Oklahoma seeks camera system to verify drivers' insurance

By Stephanie Kanowitz | Jan 17, 2018

Oklahoma is looking for a system that would analyze a photo of a license plate and run it against a database to find out if the vehicle's owner is insured.

The Oklahoma Insurance Department wants a web-based insurance verification system that would allow law enforcement officers, court clerks, other officials and the general public to verify insurance coverage, according to a recent request for proposals.

Automobile insurance is required by law in Oklahoma, yet the state has the country's highest number of uninsured motorists on the road -- about one in four, according to the Pew Charitable Trusts. To reduce this rate, the state wants to revamp the Oklahoma Compulsory Insurance Verification System (OCIVS), a nine-year-old electronic system that police officers use to automatically verify insurance status as part of routine tag checks.

OCIVS is "not as robust or as good as everyone wanted it to be," said Trent Baggett, executive coordinator of the Oklahoma District Attorneys Council (DAC), which will oversee the program.

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The vision for revamping or replacing OCIVS is to install cameras throughout the state that would capture license plate images, compare them to a database of insurance information and notify vehicle owners who are not insured that they must comply with the Oklahoma Compulsory Insurance Act. A letter -- and a fee of $184 -- will be sent to the noncompliant owners, who then must prove that they've gotten coverage. DAC stands to earn more than $20 million a year from the program, according to Oklahoma Watch.

“We handle the case without the need of any sort of criminal action," Baggett said. "It would be a diversion program.” Violators would likely get a six-month or a nine-month deferred prosecution agreement so that drivers would not only get insurance, but also keep it. "What we don't want to have happen is that they get insurance, they show us that they've gotten insurance and then the next week, they rescind the policy,” he said.

The cameras would photograph only the plates, not the driver, Baggett explained. The details related to the analytics, security and the process from photo to fine will be determined once the state awards the contract. The RFP closes on Feb. 6, and a contract will be awarded in mid-March.

In October 2017, Oklahoma awarded Gatso USA a managed service contract worth $2 million to provide the automatic license plate readers, which will have to interface with the new system. Gatso “will upload encrypted ALPR images and embedded data to a [Gatso] server in a timely manner,” according to the contract. The company “shall correlate images and data with OCIVS records, and shall assemble the images and data into an electronic notice package.”

Baggett said he expects that a dozen cameras will be deployed initially once the system has been tested.

“I think that there may be a concern that there's going to be hundreds of these cameras all over Oklahoma. Not even close,” he said. “When we conceptualized the program, it was going to be somewhere between a dozen and perhaps 20.”

The mobile cameras might be mounted to a vehicle or a trailer that sits on the side of the road much like speed monitors do. All the cameras will start out in high-traffic areas, but they will be relocated as necessary.

“You want to move them around all over the state at some point in time because there are people out in the non-metro areas that don't have insurance,” Baggett said.

Right now, anyone can go to the Department of Public Safety's Online Real-Time Insurance Verification webpage to verify compulsory liability insurance coverage for a privately owned vehicle by entering the vehicle identification number, policy number, insurance company name and National Association of Insurance Commissioners number, which is assigned to each underwriting company.

Other local government license plate-scanning programs such as speed-check and red-light cameras have seen success. The Freeport Police Department in New York has been using cameras to alert police to stolen vehicles, and it saw the number of automobile thefts fall by 12.3 percent in 2015.

At the federal level, Immigration and Customs Enforcement uses license plate reader data “in developing and validating criminal and administrative law enforcement leads based on the location of vehicles that are associated with ICE criminal and administrative investigations,” according to a Dec. 27, 2017, privacy impact assessment update from the agency.

It’s not just government entities that use license plate data, though. To counter fraud claims, about 200 insurance companies pay to access tracking data collected by the Digital Recognition Network, according to Insurance Business America magazine. DRN, which provides vehicle location data and analytics to the auto lending and insurance industries, reports 6.5 billion data points of vehicle sightings nationwide.

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