



RMV Insurance Certification Requirements – Draft for Pilot

Introduction

The Registry of Motor Vehicles (RMV) has drafted these Insurance Certification Requirements to be reviewed by the RMV's Business Partners. Questions or comments should be sent to the RMV at Atlas.EVR@dot.state.ma.us.

Requirements

Massachusetts General Laws require that prior to issuing a registration, the RMV obtains proof of insurance via the presence of an Insurance Certification or Certificate. The specific sections of the statute that contain this requirement are outlined below:

- Chapter 90 §2A states: “No motor vehicle or trailer...shall be registered under sections two to five, inclusive, unless the application therefor is accompanied by a certificate as defined in section thirty-four A...”
- [Section 34A](#) describes the Certificate.
- [Section 34B](#) describes its reporting stating: “Whenever a company...executes a certificate for an existing registered owner of a motor vehicle, such company shall notify the registrar, on a form prescribed by him within fifteen calendar days of the execution of said certificate.”

The “form” in Section 34B has been described by the RMV as a two (2) step process, that taken together, constitute the “Insurance Certification.”

- The Insurance Certification that is present on the [Registration and Title Application \(RTA\) Form](#) as described in this document, and
 - An electronic confirmation via a policy record posting to ATLAS within twenty-three (23) calendar days of the vehicle being registered, or
 - An electronic confirmation via a policy record posting within ten (10) calendar days of a policy being issued or renewed.

Registration and Title Application Certification

There are three options for the certification on the [Registration and Title Application \(RTA\) Form](#) that are presented below. Regardless of the option used, the request for the certification must contain the following documents:

1. The completed RTA Form and preferably signed by the dealer and the customer,
2. A signed Purchase and Sales (P&S) agreement,
3. Either the signed Title or [MCO](#),
4. For new vehicles, a copy of the window sticker or the dealer invoice, and
5. Optionally, a copy of the registrant's Driver's License.

The response from the Agent/Producer or Carrier must contain the following information:

1. The Insurance Carrier name.
2. The Insurance Carrier 3-digit code.
3. The Policy Effective or Policy Change Date.

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4. The date of this Certification.
5. The name and license number of the Agency/Producer processing the Certification.
6. The name of the person that is processing the Certification.

Option 1, An Insurance Stamp: The application of an insurance stamp to the RTA Form. This may be accomplished by:

- 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, or
- The application of an electronic “stamp” that, generally, replicates the rubber stamp and completes the other required information electronically, or
- Using an eSignature Product that conforms to the [RMV eSignature Policy](#) where the RTA Form is electronically signed and the other required information is captured via electronic or manual entry.

Option 2, Data in Lieu of an Insurance Stamp: This option assumes an RMV approved Electronic Vehicle Registration (EVR) Service Provider has initiated an insurance Stamp Certification transaction from a dealer to either an agent or carrier. In this case, in addition to providing the documents noted above in electronic form, the Service Provider must also send the following data as outlined in the then current EVR Web Services Specifications for the ValidateRegistrationTitle input. This includes data that describes the vehicle, its previous Title information, the proposed new owner/registrant, the presence of any liens, the associated demographic data, the sales data and (optionally for a Transfer transaction) the registration data.

Option 3, A Standalone Certification: This option is meant to address the circumstance where the RTA document is secured in a manner that an electronic insurance stamp cannot be applied to the [Registration and Title Application \(RTA\) Form](#). In this instance, the Service Provider is allowed to produce a standalone insurance certification that when combined with the RTA form, serves as the certification reflected in Section k of the RTA Form. In addition to the information outlined in items 1-6 above, the 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. (A link to a sample of a Standalone Insurance Certification is provided in the [Appendix](#) section below.)

References

[RMV Signature Policy - Dealer, Insurance Agent, and Insurer Usage of Electronic and Digital Signatures on RMV Forms](#)

Appendix

Appendix A: [Standalone Insurance Certificate \(Sample\)](#)