

**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 – 55)**

Report spaces or zeros.

★ **25. ORIGINAL COST NEW CODE (Positions 56-58)**

Report the three (3) digit numeric code rounded to the nearest thousand dollars. Refer to the Coding Section for examples.

26. RATING IDENTIFICATION CODE (Position 59)

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

27. TERRORISM COVERAGE CODE (Position 60)

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

28. 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.

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

Report spaces or zeros.

30. 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.

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

Section C – Physical Damage

31. 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.

32. 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.

33. 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.

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

Report spaces or zeros.

35. 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.

36. 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.

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

Report spaces or zeros.

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

Section C – Physical Damage

38. POLICY IDENTIFICATION NUMBER (Positions 115-130)

Report the policy number or any other alphanumeric combination of characters that will make it possible to locate the policy record within company files. The number must consist only of significant alphanumeric characters.

This field must be left justified and must be at least three (3) alphanumeric characters with no spaces between significant digits. If the Policy Identification Number reported is less than sixteen (16) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.

39. VEHICLE IDENTIFICATION NUMBER (Positions 131-147)

Report the alphanumeric Vehicle Identification Number of the vehicle for which the transaction is being reported.

This field must be left justified and must be at least five (5) alphanumeric characters with no spaces between significant digits. If the Vehicle Identification Number is less than seventeen (17) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.

40. COMPANY USE (Positions 148-150)

This field is for company use only and may be reported with spaces, zeros, or may contain any alphanumeric combination that suits the individual company's purposes.

**Massachusetts Commercial Automobile
Statistical Plan
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. ORIGINAL COST NEW CODE (Positions 56-58)

Report the three (3) digit numeric code. The Original Cost New Code on the loss record must match the Original Cost New Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding section for examples.

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.

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

SYMBOL CODE

ORIGINAL COST NEW of COMMERCIAL VEHICLES

★ 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.

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**

★ ORIGINAL COST NEW CODE

- 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

**Massachusetts Commercial Automobile
Statistical Plan
Part VII - Statistical Data Quality Program**

Section A - Statistical Data Quality Components

1. STATISTICAL SUBMISSIONS (Continued)

e. Acceptable Shipments

For a shipment to be accepted by CAR, it must be received in processable condition as specified in the Accounting/Statistical Submission Reporting Instructions contained in the CAR Statistical Edit Package. In addition, the shipment must be in balance with its corresponding statistical and accounting summary control totals, and in statistically acceptable condition such that its statistical error content must be less than 15% of the shipment or less than 100 records. Note that the statistical error criteria will apply separately for premiums, paid losses, and outstanding losses, and on a subline basis. Additionally, for those companies affiliated with a group, statistical data must be reported at the individual company number level or the shipment will be considered incomplete and unacceptable.

★ A record is considered to be a statistical error record when it has one or more statistical errors. A record is considered to be a verification only error record when it has no statistical errors, but has one or more verification errors. Refer to CAR's Statistical Edit Package for a description of these errors. Verification errors are not included in the determination of error percentages or error record counts. The statistical error criteria will be waived for a particular shipment if the company confirms in writing to CAR that the shipment's error content exceeds the 15% tolerance because the submission contains offsets for previously reported error records, and consequently these offsets have caused the error percentage to exceed 15%.

Companies that have not reported complete and acceptable shipments to CAR by the shipment due date will be subject to Statistical Data Quality Penalties. Note that penalties are based on the receipt date at CAR of the last acceptable portion of the particular accounting month's shipment, and will therefore be the same if one portion of the shipment or the entire shipment is late or unacceptable. In addition, note that shipments received on weekends or holidays will be assigned the receipt date of the next CAR business day following the weekend or holiday. Refer to Section B - Statistical Data Quality Penalties Section of the Statistical Data Quality Program for specific penalty information.

f. Limits In Excess (LEX) Records

Any record with an extremely high exposure, premium dollar amount, or loss dollar amount (according to the following chart) will be identified for CAR Staff to review. Note that for the premium dollar tolerances, bodily injury and property damage premium amounts are checked separately for liability records and collision and other than collision premium amounts are checked separately for physical damage records. Also, note that the following classes are excluded from the relevant exposure checks: Garages Subject to Compulsory Law (physical damage only), Garages – Premises, Garages Not Subject to Compulsory Law, Non-Owned (Employees, P.P., Motorcycles, Hired), Non-Owned (Minimum Premium, Drive Other Car Coverage, Partnership – Non-Ownership, All Other), Special Rating and Adjustment, and Gross Receipts and Mileage.

**Massachusetts Commercial Automobile
Statistical Plan
Part VII - Statistical Data Quality Program**

Section B - Statistical Data Quality Penalties

In order to encourage companies to report complete and accurate statistical data on a timely basis, CAR has established the Statistical Data Quality Penalties described below. The Statistical Data Quality Program only establishes those penalties that will apply for statistical purposes. Additional penalties may result due to accounting errors on ceded data, and these penalty provisions are contained in the CAR Manual of Administrative Procedures.

Mandated legislative changes and other contingencies that would delay the reporting or processing of data or require substantial operational changes will be reviewed as to their impact on the Statistical Data Quality Program. If sufficient lead time is not available to the companies to submit any of the required reportings to CAR, the Operations Committee will consider the potential need for temporary revisions or suspensions to the provisions of the Statistical Data Quality Program and its associated penalties.

1. STATISTICAL SUBMISSIONS

This section details the Statistical Data Quality Penalty amounts assessed for late or unreported statistical submissions.

a. Compliance For Newly Reporting Companies

★ Companies that have not complied with reporting statistical submissions to CAR, after being identified as exceeding the established commercial reporting thresholds of written premiums and/or paid losses, will be assessed a \$12,500 Statistical Data Quality Penalty the first calendar year. If non-compliance continues, a \$30,000 penalty will be assessed after the second calendar year, and a \$60,000 penalty will be assessed each calendar year thereafter until statistical data reporting begins. Although the determination of whether a company exceeds the established thresholds is based upon the writing of the entire group, this penalty will be assessed on an individual company basis. It will be applied to each company within the identified group, regardless of whether the company on an individual basis has exceeded the reporting thresholds. In addition, the Division of Insurance will be notified of the company's non-compliance.

Example: The calendar year 2009 Statutory Page 14 for Massachusetts indicates that a company has exceeded the reporting thresholds. The company must begin reporting to CAR no later than the December 2011 submission. If a submission is not reported to CAR on or before this deadline, the company will be assessed a \$12,500 Statistical Data Quality Penalty. If the company again fails to report by the December 2012 submission, the company will be assessed a \$30,000 penalty. If the company fails to report by December 2013 submission, the company will be assessed a \$60,000 penalty, and the Division of Insurance will be notified of the company's non-compliance.

**Massachusetts Commercial Automobile
Statistical Plan
Part VII - Statistical Data Quality Program**

Section B - Statistical Data Quality Penalties

★ 4. **MASSACHUSETTS ANNUAL STATEMENT AND QUARTERLY STATUTORY
PAGE 14 FOR MASSACHUSETTS**

A Statistical Data Quality Penalty of \$100 per CAR business day will be assessed for the late submission of Fourth Quarter NAIC Annual Statement filings and corresponding copy of the Massachusetts Annual Statement. Also, a Statistical Data Quality Penalty of \$100 per CAR business day will be assessed for a late Fourth Quarter Massachusetts Annual Statement Reconciliation response until CAR receives the response.

★ A Statistical Data Quality Penalty of \$100 per CAR business day will be assessed for the late submission of quarterly Statutory Page 14 data for Massachusetts. Also, a Statistical Data Quality Penalty of \$100 per CAR business day will be assessed for a late response to the reconciliation of the quarterly Statutory Page 14 for Massachusetts until CAR receives the response.

Since each company that is affiliated with a group is required to report its statistical data on an individual company number level and is required to report separate Massachusetts Annual Statement data and quarterly Statutory Page 14 for Massachusetts data, the Annual Statement penalties will also be assessed on an individual company basis.

5. **DISPUTED PENALTY FEES**

CAR shall maintain its own records for the purpose of determining whether or not a company has submitted all required data. In case of a disagreement regarding whether a company is delinquent in submitting data, the records of CAR shall become the deciding factor. Statistical Data Quality Penalties may be appealed to CAR's Operations Committee. However, it is necessary for the company to pay the penalty amount before such an appeal can be considered. Any company aggrieved by the findings of the Operations Committee may appeal the decision to CAR's Governing Committee. All decisions of the Governing Committee shall be final.

**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)).

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

★

* 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 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	
2		
3		
4	TRANSACTION TYPE CODE	
5		
6	ACCOUNTING	Month
7	DATE	Year
8	POLICY	Month
9	EFFECTIVE	Year
10	DATE	Year
11	TRANSACTION	Month
12	EFFECTIVE	Year
13	DATE	Year
14	POLICY	Month
15	EXPIRATION	Year
16	DATE	Year
17	STATE CODE	
18		
19	PREMIUM TOWN	
20	CODE	
21		
22	CAR IDENTIFICATION CODE	
23	TYPE OF RISK CODE	
24		
25	ANNUAL STATEMENT	
26	LINE OF BUSINESS CODE	
27		
28	SUBLINE CODE	
29		
30		
31		
32	CLASSIFICATION	
33	CODE	
34		
35		
36	Reserved for Future Use	
37	OTHER THAN COLLISION	
38	COVERAGE CODE	
39		
40	COLLISION	
41	COVERAGE CODE	
42		
43	Reserved for Future Use ④	
44		
45	SYMBOL CODE ④ ⑥	
46		
47	PRE-INSURANCE INSP. ID CODE	
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	
56	
57	★ ORIGINAL COST NEW CODE ⑪
58	
59	RATING IDENTIFICATION CODE
60	TERRORISM COV. CODE ⑩
61	
62	
63	PRODUCER CODE
64	②
65	
66	
67	
68	Reserved for Future Use
69	
70	
71	
72	
73	
74	
75	ZIP CODE
76	⑤
77	
78	
79	
80	
81	
82	
83	
84	EXPOSURE
85	
86	
87	
88	EXPERIENCE RATING
89	MODIFICATION FACTOR CODE
90	
91	ALL OTHER RATING
92	MODIFICATION FACTOR CODE
93	
94	Reserved for Future Use
95	
96	
97	
98	OTHER THAN
99	COLLISION PREMIUM
100	

101	OTHER THAN
102	COLLISION PREMIUM
103	(Continued)
104	
105	
106	
107	COLLISION
108	PREMIUM
109	
110	
111	
112	
113	Reserved for Future Use
114	
115	
116	
117	
118	
119	
120	
121	
122	POLICY
123	IDENTIFICATION
124	NUMBER
125	
126	
127	
128	
129	
130	
131	
132	
133	
134	
135	
136	
137	VEHICLE
138	IDENTIFICATION
139	NUMBER
140	⑤
141	
142	
143	
144	
145	
146	
147	
148	
149	COMPANY USE
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		
12			Month
13			Day
14			Day
15	Year		
16	Reserved for Future Use		
17	STATE CODE		
18			
19	PREMIUM TOWN		
20	CODE		
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			
31	CLASSIFICATION CODE		
32			
33			
34			
35			
36	Reserved for Future Use		
37	COVERAGE CODE		
38			
39			
40	ACCIDENT TOWN CODE		
41			
42			
43	Reserved for Future Use ④		
44			
45	SYMBOL CODE ④ ⑥		
46			
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 ⑩	
57		
58		
59	RATING IDENTIFICATION CODE	
60	Reserved for Future Use	
61	PRODUCER CODE ②	
62		
63		
64		
65		
66		
67		
68	Reserved for Future Use	
69		
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72	ZIP CODE ⑤	
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79		
80	Reserved for Future Use	
81		
82		
83		
84	CATASTROPHE CODE	
85		
86	TYPE OF LOSS CODE	
87		
88	Reserved for Future Use ⑨	
89		
90		
91	LOSS AMOUNT	
92		
93		
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96		
97		
98	CLAIM IDENTIFICATION NUMBER	
99		
100		

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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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

- 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	★ 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
	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
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	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
	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	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
	8000,9932,9980,9990	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

* For all Garage Classifications (including the codes now classified as Special Types), Exposure is not required for physical damage 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	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
083,087	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