



Subject	Insurance Stamp Working Group – Meeting 2		
Meeting Date	Wednesday, November 4, 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	Gretchen Daley	Leslie Remis	Michelle Tartufo	Sam DiBattista	Rob Dwyer
Carl Sundstrom	Jennifer Scott	Joy Rodriguez	Monica Hurley	Stephanie Alho	Mark Izzo
Cherise Coombs	Kathy Cormier	Matt Migliore	Nick Kohl	Susan Ferreira	Rachel Galasso
Cynthia Henderson	Kathy Davey	Marissa Muratore	Peter McCabe	Katie Unruh	Ralph Valente
Scott Dube	Kevin Park	Melissa Scarpetti	Elizabeth Rizzuto	Tom O'Connor	Charlie Walsh
Gina Laufer	David Lewis	Michael Smith	Alex Hageli	Wendy Brown	Mark Winiker
Mechelle Cutshaw	Alexa Schuster	Ryan Bowen	Audrey Ball	Nicole Farrington	

Meeting Notes

Topic	Discussion
Introduction	<ul style="list-style-type: none"> Ralph Valente provided introduction and reviewed the PowerPoint slide deck with the Agenda for today's meeting. Ralph provided introductions and explained that presentations for proposed solutions will be presented by Dealertrack and Boston Software.
Proposed Solution Presentations	<ul style="list-style-type: none"> Matt Migliore and Mark Izzo presented slides and outlined the Dealertrack proposed solution. Charlie Walsh and Tom O'Connor presented slides and outlined the Boston Software proposed solution.

Meeting / Chat Questions (some answered after the meeting and are noted here)

Questions for Dealertrack:

- **Mark Winiker (to Everyone):** How will a binder or confirmation of physical damage coverage be handled?
- **Amy Strout (to Everyone):** This sounds great - Agree with the binder question.
- **Dealertrack Response: *This is under review, we are working to understand how this fits into the process.***

- **Kathy Cormier (to Everyone):** Will agents be able to save the digital copies for upload to the carriers?
- **Dealertrack Response: *Yes, agents will have the option to download or to print the eSigned document.***

- **Mechelle Cutshaw, GEICO (to Everyone):** To make sure I am following - dealer, customer and insurance carriers can log in to the portal to complete the RTA process.
- **Dealertrack Response: *Dealers would log in. Customers and Insurance carriers would just get links to document with signing instructions.***

- **Kathy Davey (to Everyone):** Is Dealertrack a fee-based service? Are you charging the dealership or the agent?
- **Dealertrack Response: *We are still reviewing how any fees will be structured. As soon as we have more information we will let you know.***

- **Scott Dube (to Everyone):** Is the dealer going to access this through existing DT software portals? Either the EVR or eSigning software?
- **Dealertrack Response: *Yes, the current plan is for dealers to access eSignature through the current DT application.***

- **Kathy Cormier (to Everyone):** You mentioned that the order of signatures doesn't matter, but we want to make sure that nothing is processed until the agent stamps and signs the RTA.
- **Dealertrack Response: *Our software will support that.***

- **Kathy Cormier (to Everyone):** As far as agents getting links to the 3rd party...how will it be determined who at the agency gets the link? Currently they come via fax and can be distributed to the proper person.
- **Dealertrack Response: *We need to further investigate this item.***

- **Cynthia Henderson (to Everyone):** Once the documents are in the system, are they able to be changed? If so, will all parties be notified of changes?
- **Dealertrack Response: *Documents cannot be altered once they have been signed (the Digital Certificate is the "tamper evident seal" that ensures no changes can be made). If corrections are needed, a revised document must be submitted for re-signing. (Changes cannot be made to eSigned documents.)***

- **Scott Dube (to Everyone):** Who will be adding the agent to the "system"? Hopefully the dealer can add them?

- **Dealertrack Response: Dealer would enter or select the Agent in the DT system. The system can be set up with “favorites” to make a selection easier.**
- **Mark Winiker (to Everyone):** The binder is essential in this process. Agents need to be able to get it to the dealer.
- **Dealertrack Response: This is under review, we are working to understand how this fits into the process.**

Questions for Boston Software:

- **Sam DiBattista (to Everyone):** To Tom: Thanks Tom. What image formats do you support for the agent to upload the eStamp to your system? Can a new stamp be uploaded per RTA?
- **Boston Software Response: The image is rendered by us and embedded into the .PDF using the eStamp specs defined by the RMV.**
- **Cynthia Henderson (to Everyone):** I know that SinglePoint is used in the personal lines side of insurance. Will it be including the Commercial Lines side?
- **Boston Software Response: SinglePoint can handle any vehicle for this RTA process, either commercial or personal.**

Questions for the RMV:

- **Monica Hurley - McGovern Automotive Group (to Everyone):** Would eSignatures of dealers/buyers be required in order to obtain eSignatures/stamps, or is a physical document acceptable for this process?
- **Kathy Cormier (to Everyone):** My input on Monica Hurley’s question. If the customer notifies the agent that they are purchasing a vehicle with that dealer the agent should be able to stamp the documents before the customer signs.
- **RMV Response: Regardless of whether eSignatures are used or some manual/fax process, the final signed and “stamped” RTA document would have to be included in the scanned document portfolio from the dealer.**
- **Mechelle Cutshaw, GEICO (to Everyone):** How is the RTA linked to the registration once the customer has registered the vehicle?
- **RMV Response: The signed and stamped RTA Form is included as part of the scanned document portfolio that the dealer sends to the RMV as part of every Registration and Title transaction.**
- **Mechelle Cutshaw, GEICO (to Everyone):** So the vendor gives the dealer the completed RTA form for them to register on behalf of policyholder?
- **RMV Response: The idea is the dealer would supply the completed RTA form just as they do today and the agent/insurer would “stamp” the form and send it back. What is at issue here is the how the RTA is sent back and forth from the dealer to the agent/insurer and how the insurer “stamps” the provided RTA Form.**
- **Joy Rodriguez (to Everyone):** Are we open to the idea to eliminate the insurance companies' role in the completion of the RTA form? Instead except an Id Card in place of a stamped RTA form. The Dealer or

	<p>policyholder could include the Id card with the RTA form to register their vehicle.</p> <ul style="list-style-type: none"> • Kathy Cormier (to Everyone): MA doesn't use ID cards. The insurance certification stamp is required. • RMV Response: The Massachusetts statutes require the RMV to obtain proof of insurance prior to issuing a Registration. The MA insurance scheme is based on the vehicle/registration being insured and then (by extension), any driver of that vehicle. Thus, providing proof of insurance for what might be one of the operators, does not meet the requirement of MA C90 §1A which states, in part: Section 1A. 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 or unless the registrar is otherwise satisfied that the provisions of compulsory motor vehicle liability insurance, have been met for such applicant and vehicle.
Other Chat Questions	<ul style="list-style-type: none"> • Question: Will the Dealertrack and Boston Software presentations be shared? • Answer: Yes, the two presentations will be distributed to all meeting attendees along with these meeting notes.
Additional Information / Updates	<ul style="list-style-type: none"> • The RMV's published Signature Policy is located under What's New on the Business Partner website. • Chat questions/answers and meeting notes, along with presentations from Dealertrack and Boston Software, will be distributed prior to the next meeting.
Next Meeting	Wednesday, November 18, 2020 at 11:00am

Action Items

Topic	Assigned To	Solution Request Decision or Action item	Status
Contacting Direct Writers	David Lewis/Gretchen Daley - RMV	Email Direct Writers to explain the potential process change and ask for Working Group participants	Complete
Distributing Presentations	Stephanie Alho – RMV	Email presentations provided from Dealertrack and Boston Software to all Working Group participants (separate from these meeting notes)	Complete