

Electronic Insurance Stamp (eStamp) Working Group

Massachusetts Registry of Motor Vehicles (RMV)
and
Business Partners



July 14, 2022

Today's Agenda

Agenda for today's meeting:

- Introductions
- Goals for today's meeting:
 - Finalize the Insurance Certification Policy
 - Review the POA Form and Instruction Guide (revised)
 - Review Title Sticker Policy (revised)
- **Meeting ground rules:** Due to the number of attendees, please submit questions via the chat feature.
 - **NOTE:** A full list of questions and answers will be distributed to all attendees after this meeting.
- Brief history of prior Working Group meetings in 2020 and 2022; Information from previous meetings can be found on the [Business Partner](#) website (scroll to the middle of the page).
- Next Steps

Introductions

Registry of Motor Vehicles (RMV) Team:

- Felicia Okonkwo, Assistant Registrar of Vehicle Services - Titles Administration
- Elizabeth Rizzuto, Registration Manager
- Melissa Scarpetti, EVR Program Supervisor
- David Lewis, Business Architect
- Rita Dinunzio, Policy Compliance
- Jeff Zieger, IPM Program Supervisor
- Stephanie Alho, Organizer and Archivist

What is the Expected Outcome of this Effort?

- Resume conversations held at our last Working Group session in February 2022.
- Discussion of the Proposed Insurance Stamp Certification Policy and proposed implementation timing.
- Discussion of the proposed POA Form and Instruction Guide.
- Discussion of the proposed Title Sticker Policy and implementation date.

Insurance Certification

- The RMV is proposing a new Insurance Certification Requirements Policy:
 - This Policy will replace:
 - The current Electronic Insurance Stamp policy, and
 - The draft RMV Insurance Certification Requirements issued last year.
- The primary difference between the existing Policies and the new Policy is the specification of what fields must be completed on the RTA Form prior to applying the Insurance Certification.

RMV's Perspective

There are several key fields on the RTA Form that are critical to everyone involved in a Registration and Title Transaction/Vehicle Sale and the insuring of that vehicle/registration:

- Owner/Registrant:
 - Typically, the insured from an insurance perspective
 - The buyer or purchaser from a dealer perspective
- The Vehicle, its description and location:
 - Garage Code for RMV, Territory for Insurer
- The Lessee (Insured) and Lessor (Owner), where applicable
- The Lienholder (Loss Payee), where applicable

The correct recording of these keys fields is critical to the overall customer experience.

RTA Sections that Must be Completed

The following sections of the RTA Form must be completed prior to applying an Insurance Certification:

- Section A; Service Type; check the applicable Service the customer is seeking.
- Section B; Vehicle Information, complete all fields
- Section C; Title Information, complete fields C1-C4
- Section D; Individual Owner information, complete all fields, if applicable
- Section E; Lessee Information, complete all fields, if applicable
- Section F; Business Owner Information, complete all fields, if applicable
- Section G; Garaging Address, complete all fields
- Section H; Lienholder Information, complete all fields, if applicable
- Section J; Purchase Information, complete J1 and J2 and then J3-J5, if applicable
- Section K; Insurance Information, complete all fields
- Section L; Seller Information, complete all fields

Additionally:

- Section I; Sales or Use Tax could be completed if using the Get Ready (formerly Pre-Stage) EVR Web Service.
- The Get Ready Web Service will render a completed RTA Form with the insurance stamp applied.

What Constitutes an Insurance Certification?

Options for an Insurance Certification

1. A physical rubber stamp where the person “stamps” the [Registration and Title Application \(RTA\) Form](#) and then manually fills in the remaining information that is not present on the stamp.
2. The application of an electronic “stamp” that, generally, replicates the rubber stamp and completes the other required information electronically.
3. A Standalone Insurance Certification that can be used when the RTA document is secured in a manner that does not allow for the application of an electronic Insurance Certification.
 - Currently the Standalone Insurance Certification is only available to EVR dealers; is there an interest in expanding this to allow the certification for all Registration transactions?

Reasoning and Proposed Effective Date

- The RMV is focused on, to the extent practical, eliminating manually completed and incomplete RTA Forms.
- Incomplete forms are a major source of problems and issues at our Service Centers, especially when the customer isn't present.
- The RMV will, pending funding, offer an interactive/conversational web transaction via myRMV where customers can complete the RTA Form.
- As part of the myRMV effort, we will create a Web Service that will allow insurers to obtain the completed RTA (data plus .PDF).
- We want to improve this process in a cooperative manner.
- The proposed effective date for the certification requirement is September 12, 2022 (actual implementation date is under review and is TBD).

Power of Attorney (POA) Form/Instructions

The RMV receives numerous requests for either “the MA RMV Power of Attorney Form” or for instructions on what the RMV will accept as a Power of Attorney.

As a result, the RMV has created the attached RMV Power of Attorney (POA) Instruction document:

- It outlines two types of POA, a General Power of Attorney (GPOA) and a Limited Power of Attorney (LPOA).
- The GPOA reflects the RMV’s requirements for a Power of Attorney that has been created for some general purpose (e.g., a Trust) and is being used to register a vehicle.
- The LPOA is a new RMV Form that can be used for a *specific* RMV Registration and Title transactions.

Power of Attorney (continued)

The RMV is interested in your comments regarding the Limited Power of Attorney Form and the Instructions for both the Limited Power of Attorney (LPOA) and the General Power of Attorney (GPOA).

- The proposed effective date for this policy is Tuesday, September 6, 2022.

Title Sticker Policy

The RMV has observed numerous instances where Titles are presented for processing, either at our Service Centers or at EVR locations, with stickers or labels covering pertinent information.

- Many of these Titles are either Salvage or Reconstructed Titles.
- In many cases, the sticker or label is attempting to obliterate the Salvage or Reconstructed brands.
- The presence of a sticker or label in any area of the Title that contains printed data makes the transaction more difficult and time consuming to process.

Title Sticker Policy (continued)

The RMV has noted that many of the stickers or labels are from Salvage Yards that process Salvage Title Transactions.

- ❑ We have contacted the salvage yards who have indicated:
 - Yes, they use the stickers for Inventory Control.
 - They never affix a sticker over any pertinent Title information.
 - All of their stickers are of the “peel off” variety.
- ❑ The RMV Title Sticker Policy only allows stickers or labels to be placed on non-critical areas on the Title.
- ❑ Best practice is to have no labels or stickers present on any Title presented for processing.
- ❑ The Title Sticker Policy will become effective August 1, 2022.

Next Steps

Attendees should send feedback or questions about:

- The Insurance Certification Policy
- The POA Form and Instruction Guide
- The Title Sticker Policy

to Atlas.EVR@dot.state.ma.us by Wednesday, July 20, 2022.

References

Reference Documentation for Review:

- Previous [Working Group](#) session documentation:
- [Registration and Title Application \(RTA\) Form](#)
- [Registration and Title Application \(RTA\) Form Instruction Sheet](#)
- [Insurance Stamp Certification Requirements \(from 2020 and 2022 Working Group sessions\)](#)
- [Standalone Insurance Certification Sample](#)

Questions and Answers (Q&As)

Questions received in advance as of 7/14/2022:

Q: Who initiated the need (or option) for the RTA being filled out by consumers (which is available today on your website) and how did the RMV get involved (obviously, it's your form so you need to be involved) in this project? I agree with Kathy that if direct writers want this feature for their customers than they certain can do it on their own.

A: Originally, the RMV produced the Pre-Stage transaction as a Web Service so Boston Software (BSC) and carriers could integrate it with their own applications. In this manner, the need for additional data entry would be minimized. BSC has integrated it into the Single Point product, and it is available to all of the agents. However, the uptake by the agents has not been what we had hoped and none of the direct writers have implemented the transaction.

Questions and Answers (Q&As - continued)

Questions received in advance as of 7/14/2022:

Q: If it was asked of the RMV by online carrier(s), then I don't see why the state would spend all this time and money to just benefit them. As per the discussion with Kathy, most agencies aren't going to use it. Most agents use the RTA via SinglePoint or the RTA available on your website currently. There seems to be something missing on my end and I hope the answers will clue me in as to "why."

A: As noted above, the uptake of using the Pre-Stage transaction has not been what we had hoped and in previous Working Group sessions, many of the participants have suggested that the RMV develop this transaction in myRMV.

Q: The RTA is available now on your website under forms. Why have consumers fill out the RTA in their myRMV account as it is on the RMV website now in the forms section? Is there a "save" feature built into the form from the myRMV account? If there was when agents need to correct the errors on it then if we could bring up the form, make the corrections which is easier than redoing the entire form.

A: The Pre-Stage/Get Ready transaction the RMV would develop would be a Q&A style transaction that at its conclusion would produce the RTA Form, any necessary sales tax forms, and a list of the documents that the person needs to present in order to have the transaction process successfully. It is much more robust than just filling out the RTA Form. And, it is geared towards ensuring that the customer is successful in getting the transaction processed that they are truly "ready" when they come to the Service Center.

Questions and Answers (Q&As - continued)

Questions received in advance as of 7/14/2022:

Q: I was glad to hear that the RMV is developing their own version of “get ready.” This will save both agents (who end up redoing many of the client filled out RTA forms) and clerks at the RMV branches a significant amount of time. As I mentioned during the call, I strongly suggest that this program be delayed until this feature is up and running. My fear is year-end will be here before we know it and the branches as slammed during that time. If they have to correct/fill out RTAs/turn people away etc. it will be counterproductive to what the RMV has been working so hard on, a smooth customer visit to the RMV branch.

A: We will take this suggestion under advisement.

Q: Have Branch and District Managers as well as Branch Supervisors been involved in this process? I’m asking about people who are on the front line. They will/would be invaluable for input.

A: They have been involved and are aware of the effort.

Questions and Answers (Q&As - continued)

Questions received in advance as of 7/14/2022:

Q: Regarding the Electronic Signature that asks the consumer to pick a carrier and an agent. Many agents will be left off for one reason or another. How quickly could a new agent/agency be added? What happens if the agent isn't listed? Also most insurance companies have multiple "companies" (and stamps). For example, Hanover has three (Hanover, Allmerica and Citizens), Harford has five (Hartford Accident and Indemnity, Twin City, Sentinel, Hartford Casualty and Hartford Fire), Commerce has two, Merchants has two and the list goes on and on. Consumers don't know which one of these sub companies they have. They may know the company name on the invoice they get but not who the actual carrier is. This is important as the insurance information which is sent electronically from the carrier to the RMV database. This information needs to match what your database has for an actual insurance company. If it doesn't the consumer will get a letter revoking the plates for no active insurance. This will be a nightmare. If they don't get it corrected or miss the correspondence then the plates will be in revoked. This will result in innocent people having their cars towed and impound by the local or state police departments if they are pulled over or in an accident. They would also be cited for driving an uninsured motor vehicle which is a \$500 fine and requires a court appearance. They could even be towed if the local police ran the plate number through the RMV database for any reason. This will also result in more people needing to go to the RMV branches to have the plates reinstated as well as paying the reinstatement fee. Not a good realistic scenario.

A: The RMV is assuming the service that would direct an RTA to a specific carrier or agent would be phase two of the RTA effort and would need a lot of definition work with the industry. As noted, there will always be cases where this will need to be handled in a manual manner.

Questions and Answers (Q&As - continued)

Questions received in advance as of 7/14/2022:

Q: It would be great for everyone if small used car dealers knew that the RTA form is available online. We (as do all other agents) see many handwritten RTA forms. Some are legible others are not. I'm not sure if the RMV would get the word out to them. Maybe a flyer in the DLR plate renewal envelopes. This would be a big time saver for everyone including the clerks at the branches.

A: We would agree.

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?

- During the meeting, please submit questions via the GoToMeeting Chat feature.