

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

**CLASSIFICATION CODE**

**FLEET PUBLIC TRANSPORTATION**

For Policy Effective Years 1993 and subsequent:

Description	Radius		
	Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
<b>Other Buses (except fourth position – see chart below)</b>			<b>Zone Rated</b>
Airport Bus or Airport Limousine	528-00	529-00	520900
Inter-City Bus	538-00	539-00	530900
Charter Bus	548-00	549-00	540900
Sightseeing Bus	558-00	559-00	550900
Transport. of Athletes and Entertainers	568-00	569-00	560900
Social Services Automobile (Employee Operated)	648-00	649-00	640900
Social Services Automobile (All Other)	658-00	659-00	650900
Bus Not Otherwise Classified	588-00	589-00	580900
Urban Bus	518-00	519-00	--

<b>School and Church Buses (except fourth position – see chart below)</b>			
School Bus owned by Political Subdivision or School District (Type of Risk Code 7)	618-00	619-00	610-00
Other School Bus	628-00	629-00	620-00
Church Bus	638-00	639-00	630-00

<b>Taxicabs or Similar Passenger Carrying Service</b>			
Driven Exclusively by Owner	418700	419700	410700
Rented or Leased to Others	418800	419800	410800
All Other	418900	419900	410900

<b>Limousines and Car Service</b>			
Limousine	428900	429900	420900
Car Service	438900	439900	430900

<b>Description: Fourth Position (School and Church Buses and Other Buses Excluding Zone Rated)</b>	
Seating Capacity	Code
1 to 8	1
9 to 20	2
21 to 60	3
Over 60	4

<b>★ Fourth Position (Other Buses – Zone Rated Only)</b>	
Description	Code
Other Buses – Zone Rated	9

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**CLASSIFICATION CODE**

**NON-FLEET PUBLIC TRANSPORTATION**

For Policy Effective Years 1993 and subsequent:

Description	Radius		
	Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
<b>Other Buses (except fourth position – see chart below)</b>			<b>Zone Rated</b>
Airport Bus or Airport Limousine	525-00	526-00	527900
Inter-City Bus	535-00	536-00	537900
Charter Bus	545-00	546-00	547900
Sightseeing Bus	555-00	556-00	557900
Transport. Of Athletes and Entertainers	565-00	566-00	567900
Social Services Automobile (Employee-Operated)	645-00	646-00	647900
Social Services Automobile (All Other)	655-00	656-00	657900
Bus Not Otherwise Classified	585-00	586-00	587900
Urban Bus	515-00	516-00	--

<b>School and Church Buses (except fourth position – see chart below)</b>			
School Bus owned by Political Subdivision or School District (Type of Risk Code 7)	615-00	616-00	617-00
Other School Bus	625-00	626-00	627-00
Church Bus	635-00	636-00	637-00

<b>Taxicabs or Similar Passenger Carrying Service</b>			
Driven Exclusively by Owner	415700	416700	417700
Rented or Leased to Others	415800	416800	417800
All Other	415900	416900	417900

<b>Limousines and Car Service</b>			
Limousine	425900	426900	427900
Car Service	435900	436900	437900

<b>Description: Fourth Position (School and Church Buses and Other Buses Excluding Zone Rated)</b>	
Seating Capacity	Code
1 to 8	1
9 to 20	2
21 to 60	3
Over 60	4



<b>Fourth Position (Other Buses – Zone Rated Only)</b>	
Description	Code
Other Buses – Zone Rated	9

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**AGE CODE**

The Age Code applies to the following classifications:

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

For purposes of the Age definition, the current model year shall change effective October 1 of each calendar year. The applicable codes are as follows:

<b>Description</b>	<b>Age Group</b>	<b>Code</b>
Automobiles of the Current Model Year	1	1
Automobiles of the First Preceding Model Year	2	2
Automobiles of the Second Preceding Model Year	3	3
Automobiles of the Third Preceding Model Year	4	4
Automobiles of the Fourth Preceding Model Year	5	5
Automobiles of the Fifth Preceding Model Year	6	6
Automobiles of the Sixth Preceding Model Year	7	7
Automobiles of the Seventh Preceding Model Year	8	8
Automobiles of Model Years 1981 through the Eighth Preceding Model Year	9	9
Automobiles of Model Years 1980 and prior	0	0

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**SYMBOL CODE**

**ORIGINAL COST NEW of COMMERCIAL VEHICLES**

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

<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

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Appendix A - Classification and Coverage Code Decision Tables**

**TABLES OF REQUIRED COMMERCIAL FIELDS**

The fields identified below are required to be reported on all commercial statistical records and are therefore not listed in the Decision Tables contained on the following pages. For all other fields not noted below, refer to the Classification Code and Coverage Code Decision Tables to determine which fields are required to be reported. For information regarding the exposure reporting basis for each commercial classification code, refer to the Exposure Basis table.

<b>Fields Common to All Records</b>
Accounting Date
Annual Statement Line of Business Code
CAR Identification Code
PIP Coverage Code (No-Fault)
Policy Effective Date
Policy Identification Code
Producer Code
State Code
Subline Code
Transaction Type Code
Type of Risk Code

<b>Fields Common to Premium Records Only</b>
All Other Rating Modification Factor Code
Experience Rating Modification Factor Code
Policy Expiration Date
Premium Amounts
Terrorism Coverage Code
Transaction Effective Date

<b>Fields Common to Loss Records Only</b>
Accident Date
Catastrophe Code (Physical Damage)
Claim Identification Number
Loss Amount
Reporting Date (Liability)
Type of Loss Code

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Appendix A – Classification and Coverage Code Decision Tables**

**COMMERCIAL CLASSIFICATION CODES  
EXPOSURE BASIS**

Classification	Exposure Basis	Examples/Comments			
<b>Trucks, Tractors and Trailers</b>	Car Months	Report Exposure as number of car months.			
<b>Private Passenger Types</b>					
<b>Public Transportation</b>					
<b>Van Pools</b>					
<b>Commercial Motorcycles</b>					
<b>Special Types:</b> Classes other than 7809, 7811 and 7813					
Classes 7809, 7811 and 7813 only	Plate Basis	Plates (1)	Months (2)	Result (1)x(2)	Exposure Code
		21	12	252	0000252
		100	12	1,200	0001200
<b>Garages:</b> 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
<b>Non-Owned Automobiles:</b>					
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.			
<b>Special Rating and Adjustment:</b>					
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.			

