



Revocation Timeframe Reminder

Reminder

Following cancellation of a customer's insurance policy, the Massachusetts (MA) Registry of Motor Vehicles (RMV) will allow twenty-three (23) calendar days for the customer to take corrective action through either:

- Rectifying the problem with the insurance company such that the company reports the reinstatement to the Insurance Policy Management (IPM) Program, or
- Obtaining a new policy that the company reports to IPM, or
- Cancelling the registration and obtaining a Plate Return receipt.

On the 23rd day after the policy is cancelled, the Massachusetts RMV issues a Letter of Intent to revoke the customer's registration effective ten (10) calendar days from the date the letter is issued.

In the case where a New Business transaction is being reported to Insurance Policy Management (IPM) with a Policy Effective Date equal to the scheduled Revocation Date, insurers should be aware that the revocation will process prior to any IPM transactions. As a result, policies with an Effective Date equal to the scheduled Revocation Date will become effective **after** the revocation goes into effect. The customer's policy would show an Active Status, but the registration will be Revoked and they are obligated to pay the reinstatement fee before their registration can be restored to Active Status.

Use Case Examples

- 1) Customer A is scheduled for revocation on May 17, 2021. On May 17, 2021, they obtain a new policy effective that day. The carrier reports that policy to IPM, but the coverage does not go into effect until after the registration has already been revoked.
- 2) Customer B is scheduled for revocation on May 17, 2021. On May 12, 2021, they obtain a new policy effective May 17, 2021. The carrier reports that policy to IPM, but the coverage does not go into effect until after the registration has already been revoked.
- 3) Customer C is scheduled for revocation on May 17, 2021. On May 16, 2021, they obtain a new policy effective May 16, 2021. The carrier reports that policy to IPM on May 18th, after the revocation has gone into effect. As the policy was effective May 16, 2021 when successfully reported to IPM, the Revocation Action is cleared as the customer has proof of coverage prior to the Revocation Date.

IMPORTANT: Insurers and agents should be aware that to avoid Revocation Action, a **customer must have proof of coverage with a Policy Effective Date that precedes the scheduled revocation date.** Insurers and agents should advise customers of their obligations accordingly.

Questions

Questions or comments should be sent to the RMV at Atlas.IPM@dot.state.ma.us.

References

[Insurance Policy Management \(IPM\) Program Documentation](#)

[Insurance Policy Management \(IPM\) Chapter 6: Policy Cancellations](#)