

Massachusetts Private Passenger Automobile Statistical Plan Part II - General Rules

A. DATA REQUIREMENTS

All premium, paid loss and outstanding loss transactions (both ceded to CAR and voluntarily written) must be reported with the accounting month that corresponds to the month in which the transaction was booked by the company. Submissions for a particular accounting month must be received in statistically acceptable condition at the offices of CAR by the close of business on the established due date. Refer to the Statistical Data Quality Program Section of the Plan for additional information and potential penalties associated with this requirement.

1. Reporting Thresholds

★ When the Massachusetts automobile writings of a company or company group which currently does not report statistical data to CAR exceeds the established reporting thresholds for statistically reportable coverages, statistical data beginning with that policy effective year must be reported to CAR on a monthly basis. Although the determination of whether a company exceeds the established thresholds is based upon the writings of an affiliated company group, statistical data must be reported to CAR on an individual company basis. Refer to item B. of this section. The thresholds for private passenger business are \$100,000 in written premiums or \$50,000 in paid losses. Statistically reportable coverages are those coverages specified in the Massachusetts Private Passenger Automobile Statistical Plan. CAR verifies this data via the information recorded on the Exhibit of Premiums and Losses for the state of Massachusetts, which is contained on Page 15 of a company's Annual Statement for that calendar year. The reporting thresholds may be subject to yearly adjustments to reflect rate revisions and inflation. Refer to the Statistical Data Quality Components Section of the Statistical Data Quality Program for specific information on shipment reporting dates.

However, if a company cedes any business to CAR (refer to item C. of this section), then statistical data for all of the company's business, both ceded and voluntarily written, must be reported to CAR. This data must be reported regardless of whether the company's writings are below the reporting thresholds noted above.

2. Nil Submission

If no premium, paid loss and/or outstanding loss transactions were booked by the company during the accounting month being reported, the company must submit a Nil Submission Form to CAR. This form may be obtained from the company's Data Analyst at CAR. Refer to the Statistical Data Quality Penalty Section of the Statistical Data Quality Program for the penalties that will be assessed if a nil shipment is reported for any month in which premium, paid loss and/or outstanding loss transactions should have been reported to CAR.

3. Low Volume Companies

★ Subject to CAR's approval, small companies may be permitted to report statistical data to CAR on a quarterly basis, rather than monthly. Companies or company groups that write less than \$500,000 in written premiums and less than \$500,000 in paid losses for statistically reportable coverages will be considered eligible for quarterly statistical reporting and are referred to as low volume companies. CAR verifies a company's volume of writings via the data recorded on the company's Massachusetts Annual Statement Page 15 for the most recent calendar year. Refer to the Statistical Data Quality Program Section of this Plan for additional information and potential reporting penalties applicable to low volume companies.

Massachusetts Private Passenger Automobile Statistical Plan Part II - General Rules

A. DATA REQUIREMENTS (Continued)

4. Companies in a Run-Off Position

Companies in a run-off position that have stopped writing Massachusetts automobile business must continue to statistically report run-off premium, paid loss and outstanding loss activity on all ceded policies. Statistical data must continue to be reported until all ceded premium has been reported and all ceded losses have been paid or closed without payment or CAR has closed-out the ceded premium and/or loss statistical reporting for the particular policy effective year. Additionally, companies in a run-off position must continue to report statistical data for voluntarily written business, but only until their total written premiums and paid losses (both voluntary and ceded combined) are less than the reporting thresholds noted above.

5. Reconciliation of Massachusetts Annual Statement Page 15

In addition to the above statistical reporting requirements, all companies that are licensed to write automobile insurance in the state of Massachusetts are required to submit a copy of their Massachusetts Annual Statement Page 15 even if they have no actual writings. On a quarterly basis, CAR reconciles the data recorded on a company's Massachusetts Annual Statement Page 15 to the data that the company has statistically reported to CAR. The reconciliation process is performed to verify the accuracy and completeness of the database utilized for statistical, ratemaking and reinsurance purposes. Specific information regarding the submission of Massachusetts Annual Statement Page 15 is detailed in a quarterly Accounting and Statistical Notice distributed by CAR. Refer to the Statistical Data Quality Program Section of this Plan for additional information and potential reporting penalties associated with the Massachusetts Annual Statement Page 15 process.

6. Filing of Massachusetts Automobile Insurance Expense Call

Additionally, on an annual basis, each member of CAR is required to file a calendar year Massachusetts Automobile Insurance Expense Call. The Expense Call identifies expenses for the following general categories: Loss Adjustment Expenses, Commissions, Acquisition, Field Supervision and Collection Expenses, Taxes, Licenses and Fees and General Expenses. The Expense Call identifies the portion of total company expenses that are attributable to the cost of transacting automobile insurance business in Massachusetts. On a yearly basis, CAR distributes an Accounting and Statistical Notice that contains specific instructions relative to the Massachusetts Automobile Insurance Expense Call. Refer to the Statistical Data Quality Program Section of the Plan for additional information and potential reporting penalties associated with the Expense Call process.

B. REPORTING METHOD



The instructions that are set forth in the Reporting Instructions – Premiums and Reporting Instructions – Losses Sections of this Plan refer to records reported to CAR on magnetic tape, ~~or~~ tape cartridge, or via File Transfer Protocol (FTP) transmission. To obtain complete and detailed reporting instructions, refer to the CAR Statistical Edit Package that contains Accounting/Statistical Submission Reporting Instructions.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section A – Liability

13. CLASSIFICATION CODE (Positions 30-35)

Report the six (6) digit numeric code assigned to the vehicle or coverage. Refer to the Coding Section for applicable codes.

14. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

15. BODILY INJURY LIMITS CODE (Positions 37-38)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

16. PROPERTY DAMAGE LIMIT CODE (Positions 39-40)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

17. MEDICAL PAYMENTS LIMIT CODE (Positions 41-42)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

18. BODILY INJURY CAUSED BY AN UNINSURED AUTO LIMITS CODE (Positions 43-44)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

19. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO LIMITS CODE (Positions 45-46)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

20. Reserved for Future Use (Position 47)

Report space or zero.

★ 21. ANNUAL MILEAGE CODE (Positions 48-50)

Report the three (3) digit numeric code rounded to the nearest hundred miles.

Refer to the Coding Section for examples.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section A – Liability

22. MODEL YEAR CODE (Positions 51-52)

Report the two (2) digit numeric code corresponding to the third and fourth positions of the model year of the vehicle.

Refer to the Coding Section for examples.

★ **23. Reserved for Future Use (Positions 53-55)**

Report spaces or zeros.

24. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

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

25. DISCOUNT CODE (Position 57)

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

26. Reserved for Future Use (Positions 58-60)

Report spaces or zeros.

★ **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.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section B – No-Fault

13. CLASSIFICATION CODE (Positions 30-35)

Report the six (6) digit numeric code assigned to the vehicle or coverage. Refer to the Coding Section for applicable codes.

14. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

15. PIP COVERAGE CODE (Position 37)

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

16. PIP DEDUCTIBLE CODE (Positions 38-39)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

17. Reserved for Future Use (Positions 40-47)

Report space or zeros.

★ **18. ANNUAL MILEAGE CODE (Positions 48-50)**

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

19. MODEL YEAR CODE (Positions 51-52)

Report the two (2) digit numeric code corresponding to the third and fourth positions of the model year of the vehicle.

Refer to the Coding Section for examples.

20. Reserved for Future Use (Positions 53-55)

Report spaces or zero.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section B – No-Fault

21. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

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

22. DISCOUNT CODE (Position 57)

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

23. Reserved for Future Use (Positions 58-60)

Report spaces or zeros.

★ **24. 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.

25. RESERVED FOR FUTURE USE (Positions 67-71)

Report spaces or zeros.

26. 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) digit ZIP Code is reported, report spaces in all unused positions.

Refer to the Coding Section for examples.

27. EXPOSURE (Positions 81-87)

Report exposure as the number of car months. A car month is equivalent to one car insured for one month. Refer to the Exposure table in the Coding Section.

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.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section C – Physical Damage

13. CLASSIFICATION CODE (Positions 30-35)

Report the six (6) digit numeric code assigned to the vehicle or coverage. Refer to the Coding Section for applicable codes.

14. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

15. OTHER THAN COLLISION COVERAGE CODE (Positions 37-39)

Report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

16. COLLISION COVERAGE CODE (Positions 40-42)

Report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

17. Reserved for Future Use (Positions 43-44)

Report spaces or zeros.

18. SYMBOL CODE (Positions 45-46)

Report the two (2) digit numeric code assigned to the vehicle for the transaction being reported. Refer to the Coding Section for applicable codes and examples.

19. PRE-INSURANCE INSPECTION IDENTIFICATION CODE (Position 47)

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

★ **20. ANNUAL MILEAGE CODE (Positions 48-50)**

Report the three (3) digit numeric code rounded to the nearest hundred miles.

Refer to the Coding Section for examples.

21. MODEL YEAR CODE (Positions 51-52)

Report the two (2) digit numeric code corresponding to the third and fourth positions of the model year of the vehicle.

Refer to the Coding Section for examples.

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

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

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section C – Physical Damage

★ 23. **Reserved for Future Use (Positions 54-55)**

Report spaces or zeros.

24. **OEM COVERAGE CODE (Position 56)**

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

25. **DISCOUNT CODE (Position 57)**

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

26. **VALUE CODE (Positions 58-60)**

Report the three (3) 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. **HIGH-THEFT VEHICLE CODE (Position 67)**

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

29. **Reserved for Future Use (Position 68)**

Report space or zero.

30. **EXTRA-RISK RATING CODE – OTHER THAN COLLISION (Position 69)**

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

31. **Reserved for Future Use (Position 70)**

Report space or zero.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

Section A – Liability

13. CLASSIFICATION CODE (Positions 30-35)

Report the six (6) digit numeric code. The Classification Code on the loss record must match the Classification Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

14. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

15. LIABILITY LIMITS CODE (Positions 37-38)

Report the two (2) digit numeric code for the limit under which the loss was incurred.

Refer to the Coding Section for applicable codes.

16. Reserved for Future Use (Position 39)

Report space or zero.

17. ACCIDENT TOWN CODE (Positions 40-42)

Report the three (3) digit numeric code that represents the town in which the accident occurred.

Claims charged to vehicles involved in out-of-state accidents must be reported with the appropriate out-of-state Accident Town Code.

Refer to Appendix B for applicable codes.

18. Reserved for Future Use (Positions 43-47)

Report spaces or zeros.

★ 19. ANNUAL MILEAGE CODE (Positions 48-50)

Report the three (3) digit numeric code. The Annual Mileage Code on the loss record must match the Annual Mileage Code in effect as of the date of loss, from the vehicle's corresponding premium record.

Refer to the Coding Section for examples.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

Section A – Liability

20. MODEL YEAR CODE (Positions 51-52)

Report the two (2) digit numeric code. The Model Year Code on the loss record must match the Model Year Code in effect as of the date of loss, from the vehicle's corresponding premium record.

★ **21. Reserved for Future Use (Positions 53-54)**

Report spaces or zeros.

22. 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.

23. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

Report the one (1) digit numeric code. The Passive Restraint Device Discount Code on the loss record must match the Passive Restraint 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. DISCOUNT CODE (Position 57)

Report the one (1) digit numeric code. The Discount Code on the loss record must match the 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.

25. Reserved for Future Use (Positions 58-60)

Report spaces or zeros.

26. 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.

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

Report spaces or zeros.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

Section B – No Fault

13. CLASSIFICATION CODE (Positions 30-35)

Report the six (6) digit numeric code. The Classification Code on the loss record must match the Classification Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

14. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

15. PIP COVERAGE CODE (Position 37)

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

16. PIP DEDUCTIBLE CODE (Positions 38-39)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

17. ACCIDENT TOWN CODE (Positions 40-42)

Report the three (3) digit numeric code that represents the town in which the accident occurred.

Claims charged to vehicles involved in out-of-state accidents must be reported with the appropriate out-of-state Accident Town Code.

Refer to Appendix B for applicable codes.

18. Reserved for Future Use (Positions 43-47)

Report spaces or zeros.

★ 19. ANNUAL MILEAGE CODE (Positions 48-50)

Report the three (3) digit numeric code. The Annual Mileage Code on the loss record must match the Annual Mileage Code in effect as of the date of loss, from the vehicle's corresponding premium record.

Refer to the Coding Section for examples.

20. MODEL YEAR CODE (Positions 51-52)

Report the two (2) digit numeric code. The Model Year Code on the loss record must match the Model Year Code in effect as of the date of loss, from the vehicle's corresponding premium record.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

Section B – No Fault

21. TYPE OF CLAIMANT CODE (Position 53)

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

★ **22. Reserved for Future Use (Positions 54-55)**

Report spaces or zeros.

23. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

Report the one (1) digit numeric code. The Passive Restraint Device Discount Code on the loss record must match the Passive Restraint 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. DISCOUNT CODE (Position 57)

Report the one (1) digit numeric code. The Discount Code on the loss record must match the 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.

25. Reserved for Future Use (Positions 58-60)

Report spaces or zeros.

26. 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.

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

Report spaces or zeros.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

Section C – Physical Damage

13. CLASSIFICATION CODE (Positions 30-35)

Report the six (6) digit numeric code. The Classification Code on the loss record must match the Classification Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

14. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

15. COVERAGE CODE (Positions 37-39)

Report the three (3) digit numeric code for the coverage under which the loss was incurred. Refer to the Coding Section for applicable codes.

16. ACCIDENT TOWN CODE (Positions 40-42)

Report the three (3) digit numeric code that represents the town in which the accident occurred.

Claims charged to vehicles involved in out-of-state accidents must be reported with the appropriate out-of-state Accident Town Code.

Refer to Appendix B for applicable codes.

17. Reserved for Future Use (Positions 43-44)

Report spaces or zeros.

18. SYMBOL CODE (Positions 45-46)

Report the two (2) digit numeric code. The Symbol Code on the loss record must match the Symbol Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

19. INTENSIFIED APPRAISAL IDENTIFICATION CODE (Position 47)

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

★ 20. ANNUAL MILEAGE CODE (Positions 48-50)

Report the three (3) digit numeric code. The Annual Mileage Code on the loss record must match the Annual Mileage Code in effect as of the date of loss, from the vehicle's corresponding premium record.

Refer to the Coding Section for examples.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

Section C – Physical Damage

21. MODEL YEAR CODE (Positions 51-52)

Report the two (2) digit numeric code. The Model Year Code on the loss record must match the Model Year Code in effect as of the date of loss, from the vehicle's corresponding premium record.

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

Report the one (1) digit numeric 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.

★ **23. Reserved for Future Use (Position 54)**

Report space or zero.

24. 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.

25. OEM COVERAGE CODE (Position 56)

Report the one (1) digit numeric code. The OEM Coverage Code on the loss record must match the OEM Coverage Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

26. DISCOUNT CODE (Position 57)

Report the one (1) digit numeric code. The Discount Code on the loss record must match the 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.

27. VALUE CODE (Positions 58-60)

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

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

MODEL YEAR CENTURY CODE

- Model Year Century Code is a one digit numeric code that corresponds to the century of the model year of the vehicle which is denoted by the first position of the model year

Examples:

Vehicle	Model Year	Century	Code
Dodge Colt	1989	1900	1
Ford Escort	1996	1900	1
Toyota Camry	2000	2000	2

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**



ANNUAL MILEAGE CODE

- The Annual Mileage Code is a three digit numeric code that shall be reported on all Private Passenger records
- The vehicle's annual mileage shall be rounded to the nearest hundred miles and the rounded miles are used to develop the Annual Mileage Code
- If the annual mileage is 100,000 or greater, report Annual Mileage Code 999
- If the annual mileage is not available, report Annual Mileage Code 999

Examples:

Annual Mileage	Annual Mileage (rounded to the nearest hundred miles)	Code
100,000	100,000	999
15,065	15,100	151
5,000	5,000	050
500	500	005
Not Available	Not Available	999

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

DISCOUNT CODE

Description	Multi-Car Status * Exists	Multi-Car Status * Does Not Exist
Multi-Car Discount Applies (Rate Class 10 and 15 only)	1	---
Annual Mileage Discount Applies **	2	3
Multi-Car Discount (Rate Class 10 and 15 only) and Annual Mileage Discount Apply	4	---
Motorcycle Rider Training Discount Applies	---	6
No Discount Applies	5	9

* Multi-Car Status is defined as “An individual, (or husband and wife resident in the same household) who owns two or more automobiles ... At least two of the automobiles must be classified as use class 10, 15 or 30. The premium reduction applies only to Class 10 and 15 automobiles”. Therefore Multi-Car Status may exist but the Multi-Car Discount may not be applicable.

★ ** The Annual Mileage Discount does not apply to other than collision coverage, therefore, when only other than collision coverage is afforded and no other discounts apply, code space or zero (0) for the Discount Code.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

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

Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

PRIVATE PASSENGER RECORD LAYOUT MODIFICATION KEY

The Private Passenger Record Layout Modification Key should be used in conjunction with the Private Passenger 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 Private Passenger Record Layout. For reporting instructions for prior effective years, refer to the Massachusetts Private Passenger 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 ID Code	628 Losses	47
②	1991 and subsequent	Producer Code	All	61 – 66
③	1995 and prior	Model Year Code	628	43 – 44
④	1995 and subsequent	ZIP Code	All	72 – 80
		Vehicle Identification Number	All	131 – 147
⑤	1996 and subsequent	Model Year Code	All	51 – 52
		Rate Departure Factor Code	All Premiums	88 – 90
⑥	2001 and subsequent	OEM Coverage Code	628	56
⑦	2001 and subsequent Optional 1/1/1999-12/31/2000	Model Year Century Code	All	36
⑧	2001 and subsequent	Property Damage Limit Code	621	39 – 40
	2000 and prior			40
⑨	2002 and prior	Class Group Code	All	54
	2003 and subsequent	Reserved for Future Use		
⑩	2002 and prior	Claim Count	All Losses	90
	2003 and subsequent	Reserved for Future Use		
★ ⑪	2002 and prior 2003 and subsequent	Estimated Annual Mileage Code Annual Mileage Code	All	48-50

Massachusetts Private Passenger Automobile Statistical Plan

Part VIII – Record Layouts

LIABILITY 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 CODE	
20		
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	CLASSIFICATION CODE	
31		
32		
33		
34		
35		
36	MODEL YEAR CENTURY CODE ⑦	
37	BODILY INJURY LIMITS CODE	
38		
39	PROPERTY DAMAGE LIMIT CODE	
40	⑧	
41	MEDICAL PAYMENTS LIMIT CODE	
42		
43	BODILY INJURY CAUSED BY AN UNINSURED AUTO LIMITS CODE	
44		
45	BODILY INJURY CAUSED BY AN UNDERINSURED AUTO LIMITS CODE	
46		
47	Reserved for Future Use	
48	★ ANNUAL MILEAGE ⑪	
49		
50	CODE	

51	MODEL YEAR CODE ⑤
52	
53	
54	Reserved for Future Use ⑨
55	
56	
57	PASSIVE RESTRAINT DISC. CODE
58	DISCOUNT CODE
59	Reserved for Future Use
60	
61	
62	PRODUCER CODE ②
63	
64	
65	
66	
67	
68	Reserved for Future Use
69	
70	
71	
72	ZIP CODE ④
73	
74	
75	
76	
77	
78	
79	
80	EXPOSURE
81	
82	
83	
84	
85	
86	RATE DEPARTURE FACTOR CODE ⑤
87	
88	
89	Reserved for Future Use
90	
91	
92	
93	BODILY INJURY PREMIUM
94	
95	
96	
97	
98	
99	
100	

101	BODILY INJURY PREMIUM (Continued)
102	
103	
104	PROPERTY DAMAGE PREMIUM
105	
106	
107	
108	
109	
110	Reserved for Future Use
111	
112	
113	
114	POLICY IDENTIFICATION NUMBER
115	
116	
117	
118	
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121	
122	
123	
124	
125	
126	VEHICLE IDENTIFICATION NUMBER ④
127	
128	
129	
130	
131	
132	
133	
134	
135	
136	
137	COMPANY USE
138	
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

LIABILITY 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	Month
12		Day
13		Day
14		Year
15		Year
16	Reserved for Future Use	
17	STATE CODE	
18		
19	PREMIUM TOWN CODE	
20		
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	CLASSIFICATION CODE	
31		
32		
33		
34		
35		
36	MODEL YEAR CENTURY CODE ⑦	
37	LIABILITY LIMITS CODE	
38		
39	Reserved for Future Use	
40	ACCIDENT TOWN CODE	
41		
42		
43	Reserved for Future Use	
44		
45		
46		
47		
48	★ ANNUAL MILEAGE ⑪	
49		
50	CODE	

51	MODEL YEAR CODE ⑤	
52		
53	Reserved for Future Use ⑨	
54		
55	PARTIAL/TOTAL LOSS INDICATOR	
56	PASSIVE RESTRAINT DISC. CODE	
57	DISCOUNT CODE	
58		
59	Reserved for Future Use	
60		
61	PRODUCER CODE ②	
62		
63		
64		
65		
66		
67	Reserved for Future Use	
68		
69		
70		
71		
72	ZIP CODE ④	
73		
74		
75		
76		
77		
78		
79		
80		
81	Reserved for Future Use	
82	REPORTING	Month
83	DATE	Year
84		
85	Reserved for Future Use	
86		
87	TYPE OF LOSS CODE	
88		
89	Reserved for Future Use ⑩	
90		
91	LOSS AMOUNT	
92		
93		
94		
95		
96		
97		
98		
99	CLAIM IDENTIFICATION NUMBER	
100		

101	CLAIM IDENTIFICATION NUMBER (Continued)
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	POLICY IDENTIFICATION NUMBER
112	
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114	
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119	
120	
121	VEHICLE IDENTIFICATION NUMBER ④
122	
123	
124	
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126	
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128	
129	
130	
131	COMPANY USE
132	
133	
134	
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

NO-FAULT PREMIUM

1	COMPANY OR GROUP NUMBER CODE	
2		
3		
4	TRANSACTION TYPE CODE	
5		
6	ACCOUNTING DATE	Month Year
7		
8	POLICY EFFECTIVE DATE	Month Year Year
9		
10		
11	TRANSACTION EFFECTIVE DATE	Month Year Year
12		
13		
14	POLICY EXPIRATION DATE	Month Year Year
15		
16		
17	STATE CODE	
18		
19	PREMIUM TOWN CODE	
20		
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		
32	CLASSIFICATION CODE	
33		
34		
35		
36	MODEL YEAR CENTURY CODE ⑦	
37	PIP COVERAGE CODE	
38	PIP DEDUCTIBLE CODE	
39		
40	Reserved for Future Use	
41		
42		
43		
44		
45		
46		
47		
48	★ ANNUAL MILEAGE ⑪	CODE
49		
50		

51	MODEL YEAR CODE ⑤
52	
53	
54	Reserved for Future Use ⑨
55	
56	
57	PASSIVE RESTRAINT DISC. CODE
58	DISCOUNT CODE
59	Reserved for Future Use
60	
61	
62	PRODUCER CODE ②
63	
64	
65	
66	
67	Reserved for Future Use
68	
69	
70	
71	
72	ZIP CODE ④
73	
74	
75	
76	
77	
78	
79	
80	EXPOSURE
81	
82	
83	
84	
85	
86	
87	RATE DEPARTURE FACTOR CODE
88	⑤
89	
90	
91	Reserved for Future Use
92	
93	
94	
95	
96	PIP (NO-FAULT) PREMIUM
97	
98	
99	
100	

101	PIP (NO-FAULT) PREMIUM (Continued)		
102			
103			
104	Reserved for Future Use		
105			
106			
107			
108			
109			
110			
111	POLICY IDENTIFICATION NUMBER		
112			
113			
114			
115			
116			
117			
118			
119			
120			
121	VEHICLE IDENTIFICATION NUMBER ④		
122			
123			
124			
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126			
127			
128			
129			
130			
131	COMPANY USE		
132			
133			
134			
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

NO-FAULT 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	Month
12		Day
13		Day
14		Year
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	
25	LINE OF BUSINESS CODE	
26		
27	SUBLINE CODE	
28		
29		
30		
31	CLASSIFICATION	
32	CODE	
33		
34		
35		
36	MODEL YEAR CENTURY CODE ⑦	
37	PIP COVERAGE CODE	
38	PIP DEDUCTIBLE CODE	
39		
40	ACCIDENT TOWN	
41	CODE	
42		
43	Reserved for Future Use	
44		
45		
46		
47		
48	ANNUAL MILEAGE ⑪	
49	CODE	
50		

51	MODEL YEAR CODE ⑤
52	
53	TYPE OF CLAIMANT
54	
55	Reserved for Future Use ⑨
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58	
59	Reserved for Future Use
60	
61	PRODUCER CODE ②
62	
63	
64	
65	
66	
67	Reserved for Future Use
68	
69	
70	
71	
72	ZIP CODE ④
73	
74	
75	
76	
77	
78	Reserved for Future Use
79	
80	
81	
82	
83	
84	TYPE OF LOSS CODE
85	
86	
87	Reserved for Future Use ⑩
88	
89	
90	LOSS AMOUNT
91	
92	
93	
94	
95	
96	
97	
98	CLAIM IDENTIFICATION NUMBER
99	
100	

101	CLAIM IDENTIFICATION NUMBER (Continued)
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	
112	
113	
114	
115	POLICY IDENTIFICATION NUMBER
116	
117	
118	
119	
120	
121	
122	
123	
124	
125	
126	
127	
128	
129	
130	
131	VEHICLE IDENTIFICATION NUMBER ④
132	
133	
134	
135	
136	
137	
138	
139	
140	
141	
142	
143	
144	
145	
146	
147	
148	COMPANY USE
149	
150	

Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Private Passenger 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 DATE	Month
7		Year
8	POLICY EFFECTIVE DATE	Month
9		Year
10		Year
11	TRANSACTION EFFECTIVE DATE	Month
12		Year
13		Year
14	POLICY EXPIRATION DATE	Month
15		Year
16		Year
17	STATE CODE	
18		
19		
20	PREMIUM TOWN CODE	
21		
22		
23	CAR IDENTIFICATION CODE	
24	TYPE OF RISK CODE	
25	ANNUAL STATEMENT LINE OF BUSINESS CODE	
26		
27		
28	SUBLINE CODE	
29		
30		
31	CLASSIFICATION CODE	
32		
33		
34		
35		
36		
37	MODEL YEAR CENTURY CODE ⑦	
38	OTHER THAN COLLISION COVERAGE CODE	
39		
40		
41	COLLISION COVERAGE CODE	
42		
43		
44	Reserved for Future Use ③	
45	SYMBOL CODE	
46		
47		
48	PRE-INSURANCE INSP. ID CODE	
49	★ ANNUAL MILEAGE ⑪	CODE
50		

51	MODEL YEAR CODE ⑤
52	
53	
54	ANTI-THEFT DEVICE DISC. CODE
55	
56	
57	OEM COVERAGE CODE ⑥
58	
59	
60	DISCOUNT CODE
61	
62	
63	VALUE CODE
64	
65	
66	
67	
68	
69	PRODUCER CODE ②
70	
71	
72	HIGH-THEFT VEHICLE CODE
73	
74	
75	Reserved for Future Use
76	
77	
78	
79	
80	
81	EXTRA-RISK RATING CODE – OTC
82	
83	
84	
85	
86	
87	EXTRA-RISK RATING CODE – COLL
88	
89	
90	ZIP CODE ④
91	
92	
93	
94	
95	
96	EXPOSURE
97	
98	
99	
100	
	RATE DEPARTURE FACTOR CODE ⑤
	Reserved for Future Use
	OTHER THAN COLLISION PREMIUM

101	OTHER THAN COLLISION PREMIUM (Continued)
102	
103	
104	COLLISION PREMIUM
105	
106	
107	
108	
109	
110	Reserved for Future Use
111	
112	
113	POLICY IDENTIFICATION NUMBER
114	
115	
116	
117	
118	
119	
120	
121	
122	
123	
124	
125	VEHICLE IDENTIFICATION NUMBER ④
126	
127	
128	
129	
130	
131	
132	
133	
134	
135	
136	
137	COMPANY USE
138	
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Private Passenger 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 DATE	Month
7		Year
8	POLICY EFFECTIVE DATE	Month
9		Year
10		Year
11	ACCIDENT DATE	Month
12		Day
13		Day
14		Year
15		Year
16	Reserved for Future Use	
17	STATE CODE	
18		
19	PREMIUM TOWN CODE	
20		
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	CLASSIFICATION CODE	
31		
32		
33		
34		
35		
36	MODEL YEAR CENTURY CODE ⑦	
37	COVERAGE CODE	
38		
39	ACCIDENT TOWN CODE	
40		
41		
42	Reserved for Future Use ③	
43		
44	SYMBOL CODE	
45		
46	INTENSIFIED APPRAISAL ID CODE①	
47		
48	★ ANNUAL MILEAGE ⑪	CODE
49		
50		

51	MODEL YEAR CODE ⑤
52	
53	
54	Reserved for Future Use ⑨
55	PARTIAL/TOTAL LOSS INDICATOR
56	OEM COVERAGE CODE ⑥
57	DISCOUNT CODE
58	VALUE CODE
59	
60	
61	PRODUCER CODE ②
62	
63	
64	
65	
66	
67	HIGH-THEFT VEHICLE CODE
68	Reserved for Future Use
69	EXTRA-RISK RATING CODE – OTC
70	Reserved for Future Use
71	EXTRA-RISK RATING CODE – COLL.
72	ZIP CODE ④
73	
74	
75	
76	
77	
78	
79	
80	Reserved for Future Use
81	
82	
83	
84	CATASTROPHE CODE
85	
86	TYPE OF LOSS CODE
87	
88	Reserved for Future Use ⑩
89	
90	LOSS AMOUNT
91	
92	
93	
94	
95	
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 ④
122	
123	
124	
125	
126	
127	
128	
129	
130	
131	COMPANY USE
132	
133	
134	
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

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P

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Appendix A - Classification and Coverage Code Decision Tables

TABLES OF REQUIRED PRIVATE PASSENGER FIELDS

The fields identified below are required to be reported on all private passenger 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.



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

Fields Common to Premium Records Only
Policy Expiration Date
Premium Amounts
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 Private Passenger Automobile Statistical Plan

Appendix A - Classification and Coverage Code Decision Tables

CLASSIFICATION CODE DECISION TABLE

- ★ • Reporting of Anti-Theft Device Discount Code for the Private Passenger Motorcycle classifications (0408##, 0409##, 041###, 0608##, 0609## and 061###) is optional for policies effective 1/1/2003 – 12/31/2003 and mandatory for policies effective 1/1/2004 and subsequent.

Classification Code	Rating Class	★ Accident Town Code	★ Anti-Theft Device Discount Coverage Code (Phys. Dam.)	★ Discount Code	Annual Mileage Code	Exposure	Extra-Risk Rating Codes	High-Theft Vehicle Code	Intensified Appraisal Code	Limits Codes (Liability)	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Passive Restraint Device	Pre-Insurance Insp. ID Code	Premium Town Code	Rate Departure Factor Code	Symbol Code	Type of Risk Code	Value Code	Vehicle Identification Number	ZIP Code
###1##	10	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
###2##	15	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
###3##	17	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
###4##	18	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
###5##	30	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
###6##	20	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
###7##	21	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
###8##	25	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
###9##	26	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
0400##		Y	N	Y	N	N	Y	Y	Y	Y	N	N	Y	Y	N	Y	Y	Y	N	Y	N	Y	Y
0408##		Y	Y	Y	Y	N	Y	Y	Y	N	Y	Y	Y	N	Y	N	N	Y	Y	N	Y	Y	Y
0409##		Y	Y	Y	Y	N	Y	Y	Y	N	Y	Y	Y	N	Y	N	N	Y	Y	N	Y	Y	Y
041###		Y	Y	Y	Y	N	Y	Y	Y	N	Y	Y	Y	N	Y	N	N	Y	Y	N	Y	Y	Y
042600		Y	N	Y	N	N	Y	Y	Y	N	Y	N	N	N	N	N	N	Y	Y	N	Y	N	N
0453##		Y	N	Y	N	N	Y	Y	Y	N	N	N	N	N	N	N	N	Y	Y	N	Y	N	Y
0455##		Y	N	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	N	Y	Y
0459##		Y	N	Y	N	N	Y	Y	Y	N	N	N	N	N	N	N	N	Y	Y	N	Y	N	Y
048300		Y	N	Y	N	N	Y	Y	Y	Y	N	N	N	Y	N	Y	Y	Y	N	Y	N	Y	Y
049500		Y	N	Y	N	N	Y	Y	Y	N	Y	N	N	N	N	N	N	Y	Y	N	Y	N	N
0539##		Y	Y	Y	N	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y
0608##		Y	Y	Y	Y	N	Y	Y	Y	N	Y	Y	Y	N	Y	N	N	Y	Y	N	Y	Y	Y
0609##		Y	Y	Y	Y	N	Y	Y	Y	N	Y	Y	Y	N	Y	N	N	Y	Y	N	Y	Y	Y
061###		Y	Y	Y	Y	N	Y	Y	Y	N	Y	Y	Y	N	Y	N	N	Y	Y	N	Y	Y	Y
190000		N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
700000		N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	N	N
800000		N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	N	N
902000		N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	N	N
998000		N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	N	N

Massachusetts Private Passenger 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	Anti-Theft Device Discount	Classification Code	Discount Code	★ Annual Mileage	Exposure	Extra-Risk Rating Code	High-Theft Vehicle Code	Intensified Appraisal Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Pre-Insurance Insp. ID Code	Premium Town Code	Type of Risk	Symbol Code	Rate Departure Factor	Value Code	Vehicle Identification Number	ZIP Code
056,057	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	N	N
060,063			Y							N	N					Y		Y			
080 - 082	N	N	N	N	N	N	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	N	N	N	N	N	N
089	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Other OTC Cov.			Y													Y		Y			

Collision																					
Coverage Code	Accident Town Code	Anti-Theft Device Discount	Classification Code	Discount Code	★ Annual Mileage	Exposure	Extra Risk-Rating Code	High-Theft Vehicle Code	Intensified Appraisal Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Pre-Insurance Insp. ID Code	Premium Town Code	Type of Risk	Symbol Code	Rate Departure Factor	Value Code	Vehicle Identification Number	ZIP Code
012-019		N	Y													Y		Y			
041		N	Y				N			N	N					Y		Y			
040, 042-049		N	Y				N									Y		Y			
072-079		N	Y													Y		Y			
092		N	Y							N	N					Y		Y			
096,097	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	N	N
099	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N