

Chapter 11: Notice to Carrier

Insurance Policy Management (IPM) Program Manual

Table of Contents

Overview of the Notice to Carrier (NTC).....	3
General Construction of the Notice to Carrier	3
Carrier Action/Prefix Codes.....	3
Base Reason Codes.....	4
Notice to Carrier Notice Descriptions.....	5
Timing.....	6
Additional Notice Reasons	7
Notice to Carrier Reason Codes	7
References	8

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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 Notice to Carrier (NTC)

As part of developing the new Insurance Policy Management (IPM) Program, the Registry of Motor Vehicles (RMV) considered known problems and issues that the carriers and the carrier/agent focus/advisory group submitted. The most often mentioned case was the situation where a person purchases a new vehicle (usually this is a private sale scenario), goes to their agent or carrier and obtains a stamped RMV-1 form and then delays registering the vehicle for a week or more (the stamp is good for 30 calendar days). Meanwhile, the carrier, having a policy in place effective the day it is stamped on the RMV-1 form, tries to post the Policy Record at the RMV and it rejects because the registration is not present yet. This game of cat and mouse can go back and forth several times before the vehicle is finally registered and the policy posts. In addition, carriers identified several scenarios that follow the pattern of the registrant/insured changes something at the RMV without notifying the carrier or agent and they only find out as the result of some other event. Examples include the registrant swapping a plate, cancelling a plate, reporting the plate lost or stolen, and so on.

In addition, the RMV produces two monthly reports that are available either as mainframe text, Excel spreadsheet, or in print form. These reports represent the (active) registrations without a policy and the registrations with expired policies. The first report reflects the case where the opposite of what was described above happened, namely the person registered a vehicle and gave us the stamped RMV-1 as proof of insurance and the RMV never received an electronic Policy Record (or confirmation from the RMV's perspective) from the carrier. The second report reflects policies that have expired where the carrier did not send us a cancellation that was effective on a policy's Expiration Date. Both result in registrations and vehicles appearing to be uninsured.

As part of **R2**, the RMV has developed a daily **Notice to Carrier (NTC)** file, to both replace the above-mentioned monthly reports and to also proactively report on a series of events that are of interest to the insurance carriers.

NOTE: As part of **ATLAS Release 2 (R2)**, the RMV replaced the RMV-1 form with the new [Registration and Title Application \(RTA\) Form](#) and [RTA Form Instruction Guide](#).

General Construction of the Notice to Carrier

The **Notice to Carrier (NTC)** has two basic components: **Carrier Action/Prefix Codes** and **Base Reason Codes**. The **Carrier Action/Prefix Codes** reflect the RMV's estimation of the importance or immediacy that a carrier needs to give an individual notice. They are as follows:

Carrier Action/Prefix Codes

Prefix	Notice Severity	Carrier Action	RMV Action
0	Urgent	Carrier action required immediately	Action Taken
1	Important	Carrier action required	Action Pending

2	Warning	Carrier action required	No RMV Action Taken
3	Notice	Carrier action optional	No RMV Action Taken
4	Informational	No carrier action needed	No RMV Action Taken

The descriptions include:

- **Prefix:** Reflects the relative importance or immediacy the NTC has, from an RMV perspective, with 0 reflecting the highest importance and 4 the lowest/informational notices.
- **Notice Severity:** Describes the business description associated with the numerical code.
- **Carrier Action:** Reflects the RMV's perspective on the action we would expect that a carrier should take given the specific NTC item.
- **RMV Action:** Describes the action the RMV is or will be required to take assuming no carrier action on the specific NTC item.

For example, if the RMV has just revoked a registration that lists the carrier as the insurer, the prefix would be a 0 (or Urgent) as the RMV just revoked the registration and (presumably) the registrant (the insured) has been affected. If the RMV is reporting a plate cancellation, the prefix would be a 4 or Informational, e.g., the registration is now cancelled and the carrier may take action, based on its own business policies and rules.

Base Reason Codes

The second component is the **Base Reason Codes**, which describe a set of general business scenarios. These codes articulate 10 basic reasons that will cause an individual item to appear on the NTC as follows:

Base Reason Code	Description
01	Policy Not Reported for Registration
02	Expired Policy for Registration
03	Section 5 Number of Plates Changed
04	Bind Policy Verification Required
05	Registration Revoked
06	Registration Cancelled
07	Registration Expired
08	Active Policy with No Vehicles
09	Registration Number Changed
10	Registration Carrier Changed

Notice to Carrier Notice Descriptions

The Carrier Action/Prefix Codes and the Base Reason Codes are then combined to create 17 different descriptive reasons for the NTC as follows:

Description	Prefix	Base Reason Code	Notice Reason Code	Notice Days
No Policy Reported - Active Registration - Not Subject to Revocation	3	01	301	30
No Policy Reported - Active Registration	2	01	201	23*
No Policy Reported - Registration Pending Revocation	1	01	101	10*
No Policy Reported - Registration Revoked	0	01	001	30
Policy Expired - Active Registration	2	02	202	10*
Policy Expired - Registration Pending Revocation	1	02	102	10*
Policy Expired - Registration Revoked	0	02	002	30
Section 5 Number of Plates Changed - Increase - Active Registration	2	03	203	10*
Section 5 Number of Plates Changed - Increase - Registration Pending Revocation	1	03	103	10*
Section 5 Number of Plates Changed - Increase - Registration Revoked	0	03	003	30
Section 5 Number of Plates Changed - Decrease	3	03	303	30
Bind Policy Verification Required	2	04	204	30
Registration Revoked	1	05	105	30
Registration Cancelled	2	06	206	30
Registration Expired	2	07	207	30
Active Policy with No Vehicles	3	08	308	30
Registration Number Changes	4	09	409	7
Registration Carrier Changed	4	10	410	7

The combination of the **Notice Severity** with the **Base Reason Code** creates a three-digit code that reflect 17 specific business reasons for sending an NTC Notice. The three-digit codes that reflect the Notices can be sorted numerically and would then be in the rough order of priority the RMV would view them in. This isn't to say or suggest this is the carriers order, it presented as an explanation only. The right most column, **Notice Days** reflects the number of calendar days this Notice will remain on the NTC list. Those noted with an asterisk reflect the items that are scheduled to go into effect after November 12, 2019 and will not appear on the report until they are implemented. There are two exceptions to this statement for codes: No Policy Reported–

Active Registration and No Policy Reported–Pending Revocation. In the scenario where a carrier has cancelled a policy, the RMV has sent the Revocation Notice and the registrant then files a manual stamped RMV-3 form, this action will reset the clock for an additional 10 calendar days. At the end of this period, another Revocation Notice will be issued with a 10-calendar day grace period. During these periods, the above referenced notices will appear on the Notice to Carrier for the carrier that was reported on the RMV-3 form.

For example, the **Notice Code** 201: No Policy Reported-Active Registration, is scheduled to be enforced on March 1, 2020; however, the code will appear on the NTC file, starting on November 12, 2019. On March 23, 2020, **Notice Code** 101: No Policy Reported – Registration Pending Revocation, will begin to appear on the report. On April 2, 2020, **Notice Code** 001: No Policy Reported – Registration Revoked, would appear. This [Notice to Carrier Reason Codes](#) table describes each of these Notice Codes with the descriptions and codes, along with an articulation of the business reason that would cause the Notice to generate.

Timing

The NTC file is produced daily and is available at the end of each business day. The daily file reflects every Notice Code within the stated **Notice Days**. For example, for the **Notice Code** 201: No Policy Reported-Active Registration Notice, the NTC file contains all of these that had occurred in the last 23 calendar days. For **Notice Code** 101: No Policy Reported – Registration Pending Revocation, this reflects all that had occurred in the last 10 calendar days. For Notice 001 where the registration is finally revoked, this would remain on the file for the next 30 calendar days. In this manner, the NTC file is following the basic progression of each of the revocation processes.

Additional Notice Reasons

Additional Notice to Carrier requests may be considered for post-**ATLAS Release 2 (R2)** inclusion, effective spring of 2020.

Notice to Carrier Reason Codes

Notice to Carrier Reason Codes		
Description	Notice Reason Code	Use Case
No Policy Reported - Active Registration - Not Subject to Revocation	301	Customer registers a vehicle with IPM exempt registration, carrier does not report policy. Registration is not subject to IPM revocation.
No Policy Reported - Active Registration	201	Customer registers a vehicle; carrier does not report policy.
No Policy Reported - Registration Pending Revocation	101	Customer registers a vehicle; carrier does not report policy. Vehicle Registration is pending revocation due to unreported insurance.
No Policy Reported - Registration Revoked	1	Customer registers a vehicle; carrier does not report policy. Vehicle Registration is revoked due to unreported insurance.
Policy Expired - Active Registration	202	Active registration is associated to an expired policy.
Policy Expired - Registration Pending Revocation	102	Active registration is associated to an expired policy. Vehicle Registration is pending revocation due to expired insurance.
Policy Expired - Registration Revoked	2	Active registration is associated to an expired policy. Vehicle Registration is revoked due to expired insurance.
Section 5 Number of Plates Changed - Increase - Active Registration	203	Plate(s) added to a Section 5 Registration. Number of Insured Section 5 plates reported by carrier is less than registered number of plates.
Section 5 Number of Plates Changed - Increase - Registration Pending Revocation	103	Plate(s) added to a Section 5 Registration. Number of Insured Section 5 plates reported by carrier is less than registered number of plates. Section 5 Registration pending revocation due to

		underreported number of insured section 5 plates.
Section 5 Number of Plates Changed - Increase - Registration Revoked	3	Plate(s) added to a Section 5 Registration. Number of Insured Section 5 plates reported by carrier is less than registered number of plates. Section 5 Registration revoked due to underreported number of insured section 5 plates.
Section 5 Number of Plates Changed - Decrease	303	Plate(s) removed from a Section 5 Registration. Number of Insured Section 5 plates reported by carrier is more than registered number of plates.
Bind Policy Verification Required	204	90 calendar days has elapsed for a bind policy without a bind policy verification
Registration Revoked	105	Revoked registration is associated to an active policy.
Registration Cancelled	206	Cancelled registration is associated to an active policy.
Registration Expired	207	Expired registration is associated to an active policy.
Active Policy with No Vehicles	308	Active policy on record with no associated registered vehicle, e.g., all registered vehicles on a policy are removed, but the policy isn't cancelled.
Registration Number Changes	409	The registration plate number associated with an active policy has been exchanged (or swapped) for a new plate and number and is associated with an active policy.
Registration Carrier Changed	410	A registration carrier has changed for an active policy.

References

[RMV Business Partners Website](#)
[IPM Program](#)
[IPM Program Documents](#)