

# Introduction to the IPM Program

## Insurance Policy Management (IPM) Program Manual

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Change	Description	Date Updated/Version Number
References Section	Updated hyperlinks in document and References section to new Business Partner website on Mass.gov.	04/29/2024 – V3.0

## Overview of the Insurance Policy Management (IPM) Program Manual

This manual describes the processing of policy and vehicle information, as part of the Insurance Policy Management (IPM) Program, within the new Massachusetts Registry of Motor Vehicles (RMV) **ATLAS** system. **Release 2** of the **ATLAS** system, supporting the vehicle services portion of the RMV's business, implemented on November 12, 2019.

This manual is intended for use by any automobile insurance carrier or insurance industry-connected Service Bureau doing business in the Commonwealth of Massachusetts.

The timely reporting of new and changed insurance information to the RMV is critical to the IPM Program for both Private Passenger and Commercially insured vehicles. The **ATLAS** system links carrier-provided insurance information with vehicle registration data to determine which registrations are insured. When insurance coverage either lapses or does not exist (or not recorded with the RMV), the RMV will move to revoke the associated registration(s).

The chapters in this manual describe the overall IPM Program and the corresponding business transactions (noted below), business rules, and edits. The generic edits that are applicable to all of the transactions are grouped into categories and will be discussed in separate documentation.

## Introduction to the Insurance Policy Management (IPM) Program

**Mandatory Insurance:** The General Laws of the Commonwealth of Massachusetts (Chapter 90, Section 1a) require proof of automobile insurance prior to the RMV issuing a registration. In Massachusetts, the insurance is associated with the registration/vehicle/owner combination, as opposed to a specific licensed operator. In addition, and also by law, all registrations are issued in the name of the vehicle owner, so the owner and registrant are always one and the same. In this manner, since every registered motor vehicle is insured, so is any licensed and authorized operator of that motor vehicle.

The verification of insurance by the RMV for a **New Vehicle Transaction** is accomplished via a two-step process:

1. Via a literal or electronic affixing of a stamp on a registration form that indicates the insurance carrier, agent, and insurance policy effective date.
2. Via an electronic transaction that posts a policy record (insurance company, policy number, policy type, policy effective date, and expiration dates) associated with a registration/vehicle/owner combination to the RMV.

Once a policy is posted to the RMV's **ATLAS** system and associated with one or more registrations, the carrier can add/delete vehicles, perform amendments, cancellations, and policy renewals. This statute states a cancellation does not become effective until it is posted on the RMV's **ATLAS** system. The enforcement mechanism for this process is the revocation of the registrant's or insured's registration, which is discussed in detail in this manual.

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**NOTE:** The timely processing of new and amended insurance information with the RMV is critical to avoid disruption.

Insurance carriers that write Private Passenger policies must report certain claims and at fault accidents to the Merit Rating Board (MRB), a department within the RMV. Additionally, the MRB administers the Safe Driver Insurance Plan (SDIP), which provides the Private Passenger carriers' driving records called Statements of Unsafe Driver Points (UDP), at no direct cost per driving record. For Private Passenger carriers, a detailed description of the MRB and plan can be found at: <https://www.mass.gov/merit-rating-board-mrb>.

Transactions are available for processing via three methods:

- Overnight **Batch Processing**, or
- Real-time **Web Services**, or
- Via the **eServices Insurance Portal**.

The information available from both the RMV and MRB is extensive and integrated with the basic vehicle registration process, as outlined in the [IPM Program](#) page.

## IPM Business Transactions

The chapters in this manual describe the following and are linked below:

### Chapter Number / Transaction Type

- [Chapter 1: Overview of IPM Program](#)
- [Chapter 2: New Business](#)
- [Chapter 3: Bind Verification](#)
- [Chapter 4: Policy Renewals](#)
- [Chapter 5: Policy Amendments](#)
- [Chapter 6: Policy Cancellations](#)
- [Chapter 7: Policy Reinstatements](#)
- [Chapter 8: Clear and Amend Unpaid Premium](#)
- [Chapter 9: Section 5 Registrations](#)
- [Chapter 10: Trailer Reporting](#)
- [Chapter 11: Notice to Carrier](#)
- [Chapter 12: Technical Specifications](#)
- [Chapter 13: Re-Establish Policy Transactions](#)
- [Appendix B: Plate Type Chart](#)

## References

[RMV Business Partners Website](#)

[IPM Program](#)

[IPM Program Documents](#)