



Out of State (OOS) Insurance Reminder

Reminder

Per Massachusetts General Law Chapter 90 § 1A, vehicles registered in Massachusetts (MA) are required to maintain insurance coverage. This requirement remains in effect until that registration is cancelled and the customer receives a Plate Cancellation Receipt, regardless of the location of the vehicle.

Background Information

The Massachusetts (MA) Registry of Motor Vehicles (RMV) has seen an increase in the number of customer service calls involving issues with registration revocations for customers who have recently moved out of Massachusetts. In most cases, the following scenario is the cause:

The insured moves out of Massachusetts and continues to operate the vehicle under the MA registration. They contact their carrier or agent to transfer their insurance to their new State, which the carrier/agent does by writing a new policy. The carrier then proceeds to cancel the MA policy. Since under this scenario no new policy is going to be reported to the RMV, the registration will be revoked thirty-three (33) calendar days later. The RMV will send the required revocation letter. Whether or not the customer receives this letter often depends on the customer filing an address change with the RMV. In cases reaching the RMV, customers typically find out that their registration is in a Revoked Status when they are either stopped by law enforcement (leading to a towed vehicle) or are prevented from registering the vehicle in the new State.

IMPORTANT: Under no circumstances should a Massachusetts insurer cancel a policy that is covering a MA registration until they either have proof that another insurer is now covering that vehicle or have verified the Massachusetts plates have been cancelled. If the carrier has written a new policy for the customer that is insuring their still active Massachusetts registration, the carrier is obligated to report the new policy to the RMV.

Required Action

1. Inform customers that when they move out of State, they need to register their vehicle in their new State within the period required by their new State's statute(s). The RMV is not aware of any State that allows more than thirty (30) calendar days for incoming residents to register their vehicles.
2. Insurers must do one of the following:
 - Avoid cancelling the Massachusetts policy until the MA registration is cancelled, or
 - Report the new policy to the RMV.

Questions

Questions or comments should be sent to the RMV at Atlas.IPM@dot.state.ma.us.

References

[Insurance Policy Management \(IPM\) Program Documentation](#)

[Insurance Policy Management \(IPM\) Chapter 6: Policy Cancellations](#)