Online Insurance Verification

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Presenter:
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Online Insurance Verification is a tool for Motor Vehicle Administrators and Law Enforcement to identify uninsured motorists and to verify coverage in an effort to reduce the uninsured motorist rate. Learn more about this tool and have the opportunity to discuss the process and ask questions.
OIVS
June 24, 2015
Sherry Helms
Matthew Hudnall
Rebecca Royen
Background

- Act 2000-554 created MLI law
- Act 2011-688 created OIVS
- IICMVA Model User Guide for Implementing OIV (version 4)
- Advisory Council
MLI Law Exemptions

- Non-motorized vehicles (trailers)
- Government owned vehicles
- Vehicles regulated by FMCSA and AL Public Svc Comm
- Implements of husbandry
- **Self-insured vehicles** (this includes vehs. of cos. that are set up with the Dept of Public Safety as self-insured. The cos. maintain a fleet of 25 or more vehicles to be eligible)
- Special mobile equipment
- Vehicles covered by blanket or commercial insurance policy
OIVS Participation for Insurers

- Insurers authorized in AL
- Alternative methods available
- Data available for 6 months
- Non-participating insurers
  - Commercial Only
  - Out of State
Pilot Program

- 9 months
- 10 licensing offices
- Advisory council insurers
- OIVS user guide
- Insurance data transfer
- Universal WSDL
  - IICMVA adopted as industry standard Oct. 2013
Insurance Data Transfer

- IICMVA Data Transfer Guide (v1)
- Insurer books of business requested
- Uploaded using SFTP
- User guide on Advisory Council Webpage
- Populated registration database
- Insurance information form
Web Service

- Uses internet
- SSL certificates
- Universal WSDL
- Used by the following:
  - Licensing officials
  - Law enforcement
  - DOR
  - Insurers
Web Service Data Elements

- NAIC number
- Vehicle identification number
- Verification Date
- Policy number
Insurer Responses

- Confirmed/Unconfirmed
- Unconfirmed reason codes
- Max response time 15 seconds
- Average response time less than 1 seconds
- Re-verification 0.64 seconds
- Recommend 10 second max
- Maintenance downtime
OIVS Process

Query sent to Central Service

Request is Authenticated, logged & routed

Query sent to Providers for verification

Request is Logged & returned to requestor

<1 second average response time

Providers respond

LICENSING OFFICE

Law Enforcement

Office of Courts

DOR CENTRAL OIVS SERVICE

Insurance Companies with ICMVA Web Service
Unconfirmed Process for Registrant

- Must provide physical evidence of insurance
- DOR attempts to verify (2X)
- Postcard questionnaire/Notice of Suspension
- Suspension/Revocation
- Reinstatement (R1, R2 & R3)
Unconfirmed Reasons-Registrant Issues

- IICMVA reason codes
- Residents of other states
- Stored/inoperable vehicles
- Resubmitted verification requests
- Postcard renewals
- City ordinances
Unconfirmed Reasons

- Insurer systems down
- Hourly “ping” recommended
- Reports provided to all insurers
- Variances in policy numbers
- Leading zeroes
- VIN discrepancies
- Binders
Online Insurance Verification

Unconfirmed Reasons

- Timestamp
- Commercial policies
Re-verification Process

- All policies re-verified every 30 days
- Average 147,000 each night
- Increased insurance questionnaires
- Updated books of business
Recommendations

- Monthly book of business
- VIN validation
- Longer implementation period
- Advisory council
- Partnerships
- Policy Information
- Error reports
Recommendations

- Technical support
- Training
- Public awareness campaign
- Proposed Amendments to the Law
Motor Vehicle

Insurance Advisory Council (IAC)
  • IAC Council Member Listing
  • Council Meetings Agenda and Minutes
  • Online Insurance Verification System Annual Report - 2013
  • Online Insurance Verification System Annual Report - 2014

Online Insurance Verification System (OIVS)
  • Online Insurance Verification Act Information
    • OIVS Production NAIC and Company List as of December 23, 2014
    • Out of State NAIC List as identified by DOI as of February 28, 2014
    • Commercial only NAIC List as of December 23, 2014
  • Act 2011-688, Enrolled
  • Procedures
    • Voluntary Monthly Data Upload Letter
    • MLI Data FTP Upload User Guide (version 2)

  • 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)
## Online Insurance Verification Statistics

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2014</th>
<th>2015*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Verification Requests</td>
<td>91M</td>
<td>19M</td>
</tr>
<tr>
<td>1\textsuperscript{st} requests</td>
<td>49M</td>
<td>17M</td>
</tr>
<tr>
<td>confirmed responses</td>
<td>38M</td>
<td>14.5M</td>
</tr>
<tr>
<td>2\textsuperscript{nd} requests</td>
<td>42M</td>
<td>2.1M</td>
</tr>
<tr>
<td>confirmed responses</td>
<td>1M</td>
<td>328K</td>
</tr>
<tr>
<td>subsequent requests</td>
<td>167K</td>
<td>72K</td>
</tr>
<tr>
<td>confirmed responses</td>
<td>94K</td>
<td>34.6K</td>
</tr>
</tbody>
</table>

* 2015 stats from January 1 through April 30
Registrant Response

Responses Collected

Registrant Exemption equals Revocation

No response or Non-confirmation equals Suspension
## Insurance Questionnaires

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2014</th>
<th>2015*</th>
</tr>
</thead>
<tbody>
<tr>
<td>questionnaires</td>
<td>299,731</td>
<td>161,698</td>
</tr>
<tr>
<td>notices of suspension</td>
<td>181,663</td>
<td>114,470</td>
</tr>
<tr>
<td>responses</td>
<td>168,047</td>
<td>87,182</td>
</tr>
<tr>
<td>suspensions</td>
<td>149,881</td>
<td>100,847</td>
</tr>
<tr>
<td>reinstatements (R1, R2 &amp; R3)</td>
<td>50,436</td>
<td>20,610</td>
</tr>
<tr>
<td>revocations</td>
<td>43,912</td>
<td>35,480</td>
</tr>
<tr>
<td>closed cases without suspension</td>
<td>87,458</td>
<td>29,680</td>
</tr>
</tbody>
</table>

* 2015 stats from January 1 through April 30
Mandatory Liability Insurance Questionnaire

Date of correspondence: <LetterDate>

Section 32-7A-4, Code of Alabama 1975, requires vehicle owners to maintain liability insurance on motor vehicles operated or registered in this state. In order for the department to verify evidence of insurance, please complete the online insurance questionnaire at: mli.mvtrip.alabama.gov. The license plate number and PIN included in this mailer will be needed to complete the online questionnaire. If you are unable to complete the questionnaire online, please complete and return this mailer by fax to (334) 353-8105 or mail. Your insurance company will be contacted to verify the information provided. IF YOU RESPOND ONLINE, DO NOT MAIL/FAX THE QUESTIONNAIRE.

Failure to respond to this questionnaire may result in the suspension of your vehicle registration. For additional information regarding this matter, please contact the department at mli@revenue.alabama.gov or (334) 242-3000.

Insurance Verification

Insurance Verification Date: <VerificationDate> PIN #: <PIN>
Registrant Name: <Name> License Plate: <TagNumber>

Vehicle Identification No.: <VIN> Make: <VehicleMake> Model: <VehicleModel> Year: <VehicleYear>

<table>
<thead>
<tr>
<th>Was the vehicle identified above insured on the above insurance verification date? Please select ONE response below.</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ☐ Insurance information must be provided below, OR</td>
</tr>
<tr>
<td>NO ☐ The vehicle was operated/registered without insurance on the above insurance verification date. NOTE: The registration will be suspended. Please refer to mli.mvtrip.alabama.gov for reinstatement instructions and appeal rights, OR</td>
</tr>
<tr>
<td>NO ☐ The vehicle was stored/inoperable on the above insurance verification date. NOTE: The registration will be revoked. Please refer to mli.mvtrip.alabama.gov for instructions and appeal rights.</td>
</tr>
</tbody>
</table>

Insurance Company Name: ____________________________
Insurance Co. NAIC Number: ____________________________
Insurance Co. Street Address: ____________________________

Ins. Co. City, State, Zip: ____________________________ Ins. Co. Phone Number: ____________________________
Policy Number: ____________________________ Policy Expiration Date:
Policy Effective Date: ____________________________ Date:
Signature: ____________________________
## Costs versus Revenue

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015*</th>
</tr>
</thead>
<tbody>
<tr>
<td>System Costs</td>
<td>733K</td>
<td>704K</td>
<td>337K</td>
<td>210K</td>
<td>201K</td>
</tr>
<tr>
<td>Reinstatement Fees Collected</td>
<td>1.49M</td>
<td>1.66M</td>
<td>893K</td>
<td>1.13M</td>
<td>1.35M</td>
</tr>
<tr>
<td>Net Revenue Effect</td>
<td>584K</td>
<td>956K</td>
<td>556K</td>
<td>920K</td>
<td>1.15M</td>
</tr>
</tbody>
</table>

*2015 stats through April 30*
Public Awareness Overview

- BeSuretoInsureAL.com website
- Social media
- Billboards, TV and radio ads
- Posters and brochures
- Webinars and meetings
- Training videos
Marketing Campaign
Objective

- **TO RAISE AWARENESS** for drivers, both insured and uninsured, and insurance purchasers in the State of Alabama about changes to the Mandatory Liability Insurance Laws, chiefly the Online Insurance Verification System (OIVS), and resulting enforcement mechanisms.

- **GOAL** to lower the number of uninsured AL drivers from 22%, the sixth worst in the U.S., to under 10%.
Target Audience

- **Adults:** 25-64
- **Main DMAs:** Birmingham, Mobile, Huntsville, Montgomery, and Dothan
- **Secondary DMAs:** Tuscaloosa, Gadsden/Anniston, Selma, Auburn/Opelika, and Florence/Decatur
Through the use of simple, easily recognizable graphics that mimicked traffic signage, and commercials that depicted real-life situations, we sought to convey messages focused on the economic, social and legal impact of the deployment of OIVS:

- 1 in 5 Alabama drivers doesn’t have proper auto insurance coverage. Don’t be the one. *(social & legal)*
- Auto Insurance is key. *(social & legal)*
- Cover your tracks. Get insured. *(social & legal)*
- Driving without insurance will cost you. *(legal & economic)*
Strategy

Promoted messages through the traditional media:

- Broadcast TV
- Cable TV
- Radio
- Billboards

Promoted these messages through new media:

- Online newspapers
- Digital screens in local businesses
- Social Media
- Website

In addition, county licensing offices displayed posters and brochures and mailers were sent to vehicle registrants with their tag renewal forms. Traffic reports were sponsored on television and radio and ads were run during major sporting events throughout the state.
Billboards

- Birmingham
- Montgomery
- Auburn-Opelika
- Huntsville
- Madison
- Mobile
- Tuscaloosa
- Decatur

15 Billboards
Digital Ads

- AL.com
- 5 regional newspapers
- Facebook
Radio Spots & TV Commercials

Radio
- 2 different 30-second spots (LE & licensing)
  - Traffic reports,
  - Sports radio,
  - 35 FM/AM stations throughout state

Licensing Official

Law Enforcement

TV
- 2 different 30-second live action spots
  - Traffic sponsorship
  - 26 Broadcast stations
  - 10+ Cable networks

Auto Insurance is key.
Beginning January 1, 2013, proof of insurance will be instantly verified when registering your car or during a traffic stop.

Get more information at BeSureToInsureAL.com

RADIO
2 different 30-second spots (LE & licensing)

- Traffic reports,
- Sports radio,
- 35 FM/AM stations throughout state

TV
2 different 30-second live action spots

- Traffic sponsorship
- 26 Broadcast stations
- 10+ Cable networks
Website & Social Media

- **WEBSITE**
  - BeSureToInsureAL.com
  - 110,000 unique visitors & 200,000 page views, with steady increase
  - All digital ads click through to this site
  - All radio & TV ads will direct users to site

- **PUBLICITY**
  - Article written by AP reporter, picked up by newspapers state-wide continued requests for TV & radio interviews

- **FACEBOOK**
  - Interaction to this day
  - Posting Articles and Press

- **TWITTER**
  - Posting Articles and Press

- **YOUTUBE**
  - All interviews & news clips are being added as they air
• **Paid & Owned Media** garnered large amount of shared and earned media in the form of:
  – PSAs
  – Social Media Interaction
  – Television Appearances
  – News Segments
  – Statewide Press

• **License Plate Issuing Officials** reported that most customers were aware of OVIS and prepared to provide evidence of insurance

• **Insurance Research Council’s** next comprehensive study will quantitatively measure if Alabama’s uninsured motorist rate has been reduced.

• **Online/Digital Campaign**
  – Avg. CTR: .075% (n’tl avg. .05%)
  – Mobile CTR: .83%
  – Specialty sized ads, one day per month: .17% CTR
- **Billboard**: 15%
- **Digital/online**: 15%
- **Radio**: 30%
- **TV**: 40%
  - Broadcast 80%
  - Cable 20%
- **Printing, production, research**: <1%

- The main campaign lasted approximately 8-12 weeks and continued 1-2 weeks per month for 9 months following.
- **Online/Digital Campaign**
  - Avg. CTR: .075% (nat’l avg. .05%)
  - Mobile CTR: .83%
  - Specialty sized ads, one day per month: .17% CTR
Objective: Reinforce idea that OIVS is in use and remind drivers to be equipped to present evidence of insurance at traffic stops, accidents, and when registering a vehicle. Licensing officials were reporting that there was a perception that OIVS could be used to look up insurance information rather than verify so people were arriving unprepared to the license office.

March 16 – December 31
Flight all media throughout the calendar year with ads featuring both law enforcement and licensing official situations. Comprehensive website redesign.

- **Radio**: 10%
  - Streaming only
- **TV**: 43%
  - Broadcast: 23%
  - Cable: 20%
- **Digital**: 47%
Website Redesign

New web design features branding slightly different but complementary branding.

Added NEW Alabama Insurance Checklist for drivers and vehicle owners.

25,807 SESSIONS
21,816 USERS
1:19 min. DURATION
Phase II Digital Ads

BeSureToInsureAL.com

A MESSAGE FROM THE AL DEPT. OF REVENUE, MOTOR VEHICLE DIVISION

BE SURE TO INSURE!

PICK A SIDE: TEXT OR DRIVE!

A message from Alabama Department of Revenue, Motor Vehicle Division

BE SURE TO INSURE ALABAMA!

You must present proof of insurance at traffic stops, crashes, and when registering your vehicle.

www.BeSureToInsureAL.com
Phase II Pre-Roll Ads
THANK YOU!

Presented by
Center for Advanced Public Safety
Questions?

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