

**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