



OKLAHOMA
COMPULSORY INSURANCE VERIFICATION SYSTEM
AN ON-LINE, REAL-TIME VEHICLE INSURANCE VERIFICATION SYSTEM OF THE
DEPARTMENT OF PUBLIC SAFETY

Oklahoma Compulsory Insurance Verification System for Courts

The Department of Public Safety has created a system for verifying compulsory liability insurance for privately-owned vehicles insured by a personal policy of vehicle insurance. This system does not verify insurance coverage for vehicles covered by commercial vehicle policies, such as fleet policies, garage policies, etc. This system does not verify insurance coverage under an operator's policy.

Motor license agents of the Oklahoma Tax Commission have been testing the system since October, 2008, for vehicle registrations.

Law enforcement officers have been testing the system since Memorial Day weekend, 2009. The testing period for officers will end on July 1, 2009, and citations may be written based upon a response from the system which indicates that insurance coverage is unconfirmed.

OCIVS will become available to courts on July 1, 2009, in order to verify insurance coverage as provided in 47 OS, Section 7-606:

C. Any person producing proof in court that a current security verification form or equivalent form which has been issued by the Department reflecting liability coverage for such person was in force at the time of the alleged offense shall be entitled to dismissal of such charge upon payment of court costs; however, if proof of security verification is presented to the court by the assigned court appearance date, the charge shall be dismissed without payment of court costs.

Implementation of OCIVS by the Courts

The Department of Public Safety has provided a method for courts to make an insurance inquiry to OCIVS. This will be accomplished through a secure Website which will be sent to each court clerk.

No user name or password is needed

Web-Inquiries by Courts

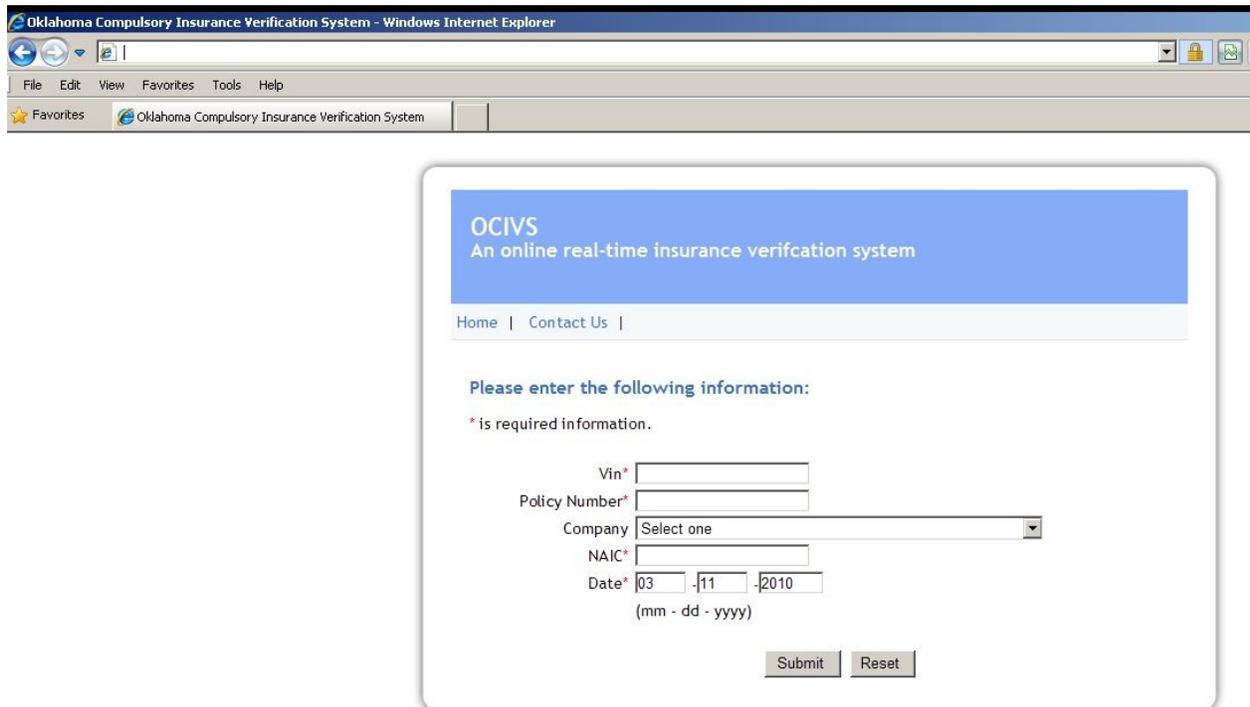
While there is no particularly sensitive or confidential information entered into or returned by OCIVS, DPS would encourage the courts to caution their employees to use the system as it is

intended.

DPS will log and place a date/time stamp on all inquiries, which can then be audited by DPS.

Entry of an inquiry on the OCIVS Website is intuitive.

Below is a screen-capture of the entry screen:



The screenshot shows a Windows Internet Explorer browser window displaying the Oklahoma Compulsory Insurance Verification System (OCIVS) website. The browser's address bar shows the URL. The website header includes the OCIVS logo and the tagline "An online real-time insurance verification system". Below the header, there are navigation links for "Home" and "Contact Us". The main content area prompts the user to "Please enter the following information:" and lists the required fields: "Vin*", "Policy Number*", "Company" (a drop-down menu), "NAIC*", and "Date*" (a date picker). A note indicates that fields marked with an asterisk are required. At the bottom of the form, there are "Submit" and "Reset" buttons.

Four items of information are needed:

1. The VIN (available from the security verification form or from the citation)
2. The Policy Number (available from the security verification form)
3. The NAIC code of the insurance carrier (available from a drop-down list provided on the Website, if not on the security verification form itself. Please wait a few seconds for the list to populate.)
4. The date of the offense (available from the citation). The date will automatically fill with the current date, so you will need to replace it with the offense date.

Below is a screen-capture of a response screen with an Unconfirmed response:

The screenshot shows a web browser window titled "Oklahoma Compulsory Insurance Verification System - Windows Internet Explorer". The page header includes "OCIVS An online real-time insurance verification system" and navigation links for "Home" and "Contact Us". A form titled "Please enter the following information:" contains several fields: "Vin*" with value "asd12345asd12345", "Policy Number*" with value "abb123333", "Company" with a dropdown menu showing "Ag Security Ins Co - 21571", "NAIC*" with value "21571", and "Date*" with values "03", ".11", and ".2010" (format: mm - dd - yyyy). Below the form are "Submit" and "Reset" buttons. The response details are displayed below the form:

NAIC: 21571
VIN: ASD12345ASD12345
Policy: ABB123333
TX ID: 20100311T161223-OKDPS-OKLAW
Date: 2010-03-11T16:12:23.0
Response: Unconfirmed
Reason: VIN not Found

A Confirmed response will state "Confirmed" in both the Response and Reason fields.

See below for an explanation of an Advisory response.

Insurance Verification Responses

One of the following three responses will be provided on the message returned on the screen:

Confirmed

Unconfirmed (sometimes followed by a reason)

Advisory: Rely on Security Verification Form

Confirmed

"Confirmed" means that insurance is confirmed for the vehicle.

Unconfirmed

"Unconfirmed" means that insurance can not be confirmed for the vehicle based on information in the system. If a reason for the "Unconfirmed" response is provided, it may provide court clerks and employees with additional information to make an evaluation of the response. Standard reasons are generally going to be one or a variation of one of the following :

System can not locate policy number

System found policy number, no coverage on requested date

System found policy number, VIN can not be verified

Remote System Unavailable

"Remote System Unavailable"

If the system is unavailable, you will have to rely on the security verification form. Use the procedures your court has used in the past.

Advisory: Rely on Security Verification Form

Because OCIVS only applies to privately-owned vehicles covered by personal insurance policies, law enforcement officers will encounter many other vehicles for which insurance can not be verified by OCIVS. Those vehicles may be covered by commercial insurance policies - Fleet, non-Fleet, Garage, etc. - or be self-insured or the driver may have an operator's policy.

In these cases, courts will be advised by OCIVS to rely on the facts presented on the security verification form or other means of proof of insurance, as courts have in the past, to determine the existence of vehicle insurance.