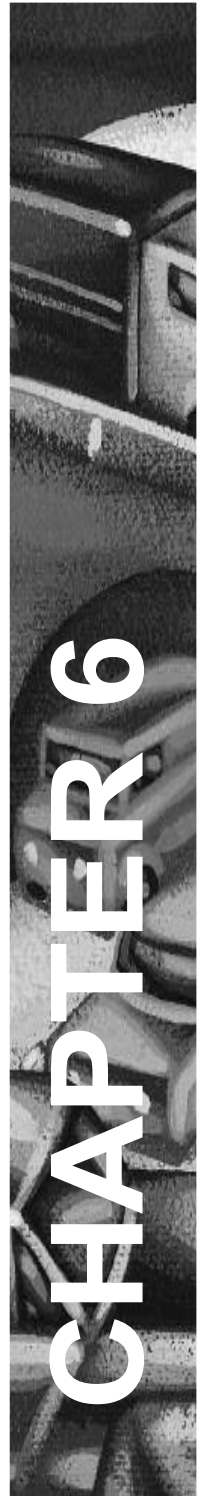


Owning a Vehicle

If you own or lease a motor vehicle in Massachusetts, you must meet certain obligations to keep your vehicle legally registered and safe for the road, with some exceptions:

- A vehicle owned or leased by a resident of Massachusetts must be registered, have at least the minimum required liability insurance coverage, and display a valid inspection sticker to be operated on public ways in Massachusetts.
- Each vehicle must have a Certificate of Title.
- You must pay 6.25 percent sales tax on any vehicle you buy.

This chapter presents information on meeting each of these obligations for private passenger vehicles and motorcycles. Unless exempted by law, each person operating a motor vehicle should have a Certificate of Registration on his or her person or in his or her vehicle at all times.



Vehicle Registration

Although there are a few exceptions, if you are a Massachusetts resident, to drive a vehicle legally on the roads of Massachusetts you must register your vehicle with the RMV and your vehicle must bear the assigned license plates. All vehicle registrations are subject to periodic renewal with fees.

When you are issued two plates, you must display both plates.

When you register a passenger vehicle or motorcycle, you will be issued license plates that you must mount on your vehicle. Newly registered passenger vehicles are issued two plates for front and back mounting; motorcycles require single plates. For each renewal period that your registration is valid, you will receive a plate decal that must be placed in the upper right corner of the rear plate. Failure to place the decal as instructed can result in a fine. For motorcycles, you must also affix an inspection sticker each year (see *the Vehicle Inspections section later in this chapter*).

New Registrations

To register a newly acquired new or used vehicle, you must follow these steps:

1. Go to an authorized Massachusetts insurance agent and have the agent fill out, stamp, and sign an RMV-1 form, which is an application for registration and title.
2. After verifying the information, sign the application.
3. Take the completed RMV-1 application, along with the Certificate of Origin for a new vehicle, the previous owner's certificate of title for a used vehicle, or a bill of sale and copy of last registration for a non-titled vehicle, to a full-service RMV branch.

Translation Required

If you present a document that is not written or printed in the English language, the Registrar may require the document to be accompanied by a translation that is certified by a bilingual teacher at an accredited Massachusetts college, university, or private language school, or by the local consulate for the document's country of origin. The translation must be printed on the letterhead of the consulate, college, university, or private language school and it must be properly formatted. Visit www.mass.gov/rmv to see the acceptable format.

4. For a new vehicle, you will pay a 6.25 percent sales tax or use tax based on the price you paid the Massachusetts dealer or an out-of-state dealer. If the vehicle is used and was purchased from a private party or an out-of-state dealer who is *not* registered with the Massachusetts Department of Revenue (DOR), the vehicle sales tax is calculated as 6.25 percent of the actual purchase price or 6.25 percent of the NADA trade-in (book) value, **whichever is higher**. Acceptable evidence of the purchase price you paid includes the following documents:
 - a. **If the vehicle was purchased from a licensed Massachusetts dealer or an out-of-state dealer registered with the Massachusetts DOR**, you will need a completed RMV-1 form (Application for Registration) that clearly shows the price you paid for the vehicle in the area labeled Sales or Use Tax Schedule.

- b. If the vehicle was purchased from an out-of-state dealer not registered with Massachusetts DOR, you will need either a completed RMV-1 form or a completed purchase contract that clearly shows the price you paid.
- c. If the vehicle was purchased from a private party, if the vehicle does not have a title, if the Certificate of Title does not have a space provided for sale price information, or the price information was not included, you need a bill of sale that clearly shows the price you paid.

Sales tax may be paid in cash or by certified check, personal check, or money order, made payable to the RMV.

In addition to sales tax, your local city or town levies an annual excise tax.

To apply for a tax abatement (rebate), you must submit a form to the DOR. To obtain a form, visit an RMV Branch or call the DOR at 1-800-392-6089.

5. Pay the registration fee and title fee (the regular fee for private passenger vehicles is \$50); special registration plates require an additional fee for each renewal period. The title fee is \$75.
6. **State law requires you to have your vehicle undergo a Massachusetts motor vehicle inspection within seven days of registration** (see *the Vehicle Inspections section later in this chapter*).

All fees are subject to change at any time.

Rules for Military Personnel

If you are serving on extended active duty in the military, the following two cases generally apply:

- If your vehicle was purchased, titled, and registered in your home state, you may retain your home state registration indefinitely, regardless of where you are stationed in the country. The only requirement is that you carry insurance at least equal to Massachusetts minimum levels.
- If your vehicle was purchased, titled, and registered in a state *other* than your home state, you will need to register the vehicle in each state you are assigned to. If you are not a Massachusetts resident and your vehicle falls into this category, you may drive the vehicle with the existing out-of-state registration for 30 days only. You must register and title the vehicle in Massachusetts before the 30-day period has expired.

If you are returning from service abroad and your vehicle bears plates issued by the Armed Forces, you may drive the vehicle for up to 30 days for the purpose of traveling to military duty or to your place of residence.

Registration Renewal

You are obligated to renew your vehicle registration, when necessary. About six to eight weeks before your registration expires you should receive a renewal card (RMV-2) in the

mail. If you do *not* receive a renewal notice, please call the RMV Phone Center to make sure your correct address is listed with the RMV.

To check the current status of your registration and find out if you are eligible to renew, visit www.mass.gov/rmv and select **Registration Inquiry**.

Renewal by Mail

When you receive your renewal card, you are asked to do the following:

1. Verify that all information on the renewal card is correct.
2. Indicate any changes or corrections on the card by marking an **X** in the box.
3. If your renewal card shows **Ins Stamp Required**, have your insurance agent stamp and sign the renewal card.
4. Make sure the renewal card has been signed by **all** owners listed on the front of the card and that all owners have included their driver's license numbers and dates of birth in the space provided.
5. Mail the completed insurance-certified renewal card and payment (check or money order only made payable to the Registry of Motor Vehicles) to this address:

Mail-In Registration/Data Scan
Registry of Motor Vehicles
P.O. Box 55891
Boston, MA 02205-5891

Please allow at least ten days for processing.

Note: If you did not receive your renewal card, it could be because . . .

- You have outstanding parking tickets, excise tax bills, abandoned vehicle citations, or unpaid Fast Lane violations. If you do, you must obtain release forms from the city or town involved before you can renew your registration.
- You have outstanding court warrants. If you do, you must obtain a recall notice from the court that issued the warrants.
- You have outstanding child support obligations. If you do, you must contact the DOR at 1-800-332-2733.

Renewal by Phone or Internet

Eligible customers can renew registrations by calling the RMV Phone Center or by using the Internet (may be restricted by plate type).

To renew over the phone, call 866-MASSRMV (866-627-7768). To renew using the Internet, go to www.mass.gov/rmv. If you have outstanding parking tickets, unpaid excise taxes or a suspended or revoked registration, you will *not* be able to renew your registration.

RMV Phone Center: 617-351-4500 in the 339/617/781/857 area codes
1-800-858-3926 from all other MA area codes
Monday–Friday 9 a.m.–5 p.m.
Internet Address: www.mass.gov/rmv

Duplicate Registration

If you lose your registration certificate, you may apply for a duplicate by taking one of the following steps.

By Phone or Internet

If you have a MasterCard, VISA, or Discover charge card, you can call the RMV Phone Center or visit the RMV's website (www.mass.gov/rmv) to order a duplicate registration.

In Person or by Mail

To order a duplicate registration in person or by mail, you must complete and submit a Universal Form, and pay the \$25 duplicate registration fee. RMV Branches accept cash, check, or money order. Make checks payable to the *Registry of Motor Vehicles*. Stop by any RMV Branch with these items or mail them to this address:

Duplicate Registrations
Registry of Motor Vehicles
P.O. Box 55891
Boston, MA 02205-5891

Your request will be processed and sent in about ten days from the postmarked date.

All fees are subject to change at any time.

Canceling a Registration

To cancel a vehicle registration, turn in your plates and registration certificate at any RMV office. You will receive two plate return receipts. Send one receipt to your insurance company, and keep the other for your records. You may be able to use the second return receipt to seek an abatement of your excise tax from your local city or town.

You may be able to cancel your registration through your insurance agent. Contact your agent to see if they can process this transaction for you.

If you cannot go to an RMV office, you can mail your plates and registration certificate to this address:

Registration Cancellations
Registry of Motor Vehicles
P.O. Box 55891
Boston, MA 02205-5891

Your failure to properly cancel the registration may result in additional excise tax being due.

If you wish to cancel the registration but do *not* have the plates to turn in, you must fill out and submit a Lost Plate Affidavit (C-19) form, which is available at RMV Branches, through the Phone Center, or can be downloaded from www.mass.gov/rmv.

Transferring a Registration to a Newly Acquired Vehicle

The Seven-Day Registration Transfer Law

The seven-day registration transfer law allows you enough time to transfer the registration from your current vehicle to a vehicle you just bought.

Under this law, if you transfer ownership or lose possession of your vehicle or trailer, you have seven calendar days to transfer your registration to another vehicle or trailer. During these seven days, you may operate your new vehicle with the registration plates from your old vehicle. However, you must transfer your registration to your new vehicle by 5:00 p.m. of the seventh day after transferring ownership of your former vehicle. The day of transfer counts as the first day.

You cannot use the Seven-Day period to transfer your registration if you have retained the currently registered vehicle.

The following conditions of the law apply:

- The seller has properly assigned the Certificate of Origin (if a new vehicle) or the Certificate of Title (if a used vehicle) and delivered it to the buyer when the newly acquired vehicle is delivered (MGL c. 90D, §15).
- The term *vehicle* means a motor vehicle or trailer.
- The term *owner* means a person, a corporation, or another entity that is legally qualified to hold title to property.
- The owner, if a person, must be at least 18 years old.
- The previously owned vehicle and the newly acquired vehicle must be the same type and have the same number of wheels.
- When operating the newly acquired vehicle, the owner must carry an original copy of the bill of sale, or, if the vehicle was purchased from a dealer, the owner must carry the purchase and sales agreement indicating the registration number to be transferred and the registration card of the transferred vehicle.
- The registration plates must be attached to the newly acquired vehicle.
- The phrase *lose possession* means an involuntary circumstance, like theft or repossession.
- The newly acquired vehicle may be a **new** or **used** motor vehicle or trailer.

Registration Policies for New Residents

Converting an Out-of-State Registration

You must register your vehicle in Massachusetts as soon as you become a Massachusetts resident. The law does not provide a grace period.

To convert your out-of-state vehicle registration, follow the instructions in the *New Registrations* section earlier in this chapter.

If you want to convert your out-of-state registration and your current certificate of title is being held by your lienholder, you must submit your out-of-state registration and list your lienholder information on the application for Massachusetts registration and title (RMV-1

Form). A memorandum non-negotiable title will be mailed to your lienholder. **Note:** This vehicle cannot be sold unless the Massachusetts memorandum title is accompanied by the original out-of-state title.

If your vehicle has been registered in another state, you may have to pay some sales tax. To determine your Massachusetts sales tax, call the DOR at 617-887-6367.

Follow the instructions earlier in this chapter for applying for a title and registration. The registration and plates are valid for two years. The RMV will process and mail your new title to you.

Note: Health insurance is required in Massachusetts. The law requires residents 18 and older to have coverage. Adults must enroll in a plan or qualify for an exemption to avoid a penalty.

The penalties for the 2009 tax year will add up for each month that an individual does not have coverage, and could be as much as \$1,068 for the year.

Information about how to obtain health insurance can be found on the Commonwealth Health Connector website at www.mahealthconnector.org or by calling 1-877-MA-ENROLL (623-6765) TTY 1-800-213-8163.

Nonresidents Registering in Massachusetts

Even a nonresident (anyone whose legal residence is outside the Commonwealth) may be required to register and/or insure a motor vehicle or trailer in Massachusetts in certain situations. Following are some examples:

- Nonresidents whose primary residences are in other states may not operate motor vehicles or trailers in Massachusetts for more than 30 total days in one year unless they have liability insurance (*see the Insurance and Merit Rating section later in this chapter*).
- Nonresidents must register in Massachusetts the motor vehicles or trailers they use for their Massachusetts businesses. If nonresidents use their vehicles in Massachusetts and one or more other states, they must register the average number of vehicles they use in Massachusetts. Other rules apply to vehicles owned by nonresidents who have “apportioned” license plates from other states.
- Nonresidents who own motor vehicles or trailers that are registered in other states or countries must register those vehicles and trailers in Massachusetts if Massachusetts residents have or control those vehicles or trailers for more than 30 total days in one calendar year.
- Nonresidents who must register their motor vehicles or trailers in Massachusetts may still be required to register those vehicles or trailers in their states of residence. This is called “dual registration.”

If you know of an illegally registered out-of-state vehicle, contact the RMV’s anonymous tip line at 1-800-I PAY TAX (1-800-472-9829).

Please report the vehicle type, the plate number, the location, and how long the vehicle has been in the area. Include local address of the person you believe owns the vehicle, if you know it.

Exemption for Enrolled Students: While nonresidents who are enrolled as full-time students in Massachusetts schools, colleges, and universities do not have to register their out-of-state vehicles in Massachusetts, they must complete and file **Nonresident Student**

Vehicle Information Forms with the police departments in the cities and towns where their schools, colleges, and universities are located. These forms, which should be available at schools, colleges, universities and on www.mass.gov/rmv, provide registration, residence, and insurance information. In addition to submitting these completed forms, full-time nonresident students must carry full liability insurance policies.

This exemption does not apply to graduate students who are compensated beyond the cost of tuition or to fully registered medical practitioners (per the definition of “student” as defined in MGL c. 90, §1).

Motorcycles, Mopeds (Motorized Bicycles), and Motorized Scooters

Motorcycle Registration

By law, a motorcycle is any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, **except** a tractor or a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three-wheel truck, a motor vehicle on which the operator and passenger ride within an enclosed cab, or a motorized bicycle. A motorcycle is registered in the same fashion as any other motor vehicle, using the RMV-1 form.

Moped (Motorized Bicycle) Registration

By law, a moped (also known as a motorized bicycle) is a pedal bicycle which has a helper motor, or a non-pedal bicycle which has a motor, with a cylinder capacity not exceeding fifty (50) cubic centimeters, an automatic transmission, and which is capable of a maximum speed of no more than thirty (30) miles per hour (mph).

To register a moped, you must complete a Motorized Bicycle (Moped) Registration application. This application is available at RMV branches or at mass.gov/rmv. The registration fee is \$40.00 for two years. You will also be subject to a 6.25% sales/use tax, as applicable. Once your application is approved, it is stamped and becomes your registration. You must carry it whenever you operate the moped. You will also be issued a decal that must be affixed on the rear of the moped so that it is clearly visible.

Motorized Scooters

The Registry of Motor Vehicles will not register motorized scooters. By law, a motorized scooter is any two-wheeled tandem or three-wheeled device that has handlebars, is designed to be stood or sat upon by the operator, and is powered by an electric or gas powered motor that is capable of propelling the device with or without human propulsion. The definition of a “motorized scooter” shall not include a motorcycle, motorized bicycle, or three-wheeled motorized wheelchair.

There has recently been some confusion about registering new, fuel-efficient “alternative vehicles.” Some of these vehicles are marketed as motorcycles or as scooters, but **do not** meet the Massachusetts legal definition for a motorcycle, moped, or motorized scooter. At the present time, these vehicles cannot be registered in Massachusetts. Check www.mass.gov/rmv for more information or for updates.

Low Speed Vehicles

A new law (Ch. 523 of the Acts of 2008) that takes effect July 31, 2009 requires low speed vehicles (LSVs) be registered. An LSV is a “motor vehicle” that has four wheels, a minimum speed of 20 mph, a maximum speed of 25 mph, and a gross weight rating of less than 3,000 lbs. New and used LSVs must be certified by the National Highway Traffic Safety Administration (NHTSA) as meeting federal safety standards, be equipped as required by federal and state law, be insured, be inspected annually, and be operated by properly licensed drivers or permit holders accompanied by qualified drivers. LSVs will be prohibited from “limited access” and “express state highways,” and any portion of other roads where the speed limit exceeds 30 mph. They may also be prohibited from other heavily-trafficked areas. Companies that sell, lease, or rent LSVs will be required to provide certain pre-printed information explaining the limitations in operating these vehicles. Operators are subject to all existing state traffic laws and regulations, and penalties will be provided for operating LSVs in violation of laws. The Registrar can make regulations for these vehicles. LSVs can only be registered and used as “passenger vehicles.”

Small Motor Vehicles with Maximum Speed of 30-40 mph

This law (Ch. 523) also requires the registration of qualifying motor vehicles that are designed and manufactured to operate at maximum speeds between 30 and 40 mph. The RMV is drafting regulations to further clarify the definition of these vehicles. No new vehicle in this category will be registered unless the applicant can prove that the vehicle has been certified to NHTSA by its manufacturer that it meets Federal Motor Vehicle Safety Standards for that particular class of vehicle (the Certificate of Origin can be provided as evidence). Registration of these vehicles can begin on July 31, 2009. Generally, these vehicles may include:

- A two-wheeled vehicle that could not previously be registered as a “motorized bicycle” (because of a larger engine or higher maximum speed) and could not safely be registered as a “motorcycle” (because of limited speed capability), but is certified by NHTSA as a motorcycle
- A vehicle that previously could not be registered as a motorcycle under state law because of its limited speed capability and because its operator and passenger rode within an “enclosed cab,” but is certified by NHTSA as a motorcycle

Segways

The Registrar has determined that a “Segway” cannot be registered in this state as a “motor vehicle” or as a “motorized bicycle” (moped). The Segway, a battery-powered vehicle with two (2) wheels (not in tandem), uses gyroscopes to help maintain balance, carries the operator in a standing position, and has a top speed of approximately 12 ½ mph. Segways do not have the same legal rights to use public ways as bicycles. Municipalities may regulate their use on local ways and on public property through ordinances, by laws, or by regulations.

Special Design Plates

In addition to the initial registration fee, specialty license plates require a special fee each renewal.

All fees are subject to change at any time.

In 1995, Massachusetts introduced its first environmental fundraising plate, featuring the tail of a **Right Whale** and two roseate terns. The second environmental plate, **Fish and Wildlife**, was introduced in 1998, and the third, **Blackstone Valley**, in 1999. The special fee for these plates, which is \$40 every two years, is contributed to the Massachusetts Environmental Trust, which provides grants to educate and preserve the Massachusetts environment. A portion of the initial fee for these plates, and the full renewal fee, are tax deductible.

Another specialty plate highlights **Cape Cod and the Islands**. Its design features Eastham's Nauset Lighthouse along with the cliffs of Siasconset and Aquinnah. Proceeds from this plate go toward promoting economic development and tourism on Cape Cod, Martha's Vineyard, and Nantucket. The special plate fee is \$50 every two years.

The RMV has issued an **Olympic Spirit** plate that shows the five colored Olympic rings. The special plate fee of \$50 every two years is used to help Massachusetts residents on the US Olympic teams.

In 1998, the RMV issued the **Invest in Children** plate, which features artwork provided by the United Way. The special plate fee of \$40 for this plate benefits the Child Care Quality Fund, which is a division of the Massachusetts Office of Child Care Services.

In recent years, the RMV has continued to issue new special plates.

Basketball Hall of Fame plates feature an image of a basketball below a basketball hoop. The bottom of the plate has the words "Birthplace of Basketball." Proceeds go the Hall of Fame. The special plate fee is \$40 every two years.

United We Stand plates feature an American flag in the background. Proceeds go to the Massachusetts 9/11 Fund and to the Commonwealth Security Fund. The special plate fee is \$40 every two years.

Red Sox/Jimmy Fund plates feature the Red Sox logo and help the fight against cancer. The proceeds benefit cancer care and research at the Dana-Farber Cancer Institute in Boston. The special plate fee is \$40 every two years.

Boston Bruins plates feature the Bruins logo. Proceeds from this plate benefit the non-profit organization Massachusetts Hockey Inc. The special plate fee is \$40 every two years.

New England Patriots plates feature the Patriots logo, the words "Super Bowl Champions", and decals for each championship the team has won. Proceeds from the plate benefit the New England Patriots Charitable Foundation, which assists a variety of charitable organizations and programs that foster cultural diversity, education, family and health. The special plate fee is \$40 every two years.

Massachusetts Animal Coalition plates feature a silhouette of a cat and a dog. Proceeds go to non-profit humane organizations and municipal animal control agencies to prevent pet overpopulation by funding programs that provide services, such as spaying and neutering cats and dogs for free or at minimal cost. The special plate fee is \$40 every two years.

Conquer Cancer plates feature a candle, an eye with a teardrop, a sailboat, and the words “Conquer Cancer.” Proceeds from this plate benefit the Conquer Cancer Coalition of Massachusetts. The special plate fee is \$40 every two years.

Firefighters Memorial plates feature an image of a firefighter against a backdrop of a red Maltese Cross. Proceeds from this plate benefit the Massachusetts Fallen Firefighters Memorial Fund Inc. The special plate fee is \$40 every two years.

Cure Breast Cancer plates feature an image of a Pink Ribbon with the word “Cure” (in blue) across it. The bottom of the plate features the words “Cure Breast Cancer.” Proceeds from this plate benefit the Tufts New England Medical Center Hospital Inc/Diane Zaniboni Breast Cancer Research Fund for Inflammatory Breast Cancer Research Project. The special plate fee is \$40 every two years.

Mini Fenway Park plates feature an image of Fenway Park. Proceeds from this plate benefit Kids Replica Ballpark, Inc. and will fund Mini Fenway Park, a half-sized replica of Fenway Park to be used for children’s baseball, softball, and tee ball programs. The special plate fee is \$40 every two years.

A “Year of Manufacture Plate” is a registration plate (in the possession of the applicant) originally issued by the Commonwealth in the exact year of manufacture of the antique motor car to which it is proposed to be attached. For more information, contact the RMV Phone Center or visit the RMV’s website.

Annually renewed vanity plates are also available for an extra fee of \$50. You can obtain the necessary form from the RMV’s website.

If you have questions about registrations or special plates, please call the RMV Phone Center or visit the RMV’s website.

RMV Phone Center: 617-351-4500 in the 339/617/781/857 area codes
1-800-858-3926 from all other MA area codes
Monday–Friday 9 a.m.–5 p.m.
Internet Address: www.mass.gov/rmv

“Green Driving” Tips

The following tips on improving your vehicle’s fuel efficiency are from the Massachusetts Department of Energy Resources’ website (www.mass.gov/doer).

- Drive sensibly

Aggressive driving (speeding, rapid acceleration, and braking) can lower your gas mileage by 33% at highway speeds and by 5% around town.

- Observe the speed limit

Gas mileage decreases rapidly at speeds above 60 mph. Each five mph you drive over 60 mph is like paying an additional 20 cents per gallon.

- Avoid excessive idling

Sitting in traffic, or idling, wastes gas. Cars with larger engines typically waste more gas idling than cars with smaller engines. It is also illegal in MA and carries a \$100 fine to allow a stopped vehicle to run at idle for over five minutes (MGL Chapter 90, Section 16A).

- Use cruise control
Using cruise control on the highway helps you maintain a constant speed and, in most cases, will save gas.
- Use overdrive gears
Some vehicles are equipped with overdrive capability, which is the highest gear in the transmission (check your vehicle's owner's manual to determine if you have overdrive capability). Overdrive allows the engine to spin at a lower speed or cruising speed. When you use overdrive gearing, your car's engine speed goes down. This saves gas and reduces engine wear.
- Keep your engine properly tuned
Routine maintenance and repair can improve gas mileage by an average of 4.1%.
- Check and replace air filters regularly
Replacing a clogged air filter can improve your car's gas mileage by as much as 10%. Follow the manufacturer's recommendations for replacement intervals.
- Keep tires properly inflated
You can improve your gas mileage by around 3.3% by keeping your tires inflated to the proper pressure (as recommended by the vehicle's manufacturer and typically displayed on a plate in the driver-side door frame). Under-inflated tires can lower gas mileage by 0.4% for every one psi (pounds per square inch) drop in pressure of all four tires. Operating on under-inflated or over-inflated tires can also result in tire failure and loss of control.
- Use the recommended grade of motor oil
You can improve gas mileage by 1-2% by using the manufacturer's recommended grade of motor oil.
- Choose the appropriate grade of gasoline for your engine
Check your vehicle's user manual. If the manufacturer recommends premium, use it. If not, use the lowest octane available for your vehicle.
- Traveling with cargo
Avoid carrying unneeded items, especially heavy ones. An extra 100 pounds in the trunk reduces gas mileage by 1-2%. A loaded roof rack can decrease your gas mileage by 5%.

Disability Plates and Placards

Through its Medical Affairs Branch, the RMV issues special license plates and placards to people with disabilities who meet certain medical qualifications. Designated disability plates and placards allow people with disabilities to park vehicles in spaces posted with HP-DV parking only signs and at coin meters without paying fees or penalties.

For toll-free, hearing-impaired assistance, call 1-877-RMV-TTDD (1-877-768-8833).

These special privileges are extended *only* to people with disabilities who have been granted special disability plates or placards. These privileges are *not* available to any other person using a vehicle displaying such a plate or placard. Abuse of an HP plate or placard may result in fines, license suspension, and/or plate or placard

revocation. The person who abuses this special parking privilege may face additional penalties which may include a fine and license suspension.

Medical Affairs Branch, Registry of Motor Vehicles
P.O. Box 55889, Boston, MA 02205-5889

Disabled Plate

If you own a vehicle, you may apply for a disabled registration number plate. The vehicle must be registered in the disabled person's name. If you have a vehicle registered in your name, you may choose to apply for a plate. Holders of disabled plates may apply for a placard on a temporary basis.

Note: Temporary placards are now available to holders of HP plates by written request. The applicant must provide information showing good cause for the temporary placard.

Disabled Placard

Any disabled individual who meets the eligibility criteria described below, may apply for a placard, regardless of whether or not they have a valid license or own a vehicle. Placards are issued on a temporary or permanent basis and hang from the rear-view mirror when in use. Temporary placards are valid anywhere from two months to 24 months, based on your particular need. Permanent placards must be renewed every five years. Before the RMV can issue you a disabled placard, you must be photo-imaged (see *the Photo-Image License section of Chapter One*). For security reasons, only one valid placard may be issued to a person at a time. The RMV includes a solid plastic sleeve with your placard that slides over your picture and name to protect the privacy of placard holders. The use of this sleeve is not required. Placard holders may use it at their discretion.

Note: If you currently have an old dashboard style placard, contact the RMV's Medical Affairs Branch at 617-351-9222 to convert it to the new hanging style placard.

Disabled Veteran Plate

The disabled veteran (DV) plate has the same purpose as a disabled plate (see *the Disabled Plate section earlier in this chapter*). To be eligible, you must meet the same qualifications as if you were applying for a disabled plate. In addition, you will also need a statement of disability from the U.S. Department of Veterans' Affairs.

Eligibility Standards

To obtain a disability plate, disability placard, or DV plate, you must be a Massachusetts resident. In addition, a licensed physician, chiropractor, or nurse practitioner must certify that you meet one of the following conditions:

- Cannot walk 200 feet without stopping to rest, or cannot walk without the assistance of another person, prosthetic aid, or other assistive device, as a result of a described clinical diagnosis;
- Have a cardiovascular disease to the extent that your functional limitations are classified in severity as Class III or Class IV according to the guidelines set by the American Heart Association (*if you are a Class IV heart patient you must surrender your license*);

- Have a pulmonary disease to the extent that forced expiratory volume (FEV-1) in one second when measured by spirometry is less than one liter, or requires continuous oxygen therapy, or has an O₂ saturation rate of 88% or less at rest or with minimal exertion even with supplemental oxygen (*if your O₂ saturation rate is 88% or less at rest or with minimal exertion even with supplemental oxygen, you must surrender your license*);
- Are legally blind: your central visual acuity does not exceed 20/200 (Snellen) in the better eye of the corrective lenses, or you have a visual acuity that is greater than 20/200 in the better eye but with a limitation in the field of vision such that the widest diameter of the visual field subtends an angle not greater than 20 degrees. Please attach a copy of certification that you are legally blind with your application (if you are in this classification, you must surrender your license);
- Have lost, or permanently lost the use of one or more limbs

Contact Medical Affairs directly at 617-351-9222.

Applying for Plates and Placards

Application forms are available at all RMV Branches and Limited Service Branches, or you can call the RMV Phone Center and have an application mailed to you or download the application from the RMV website. The application must be completed by both you and your attending Massachusetts registered physician, physician's assistant, chiropractor, or nurse practitioner. There is no fee for a disability plate or placard, but customers must pay the registration fee.

**RMV Phone Center: 617-351-4500 in the 339/617/781/857 area codes
1-800-858-3926 from all other MA area codes
Monday–Friday 9 a.m.–5 p.m.
Internet Address: www.mass.gov/rmv**

Send all written correspondence involving medical affairs to the following address:

Medical Affairs Branch
Registry of Motor Vehicles
P.O. Box 55889
Boston, MA 02205-5889

Please allow ample time for processing any plate or placard transaction.

Transferring a Plate to a Placard

To transfer from disability plates to a placard, please submit a written request stating the disability plate number and enclose a copy of the vehicle registration. As soon as the RMV processes your letter of request, you will receive instructions by mail for completing the transaction.

Applying for Replacement Placards

To apply for a replacement placard, you must submit a letter stating the reason you need a replacement. In your request, please include your name, address, social security number (SSN), date of birth, and the placard number or the date the placard was first issued.

Vehicle Inspections

In October 1999, the Enhanced Emissions and Safety Test was adopted to comply with federal requirements to help clean the air. The program was revised in October 2008. Under this program, registered motor vehicles are required to be inspected every year for safety. New vehicles are exempt from emissions testing for one year, but must undergo the safety inspection. After the one year period for new vehicles has passed, an emissions inspection is required every year for all light-duty (most cars, SUVs, and pick-up trucks) gasoline powered vehicles with a model year of 1996 or newer, and for light-duty diesel vehicles with a model year of 1997 or newer. Light-duty vehicles with a model year of 1995 or older will be exempt from emissions testing.

Note: Emissions testing of heavy-duty (10,001 lbs. or more) diesel vehicles will begin in 2009. Heavy-duty diesel vehicles with a model year of 1983 or older are exempt from emissions testing. Most older heavy-duty gasoline powered vehicles will also be exempt from emissions testing.

These inspections are conducted at licensed stations across the state. You can find them by calling the toll free number or using the website listed. The fee is \$29.00.



Motorcycles require an annual safety inspection which is performed at licensed Class M motorcycle inspection stations. The fee is \$15.00.

To find an inspection station in your area, call the toll free Hotline at 1-866-941-6277 or visit the Enhanced Emissions and Safety Test website at www.mass.gov/vehiclecheck

All fees are subject to change at any time.

When you buy a motor vehicle or motorcycle, **state law requires you to have it inspected within seven days of registration**, regardless of the vehicle's model year. You must have a new inspection, even if the vehicle bears a valid sticker from the previous owner.

Driving any motor vehicle without a valid inspection sticker is a traffic violation and can result in a fine and affect your insurance rate.

If your motor vehicle passes the annual inspection, a sticker will be affixed to the lower right inside windshield of your vehicle. This sticker is valid for one year from your initial inspection date. If your motorcycle passes the inspection, a sticker will be affixed to your license plate. This sticker is valid until May 31. For motorcycles inspected in January through April, stickers will be valid until May 31 of the following year.

If your motor vehicle fails the inspection, you will receive a "reject" sticker. If your motorcycle fails the inspection, you will not receive a new sticker.

- If the problem is safety-related, you must have the problem fixed immediately. You are not allowed to drive the vehicle until the safety issue is resolved.
- If the problem involves vehicle emissions, you have 60 days to correct the problem and resubmit your vehicle for inspection. For more details call toll free 1-866-941-6277 or visit the website at www.mass.gov/vehiclecheck

Commercial Vehicles

Generally, commercial vehicles that have a Gross Vehicle Weight Rating (GVWR) or combined GVWR of 10,001 lbs or more are required to have the Massachusetts Commercial Vehicle Inspection. This inspection is equivalent to the Federal Motor Carrier Safety Administration inspection (commonly known as the annual "DOT Inspection") and satisfies this requirement, which means that only one inspection is required. The fee is \$29, plus a market rate for labor.

Trailers

Trailers that have a gross vehicle weight of 3,001 lbs. or more and are used in commerce need to be inspected. The fee is \$29, plus a market rate for labor.

The Lemon Aid Law

You may have protection under the Massachusetts Lemon Aid Law and be able to void or cancel a motor vehicle contract or sale if you meet the following two conditions:

1. Your vehicle fails to pass inspection within seven days from the date of sale AND
2. The estimated costs of making the repairs of emissions or safety related defects exceed 10% of the purchase price

If your situation does not meet these standards, you may have other laws to protect you. To find out how to receive your refund or if you have any questions, contact the Office of Consumer Affairs and Business Regulation at 617-973-8787 or (888) 283-3757 (in MA only).

Consumer Affairs,
10 Park Plaza, Suite 5170, Boston, MA 02116

Titles

A Certificate of Title is a legal document showing proof of ownership. When you buy a vehicle, your seller must give you his or her original title after printing and signing his or her name on it and entering the sale price and the required odometer information at time of transfer. Buyers are also required to sign and print their name(s). Signing your name at the time of transfer indicates that you are aware of the odometer disclosure statement made by the seller(s). You must then present the title to the RMV with your application for a new title. You must also obtain a registration if you are going to operate the vehicle on public ways. If you are borrowing money to pay for the vehicle, the Certificate of Title will be sent to the lending institution, also known as the **lienholder**, which is listed on the title.

Massachusetts title law requires all motor vehicles and trailers to be titled within ten days of purchase. This applies to both new and used vehicles purchased from either a dealer or private party. There are some exceptions:

- Trailer with gross weight of 3,000 pounds or less
- Vehicle owned by a manufacturer or dealer and held for sale, even though it may be driven on the highway or used for testing or demonstration purposes
- Vehicle used by a manufacturer solely for testing
- Vehicle owned by a nonresident of the Commonwealth that has a current, valid Certificate of Title issued by the state of residence
- Vehicle regularly used for transporting people or property between states that has a current, valid Certificate of Title issued by another state or country
- Vehicle moved solely by animal power
- Implement of husbandry (farming or agriculture)
- Special mobile equipment
- Self-propelled wheelchair or invalid tricycle
- Manufactured (mobile) home as defined in Massachusetts General Law (MGL) c. 140, §32Q
- Vehicle owned by the U.S. Government, unless it is registered according to the provisions of MGL c. 90
- A vehicle on loan from the U.S. Government or from a vehicle manufacturer or distributor to the Commonwealth or a political subdivision thereof.

Basic Title Transactions

There are several basic title transactions:

- Obtaining an original title
- Obtaining a duplicate title
- Obtaining a salvage-related title, which may be a
 - Salvage repairable title
 - Owner-retained total-loss title
 - Reconstructed title
 - Recovered-theft title
 - Parts-only title
- Adding a lienholder to your title
- Correcting information on your title

The procedures for each of these transactions are summarized on the following pages.

All fees are subject to change at any time.

To apply for an original Certificate of Title and for all other basic title transactions, you can either visit an RMV office or conduct your business by mail.

For any mail-in title transaction, be sure to include all required forms and documents and a check or money order for the appropriate fee, made payable to the *Registry of Motor Vehicles*. Send the required documentation to the RMV department listed in the chart on the next page to the address on page 135.

Basic Title Transactions

Transaction Type	Forms and Documents	Fee	RMV Office or Mail Department	Processing Time	Notes
Original Title	<ul style="list-style-type: none"> • Application for Title (RMV-1) • Certificate of Origin or • Certificate of Title or • Bill of Sale (If Nontitled Vehicle) 	\$75	Full-Service Branch	Four to Six weeks	If you borrow money to buy the vehicle, the title will be mailed to the lienholder. You must pay 6.25 percent sales tax on any vehicle you buy.
Duplicate Title	<ul style="list-style-type: none"> • Duplicate Title Application • Lien Release Letter (On Original Letterhead) If Lien Has Been Paid Off 	\$25	<i>Mail to:</i> Duplicate Titles Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	If lien has been paid off, remember to include an original lien release letter from the lending institution.
Adding a Lienholder to Certificate of Title	<ul style="list-style-type: none"> • Universal Title Application (20065) • Original Certificate of Title 	\$25	<i>Mail to:</i> Adding Lien Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	Don't forget to send the original title with your application. The RMV will send the new title to the lienholder.
Corrected Title	<ul style="list-style-type: none"> • Universal Title Application (20065) • Original Certificate of Title • Notarized Affidavit (For Mileage Only) 	\$25	<i>Mail to:</i> Title Correction Department Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	If you are correcting an odometer problem, you must get a notarized affidavit stating the true mileage. This affidavit must be signed and witnessed by a notary public.
Salvage Repairable Title	<ul style="list-style-type: none"> • Application for Title (RMV-1) • Current Title 	\$50	<i>Mail to:</i> Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	You must list the salvage repairable brand as collision, salt, flood, theft, or vandalism.
Owner-Retained Total Loss Title	<ul style="list-style-type: none"> • Application for Title (RMV-1) Listing Current Odometer Reading • Current Title (Original Only) • Copy of Appraisal from Insurance Company 	\$75	<i>Mail to:</i> Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	To secure an owner-retained title, the vehicle must be driveable, able to pass a Massachusetts safety inspection, and have an active registration.
Reconstructed Title	<ul style="list-style-type: none"> • Application for Title (RMV-1) Listing Current Odometer Reading • Previous Salvage Title • Salvage Inspection Form 	\$75	<i>Mail to:</i> Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	You must list the brand as reconstructed (collision, salt, flood, vandalism, other).
Recovered Theft Title	<ul style="list-style-type: none"> • Application for Title (RMV-1) Listing Current Odometer Reading • Previous Salvage Title • Salvage Inspection Form 	\$75	<i>Mail to:</i> Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	You must list the brand as recovered theft (collision, salt, flood, vandalism, other).
Parts-Only Title	<ul style="list-style-type: none"> • Application for Title (RMV-1) Listing Current Odometer Reading • Previous Salvage Title • Appraisal Report from insurance company 	\$50	<i>Mail to:</i> Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	You must list the salvage parts-only brand.

ATTN: Title Division
(Specific Department)
Registry of Motor Vehicles
P.O. Box 55885
Boston, MA 02205-5885

Title transaction forms are available at any RMV Branch, from most insurance agents, and through the RMV's website. Be aware that for most of these transactions, **all vehicle owners must sign the application forms.**

If you have any questions about title application procedures or would like title forms mailed to you, please call the RMV Phone Center or visit the RMV's website.

The chart on the previous page provides all the information you need for basic transactions. However, following are a few useful notes.

Obtaining an Original Title

If you are registering your vehicle when you apply for a title (*see the Vehicle Registration section earlier in this chapter*), an authorized Massachusetts insurance agent must stamp and sign the application to certify your insurance coverage.

If you bought your vehicle from a dealer, you must pay 6.25 percent state sales tax on your purchase price. For a private sale, your sales tax will be 6.25 percent of the actual purchase price or of the NADA trade-in (book) value, whichever is higher. If the vehicle is nontitled, you must bring the bill of sale when applying for a title.

Reminder: If you borrowed money, the title will be mailed directly to the lienholder.

RMV Phone Center: 617-351-4500 in the 339/617/781/857 area codes
1-800-858-3926 from all other MA area codes
Monday–Friday 9 a.m.–5 p.m.
Internet Address: www.mass.gov/rmv

Obtaining a Duplicate Title

To obtain a duplicate title, complete all the required information on an Application for Duplicate Certificate of Title, which can be downloaded from **www.mass.gov/rmv**. All owners must sign the application. Once completed, mail it to the address at the top of the application.

If there was a lien on the vehicle and the loan has been satisfied, a Lien Release, on original letterhead from the lienholder, must be submitted. Faxes and photocopies are not acceptable.

Obtaining a Salvage-Related Title

A vehicle is deemed "salvage" when an insurance company has declared it to be a total loss due to fire, vandalism, collision, theft, flood, or any other cause. Once a vehicle has been given salvage classification, the classification is permanent and remains part of the vehicle's history.

If your insurance company takes possession of the salvage vehicle, the company is responsible for applying for a salvage title. If you choose to keep the vehicle, you can apply for a salvage title, or, if the vehicle has an active registration and is capable of being safely

operated on a public way, you can apply for an owner-retained title. Passenger vehicles ten or more model years old at the date of the event which caused the vehicle to be declared a total loss are exempt from the salvage title process.

A vehicle with a salvage title cannot be registered. If you plan to sell a salvaged vehicle, you should take it through the salvage inspection process and apply for a reconstructed or a recovered-theft title, whichever applies. Alternatively, you can advise the buyer that the inspection and title process is required before the vehicle can be registered.

Unless you are a licensed dealer, you cannot transfer a salvage title from private party to private party without the current owner first getting a salvage title in his or her name or completing the salvage process and securing the reconstructed title.

If you have questions about the salvage inspection process, call the RMV's Auto Theft Department at 617-351-9060.

Salvage Repairable Title: If your vehicle becomes **inoperable** due to fire, vandalism, collision, theft, flood, or another event to such an extent that you or, if insured, your insurer considers it uneconomical to repair the vehicle, the vehicle will be declared a total loss.

If the vehicle is insured and the insurer retains the vehicle, you will have to assign your title to the insurer. If the title is being held by the lienholder, the insurer will send you an *Authorization for Payoff of a Salvage Vehicle* for you to complete. The insurer will then need to obtain a salvage title.

If the vehicle is uninsured or if you decide to keep possession of the vehicle, you must apply to the RMV for a salvage title. State law prohibits you from operating the vehicle until it has passed a salvage inspection (*see the Salvage Inspection section later in this chapter*) and you have obtained a new title.

To obtain a salvage repairable title, you must present, by mail to the RMV's Title Division or in person at the RMV's Boston Branch, your current Certificate of Title, a completed application (RMV-1), and a \$50 check or money order made payable to the RMV. Within seven to ten days, the RMV will review your application and mail you a new salvage title.

Owner-Retained Total Loss Title: If your insurer declares your vehicle a total loss due to fire, vandalism, collision, theft, flood, or another event; **the vehicle is capable of being safely operated on a public way** and has an active registration; **and** you choose to keep the vehicle, you may continue to drive the vehicle after you have obtained an owner-retained total loss title.

Within ten days of receiving the settlement from your insurance company, you can apply for an owner-retained total loss title by presenting, via mail to the RMV's Title Division or in person at the RMV's Boston Branch, your current Certificate of Title, your current Certificate of Registration, an appraisal report from your insurance company, a completed application (RMV-1), and a \$75 check or money order made payable to the RMV. Within seven-ten days, the RMV will review your application and mail you a new owner-retained total loss title.

Reconstructed Title: A reconstructed title is issued to a vehicle that was previously titled as salvage repairable (*see the preceding section*) but that has been repaired, inspected,

and retitled as reconstructed. If you have such a vehicle, you may drive it legally when a new registration is issued. To secure a reconstructed title, bring to your local RMV Branch your present salvage title, your current Certificate of Registration (if available), an approved inspection form (Form 20613) that an inspector has completed, and a \$75 check or money order made payable to the RMV.

All fees are subject to change at any time.

Recovered Theft Title: A recovered theft title is issued to a vehicle that was previously titled as salvage repairable theft with damage sustained from a theft and that has been repaired, inspected, and retitled as recovered theft. The vehicle may be legally driven when a new registration is issued.

Parts-Only Title: A parts-only title is issued to a vehicle that the insurance company has declared a total loss due to fire, vandalism, collision, theft, flood, or other occurrence and that the insurance company has declared to be “parts only.” This type of vehicle can never be rebuilt or registered in the Commonwealth and may never be legally driven.

Salvage Brands: Each salvage title requires a brand. A brand simply describes the type of damage that caused an insurance company to declare a vehicle a total loss. A brand tells you that you are buying a salvage vehicle, and it also tells you the specific reasons your vehicle is considered salvage.

Brands fall into two main categories: primary and secondary. A primary salvage title brand, which indicates how a vehicle will be used, is one of two types: repairable or parts only. A repairable brand (REPR) means the vehicle can be repaired and returned to its operating condition. A parts-only brand (PART) means the vehicle can never be registered in the Commonwealth. The insurance company that declared the vehicle a total loss determines whether a vehicle is branded “parts only.”

The second main type of brand, the secondary salvage title brand, tells you the event that caused the insurance company to declare your vehicle a total loss. Following are the seven secondary salvage brands:

- Collision (COLL)
- Fire (FIRE)
- Flood (FLOO)
- Flood/Salt (SALT)
- Theft (THEF)
- Vandalism (VAND)
- Other (OTHR)

Note: Other (OTHR) is to be used only when the listed brands cannot describe the event which caused the vehicle to be salvaged.

Salvage Inspections

Once you have repaired your vehicle, and before you can register it, you must have your vehicle inspected. Salvage inspections protect you because they combat fraud and prevent the sale of stolen parts. They also tell you the history of your salvage vehicle.

At the salvage inspection, the inspector checks the vehicle's identification number (VIN) and records, by number or receipt, all major component parts that were replaced. **The salvage inspection is not a safety inspection.**

If the safety inspection sticker was removed from your vehicle's windshield at the damage appraisal and replaced with a rejection sticker, you may submit the vehicle to any official inspection station for a valid safety inspection sticker any time after your vehicle's defects have been corrected. Note that the rejection sticker is valid for 20 calendar days from the date of inspection.

All salvage inspections are conducted on a drive-in basis. To have your salvage vehicle inspected, bring the following documents to one of the salvage inspection sites throughout the Commonwealth from 8 a.m. to 3 p.m. No salvage inspections are done on the last Wednesday of each month. Call the RMV's Phone Center or go to www.mass.gov/rmv to identify the salvage inspection sites and hours of operation.

- Completed application for inspection of a salvage vehicle and an affidavit of reconstruction (available at inspection sites only)
- Your newly issued salvage title
- Appraisal report from your insurance company
- Receipts for all major component parts used to restore your vehicle. If any of the parts were used, include the vehicle identification number (VIN) of the vehicle originating the parts
- If an airbag has been replaced with a used airbag, a copy of the certificate of title for the vehicle that the airbag came from must be presented
- A \$50 check or money order made payable to the RMV.

Title Division, Registry of Motor Vehicles,
P.O. Box 55885, Boston, MA 02205-5885

Once your salvage vehicle has been inspected, you can register it. In general, all salvage-titled vehicles must be inspected in Massachusetts to be registered in Massachusetts. The Massachusetts RMV does not honor out-of-state salvage inspections unless the Registrar and the motor vehicle administrators of those states have previously agreed to accept each others' inspections.

Vehicles from states that do not issue salvage titles (such as New York, which issues only a Salvage Certificate [Form 907A]) cannot be transferred or reinspected in Massachusetts until their owners have applied for Massachusetts salvage titles.

If you have any questions about salvage title procedures or would like forms mailed to you, please call the RMV Phone Center or visit the RMV's website, www.mass.gov/rmv.

Obtaining a Corrected Title

If you are correcting any information on your Certificate of Title, please refer to **Basic Title**

Transactions. If you are correcting an odometer reading, you must submit a notarized affidavit of this fact. In this case, the notarized document is a written statement, made by the seller who provided the incorrect information, stating the true and accurate odometer reading at time of transfer, signed and witnessed in the presence of a notary public. Faxes and photocopies are not accepted.

When You Sell a Vehicle . . .

Whenever you sell a motor vehicle, you must sign the Certificate of Title over to the new owner and either . . .

- Turn in the plates and cancel the registration
or
- Transfer the plates to another vehicle you own according to the seven-day registration transfer law (*see the Seven-Day Registration Transfer Law section earlier in this chapter*)

Take extra care when completing the transfer form on the back of the Title Certificate. Be sure to list the purchase price and odometer reading.

To check the current status of your title, visit www.mass.gov/rmv and select Title/Lien Inquiry.

Insurance and Merit Rating

As part of the registration process, Massachusetts requires every vehicle on the road to be covered at least by minimum levels of motor vehicle insurance.

Compulsory insurance coverage:

- **Bodily injury to others**—Minimum \$20,000 per person, \$40,000 per accident (Part One)
- **Personal injury protection**—Pays up to \$8,000 to you, passengers, pedestrians or anyone you allow to drive your vehicle (Part Two)
- **Bodily injury caused by an uninsured auto**—Minimum \$20,000 per person, \$40,000 per accident (Part Three)
- **Damage to someone else's property**—Minimum \$5,000 for property damage (Part Four)

Private Passenger Automobile Insurance and Your Driving Record

Managed competition was introduced in the Massachusetts private passenger automobile insurance market beginning April 1, 2008. Insurance companies are now allowed to set their own rates for policies effective on or after April 1, 2008, subject to approval by the Commissioner of Insurance.

For more information, the Division of Insurance has available consumer guides to help you understand the changes to the automobile insurance market. Please visit their website at www.mass.gov/doi or call the Office of Consumer Affairs at 617-521-7777.

Merit Rating Plans

Under the prior fixed-and-established system, insurance companies were required to apply specific surcharges for certain traffic violations and accidents. This method of setting surcharges and credits is part of the Safe Driver Insurance Plan. Under the new system, your insurance company can choose to develop its own method, or merit rating plan, for adjusting your auto insurance premium based on your driving record. This means that the insurer can determine if and how it will impose surcharges on your premium for traffic violations and at-fault accidents and apply discounts for good driving. An insurance company's merit rating plan cannot:

- Use any at-fault accident or traffic violation that is greater than six years old from the policy effective date, or
- Increase premiums for at-fault accidents or traffic violations for more than five years

Safe Driver Insurance Plan

Insurance companies are not required to develop a merit rating plan. They can choose instead to adopt the existing Safe Driver Insurance Plan as their merit rating plan. The Safe Driver Insurance Plan lowers premiums for drivers with clean driving records, and increases premiums for drivers with traffic violations and at-fault accidents. To learn more about the surcharges and credits that apply in the Safe Driver Insurance Plan, visit the Merit Rating Board website at www.mass.gov/mrb or call 617-351-4400 Monday through Friday from 8:30 a.m. to 5:00 p.m.

The Merit Rating Board

Whether they customize a merit rating plan or use the Safe Driver Insurance Plan, all Massachusetts auto insurance companies are required to report at-fault accidents and out-of-state driving records to the Merit Rating Board (MRB). The MRB is the state agency that maintains driving records.

The MRB driving record consists of surchargeable incidents. A surchargeable incident is any event in which you are:

- Convicted of, or pay a fine for, a motor vehicle violation
- Assigned to an alcohol education program or controlled substance treatment or rehabilitation program
- Found to be more than 50 percent at fault for an accident, and your insurance company makes a claim payment above a certain threshold

In addition to potentially affecting your private passenger automobile insurance, each surchargeable incident counts toward possible license suspension (see *Chapter Two* for more information on suspensions).

You are considered to be more than 50 percent at fault in an accident if your insurance company:

1. Finds you at fault according to one of the 19 At-Fault Standards (see a complete list below), and
2. Has paid a claim of more than \$500 for Collision, Limited Collision, Damage to Someone Else's Property, or Bodily Injury to Others.

At-Fault Standards

- Collision with a lawfully or an unlawfully parked vehicle
- Rear-end collision
- Out-of-lane collision
- Failure to signal
- Failure to proceed with due caution from a traffic control signal or sign
- Collision on wrong side of road
- Operating in wrong direction
- Collision at an uncontrolled intersection
- Collision while backing
- Collision while making a left turn or a U-turn across the travel path of a vehicle traveling in the same or opposite direction
- Leaving or exiting a parked position, a parking lot, an alley, or a driveway
- Opened or opening vehicle door(s)
- Single-vehicle collision
- Failure to obey driving rules and regulations
- Unattended vehicle collision
- Collision while merging onto a highway or into a rotary
- Noncontact operator causing collision
- Failure to yield right-of-way to emergency vehicles when required by law
- Collision at a "T" intersection (you entered from a side road)

Driving safely and maintaining a clean driving record will almost certainly reduce your automobile insurance premium. The Safe Driver Insurance Plan and most insurance company merit rating plans provide good driver discounts to people with clean driving records.

Contact Information

For more information regarding automobile insurance, call the Division of Insurance Consumer Service Unit at 617-521-7777 or visit their website at www.mass.gov/doi. You can also contact an automobile insurance company or insurance agent directly. For more information regarding your driving record, call the Merit Rating Board's Consumer Service Section at 617-351-4400 or visit their website at www.mass.gov/mrb.