

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

CLASSIFICATION CODE

NON-OWNED AUTOMOBILES



| Description (For Policy Effective Years 2026 and prior) | 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 | -- |
| Volunteers (Other Than Social Service Agency Risks) (Voluntary Business Only) | 667400 | |
| Individual Liability of Volunteers (Other Than Social Service Agency Risks) (Voluntary Business Only) | 667600 | |
| 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

NON-OWNED AUTOMOBILES (continued)

| ★ Description (For Policy Effective Years 2027 and Subsequent) | Code | |
|--|-----------|-----------------|
| | Liability | Physical Damage |
| Non-Ownership Liability (Exposure Basis: Employee Months) | | |
| All Other | | |
| 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 | 667100 | -- |
| Auto-Service | | |
| Risks with 0 – 25 Employees | 663100 | -- |
| Risks with 26 – 100 Employees | 663200 | -- |
| Risks with 101 – 500 Employees | 663300 | -- |
| Risks with 501 – 1,000 Employees | 663400 | -- |
| Risks with over 1,000 Employees | 663500 | -- |
| Individual Liability of Employees | 667300 | -- |
| Partnership/LLC | | |
| Risks with 0 – 25 Employees | 664100 | -- |
| Risks with 26 – 100 Employees | 664200 | -- |
| Risks with 101 – 500 Employees | 664300 | -- |
| Risks with 501 – 1,000 Employees | 664400 | -- |
| Risks with over 1,000 Employees | 664500 | -- |
| Individual Liability of Employees | 667500 | -- |

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CLASSIFICATION CODE

NON-OWNED AUTOMOBILES (continued)



| Description (For Policy Effective Years 2027 and Subsequent) | Code | |
|---|-----------|-----------------|
| | Liability | Physical Damage |
| Non-Ownership Liability (Exposure Basis: Volunteer Months) | | |
| All Other | | |
| Volunteers | 667400 | |
| Individual Liability of Volunteers | 667600 | |
| Auto-Service | | |
| Volunteers | 667700 | |
| Individual Liability of Volunteers | 667900 | |
| Partnership/LLC | | |
| Volunteers | 667800 | |
| Individual Liability of Volunteers | 668000 | |
| Non-Ownership Liability (Exposure Basis: Partnership/LLC Months) | | |
| Auto-Service | | |
| Active or Inactive Partners or LLC Members | 663600 | |
| Partnership/LLC | | |
| Active or Inactive Partners or LLC Members | 664600 | |
| 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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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 | 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 |
| ★ Audio, Visual, or Data Electronic Equipment (excluding Police vehicles, Fire vehicles, and Garagekeepers) | 087 |
| ★ On Hook Coverage | 088 |
| 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 |
| ★ Towing and Labor Cost – Greater Than \$100 per disablement • Must be reported as a separate record from underlying OTC coverage • Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent | 180 |
| ★ Roadside Assistance Coverage • Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent | 181 |