

# Electronic Insurance Stamp (eStamp) Working Group

Massachusetts Registry of Motor Vehicles (RMV)  
and  
Business Partners

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October 21, 2020

# Background Information

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What prompted the development of this Working Group?

- During the RMV's Signature Guidelines webinars on July 22, 2020, we asked for volunteers that would like to participate in a Working Group to discuss improving and automating the process of obtaining an electronic insurance stamp
- The RMV received responses from areas including DMS vendors, EVR Service Providers, insurers, and agent representatives; this group has now become our Working Group

# Meeting Cadence

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When will the Working Group meetings be held?

- Bi-weekly on Wednesdays at 11:00am Eastern Time on the following dates:
  - October 21, 2020
  - November 4, 2020
  - November 18, 2020
- Additional meetings will be scheduled, if necessary

# What Do We Want to Accomplish?

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Improve and automate the process for obtaining an insurance stamp. Discussion points include:

- Review Current State process of a dealer obtaining insurance stamp (see next slide)
- Validate that the Current State process is accurate and currently used
- Discuss problems with the Current State process
- Have interactive discussion on process improvements
- Develop a high level path toward a potential Future State process

# Current State Process

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1. Customer agrees to purchase the vehicle; Purchase and Sales (P&S) contract is signed.
2. Dealer creates the RTA Form, which customer signs/eSigns.
3. Customer provides the dealer with the name and contact information of the insurance carrier or agent.
4. Dealer contacts the carrier/agent to determine the fax number or email address to send the RTA Form.
5. Customer must contact the carrier/agent to confirm both that they have purchased a new vehicle and specify insurance coverage.
6. Dealer sends the RTA Form and either the MCO or Title to the carrier/agent. (Optionally, the carrier/agent may also request the window sticker and/or the P&S contract.)
7. Carrier/agent records the new vehicle information on their system and either:
  - Stamps the dealer-provided RTA Form; or
  - Produces their own stamped RTA Form.
8. Carrier/agent returns the stamped RTA Form to the dealer.
9. Dealer proceeds with the vehicle sale, vehicle registration, and titling process.

# Pros and Cons of Current State Process

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## Pros:

The process is simple, easy to understand, and well-known to all of the participants.

## Cons:

- There is no tracking a fax to know whether or not it has been received
- No notification to the recipient that something has arrived that needs their attention
- The recipient has to manually re-enter whatever new data (generally the new vehicle and its description) into their management system
- The process is not timely and frequently requires a phone call to get the RTA Form stamped
- There is no notification to the customer (registrant/insured); they are blind to this process and do not know when or if it has been completed

# Comments and Questions

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## Comments:

- Comments or suggestions for improvement should be sent to [ATLAS.EVR@dot.state.ma.us](mailto:ATLAS.EVR@dot.state.ma.us)

## Questions?