

Stored/Inoperable Responses

The DOR as well as licensing officials were concerned with the number of postcard responses where registrants indicate the vehicle was inoperable or stored on the insurance verification date, thus avoiding paying reinstatement fees. In order to address apparent abuse of the inoperable/stored response, the DOR amended administrative rule 810-5-8-.10 entitled MLI Questionnaire and Notice of Suspension

effective August 21, 2015. The amendment refers to administrative rule 810-5-1-.244 that provides for the types of documentation that must be presented to licensing officials when the vehicle has not been in use. The amendment requires registrants to provide additional documentation to the licensing official prior to the vehicle registration in order to support the registrant's claim of the vehicle being stored or inoperable. The MV-IRP-15 form can be viewed at:

<http://revenue.alabama.gov/motorvehicle/forms.cfm#mlirule>.

As reported in the 2014 Annual Report, beginning October 2014, the DOR's mail processing vendor began processing responses to questionnaires and notices of suspension mailed by registrants. The vendor opens the mail, enters the response, images the document and uploads the image and response files to the DOR's MLI system. This change allowed the DOR to increase the number of questionnaire postcards sent each week from 5,000 to 10,000. Throughout 2015, the DOR continued to mail 10,000 questionnaires per week.

Beginning October 2015, the DOR mail processing vendor began processing questionnaire or notices of suspension responses faxed or emailed to the DOR by registrants and insurers. To date, the DOR has sent an average of 150 faxed/emailed documents per week to the vendor for processing.

Department Call Center

The DOR established a call center on November 1, 2014, to assist MLI staff with the increased volume of telephone calls resulting from an increase in the number of postcard questionnaires mailed to registrants. The call center also answers telephone calls related to title and income tax inquiries. In January 2015, a Motor Vehicle Division employee provided training to the DOR call center employees. Feedback is provided to the call center personnel to better assist them with providing information to registrants and to prevent the unnecessary transfer of calls. A Motor Vehicle Division employee again spent time with the call center employees to train and answer questions in July 2015. Throughout 2015, the number of calls answered by MVD staff averaged 4,700 per month. In 2014, the staff was answering around 6,000 calls per month. Beginning October 2015, the DOR call center answered all incoming calls to 334-242-3000 and only transferred the more complicated calls to the MLI Unit. This change occurred at the same time the Integrated Voice Response (IVR) System was implemented as explained below.

Integrated Voice Response (IVR) System

In October 2015, the DOR implemented an Integrated Voice Response (IVR) System to allow registrants another method to respond to postcard questionnaires. The system is available 24/7. If a registrant needs further assistance after using the IVR, during normal business hours, they can select to be transferred to personnel at the DOR call center. The effectiveness of the system is still being evaluated.

Insurance Data Transfer (Limited Scope Book of Business Files)

Throughout 2013 and 2014, the DOR discovered that, on a consistent basis, approximately eighty-two percent (82%) of registrations were reinstated without reinstatement fees being due because the registrant had a vehicle insurance policy in effect on the requested verification date. During the July 23, 2014 council meeting, the council decided to allow insurers to voluntarily provide a limited scope book of business (BOB) to the DOR, based on the IICMVA data transfer model. A limited scope BOB file only includes the following data elements: policy type, NAIC, policy number, effective date, VIN, last name or organization, prefix name abbr, middle name, first name, suffix name, FEIN, address, city, state, and zip code. The DOR uses the BOB files provided only to populate the registration databases with current policy information to be utilized for OIVS queries and does not rely on the BOB files as verification of insurance coverage. The council concluded that obtaining this information should drastically reduce the number of insurance questionnaires mailed to registrants who maintained insurance on their vehicles and the resulting reinstatements without fees due. On August 1, 2014, the DOR notified all participating insurers that a limited scope BOB may be provided on a monthly basis. The same secure FTP procedure previously used by the insurers to provide their quarterly BOB files throughout 2012 in preparation for the OIVS, is used for the monthly BOB data uploads. Information reported in the statistics section below reflects that ninety-one percent (91%) of OIVS first requests submitted resulted in a “confirmed” response from the insurer throughout 2015 after implementation of the BOB file process. In 2014, statistics indicated that seventy-nine percent (79%) of OIVS first requests submitted resulted in a “confirmed” response from the insurer and in 2013 the percentage was just sixty-eight percent (68%). In 2013, insurers did not send any BOB files and in 2014 as they began to send the files, the percentage improved and continued to in 2015 as more insurers were sending the BOB files on a consistent basis.

To assist licensing officials and their programmers with utilizing the web service for insurance verification and to provide a ready reference to the public, the DOR maintains lists of the insurers’ National Association of Insurance Commissioners (NAIC) numbers for insurers using OIVS, commercial-only insurers, and DOI identified out of state insurers on the insurance advisory council webpage. These lists are available to assist license plate issuing officials and registrants in identifying NAIC numbers not subject to verification through OIVS, which helps explain why some insurance policies cannot be verified through OIVS. Currently, there are 191 distinct insurer NAIC numbers using OIVS (179 personal line insurers and 12 commercial only insurers).

As of the date of this report, all participating production insurers have responded to the DOR’s request indicating their intention to provide the monthly BOB updates. Currently, 178 out of 199 possible BOB files are being provided. Members of the advisory council assisted the DOR with contacting insurers in an effort to determine their intent and to encourage insurers to provide BOB updates to DOR.

Members of the council who represent insurers have requested that the DOR investigate capturing statistics on the number of registration records that are actually

updated from the BOB files being provided. This will provide evidence regarding the benefit of continuing to provide such files. The DOR programmers indicate a new server will need to be implemented before such statistics can be provided.

Insurer Information Form

Prior to utilizing the OIVS, each insurer submitted an Insurer Information Form for each insurer's NAIC number as recommended by the IICMVA. A copy of this form is provided as Appendix A in this report. This form provides contact information for insurers' business and information technology representatives as well as the web services schema to be utilized by the insurer. Insurers that write policies for 500 or less vehicles in Alabama also utilized this form to request an alternative method for verification of policy information for their customers. Insurers are to submit a revised Insurer Information Form to DOR when the insurer contact or company information changes. The revised form should be submitted to DOR within ten (10) calendar days of such change; however, insurers usually only provide updated forms upon request of the DOR when attempts to contact the insurer have failed. If a company discontinues writing personal vehicle liability insurance policies for vehicles registered in Alabama, the company should also notify DOR. Throughout 2015, two (2) NAICs were identified and added to the OIVS Production Insurer List and one (1) NAIC was removed and placed on the Commercial Only Insurer List.

Statistics

Appendix B reflects statistics from the 2015 calendar year related to the OIVS. As detailed in the report, nearly 57M total OIVS requests were processed. Nearly 52M of these requests were "first requests" received from license plate issuing officials, law enforcement, and the DOR. Approximately 4.9M, of the remaining requests were "second requests" that were submitted by DOR thirty (30) days after the "first request" in an attempt to verify insurance before a postcard insurance questionnaire was mailed to the registrant. Eighty-four percent (84%) of the "first" OIVS requests resulted in a "confirmed" response from the insurer. Approximately ten percent (10%) of the "second requests" resulted in a "confirmed" response from the insurer.

In 2015, over 470,000 questionnaires and over 339,000 notices of suspension were mailed to registrants. Over 223,000 responses to these questionnaires and notices of suspension were received. Over 101,000 (45%) of postcard responses, resulted in registration revocations because the registrant responded that the vehicle was sold, inoperable, or stored on the insurance verification date. Over 80,000 postcard responses (36%) resulted in the inquiry records being closed because the vehicle was insured on the verification date. Over 41,000 (19%) of the remaining responses were registration reinstatements. Any unresolved insurance inquiries resulted in the vehicle registration being suspended.

Sixty-five percent (65%) of the 41,000 reinstatements did not require payment because the registrant had valid insurance on the insurance verification date. Reinstatement

fees were collected for the remaining thirty-five percent (35%) of reinstatements because the vehicle was not insured on the verification date.

Public Awareness Campaign

During 2015, licensing officials reported that registrants consistently failed to have evidence of insurance available at the time of registration. Therefore, the DOR decided to revamp the public awareness campaign to further educate registrants regarding the MLI law and the importance of presenting evidence of insurance, upon demand, to licensing officials and law enforcement. Social media, radio and television ads began running in March 2015 through the end of 2015. The ads included MLI requirements and directed viewers to the public “Be Sure to Insure” website, which provides information about the MLI law and OIVS functionality.

Amendments to the MLI Law

The following amendments to the MLI law were passed during the 2015 legislative sessions.

Electronic Evidence of Insurance

In June 2012, the DOR promulgated administrative rule 810-5-8-.05 entitled “Evidence of Insurance Requirements” which allowed evidence of insurance to be presented by electronic means to include but not limited to: electronic mail sent from registrant’s insurer, computer printout from insurer, facsimile of proof of insurance, insurer providing electronic image/proof on registrant’s cellular phone, lap top, or other portable type of electronic device; however, it was determined that this option should be codified in the law. Insurance representatives on the council provided suggested language to amend Section 32-7A-6, Code of Alabama 1975, to allow registrants to present evidence of insurance to law enforcement or licensing officials via electronic means. Act 2015-506 included this amendment and was signed into law during the first 2015 special session, effective August 11, 2015.

Removed Requirements for Department to Mail Notifications to Registrants

Section 32-7A-26 was added to the MLI law by Act 2015-506, effective August 11, 2015, to allow the DOR to promulgate administrative rules to send notification to registrants electronically instead of mail. An administrative rule hearing was held November 12, 2015, to amend rule 810-5-8-.10 to allow the DOR to send notifications to registrants electronically, if the registrant’s contact information (i.e. email address) is captured by the licensing official in the registration records and uploaded to the State registration database. In preparation for implementation of the rule, the DOR is encouraging licensing officials to include email addresses to the DOR in the registration record if this information is available. Licensing officials are being encouraged to request this information from their registrants. Licensing officials were concerned that registrant email addresses could be sold to vendors for marketing purposes. The DOR assured licensing officials that registrant information is protected under the federal

driver privacy protection act, and can only be used to notify registrants regarding insurance verification.

Clarification of Alabama Insurance Required

Section 32-7A-4(c), Code of Alabama 1975, provides that only an insurer authorized to do business in this state shall issue a policy pursuant to this section for any vehicle subject to registration. Effective August 11, 2015, Section 32-7A-6, Code of Alabama 1975, was amended by Act 2015-506, to clarify that an Alabama insurance policy is required in order to maintain Alabama registration on a vehicle. The DOR found this clarification was needed due to the number of complaints received from registrants whose insurance could not be confirmed because their vehicles were registered in Alabama with a recognized Alabama NAIC number; however, the vehicle was garaged and insured out of state. Registrants incorrectly believed they were compliance with MLI laws.

Inquiries from Other Jurisdictions

DOR representatives were contacted by several jurisdictions during 2015 and were asked to provide information related to the Alabama OIVS. These jurisdictions are contemplating using the IICMVA model that relies on web services to verify insurance.

Department Representatives' Presentations

DOR representatives provided presentations on the Alabama OIVS at the American Association of Motor Vehicle Administrators (AAMVA) Region II Conference held in Montgomery, AL in June 2015 and the AAMVA International Conference held in Des Moines, Iowa in August 2015. Representatives also provided OIVS updates at the IICMVA meetings held in March and October 2015.

ACRONYMS

AAMVA – American Association of Motor Vehicle Administrators
AATA – Alabama Association of Tax Administrators
AIA – American Insurance Association
AIAA – Alabama Independent Agents Association
ALEA – Alabama Law Enforcement Agency
ANSI – American National Standards Institute
APJA – Alabama Probate Judges Association
BOB – Book of Business
DOR – Department of Revenue
DPS – Department of Public Safety
DOI – Department of Insurance
IICMVA – Insurance Industry Committee on Motor Vehicle Administration
IRC – Insurance Research Council
FMCSA - Federal Motor Carrier Safety Administration
FTP – File Transfer Protocol
LETS-Go – Law Enforcement Tactical System
MLI – Mandatory Liability Insurance
NAIC – National Association of Insurance Commissioners
NAMIC – National Association of Mutual Insurance Companies
PSC – Public Service Commission
PCIAA – Property and Casualty Insurers Association of America
OIVS – Online Insurance Verification System
SFTP – Secure File Transfer Protocol
VIN – Vehicle Identification Number
XML – Extensible Markup Language

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) 242-3000
Email: mli@revenue.alabama.gov
Website: www.mli.mvtrip.alabama.gov

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

APPENDIX A



ALABAMA DEPARTMENT OF REVENUE
 MOTOR VEHICLE DIVISION
 P.O. Box 327650 · Montgomery, AL 36132-7650 · (334) 242-3000
 www.revenue.alabama.gov

MV-MLI-C
 1/12

**Mandatory Liability Insurance
 Insurer Information Form**

Please complete for each NAIC code and submit via email to mli@revenue.alabama.gov.

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

Mandatory Liability Insurance Status Report 2015	
	Totals
OIVS Request Grand Totals	56,958,584
First Request OIVS Totals	51,836,916
Counties	6,044,994
Law Enforcement	1,945,398
30 Day Reverify Process	43,846,524
Second Request OIVS Totals - Unconfirmed for Questionnaire Process	4,928,562
Subsequent Request OIVS Totals - Questionnaire Responses	193,106
OIVS Response Grand Totals	56,958,584
First Request OIVS Response Totals	51,836,916
Confirmed	43,713,154
Unconfirmed - Insurer Provided No Reason Code	1,733,394
Unconfirmed - Incorrect Data Format - IDF	23,323
Unconfirmed - NAIC Code Not Submitted - NAIC1	0
Unconfirmed - System Cannot Locate NAIC - NAIC2	28,005
Unconfirmed - Policy Key Not Submitted - PKEY1	1
Unconfirmed - Cannot Locate Policy Key - PKEY2	562,488
Unconfirmed - Matched Policy Key - Verification Date Cannot be Confirmed - PKEY3	1,743,041
Unconfirmed - Matched Policy Key - Cannot Locate VIN - PKEY4	953,880
Unconfirmed - Cannot Locate Policy - Manual Search in Progress - POL1	188
Unconfirmed - System Unavailable - SYSU	152,156
Unconfirmed - Unauthorized Requestor - UREQ	1,731
Unconfirmed - Verification Date Cannot be Confirmed - VDT1	15,368
Unconfirmed - Verification Date Not Submitted - VDT2	44,449
Unconfirmed - Cannot Locate VIN - VIN1	690,724
Unconfirmed - Matched VIN - Verification Date Cannot be Confirmed - VIN2	2,135,921
Unconfirmed - Matched VIN - Cannot Locate Policy Key - VIN3	38,763
Unconfirmed - VIN Not Submitted - VIN4	330
Second Request OIVS Response Totals	4,928,562
Confirmed	473,316
Unconfirmed - Insurer Provided No Reason Code	987,297
Unconfirmed - Incorrect Data Format - IDF	4,400
Unconfirmed - NAIC Code Not Submitted - NAIC1	0
Unconfirmed - System Cannot Locate NAIC - NAIC2	8,172
Unconfirmed - Policy Key Not Submitted - PKEY1	0
Unconfirmed - Cannot Locate Policy Key - PKEY2	291,832
Unconfirmed - Matched Policy Key - Verification Date Cannot be Confirmed - PKEY3	1,085,289
Unconfirmed - Matched Policy Key - Cannot Locate VIN - PKEY4	487,688
Unconfirmed - Cannot Locate Policy - Manual Search in Progress - POL1	0
Unconfirmed - System Unavailable - SYSU	6,812
Unconfirmed - Unauthorized Requestor - UREQ	10
Unconfirmed - Verification Date Cannot be Confirmed - VDT1	5,304
Unconfirmed - Verification Date Not Submitted - VDT2	0
Unconfirmed - Cannot Locate VIN - VIN1	307,495
Unconfirmed - Matched VIN - Verification Date Cannot be Confirmed - VIN2	1,250,482
Unconfirmed - Matched VIN - Cannot Locate Policy Key - VIN3	20,463
Unconfirmed - VIN Not Submitted - VIN4	2
Subsequent Request OIVS Response Totals	193,106
Confirmed	86,871
Unconfirmed - Insurer Provided No Reason Code	20,820
Unconfirmed - Incorrect Data Format - IDF	615
Unconfirmed - NAIC Code Not Submitted - NAIC1	0
Unconfirmed - System Cannot Locate NAIC - NAIC2	216
Unconfirmed - Policy Key Not Submitted - PKEY1	0
Unconfirmed - Cannot Locate Policy Key - PKEY2	8,784
Unconfirmed - Matched Policy Key - Verification Date Cannot be Confirmed - PKEY3	13,173
Unconfirmed - Matched Policy Key - Cannot Locate VIN - PKEY4	17,437
Unconfirmed - Cannot Locate Policy - Manual Search in Progress - POL1	2
Unconfirmed - System Unavailable - SYSU	1,035
Unconfirmed - Unauthorized Requestor - UREQ	34
Unconfirmed - Verification Date Cannot be Confirmed - VDT1	356
Unconfirmed - Verification Date Not Submitted - VDT2	57
Unconfirmed - Cannot Locate VIN - VIN1	22,520
Unconfirmed - Matched VIN - Verification Date Cannot be Confirmed - VIN2	20,106
Unconfirmed - Matched VIN - Cannot Locate Policy Key - VIN3	1,049
Unconfirmed - VIN Not Submitted - VIN4	31

APPENDIX B (Continued)

**Mandatory Liability Insurance
Status Report
2015**

	Totals
Questionnaire Sent	470,744
(Source) Law Enforcement	29,205
(Source) Reverification	441,539
Notice of Suspension Sent	339,050
(Source) Law Enforcement	18,293
(Source) Reverification	320,757
Questionnaire Response	172,525
Registrant Response System	72,537
MLI System - clerk entry (mail, fax or walk in)	99,988
Notice of Suspension Response	90,454
Registrant Response System	37,979
MLI System - clerk entry (mail, fax or walk in)	52,475
Suspensions	316,928
1st Suspension (S1)	314,214
2nd Suspension (S2)	2,714
Reinstatements (Registration Suspended)	41,557
R1 (\$200 fee paid)- 1st Violation	14,409
R2 (\$400 fee paid)- 2nd Violation	118
R3 (no fee paid) - Valid Insurance	27,030
RV - Revoked Registration	101,197
CL - Closed Record without Suspension	80,305

APPENDIX C

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

Alabama Department of Revenue (2)

Julie Magee, Chair
 (334) 242-1175
julie.magee@revenue.alabama.gov

Jay Starling, Motor Vehicle Division
 (334) 242-9078
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Alabama Department of Public Safety (1)

Michael Robinson
 (334) 353-8216
michael.robinson@dps.alabama.gov

Alabama Department of Insurance (1)

Charles Angell
 (334) 240-4422
charles.angell@insurance.alabama.gov

Assoc. of Alabama Tax Administrators (1)

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

Alabama Probate Judges Association (1)

Sheila Moore, Probate Judge
 Winston County
 (334) 682-4883
pjwinston@hotmail.com

Insurance Reps. (3) - selected by DOI Commissioner

Jeff Bradwell, ALFA
 (334) 613-4795
jbradwell@alfains.com

Greg Erath, AIG
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Ken Needham, Allstate
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American Insurance Association (AIA) (1)

Harvey Fischer
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Property and Casualty Insurers Association of America (PCI) (1)

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Alabama Independent Insurance Agents (AIIA) (1)

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Total members: 13