



<b>Subject</b>	<b>Insurance Stamp Working Group – Meeting 4</b>		
<b>Meeting Date</b>	Wednesday, December 2, 2020	<b>Meeting Time</b>	11:00am
<b>Meeting Location</b>	Phone Dial-in: United States: 1 (646) 749-3129; Access Code: 845-900-309 GoToMeeting Link: <a href="https://global.gotomeeting.com/join/845900309">https://global.gotomeeting.com/join/845900309</a>		

**Attendees**

Amy Strout	Gretchen Daley	Leslie Remis	Michelle Tartufo	Mark Izzo
Carl Sundstrom	Jennifer Scott	Tom Dwyer	Monica Hurley	Rachel Galasso
Cynthia Henderson	Melanie Cipher	Matt Migliore	Nick Kohl	Ralph Valente
Ryan Bowen	Kathy Davey	Michael Smith	Tom O'Connor	Charlie Walsh
Cherise Coombs	Kevin Park	Elizabeth Rizzuto	Wendy Browne	Mark Winiker
Gina Laufer	Alexa Schuster	Alex Hageli	Stephanie Alho	Jeff Goldberg-Zieger
David Lewis	Joy Rodriguez	Peter McCabe		

**Meeting Notes**

<b>Topic</b>	<b>Discussion</b>
<b>Introduction</b>	<ul style="list-style-type: none"> <li>Ralph Valente provided introduction and reviewed the PowerPoint slide deck with the Agenda for today's meeting.</li> </ul>
<b>Presentation Review</b>	<ul style="list-style-type: none"> <li>Gretchen Daley provided a review of the presentation which outlines a recap of last week's presentations and additional process questions.</li> </ul>

	<ul style="list-style-type: none"> <li>• Gretchen reviewed the 3 items for review on slide 6, as discussed at the last meeting: <ul style="list-style-type: none"> <li>○ <b>Item #1:</b> 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?</li> <li>○ <b>Item #2:</b> For this process, what constitutes an insurance certification? Is it a stamp or something else?</li> <li>○ <b>Item #3:</b> What role should the RMV play in this process? Should we consider building an index of agents/carriers/dealers that all participants can use?</li> </ul> </li> <li>• Gretchen provided an overview of the updated information noted on slides 6 – 9, outlining the updates made to the slides after our last meeting.</li> <li>• Gretchen reviewed slide 10, which is where we left off at our last meeting.</li> <li>• Joy Rodriguez said the slides sent prior to the meeting were helpful and said Geico would be interested in utilizing the standalone Insurance Certificate and would assist with quicker processing between insurance companies and dealers.</li> <li>• Mark Winiker also stated that the standalone Insurance Certification is helpful; however, since the stamp can be easily forged, can we use some type of watermark or other protection?</li> <li>• David Lewis stated that this is a valid concern but since this is a “closed loop” EVR transaction (meaning it should only be used when replying to a direct request from a Dealer for an RTA Form), it should be less of a concern. David also added that any solution provided by Dealertrack or Boston Software could have this secured as part of their functionality.</li> <li>• Kathy Davey noted in the chat that Standalone Certification may be good for the direct writers but not for agents. She also added there are people working remotely that drag and drop pre-signed stamps that are kept in a folder. (It seemed the Dealers had the most problems with direct writers.)</li> <li>• Monica Hurley said in the chat, from an EVR dealer perspective, that she agreed with Kathy’s comments above.</li> <li>• Tom O’Connor, responding to Kathy’s chat questions, said that he agreed that protection would be needed to prevent any forgeries; since in Boston Software’s solution, you cannot edit the .pdf file that has the signature/stamp, a separately file/document would be needed for the certification.</li> </ul>
<p><b>Meeting / Chat Questions</b></p>	<p><b>Presentation Slide 10 – RMV Index (Revised):</b></p> <ul style="list-style-type: none"> <li>• Gretchen Daley reviewed the information from this slide and asked if there were any suggestions to add to the RMV Index.</li> <li>• David Lewis asked if it was necessary for the RMV to create and/or maintain this index? Gretchen said this was suggested based on feedback in our previous Working Group meetings and that, if developed, we could also receive assistance from Commonwealth Automobile Reinsurers (CAR) to create this index.</li> <li>• Mark Winiker said the RMV probably wouldn’t need to develop this list since the solutions provided by Dealertrack and Boston Software would likely include all the names/contacts needed.</li> <li>• Mark Izzo stated that the initial RMV Index would be useful so that the team at Dealertrack could develop their own master list. David/Gretchen agreed that maybe the RMV could develop the initial list (similar to the Lienholder List) but not maintain it going forward, as it would likely not be necessary.</li> </ul>

- Tom O'Connor stated he agreed with Dealertrack that each solution would create their own index/list and they'd probably use the RMV's initial list as a starting point, if it was available. David agreed that maybe the RMV's initial list could be utilized by Boston Software and Dealertrack, who would then maintain their own lists going forward.
- Charlie Walsh asked what about Massachusetts Association of Insurance Agents (MAIA) and the Dealers' Association? Couldn't they obtain contact lists from those 2 entities? Gretchen said yes and agreed that would make sense.

**Presentation Slide 11 – What is the Expected Outcome of this Effort?:**

- Gretchen Daley reviewed the information from this slide.
- Matt Migliore asked if the RMV would be issuing a formal Insurance Stamp Policy and other related guidelines so that Dealertrack could provide an appropriate demo following the RMV's rules? Gretchen said the RMV is going to be developing and publishing this Policy and related guidelines so that Dealertrack and Boston Software prepare a demo accordingly. David also stated that after any Pilot(s) conducted, it would be likely that any RMV Policy could need revisions, based on the outcome and results of the Pilot. Matt agreed that knowing what the RMV will/will not allow for processing will be useful for Dealertrack to build their demo.
- Mark Izzo also stated that they can offer a demo based on the guidelines and also asked about the remote signature process. Gretchen stated that the Signature Policy has been published, so those rules can be incorporated into any demos (the RMV's published Signature Policy is located under **What's New** on the [Business Partner](#) website).
- David Lewis suggested that for any Pilot, it may be useful to include larger insurance agencies and dealers to ensure that the testing of the process is successful.
- Mark Izzo said that the development of the Dealertrack demo could happen in the coming weeks with the Pilot likely happening around Q1 2021 (TBD). Mark also stated that meeting in a smaller forum with less participants could be useful in planning the demo/Pilot.
- Charlie Walsh said that he agreed with Dealertrack's approach, which would be similar to Boston Software's plan. They have discussed the proposal with their customers who are really interested in having this solution available.
- Tom O'Connor stated that Boston Software's design work is complete and the architecture work is in progress. Tom also said the development of the demo could happen in the coming weeks with the Pilot likely happening around Q1 2021 (TBD), but it also depends on other priorities.
- Gretchen asked when we should reconvene this Working Group? She said it may make sense after the RMV distributes a Policy draft for review?
- Tom O'Connor said that the Dealer Management Systems should be able to invoke these solutions pretty easily and incorporate into their internal systems (which will help to streamline processing).

**Presentation Slide 12 – Insurance Certification:**

- Gretchen Daley reviewed the information from this slide and noted that this slide includes a link to the full description of [Section 34A](#). Gretchen asked for everyone to review this information and if there are no immediate questions, feel free to email them to us for review after the meeting.

	<ul style="list-style-type: none"> <li>Gretchen wrapped up the meeting and said we will be waiting to hear more from Dealertrack and Boston Software and will then discuss any future takeaways and preparation of the Pilot(s).</li> </ul>
<b>Additional Information / Updates</b>	<ul style="list-style-type: none"> <li>The RMV's published Signature Policy is located under <b>What's New</b> on the <a href="#">Business Partner</a> website.</li> <li>Chat questions/answers and meeting notes, along with the updated presentation and edits discussed at today's meeting, will be distributed prior to the next meeting.</li> </ul>
<b>Next Meeting</b>	To be scheduled, as needed.

**Action Items**

<b>Topic</b>	<b>Assigned To</b>	<b>Decision or Action item</b>	<b>Status</b>	<b>Approx. Due Date</b> <small>(subject to change)</small>
Contacting Direct Writers	David Lewis/Gretchen Daley - RMV	Email Direct Writers to explain the potential process change and ask for Working Group participants	Complete	N/A
Distributing Presentations	Stephanie Alho – RMV	Email presentations provided from Dealertrack and Boston Software to all Working Group participants (separate with these meeting notes)	Complete	N/A
Distributing Presentations	Stephanie Alho – RMV	Email updated presentation discussed at the 11/18/2020 meeting (separate from these meeting notes)	Complete	N/A
Schedule Additional Meetings	Stephanie Alho – RMV	Emailed meeting invitations for 2 more Working Group sessions on 12/2/2020 and 12/16/2020 (any unnecessary meetings will be cancelled)	Complete	N/A
Binder Sample	Tom O'Connor – Boston Software	Send Acord Insurance Binder sample to RMV Team	Complete	N/A
Review Remaining Slides	All Attendees	Meeting ended after reviewing slide 8; RMV asked for attendees to review the remaining slides and email any feedback to the RMV by 11/20/2020	Complete	N/A
Draft and Distribute Certificate/ Guidelines	RMV	Draft and distribute Insurance Certification Policy as well as Guidelines for forms and data to be sent to/from dealers/agents/carriers	In Progress	12/11/2020
Review and Incorporate Comments for Guidelines/ Policy	RMV	Collect and incorporate comments received from Working Group for Insurance Certification Policy as well as Guidelines for forms and data to be sent to/from dealers/agents/carriers	Not Started	12/31/2020

Distribute Final Policy	RMV	Distribute Insurance Certification Policy as well as Guidelines for forms and data to be sent to/from dealers/agents/carriers	Not Started	1/15/2021
Develop and Provide Demo to RMV/Pilot Participants	Boston Software	Prepare and schedule updated demo of solution, based on RMV's draft, to RMV and Pilot participants (first demo presented on 11/4/2020)	Completed	Demo/PP already presented to WG; may not need a second demo
Develop and Provide Demo to RMV/Pilot Participants	Dealertrack	Prepare and schedule updated demo of solution, based on RMV's draft, to RMV and Pilot participants (first demo presented on 11/4/2020)	In Progress	TBD* Revised demo dependent upon RMV's draft
Schedule and Facilitate Pilot	Boston Software	Schedule and facilitate Pilot; discuss with RMV	Not Started	TBD
Schedule and Facilitate Pilot	Dealertrack	Schedule and facilitate Pilot; discuss with RMV	Not Started	TBD