



CENTER *for* ADVANCED
PUBLIC SAFETY

Overview of the
**ONLINE INSURANCE
VERIFICATION SYSTEM**

presented by
Matthew Hudnall

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”**



Auto Insurance is key.

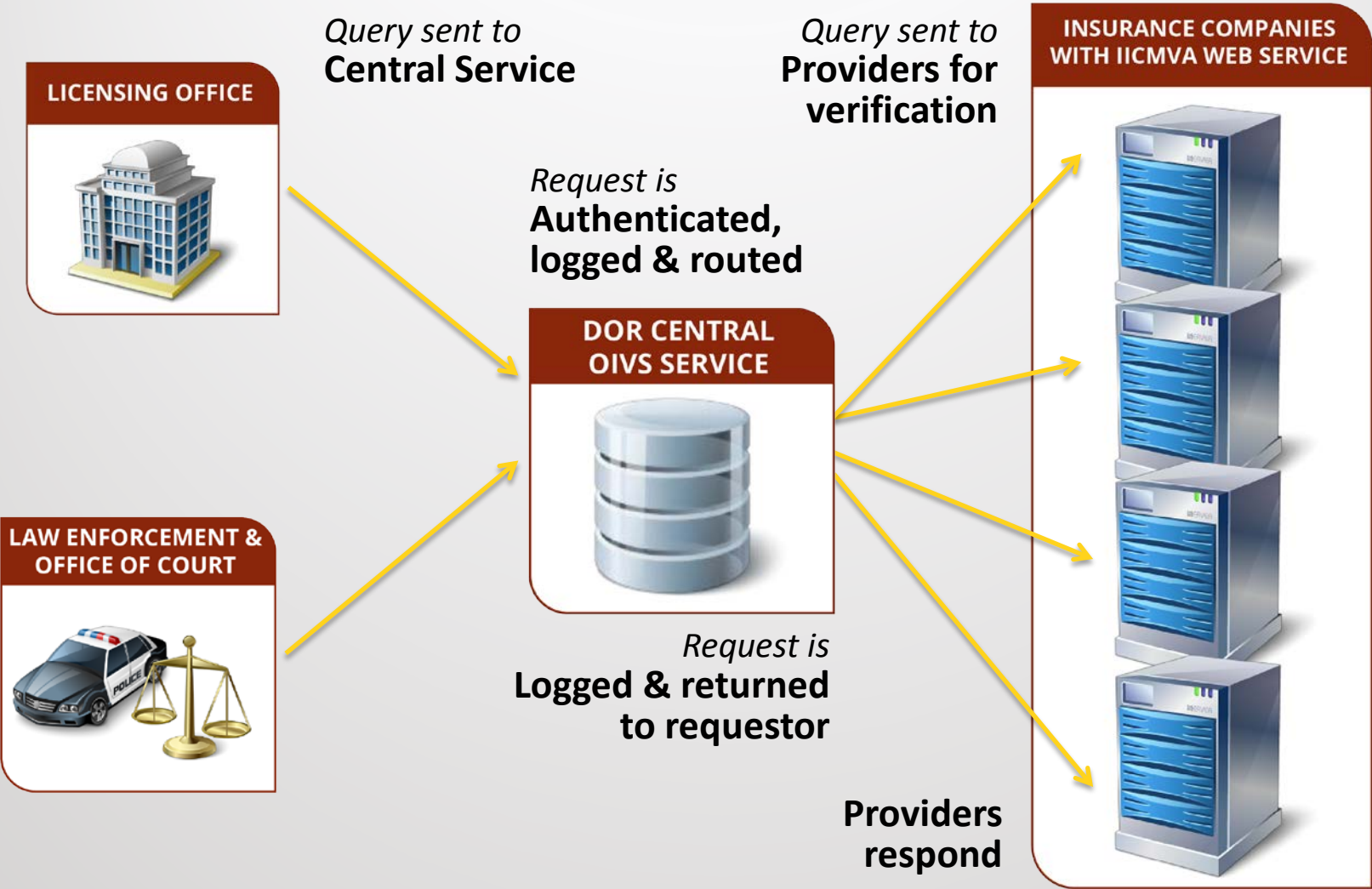
Beginning January 1, 2013, proof of insurance will be instantly verified when registering your car or during a traffic stop.

Get more information at BeSureToInsureAL.com

OIVS
Online Insurance Verification System
ALABAMA DEPARTMENT OF REVENUE

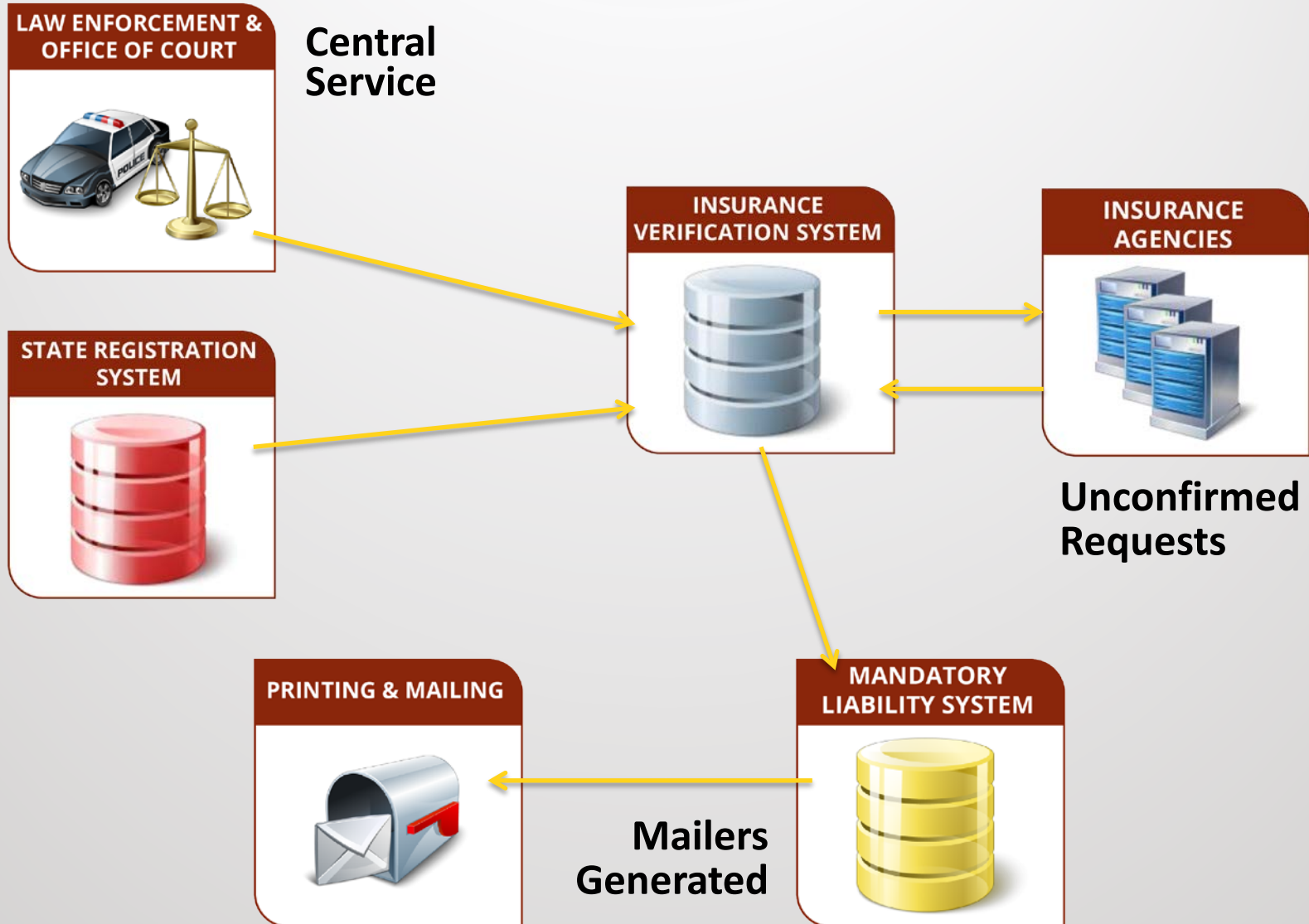


ONLINE INSURANCE VERIFICATION PROCESS

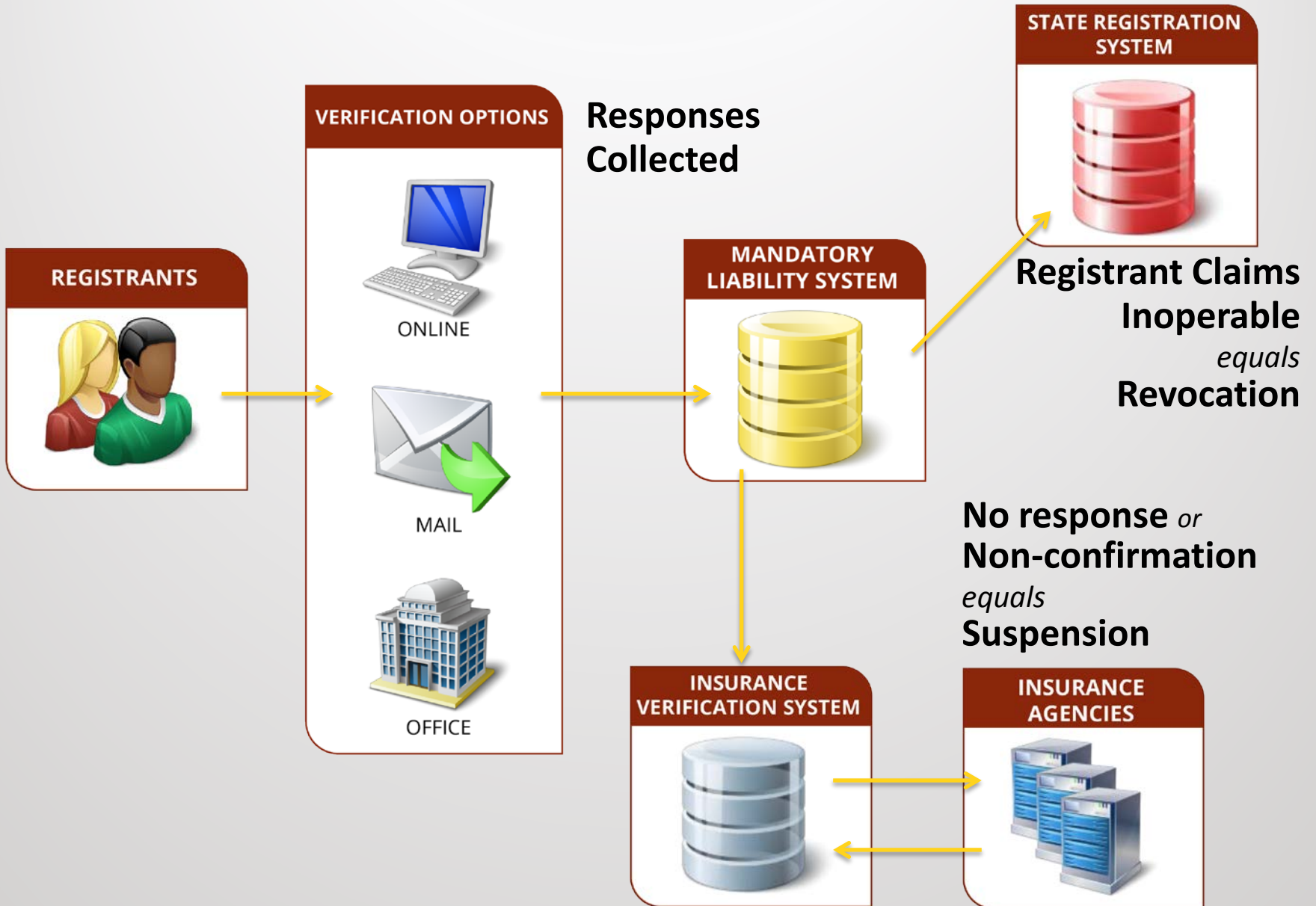


<1 second average response time

INSURANCE VERIFICATION MAILER GENERATION



INSURANCE VERIFICATION REGISTRANT RESPONSE



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



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THANK YOU

Q&A SESSION

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