



## MA RMV eStamp Working Group 07/14/2022 – Questions and Answers (Q&As)

The following table lists questions received prior to, during, and after the Electronic Insurance Stamp (eStamp) Working Group hosted by the Massachusetts (MA) Registry of Motor Vehicles (RMV) on July 14, 2022. The corresponding answers are provided below.

For additional details, review the information from our [Working Group](#) sessions.

MA RMV eStamp Working Group Questions and Answers	
Question	Answer
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	Originally, the RMV produced the Get Ready (formerly called 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.
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".	As noted above, the uptake of using the Get Ready 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 <a href="#">myRMV</a> .
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 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.	The Get Ready transaction the RMV would develop would be a Q&A style transaction that at its conclusion would produce the RTA, 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 that just filling out the RTA Form. And, it is geared towards insuring that the customer is successful in getting the transaction processed, that they are truly "ready" when they come to the Service Center.
I was glad to here today 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	We will take this suggestion under advisement.



REGISTRY OF MOTOR VEHICLES

<p>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 RTA's/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.</p>	
<p>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.</p>	<p>They have been involved and are aware of the effort.</p>
<p>I agree with Kathy 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</p>	<p>The RMV is assuming the service that would direct an RTA Form to a specific carrier or agent would be a phase two of the RTA effort and would need a significant amount of definition with the industry. As noted, there will always be cases where this will need to be handled in a manual manner.</p>



<p>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.</p>	
<p>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.</p>	<p>We would agree.</p>
<p>It was previously stated that this would be a pilot for EVR but could be expanded. Mass Insurance Federation would support that expansion to all RTA transactions.</p>	<p>Thank you for the comment.</p>
<p>Would this application allow them to submit the form online or would they still need to turn in the RTA on paper physically to the RMV?</p>	<p>They would need to submit the RTA in paper form. Keep in mind that for all new registration and title transactions, we still need an original title or MCO.</p>
<p>The POA cannot remove the communications between the customer and agent. This should be for RMV documents only.</p>	<p>That is correct and we believe the instruction clearly state that.</p>
<p>Re RTA: With the requirements not yet finalized and since it will require some level of system changes, the timeline for implementation should be considered. Depending on the final requirements and the flexibility from RMV, it will likely take some insurers at least 6 months to properly implement.</p>	<p>We will take this under advisement, thank you for your comment.</p>
<p>On the insurance certification you state that's it is optional for the window sticker or dealer invoice...these are needed to verify options on the insurance policy.</p>	<p>The RMV is articulating the requirements from our prospective. We understand that individual agents and carriers may require additional documents of their choosing for insurance purposes and that these requirements are not universal. That is why we have indicated them as optional.</p>



REGISTRY OF MOTOR VEHICLES

<p>Also the title or MCO must have the front and back showing the customer information who purchased the vehicle in order for agents to stamp any RTAs...as that is the trigger of coverage into the policy.</p>	<p>As the RMV understands this and has observed, the requirement for the title document and exactly what must be completed on that document in order to obtain insurance varies by carrier/agent. That is why we have not made any specific statement on the MCO or Title except to note that it is required.</p>
<p>As a provider of various services, we concur with the comment above that implementation needs at least 6 months (or more) to properly plan and implement once all requirements are published.</p>	<p>Thank you for your comment, we will take it under advisement.</p>
<p>Will we receive the updates before they are implemented??</p>	<p>Yes.</p>
<p>Can the person processing the deal sign as POA on the RTA still-as long as we have the correct POA form or is it required to be the purchaser signature?</p>	<p>As long as you have a POA signed by the customer/principal appointing you as their agent; then you can sign the RTA (and other RMV/DOR forms if necessary) on their behalf.</p>
<p>window stickers were always required in the EVR procedures</p>	<p>The RMV is articulating the requirements from our perspective. We understand that individual agents and carriers may require additional documents of their choosing for insurance purposes and that these requirements are not universal. That is why we have indicated them as optional.</p>
<p>Also, is there going to be any extension to the time allowance or is it still going to be only a 30 day allowance for the insurance stamp?</p>	<p>we are not planning on changing the 30 period that an insurance certification is valid for.</p>
<p>The September 12th roll out that Dave mentioned is for... what?</p>	<p>September 12, 2022 is the proposed date for the Insurance Certification Policy noted in the documentation.</p>
<p>I assume general communications will go out to all companies prior to these implementations, not just from these meetings, correct?</p>	<p>Yes, we will send a general notification to all of the Insurers, EVR dealers/participants and the respective dealer/agent/carrier associations.</p>



<p>This morning was an informative presentation, thank you. The one concern that we have is the proposed date of September 12th. From our standpoint we are 6-12 months away from being able to implement anything based on requirements not being completed and then on our internally resources.</p>	<p>Thank you for your comment, we will take this under advisement.</p>
<p>As we were analyzing the POA form suggestion, one of my members asked if it is the intention of RMV to use this form to replace the “blue form.” I do not recall this being discussed on the last call, but perhaps this was a discussion on prior calls.</p>	<p>The referred to “Blue Form” is the Assignment and Authorization for Payoff for a Salvage Motor Vehicle. The POA Form does NOT replace the “Blue Form.” However, it is possible that the POA Form could be used <b>in conjunction with</b> the Assignment and Authorization for Payoff for a Salvage Motor Vehicle.</p>