

Chapter 7: Policy Reinstatements

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

Policy Reinstatement Transactions

The **Policy Reinstatement Transaction** is used to re-establish coverage for a policy that has been previously cancelled. The **Policy Reinstatement Transaction** will reset any pending registration revocation(s) and reinstate any revocations that have already occurred (including pending reinstatement fees) as a result of the previously processed **Policy Cancellation Transaction**. The processing of a **Policy Reinstatement Transaction** will also reverse any unpaid premium that was reported and associated with the previously cancelled policy.

The **Policy Reinstatement Transaction** is available as a **Batch Transaction** and a **Web Service Transaction** and function in the same manner, although they use different input information. The **Batch Policy Reinstatement Transaction** uses the policy and policyholder information to identify the specific policy while the **Web Service Policy Reinstatement Transaction** uses **ATLAS Policy Term Key** to uniquely identify the specific policy to be reinstated. The **Policy Reinstatement Transaction** will also be available via the **eServices Insurance Portal**. **eServices Insurance Portal Transactions** are addressed in a separate manual, the [eServices Reference Manual for Insurance Industry Users](#), and also via the [ATLAS Training - Computer Based Training \(CBT\) Videos](#).

The RMV will accept a Reinstatement Transaction at any time. However, it remains in everyone's best interest to process these transactions in a timely manner.

Batch Transactions

The **Batch Policy Reinstatement Transaction** is a Transaction Type 6, whether or not it involves Section 5 Registrations. The **Policy Reinstatement Transaction** matches on the policy and policyholder information using the same edits as the other **Batch** Transactions. They are presented here for completeness, not because there are differences.

The other information that is included in this transaction is one of the two Reinstatement Reason Codes:

- **21:** Reinstatement
- **22:** Cancellation Done in Error
- **23:** Board of Appeals

The **Policy Reinstatement Transaction** will result in any unpaid premium associated with the previously cancelled policy being reduced to \$0.

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
- Unique Policy Number
- 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 is rejected with a 0303 error, Policy Identification not found. If the policyholder information matches, the policy reinstatement will be processed. Otherwise, the transaction is rejected with the applicable policyholder match error code.

There are two types of policyholders: Individual and Company. The processing for each is outlined in the sections 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 our 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 policyholder record is posted with the policyholder information as provided. In this instance, the reporting of unpaid premium 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 Surname and Date of Birth (DOB)

For policyholders licensed in Massachusetts, the surname and date of birth (DOB) recorded on our license file are compared to that supplied by the insurance companies in the **Policy Reinstatement Transaction**.

Edits include:

- At least three of the first five characters must match the last name associated with the license number on **ATLAS**, and at least two of the three component data elements comprising the date of birth (MM/DD/YYYY) are required for acceptance. For records processed in **Batch**, **ATLAS** returns the appropriate error message indicating the field in error for records which fail the IPM Policyholder Edits (1302, POLICYHOLDER SURNAME DOES NOT MATCH).

Transactions that pass the IPM Policyholder Edits return relevant license information as recorded in **ATLAS**. Given the matching algorithm, it is possible that the name/DOB information it is different than what is being maintained by the carrier. There is no requirement for the carrier to adopt the information as maintained by the RMV.

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 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 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.

Response Record

For each **Policy Reinstatement Record** 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 noted in [Chapter 12: Technical Specifications](#).

Web Services Transactions

The **Web Services Policy Reinstatement Transaction** functions in the same manner as the **Batch** version of this transaction. However, it uses **ATLAS Policy Term Key** to uniquely identify the Policy Record on **ATLAS**. The **ATLAS Policy Term Key** is described below.

Key Name	Description/Key Components
ATLAS Policy Term Key	An ATLAS assigned unique key that is a combination of: the Insurance Company Code, Policy Type, Policy Number, Policy Effective Date, and Policy Expiration Date. This value differs for each policy term.

The insurance carrier needs to provide one of the two Reinstatement Reason Codes:

- **ECAN**: Cancellation Done in Error
- **RCAN**: Reinstatement
- **BOA**: Board of Appeals

The **Policy Reinstatement Transaction** will result in any unpaid premium associated with the previously cancelled policy being reduced to \$0.

Response Record

For each **Policy Reinstatement Record** received, there is a corresponding response record that contains:

- A time stamp,
- A unique **ATLAS Transaction Key**, and
- An indicator for whether or not the transaction was accepted.

If the transaction was accepted, the RMV will also return:

- The **ATLAS Policy Term Key**, and
- The policyholder **ATLAS Entity Key** (if applicable).

In the last case, if the indicator is set to **NO**, an additional error response record is sent that contains all of the error codes and their description.

Timing Issues

As noted above, the RMV will accept a **Reinstatement Transaction** at any time. Since these transactions are frequently related to pending revocations, timeliness is of the essence.

Revocation Process

Once a **Policy Reinstatement Transaction** is accepted, insurance coverage is assumed to have been continuous. Therefore, any pending revocation or actual revocation will be reversed. If the registration is already revoked, it will be reinstated back to the original revocation date. If there are any pending or already paid reinstatement fees, these will also be set back to \$0.

References

[RMV Business Partners Website](#)

[IPM Program](#)

[IPM Program Documents](#)