

Electronic Insurance Stamp (eStamp) Working Group

Massachusetts Registry of Motor Vehicles (RMV)
and
Business Partners



December 2, 2020

Previous Meeting Review

At our third meeting on November 18, 2020, we:

- Recapped our last meeting held on November 4th
- Discussed any questions/concerns from last meeting and meeting notes distributed on November 9th
- Reviewed follow-up questions regarding Dealertrack and Boston Software's proposed solutions
- Reviewed presentation slides and answered questions

Today's Agenda

Agenda for today's meeting:

- Discuss any thoughts on previous meetings or meeting notes distributed on November 23rd
- Discuss any additional questions or feedback regarding the Dealertrack and Boston Software presentations
- Review the revisions made to this slide presentation based on the Working Group's feedback at the November 18th meeting (see slides 4 – 9)
- Continue where we left off at our last meeting (starting with slide 10)
- Review next steps/information on slide 11: **What is the Expected Outcome of this Effort?**

Dealertrack Presentation Review

Dealertrack (DT), as part of their offering to their dealers, will provide the capability to send the RTA Form to carriers/agents for a digital signature using a 3rd Party Signature Provider.

Proposal:

Dealertrack is asking that direct eSigning/eStamping of RTA Forms by carriers/agents using a 3rd Party Signature provider be allowed by the RMV.

Features:

- The Dealertrack solution would integrate with dealers using their product
 - This would use the same 3rd Party Signature Provider used to capture other eSignatures
- Proposal is to use a standard eSignature product to capture carrier/agent signatures
 - The agent/carrier would be notified via email and respond to the eSignature request
- As proposed, eSignatures would be initiated by Dealertrack users, but available to ALL agents/carriers – even those not on the Dealertrack system

Challenges:

- Requires dealers to determine contact information to reach the insurance agent/carrier
 - A list of “Favorites” could be maintained so that this information would only have to be entered/changed once
 - As more dealers use this, the index of carrier/agent contacts will get richer
- Dealertrack has not initially built in the capability for additional documents to be included in the documentation in both directions
 - Adding additional Documents may be possible and can be investigated
- May be difficult to include data in the documentation to the agent/carrier
 - Rekeying the VIN and vehicle description may be necessary
 - Passing additional data to carriers and agents can also be investigated

Boston Software Presentation Review

Boston Software Corporation (BCS), as part of the SinglePoint offering to their insurance agents, will provide the capability for dealers and agents to exchange the RTA Form and request/apply an eStamp and a digital signature.

Features:

- Provides easy access to all of their users, which is approximately 1200 - 1500 agents
- Can be adapted to include additional documents and data that can easily be ingested, integrated, and used by those agents with SinglePoint
- Follows proven workflow that agents are used to; agents have valid authorization from the RMV to access ATLAS and authorization from carriers to apply eStamps
- Safe and secure
- Dealers can be given free access to SinglePoint to initiate eStamp requests and receive stamped RTA Forms
- Can be adapted to include additional documents and data that can easily be ingested, integrated, and used by those agents and dealers with SinglePoint
- The process includes status updates to dealer, agent, and consumer throughout the lifespan of the transaction
- Supports scanning of documents (required in EVR Phase 2) with drag & drop functionality and upload

Challenges:

- For the dealer, yet another system that they have to integrate
- As proposed, currently available to SinglePoint users and does not service direct writers
- May be difficult to include data in the documentation to the agent/carrier

Items for Discussion

Items for discussion following review of the Dealertrack and Boston Software presentations; (these items were reviewed at our last meeting on November 18th and are noted here for reference):

- **Item #1:** What are the minimum documents and data that need to be included with the RTA Form going to the agent/carrier and being returned from the agent/carrier to the dealer?
- **Item #2:** For this process, what constitutes an insurance certification? Is it a stamp or something else?
- **Item #3:** What role should the RMV play in this process? Should we consider building an index of agents/carriers/dealers that all participants can use?

Minimum Documents and Data Sent (Revised)

Documents and Data Sent to Agent/Carrier

Documents:

- RTA Form completely filled out preferably signed by the dealer and the customer
- Signed Purchase and Sales (P&S) Agreement
- Either the signed Title or MCO
- Window sticker or dealer invoice (new vehicles only)
- Optionally, a copy of the driver license of the purchaser

Data (optional):

- The complete data payload for the RTA Form including:
 - Vehicle description and purchase price
 - Owner data
 - Lienholder data
 - Lessee data

Minimum Documents and Data Returned (Revised)

Documents and Data Returned to the Dealer

Documents:

- RTA Form with an Insurance Certification
- Insurance Binder (for leased and financed vehicles)
- Anything else?

Data (optional):

- The complete data payload for the RTA Form outlined in slide 8 plus:
 - The Insurance Certification data from slide 9 (Data section)
- Select data (TBD) from the Insurance Binder Form (Acord)
- Anything else?

What Constitutes an Insurance Certification (Revised)

Options for an Insurance Certification

Option 1 - Insurance Stamp:

- Affixing of an insurance stamp to the RTA Form; agent signs the form either manually or electronically

Option 2 - Data:

- Required information in the data response to the dealer:
 - Entered (typed) within the 3rd Party Signature Provider document (Dealertrack), or;
 - Included within the interface used (Boston Software)
 - **NOTE:** See the Standalone Certification below for the specific data to be included

Option 3 - Standalone Certification:

- Creation of a separate document to include the required information:
 - The 3-digit carrier code
 - The insurance carrier name
 - Policy Effective Date or Change Effective Date
 - The certification date
 - The name and license number of the agency/producer or carrier
 - The name of the person that is processing the certification
 - VIN and other related documentation about the customer/vehicle

RMV Index (Revised)

Should the RMV Consider Developing an Index of Agents, Carriers, and Dealers?

RMV already interfaces with most of the dealers, agents, and carriers. The index would be available to Service Providers online, as a Web Services transaction (e.g., Lienholder Code List), or as a download from the eServices Insurance Portal. The agent/carrier/dealer has to maintain their information via an upload or manual entry via the portal.

Index could include:

- Business name and code (if applicable)
- Demographic Data
- Primary and secondary business contacts (name, phone, email)
- RTA Insurance Certification email box
- IP Address (assumes static IP)
- Anything else?

What is the Expected Outcome of this Effort?

- RMV will issue formal Policy regarding what constitutes an Insurance Certification. Information is provided for review (see slide 12).
- RMV will issue Guidelines for the forms and data that need to be sent from a dealer to the agent/carrier.
- RMV will issue Guidelines for the forms and data that need to be sent from the agent/carrier to the dealer.
- Discussion of a potential Pilot by Dealertrack and Boston Software using their proposed solutions with a select group of interested dealers and agents/carriers. (Reconvene this Working Group after Pilot to discuss outcomes.)

Insurance Certification

- Chapter 90 §2A states: “No motor vehicle or trailer...shall be registered under sections two to five, inclusive, unless the application therefor is accompanied by a certificate as defined in section thirty-four A...”
- [Section 34A](#) describes the Certificate (see link for details).
- Section 34B describes its reporting stating: “Whenever a company...executes a certificate for an existing registered owner of a motor vehicle, such company shall notify the registrar, on a form prescribed by him within fifteen calendar days of the execution of said certificate.”
- The “form” in 34B is two-fold:
 1. The Insurance Certification (described in earlier slides).
 2. An electronic confirmation via a policy record posting to ATLAS within 23 calendar days of the vehicle being registered.

Comments and Questions

Comments:

- Comments, suggestions for improvement, or topics for discussion at our next meeting should be sent to ATLAS.EVR@dot.state.ma.us

Questions?