	<p>Policy Title Registration & Title Application (RTA) and Insurance Certification (REVISED)</p>	<p>Effective Date 01/01/2023</p>
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1. Purpose

To establish requirements to ensure that the Massachusetts Registry of Motor Vehicles (RMV) Registration and Title Application (RTA) is completed properly to ensure that vehicles are lawfully registered and titled in accordance with G.L. Chapter 90 §2 and G.L. c. 90D §7(a).

2. Scope

This policy shall apply to any RMV Registration & Title Application (RTA) presented to the RMV Titles Division, Registration Division, Service Centers, and any other location where an RMV Business Partner (e.g. insurance agents, auto dealers) is authorized by the RMV to accept or process RTAs.

3. Requirements

Registration and Title Application

- 1) The RMV may reject any RTA that is not completed fully and in adherence to the RMV’s “RTA Form Instruction Guide.”
- 2) The RMV shall ensure that all information on the RTA matches the information on the Certificate of Title of the vehicle. If any information does not match, the RMV shall reject the RTA and require a new application.
- 3) RMV employees or Business Partners shall not, under any circumstances, complete or edit any field of the RTA on behalf of the applicant. Employees may ask the applicant to complete missing information.

Insurance Certification

Insurers shall require that the RTA is completed fully and in adherence to the [RTA Form Instruction Guide](#) **prior to** applying the insurance certification in Section K of the RTA.

The RMV shall accept either of the following two (2) options for applying the Insurance Certification:

Option 1, Insurance Stamp

The application of an insurance stamp to the RTA Form by any one of the following methods:

- 1) Physical rubber stamp
- 2) Electronic “stamp”

If the electronic option is used, the field for the insurance “stamp” shall meet the following criteria:

- 1) Insurance company name printed on the stamp horizontally
- 2) Includes the agency name, company representative’s name, location, or producer code printed horizontally (when applicable).
- 3) Bears the three-(3) digit insurance company code printed on the stamp vertically

- 4) Includes the authorized representative's signature line. The authorized representative's name may either be printed or manually signed.
- 5) Must fit within the space provided on the RTA Form.

(See Appendix A. for sample stamps.)

Option 2, Standalone Certification – For EVR Transactions ONLY

The standalone insurance certification option may be accepted for EVR transactions only. Standalone Insurance Certification that, when combined with the RTA Form, serves as the certification reflected in Section K of the RTA Form. Standalone Certification must contain the Vehicle Identification Number (VIN) of the insured vehicle and the name and Driver's License number or Federal Identification Number (FID) of the primary owner in order to be accepted. (See Appendix B. for sample Standalone Insurance Certification)

4. Appendix

A. Insurance Stamp Samples:



USAA CASUALTY INSURANCE COMPANY
TEXAS
BY MC NOLEN 943

USAA CASUALTY INSURANCE COMPANY
TEXAS
BY MC Nolen 943

THE COMMERCE INSURANCE COMPANY
DOWLING & O'NEIL
INSURANCE AGENCY INC # J45
BY Adam Smith 279

AMICA MUTUAL INSURANCE COMPANY
BY John Adams 354
PRODUCER # 123456

B. Standalone Insurance Certificate (Sample):

  REGISTRY OF MOTOR VEHICLES	<h2 style="margin: 0;">Registration and Title Application</h2> <h3 style="margin: 0;">Insurance Verification Supplement</h3>	
Insurance Information		The company signatory hereto hereby certifies that it has or will insure or guarantee performance by the applicant herein before named with respect to the motor vehicle herein before described for a period at least coterminous with that of such registration under a motor vehicle liability policy, binder or bond which conforms to the provisions of general laws, Chapter 175, Section 113A, and that the premium charge and classification on the effective date of registration are as established by the commissioner of insurance under Chapter 175, Section 113B, 113H and Chapter 175E.
K1. Insurance Company THE COMMERCE INSURANCE COMPANY	K2. Insurance Code 279	K3. Effective Date of Insurance 09/01/2020
K4. Self Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No	K5. Policy Change Date	
By: _____		THE COMMERCE INSURANCE COMPANY CVB AGENCY INS. 279
Insurance Company's Authorized Representative's Signature		
This page serves as a supplement to the Registration and Title (RTA) Application, Section K. Insurance Verification for the below:		
Vehicle Identification Number (VIN) from B1: 15UZZR0C5OF092790		
1st Owner's Name (Last, First, Middle) from D2: Doe, John, James		
Driver's License Number / ID# / SSN from D4: S1234567		
THIS DOCUMENT IS VALID FOR EVR TRANSACTIONS ONLY.		