

## Chapter 3: Bind Verification

# Insurance Policy Management (IPM) Program Manual

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## Bind and Bind Verifications

The **Bind Transactions** are for insurance carriers who do not, for a **New Business Transaction**, issue Policy Numbers in a manner that would allow them to report those Policy Numbers to the Registry of Motor Vehicles (RMV) in a timely manner, at the outside within the 23 calendar day reporting window. In these instances, the carrier can, via the **eServices Portal** only, submit a **New Business Transaction** where the Policy Number is left blank and the Bind option has been checked. The RMV posts a Policy Record in **ATLAS** with an internally generated Policy Binder Reference Number. This number must be recorded and retained by the carrier. The carrier can then use the **Bind Verification Transaction** (available as an **IPM Batch**, **Web Services**, or **eServices Insurance Portal Transaction**) to change the RMV issued Policy Binder Reference Number to the actual Policy Number the carrier has issued. The **BindPolicyVerification** Transaction is described below.

## Batch Transactions

The **IPM Batch Services Bind Verification Transaction** is an amendment transaction where the carrier is changing the RMV assigned Policy Binder Reference Number to the insured's Policy Number. None of the other policy information can be changed or updated using this transaction. The Bind Verification Transaction is transaction type 2 and there are no Action Codes for this transaction.

### Policy Information

The submitting Service Provider or carrier and the insurer company codes are checked for validity and for security to ensure the Service Provider/carrier is allowed to submit for the insurer.

IPM Policy Identification consists of the following:

- Insurer's insurance company code
- RMV assigned Policy Binder Reference Number
- Policy Type (P=private passenger, C=commercial)
- Policy Effective Date

If all of the Policy Identification items match, the transaction proceeds. If any of the items fail, the transaction is rejected along with error codes that indicate which item or which of the items failed. If the transaction proceeds and is successful, the RMV assigned Policy Binder Reference Number will be replaced by the carrier's Policy Number.

## Web Services Transactions

The **Web Services Bind Verification Transaction** is an amendment transaction where the carrier is changing the RMV assigned Policy Binder Reference Number to the insured's Policy Number. None of the other policy information can be changed or updated using this transaction. In order to process this transaction, the submitter will first need obtain the **ATLAS Policy Term Key** for the existing policy. To process this inquiry, the submitter will need the RMV assigned Policy Binder Reference Number to use as the Policy Number along with the Policy Effective and Expiration Dates. Once the carrier has the **ATLAS Policy Term Key**, the carrier sends the RMV

the **BindPolicyVerification** Transaction with the **ATLAS Policy Term Key** (which identifies the Policy Record) and the new Policy Number. This will replace the RMV assigned Policy Binder Reference Number. Even though there is a new Policy Number, the **ATLAS Policy Term Key** will not change.

### eServices Insurance Portal Transactions

The instructions for processing **eServices Insurance Portal Transactions** are addressed in a separate manual, [eServices Reference Manual for Insurance Industry Users](#), and also via the [ATLAS Training - Computer Based Training \(CBT\) Videos](#). and are not documented in this chapter. However, the same basic process that is described in the **Web Services Transactions** section, without the need to obtain the **ATLAS Policy Term Key**, is also applicable to this transaction.

### Timing Issues

The stated RMV Policy for processing a **Bind Verification** is within 90 calendar days of obtaining a Policy Binder Reference Number.

**NOTE: ATLAS** does not prohibit changes outside of this 90 calendar day window. The RMV-generated Policy Binder Reference Number could remain in place for the life of the policy term as the Policy Number. While the RMV would not recommend this, there is no restriction in **ATLAS** that would stop this from happening. The RMV's primary concern is that the Registration/Vehicle is insured and that a Policy Record created by the insurer is in place. Insurance carriers may amend, cancel, renew, or reinstate a policy record that has a Policy Binder Reference Number as its Policy Number.

### References

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