Chapter 5: Policy Amendments

Insurance Policy Management (IPM) Program Manual

Table of Contents

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 – V4.0

Policy Amendment Transactions

The **Policy Amendment (Amend) Transaction** allows an insurance carrier to amend certain items on a policy that are already posted on the Registry of Motor Vehicles (RMV) **ATLAS** file. This transaction can be undertaken via **Batch Processing**, **Web Services** or the **eServices Insurance Portal**. This manual only covers the **Batch** and **Web Services Transactions** The **eService Insurance Portal** transactions are addressed in a separate manual, the **eServices Reference Manual for Insurance Industry Users**, and also via the **Computer Based Training (CBT) Videos**. This transaction may be submitted at any time during the life of the policy and after the policy has expired.

The **Policy Amendment Transaction** supports two broad categories of Amendments:
- Amendments to the Policy Record itself, and
- Registration and Vehicle related Amendments.

These Amendments are discussed separately in the sections below.

The **Policy Amend Transaction** does not allow or support changes to a/an:
- Policy Number
- Insurance Company Code
- Policy Effective Date
- Policy Type
- Cancellation Reason
- Unpaid Premium Amount (See **Chapter 8: Clear and Amend Unpaid Premium** for instructions regarding posting and amending unpaid premiums.)

Batch Transactions

The **Amend Transaction** is Transaction Type 4. Below is a matrix of the Action Code options for the Amend Transaction.

Transaction Type	Action Code	Description
4	0	Amend Policyholder Information
4	1	Amend – Add Registration/Vehicle
4	2	Amend – Delete Registration/Vehicle
4	4	Amend Section 5 – Add Section 5 Registration
4	5	Amend Section 5 – Delete Section 5 Registration
4	6	Amend Section 5 – Update Section 5 Number of Plates
4	7	Amend Policy Expiration Date

For **Batch Processing** of an **Amend Transaction**, each transaction is processed independent of others that are associated to the same Policy Record. Therefore, if two amendments are submitted in one file, one to change the policyholder and the other to add a vehicle, each is processed independently, so it is possible that the policyholder amendment could fail and the Vehicle Add succeed. Amendments are processed in the order they are received.

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 authorized to submit for the insurer.

IPM Policy Identification consists of the following:
- Insurer's Insurance Company Code
- Policy Number known to the RMV
- Policy Type (P=Private passenger, C=Commercial)
- Policy Effective Date

If the provided policy identification information matches the IPM Policy Identification, the RMV will then attempt to match the supplied policyholder information with the IPM Policyholder information as listed below. Otherwise, the transaction rejects with a 0303 error (Policy Identification Not Found). If the policyholder information matches, the policy amendment will be processed. Otherwise, the transaction is rejected with the applicable policyholder match error code.

Amend Policyholder

The **Amend Policyholder Transaction** (Type 4, Action Code 0) allows the carrier to change the person or company that is listed as the policyholder. This process is not an amendment in the sense that one can change the name of the individual Policyholder, rather it allows the carrier to

associate the policy with a different person or company (as the policyholder) that is already present on **ATLAS**. The edits that are utilized to match individual and company policyholders are outlined below.

Policyholder Edits – Individual

Driver's License Numbers: There are two different license number scenarios outlined below:

- **Massachusetts License Information:** When the policyholder's license state is Massachusetts, **ATLAS** compares the submitted license number to the license information on the RMV's license file. The transaction is rejected if there is no matching record for an RMV licensed driver.
- **Out of State License Information:** When the policyholder's license state is a valid state code other than MA, the license number is compared to out-of-state license information residing on **ATLAS**. If there is a match, the policy is posted with the matched **ATLAS** record as the Policyholder. If there is no match, the Policy Record is posted with the policyholder information as provided. In this instance the reporting of unpaid premium against the policyholder is not allowed. If, at some future date, the carrier wanted to post unpaid premium, they would have to process an amendment transaction to change the policyholder to a record that already exists on **ATLAS**.

Policyholder Edits – Company

ATLAS maintains a hierarchical structure for companies where it is possible and common for one FID to have several different Company names For example, municipalities may be noted as Town of X or City of X (which is referred to as the Customer Record) but they have a variety of subdivisions they need to track (referred to as the Account Record). The account records normally have the municipal name present in them (X Public Works Department or X Water Department) but not in any predictable order (Trustees of X Cemetery or Long Island Hospital). The RMV tries to maintain a semblance of order with these names, but carriers are advised to always request a copy of a registration and/or to look the Company up to see how it is recorded on **ATLAS**. For Company Policyholders, the FID number (Federal Identification number) is the primary key and is recorded in the Business FID field. The Company name is entered in the policyholder business name field. The RMV finds all of the records associated with the provided FID and matches the first eight characters of the supplied owner name with the Company name on **ATLAS**. For this match, spaces and any special characters are removed. A match on five or the eight characters is considered a match. In cases where they do not resolve to a single record, the RMV chooses the first record in the string of duplicates. In the case where no matching record is found, the Policy posts with the information as supplied by the carrier.

NOTE: If the existing policyholder has unpaid premium, the unpaid premium will be transferred to the new policyholder as part of this transaction. In the case where the new policyholder did not match to an existing record on **ATLAS** and the old policyholder had unpaid premium, the unpaid premium will be carried forward to the new Policy Record only.

Add/Delete Vehicle/Registration Information

The **Add/Delete Vehicle Transactions** (Type 4, Action Codes 1 and 2) require a unique vehicle identification number (VIN). The VIN must already exist on the RMV database.

VIN Edits

The VIN supplied will be verified against the information on the **ATLAS** registration file. IPM requires that all vehicles reported on a New Business, Renewal, or Vehicle Amend Policy transaction must already be recorded on **ATLAS** associated with the proposed registrant/owner. If the VIN does not exist on **ATLAS**, the transaction is rejected. In this circumstance, IPM will check digit any provided 17 character VIN and will set an error (2101) when it doesn't check digit. If the RMV finds more than one occurrence of that VIN on **ATLAS** (which should be a rare occurrence), it uses the provided registration number and/or owner information to determine the correct record to associate to the transaction.

For additional instructions regarding Trailers, review **Chapter 10: Trailer Registrations**.

Registration/Owner Edits

Once a VIN is validated, **ATLAS** compares the plate type and registration and/or the vehicle owner information stored on **ATLAS** to the information supplied by the insurance company. IPM requires that either the supplied registration or vehicle owner information matches the information recorded on **ATLAS** for the vehicle.

Registration Edit

ATLAS checks the plate type and registration number supplied by the insurance company and compares it to the current plate type and registration recorded on **ATLAS** for that vehicle. If the plate type and registration number match, the record is accepted. When the plate type and registration number do not match, the vehicle owner information is verified against the information residing in **ATLAS**.

Vehicle Owner/Registrant Information

The vehicle owner information is only edited if the vehicle registration information is missing or invalid.
The supplied vehicle owner type (individual or company) is examined and the appropriate vehicle owner edits are applied.

Individual Vehicle Owners/Registrants

The vehicle owner's license number supplied is compared to the vehicle owner license number stored on the registration record. A match on license number results in the acceptance of the record. Mismatches on license number initiate the owner surname and date of birth edits. These edits are identical to those used for verifying policyholder information, as outlined in **Chapter 2: New Business**. The surname and date of birth supplied are compared to the information stored for all owners recorded in **ATLAS**. A match results in acceptance of the record.

Company Vehicle Owners/Registrants
Transactions received with a company/business owner type are edited in the following manner:
The RMV will find all of the records associated with the provided FID and match the first eight characters of the supplied owner name with the company name on **ATLAS**. For this match, spaces and any special characters are removed. A match on five or the eight characters is considered a match. In cases where they do not resolve to a single record, the RMV will choose the first record in the string of duplicates.

Once the policy and vehicle/registration/registrant record have been identified, the submitter can then add or delete the vehicle/registration record from the Policy. For add transactions, the Transaction Effective Date can be any date between the Policy Effective and End Date.

Section 5 Amendments
For **Batch Processing** of **Section 5 Amendment Transactions**, the **Add Section 5 Registration Transaction** (Transaction Type 4, Action Code 4) should be used to associate a Section 5 Registration to a policy that has already been posted to **ATLAS**. Note that it is possible to have both Section 5 Registrations and normal registrations being insured by the same policy. For this and all of Section 5 Amendment Transactions, all of the Policyholder Edits noted in the **Policyholder Edits – Individual** and **Policyholder Edits – Company** sections will be invoked to match to an existing Policy Record.

Once the presence of a policy is validated, the Registration Plate Type is validated and the Section 5 Master Registration Number is validated as an existing Section 5 Registration. Note, this validation is registrations status agnostic. In addition to the registration verification, the Registrant will be validated as stated below. For Section 5 Registrations, it is not uncommon to have both an individual and company registrant. The requirement is for one of the registrants to validate, not both.

The supplied registrant type (Individual or Company) is examined and the appropriate registrant edits are applied, as noted below:

Individual Registrants
The supplied registrant's license number is compared to the Section 5 registrant license number stored on the registration record. A match on license number results in the acceptance of the record. A mismatch on license number will initiate the verification of the registrant's surname and date of birth. These edits are identical to those used for verifying policyholder information as outlined in **Chapter 2: New Business**. The surname and date of birth supplied are compared to the information stored for the Section 5 registrant. A match results in acceptance of the record, a mismatch is a rejection with the error code of 2105.

Company Registrants

ATLAS maintains a hierarchical structure for companies where it is possible and common for one FID to have several different Company names. For example, municipalities may be noted as Town of X or City of X (which is referred to as the Customer Record) but they have a variety of subdivisions they need to track (referred to as the Account Record). The account records normally have the municipal name present in them (X Public Works Department or X Water Department) but not in any predictable order (Trustees of X Cemetery or Long Island Hospital). The RMV tries to maintain a semblance of order with these names, but carriers are advised to always request a copy of a registration and/or to look the Company up to see how it is recorded on **ATLAS**. For Company Policyholders, the FID number (Federal Identification number) is the primary key and is recorded in the Business FID field. The Company name is entered in the policyholder business name field. The RMV finds all the records associated with the provided FID and matches the first eight characters of the supplied owner name with the Company name on **ATLAS**. For this match, spaces and any special characters are removed. A match on five of the eight characters is considered a match. In cases where they do not resolve to a single record, the RMV chooses the first record in the string of duplicates. In the case where no matching record is found, the policy posts with the information as supplied by the carrier.

The **Delete Section 5 Registration Transaction** (Transaction Type 4, Action Code 5) is used to disassociate a Section 5 Registration from a Policy Record. This should be a rare occurrence that generally reflects the case where an error has occurred; for example, this Section 5 Registration has been posted to the wrong Policy Record. This transaction cannot be used in the place of a cancellation. This transaction must have an Effective Date of not more than 10 calendar days prior to the transaction date or a date greater than the transaction date but prior to or on the Policy Expiration Date.

The **Update Section 5 Number of Plates Transaction** (Transaction Type 4, Action Code 6) is used when the number of insured registration plates has either increased (typically) or decreased (rarely). The edits outlined above are used to uniquely identify the policy and the Section 5 Registration record in question. In either case, the carrier is always reporting the total number of plates they are insuring, not the net increase or decrease. In the case where the carrier reports a plate count that is greater than the total number of plates recorded on **ATLAS**, informational error 6103 is returned.

NOTE: Due to the business process and associated timing for Section 5 Registrations, it is quite possible that a carrier will have a greater number of plates than the RMV. This is caused by the fact that the insured must go to the carrier, have the plate amendment form stamped, return that form to the RMV and then the RMV has to issue the plates. Depending on the timeliness of the registrant delivering the form, this could result in the plate count mismatch situation where the carriers count is greater than the RMV's.

In the instance where the new, increased number of plates is less than the total number of plates the RMV has on file, the transaction will be rejected and error 6102 will be sent

to the carrier. Since this situation reflects a circumstance where the carrier has informed the RMV that they are insuring fewer plates than the RMV has issued, one of the following needs to occur within 10 calendar days or the RMV will issue a revocation notice to the registrant. This notice will be for the Master Registration, not for any individual plate.

The actions that can be taken to avoid the revocation notice being issued are:
- The registrant returns and cancels the appropriate number of plates so the RMV and carrier's total count of insured plates is the same, or
- The carrier files another **Amendment Transaction** to make the RMV and carrier's total count of insured plates the same.

Amend Policy Expiration Date
ATLAS supports the amendment of the Policy Expiration Date (Transaction Type 4, Action Code 7) as follows: The expiration date can be amended, providing that the new policy term is between 1 day and 2 years (24 months) in length, even after the amendment, and the new Policy Expiration Date cannot be extended to overlap with another term on the same policy.

For the **Policy Expiration Amendment Transaction**, the same Policy Edits that are outlined above are used to uniquely identify the affected policy.

Policy Replacements
ATLAS does not provide a transaction that accommodates the circumstance where, for whatever carrier business reason, there is a need to move a large number of policies that are insured by one carrier/company code to another within the carrier's group. If the need arises to undertake moving policies in this manner, the carrier should contact the RMV IPM representative and discuss the particulars of this request. The RMV will, based on those discussions, work with the carrier to develop a process that addresses the specifics of the business situation.

Response Record
For each **Policy Amendment Transaction** received, there is a corresponding response record that contains:
- A mirror image of the record as sent by the insurer, and
- The record as it appears on **ATLAS**. The specific details for the response record are in **Chapter 12: Technical Specifications**.

Web Services Transactions
The **Web Services** for **Policy Amendment Transactions** support the same business rules as the Batch transactions. The rules are repeated here, with the processing differences noted in each section. One of the consistent differences is the batch transaction matches on Company Code, Policy Number, Policy Type and Policy Effective Date. The **Web Services Transactions** use the **ATLAS Policy Term Key** to uniquely identify the Policy Record. The key can be obtained by utilizing the **GetPolicyTerm Transaction**.

Amend Policyholder

The **Amend Policyholder Transaction** is supported by the **UpdatePolicyholder Web Services Transaction**. This service allows the carrier to change the person or company that is listed as the policyholder. This process is not an amendment in the sense that one can change the name of the policyholder, rather it allows the carrier to associate the policy with a different person or company (as the policyholder) that is already present on **ATLAS**. In order to process this transaction, the submitter must first obtain the **ATLAS Entity Key** which will uniquely identify the new policyholder. Any of the inquiry transactions that return person or company information can be used to obtain the **ATLAS Entity Key**. This transaction also requires the submitter to use the **ATLAS Policy Term Key** to uniquely identify the policy to be amended. The combination of these two keys ensure that the policy, current policyholder and new policyholder are all uniquely identified. The **Web Services Transaction** also supports sending the Policyholder information rather than the **ATLAS Entity Key**. In this circumstance, the same edits that are used in the batch process are used to match the provided Policyholder information to ATLAS.

Policyholder Edits – Individual

Driver's License Numbers: There are two different license number scenarios outlined below:

- **Massachusetts License Information:** When the policyholder's license state is Massachusetts, **ATLAS** compares the submitted license number to the license information on the RMV's license file. The transaction is rejected if there is no matching record for an RMV licensed driver.
- **Out of State License Information:** When the policyholder's license state is a valid state code other than Massachusetts, the license number is compared to out-of-state license information residing on **ATLAS**. If there is a match, the policy is posted with the matched **ATLAS** record as the Policyholder. If there is no match, the Policy Record is posted with the policyholder information as provided. In this instance the reporting of unpaid premium against the policyholder is not allowed. If, at some future date the carrier wanted to post unpaid premium, they would have to process an amendment transaction to change the policyholder to a record that already exists on **ATLAS**.

Policyholder Edits – Company

ATLAS maintains a hierarchical structure for companies where it is possible and common for one FID to have several different Company names. For example, municipalities may be noted as Town of X or City of X (which is referred to as the Customer Record), but there are a variety of subdivisions that need to be tracked (referred to as the Account Record). The account records normally have the municipal name present in them (X Public Works Department or X Water Department) but not in any predictable order (Trustees of X Cemetery or Long Island Hospital). The RMV tries to maintain a semblance of order with these names, but carriers are advised to always request a copy of a registration and/or to look up the Company to see how it is recorded in **ATLAS**. For Company policyholders, the FID number (Federal Identification number) is the primary key and is recorded in the Business FID field. The Company name is entered in the policyholder business name field. The RMV finds all the records associated with the provided FID and match the first eight characters of the supplied owner name with the Company name on **ATLAS**. For this match, spaces and any special characters are removed. A match on five of the

eight characters is considered a match. In cases where they do not resolve to a single record, the RMV chooses the first record in the string of duplicates. In the case where no matching record is found, the policy posts with the information as supplied by the carrier.

NOTE: If the existing policyholder has unpaid premium, the unpaid premium will be transferred to the new policyholder as part of this transaction. In the case where the new policyholder did not match to an existing record on **ATLAS** and the old policyholder had unpaid premium, the unpaid premium will be carried forward to the new Policy Record only.

Add/Delete Vehicle/Registration Information

The **Add/Delete Vehicle Transactions** are supported by the **AddVehicleToPolicy** and **RemoveVehicleFromPolicy Web Services**. In order to process these transactions, a Policy Record must already be present on **ATLAS**. Assuming the Policy Record is in place, the submitter must send the **ATLAS Policy Term Key** to uniquely identify the insurance Policy Record and either:

*   The **ATLAS Vehicle Key** plus the **Owner ATLAS Entity Key** (the combination of which identifies a vehicle and an owner), or
*   The **ATLAS Ownership Key** (which uniquely identifies the vehicle/owner combination).

Once the policy and vehicle/registration/registrant record have been identified, the submitter can then add or delete the vehicle/registration record from the policy. For add transactions, the Transaction Effective Date can be any date between the Policy Effective and End Date.

Section 5 Amendments

For **Web Services** processing of **Section 5 Amendment Transactions**, the **AddSection5ToPolicy Transaction** should be used to associate a Section 5 Registration to a policy that has already been posted to **ATLAS**. Note that it is possible to have both Section 5 Registrations and normal registrations being insured by the same policy. In order to process the **AddSection5ToPolicy Transaction**, the submitter must send the **ATLAS Policy Term Key** to uniquely identify the insurance Policy Record and the **ATLAS Ownership Key** to uniquely identify the Section 5 Registration. Since this transaction is using the internal **ATLAS** keys, there are only two possible outcomes; it passes or fails because one or both key(s) are not found.

The Delete or Remove Section 5 Registration Transaction, **RemoveSection5FromPolicy**, is used to disassociate a Section 5 Registration from a Policy Record. This should be a rare occurrence that generally reflects the case where an error has occurred. This transaction cannot be used in the place of a cancellation. This transaction must have an Effective Date greater than the Transaction Date, but prior to the Policy Expiration Date. (**NOTE:** The Delete/Remove Transaction Date should be between the Policy Term Effective Date and the Policy Expiration Date.

In order to change the number of Section 5 Registration plates the policy is insuring, the transaction **UpdateSection5PolicyPlates** is used to increase (typically) or decrease (rarely) the number of plates. In either case, the carrier is always reporting the total number of plates they are insuring, not the net increase or decrease. In the case where the carrier reports a plate count that is greater than the total number of plates recorded on **ATLAS**, informational error, INFOONLY_NUMBEROFPLATES_TOOHIGH, will be returned. Due to the business process and associated timing for Section 5 Registrations, it is possible that a carrier will have a greater number of plates than the RMV. This is caused by the fact that the insured must go to the carrier and have the plate amendment form stamped and then return that form to the RMV, and then the RMV has to issue the plates. The timeliness of the registrant delivering that form to the RMV could result in the plate count mismatch situation where the carrier's count is greater than the RMV's.

In the instance where the reported number of plates is less than the total number of plates recorded on **ATLAS**, the transaction will be rejected and error ERROR_NUMBEROFPLATES_TOOLOW will be sent to the carrier. Since this situation reflects a circumstance where the carrier has informed the RMV that they are insuring fewer plates than the RMV has issued, one of the following needs to occur within 10 calendar days or the RMV will issue a revocation notice to the registrant. This notice will be for the Master Registration, not for any individual plate. The actions that can be taken to avoid the revocation notice being issued are:

- The registrant returns and cancels the appropriate number of plates so the RMV and carrier's total count of insured plates is the same, or
- The carrier files another **Amendment Transaction** to make the RMV and carrier's total count of insured plates the same.

Amend Policy Expiration Date

ATLAS supports the amendment of the Policy Expiration Date by using the **AmendPolicyExpirationDate Transaction**. The business rule for this transaction is the new Policy Expiration Date must be between 1 day and 2 years (24 months) in length, even after the amendment, and the new Policy Expiration Date cannot be extended to overlap with another term on the same policy.

In order to process this transaction, the submitter must send the **ATLAS Policy Term Key** to uniquely identify the insurance Policy Record and the new Policy Expiration Date. Since this transaction is amending the policy, it works the same, whether or not the policy is insuring Section 5 Registrations.

eServices Insurance Portal Transactions

The protocol and instructions for processing **eServices Transactions** can be found on the IPM Program website in a separate manual, **eServices Reference Manual for Insurance Industry Users**, and via the **ATLAS Training - Computer Based Training (CBT) Videos**. However, the same basic process and business rules that are described in the **Web Services Transactions** section are also applicable to these transactions.

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