



Subject	Insurance Stamp Working Group – Meeting 1		
Meeting Date	Wednesday, October 21, 2020	Meeting Time	11:00am
Meeting Location	Phone Dial-in: United States: 1 (646) 749-3129; Access Code: 845-900-309 GoToMeeting Link: https://global.gotomeeting.com/join/845900309		

Attendees

Amy Strout	Jason A	Leslie Remis	Michelle Tartufo	Sam DiBattista	Mark Winiker
Carl Sundstrom	Jennifer Scott	Lisa Drew	Monica Hurley	Stephanie Alho	Ralph Valente
Cherise Coombs	Kathy Cormier	Matt Migliore	Nick Kohl	Susan Ferreira	
Colleen Ogilvie	Kathy Davey	Marissa Muratore	Peter McCabe	Tom Dwyer	
Emily Dube	Kevin Park	Melissa Poole	Elizabeth Rizzuto	Tom O'Connor	
Gina Laufer	Kristofer Lavertue	Michael Smith	Rob Dwyer	Wendy Brown	

Meeting Notes

Topic	Discussion
Introduction	<ul style="list-style-type: none"> ▪ Ralph Valente provided introduction and overview of the bi-weekly Working Group meetings. ▪ Gretchen Daley reviewed PowerPoint slide deck and review the Current State process. ▪ Gretchen also added a new Con to the Current State process, when 2 RTA Forms are created (added to Pros/Cons list below).
Current State Process	<ol style="list-style-type: none"> 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.

	<ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> • Stamps the dealer-provided RTA Form; or • Produces their own stamped RTA Form. • New: It may be preferred that agents not complete the form and instead fax/certify the form and send it to the RMV. 8. Carrier/agent returns the stamped RTA Form to the dealer. 9. Dealer proceeds with the vehicle sale, vehicle registration, and titling process.
<p>Pros and Cons of Current State Process</p>	<p>Pros:</p> <ul style="list-style-type: none"> ▪ The process is simple, easy to understand, and well-known to all of the participants. <p>Cons:</p> <ul style="list-style-type: none"> ▪ 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 ▪ New: Results in two RTA Forms; this can result in issues or discrepancies between the forms and errors in processing ▪ New: It can take two hours or longer to get the completed RTA Form back; this process takes longer with larger insurance companies or with customers without a local agent, as some local agents typically complete within 20 minutes
<p>Meeting Notes</p>	<ul style="list-style-type: none"> ▪ Mark Winiker stated that in most situations, the agents also need to complete a binder for the dealer. They need to fax back to the dealer and confirm that Collision and Comprehensive insurance coverage is in place (necessary for sales with a lien or for leased vehicles). ▪ Kathy Cormier stating the window sticker is required (not optional). If it is not available, a dealer invoice is needed. Also, for the Current State process step #7 (updated above) it is preferred that the agents do not complete the RTA form and they prefer instead to fax/certify the form and send to the RMV. She also provided an additional Con (updated above) is that it can take 2 hours or longer to get the completed RTA Form back; this process takes longer with larger insurance companies or with customers without a local agent. ▪ Nick Kohl stated they can stamp/scan/overnight the RTA Form; can this be automated and done in a more efficient/timely manner? Can a program such as DocuSign or another similar program? Gretchen stated that is what we are hoping to accomplish; to develop a more efficient process (which may include limiting most fax requests).

- Kathy Cormier stated that Boston Software may be able to help in developing a tool to drop stamps/signature into a form so these documents can be emailed instead of faxing. There is a concern that the “rubber” stamp should not be eliminated and whatever new process is developed, should not circumvent the agents. David stated that the RMV would always want the agents involved in this process and to keep all parties informed throughout the transaction process.
- Kathy Davey stated that we need to be sure we keep the process that verifies the insurance coverage; for example, a policy can be verified today but may be due to cancel/expire the same day. The agent needs to be involved to ensure coverage stays intact. In her experience, she said her and other companies often use a “dedicated fax” so that they can receive and return the stamped RTA Form/paperwork within 20 minutes or so. As stated above, this can differ from larger insurance companies that may not have a streamlined stamp process. Gretchen stated that we do not want to remove the agents from this process and we want this to be collaborative.
- Emily Dube stated that some insurance companies are great to work with and requests are processed quickly. As stated above, the issue can be with larger companies (e.g., USAA, Geico, etc.) that do not have an efficient stamp process. The collaboration between the dealers and these insurance companies needs to be improved (there is also no “central directory” for large insurance companies).
- Matt Migliore suggested adding an insurance agent as a signatory, using an electronic application. David/Gretchen said this is something that may be considered.
- Kathy Cormier stated that the reasons stated above are why customers need a local, independent insurance agent.
- Monica Hurley stated that many customers don’t know who their independent agent is, which makes completing these transactions difficult and more time consuming.
- Emily Dube agreed with Monica and said this is definitely a road block for getting the RTA Forms stamped and completed in a timely manner. She also stated, at her dealership, they use a tablet system which the service, parts, and other teams all utilize to complete transactions and also has a chat feature. Is there any option within the EVR Service Providers to have a chat feature or other way of communicating quickly?
- Matt Migliore asked if the RMV envisions the RTA Form being processed electronically and does the signing/stamping order matter? Can we use a third-party software to facilitate this or use an eSignature instead of a rubber stamp?
- Kathy Cormier stated the stamp has the insurance company name/agent and company code on it, so anything electronic has to include all of that information. David agreed and said Boston Software is already applying an electronic insurance stamp using their software (not using a physical stamp). Gretchen said this functional does also exist with other tools such as DocuSign.
- Matt Migliore asked Mike Smith, how do you know when/where to sign if you have a mobile address? How do you track for accuracy? How do you track where the item is in the process or if it is in transit? You also need to know where you’d be sending this info to and that it is secure.
- Gretchen asked if there is technology to add a signature/stamp to a .pdf document? (Kathy Cormier also asked if we can do this.)

	<ul style="list-style-type: none"> ▪ Tom O'Connor from Boston Software said you can add a signature/stamp to a .pdf file and it can be resent to the recipient. Boston Software has the functionality to help support this process and make it more efficient. ▪ Matt Migliore asked if we can use AdobeSign to add the signature/stamp? David said if the functionality allows it then the RMV may be able to accept it this way only if the stamp has all the required information, such as insurance company code, name, etc.; DPPA and privacy laws also need to be considered. ▪ Kathy Cormier asked if the RMV can reach out to Direct Writers to get their take on the Current State and proposed Future State process. David said he would email the writers to get their input, as they may need to be brought into the program a different way. ▪ Matt Winiker said that the Boston Software option may be a good approach to streamline this process. ▪ Tom O'Connor stated that if Boston Software is used, they would facilitate the entire process including notifications and getting the final signed/stamped product to the dealer. This would help with the out-of-date faxing model that is currently used and will also keep all parties informed of the status throughout the process. Also, additional functionality could be added down the road if changes or improvements are needed. Boston Software has about 1200 locations/agents in MA and could expand to more agents/SinglePoint users, as needed; they would consider making this available to non-subscribers as well. (Those that do not use Boston Software would be able to still use this product, even if they don't use SinglePoint.) ▪ Marissa Muratore asked if the RMV allows an eSignature on Certificate of Origin. Ralph explained this is part of the new Signature Policy. This published policy is located under What's New on the Business Partner website.
Questions / Updates	<ul style="list-style-type: none"> ▪ Updates to the PowerPoint presentation based on today's discussion will be distributed prior to the next meeting.
Next Meeting	Wednesday, November 4, 2020 at 11:00am

Action Items

Topic	Assigned To	Solution Request Decision or Action item	Status
Contacting Direct Writers	David Lewis - RMV	Email Direct Writers to explain the potential process change and ask for Working Group participants	In Progress