

Massachusetts Commercial Automobile Statistical Plan

Appendix A – Classification and Coverage Code Decision Tables

COMMERCIAL CLASSIFICATION CODES

★ EXPOSURE BASIS

Classification	Exposure Basis	Examples/Comments			
Trucks, Tractors and Trailers	Car Months	Report Exposure as number of car months.			
Private Passenger Types					
Public Transportation					
Van Pools					
Special Types					
Commercial Motorcycles					
Garages: Exposure not required for physical damage.					
Subject to Compulsory Law (Classes 0704, 0705 only) and Not Subject to Compulsory Law (Classes 0750, 7070)	Payroll Basis	Payroll or Earnings	Round to Nearest Hundred	Units of One Hundred	Exposure Code
		\$10,711	\$10,700	\$107	0000107
		\$250,295	\$250,300	\$2,503	0002503
Subject to Compulsory Law (Classes other than 0704, 0705)	Plate Basis	Plates (1)	Months (2)	Result (1)x(2)	Exposure Code
		21	12	252	0000252
		100	12	1,200	0001200
Non-Owned Automobiles:					
Non-Ownership Liability (Employees – Classes 6601, 6602, 6603, 6604, 6605, 6671)	Employee Months	Employees (1)	Months (2)	Result (1)x(2)	Exposure Code
		20	12	240	0000240
		155	12	1,860	0001860
Non-Ownership Liability (Volunteers – Classes 6670, 6672)	Volunteer Months	Volunteers (1)	Months (2)	Result (1)x(2)	Exposure Code
		45	12	540	0000540
		271	12	3,252	0003252
Hired Autos (Classes 6611, 6613, 6626, 6628, 5000)	Cost of Hire	Cost of Hire	Round to Nearest Hundred	Units of One Hundred	Exposure Code
		\$17,452	\$17,500	\$175	0000175
		\$337,927	\$337,900	\$3,379	0003379
Other Non-Owned (Classes 6619, 9020, 7000)	-----	No Exposure required.			
Special Rating and Adjustment:					
Gross Receipts (Classes 0599,0899)	Gross Receipts Basis	Gross Receipts	Round to Nearest Hundred	Units of One Hundred	Exposure Code
		\$12,448	\$12,400	\$124	0000124
		\$250,295	\$250,300	\$2,503	0002503
Mileage (Classes 0599, 0898)	Mileage Basis	Mileage	Round to Nearest Hundred	Units of One Hundred	Code
		9,087	9,100	91	0000091
		57,442	57,400	574	0000574
All Other (than Gross Receipts and Mileage)	-----	No Exposure required.			