



Charles D. Baker, Governor
Karyn E. Polito, Lieutenant Governor
Stephanie Pollack, Secretary & CEO
Erin C. Deveney, Registrar



To: Insurance Companies and MAIA
From: Gretchen Daley, Director Registration and Title, RMV
Re: Change in Vehicle Valuation Information via RMV System
Date: April 11, 2019

The RMV currently provides insurance companies and agents access to Vehicle Valuation and Manufacturer's Suggested Retail Price (MSRP) data from the National Automobile Dealers Association (NADA) via a screen and guest function through the RMV's operational system called ALARS. When the RMV completes its transition to ATLAS Release 2 on November 12, 2019, **we will not replace this guest function, nor will the RMV offer a web service to NADA.**

The RMV will be transitioning to NADA's web-based service, and unlike today, will be charged on a per-use basis. In today's environment the RMV is charged an annual flat fee for this service.

We understand that insurers and agents use NADA data for two purposes:

- (1) To obtain the average trade-in price (minimum acceptable sales tax valuation) for a casual sale transaction; and
- (2) To obtain the MSRP for insurance-related purposes.

The RMV provides MSRP data so you can accurately estimate appropriate registration and sales-tax fees; it was **not** intended to be used for insurance valuation or premium calculation purposes. For those insurers accessing NADA MSRP data through the RMV for insurance pricing reasons, we request that you discontinue this practice. If you require this data as part of your business process, it is our recommendation that you obtain your own license to NADA, or valuation product of your choice. Also, based on the Access Agreement you signed, or are due to sign, a permitted use of data is required, and in this case it is the RMV's position that this does not pertain to use of the MSRP for insurance related purposes.

While the RMV will not offer a web service to NADA, the Excise Tax MSRP will still be available from the RMV via the following methods:

- **Business Portal Users.** For business portal users, the RMV will offer a VIN-based inquiry that will (1) validate the VIN; (2) provide the vehicle description based on the VIN decoding product the RMV is using; (3) provide the MSRP; and (4) provide the average trade-in price (with the addition of the current mileage).
- **Pre-Stage Transactions (Get-Ready)** – For users that contract with a RMV approved business partner that provides a web service with capability to update ATLAS with the information required for a title and registration transaction, the average trade-in will be displayed and the sales tax will be calculated as part of the transaction. Users of this service will not have to perform a separate inquiry to obtain this value.
- **General Registration Inquiries.** For users who process general registration inquiries, the "Excise Tax" MSRP will continue to be available via the general registration inquiry. The Excise Tax MSRP is applied after the vehicle has been registered.

If you have any questions, please send an email to the ATLAS mailbox at ATLAS.IPM@state.ma.us.

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