



Section 5 Description for Insurers and Non-Renewal Business Partners

The purpose of this write up is to provide Insurers/Non-Renewal users with a general description and background for what are referred to as Section 5 Registrations. The RMV's Section 5 Registrations gets their name from the statutory section number in chapter 90 of the Massachusetts General Laws that addresses "General Registrations," which include Dealers, Repairers, Owner-Contractors, Farmers and Transporters. The actual law is Massachusetts General Laws, Chapter 90, Section 5 but is often cited in print as MGL c.90, §5. In general terms, these plates allow the plate holder to attach the plate to vehicles either owned by them and/or under their control for the applicable business related use. Each of the individual plate type is described below:

Dealer: A "Dealer" is defined as any person who is engaged principally and substantially in the business of buying, selling, or exchanging motor vehicles, trailers, or motor vehicle bodies and maintains a facility dedicated to carrying out said business and, except for a person who exchanges such vehicles on a wholesale basis, is open to the public. This definition includes motor vehicles dealers, recreational vehicle dealers, recreational trailer dealers, boat dealers and boat trailer dealers.

Repairers: A "Repairman" is defined as any person who is principally and substantially engaged in the business of repairing, altering, reconditioning, equipping or towing motor vehicles or trailers for the public and who maintains an established place of business, as defined in this section.

Owner-Contractor: An "Owner-Contractor" is any person who is not a manufacturer, dealer or repairman who owns a fleet of ten or more vehicles, trailers, special mobile equipment, mobile construction cranes or combination thereof, which is used or leased exclusively by him in his principal business and who maintains an establishment with facilities for the repair, alteration or equipment of such vehicles or trailers. An Owner Contractor plate is issued to allow construction contractors to move self-propelled construction equipment on the road.

Farmer: A "Farmer" is defined as any person substantially engaged in the occupation of farming which shall include, but not be limited to, farming in all its branches, the cultivation and tillage of the soil, dairying, the production, cultivation, growing and harvesting of any agricultural, aquaculture, floricultural or horticultural commodities, the growing and harvesting of forest products upon forest land, the raising of livestock including horses, the keeping of horses as a commercial enterprise, the keeping and raising of poultry, swine, cattle and other domesticated animals used for food purposes, bees, fur-bearing animals, and any forestry or lumbering operations, performed by a farmer engaged in agriculture or farming as herein defined, or on a farm as an incident to or in conjunction with such farming operations including, but not limited to, preparations for market, delivery to storage or to market or to carriers for transportation to market. Farm plates are issued to allow the farmer to operate farm and related equipment (specifically excluding an automobile) on the roads.

Transporter: A "Transporter" is defined as any person principally and substantially engaged in the business of transporting or delivering motor vehicles under their own power not owned by him and who possesses a valid license for said business issued by the Department of Public Utilities, or any person or agent thereof, licensed to engage in the business of financing the purchase of or insuring motor vehicles who is required to take into possession such motor vehicles by foreclosure or subrogation of title. A Transporter plate is issued to allow a transporter the ability to transport self-propelled vehicles on the road.

Registration and Plates: Section 5 Registrations have a master registration and then the individual plates issued under that master registration. The Master Registration is the base registration number, 123 for example. The individual registration plates issued under that Master Registration are reflected by an alpha suffix, 123A, 123B and so on. (The characters I, O, Q, U and Z are excluded.) The Master Registration will always indicate the number



of allowed plates which can be anywhere from 1 to 441. Note that due to lost or destroyed plates, the suffixes might not always follow the logical sequence (example, if there were two active plates, 123a and 123c with 123b being lost and replaced by 123c). In order to access the individual registration plate, one should provide the correct plate type (DLN, OCN, FAN etc.) and the registration plate number (123a, 123b etc.). To access the Master Registration, one would provide the Plate Type and the Master Registration number only (123 for example). For an active Master Registration, each individual plate will also have an individual status, such as Active, Lost, Returned and so on. If the Master Registration status is something other than active, that status carries through to each of the individual plates as its primary status. In this manner, it is impossible for any individual plate to have a primary status that is “greater” than the Master Registration’s primary status. For example, if the Master Registration is Active, individual plates could also be active or canceled or lost and so on. If the Master Registration is Revoked, Canceled or Expired, then the primary status of each plate would be Revoked, Canceled or Expired.

Insurance: For the purpose of insurance, the insurance policy is always related to the Master Registration and is insuring the number of active plates indicated on the Master Registration. The Insurer, when manually certifying (stamping) the Section 5 application (be it initial or renewal), is acknowledging they are providing coverage for that plate and the listed number of active registration plates. The insurer when electronically reporting a policy will always post the policy against the Master Registration. The match for posting the policy is only on the registrant, registration plate type and the Master Registration number. If the number of plates reported by the insurer does not equal the number of active registrations, the RMV will (1) in cases where the number of active registration plates reported by the insurer is greater than the number on the RMV file, accept the policy posting and post error code TBD indicating the correct number of active registration plates or (2) in the case where the reported number of active registration plates reported by the insurer is less than the number on the RMV file, reject the policy posting and post error code TBD indicating the correct number of active registration plates. When the policy is canceled and the registrant does not obtain other insurance, it will result in the Master Registration being revoked following the same timelines as any other registration (23 days after the date of the registration transaction, 10 days after the cancelation notice, and 10 days after a policy expires, a revocation notice is sent with a 10 day grace period). If not resolved, this notice will result in all of the plate registration numbers along with the Master Registration having a status of “Revoked”.

Non-Renewal: For the purpose of Non-Renewal, the Marks will accrue to the Master Registration. Once the Master Registration is marked as non-renew, it will apply to all of the registration plates associated with that registration.

Marking Edits: For the purpose of parking and tolling, the mark must be by the individual plate number (123a for example). In this manner, the individual edits that compare the ticket or toll date to the plate record to determine if the plate was active at the time the “ticket” was issued can be applied. In the case of Excise Tax, the mark must only be for unpaid Excise Tax associated with the either the compliance decal for farm, owner contractor and repair plates or the per plate excise tax assessed against dealer plates. The mark record is accomplished via the Master Registration number (123), not the individual plate number. For Excise Tax marks, the only edit will be to ensure the Master Registration was active during the applicable Excise Tax year the mark is being applied for.