IPM Web Service Specifications Supplement

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PURPOSE OF THIS DOCUMENT

The purpose of this document is to act as a supplement to the IPM Web Service Specifications. Items included in the specifications are noted and described. Additionally, materials to aid in the interpretation of the document are also provided.

WEB SERVICE SPECIFICATION ITEMS

- Technical Details
    - High-level technical details of the specification document. Provides document version, last saved date, and a change log.
- Operation Index
    - Lists each operation that is available from the web service along with a description of each.
- IPM Operations
    - Lists each of the IPM web service operations. The operations listed on this sheet represent the operations necessary to perform IPM transactions that are captured on the RMV database.
- Inquiry Operations
    - Lists each of the inquiry web service operations. The operations listed on this sheet represent the complementary operations to aid in processing IPM transactions.
- Data Index
    - Lists the different field sets found throughout the document.
- IPM Data Elements
    - Lists the field sets and their corresponding data elements that are specific to IPM operations.
- Inquiry Data Elements
    - Lists the field sets and their corresponding data elements that are specific to inquiry operations
- Common Data Elements
    - Lists the field sets and their corresponding data elements that are shared between operations.

UNIQUE ATLAS KEY DEFINITIONS

Below are definitions for each of the Unique ATLAS Keys that are present in the specification document. These keys represent the RMV's confirmation and knowledge on the existence of an element.

- ATLAS Ownership Key
  - Registration number, plate type, owner(s), registrant(s), and vehicle
- ATLAS Vehicle Key
  - Vehicle: VIN
- ATLAS Entity Key
  - Entity - individual or business
    - Individual entity: Driver's License Number (DLN) and State
    - Business entity: Federal Identification Number (FID)
- ATLAS Policy Term Key
  - Company code, policy type, policy number, policy effective date, and policy expiration date
- ATLAS Registration Key
  - Registration number, plate type, registration effective date, and registration expiration date

EXAMPLE TRANSACTION PROCESS FLOW: ADD POLICY

Order of operations to undertake an Add Policy transaction:

- Prerequisite:
    - The new policy transaction presumes the insurer has obtained either the ATLAS Ownership Key (which is the key that uniquely identifies a specific owner/vehicle relationship (or registration)) or the ATLAS Vehicle Key (which uniquely identifies a vehicle) and Owner ATLAS Entity Key (uniquely identifies an entity).
    - If an insurer wishes to associate the policy with an RMV-registered owner, the insurer must obtain the Policyholder ATLAS Entity Key (uniquely identifies an entity)
- Carrier-provided data:
    - The policy information (company, policy number, policy type, effective and expiration dates)
    - Policyholder information (policyholder type (person or entity))
        - Unique ATLAS key for the person or entity OR the DLN and demographics for a person or the FID and Business Name for and entity.
    - Ownership details – Registration and vehicle
- Process:
    - For an insurer posting a new policy, they should first undertake an inquiry by VIN (GetVehicleRecordByVIN) to determine if the vehicle has been registered. Assuming it has (and there is no practical reason in undertaking this transaction unless the vehicle has been registered) the insurer would obtain the Ownership Key to construct the Add Policy record as described above. Note, since many of the future update transactions are dependent on these keys, insurers should consider retained them along with the ATLAS Policy Term Key that will be returned as part of the response record.

The proposed web services presume the insurer obtains the necessary Unique ATLAS Key(s) prior to each transaction.

Process flow diagram:

MA RMV ATLAS IPM Web Service Process Flow — Add New Business

Key
- Customer
- Carrier
- RMV

Required: Add Policy

Start → Customer acquires new vehicle → Customer purchases vehicle → Customer acquires new insurance → Customer registers vehicle with the RMV → Carrier confirms vehicle and registration → Carrier submits inquiry to confirm vehicle is registered with the RMV → Operation: GetVehicleRecordByVIN → RMV validates vehicle details are present on database → RMV retrieves vehicle record from database → Carrier captures RMV key data for the vehicle and registration → Carrier adds policy to RMV database → Carrier submits add policy request to RMV using key data → Operation: AddPolicy → RMV validates key data for the vehicle and registration → RMV adds policy and vehicle to database → Carrier captures RMV key data for policy term → End

Optional: Get Policy

Start → Carrier retrieves policy added to RMV database → Carrier submits retrieve policy request to RMV using key data → Operation: GetPolicy → RMV validates key data for policy term → RMV retrieves policy term details from database → Carrier captures RMV policy term details → End