

## Chapter 9: Section 5 Registrations

# 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

## Section 5 Registrations

The Registry of Motor Vehicle (RMV) Section 5 Registrations is named from the statutory section number in of the Massachusetts General Laws, which addresses General Registrations, including Dealers, Repairers, Owner-Contractors, Farmers, and Transporters. The actual law noted under 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 plate holder type outlined in this law is described below:

**Dealer:** 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.

**Plate Types:**

- DLN (Dealer Normal)
- DLV (Dealer Vanity)
- DMN (Motorcycle Dealer)
- BDN (Boat Dealer Normal)

**Repairer:** 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.

**Plate Types:**

- RPN (Repairman Normal)
- RPV (Repairman Vanity)

**Owner-Contractor:** 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.

**Plate Type:** OCN (Owner-Contractor Normal)

**Farmer:** 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.

**Plate Type:** FAN (Farmer Normal)

**Transporter:** 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.

**Plate Type:** TPN (Transporter Normal)

## Registrations and Plates

Section 5 Registrations have a Master Registration and then the individual plates issued under that Master Registration.

### Example Scenario:

The Master Registration is the base registration number, 123. The individual license plates issued under that Master Registration are reflected by an alpha suffix: 123A, 123B and so on.

**NOTE:** Characters I, O, Q, U, and Z are excluded. The Master Registration indicates 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 (e.g., for two active plates, 123a and 123c with 123b being lost and replaced by 123c).

Section 5 plates renew on a staggered schedule, by plate type. Expiration dates are as follows:

- Dealers: March 31<sup>st</sup>
- Owner-Contractors and Transporters: June 30<sup>th</sup>
- Farmers: September 30<sup>th</sup>
- Repairmen: December 31<sup>st</sup>.

## Compliance Decals

Compliance Decals are issued, at no cost, to Section 5 registrants (except Dealers and Transporters) for vehicles they own and intend to use on their Section 5 plates. The purpose of the Compliance Decal is to ensure that the vehicle in question has been titled and that the sales tax has been paid. In these cases, the Compliance Decal is a condition of being lawfully registered. It would, however, be incorrect to assume that every vehicle that a Section 5 plate can be used on has to have a Compliance Decal. (There are a number of exceptions to this general rule.) The specifics for Section 5 Registrations and Compliance Decals can be found in 540CMR18: <https://www.mass.gov/files/documents/2018/03/14/540cmr18.pdf>.

Compliance Decals do not expire. As part of the annual Section 5 renewal process, a list of the Compliance Decals and vehicles is sent to the registrant and they are asked to affirm that they still own the vehicle in question. The presence of an active Compliance Decal will result in an Excise Tax bill being generated for that vehicle.

### Accessing Master Registrations

To access the Master Registration, the submitter uses the **GetRegistrationRecordByRegistration** Transaction providing the Plate Type and the Master Registration number only (e.g., 123). The response would provide the status of the Master Registration, the registrant information and the number of active plates. In order to access the individual license plates, the submitter would need to provide the correct plate type, plate number including the A, B, C, etc. suffix of the specific plate they are interested in. For an active Master Registration, each individual plate will also have an individual status, such as Active, Lost, Returned, etc. 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 cancelled or lost, etc. If the Master Registration is Revoked, Cancelled or Expired, then the primary status of each plate would be Revoked, Cancelled, or Expired.

As part of the response record, a list of the Compliance Decals, and the related VINs associated with the Section 5 Registration, is also provided. To obtain the specifics for the vehicle, use a **GetRegistrationTitleRecordsByVIN** or **GetVehicleRecordsByVIN** Transaction.

For the purpose of insurance, the insurance policy is always related to the Master Registration and the policy is insuring the number of active plates indicated on the Master Registration. The Insurer, when manually certifying (stamping) the Section 5 application (initial or renewal) or electronically report a policy, is acknowledging they are providing coverage for that Master Registration and the listed number of active license plates.

### Policy Reporting and Maintenance

The processes for reporting and maintaining policies associated with Section 5 Registrations are outlined in each of the applicable sections of this manual. In general, the Master Registration functions in the same manner as any other registration, with the largest difference being that there isn't a specific vehicle associated with the registration.

### References

[RMV Business Partners Website](#)  
[IPM Program](#)  
[IPM Program Documents](#)