

Electronic Insurance Stamp (eStamp) Working Group

Massachusetts Registry of Motor Vehicles (RMV)
and
Business Partners



February 17, 2022

Today's Agenda

Agenda for today's meeting:

- Introductions
- Goals for today's meeting:
 - Invigorate the eStamp Pilot
 - Finalize the Insurance Certification Policy
- 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; Information from previous meetings can be found on the [Business Partner](#) website (scroll to the middle of the page)
- Discuss the current eStamp Pilot
- Review and discuss the Insurance Certification Policy
- Next Steps

Introductions

RMV Participants:

- Paul Franzese, Deputy Registrar and Operations Manager
- Felicia Okonkwo, Assistant Registrar of Vehicle Services
- Erin Sheehan, Director of Business Support
- Elizabeth Rizzuto, Registration Manager
- Melissa Scarpetti, EVR Program Supervisor
- Jeff Zieger, IPM Program Supervisor
- Stephanie Alho, Organizer and Archivist
- David Lewis, Business Architect

What is the Expected Outcome of this Effort?

- Resume conversations held at our last Working Group session in December 2020.
- Greater participation in the eStamp Pilot.
- Discussion of the Proposed Insurance Stamp Certification Policy with a goal of finalizing this policy by March 31.
 - RMV will issue Guidelines for the RTA Form and data that must be sent from a dealer to an agent or carrier.
 - RMV will issue Guidelines for the forms and data that must be sent from the agent/carrier to the dealer.
 - RMV will issue Guidelines for the fields that must be complete on the RTA Form prior to applying an Insurance Certification (stamp).

eStamp Pilot

- Based on a request from agents, carriers, and dealers, the RMV convened a Working Group to define an electronic interchange between the dealers and agents/carriers.
- This resulted in the issuance of general Guidelines for what is known as an eStamp for use by participating EVR dealers and agents.
- Boston Software developed a product that is available to ~1300 agents that supports the eStamp guidelines.
- Participation in the Pilot has been low.
- The RMV is hesitant to mandate the use of the eStamp process for all EVR dealers based on this participation.
- The RMV is committed to replacing the current rubber stamp Insurance Certification and associated document faxing with an electronic process.

eStamp Pilot (continued)

- What are the barriers to dealers joining the Pilot? How can we get more dealers to participate?
 - Is this the case where in order to do participate, it is disruptive to the dealer's current workflow?
 - Or, are there issues with the Pilot itself that need to be addressed?
- Are their problems with the process or enhancements to the product that need to be addressed?
- Other issues or problems?

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.

RMV's Perspective (continued)

- The RTA Forms that are not completed correctly are almost exclusively associated with casual sales.
- The RMV publishes what we believe are a comprehensive set of Web Services that are used by most carriers, agents and/or their associated Service Providers for:
 - SDIP
 - IPM
 - EVR
- These Services allow the identification of all of the items on the prior slide.

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.

Reasoning and Proposed Effective Date

- The RMV recognizes that this is a significant change.
- 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.
- We want to improve this process in a cooperative manner; as noted before, all of the data that we are requiring on the RTA Form is needed by insurers to properly service the customer.
- The proposed effective date is June 1, 2022.

Next Steps

- Attendees should send feedback or questions about the proposal and Pilot to the RMV by February 28, 2022.
- Provide any suggestions or questions regarding the Insurance Certification process.
- The RMV will schedule a follow-up Working Group meeting in the coming weeks.

References

Reference Documentation for Review:

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

Questions and Answers

Questions received in advance as of 2/16/2022:

1. **Q:** Can you advise if the requirements listed in the draft for Insurance Stamp are for EVR dealers only or does this include non-EVR and Private Sale transactions?
 - **A:** It is largely focused on non-EVR and Private Sales (Casual) transactions.
2. **Q:** In regards to private sale and non-EVR transactions, can we get more clarification as to who is responsible to complete each section of the RTA Form?
 - **A:** The RMV has not specified who is responsible for completing the form, it could be the agent or carrier or the customer using the [myRMV](#) application that allows for the RTA Form to be completed.
 - What we are stating is that prior to applying the Insurance Certification, that these fields need to be completed.
3. **Q:** What fields can be left blank if it the information is unknown? IE Lienholder information or Lienholder code
 - **A:** We would prefer not. As stated before, the insurer needs to know who the lienholder is, the list of lienholders is on our website and is provided via an EVR transaction.

Questions and Answers (continued)

Questions received in advance as of 2/16/2022:

4. **Q:** The draft document does not advise if the form can be handwritten. We have seen some cases where a RMV location reject the forms due to some of the fields being handwritten. Can you advise?
 - **A:** As a practical matter, we recognize that there will always be a place for manually completed RTA Forms; the goal of this effort is to minimize them. If an insured presents a carrier or agent with a manually completed form that has of the listed fields correctly completed, they can apply the Insurance Certification.
 - We would need to see specific examples of rejections by our Service Centers to correctly respond to this portion of the question.
5. **Q:** Can a carrier reject a manually completed RTA Form and ask the customer to go to myRMV and complete the form?
 - **A:** That is up to the carrier or agent to decide, but that would be preferable from an RMV perspective.
6. **Q:** Can a carrier provide the customer with a product similar to what is available via myRMV to complete the RTA Form and/or provide the required information?
 - **A:** Yes, absolutely and we would encourage you to consider using the EVR Get Ready transaction to perform the validations.

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.