

## Training

July 20, 2005

## UPDATE

# Revised RMV-1 Insurance Certification Policy

Massachusetts  
Registry  
of  
Motor  
Vehicles

There appears to be some confusion regarding the requirements of the Insurance Certification section of the RMV-1 form. This confusion resulted in errors where some applications were denied when they should have been accepted, and some applications were accepted and processed when in fact they should have been denied.

This revised update aims to eliminate any confusion regarding the requirements for the RMV-1 Insurance Certification section. Please discard the previous version of this update.

### **What is the Policy Effective Date and what should it indicate? (Section 49A)**

The Policy Effective Date is the beginning date of a one year policy that insures the vehicle shown on the RMV-1. If it's a January 1, 2005 policy, the CORRECT date for Policy Effective Date is January 1, 2005 or 1/1/2005. It DOES NOT MATTER whether it's a permanent replacement or an additional auto. It DOES NOT MATTER whether it's a transfer (RX) or a new plate transaction (RT).

### **What is the Policy Change Date and what should it indicate? (Section 49A)**

The Policy Change Date is the date the new vehicle is being added to the policy. So, if your customer with the January 1, 2005 policy buys a new car which he plans to register today, the Policy Change Date will be today's date. Again, it DOES NOT MATTER whether it's a permanent replacement or an additional auto, or whether it's a transfer (RX) or new plate transaction (RT).

RMV personnel should not dispute either the Policy Effective Date or the Policy Change date as long as the most recent date is not more than 30 days old. If there is only one date in Section 49A, it should be accepted as long as it is not more than 30 days old.

A 30 day old stamp is considered "stale" or "out of date" and should be rejected.

### **What should be indicated on the RMV-1 section 49B Manual Class?**

Section 49B should indicate either "P" for Personal Auto Policy or "C" for Commercial Auto Policy. P&B is also acceptable.

RMV personnel should not reject the application if the information is not provided in 49B.

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**What should be indicated on the RMV-1 section 49C Ins. Company & Code?**

Section 49C should indicate the insurance company three digit code as provided in the stamp.

RMV personnel should not reject the application if the information is not provided in 49C since it is included as part of the insurance stamp.

**What do I look for when verifying an insurance stamp?**

An insurance stamp must meet all the following criteria:

- Must have insurance company name printed on the stamp horizontally.
- Should include the agency name, company representative's name, location, or producer code printed horizontally (when applicable).
- Must have the three digit insurance company code printed on the stamp vertically.
- Must have the authorized representative's signature line printed horizontally at the bottom of the stamp. This must have the WRITTEN (original) signature of the authorized representative. A stamped signature is not allowed. Any document bearing a stamped signature must be rejected.
- Stamp must fit within the appropriate boxes on all Registry forms (RMV-1, RMV-2, RMV-3). The applicable size to fit all documents is 5/8 X 2 5/8 wide.

**Insurance stamp samples**

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

USAA CASUALTY INSURANCE COMPANY  
TEXAS  
BY MC Nolen 943

**Questions?**

Contact the Helpline.