OKLAHOMA INSURANCE DEPARTMENT

GLEN MULREADY
INSURANCE COMMISSIONER

January 6, 2020

RE: OKIVS and Commercial Insurance Data

To all insurance companies licensed to write commercial auto insurance in the state of Oklahoma:

I write today seeking your help in protecting Oklahoma insurance consumers—my constituents and your customers. As you know, the Oklahoma Insurance Department took over the operation of the online auto insurance verification system (OKIVS) a little over a year ago. Around the same time, the District Attorneys Council (DAC) launched its program to fight uninsured drivers by scanning license plates. The DAC program relies on OKIVS to determine which vehicles have insurance.

Since its launch, the DAC program has encountered a major problem. OKIVS contains data related only to personal vehicles (both personal registrations and private passenger auto insurance). If an individual has registered his or her vehicle as a "personal" vehicle and is insuring the same vehicle under a commercial policy, OKIVS shows the vehicle as uninsured.[1] The owner could get a letter from DAC indicating he or she does not have insurance when there is coverage—as a commercial policy insuring a personal vehicle.

This is where you come in. This problem is solved if commercial auto policy data is input to OKIVS. Many insurers are already doing this. If you are one of the companies voluntarily inputting commercial data, **thank you**! If you are not, I am asking you to begin doing so on March 1, 2020 to resolve this problem for your customers.

I understand there are logistical hurdles with this request. My staff and I stand ready to help. But I believe the benefit to Oklahomans is worth the effort. In my first year as Insurance Commissioner I have challenged my staff to "get to yes" and find ways to solve problems. I am asking you to get to yes.

Thank you for all that you do for Oklahoma. If you have any questions, please direct them to my General Counsel, Gordon Amini, at Gordon.Amini@oid.ok.gov.

Sincerely,

Glen Mulready, Insurance Commissioner

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[1] OKIVS receives daily uploads of personal vehicle registration data from the Oklahoma Tax Commission. It also receives daily PPA insurance policy data from insurers. These data sets are cross-referenced to create a "hotlist" of vehicles which are registered but for which there is no corresponding PPA policy in the system. The hotlist is then utilized by the DAC in its program.