



NATALIE A. HUBLEY  
PRESIDENT

# COMMONWEALTH AUTOMOBILE REINSURERS

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617-338-4000

September 27, 2022

## ACCOUNTING AND STATISTICAL NOTICE NO. 680

### Proposed Revisions to the Massachusetts Private Passenger and Commercial Statistical Plans

CAR's Governing Committee, at its September 21, 2022 meeting, recommended modifications to the Massachusetts Private Passenger and Commercial Statistical Plans. The impacted pages have been forwarded to the Division of Insurance for promulgation pursuant to the provisions of G.L. c. 175A, §15. A copy of the filing letter is attached. The following summary table describes recommended modifications and proposed effective dates.

#### Private Passenger Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2024 (Optional January 1, 2023)	<p>In order to properly identify vehicles that are classified as four-wheeled Limited Use Vehicles, Miscellaneous Rated as Private Passenger classification code 0461 has been added to the Private Passenger Statistical Plan. Also, the Private Passenger Motorcycle Definition was updated to include two and three-wheeled Limited Use Vehicles.</p> <p>Appendix A – Classification Code Decision Table has been modified to identify those data elements that are required to be reported, not required to be reported, or may be optionally reported on records coded with the Limited Use Vehicles classification code.</p>	VI:12,13 A:2	All
January 1, 2024 (Optional January 1, 2023)	<p>In order to capture company-specific enhancements to physical damage coverage, new Miscellaneous Other Than Collision Coverage Codes have been added to the Private Passenger Statistical Plan. These new codes identify additional towing and labor coverage, roadside assistance coverage, and additional substitute transportation coverage and apply to voluntary business only. Additionally, references to older policy effective years which are no longer reportable to CAR have been deleted.</p> <p>Appendix A - Coverage Code Decision Table has been updated to include these new codes.</p>	VI:41 A:3	Physical Damage Premium and Loss Records

## Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
<p align="center"><b>January 1, 2024 (Optional January 1, 2023)</b></p>	<p>As a result of the recently approved commercial rate filing that introduces an out-of-state rating differential for zone-rated vehicles garaged outside of northern New England, the premium reporting instructions in the Commercial Statistical Plan have been updated to require the reporting of Premium Town Code for ceded zone-rated vehicles.</p> <p>Appendix A – Classification Code Decision Table has been updated to include this new code. Also, a note has been added to the Classification Code Decision Table indicating that Premium Town Code is required for ceded zone-rated vehicles.</p>	<p align="center">IV:2,8,13 A:2</p>	<p align="center">All</p>
<p align="center"><b>January 1, 2024</b></p>	<p>Currently, Symbol Code and Value Code are used to capture the value of a vehicle or motorcycle, respectively. These codes define ranges of values, and most reported codes are clustered in only a few codes. For vehicles and motorcycles valued greater than \$90,000, Original Cost New is reported.</p> <p>In order to efficiently and accurately capture the value of vehicles and motorcycles, the Commercial Statistical Plan has been updated to require reporting of Original Cost New on all eligible vehicles and motorcycles instead of only those valued at \$90,001 and above. With this change, the reporting of Symbol Code on the detail statistical record will be discontinued. Accordingly, the Reporting Instructions, Record Layouts, and Decision Tables have been updated to reflect that this field is Reserved For Future Use.</p>	<p align="center">IV: 14 V:16 VI:54-55, 58 VIII:1, 6- 7 A:2-3</p>	<p align="center">Physical Damage Premium and Loss Records</p>
<p align="center"><b>January 1, 2024 (Optional January 1, 2023)</b></p>	<p>A new Classification Code, 915000, has been added to the Commercial Statistical Plan. The Transportation Network Services Use code is applicable to voluntary business only and will be used to identify primary coverage of the TNC to its clients for ride-sharing, ride-hailing, on-demand delivery and other transportation network services. The new code has also been added to the Classification Code Decision Table with required statistical coding.</p>	<p align="center">VI:16 A:2</p>	<p align="center">All</p>

**Commercial Statistical Plan (continued)**

<b>Proposed Effective Date</b>	<b>Description</b>	<b>Pages Impacted</b>	<b>Records Impacted</b>
<b>January 1, 2024 (Optional January 1, 2023)</b>	As a result of the broadened definition of a volunteer eligible for non-owned coverage for other than social services, two new classification codes have been added to the Commercial Statistical Plan. Classification codes 667400 and 667600 are applicable to voluntary business only and will be used to identify Volunteers (Other than Social Service Agency Risks) and Individual Liability of Volunteers (Other than Social Service Agency Risks).	VI:23	Liability Premium and Loss Records
<b>January 1, 2024 (Optional January 1, 2023)</b>	In order to capture company-specific enhancements to physical damage coverage, two new Miscellaneous Other Than Collision Coverage Codes have been added to the Commercial Statistical Plan. These new codes identify additional Towing and Labor Coverage and Roadside Assistance Coverage. The new codes are applicable to voluntary business only and have been added to the Coverage Code Decision Table with required statistical coding. Additionally, references to older policy effective years which are no longer reportable to CAR have been deleted.  To identify On Hook coverage, Miscellaneous Other Than Collision Coverage Code 088 has been added to the Commercial Statistical Plan. The new code is applicable to voluntary business only and has been added to the Coverage Code Decision Table with the required statistical coding.	VI:50 A:3	Physical Damage Premium and Loss Records

The Private Passenger and Commercial Statistical Plan pages pertaining to the noted proposed modifications are also available on CAR's website. To access these pages, select Manuals, Private Passenger or Commercial Statistical Plan and Proposed Pages.

If you have any questions concerning these proposed revisions, please contact the undersigned at [rosenburg@commauto.com](mailto:rosenburg@commauto.com).

LYNNE ROSENBERG  
Operations Services Manager

Attachment



NATALIE A. HUBLEY  
PRESIDENT

## COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110  
www.commauto.com 617-338-4000

September 22, 2022

Honorable Gary D. Anderson  
Commissioner of Insurance  
Massachusetts Division of Insurance  
1000 Washington Street, Suite 810  
Boston, MA 02118-6200

Re: Massachusetts Private Passenger and Commercial Statistical Plan Modifications

Dear Commissioner Anderson:

CAR's Governing Committee, at its September 21, 2022 meeting, approved modifications to the Massachusetts Private Passenger and Commercial Statistical Plans. A summary of the proposed changes and the pages impacted are attached. The approved modifications include the following:

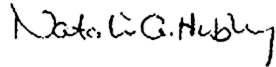
- A new Classification Code, 0461, has been added to the Private Passenger Statistical Plan. This new code will be used to properly identify four-wheeled Limited Use Vehicles and will require statistical coding similar to that of other Miscellaneous Rated as Private Passenger Vehicles such as Low Speed Vehicles. The proposed effective date for this modification is for policies effective January 1, 2024 and subsequent with an optional reporting date for policies effective January 1, 2023 for those companies that choose to implement this change sooner than the mandatory reporting date.
- Three new Miscellaneous Other Than Collision Coverage Codes have been added to the Private Passenger Statistical Plan: OTC Coverage Codes 180, 181, and 182. With more insurance carriers offering company-specific enhancements to physical damage coverage, there has become a need to introduce additional codes. The most common coverages have been higher limits for towing and labor, roadside assistance coverage, and higher limits for substitute transportation. Currently, these coverages are all reported with the "All Other Coverage Code" value of 089. Also, obsolete language has been deleted for policy effective years that are no longer reportable. The proposed effective date for these modifications is for policies effective January 1, 2024 and subsequent with an optional reporting date of January 1, 2023 for those companies that choose to implement the changes sooner.
- The most recent commercial rate filing, approved on July 15, 2022, introduced an out-of-state rating differential on zone-rated vehicles garaged outside of northern New England. Accordingly, the reporting instructions for all three statistical lines of business in the Commercial Statistical Plan were updated to require the reporting of premium town code on ceded, zone-rated vehicles. An additional clarification was added to the reporting instructions that the reporting of premium town code on voluntary, zone-rated vehicles remains unchanged. The proposed effective date for these modifications is for policies effective January 1, 2024 and subsequent with an optional reporting date for policies effective January 1, 2023.

- Currently, symbol code and value code are used to capture the value of a vehicle or motorcycle, respectively. These codes define a range of values and most of the statistically reported codes are clustered in only a few codes. Currently, for vehicles and motorcycles valued over \$90,000, original cost new is reported. In order to efficiently and accurately capture the value of vehicles and motorcycles, the Commercial Statistical Plan has been updated to require the reporting of original cost new on all eligible vehicles and motorcycles instead of just those valued at \$90,001 and above. With this change, the reporting of symbol code and value code on the detail statistical record will be discontinued. The proposed effective date for these modifications is for policies effective January 1, 2024 and subsequent.
- A new Classification Code, 915000, has been added to the Commercial Statistical Plan. The Transportation Network Services Use code is applicable to voluntary business only and will be used to identify primary coverage of the TNC to its clients for ride-sharing, ride-hailing, on-demand delivery and other transportation network services. The proposed effective date for this modification is for policies effective January 1, 2024 and subsequent with an optional reporting date for policies effective January 1, 2023.
- Included in the Automobile Insurers Bureau's rate filing of October 2021 was a broadened definition of a volunteer eligible for non-owned coverage for other than social services. Accordingly, two new classification codes have been added to the Commercial Statistical Plan. Classification codes 667400 and 667600 are applicable to voluntary business only and will be used to identify Volunteers (Other than Social Service Agency Risks) and Individual Liability of Volunteers (Other than Social Service Agency Risks). The proposed effective date for this modification is for policies effective January 1, 2024 and subsequent with an optional reporting date for policies effective January 1, 2023.
- Two new Miscellaneous Other Than Collision Coverage Codes have been added to the Commercial Statistical Plan: OTC Coverage Codes 180 and 181. With more insurance carriers offering company-specific enhancements to physical damage coverage, there has become a need to introduce additional codes. The most common coverages have been higher limits for towing and labor and roadside assistance coverage. Currently, these coverages are reported with the "All Other Coverage Code" 089. Also, obsolete language has been deleted for policy effective years that are no longer reportable. The proposed effective date for these modifications is for policies effective January 1, 2024 and subsequent with an optional reporting date for policies effective January 1, 2023.
- Included in the Automobile Insurers Bureau's rate filing of October 2021 was a rating procedure for On Hook coverage for an insured who does not have garage or service locations. Accordingly, to identify On Hook coverage, coverage code 088 has been added to the Commercial Statistical Plan. The new code is applicable to voluntary business only and the proposed effective date for this modification is for policies effective January 1, 2024 and subsequent with an optional reporting date for policies effective January 1, 2023.

Your promulgation of these modifications, pursuant to the provisions of G.L. c. 175A, §15, is respectfully requested.

If you have any questions relative to these modifications, please contact Ms. Lynne Rosenburg, Operations Services Manager at 617-880-7237 or via email at [rosenburg@commauto.com](mailto:rosenburg@commauto.com).

Very Truly Yours,



Natalie A. Hubley  
President

Attachment

cc: Ms. Yuan Li  
State Rating Bureau

Mr. Matthew Mancini  
State Rating Bureau

Ms. Mary Ellen Thompson  
Division of Insurance

Ms. Edith Wendell  
Automobile Insurers Bureau of Massachusetts

## Proposed Modifications to the Private Passenger Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2024 (Optional January 1, 2023)	<p>In order to properly identify vehicles that are classified as Limited Use Vehicles, a new classification code has been added to the Private Passenger Statistical Plan. Also, the Private Passenger Motorcycle Definition was updated to include two and three-wheeled Limited Use Vehicles.</p> <p>Appendix A – Classification Code Decision Table has been modified to identify those data elements that are required to be reported, not required to be reported or may be optionally reported on records coded with the Limited Use Vehicles classification code.</p>	VI:12,13 A:2	All
	<p>In order to capture more company-specific enhancements to physical damage coverage, new miscellaneous other than collision coverage codes have been added to the Private Passenger Statistical Plan. These new codes identify additional towing and labor coverage, roadside assistance coverage, and additional substitute transportation coverage and are applicable to voluntary business only.</p> <p>Appendix A – Coverage Code Decision Table has been updated to include these new codes.</p>	VI:41 A:3	Physical Damage Premium and Loss Records

**Massachusetts Private Passenger Automobile  
Statistical Plan  
Part VI - Coding Section**

**CLASSIFICATION CODE**

**MISCELLANEOUS RATED AS PRIVATE PASSENGER DEFINITION**

Description (Merit Rating does not apply)	Code	
	Liability	Physical Damage
Snowmobiles	042600	042600
Antique Motor Cars and Antique Motorcycles	048300	048300
★ Specialty and Classic Motor Cars and Specialty and Classic Motorcycles <ul style="list-style-type: none"> <li>• Qualifies as an Antique Motor Car, except for the age and registration requirements for such motor vehicles</li> <li>• Includes motorcycles meeting such qualifications</li> </ul>	048500	048500
Golfmobiles (motorized)	049500	049500
Lawnmowers (motorized)	049500	049500
All Other – Miscellaneous Rated as Private Passenger	049900	049900

Description: First Four Positions (Merit Rating does apply)	Code	
	Liability	Physical Damage
Trailers designed for use with Private Passenger Motor Vehicles	----	0453
Travel Trailers – Including Mobile Home Trailers not on an enclosed foundation	----	0459
Motor Homes (Self Propelled) – Not including Camping Trailers, Travel Trailers and Mobile Homes	0455	0455
Low Speed Vehicles	0460	0460
<u>Limited Use Vehicles (four-wheeled only)</u>	<u>0461</u>	<u>0461</u>
Vehicles Carrying School Children (Seating 0-9 passengers) Not registered for Carrying Passengers for hire	0539	0539

Description: Fifth and Sixth Positions (Merit Rating Status)	Code
Premium, Loss and Outstanding Loss Records	
No merit rating credit or points apply	00
Rated operator incident free for a period of at least 6 years	99
Rated operator incident free for a period of at least 5 years but less than 6	98
Merit rating points apply	01 – 45



**Massachusetts Private Passenger Automobile  
Statistical Plan  
Part VI - Coding Section**

**CLASSIFICATION CODE**

**PRIVATE PASSENGER MOTORCYCLE DEFINITION**

- Motorcycles (including Motorbikes)
- Motorscooters (including Scootmobiles, Safticycles, Motorglides)
- Mopeds
- Similar Motor Vehicles (including two and three-wheeled Limited Use Vehicles)

Description: First Four Positions (Statistical Class)		Code		
Rating Group	Cubic Centimeter Engine Displacement	Standard Class		Age sixty-five (65) or more
		Experienced Operator	Inexperienced Operator	
★ Electric	N/A	0401	0501	0601
Group A	C.C. Displacement to 70	0408	0508	0608
	C.C. Displacement 71 – 100	0409	0509	0609
Group B	C.C. Displacement 101 – 125	0410	0510	0610
	C.C. Displacement 126 – 200	0411	0511	0611
	C.C. Displacement 201 – 275	0412	0512	0612
	C.C. Displacement 276 – 350	0413	0513	0613
Group C	C.C. Displacement 351 – 500	0414	0514	0614
	C.C. Displacement 501 – 650	0415	0515	0615
Group D	C.C. Displacement 651 – 750	0416	0516	0616
	C.C. Displacement 751 – 850	0417	0517	0617
	C.C. Displacement 851 - 950	0418	0518	0618
	C.C. Displacement 951 – 1050	0419	0519	0619
	C.C. Displacement 1051 – 1150	0420	0520	0620
	C.C. Displacement 1151 – 1250	0421	0521	0621
	C.C. Displacement 1251 – 1350	0422	0522	0622
	C.C. Displacement 1351 – 1450	0423	0523	0623
	C.C. Displacement 1451 – 1550	0424	0524	0624
	C.C. Displacement 1551 – 1650	0425	0525	0625
	C.C. Displacement 1651 – 1750	0427	0527	0627
	C.C. Displacement 1751 – 1850	0428	0528	0628
	C.C. Displacement 1851 – 1950	0429	0529	0629
	C.C. Displacement 1951 – 2050	0430	0530	0630
C.C. Displacement over 2050	0431	0531	0631	

**Massachusetts Private Passenger Automobile  
Statistical Plan  
Part VI - Coding Section**

**OTHER THAN COLLISION COVERAGE CODE**

**MISCELLANEOUS COVERAGES**

Description	Code
Non-Owned Automobiles – Broad Form	056
Non-Owned Automobiles – Limited Form	057
★ Towing and Labor – \$100 per disablement <ul style="list-style-type: none"> <li>• No other comprehensive coverage afforded</li> <li>• <del>Optional for policies effective 1/1/2002 – 12/31/2002. Mandatory for policies effective 1/1/2003 and subsequent</del></li> </ul>	080
Towing and Labor – \$50 per disablement <ul style="list-style-type: none"> <li>• No other comprehensive coverage afforded</li> </ul>	082
Substitute Transportation - \$15 per day/ \$450 maximum	083
Substitute Transportation - \$45 per day/\$1,350 maximum <ul style="list-style-type: none"> <li>• <del>Optional for policies effective 1/1/2001 – 12/31/2001. Mandatory for policies effective 1/1/2002 and subsequent</del></li> </ul>	084
Substitute Transportation - \$30 per day/ \$900 maximum	085
Substitute Transportation - \$100 per day/ \$3,000 maximum	086
Sound Receiving and Transmitting Equipment	087
All Other Coverages – excluding Collision	089
<u>Towing and Labor – Greater than \$100 per disablement</u> <ul style="list-style-type: none"> <li>• <u>Must be reported as a separate record from underlying OTC coverage</u></li> <li>• <u>Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)</u></li> </ul>	<u>180</u>
<u>Roadside Assistance Coverage</u> <ul style="list-style-type: none"> <li>• <u>Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)</u></li> </ul>	<u>181</u>
<u>Substitute Transportation – Greater than \$100 per day/ greater than \$3,000 maximum</u> <ul style="list-style-type: none"> <li>• <u>Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)</u></li> </ul>	<u>182</u>

# Massachusetts Private Passenger Automobile Statistical Plan

## Appendix A - Classification and Coverage Code Decision Tables

### CLASSIFICATION CODE DECISION TABLE

Classification Code	Rating Class	Coverage Code Decision Table																					
		Anti-Theft Device ID Code	Coverage Code (Phys. Dam.)	Continuous Cov.	Discount	Annual Mileage Code	Exposure	Extra-Risk Rating Codes	High-Theft Vehicle Code	Limits Codes (Liability)	Low Frequency Discount	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Passive Restraint Device	Territory Code	Type of Risk Code	Value Code	Vehicle Identification No.	ZIP Code	Producer Code	Subline
###1##	10	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###2##	15	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###3##	17	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###4##	18	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###5##	30	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###6##	20	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###7##	21	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###8##	25	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###9##	26	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
0401##, 0408## 0409##, 041### 0420## - 0425## 0427## - 0429## 043###, 0501## 0508##, 0509##, 051###, 052###, 0530##, 0531##, 0601##, 0608## 0609##, 061### 062###, 063###		M	Y	N	Y	N	Y	M	M	Y	N	Y	Y	N	O	N	Y	Y	Y	Y	Y	O	O
042600		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
0453##		N	Y	N	N	N	Y	N	N	N	N	N	N	N	N	N	Y	Y	N	Y	Y	O	O
0455##		M	Y	N	N	N	Y	M	M	Y	N	Y	Y	N	O	N	Y	Y	N	Y	Y	O	O
0459##		N	Y	N	N	N	Y	N	N	N	N	N	N	N	N	N	Y	Y	N	Y	Y	O	O
0460##, 0461##		M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
048300, 048500		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	O	N	Y	Y	N	Y	Y	O	O
049500		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
049900		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
0539##		M	Y	N	N	N	Y	M	M	Y	N	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
190000		N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
700000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	O	O
800000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	O	O
900000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	O	O
902000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	O	O
998000		N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O



# Massachusetts Private Passenger Automobile Statistical Plan

## Appendix A - Classification and Coverage Code Decision Tables

### COVERAGE CODE DECISION TABLE

- For all shaded areas, refer to the Classification Code Decision Table
- Applicable to Physical Damage records

Coverage Code	★ Anti-Theft Device ID Code	Classification Code	Discount Code	Annual Mileage	Exposure	Extra-Risk Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Value Code	Vehicle Identification Number	ZIP Code	Producer Code	Subline
056,057	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
060,063		Y						N	N				Y					
080 – 082,180	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
083-087,182	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
089,181	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
Other OTC Cov.		Y											Y					

Coverage Code	★ Anti-Theft Device ID Code	Classification Code	Discount Code	Annual Mileage	Exposure	Extra Risk-Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Value Code	Vehicle Identification Number	ZIP Code	Producer Code	Subline
012-019	N	Y											Y					
041	N	Y				N		N	N				Y					
040, 042- 049	N	Y				N							Y					
072-079	N	Y											Y					
092	N	Y						N	N				Y					
096,097	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
099	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O

## Proposed Modifications to the Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2024 (Optional July 1, 2023)	As a result of the recently approved commercial rate filing that introduces an out-of-state rating differential for zone-rated vehicles garaged outside of northern New England, the reporting instructions in the Commercial Statistical Plan have been updated to require the reporting of premium town code for ceded zone-rated vehicles. A note has also been added to the Classification Code Decision Table indicating that premium town code is required for ceded zone-rated vehicles.	IV:2,8,13 A:2	All
January 1, 2024	<p>Currently, symbol code and value code are used to capture the value of a vehicle or motorcycle, respectively. These codes define ranges of values, and most reported codes are clustered in only a few codes. For vehicles and motorcycles valued greater than \$90,000, original cost new is reported.</p> <p>In order to efficiently and accurately capture the value of vehicles and motorcycles, the Commercial Statistical Plan has been updated to require reporting of original cost new on all eligible vehicles and motorcycles, instead of only those valued at \$90,001 and above. With this change, the reporting of symbol code on the detail statistical record will be discontinued. Accordingly, the Reporting Instructions, Record Layouts, and Decision Tables have been updated to reflect that this field is reserved for future use.</p>	IV:14 V:16 VI:54-55, 58 VIII:1,6-7 A:2-3	Physical Damage Premium and Loss Records
January 1, 2024 (Optional January 1, 2023)	A new Classification Code, 915000, has been added to the Commercial Statistical Plan. The Transportation Network Services Use code is applicable to voluntary business only and will be used to identify primary coverage of the TNC to its clients for ride-sharing, ride-hailing, on-demand delivery and other transportation network services. The new code has also been added to the Classification Code Decision Table with required statistical coding.	VI:16 A:2	All
	As a result of the broadened definition of a volunteer eligible for non-owned coverage for other than social services, two new classification codes have been added to the Commercial Statistical Plan. Classification codes 667400 and 667600 are applicable to voluntary business only and will be used to identify Volunteers (Other than Social Service Agency Risks) and Individual Liability of Volunteers (Other than Social Service Agency Risks).	VI:23	Liability Premium and Loss Records

Proposed Modifications to the Commercial Statistical Plan (continued)

Proposed Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2024 (Optional January 1, 2023)	In order to capture more company-specific enhancements to physical damage coverage, two new miscellaneous other than collision coverage codes have been added to the Commercial Statistical Plan. These new codes identify additional towing and labor coverage and roadside assistance coverage. The new codes are applicable to voluntary business only and have been added to the Coverage Code Decision Table with required statistical coding. Additionally, references to older policy effective years which are no longer reportable to CAR have been deleted.	VI:50 A:3	Physical Damage Premium and Loss Records
	To identify On Hook coverage, coverage code 088 has been added to the Commercial Statistical Plan. The new code is applicable to voluntary business only and has been added to the Coverage Code Decision Table with the required statistical coding.	VI:50 A:3	Physical Damage Premium and Loss Records

**Massachusetts Commercial Automobile  
Statistical Plan  
Part IV - Reporting Instructions - Premiums**

**Section A – Liability**

**6. POLICY EXPIRATION DATE (Positions 14-16)**

Report the month and year of the expiration date of the policy.

Policy expiration month requires a one (1) digit code in position 14. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Policy expiration year requires a two (2) digit code in positions 15-16. Use the third and fourth positions of the policy expiration year of the entry being reported. For example, a policy expiration year of 2002 shall be reported as 02 in positions 15-16.

**7. STATE CODE (Positions 17-18)**

Report State Code 20.

**8. PREMIUM TOWN CODE (Positions 19-21)**

For those risks that are not zone rated, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town). However, if the risk is classified in accordance with the Public Transportation Section of the Massachusetts Commercial Automobile Insurance Manual, the Premium Town Code reported must be the highest rated city or town in which the vehicle is customarily operated.

For ceded zone-rated risks, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

For voluntary zone-rated risks, report Premium Town Code 000.

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Premium Town Code.

Refer to Appendix B for applicable codes.

**9. CAR IDENTIFICATION CODE (Position 22)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**10. TYPE OF RISK CODE (Position 23)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**11. ANNUAL STATEMENT LINE OF BUSINESS CODE (Positions 24-26)**

Report the three (3) digit numeric code corresponding to the Annual Statement Line of Business to which the transaction was assigned. Refer to the Coding Section for applicable codes.

**Massachusetts Commercial Automobile  
Statistical Plan  
Part IV - Reporting Instructions - Premiums**

**Section B – No-Fault**

**6. POLICY EXPIRATION DATE (Positions 14-16)**

Report the month and year of the expiration date of the policy.

Policy expiration month requires a one (1) digit code in position 14. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Policy expiration year requires a two (2) digit code in positions 15-16. Use the third and fourth positions of the policy expiration year of the entry being reported. For example, an expiration year of 2002 shall be reported as 02 in positions 15-16.

**7. STATE CODE (Positions 17-18)**

Report State Code 20.

**8. PREMIUM TOWN CODE (Positions 19-21)**

For those risks that are not zone rated, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town). However, if the risk is classified in accordance with the Public Transportation Section of the Massachusetts Commercial Automobile Insurance Manual, the Premium Town Code reported must be the highest rated city or town in which the vehicle is customarily operated.

For ceded zone-rated risks, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

For voluntary zone-rated risks, report Premium Town Code 000.

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Premium Town Code.

Refer to Appendix B for applicable codes.

**9. CAR IDENTIFICATION CODE (Position 22)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**10. TYPE OF RISK CODE (Position 23)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**11. ANNUAL STATEMENT LINE OF BUSINESS CODE (Positions 24-26)**

Report the three (3) digit numeric code corresponding to the Annual Statement Line of Business to which the transaction was assigned. Refer to the Coding Section for applicable codes.

**12. SUBLINE CODE (Positions 27-29)**

Report Subline Code 615.



**Massachusetts Commercial Automobile  
Statistical Plan  
Part IV - Reporting Instructions - Premiums**

**Section C – Physical Damage**

**6. POLICY EXPIRATION DATE (Positions 14-16)**

Report the month and year of the expiration date of the policy.

Policy expiration month requires a one (1) digit code in position 14. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Policy expiration year requires a two (2) digit code in positions 15-16. Use the third and fourth positions of the policy expiration year of the entry being reported. For example, an expiration year of 2002 shall be reported as 02 in positions 15-16.

**7. STATE CODE (Positions 17-18)**

Report State Code 20.

**8. PREMIUM TOWN CODE (Positions 19-21)**

For those risks that are not zone rated, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town). However, if the risk is classified in accordance with the Public Transportation Section of the Massachusetts Commercial Automobile Insurance Manual, the Premium Town Code reported must be the highest rated city or town in which the vehicle is customarily operated.

For ceded zone-rated risks, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

For voluntary zone-rated risks, report Premium Town Code 000.

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Premium Town Code.

Refer to Appendix B for applicable codes.

**9. CAR IDENTIFICATION CODE (Position 22)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**10. TYPE OF RISK CODE (Position 23)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**11. ANNUAL STATEMENT LINE OF BUSINESS CODE (Positions 24-26)**

Report the three (3) digit numeric code corresponding to the Annual Statement Line of Business to which the transaction was assigned. Refer to the Coding Section for applicable codes.

**12. SUBLINE CODE (Positions 27-29)**

Report Subline Code 618.

**Massachusetts Commercial Automobile  
Statistical Plan  
Part IV - Reporting Instructions - Premiums**

**Section C – Physical Damage**

**13. CLASSIFICATION CODE (Positions 30-35)**

Report the six (6) digit numeric code assigned to the vehicle or coverage. Refer to the Coding Section for applicable codes.

**14. Reserved for Future Use (Position 36)**

Report space or zero.

**15. OTHER THAN COLLISION COVERAGE CODE (Positions 37-39)**

Report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

**16. COLLISION COVERAGE CODE (Positions 40-42)**

Report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

**17. Reserved for Future Use (Positions 43-44)**

Report spaces or zeros.

**18. Reserved for Future Use ~~SYMBOL CODE~~ (Positions 45-46)**

~~Report the two (2) digit numeric code that represents the cost new or value (for Commercial Motorcycles) assigned to the vehicle for the transaction being reported. Refer to the Coding Section for applicable codes and examples.~~

~~Report spaces or zeros.~~

**19. PRE-INSURANCE INSPECTION IDENTIFICATION CODE (Position 47)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**20. Reserved for Future Use (Position 48)**

Report space or zero.

**21. ZONE RATING CODE (Positions 49-51)**

For zone rated risks, report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

For other than zone rated risks, report Zone Rating Code 000.

**22. AGE CODE (Position 52)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**Massachusetts Commercial Automobile  
Statistical Plan  
Part V - Reporting Instructions - Losses**

**Section C – Physical Damage**

**13. CLASSIFICATION CODE (Positions 30-35)**

Report the six (6) digit numeric code. The Classification Code on the loss record must match the Classification Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

**14. Reserved for Future Use (Position 36)**

Report space or zero.

**15. COVERAGE CODE (Positions 37-39)**

Report the three (3) digit numeric code for the coverage under which the loss was incurred. Refer to the Coding Section for applicable codes.

**16. ACCIDENT TOWN CODE (Positions 40-42)**

Report the three (3) digit numeric code that represents the town in which the accident occurred.

Claims charged to vehicles involved in out-of-state accidents must be reported with the appropriate out-of-state Accident Town Code.

Refer to Appendix B for applicable codes.

**17. Reserved for Future Use (Positions 43-44)**

Report spaces or zeros.

**18. Reserved for Future Use ~~SYMBOL CODE~~ (Positions 45-46)**

~~Report the two (2) digit numeric code. The Symbol Code on the loss record must match the Symbol Code in effect as of the date of loss from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.~~

~~Report spaces or zeros.~~

**19. INTENSIFIED APPRAISAL IDENTIFICATION CODE (Position 47)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**20. Reserved for Future Use (Position 48)**

Report spaces or zeros.

**Massachusetts Commercial Automobile  
Statistical Plan  
Part VI - Coding Section**

**CLASSIFICATION CODE**

**PUBLIC TRANSPORTATION**

**MISCELLANEOUS**

Description	Code
Transportation of Migrant Workers	
Passenger Hazard Included	592600
Passenger Hazard Excluded	592700

★ Description	Code
Transportation Network Services Use <ul style="list-style-type: none"> <li>• Coverage provided for drivers using their personal automobiles for ride-sharing, ride-hailing, on-demand delivery and other transportation network services</li> <li>• Does not include automobiles classified as taxi, limousine or car service automobiles</li> <li>• Applies to voluntary business only</li> </ul>	910000
<u>Transportation Network Services Use</u> <ul style="list-style-type: none"> <li>• <u>Primary coverage provided by the TNC company to its clients for ride-sharing, ride-hailing, on-demand delivery and other transportation network services</u></li> <li>• <u>Applies to voluntary business only</u></li> </ul>	<u>915000</u>

**Massachusetts Commercial Automobile  
Statistical Plan  
Part VI - Coding Section**

**CLASSIFICATION CODE**

**NON-OWNED AUTOMOBILES**

Description	Code	
	Liability	Physical Damage
<b>Non-Ownership Liability</b> (Exposure Basis: Employee Months)		
Risks with 0 – 25 Employees	660100	--
Risks with 26 – 100 Employees	660200	--
Risks with 101 – 500 Employees	660300	--
Risks with 501 – 1,000 Employees	660400	--
Risks with over 1,000 Employees	660500	--
Individual Liability of Employees (including Social Service Agency Risks)	667100	--
<b>Non-Ownership Liability</b> (Exposure Basis: Volunteer Months)		
Volunteers (Social Service Agency Risks Only)	667000	--
Individual Liability of Volunteers (Social Service Agency Risks Only)	667200	--
<u>Volunteers (Other Than Social Service Agency Risks) (Voluntary Business Only)</u>	<u>667400</u>	<u>--</u>
<u>Individual Liability of Volunteers (Other Than Social Service Agency Risks) (Voluntary Business Only)</u>	<u>667600</u>	<u>--</u>
<b>Hired Automobiles</b> (Exposure Basis: Cost of Hire)		
Private Passenger and Commercial Vehicles (excluding Truckers)	661100	661100
Truckers	661300	661300
★ Truckers – Without Hold Harmless Agreements (Voluntary Business Only)	662600	662600
★ Truckers – With Hold Harmless Agreements (Voluntary Business Only)	662800	662800
Public Transportation Automobiles	500000	500000
On a Minimum or an "If Any" Premium Basis	661900	--
<b>Other Non-Owned Automobiles</b>		
Drive Other Car Coverage	902000	902000
Partnership as the Named Insured – Non-Ownership Liability	700000	--
All Other	700000	700000

**Massachusetts Commercial Automobile  
Statistical Plan  
Part VI - Coding Section**

**OTHER THAN COLLISION COVERAGE CODE (Continued)**

**MISCELLANEOUS COVERAGES**

Description	Code
Trailer Interchange Legal Liability (Class Code 993200)	050
Single Interest – Fire and Theft (Class Code 998000)	051
Single Interest – Conversion, Embezzlement or Secretion (Class Code 998000)	052
Dealers Wholesale Floor Plan (Class Code 998000)	054
Composite Rated Risks (Class Code 999000)	059
Towing and Labor Cost – \$100 per disablement <ul style="list-style-type: none"> <li>• No other Comprehensive coverage afforded</li> <li>• <del>Optional for policies effective 9/4/2002 – 12/31/2002. Mandatory for policies effective 1/1/2003 and subsequent</del></li> </ul>	080
Towing and Labor Cost – \$25 per disablement <ul style="list-style-type: none"> <li>• No other Comprehensive coverage afforded</li> </ul>	081
Towing and Labor Cost – \$50 per disablement <ul style="list-style-type: none"> <li>• No other Comprehensive coverage afforded</li> </ul>	082
Rental Reimbursement	083
Automobile Dealers False Pretense Coverage	084
Sound Receiving and Transmitting Equipment (excluding Police vehicles, Fire vehicles, and Garagekeepers)	087
<u>On Hook Coverage (Voluntary Business Only)</u>	<u>088</u>
Retrospective Rating Plan D premium adjustment only (Report Retrospective Rating Plan D premium, other than adjustments, with applicable class and coverage)	089
All Other Coverages – excluding Collision	089
<u>Towing and Labor Cost – Greater than \$100 per disablement</u> <ul style="list-style-type: none"> <li>• <u>Must be reported as a separate record from underlying OTC coverage</u></li> <li>• <u>Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)</u></li> </ul>	<u>180</u>
<u>Roadside Assistance Coverage</u> <ul style="list-style-type: none"> <li>• <u>Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)</u></li> </ul>	<u>181</u>

**Massachusetts Commercial Automobile  
Statistical Plan  
Part VI - Coding Section**

**SYMBOL CODE**

**ORIGINAL COST NEW of COMMERCIAL VEHICLES**

For Policy Effective Years 2023 and prior:

★ The Symbol Code (Original Cost New) applies to the following classifications:

- Trucks, Tractors, and Trailers
- Private Passenger Types
- Publics
- Van Pools
- Special Types (refer to Appendix A – Classification Code Decision Table for applicable classifications)

★ For those vehicles with Original Cost New valued at \$90,001 and over (Symbol Code 12), companies are required to report the vehicle's Original Cost New in the Original Cost New Code field of the physical damage premium and loss record layouts.

<b>Cost New</b>	<b>Code</b>
\$ 0 – 4,500	01
4,501 – 6,000	02
6,001 – 8,000	03
8,001 – 10,000	04
10,001 – 15,000	05
15,001 – 20,000	06
20,001 – 25,000	07
25,001 – 40,000	08
40,001 – 65,000	10
65,001 – 90,000	11
90,001 and over	12

**Massachusetts Commercial Automobile  
Statistical Plan  
Part VI - Coding Section**

**SYMBOL CODE (Continued)**

**VEHICLE VALUE for COMMERCIAL MOTORCYCLES**

For Policy Effective Years 2023 and prior:

- Motorcycles (including Motorbikes), Motorscooters (including Scootmobiles, Safticycles, Motorglides), Mopeds and similar Motor Vehicles

Value	Code	Value	Code	Value	Code
\$ 100	01	\$ 3,500	35	\$ 6,900	69
200	02	3,600	36	7,000	70
300	03	3,700	37	7,100	71
400	04	3,800	38	7,200	72
500	05	3,900	39	7,300	73
600	06	4,000	40	7,400	74
700	07	4,100	41	7,500	75
800	08	4,200	42	7,600	76
900	09	4,300	43	7,700	77
1,000	10	4,400	44	7,800	78
1,100	11	4,500	45	7,900	79
1,200	12	4,600	46	8,000	80
1,300	13	4,700	47	8,100	81
1,400	14	4,800	48	8,200	82
1,500	15	4,900	49	8,300	83
1,600	16	5,000	50	8,400	84
1,700	17	5,100	51	8,500	85
1,800	18	5,200	52	8,600	86
1,900	19	5,300	53	8,700	87
2,000	20	5,400	54	8,800	88
2,100	21	5,500	55	8,900	89
2,200	22	5,600	56	9,000	90
2,300	23	5,700	57	9,100	91
2,400	24	5,800	58	9,200	92
2,500	25	5,900	59	9,300	93
2,600	26	6,000	60	9,400	94
2,700	27	6,100	61	9,500	95
2,800	28	6,200	62	9,600	96
2,900	29	6,300	63	9,700	97
3,000	30	6,400	64	9,800	98
3,100	31	6,500	65	9,999 or Over	99
3,200	32	6,600	66		
3,300	33	6,700	67		
3,400	34	6,800	68		

Examples:

Motorcycle Value	Rating Value	Code
\$101	\$200	02
\$2550	\$2600	26



**Massachusetts Commercial Automobile  
Statistical Plan  
Part VI - Coding Section**

★ **ORIGINAL COST NEW CODE**

For Policy Effective Years 2023 and prior:

- Applies to vehicles with Original Cost New valued at \$90,001 and over, and reported with Symbol Code 12
- Report the vehicle's Original Cost New rounded to the nearest \$1,000

Examples:

Original Cost New	Code
\$90,001	090
\$125,650	126
\$502,230	502

For Policy Effective Years 2024 and subsequent:

Applies to the following vehicle and motorcycle classifications:

- Trucks, Tractors, and Trailers
- Private Passenger Types
- Publics
- Van Pools
- Special Types (refer to Appendix A – Classification Code Decision Table for applicable classifications)
- Motorcycles (including Motorbikes), Motorscooters (including Scootmobiles, Safticycles, Motorglides), Mopeds and similar Motor Vehicles
- Report the vehicle's Original Cost New rounded to the nearest \$1,000

Examples:

<u>Original Cost New</u>	<u>Code</u>
<u>\$9,400</u>	<u>009</u>
<u>\$35,700</u>	<u>036</u>
<u>\$90,001</u>	<u>090</u>
<u>\$125,650</u>	<u>126</u>
<u>\$502,230</u>	<u>502</u>
<u>\$998,501 and over</u>	<u>999</u>

# Massachusetts Commercial Automobile Statistical Plan Part VIII – Record Layouts

## COMMERCIAL RECORD LAYOUT MODIFICATION KEY

The Commercial Record Layout Modification Key should be used in conjunction with the Commercial Record Layouts contained on the following pages. The key identifies those fields to which modifications were made in prior policy years. For example, the field may have been reported in an alternate field position, or the field was added to or eliminated from the Commercial Record Layout. For reporting instructions for prior effective years, refer to the Massachusetts Commercial Automobile Statistical Plan in effect for the specific year (which can be found on CAR’s website ([www.commauto.com](http://www.commauto.com))).

No.	Valid Policy Effective Date(s)	Field	Subline Codes	Reporting Position
①	1989 through 1995	Intensified Appraisal Code	618 Losses	47
②	1991 and subsequent	Producer Code	All	61 - 66
③	10/1/1992 and subsequent Optional 3/1/1992–9/30/1992	Pollution Liability Broadened Coverage Code	611	48
④	1995 and prior	Age Code	618	44
		Symbol Code (Motorcycle Value*)	618	44 - 46
⑤	1995 and subsequent	Zip Code	All	72 - 80
		Vehicle Identification Number	All	131 - 147
⑥	1996 and subsequent	Symbol Code (Motorcycle Value*)	618	45 - 46
		Age Code	611,615,618	52
⑦	1998 and subsequent	Aggregate Limits Identifier Code	611	53
⑧	2002 and prior	Class Group Code	All	54
	2003 and subsequent	Reserved for Future Use		
⑨	2002 and prior	Claim Count	All Losses	90
	2003 and subsequent	Reserved for Future Use		
⑩	7/1/2003 and subsequent Optional 1/1/2003-6/30/2003	Terrorism Coverage Code	All Premium	60
⑪	2012 and subsequent Optional 7/1/2011-12/31/2011	Original Cost New Code	618	56 - 58
⑫	<u>2023 and prior</u>	<u>Symbol Code</u>	<u>618</u>	<u>45 - 46</u>
	<u>2024 and subsequent</u>	<u>Reserved for Future Use</u>		



\* For Policy Effective Years 1995 and prior, Motorcycle Value was a three position code that was reported within the Age Code and Symbol Code fields. For Policy Effective Years 1996-~~2023 and subsequent~~, Motorcycle Value is a two a position code, reported within the Symbol Code field now located in positions 45-46.

# Massachusetts Commercial Automobile Statistical Plan Part VIII – Record Layouts

## PHYSICAL DAMAGE PREMIUM

1	COMPANY OR GROUP NUMBER CODE		51	ZONE RATING CODE (Continued)	101	OTHER THAN COLLISION PREMIUM (Continued)	
2			52	AGE CODE ⑥	102		
3			53	ANTI-THEFT DEVICE DISC. CODE	103		
4	TRANSACTION TYPE CODE		54	Reserved for Future Use ⑧	104	COLLISION PREMIUM	
5	ACCOUNTING DATE	Month	55	★ ORIGINAL COST NEW CODE ⑪	105		
6		Year	56				
7	POLICY EFFECTIVE DATE	Month	57				
8		Year	58				
9	POLICY EXPIRATION DATE	Month	59	RATING IDENTIFICATION CODE	106		
10		Year	60	TERRORISM COV. CODE ⑩	107		
11	TRANSACTION EFFECTIVE DATE	Month	61	PRODUCER CODE ②	108		
12		Year	62		109		
13		Year	63		110		
14	POLICY EXPIRATION DATE	Month	64		Reserved for Future Use	111	
15		Year	65			112	
16	Year	66	113				
17	STATE CODE		67			Reserved for Future Use	114
18	PREMIUM TOWN CODE		68	115			
19			69	116			
20			70	117			
21	CAR IDENTIFICATION CODE		71	POLICY IDENTIFICATION NUMBER			118
22	TYPE OF RISK CODE		72			119	
23	ANNUAL STATEMENT LINE OF BUSINESS CODE		73			120	
24			SUBLINE CODE		74	121	
25					75	122	
26	CLASSIFICATION CODE		76		ZIP CODE ⑤	123	
27			77			124	
28			78			125	
29	Reserved for Future Use		79			126	
30	OTHER THAN COLLISION COVERAGE CODE		80			EXPOSURE	127
31			COLLISION COVERAGE CODE	81			128
32				82			129
33	Reserved for Future Use		83	VEHICLE IDENTIFICATION NUMBER ⑤			130
34	Reserved for Future Use ④		84				131
35	Reserved for Future Use ④		85				132
36	Reserved for Future Use ④		86		133		
37	Reserved for Future Use ④		87		134		
38	Reserved for Future Use ④		88		EXPERIENCE RATING MODIFICATION FACTOR CODE		135
39	Reserved for Future Use ④		89				136
40	Reserved for Future Use ④		90			137	
41	Reserved for Future Use ④		91		ALL OTHER RATING MODIFICATION FACTOR CODE	138	
42	Reserved for Future Use ④		92			139	
43	Reserved for Future Use ④		93	Reserved for Future Use	140		
44	Reserved for Future Use ④		94		141		
45	Reserved for Future Use ④		95		142		
46	SYMBOL CODE ④ ⑥ ⑫ Reserved for Future Use		96	OTHER THAN COLLISION PREMIUM	143		
47	PRE-INSURANCE INSP. ID CODE		97		144		
48	Reserved for Future Use		98		145		
49	ZONE RATING CODE		99		146		
50	ZONE RATING CODE		100		147		
					148	COMPANY USE	
					149		
					150		

Refer to the Commercial Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

# Massachusetts Commercial Automobile Statistical Plan Part VIII – Record Layouts

## PHYSICAL DAMAGE LOSS

1	COMPANY OR GROUP NUMBER CODE	
2		
3		
4	TRANSACTION TYPE CODE	
5		
6	ACCOUNTING	Month
7	DATE	Year
8	POLICY	Month
9	EFFECTIVE	Year
10	DATE	Year
11	ACCIDENT DATE	Month
12		Day
13		Day
14		Year
15	Year	Year
16	Reserved for Future Use	
17	STATE CODE	
18	PREMIUM TOWN CODE	
19		
20		
21		
22	CAR IDENTIFICATION CODE	
23	TYPE OF RISK CODE	
24	ANNUAL STATEMENT LINE OF BUSINESS CODE	
25		
26		
27	SUBLINE CODE	
28		
29		
30	CLASSIFICATION CODE	
31		
32		
33		
34		
35	Reserved for Future Use	
37	COVERAGE CODE	
38	ACCIDENT TOWN CODE	
39		
40		
41	Reserved for Future Use ④	
42		
43		
44		
45	SYMBOL CODE ④ ⑥ ⑫	
46	Reserved for Future Use	
47	INTENSIFIED APPRAISAL ID CODE ①	
48	Reserved for Future Use	
49	ZONE RATING CODE	
50		

51	ZONE RATING CODE (Continued)	
52	AGE CODE ⑥	
53	ANTI-THEFT DEVICE DISC. CODE	
54	Reserved for Future Use ⑧	
55	PARTIAL/TOTAL LOSS INDICATOR	
56	★ ORIGINAL COST NEW CODE ⑪	
57		
58	RATING IDENTIFICATION CODE	
59	Reserved for Future Use	
60	PRODUCER CODE ②	
61		
62		
63		
64		
65		
66		
67	Reserved for Future Use	
68		
69		
70		
71		
72	ZIP CODE ⑤	
73		
74		
75		
76		
77		
78		
79		
80	Reserved for Future Use	
81		
82		
83		
84		
85	CATASTROPHE CODE	
86	TYPE OF LOSS CODE	
87		
88		
89	Reserved for Future Use ⑨	
90	LOSS AMOUNT	
91		
92		
93		
94		
95		
96		
97		
98		
99		
100	CLAIM IDENTIFICATION NUMBER	

101	CLAIM IDENTIFICATION NUMBER (Continued)
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	POLICY IDENTIFICATION NUMBER
112	
113	
114	
115	
116	
117	
118	
119	
120	
121	VEHICLE IDENTIFICATION NUMBER ⑤
122	
123	
124	
125	
126	
127	
128	
129	
130	
131	COMPANY USE
132	
133	
134	
135	
136	
137	
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146	
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148	
149	
150	

Refer to the Commercial Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

# Massachusetts Commercial Automobile Statistical Plan

## Appendix A - Classification and Coverage Code Decision Tables

### CLASSIFICATION CODE DECISION TABLE

Vehicle Type		Accident Town Code	Age Code	Aggregate Limits ID Code	Anti-Theft Device Disc Code	Exposure	Intensified Appraisal ID	Limits Code (Liability)	Limits Identifier Code	Original Cost New Code	Partial/Total Loss Indicator	Passive Restr. Disc. Code	Pollution Liability Cov. Code	Pre-insurance Insp. ID Code	Premium Town Code	Rating Identification Code	Symbol Code (Cost New/Value)	Vehicle Identif. Number	ZIP Code	Zone Rating Code
Trucks, Tractors and Trailers	**Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	N	Y	Y	Y	N	Y
	Not Zone Rated	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N
Priv.Pass.Types	Fleet and Non-Fleet	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N
Public Transportation	**Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	N	Y	Y	Y	N	Y
	Not Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N
	Transportation Network Services Use (910000)	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N
	Transportation Network Services Use (915000)	N	N	N	N	N	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N
Van Pools	Fleet and Non-Fleet	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N
Special Types	7214,7908,7911,7915,7922	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N
	★ 9620,9630	Y	N	N	N	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	N	Y	Y	N
	7926,7927	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N
	0456,0706,0707,7040,7219,7924,7925,7953,7964,9460,*7809,*7811,*7813	Y	N	N	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	N	Y	N
	7213,7216,7934,7939,7965,7906,7907,0452	Y	Y	N	N	Y	N	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	N
	7987	N	N	N	N	Y	N	N	N	N	N	N	N	N	Y	Y	N	N	Y	N
Other Spec.Types	Y	Y	N	N	Y	N	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	N	
Commercial Motorcycles		Y	Y	N	Y	Y	N	Y	Y	N	Y	N	Y	N	Y	Y	Y	Y	N	
Garages*	Subj. to Comp. Law	Y	N	N	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	N	Y	N
	Not Subj (0750)	Y	N	Y	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	N	Y	N
	Not Subj (7070)	Y	N	Y	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	N	Y	N
	Premises (0704,0705)	Y	N	Y	N	Y	N	Y	Y	N	N	N	N	N	Y	Y	N	N	Y	N
Non-Owned Automobiles	6619,7000	N	N	N	N	N	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N
	6611,6613,6626,6628,5000	N	N	N	N	Y	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N
	9020	N	N	N	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	N	N
	Other Non-Owned	N	N	N	N	Y	N	Y	Y	N	N	N	N	N	N	Y	N	N	N	N
Special Rating & Adjustment	0599,0898,0899	N	N	N	N	Y	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N
	8000,9980,9990	N	N	N	N	N	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N
	9981,9982,9985,9987,9989	N	N	N	N	N	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N
	9932	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	N

\* For all Garage Classifications (including the codes now classified as Special Types), Exposure is not required for physical damage coverages.

\*\* For ceded Zone Rated Classifications, Premium Town is required for all coverages.

# Massachusetts Commercial Automobile Statistical Plan

## Appendix A - Classification and Coverage Code Decision Tables

### COVERAGE CODE DECISION TABLE

- For all shaded areas, refer to the Classification Code Decision Table
- Applicable to Physical Damage records

Other Than Collision															
Coverage Code	Accident Town Code	Age Code	Anti-Theft Device Disc. Code	Classification Code	Exposure	Intensified Appraisal Code	Original Cost New Code	Partial/Total Loss Indicator	Pre-Insurance Insp. ID Code	Premium Town Code	Rating Identification Code	Symbol Code (Cost-New/Value)	Vehicle Identification Number	ZIP Code	Zone Rating Code
005,065,105,165,265,365,465,565			N	Y											
060,063		N		Y											
050-054,059	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N
080,081,082,180	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
083,087,088,181	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
084	N	N	N	Y	N	N	N	N	N	N		N	N	N	N
089	N	N	N	Y	N	N	N	N	N	N		N	N	N	N
202-204,211-217		N	N	Y	N	N	N	N	N		Y	N	N		N
All Other OTC Coverages				Y											

Collision															
Coverage Code	Accident Town Code	Age Code	Anti-Theft Device Discount	Classification Code	Exposure	Intensified Appraisal Code	Original Cost New Code	Partial/Total Loss Indicator	Pre-Insurance Insp. ID Code	Premium Town Code	Rating Identification Code	Symbol Code (Cost - New/Value)	Vehicle Identification Number	ZIP Code	Zone Rating Code
012-019,040,042-049,072,076-079			N	Y											
090,091,093,094	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N
041,092,095		N	N	Y											
099	N	N	N	Y	N	N	N	N	N	N		N	N	N	N
311-313,317,477,478		N	N	Y	N	N	N	N	N		Y	N	N		N
411				Y											

