October 22-25, 2026 I Sheraton Boston Hotel

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10/24/2026
10:00 am - 11:00 am

Plate vs. Policy 2026

Liberty Mutual Insurance

Plate vs. Policy 2026

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Massachusetts Association of Insurance Agents

What Kind of Plate



- We are going to look at the different requirements for Plate type and Policy type.
- **Private Passenger Plate Definition**
- A private passenger motor vehicle for registration purposes is any vehicle:
  a) Which has a vehicle weight rating or curb weight of 6,000 lbs. or less as per the manufacturer's description of said vehicle; or is a sport utility vehicle or passenger van as per the manufacturer's description of said vehicle; or which is a pickup truck or cargo van with a Gross Vehicle Weight Rating (GVWR) of 16,000 lbs. or less as per manufacturer's description of said vehicle, or which is a vehicle used solely for official business by any college or university police department whose officers are appointed as special police officers by the colonel of the state police under M.G.L. c. 22C, § 63; and,

What Kind of Plate

- **Private Passenger Plate Definition**
  b) Which, if a pickup truck or cargo van with a Gross Vehicle Weight Rating (GVWR) of 16,000 lbs. or less as per manufacturer's description of said vehicle, , is registered or leased to an individual or individual trust, and is used solely for personal use; or is registered or leased to a college or university police department as described in subparagraph (a); and,





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What Kind of Plate

- **Private Passenger Plate Definition**
  b) Which, other than a Personal Transportation Network Vehicle, is not described elsewhere in 540 CMR 2.05.

The terms passenger vehicle, passenger car, automobile and pleasure passenger vehicle are synonymous with Private Passenger Motor Vehicle. For the avoidance of doubt, the Private Passenger Motor Vehicle shall include, but not be synonymous with, Personal Transportation Network Vehicle. For the purposes of M.G.L. c. 90D, § 15A, the term "pleasure vehicle" shall include any motor vehicle, as defined in M.G.. C. 90D, §1, that is registered to one or more person(s) and is not registered or used for commercial purposes.

Uber



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What Kind of Plate

- **Commercial Plates Required Vehicle.**
- Any motor vehicle required to display a "commercial" registration plate, and which is not an "apportioned vehicle," a private passenger motor vehicle, personal transportation network vehicle, antique motor car, motorcycle, trailer, semi-trailer, auto home, house trailer, taxicab, ambulance, hearse, livery vehicle, bus or school pupil transport vehicle, including the following:
- These vehicles above have their own plate types and will not qualify for a commercial registration.



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What Kind of Plate



- **Commercial Plates Required Vehicle.**
  a) Any vehicle which has a vehicle weight, or curb weight, of 6,000 lbs., or more, as per the manufacturer's description of said vehicle, unless such vehicle is a sport utility vehicle or passenger van, or a pickup truck or cargo van meeting the definition of Private Passenger Motor Vehicle or a Camper Vehicle;
  b) Any vehicle which has five or more wheels on the ground:-except that a pick-up truck which has five or more wheels on the ground that is registered to an individual and is used solely for personal use; shall not be classified as a "commercial plates required vehicle" for purposes of registration unless another provision of law requires such registration;

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What Kind of Plate

c) Any pickup truck or cargo van, owned by a partnership, trust or Corporation unless such vehicle meets the definition of Private Passenger Motor Vehicle.

d) Any pickup truck or cargo van, if on the bed of the vehicle tools, supplies, materials or equipment are transported to or from a job site, or are stored for use at the job site, provided that transportation to or storage for use at a personal project for which no compensation is received shall not be deemed in connection with a "job site";



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What Kind of Plate

- Any vehicle, if on the roof or sides of the vehicle, tools supplies, materials or equipment are transported to or from a job site, or are stored for use at a job site, provided that transportation to or storage for use at a personal project for which no compensation is received shall not be deemed in connection with a "job site";

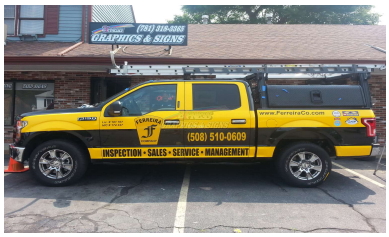


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What Kind of Plate

f) A vehicle which has business advertisements or business markings thereon; provided however that markings limited to the name, address, telephone number, and logo of any corporation whose personal property is exempt from taxation under M.G.L. c. 59, § 5, Clause Third or Tenth and markings limited to the name, address, telephone number, logo or website address of a "car-sharing organization" as defined in M.G.L. c. 90. § 32J shall not be considered business advertisements or business markings for purposes of 540 CMR 2.05;

- If I can contact you from that sign you must have a commercial plate



What Kind of Plate



g) A vehicle used for hire to plow;

h) A vehicle used for hire to transport or store goods, wares or merchandise, provided that a private passenger motor vehicle which is owned by an individual, and which is so used on only a part-time basis, shall not be deemed a commercial plates-required vehicle under 540 CMR 2.05(3). "Part-time basis" shall mean that not more than 40% of the total usage of the vehicle is devoted to the transporting or storing of goods, wares or merchandise.

What Kind of Plate

- A vehicle used to transport or store goods, wares or merchandise intended for sale in the ordinary course of the vehicle operator's or owner's business, provided that if the vehicle is owned by an individual, has a maximum load carrying capacity of 1,000 lbs. or less, and is so used on only a part-time basis, such vehicle shall not be deemed a commercial plated-required vehicle under 540 CMR 2.05(3). "Part-time basis" shall mean that not more than 40% of the total usage of the vehicle is devoted to the transporting or storing of goods, wares or merchandise.



What Kind of Policy



- **MAIP RULE 27. PRIVATE PASSENGER DEFINITION**

A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, ***excluding*** *(1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others.* A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.

What Kind of Policy



- MAIP RULE 27. PRIVATE PASSENGER DEFINITION

B. A motor vehicle that is a pick-up, van, or SUV that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and

1. has a gross vehicle weight rating of less than 16,000 pounds or has a vehicle rating group assigned to it by the Automobile Insurers Bureau of MA (AIB), and
2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.

What Kind of Policy

- MAIP RULE 27. PRIVATE PASSENGER DEFINITION

C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.

D. An eligible vehicle under this rule whose title has been transferred to a trust may be insured under a policy issued by assignment through the MAIP, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

What Kind of Policy

- AIB Rule 51: Commercial Auto
- RULE 51. ELIGIBILITY
- This section applies to all trucks, including pickup, panel and van types, truck-tractors, trailers and semitrailers except for the following:

C. Individually Owned Autos Individually owned pickups, panel trucks or vans. Refer to the Private Passenger Auto Insurance Manual

Markings on Commercial Vehicles



- **(1) Marking.**
- (b) Effective September 1, 2018. The owner of every motor truck used for the transportation of goods, wares or merchandise for hire, gain or reward, shall have the owner's name marked on the truck, to be plainly visible from each side, be in permanent letters (these can be magnetic) that contrast sharply in color with the background on which the letters are placed; be readily legible during daylight hours from a distance of 50 feet while the motor truck is stationary; and be kept and maintained in a manner that retains the legibility required by 540 CMR 2.22(1)(b), provided that motor trucks owned or controlled by a farmer and used to transport agricultural products, farm machinery, and/or farm supplies to or from the farmer's farm; not used in the operation of a common or contract carrier, and used within 150 air miles of the farmer's farm need not be so marked; and motor trucks operated under a lease of more than 30 days shall display either the name of the owner or the lessee, and may display both.

Markings on Commercial Vehicles



- **1) Marking.**
- For the purpose of 540 CMR 2.22(1), Motor Truck shall mean any motor vehicle specially designed or equipped to transport personal property over the ways of the Commonwealth and which has a maximum load carrying capacity of between 2,000 lbs. and 10,000 lbs. and which is not a Private Passenger Motor Vehicle under 540 CMR 2.05. To the extent there is any conflict between 540 CMR 2.22 and any federal regulation pertaining to markings on commercial motor vehicles, the federal regulation shall control.

Markings on Commercial Vehicles



- (2) U.S. DOT Number Assignment for Intrastate Carriers. Effective September 1, 2018, every motor vehicle engaged in intrastate commerce in Massachusetts having a gross vehicle weight rating or gross combination weight rating of 10,001 or more lbs.; and every motor vehicle regardless of weight, engaged in intrastate commerce in Massachusetts and used in the transportation of hazardous materials in a quantity requiring placarding; and every motor vehicle designed to transport more than 15 passengers, including the driver, used in intrastate commerce in Massachusetts must be permanently marked with a USDOT number assigned in a manner conforming to the provisions of 49 CFR 390.21.

Markings on Commercial Vehicles

- This is a business compliance issue for your customers, and it has NOTHING to do with insurance. We advise that unless your agency is an expert of Federal/State compliance issues to not answer these type of questions for your customers as fines are huge and can be in the thousands of dollars. Below are three compliance specialists that I know about, and for a fee, they can make sure that the customers business is in full compliance for both federal/state laws and regulations:



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Markings on Commercial Vehicles



- Fleet Safety Services: http://www.fleet-safety.com/
- DISA (Formerly Transportation Advisors): http://transportationadvisor.com/
- JJ Keller: https://www.jjkeller.com
- You can contact the FMCSA Directly in Burlington MA: 781-425-3210

- Clients need to contact the Federal Motor Carrier Safety Administration for a DOT#: https://www.fmcsa.dot.gov/ I am told that the process can take between 2-3 hours online and there should be no cost for the number.

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Markings on Commercial Vehicles

- FMCSA said that "contractors that meet the weight limitation, hazardous materials requirement or passenger count are considered **motor carriers**".
- So, Joe Contractor with a truck/trailer combination weighing 11,000 lbs. on a MAP Class 30 would be required to have USDOT numbers and more.



Case Studies

1. I have a customer who works for D'Angelo's two nights a week. He is paid $9 per hour to work the counter and on occasion to make deliveries. He is paid 50 cents per mile while making deliveries and will be using his personal vehicle, a Honda Acord. He currently has a personal policy and a personal plate. Does he need to change his plate or policy type?
   a. He can keep his current policy and plate.
   b. He needs a new commercial plate and new commercial policy.
   c. He needs to get a new commercial plate but can keep his personal policy.
   d. He can keep his personal plate but needs a commercial policy.

Case Studies

- What if his personal vehicle was an SUV?
- The MAIP Private Passenger Definition for Eligibility has changed to now include SUVs in the same category of Pickup Trucks and Vans with the delivery limitations:

B. A motor vehicle that is a pick-up, van, or SUV that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and

2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.

Case Studies

- What if his personal vehicle was an SUV?
- This is an eligibly exclusion…the SUV delivery exposure would not be considered "incidental to the insured's business of installing, maintaining or repairing furnishings or equipment".
- He shouldn't use his SUV for delivery.

Case Studies



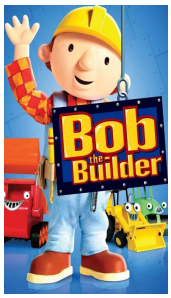
2. I have a client with a 2016 Dodge Ram 2500 (GVWG 13,000 lbs. and an AIB Symbols) who will be plowing to make some extra cash this winter. The truck is currently insured on a personal policy with personal plates. Does he need to change his plate or policy type?
   a. He can keep his current policy and plate.
   b. He needs a new commercial plate and new commercial policy.
   c. He needs to get a new commercial plate but can keep his personal policy.
   d. He can keep his personal plate but needs a commercial policy.

- Does he need a USDOT#?
- Yes, a DOT is required because of the weight, and it is used for business.

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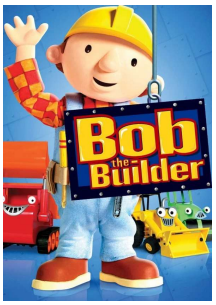
Case Studies

3. Bob Billings, dba Bob the Builder, trades in his Chevy S-10 (4,350lbs. GVWR – Registered Weight of 5,000lbs) pickup for a Ford F-350 (12,500 GVWR – Registered Weight of 13,000 lbs. and AIB symbol). He currently has a personal auto policy and a commercial plate. Bob is 22 years old and has been driving for 5 years. What should Bob do?
   a) He can keep his personal policy and commercial plate.
   b) He can keep his personal policy and commercial plate, but must have class 30 (business use).
   c) He needs a commercial policy and a commercial plate.
   d) He needs a personal policy and personal plate.



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Case Studies



- But … if Bob is using his truck in his building business, are there any other state or federal laws and regulations with which he must comply?

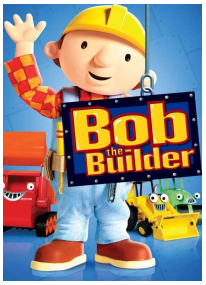
  The Federal Motor Carrier Safety Act (FMCSA) requires that any vehicle over 10,000 pounds GVWR involved in interstate commerce is a "commercial motor vehicle." Some of the provisions of the FMCSA require DOT numbers, signage, a commercial driver's license (CDL), medical cards, random alcohol and substance testing, etc. depending on vehicle size, weight and usage. Unless you want to become an "expert" on the regulations, I would suggest that you not try to advise your client on these issues, since fines for non-compliance are HUGE. You might want to suggest that your client consult a specialist on compliance.

Case Studies

3. There are two such companies in Massachusetts with which I'm familiar:

   Fleet Safety Services, Inc.
   http://fleet-safety.com
   12 Harvard Street - Worcester, MA 01609
   Phone: 800-215-2490
   Fax: 508-831-7611

   DISA (formerly The Transportation Advisor, Inc.)
   http://transportationadvisor.com
   P.O. Box 558 - Palmer MA 01069
   Toll Free: 800-608-8890



Case Studies

4. I have a client who volunteers her time for an organization called "Helping Hands" a couple of days a week to visit an elderly person and do light duty cleaning and laundry in the person's home. She also takes the person to the grocery store and/or a doctor's office as needed. She receives no compensation for the service, however she does receive mileage reimbursement to cover vehicle expenses. What kind of plate and policy does she need?
   a. She needs a personal plate and a personal policy.
   b. She needs a commercial plate and commercial policy.
   c. She needs a personal plate but needs a commercial policy.
   d. She needs a commercial plate and a personal policy.

- Does she need a USDOT#?

Case Studies

5. Your customer has become a Mary Kay consultant. She will be using her family Chevy Malibu to bring her samples to parties in her clients' homes approximately three evenings per week and deliver orders to her party hostesses after the parties. She has a Mary Kay decal in the back window of her vehicle.

a) She can keep her personal policy and plate.

b) She has to have both a commercial policy and plate because of the delivery of goods and advertisements on the back window.

Does she need a USDOT#?

Case Studies

5. Would your answer change if she added her address, phone number, email and website address to the Mary Katy decal?

   a) Yes, she would need a commercial plate.
   b) No, local law enforcement officials tend to look the other way when small businesses put signs on their vehicles.

MARY KAY

Case Studies

6. Your insured purchased a duel rear wheel truck to drive as his daily vehicle. He also uses the pickup truck to tow his boat, utility and travel trailers. He is a computer engineer and does not use the truck in his job.

   a) He can keep his personal policy and personal plate.
   b) He needs a commercial policy and commercial plate.
   c) He can keep his personal policy with a commercial plate

- Does he need a USDOT#?



Case Studies



7. Your client, who owns a Chevy one-ton pickup truck (GVWR 11,500 lbs., with an AIB Symbol), gets a new job working for Build King Builders. Your client will be picking up materials each morning at Lowe's and delivering the materials for his day's work at the jobsite. He currently has a personal auto policy and private passenger plates. What should he do?
   a. He can keep his current policy and plate.
   b. He needs a new commercial plate and new commercial policy.
   c. He needs to get a new commercial plate but can keep his personal policy. He should also be class 30 unless he's an inexperienced operator.
   d. He can keep his personal plate but needs a commercial policy.

- Does he need a USDOT

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Case Studies



8. Your neighbor, a mason, purchases an F-350 pickup truck with a GVWR of 9,600 lbs. Before he takes delivery of the pickup, he has it retrofitted with a dump body which he plans to use in his masonry business. He also plans to purchase a sander for the dump body so that he can sand city streets during snowstorms. The addition of the dump body does not change the GVWR of the truck. What kind of policy does he need?
   a. He needs a personal policy.
   b. He needs a commercial policy because the addition of the dump body means the vehicle is no longer a pickup.

- Does he need a USDOT#

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Case Studies



9. Your client calls you to report a claim. His vehicle was totaled while being driven by someone other than your client or a household member. You are FINALLY able to determine that your client is a member of Turo. Your client lists their car for rental to others. Is there coverage?
   a. Yes, as long as the vehicle is being used with your permission.
   b. No, no, no, no!!!!

- Does the MAP carrier still want to continue the risk or will they non-renew?
- Technically, if one rents their vehicle to others then it is not "eligible' for a MAP. Eligibility means you can or cannot obtain a policy it doesn't necessarily mean there is no coverage if one GETS a policy.

Case Studies



- The only reason a carrier could deny a claim is to invoke General Provision 18 False Information and 19. Changes Which Affect Premium.
- **18. False Information**
- If you or someone on your behalf gives us false, deceptive, misleading or incomplete information in any application or policy change request and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts of this policy. Such information includes the description and the place of garaging of the vehicles to be insured, the names of all household members and customary operators required to be listed and the answers given for all listed operators. We may also limit our payments to those amounts that we are required to sell under the compulsory coverages of this policy.
- **19. Changes Which Affect Premium**
- If the information contained in your application changes before this policy expires, we have the right to adjust your premium to reflect such changes. You must inform us of any changes which may have a material effect on your insurance coverage or premium charges. This includes the description, owner-ship, type of usage and place of garaging of your auto. It also includes the household members and individuals who customarily operate your auto.
- Most if not all insurance companies utilize the endorsement and/or language and removed coverage for "vehicle sharing" from the 2008 MAP. The 2016 MAP incorporates the "vehicle sharing" and "ride-providing" public or livery conveyance issue in all 12 parts of the MA.

Case Studies

- I have an insured who is a plumber. He recently traded in his Ford cargo van for a Chevy Cutaway Van. The cutaway van is under 10,000 lbs. and is individually owned. But my insured is my neighbor, and no way it is personal lines. I submitted it to my commercial CAR carrier, and they sent it back saying it was under 10,000 lbs. and individually owned. Then, I sent it to MAIP carrier, and they sent it back, too. I already stamped it with my commercial carrier's stamp, and the vehicle is registered. Here is a picture of the vehicle. What do I do?



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Case Studies

10. Answer: You're right. No way is this personal lines. While I realize that GM refers to it as a (Cutaway) Van, the only remnants of a van are the cab and the chassis. Once a van has been substantially changed, it is no longer considered a van. The same is true of a truck. If you had a pickup truck which you had retrofitted with a dump body or a wrecker body, it is no longer a pickup truck and no longer eligible for a personal auto policy.



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Case Studies



- So as far as this vehicle is concerned:
  a. It is NOT a commercial motor vehicle under the provisions of the Federal Motor Carrier Safety Regulations – because it has a GVWR of 10,000 lbs. or less
  b. It IS a commercial motor vehicle under the Registry of Motor Vehicles plate definition because it is:

h) A vehicle used to transport or store good, wares or merchandise intended for sale in the ordinary course of the vehicle operator's or owner's business, provided that if the vehicle is owned by an individual, has a maximum load carrying capacity of 1,000 lbs. or less, and is so used on only a part-time basis, such vehicle shall not be deemed a commercial vehicle under this para graph (h). "Part-time basis" shall mean that not more than forty percent of the total usage of the vehicle is devoted to the transporting or storing of goods, wares or merchandise; and

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Case Studies



- It is NOT eligible for a personal auto policy because it is NOT a van. It IS a commercial vehicle and must be insured as such.
- I also feel that I must say that your commercial carrier should NOT have just returned the application and deposit. For the company to say that the law gives them the right to refuse to issue a policy in certain circumstances is ridiculous. You ARE the company by virtue of your contract to write insurance for them. You have binding authority, and you DID write the policy.
- Whether you were right or wrong in taking the application and stamping the registration is NOT the issue. The issue is that you bound the company in good faith, and the company has no choice but to issue legal notice of cancellation. And YOU were right!

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Case Studies

Can an insured register and title their vehicles in the name of a Trust? The personal auto policy couldn't be in the name of a Trust, can it?

a. Yes.

b. No.

This will be at the option of the carrier. If they choose not to write it, you have the option of MAIP.

Case Studies

- 11. Can an insured register and title their vehicles in the name of a Trust? The personal auto policy couldn't be in the name of a Trust, can it?
- To Insure on a personal auto, this is at the option of the company. However, if the company chooses not to write you have the option of MAIP…here is the rule:
- **Rule 27. Private Passenger Definition**
- D. An eligible vehicle under this rule whose title has been transferred to a trust may be insured under a policy issued by assignment through the MAIP, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy
- The trust must be set up with the RMV FID Department shows you what is required to set them up prior to getting a registration.