Overview of the ONLINE INSURANCE VERIFICATION SYSTEM

presented by
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BEFORE OIVS

✓ Original MLI law in place since 2000
✓ Approximately **25%** uninsured rate
✓ **One in four** passenger vehicles
✓ Random MLI targeted mailers
IMPLEMENTATION OF OIVS

✓ New MLI Law effective January 1, 2013
✓ 6 month development process
✓ 12 months for full adoption
✓ Large-scale statewide multimedia public awareness campaign “Be Sure to Insure”
ONLINE INSURANCE VERIFICATION PROCESS

Query sent to Central Service

Request is Authenticated, logged & routed

Query sent to Providers for verification

Request is Logged & returned to requestor

Providers respond

<1 second average response time
INSURANCE VERIFICATION MAILER GENERATION

Central Service

- Law Enforcement & Office of Court
- State Registration System
- Printing & Mailing
- Mandatory Liability System

Insurance Verification System

Unconfirmed Requests

Insurance Agencies

Mailers Generated
Responses Collected

Registrant Claims Inoperable equals Revocation

No response or Non-confirmation equals Suspension
VERIFICATION CONFIRMATIONS

✓ 75% confirmed in January 2014
✓ 85% confirmed in December 2014

10% confirmation increase in one year

Increased accuracy of insurance records

✓ Automated re-verifications sent monthly
OIVS RESULTS

✓ Since January 2013, **170 million** verification requests have been processed

✓ From January – December 2014:
  - **94 million** total transactions
  - **8 million** average queries per month

Alabama Department of Revenue continues to report decrease in uninsured rate
THANK YOU

Q&A SESSION

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