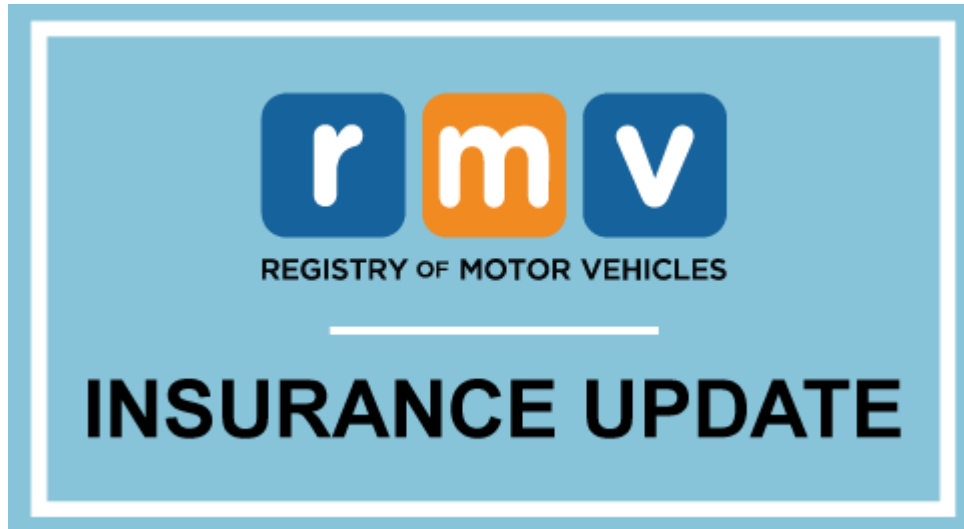


Two Insurance Reminders

[More Info on RMV](#)



Two Reminders: Revocation Timeframe and Out of State Insurance

Dear Insurance Partner:

Please read the information below about two Massachusetts Registry of Motor Vehicles (RMV) business-related policies regarding registration revocation and out-of-state insurance.

We ask you to share this reminder with your staff and agents so they may ensure your customers have active registrations and insurance on record with the RMV.

Revocation Timeframe:

To avoid an insurance revocation action, a customer **must** have proof of coverage with a policy effective date that **precedes** the scheduled revocation date. Insurers and agents should advise customers of their obligations accordingly.

Following the cancellation of a customer's insurance policy, the RMV will **allow 23 calendar days** for the customer to take action through either:

- Correcting the problem with the insurance company such that the company reports a reinstatement to the Insurance Policy Management (IPM) Program, **or**
- Obtaining a new policy reported to IPM, **or**
- Canceling the registration and obtaining a plate return receipt

On the 23rd day **after** the policy is cancelled, the RMV issues a Letter of Intent to Revoke the customer's registration effective 10 calendar days from the date the letter is issued.

In the case where a new business transaction is being reported to IPM with a policy

effective date equal to the scheduled revocation date, insurers should be aware that the revocation will process **prior** to any IPM transactions.

- As a result, policies with an effective date equal to the scheduled revocation date will become effective **after** the revocation goes into effect.
- The customer's policy would show as active, however, the registration will be revoked and customers are obligated to pay the reinstatement fee **before** their registration can be restored to Active Status.

Use Case Examples:

1. Customer A is scheduled for revocation on May 17, 2021.
 - On May 17, 2021, they obtain a new policy effective that day.
 - The carrier reports that policy to IPM, however, the coverage does not go into effect until **after** the registration has already been revoked.
2. Customer B is scheduled for revocation on May 17, 2021.
 - On May 12, 2021, they obtain a new policy effective May 17, 2021.
 - The carrier reports that policy to IPM, but the coverage does not go into effect until **after** the registration has already been revoked.
3. Customer C is scheduled for revocation on May 17, 2021.
 - On May 16, 2021, they obtain a new policy effective May 16, 2021.
 - The carrier reports that policy to IPM on May 18, after the revocation has gone into effect.
 - As the policy was effective May 16, 2021, when successfully reported to IPM, the revocation action is cleared as the customer has proof of coverage prior to the revocation date.

Out of State Insurance:

The 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.

Per [Massachusetts General Law Chapter 90 § 1A](#), vehicles registered in MA are **required** to maintain insurance coverage.

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 canceled.

- 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.

In most cases, the following scenario is the cause:

1. The insured moves out of Massachusetts and continues to operate the vehicle under the MA registration.
 - They contact their carrier/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.
2. No new policy is going to be reported to the RMV causing the registration to be revoked **33 calendar days later**.
 - The RMV will send the required revocation letter.
3. Whether the customer receives this revocation letter often depends on the customer filing an **address change** with the RMV.
 - Our customers typically find out 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.

Required action by the insurance industry:

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 30 calendar days for incoming residents to register their vehicles.
2. Insurers **must** do one of the following:
 - Avoid canceling the Massachusetts policy until the MA registration is canceled, **or**
 - Report the new policy to the RMV.

Contact email

- Atlas.IPM@dot.state.ma.us

Reference links

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

These reminder notices are published on our [Business Partner website](#).

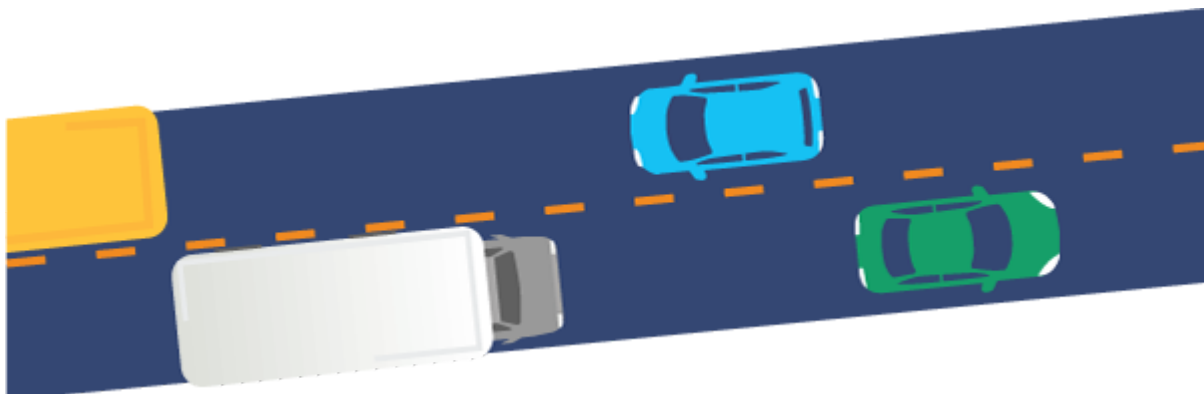
**Thank you for sharing this information with your staff and agents.
Your partnership is appreciated.**



Massachusetts Registry of Motor Vehicles

The Registry of Motor Vehicles credentials and delivers driver, non-driver, and vehicle services. We are also responsible for making sure all drivers, as well as the vehicles on our roadways, are safe and fit to operate.

For your protection, please do not email personal information (e.g., Social Security Number, Credit Card Numbers, Passwords).



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