

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

Section C – Physical Damage



23. ANTI-THEFT DEVICE DISCOUNT CODE (Position 53)

Report the one (1) character alphanumeric code. Refer to the Coding Section for applicable codes.

24. Reserved for Future Use (Positions 54-58)

Report spaces or zeros.

25. RATING IDENTIFICATION CODE (Position 59)

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

26. TERRORISM COVERAGE CODE (Position 60)

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

27. PRODUCER CODE (Positions 61-66)

Report the six (6) character alphanumeric code. Note that a unique Producer Code is required to be reported for each agency office location. This field must be left justified with no spaces between significant digits. If the Producer Code reported is less than six (6) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.

28. Reserved for Future Use (Positions 67-71)

Report spaces or zeros.

29. ZIP CODE (Positions 72-80)

Report the five (5) or nine (9) digit numeric code which represents the location of principal garaging of the vehicle for which the transaction is being reported. If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state ZIP Code.

ZIP Code must be left justified with no spaces between significant digits. If a five (5) position ZIP Code is reported, report spaces in all unused positions.

Refer to the Coding Section for examples.

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Section C – Physical Damage

30. EXPOSURE (Positions 81-87)

Report exposure using the method appropriate for the vehicle's classification or coverage. Refer to the Coding Section for definitions and examples of calculating exposure under each of these methodologies.

The Exposure field is a numeric field where all negative values must be reported as signed. Any value from -9999999 to 9999999 may be reported. Exposure must be right justified with leading zeros.

31. EXPERIENCE RATING MODIFICATION FACTOR CODE (Positions 88-90)

Report the three (3) digit numeric code that reflects the credit or debit applied to the reported premium. If no modification is applicable, report Experience Rating Modification Factor Code 100.

Refer to the Coding Section for examples.

32. ALL OTHER RATING MODIFICATION FACTOR CODE (Positions 91-93)

Report the three (3) digit numeric code that reflects the credit or debit applied to the reported premium. If no modification is applicable, report All Other Rating Modification Factor Code 100.

Refer to the Coding Section for examples.

33. Reserved for Future Use (Positions 94-95)

Report spaces or zeros.

34. OTHER THAN COLLISION PREMIUM AMOUNT (Positions 96-103)

Report the other than collision premium rounded to the nearest whole dollar.

The Other Than Collision Premium Amount field is a numeric field where all negative values must be reported as signed. Any value from -99999999 to 99999999 may be reported. Amounts must be right justified with leading zeros.

35. COLLISION PREMIUM AMOUNT (Positions 104-111)

Report the collision premium rounded to the nearest whole dollar.

The Collision Premium Amount field is a numeric field where all negative values must be reported as signed. Any value from -99999999 to 99999999 may be reported. Amounts must be right justified with leading zeros.

36. Reserved for Future Use (Positions 112-114)

Report spaces or zeros.

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Part V - Reporting Instructions - Losses**

Section C – Physical Damage

21. ZONE RATING CODE (Positions 49-51)

Report the three (3) digit numeric code. The Zone Rating Code on the loss record must match the Zone Rating Code in effect as of the date of loss, from the vehicle's corresponding premium record. 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. The Age Code on the loss record must match the Age Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.



23. ANTI-THEFT DEVICE DISCOUNT CODE (Position 53)

Report the one (1) character alphanumeric code. The Anti-Theft Device Discount Code on the loss record must match the Anti-Theft Device Discount Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

24. Reserved for Future Use (Position 54)

Report space or zero.

25. PARTIAL/TOTAL LOSS INDICATOR (Position 55)

Report the one (1) digit numeric code that indicates the damage to the vehicle involved in the accident. Refer to the Coding Section for applicable codes.

26. Reserved for Future Use (Positions 56-58)

Report spaces or zeros.

27. RATING IDENTIFICATION CODE (Position 59)

Report the one (1) digit numeric code. The Rating Identification Code on the loss record must match the Rating Identification Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

28. Reserved for Future Use (Position 60)

Report space or zero.

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Part V - Reporting Instructions - Losses**

Section C – Physical Damage

29. PRODUCER CODE (Positions 61-66)

Report the six (6) character alphanumeric code. The Producer Code on the loss record must match the Producer Code from the policy's corresponding premium record.

Refer to the Coding Section for examples.

30. Reserved for Future Use (Position 67-71)

Report spaces or zeros.

31. ZIP CODE (Positions 72-80)

Report the five (5) or nine (9) digit numeric code. The ZIP Code on the loss record must match the ZIP Code in effect as of the date of loss, from the vehicle's corresponding premium record.

Refer to the Coding Section for examples.

32. Reserved for Future Use (Position 81-84)

Report spaces or zeros.

33. CATASTROPHE CODE (Positions 85-86)

Catastrophe Code is a serial number assigned by the Insurance Services Offices (ISO) to a natural disaster. Report the applicable two (2) digit numeric Catastrophe Code. If not applicable, report spaces or zeros.

Refer to CAR's Statistical Edit Package for a list of applicable codes.

34. TYPE OF LOSS CODE (Positions 87-88)

Report the two (2) digit numeric code that describes the physical damage type of loss associated with the accident for which the transaction is being reported. Refer to the Coding Section for applicable codes.

★ 35. Reserved for Future Use (Positions 89-90)

Report spaces or zeros.

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

CLASSIFICATION CODE

SPECIAL TYPES

Description	Definition	Code	
		Liability	Physical Damage
Ambulance Services	Emergency	791300	791300
	Non-Emergency	791400	791400
Antique Motor Vehicles	Including Motorcycles	962000	962000
Auto Body Manufacturers and Installers		792400	792400
Bobtail Operations		748900	--
Driver Training Programs	Educational Institutions	792600	792600
	Commercial Driving Schools	792700	792700
Farmers Special Plates		795300	795300
Fire Departments	Private Passenger Types	790800	790800
	All Other Types	790900	790900
Funeral Directors	Limousines	791500	791500
	Hearses and Flower Cars	792200	792200
Golfmobiles		946000	946000
Law Enforcement Agencies	Private Passenger Types	791100	791100
	Motorcycles	794200	794200
	All Other Types	791200	791200
Long Term Leasing or Rental Concerns	Contingent Coverage	721900	721900
Short Term Leasing or Rental Concerns	Trucks	721100	721100
	Tractors	721200	721200
	Trailers, Semitrailers and Trailers Used with Private Passenger Autos	721300	721300
	Private Passenger Autos	721400	721400
	Motor Homes	721500	721500
	Miscellaneous Types	721600	721600
Mobile Homes	Trailers Equipped as Living Quarters	796300	796300
	Pick-ups Used Solely to Transport Camper Bodies	796200	796200
	Motor Homes not more than 22 feet in length	796000	796000
	Motor Homes more than 22 feet in length	796100	796100
Special or Mobile Equipment			
Vehicles Subject to the Compulsory Law	Capable of moving on own power	793400	793400
	Not capable of moving on own power	793900	793900
Vehicles Not Subject to the Compulsory Law	Municipally owned or DPU	796500	796500
All Other Mobile Equipment		790600	790600
Farm Equipment		790700	790700
Repossessed Automobiles		792500	792500
Snowmobiles		796400	796400
Owner Repairman		070700	--
Transporters		070600	--
Trailers and Semitrailers	Used as Showrooms or Salesrooms	045200	045200
Trailer Plate – Boat Dealers		045600	--
All Other Types not described above		704000	704000

**Massachusetts Commercial Automobile
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CLASSIFICATION CODE

★ SPECIAL TYPES (Continued)

- As of January 1, 2004, changes in the Garage Policy resulted in the Garage Policy Forms being available for Dealer Operations only. Since a company may elect not to adopt the modified Garage Policy, Repair Shops, Service Stations and Storage Garages and Public Parking Places classification codes are now listed in both the Garage and Special Types Classification Code tables, with the same classification codes. Note that if a company has elected not to adopt the modified Garage Policy, the Repair Shops, Service Stations and Storage Garages and Public Parking Places will continue to be written on a Garage Policy. If the modifications have been adopted, these classes should be classified as Special Types and written on the Business Auto Coverage Form.
- Those companies that have elected to adopt the revised Garage Policy writing program may report their statistical data using the revised reporting requirements on an optional basis for policies effective January 1, 2004 – June 30, 2004 and on a mandatory basis for policies effective July 1, 2004 and subsequent.

Description	Liability and Physical Damage	
	Unlimited Customer Coverage	Liability Exposure Basis
Repair Shops – Risks primarily engaged in the repair of automobiles, including body, fender, radiator, ignition service and paint shops	780900	plate
Service Stations – Risks primarily engaged in the servicing of automobiles (including car washes) and the sale and installation of automobile accessories excluding major engine or body repair work	781100	plate
Storage Garages and Public Parking Places – Risks primarily engaged in the storing or parking of automobiles	781300	plate

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Part VI - Coding Section**

CLASSIFICATION CODE

COMMERCIAL MOTORCYCLE DEFINITION

- Motorcycles (including Motorbikes)
- Motorscooters (including Scootmobiles, Safticycles, Motorglides)
- Motorbikes
- Similar Motor Vehicles used for Commercial purposes

Description		Code
Rating Group	Cubic Centimeter Engine Displacement	
Group A	C.C. Displacement to 70	924100
	C.C. Displacement 71 – 100	924200
Group B	C.C. Displacement 101 – 125	924300
	C.C. Displacement 126 – 200	924400
	C.C. Displacement 201 – 275	924500
	C.C. Displacement 276 – 350	924600
Group C	C.C. Displacement 351 – 500	924700
	C.C. Displacement 501 – 650	924800
Group D	C.C. Displacement over 650	924900

Massachusetts Commercial Automobile Statistical Plan Part VI - Coding Section

CLASSIFICATION CODE

GARAGES

RISKS SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW

- ★ • Garages, Garage Dealers, Service Stations, Repair Shops and Parking Facilities
- ★ • As of January 1, 2004, changes in the Garage Policy resulted in the Garage Policy Forms being available for Dealer Operations only. Since a company may elect not to adopt the modified Garage Policy, Repair Shops, Service Stations and Storage Garages and Public Parking Places classification codes are now listed in both the Garage and Special Types Classification Code tables, with the same classification codes. Note that if a company has elected not to adopt the modified Garage Policy, the Repair Shops, Service Stations and Storage Garages and Public Parking Places will continue to be written on a Garage Policy. If the modifications have been adopted, these classes should be classified as Special Types and written on the Business Auto Coverage Form.
- ★ • Those companies that have elected to adopt the revised Garage Policy writing program may report their statistical data using the revised reporting requirements on an optional basis for policies effective January 1, 2004 – June 30, 2004 and on a mandatory basis for policies effective July 1, 2004 and subsequent.
- ★ • Note that CAR has adopted the revised Garage Policy as of July 1, 2004. Therefore, as of this date, the Repair Shops, Service Stations and Storage Garages and Public Parking Places classifications listed on a Limited Customer Coverage Basis (780800, 781000 and 781200) will no longer be available for ceded policies.

Description	Liability and Physical Damage		
	Limited Customer Coverage	Unlimited Customer Coverage	Liability Exposure Basis
Franchised Private Passenger Automobile Dealer (with or without any other type of franchise)	730100	730200	plate
Franchised Truck or Truck-Tractor Dealer (with or without any other type of franchise except private passenger automobile franchise)	731100	731200	plate
Franchised Motorcycle Dealer including all two-wheeled cycle vehicles (no private passenger or truck franchise)	732100	732200	plate
Franchised Recreational Vehicle Dealer (no private passenger, snowmobile or residence types mobile home)	733100	733200	plate
Franchised Residence Type Mobile Home Trailer Dealer	782000	782100	plate
Franchised Commercial Trailer Dealer	783000	783100	plate
Other Franchised Self-Propelled Land Motor Vehicle Dealer (including motor homes and campers)	734100	734200	plate
Non-Franchised Dealer (any of the risks described above that are not franchised dealers)	735100	735200	plate
Equipment and Implement Dealer (no other franchise)	736100	736200	plate
Repair Shops – Risks primarily engaged in the repair of automobiles, including body, fender, radiator, ignition service and paint shops	780800	780900	plate
Service Stations – Risks primarily engaged in the servicing of automobiles (including car washes) and the sale and installation of automobile accessories excluding major engine or body repair work	781000	781100	plate
Storage Garages and Public Parking Places – Risks primarily engaged in the storing or parking of automobiles	781200	781300	plate
Trailer Plate – Garages (Liability only)	070800	070900	plate
Premises Coverage – Clerical (Liability only)	070400	070400	payroll
Premises Coverage – All Other (Liability Only)	070500	070500	payroll
Other Than Covered Auto (Liability Only) Applicable to those Policies Written on the Simplified Garage Policy	070500	070500	payroll

**Massachusetts Commercial Automobile
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CLASSIFICATION CODE

GARAGES

RISKS NOT SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW

- Garages, Garage Dealers, Service Stations, Repair Shops and Parking Facilities
- ★ • The following classifications are only applicable if a company has not adopted the revised Garage Policy writing program which became available January 1, 2004 and subsequent. Under this program, Repair Shops, Service Stations, Storage Garages and Public Parking Places do not qualify for the Garage Policy Form and the classification codes listed below are no longer classified as Garage classifications.
- ★ • Note that CAR has adopted the revised Garage Policy as of July 1, 2004. Therefore, as of this date, the classifications listed below will no longer be available for ceded policies.

Description	Code	
	Liability	Physical Damage
Repair Shops, Storage Garages, Service Stations and Public Parking Places	075000	075000
All Other Risks Not Subject to the Massachusetts Compulsory Law • As written in accordance with the garage section of the Massachusetts Commercial Automobile Insurance Manual	707000	707000

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CLASSIFICATION CODE

NON-OWNED AUTOMOBILES

Description	Code	
	Liability	Physical Damage
Non-Ownership Liability (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	--
Non-Ownership Liability (Exposure Basis: Volunteer Months)		
Volunteers (Social Service Agency Risks Only)	667000	--
Individual Liability of Volunteers (Social Service Agency Risks Only)	667200	--
Hired Automobiles (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	--
Other Non-Owned Automobiles		
Drive Other Car Coverage	902000	902000
Partnership as the Named Insured – Non-Ownership Liability	700000	--
All Other	700000	700000

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CLASSIFICATION CODE

SPECIAL RATING AND ADJUSTMENT

Description	Code	
	Liability	Physical Damage
Composite Rated Risks	999000	999000
Non Cedable Limits	800000	--
Legal Liability for Physical Damage to Trailers under a Trailer Interchange Agreement	--	993200
Retrospective Rating Plan D Adjustments (Premium Only)		
Private Passenger	998100	998100
Commercial	998200	998200
Publics	998500	998500
Garages	998700	998700
All Other	998900	998900
All Other	998000	998000
Gross Receipts and Mileage		
Gross Receipts		
Buses	059900	059900
Commercial	089900	089900
Mileage		
Buses	059900	059900
Commercial	089800	089800

Massachusetts Commercial Automobile Statistical Plan Part VI - Coding Section

ZONE RATING CODE

The Zone Rating Code applies to the following classifications:

- Trucks, Tractors and Trailers, except for light trucks and trailers used with light trucks, regularly operated beyond a 200 mile radius from the street address of principal garaging
- Public Automobiles, except for Taxis, Limousines, School, Church and Urban Buses and Van Pools, regularly operated beyond a 200 mile radius from the street address of principal garaging

Refer to the Massachusetts Commercial Automobile Insurance Manual Zone Rating Tables for the definitions of the applicable codes. The Zone Rating Code is developed from the last three positions of the Zone Combination Code. The following is a table of valid codes derived from the rating tables:

Region	Zone	Zone 03 Boston	Zone 49 All Other
		Code	Code
Atlanta	01	201	901
Balt./Wash.	02	202	902
Boston	03	203	903
Buffalo	04	204	904
Charlotte	05	205	905
Chicago	06	206	906
Cincinnati	07	207	907
Cleveland	08	208	908
Dallas Ft Worth	09	209	909
Denver	10	210	910
Detroit	11	211	911
Hartford	12	212	912
Houston	13	213	913
Indianapolis	14	214	914
Jacksonville	15	215	915
Kansas City	16	216	916
Little Rock	17	217	917
Los Angeles	18	218	918
Louisville	19	219	919
Memphis	20	220	920
Miami	21	221	921
Milwaukee	22	222	922
Minn./St. Paul	23	223	923
Nashville	24	224	924

Region	Zone	Zone 03 Boston	Zone 49 All Other
		Code	Code
New Orleans	25	225	925
New York City	26	226	926
Oklahoma City	27	227	927
Omaha	28	228	928
Phoenix	29	229	929
Philadelphia	30	230	930
Pittsburgh	31	231	931
Portland	32	232	932
Richmond	33	233	933
St. Louis	34	234	934
Salt Lake City	35	235	935
San Francisco	36	236	936
Tulsa	37	237	937
Pacific	40	240	940
Mountain	41	241	941
Midwest	42	242	942
Southwest	43	243	943
North Central	44	244	944
Mid East	45	245	945
Gulf	46	246	946
South East	47	247	947
Eastern	48	248	948
New England	49	249	949

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AGE CODE

The Age Code applies to the following classifications:

- Publics
- Private Passenger Types
- Trucks, Tractors and Trailers
- Van Pools

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:

Description	Age Group	Code
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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CLASS GROUP CODE

For Policy Effective Years 1990 and prior:

- For voluntary business, companies may optionally use Class Group Code 3 to identify that the class is other than commercial business

Description	Code
Voluntary	0
Ceded Commercial • Fleet CAR Rated Risk • Trucks, Tractors and Trailers – Fleet • Private Passenger Types – Fleet	2
Ceded All Other Commercial	3

★ For Policy Effective Years 1991 through 2002:

Description	Code
Voluntary	0
Ceded Commercial – CAR Rate Used	2
Ceded Commercial – CAR Rate Not Used • Non-Fleet Private Passenger Types Only (Class Code 739100)	3

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PARTIAL/TOTAL LOSS INDICATOR

- This field applies to Property Damage Liability and Physical Damage Losses only
- Non-vehicle claims should be coded as a partial loss (Partial/Total Loss Indicator 1)
- For additional information regarding reporting the extent of vehicle loss, refer to Section B – Losses of the General Reporting Requirements Section of this Plan

Description	Code
Partial Loss	1
Total Loss	2

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PASSIVE RESTRAINT DEVICE DISCOUNT CODE

- This discount applies to Medical Payments, Uninsured and Underinsured Liability and PIP (No-Fault) coverages only

Description	Code
No Discount	0
Category I Applies • Vehicle contains occupant safety features approved by the Massachusetts Division of Insurance	1

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RATING IDENTIFICATION CODE

Description	Code
Experience Rated Basis	1
Both Experience Rated and All Other Rated Basis	7
All Other Rated Basis	9
Not Experience Rated, Not All Other Rated Basis Optional for policies effective 1/1/2003 – 12/31/2003. Mandatory for policies effective 1/1/2004 and subsequent.	0



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TERRORISM COVERAGE CODE

- Terrorism Coverage Code may be optionally reported for policies effective 1/1/2003 – 6/30/2003. It is mandatory to report Terrorism Coverage Code for policies effective 7/1/2003 and subsequent.

The Terrorism Coverage Code must be reported on all premium records. This includes both underlying policy premium records as well as the separate terrorism coverage records. Follow these rules when coding your data:

Terrorism Coverage Codes 1, 2, and 3 may only be reported on underlying policy premium records.

- Terrorism Coverage Code 1
Report Terrorism Coverage Code 1 if terrorism coverage is built into the underlying policy premium. That is, no separate premium is charged for terrorism coverage. This code may apply to the coverage of terrorist acts certified by the Terrorism Risk Insurance Act of 2002 and all other acts of terrorism not certified under the Act.
- Terrorism Coverage Code 2
Report Terrorism Coverage Code 2 if terrorism coverage is not provided as part of the underlying policy premium. In this situation, a premium for terrorism coverage is provided on a separate terrorism coverage record.
- Terrorism Coverage Code 3
Report Terrorism Coverage Code 3 if the insured declines to pay the terrorism coverage premium charge or specifically refuses terrorism coverage.

Terrorism Coverage Codes 7 and 8 may only be reported on the separate terrorism coverage records.

- Terrorism Coverage Code 7
Any premium charged for coverage for an act of terrorism certified under the Terrorism Risk Insurance Act should be reported as a separate premium record using Terrorism Coverage Code 7.
- Terrorism Coverage Code 8
Any premium charged for coverage for an act of terrorism other than that which is certified under the Terrorism Risk Insurance Act should be reported as a separate premium record using Terrorism Coverage Code 8.

Description	Code
Underlying Policy	
Policies with Built In Terrorism Coverage (No Separate Premium)	1
Policies without Terrorism Coverage in Underlying Policy	2
Policies for Which Terrorism Coverage was Declined by the Insured	3
Terrorism Coverage	
Coverage Provided for Acts of Terrorism Certified Under the Terrorism Risk Insurance Act	7
All Other Terrorism Coverage (for Terrorism Coverage Not Provided Under the Terrorism Risk Insurance Act)	8

**Massachusetts Commercial Automobile
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PRODUCER CODE

- Producer Code is a six position alphanumeric code
- Producer Code should be left justified with no blanks between significant digits and all unused positions must be coded as spaces (denoted as: *b*)
- ★ • Note that a unique Producer Code is required to be reported for each agency office location.

Examples:

Producer Code	Code
A1234	A1234 <i>b</i>
987	987 <i>bbb</i>
AB5678	AB5678

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ZIP CODE

- ZIP Code is a nine position numeric code
- It is mandatory to report the first five positions of the ZIP Code
- The ZIP Code extension (occupying the last four positions) is optional
- ZIP Code should be left justified with no blanks between significant digits and all unused positions must be coded as spaces (denoted as: *b*)

Examples:

ZIP Code	Code
01463-8735	014638735
01463	01463 bbbb
02135-9822	021359822

Massachusetts Commercial Automobile Statistical Plan Part VI - Coding Section

EXPOSURE

1. Per Car Basis

Report the exposure as the number of car months. A car month is equivalent to one car insured for one month. Refer to the Exposure table on the next page.

2. Per Plate Basis

For Garages Subject to the Compulsory Law, report the exposure as the number of plate months. A plate month is equivalent to one plate insured for one month. Refer to the Exposure table on the next page.

Example of per Plate Basis			
Plates	Months	Result (Plates x Months)	Code
21	12	252	0000252
100	12	1200	0001200

3. Per Payroll and Earnings Basis

For Garage Premises and Garages Not Subject to the Compulsory Law, and in all cases where the manual rates apply to each \$100 of payroll or earnings, the exposure is the estimated payroll or earnings at the inception of the policy. For coverages written on a payroll or earnings basis, the exposure shall be rounded to the nearest hundred dollars and shall be reported in units of one hundred. If the final audit after expiration of the policy develops additional payroll or earnings, such additional payroll or earnings over and above the estimated payroll or earnings must be reported on an additional record. If the audited payroll or earnings is less than the estimated, the difference is to be reported as a credit entry. On all records reporting adjustments after audit, report the original policy effective and expiration dates.

Example of Payroll and Earnings Basis			
Payroll or Earnings	Rounded to the Nearest Hundred	Units of One Hundred	Code
\$10,711	\$10,700	\$107	0000107
\$250,295	\$250,300	\$2,503	0002503

4. Per Gross Receipts, Mileage and Cost of Hire Classes

The same basis of reporting applies as outlined in Payroll and Earnings Basis (3) above. Gross Receipts and Cost of Hire shall be rounded to the nearest hundred dollars and reported in units of one hundred. Mileage shall be rounded to the nearest hundred miles and reported in units of one hundred.

5. Per Employee Month Basis

The employee month exposure to be reported under Non-Ownership Liability is to be reported on an employee month basis. An employee month is equivalent to one employee insured for one month.

Example of Employee Basis			
Employees	Months	Result (Employees x Months)	Code
20	12	240	0000240
155	12	1860	0001860

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EXPOSURE

EXPOSURE		Effective Month OR Cancellation Month													
		Jan 1 to Jan 15	Jan 16 to Feb 15	Feb 16 to Mar 15	Mar 16 to Apr 15	Apr 16 to May 15	May 16 to Jun 15	Jun 16 to Jul 15	Jul 16 to Aug 15	Aug 16 to Sep 15	Sep 16 to Oct 15	Oct 16 to Nov 15	Nov 16 to Dec 15	Dec 16 to Dec 31	
Same Year	Jan 1 to Jan 15	0													
	Jan 16 to Feb 15	1	0												
	Feb 16 to Mar 15	2	1	0											
	Mar 16 to Apr 15	3	2	1	0										
	Apr 16 to May 15	4	3	2	1	0									
	May 16 to Jun 15	5	4	3	2	1	0								
	Jun 16 to Jul 15	6	5	4	3	2	1	0							
	Jul 16 to Aug 15	7	6	5	4	3	2	1	0						
	Aug 16 to Sep 15	8	7	6	5	4	3	2	1	0					
	Sep 16 to Oct 15	9	8	7	6	5	4	3	2	1	0				
	Oct 16 to Nov 15	10	9	8	7	6	5	4	3	2	1	0			
	Nov 16 to Dec 15	11	10	9	8	7	6	5	4	3	2	1	0		
Following Year	Dec 16 to Jan 15	12	11	10	9	8	7	6	5	4	3	2	1	0	
	Jan 16 to Feb 15	13	12	11	10	9	8	7	6	5	4	3	2	1	
	Feb 16 to Mar 15	14	13	12	11	10	9	8	7	6	5	4	3	2	
	Mar 16 to Apr 15	15	14	13	12	11	10	9	8	7	6	5	4	3	
	Apr 16 to May 15	16	15	14	13	12	11	10	9	8	7	6	5	4	
	May 16 to Jun 15	17	16	15	14	13	12	11	10	9	8	7	6	5	
	Jun 16 to Jul 15	18	17	16	15	14	13	12	11	10	9	8	7	6	
	Jul 16 to Aug 15	19	18	17	16	15	14	13	12	11	10	9	8	7	
	Aug 16 to Sep 15	20	19	18	17	16	15	14	13	12	11	10	9	8	
	Sep 16 to Oct 15	21	20	19	18	17	16	15	14	13	12	11	10	9	
	Oct 16 to Nov 15	22	21	20	19	18	17	16	15	14	13	12	11	10	
	Nov 16 to Dec 15	23	22	21	20	19	18	17	16	15	14	13	12	11	
2nd Following Year	Dec 16 to Jan 15	24	23	22	21	20	19	18	17	16	15	14	13	12	
	Jan 16 to Feb 15		24	23	22	21	20	19	18	17	16	15	14	13	
	Feb 16 to Mar 15			24	23	22	21	20	19	18	17	16	15	14	
	Mar 16 to Apr 15				24	23	22	21	20	19	18	17	16	15	
	Apr 16 to May 15					24	23	22	21	20	19	18	17	16	
	May 16 to Jun 15						24	23	22	21	20	19	18	17	
	Jun 16 to Jul 15							24	23	22	21	20	19	18	
	Jul 16 to Aug 15								24	23	22	21	20	19	
	Aug 16 to Sep 15									24	23	22	21	20	
	Sep 16 to Oct 15										24	23	22	21	
	Oct 16 to Nov 15											24	23	22	
	Nov 16 to Dec 15												24	23	

EXAMPLES: The exposure for a car insured for one year is 12.
The exposure for a car insured for two years is 24.
The exposure for a car cancelled effective between July 16 and August 15 on a policy expiring between April 16 and May 15 of the following year is 9.

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

EXPERIENCE RATING MODIFICATION FACTOR CODE

- The Experience Rating Modification Factor Code is a three digit code reflecting the decimal complement of Experience Rating modifications (excluding retrospective adjustments which must be reported under the specific classification codes provided for such adjustments)
- The factor shall be rounded to two decimal places for reporting
- If no modification exists, report Experience Rating Modification Factor Code 100

Examples:

Experience Rating Modification Factor	Decimal Complement	Code
None	None	100
-10% (Credit)	0.90	090
+15% (Debit)	1.15	115

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

ALL OTHER RATING MODIFICATION FACTOR CODE

- The All Other Rating Modification Factor Code is a three digit code reflecting the decimal complement of the combined effect on voluntarily reported premium of:
 - ◆ Schedule Rating Modifications
 - ◆ Individual Risk Modifications or similar Modifications
 - ◆ Expense Modifications or similar Modifications
- This modification is calculated for voluntary business only
- The factor shall be rounded to two decimal places for reporting
- If no modification exists, report All Other Rating Modification Factor Code 100

Examples:

Schedule Rating Modification	Individual Risk Modification	Expense Modification	Total Rating Modification	Code
None	None	None	None	100
None	+10% (credit)	None	0.900*	090
+10% (debit)	+15% (debit)	None	1.265*	127
-15% (credit)	None	-10% (credit)	0.765*	077
-15% (credit)	+15% (debit)	None	0.977*	100

- * These examples are calculated on a multiplicative basis and are illustrative of the required reporting technique only. The Total Rating Modification can be determined using other methodologies.

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

CLAIM IDENTIFICATION NUMBER

- Claim Identification Number is a sixteen position alphanumeric code
- It is mandatory to report at least three characters
- Claim ID should be left justified with no blanks between significant digits and all unused positions must be coded as spaces (denoted as: *b*)

Examples:

Claim Identification Number	Code Reported
CL014638735	CL014638735 bbbbbb
123456789	123456789 bbbbbbb
ABCDEF1234567890	ABCDEF1234567890

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

POLICY IDENTIFICATION NUMBER

- Policy Identification Number is a sixteen position alphanumeric code
- It is mandatory to report at least three characters
- Policy ID should be left justified with no blanks between significant digits and all unused positions must be coded as spaces (denoted as: *b*)

Examples:

Policy Identification Number	Code Reported
PL014638735	PL014638735 <i>bbbbbb</i>
123456789	123456789 <i>bbbbbbb</i>
ABCDEF1234567890	ABCDEF1234567890

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

VEHICLE IDENTIFICATION NUMBER

- Vehicle Identification Number (VIN) is a five to seventeen position alphanumeric code
- VIN should be left justified with no blanks between significant digits and all unused positions must be coded as spaces (denoted as: *b*)
- For Losses: If a claim is incurred on an insured's policy, that does not involve a vehicle named on said policy, the losses may be coded as 97 followed by fifteen zeros (970000000000000000)

Examples:

Vehicle Identification Number	Code Reported
1FABP28A6FF143890	1FABP28A6FF143890
1C3BH41J6MN109186	1C3BH41J6MN109186
ZC2FP1101KB202230	ZC2FP1101KB202230
GV5VK3212B	GV5VK3212Bbbbbbbb
MA12345	MA12345bbbbbbbbbb

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

LIMITS IDENTIFIER CODE

Description	Code
Combined Single Limit Liability policies • Separate premiums for Bodily Injury and Property Damage *	2
Split Limit Liability policies • Separate premiums for Bodily Injury and Property Damage	3

- * For single limit liability policies the reported Bodily Injury premium must be based on the Bodily Injury portion of the single limit calculation (including Uninsured Motorist, Underinsured Motorist and Medical Payments premiums if applicable). The reported Property Damage premium must be based on the Property Damage portion of the single limit calculation.

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

AGGREGATE LIMITS IDENTIFIER CODE

- The Aggregate Limits Identifier Code applies to Garage Premises coverage only
- These policies are written with a Combined Single Limit of Liability coverage

Aggregate Limits	Code
One times the Per Accident Limit of Liability	1
Two times the Per Accident Limit of Liability	2
Three times the Per Accident Limit of Liability	3
Five times the Per Accident Limit of Liability	5
Seven times the Per Accident Limit of Liability	7
All Other Aggregate Limits of Liability	9

Massachusetts Commercial Automobile Statistical Plan Part VI - Coding Section

LIABILITY LIMITS CODE

BODILY INJURY		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 20,000	\$ 40,000	01
20,000	40,000	04 *
20,000	50,000	11
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	1,000,000	10
1,000,000	1,000,000	14
All Other Limits Not Above		49
No Bodily Injury		00

MEDICAL PAYMENTS	
Limits of Liability	Code
\$ 500	01
750	02
1,000	03
2,000	04
5,000	05
10,000	06
15,000	07
20,000	08
25,000	09
50,000	10 ***
100,000	11 ***
No Medical Payments	00

★
★

UNINSURED MOTORIST		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 20,000	\$ 40,000	04
20,000	50,000	11
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	1,000,000	10 ***
1,000,000	1,000,000	14 ***
All Other Limits Not Above		49
No Uninsured Auto		00

★
★

UNDERINSURED MOTORIST		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 20,000	\$ 40,000	04 **
20,000	50,000	11
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	1,000,000	10 ***
1,000,000	1,000,000	14 ***
All Other Limits Not Above		49
No Underinsured Auto		00

★
★

PROPERTY DAMAGE	
Limits of Liability	Code
\$ 5,000	01
10,000	02
15,000	03
25,000	04
35,000	05
50,000	06
100,000	07
250,000	11
500,000	10
750,000	12 ***
1,000,000	13 ***
Property Damage Deductible	08
All Other Limits Not Above	09
No Property Damage	00

★
★
★

* If both mandatory (code 01) and optional (code 04) Bodily Injury coverage are purchased, Limits Code 04 must be reported.

** If the 20/40 limit of Underinsured Motorists coverage is purchased, although there is no associated cost, Limits Code 04 must be reported.

★ *** This limit is available for voluntary business only.

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

LIABILITY LIMITS CODE (Continued)

- If a policy is written at a per occurrence limit that is not identified by a specific code, the transaction shall be coded to the next higher per occurrence limit.

COMBINED SINGLE LIMIT	
Limits of Liability Per Occurrence	Code
\$ 45,000	04
50,000	08
75,000	09
100,000	10
150,000	11
200,000	12
250,000	13
300,000	14
400,000	15
500,000	16
750,000	17
1,000,000	18
1,500,000	19
2,000,000	20
2,500,000	21
3,000,000	22
5,000,000	23
7,500,000	24
10,000,000	25
15,000,000	26
20,000,000	27
30,000,000	28
50,000,000	29

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

POLLUTION LIABILITY BROADENED COVERAGE CODE

- This coverage is available only in conjunction with the Commercial Simplified Automobile Program.

Description	Code
No Pollution Liability Broadened Coverage	0
Pollution Liability Broadened Coverage – Hazardous • As defined in the Massachusetts Commercial Automobile Insurance Manual in Section II.46.C.3	1
Pollution Liability Broadened Coverage – Non-Hazardous	2
Pollution Liability Broadened Coverage – Extra Hazardous • As defined in the Massachusetts Commercial Automobile Insurance Manual in Section II.46.C.2 or Section II.46.C.4	3

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

TYPE OF LOSS CODE - LIABILITY

Description	Code
Bodily Injury to Others – Excluding claims covered under Type of Loss Code 02	01
Bodily Injury to Others – Guest claims, claims arising out of accidents occurring off the ways of the Commonwealth or claims out of Massachusetts	02
Damage to Someone Else's Property (Property Damage Liability)	03
Medical Payments	05
Bodily Injury Caused by an Uninsured Automobile	06
Bodily Injury Caused by an Underinsured Automobile	07
Pollution Liability – Bodily Injury	09
Pollution Liability – Property Damage	10
Bodily Injury to Others – Inter or Intra Company Reimbursements resulting from PIP (No-Fault) claims (excluding claims covered under Type of Loss Code 14)	11
Bodily Injury to Others – Inter or Intra Company Reimbursements resulting from PIP (No-Fault) claims arising out of accidents occurring off the ways of the Commonwealth or claims out of Massachusetts	14
★ Bodily Injury Loss Due to an Act of Terrorism Certified Under the Terrorism Risk Insurance Act Includes Bodily Injury Caused by an Uninsured Automobile, Bodily Injury Caused by an Underinsured Automobile and Medical Payments	95
★ Property Damage Loss Due to an Act of Terrorism Certified Under the Terrorism Risk Insurance Act	96
★ Bodily Injury Loss Due to All Other Acts of Terrorism (Not Certified Under the Terrorism Risk Insurance Act) Includes Bodily Injury Caused by an Uninsured Automobile, Bodily Injury Caused by an Underinsured Automobile and Medical Payments	97
★ Property Damage Loss Due to All Other Acts of Terrorism (Not Certified Under the Terrorism Risk Insurance Act)	98

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

PIP COVERAGE CODE

	Description	Code
	Basic PIP (No-Fault) Coverage Only	1
★	PIP Coverage – Employers Subject to Massachusetts Workers' Compensation Act	2

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

TYPE OF LOSS CODE – PIP (NO-FAULT)

Description	Code
Non-Split Outstanding Loss	23
Medical Loss	24
Wage Loss	34
Other Economic Loss	44
Subrogation Recovery	45
★ No-Fault Loss Due to an Act of Terrorism Certified Under the Terrorism Risk Insurance Act	95
★ No-Fault Loss Due to All Other Acts of Terrorism (Not Certified Under the Terrorism Risk Insurance Act)	97

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

OTHER THAN COLLISION COVERAGE CODE

★ The \$100 Towing and Labor Costs Coverage codes are optional for policies effective 9/4/2002 – 12/31/2002 and mandatory for policies effective 1/1/2003 and subsequent.

OTC Coverage with Full Glass Coverage				
Description	Code			
	Towing and Labor Cost Coverage			
	\$25 Included	\$50 Included	★ \$100 Included	Excluded
Comprehensive Coverage				
• \$ 300 Deductible	034	234	434	035
• \$ 500 Deductible	036	236	436	037
• \$1,000 Deductible	038	238	438	039
• \$2,000 Deductible	022	222	422	023
• All Other Deductibles with Full Glass Coverage	064	264	464	004
Fire only Coverage	065	265	465	005
Fire and Theft Coverage	066	266	466	006
Fire, Theft and Combined Additional Coverage with MMV or Dealers Supplemental Coverage with MMV	068	268	468	008
Fire, Theft and Combined Additional Coverage without MMV or Dealers Supplemental Coverage without MMV	069	269	469	009
Stated Amount	060			
Agreed Amount	063			

OTC Coverage with Optional \$100 Glass Deductible				
Description	Code			
	Towing and Labor Cost Coverage			
	\$25 Included	\$50 Included	★ \$100 Included	Excluded
Comprehensive Coverage				
• \$ 300 Deductible	134	334	534	135
• \$ 500 Deductible	136	336	536	137
• \$1,000 Deductible	138	338	538	139
• \$2,000 Deductible	122	322	522	123
• All Other Deductibles with Optional Glass Deductible	164	364	564	104
Fire only Coverage	165	365	565	105
Fire and Theft Coverage	166	366	566	106
Fire, Theft and Combined Additional Coverage with MMV or Dealers Supplemental Coverage with MMV	168	368	568	108
Fire, Theft and Combined Additional Coverage without MMV or Dealers Supplemental Coverage without MMV	169	369	569	109

**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 • No other Comprehensive coverage afforded • Optional for policies effective 9/4/2002 – 12/31/2002. Mandatory for policies effective 1/1/2003 and subsequent.	080
Towing and Labor Cost – \$25 per disablement • No other Comprehensive coverage afforded	081
Towing and Labor Cost – \$50 per disablement • No other Comprehensive coverage afforded	082
Rental Reimbursement	083
Automobile Dealers False Pretense Coverage	084
Sound Receiving and Transmitting Equipment (excluding Police vehicles, Fire vehicles, and Garagekeepers)	087
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

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

OTHER THAN COLLISION COVERAGE CODE (Continued)

GARAGE COVERAGE

Garage Dealers - Comprehensive Coverage	Code
\$ 300 Deductible per car / \$1,500 per occurrence	202
\$ 500 Deductible per car / \$2,500 per occurrence	203
\$1,000 Deductible per car / \$5,000 per occurrence	204

Garagekeepers - Comprehensive Coverage	Code
Legal Liability Basis	211
Direct Coverage – Primary	212
Direct Coverage – Excess	213

Garagekeepers - Specified Causes of Loss Coverage (Fire, Theft and Garagekeepers Additional Coverage)	Code
Legal Liability Basis	214
Direct Coverage – Primary	215
Direct Coverage – Excess	216

★ Garagekeepers - Miscellaneous Coverages	Code
Sound Receiving and Transmitting Equipment	217

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

COLLISION COVERAGE CODE

Collision Coverage Without Waiver of Deductible		
Description	Code	Type of Loss Code
\$ 300 Deductible	076	10
\$ 500 Deductible	077	10
\$1,000 Deductible	078	10
\$2,000 Deductible	072	10
All Other Deductibles	079	10

Collision Coverage With Waiver of Deductible		
Description	Code	Type of Loss Code
\$ 300 Deductible	015	11 or 12
\$ 500 Deductible	016	11 or 12
\$1,000 Deductible	017	11 or 12
\$2,000 Deductible	012	11 or 12
All Other Deductibles	019	11 or 12

Limited Collision Coverage		
Description	Code	Type of Loss Code
Full Coverage	040	12
\$ 300 Deductible	045	10
\$ 500 Deductible	042	10
\$1,000 Deductible	043	10
\$2,000 Deductible	046	10
All Other Deductibles	049	10

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

COLLISION COVERAGE CODE (Continued)

MISCELLANEOUS COVERAGES

Description	Code
Stated Amount – Limited Collision	041
Trailer Interchange Legal Liability (Class Code 993200)	090
Single Interest Collision (Class Code 998000)	091
Stated Amount – Collision	092
Composite Rated Risks (Class Code 999000)	093
Dealers Wholesale Floor Plan (Class Code 998000)	094
Agreed Amount – Collision	095
Retrospective Rating Plan D premium adjustment only (Report Retrospective Rating Plan D premium, other than adjustments, with applicable class and coverage)	099
All Other	099

GARAGE COVERAGE

Garagekeepers - Collision Coverage	Code
Legal Liability Basis	311
Direct Coverage – Primary	312
Direct Coverage – Excess	313

Garage Dealers - Drive-Away Collision Coverage	Code
\$300 Deductible	477
★ \$500 Deductible	478
All Other	099

★	Garagekeepers – Miscellaneous Coverages	Code
	Sound Receiving and Transmitting Equipment	317

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

SYMBOL CODE

ORIGINAL COST NEW of COMMERCIAL VEHICLES

- Trucks, Tractors, and Trailers
- Private Passenger Types
- Publics
- Van Pools

Cost New	Code
\$ 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

- 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**

PRE-INSURANCE INSPECTION IDENTIFICATION CODE

Description	Code
Eligible for Pre-Insurance Inspection and Inspected	1
Eligible for Pre-Insurance Inspection and Not Inspected	2
Not Eligible or Waived	9

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

INTENSIFIED APPRAISAL IDENTIFICATION CODE

- This code is valid for Policy Effective Years 1995 and prior

Description	Claims <= \$4,000	Claims > \$4,000
Eligible for Intensified Appraisal and Appraised	3	5
Eligible for Intensified Appraisal and Not Appraised	4	6
Not Eligible	9	8

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

ANTI-THEFT DEVICE DISCOUNT CODE

- Applies to other than collision coverage only
- Refer to the Anti-Theft Device Standards and Discounts Rule which is contained in the Private Passenger Automobile Insurance Manual for detailed descriptions of each category
- ★ • Reporting Anti-Theft Discount Codes which pertain to a Category V anti-theft device or a Category V device in combination with another device is optional for policies effective January 1, 2004 through June 30, 2004 and mandatory for policies effective January 1, 2004 and subsequent.

	Description	Code
	No Discount Applies	0
	Category I Applies	1
	Category II Applies	2
	Category III Applies	3
	Category IV Applies	4
	Category IV plus Category I Apply	5
	Category IV plus Category II Apply	6
	Category IV plus Category III Apply	7
★	Category V Applies	8
★	Category V plus Category I Apply	9
★	Category V plus Category II Apply	A
★	Category V plus Category III Apply	B

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

TYPE OF LOSS CODE – PHYSICAL DAMAGE

OTHER THAN COLLISION

Description	Code
Fire	01
Theft	02
Glass For additional information on Glass Losses, refer to Section B – Losses of the General Reporting Requirements Section of this Plan	03
Malicious Mischief and Vandalism	05
Cyclone, Earthquake, Explosion, Hail, Tornado, Water Damage and Windstorm	06
Flood and Rising Water	07
Towing and Labor Cost	08
All other types – excluding Collision	09
★ Other Than Collision Loss Due to an Act of Terrorism Certified Under the Terrorism Risk Insurance Act	95
★ Other Than Collision Loss Due to All Other Acts of Terrorism (Not Certified Under the Terrorism Risk Insurance Act)	97

COLLISION

Description	Code
Without Waiver of Deductible – - Collision loss payment when deductible is applied - Limited Collision with a deductible	10
With Waiver of Deductible – Collision loss payment when deductible is applied	11
With Waiver of Deductible – - Collision loss payment when deductible is waived - Limited Collision with full coverage	12

Massachusetts Commercial Automobile Statistical Plan

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.

Fields Common to All Records	
★	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

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

Fields Common to Loss Records Only	
★	Accident Date Catastrophe Code (Physical Damage) Claim Identification Number Loss Amount Reporting Date (Liability) Type of Claimant Code (No-Fault) Type of Loss Code

Massachusetts Commercial Automobile Statistical Plan

Appendix A - Classification and Coverage Code Decision Tables

CLASSIFICATION CODE DECISION TABLE

- Reporting of Anti-Theft Device Discount Code for the Commercial Motorcycle classifications is optional for policies effective 1/1/2003 – 12/31/2003 and mandatory for policies effective 1/1/2004 and subsequent.
- ★ Those companies that have elected to adopt the revised Garage Policy writing program may report their statistical data using the revised reporting requirements on an optional basis for policies effective January 1, 2004 – June 30, 2004 and on a mandatory basis for policies effective July 1, 2004 and subsequent.

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	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	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	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	N
Public Transportation	Zone Rated	Y	Y	N	N	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	N	Y	Y	Y	Y	Y	Y	Y	N
Van Pools	Fleet and Non-Fleet	Y	Y	N	N	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	N	Y	Y	Y	Y	Y	Y	Y	N
	9620	Y	N	N	N	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	N
	7926,7927	Y	Y	N	N	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	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	N	Y	N	Y	Y	Y	Y	Y	N
	Other Spec.Types	Y	Y	N	N	Y	N	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	N
Commercial Motorcycles		Y	Y	N	Y	Y	N	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	N
Garages*	Subj. to Comp. Law	Y	N	N	N	Y	N	Y	Y	N	N	Y	N	Y	Y	N	N	Y	N
	Not Subj (0750)	Y	N	Y	N	Y	N	Y	Y	N	N	Y	N	Y	Y	N	N	Y	N
	Not Subj (7070)	Y	N	Y	N	Y	N	Y	Y	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	Y	Y	N	N	Y	N
Non-Owned Automobiles	6619,7000	N	N	N	N	N	N	Y	Y	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	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
	Other Non-Owned	N	N	N	N	Y	N	Y	Y	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	Y	N	N	Y	N	N	N	N
	8000,9932,9980,9990	N	N	N	N	N	N	Y	Y	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	Y	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.