

# Chapter 10: Trailer Reporting

## 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

## Trailer Reporting

**NOTE:** This Policy became effective September 1, 2019 and is presented here for the purpose of continuity.

The Registry of Motor Vehicles (RMV) engaged in discussions with the insurance industry and the Massachusetts Association of Insurance Agents (MAIA) regarding the most efficient and practical way to determine if a Trailer Registration is insured. One outcome of these conversations was the determination that most, if not all, Private Passenger Trailers and the associated registrations are insured by the policy that is covering the vehicle that is towing the Trailer. This made the requirement of reporting a separate Trailer Registration that is insured by a Private Passenger Policy redundant. It is also somewhat impractical, as there isn't a specific Policy for the Trailer. Therefore, effective September 1, 2019, the RMV business rules for reporting Policies associated with Trailers changed to require the reporting of Policy records only for Trailers that are being used commercially **and** are insured by a Commercial Insurance Policy.

## Important Policy Clarifications

As a result of the changes noted above, the processing of trailer registrations and associated policy updates is somewhat different than all other registrations. These differences are noted and clarified below.

- For all Trailers, the RMV requires insurance verification via a stamped RTA application for a new Trailer Registration or Trailer Registration Amendments.
- For all Trailers, an insurance stamp will not be required at registration renewal unless the insurance carrier has changed or when a Policy covering a Trailer has been cancelled.
- The reporting of policy records is based solely on the type of policy that is insuring the trailer. For commercially insured Trailers, the reporting of Policy Records is mandatory. The reporting of Policy Records (or adding the trailer to the policy of the towing vehicle) for Trailers that are insured via the towing vehicle's Private Passenger Policy is optional. These Trailers are flagged with an "Insurance Exempt Vehicle" indicator on the Vehicle Ownership record.
- If an insurer needs to disassociate itself from a Trailer that is insured by the towing vehicle's Private Passenger Policy, the Trailer should be added to the Policy Record (this should be done manually) and either:
  - Delete the Trailer from the policy, or
  - Cancel the policy. (If the policy is cancelled, this cancellation becomes effective for every vehicle listed on that policy.)
- For a Trailer Registration, the RMV will not enforce the requirement that a policy has to be posted within 23 calendar days of the Trailer being registered.
- The RMV will not enforce the Trailer Registration revocation for the circumstance where the associated insurance policy expires.
- The only circumstance where the RMV will revoke a Trailer Registration for insurance related reasons is when the carrier has posted a Commercial Policy and subsequently cancelled that Commercial Policy.

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- The RMV will not undertake any specific effort to identify a Trailer that is insured by a Private Passenger Policy vs. a Commercial Policy and will rely on the insurance industry for this identification.
- Any Trailer that is used commercially, regardless of the registered weight, must pass an annual safety inspection.
- The RMV has a large number of registered Trailers that are 3000lbs or less, which, by statute, are not subject to the Title Law. Many, especially homemade Trailers, do not have any Vehicle Identification Numbers (VINs). The RMV undertook a onetime effort to assign all of these Trailers a pseudo-VIN as part of the conversion to **ATLAS** in November 2019. Vehicle owners will not be separately notified of the new pseudo VIN.
  - **NOTE:** Trailers renew in November. When the trailer is renewed the registrant will receive a registration document with the newly-assigned pseudo VIN along with an insert that explains why the VIN has been assigned. This insert will also cover the use of the VIN if the Trailer needs to be inspected.
  - Even though the approximately 200,000 trailer registrations expire in November, only about a third of them renew prior to the end of November. Another 1/3<sup>rd</sup> will renew by April with the remaining after April. This reflects the reality that a majority are small, seasonally used trailers.
  - The RMV issues Renewal Notices roughly 45 days prior to expiration. The only instances where a trailer will receive a renewal with the notation of “Insurance Stamp Required” is when there was a policy associated with the trailer and it has either been deleted from the policy or the policy has been cancelled.

## References

[RMV Business Partners Website](#)

[IPM Program](#)

[IPM Program Documents](#)