#### Part II - General Rules

#### A. <u>DATA REQUIREMENTS</u>

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. <u>DATA REQUIREMENTS (Continued)</u>

#### 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.

### **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. <u>BODILY INJURY CAUSED BY AN UNINSURED AUTO LIMITS CODE</u> (Positions 43-44)

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

# 19. <u>BODILY INJURY CAUSED BY AN UNDERINSURED AUTO LIMITS CODE</u> (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. <u>ANNUAL MILEAGE CODE (Positions 48-50)</u>

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

Refer to the Coding Section for examples.

### **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.

# **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. <u>ANNUAL MILEAGE CODE (Positions 48-50)</u>

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.

### **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.

### **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.

### **Part IV - Reporting Instructions - Premiums**

# <u>Section C – Physical Damage</u>

#### **★** 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.

### 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. <u>ANNUAL MILEAGE CODE (Positions 48-50)</u>

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.

### 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.

### 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. <u>ANNUAL MILEAGE CODE (Positions 48-50)</u>

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.

### 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. <u>DISCOUNT CODE (Position 57)</u>

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.

### Part V - Reporting Instructions - Losses

# <u>Section C – Physical Damage</u>

#### 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.

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.

## 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

## 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

## 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.

## 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

#### 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
	1995 and subsequent	ZIP Code	All	72 – 80
4	1995 and subsequent	Vehicle Identification Number	All	131 – 147
		Model Year Code	All	51 – 52
(5)	1996 and subsequent	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
	2001 and subsequent	01 and subsequent Property Damage Limit Code	621	39 – 40
8	2000 and prior	Property Damage Limit Code		40
	2002 and prior	Class Group Code	All	54
9	2003 and subsequent	Reserved for Future Use	All	
400	2002 and prior	Claim Count	All Losses	90
100	2003 and subsequent Reserved for Future Use		7 11 200000	
11)	2002 and prior 2003 and subsequent	Estimated Annual Mileage Code Annual Mileage Code	All	48-50

\*

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### **LIABILITY PREMIUM**

1	COMPANY OR	
2	GROUP NUMBER CODE	
3	GROOF NOMBERGODE	
4	TRANSACTION TYPE CODE	
5	TIVANOACTION TITLE	CODL
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	۱ ا
20	CODE	
21		
22	CAR IDENTIFICATION CODE	
23	TYPE OF RISK CO	DE
24	ANNUAL STATEMENT	
25	LINE OF BUSINESS CODE	
26		
27	SUBLINE CODE	
28		
29		
30		
31	01.4001510.47104	
32	CLASSIFICATION	N
33	CODE	
34		
35		
36	MODEL YEAR CENTURY C	ODE ⑦
37	BODILY INJURY	
38	LIMITS CODE	
39	PROPERTY DAMAGE LIN	IIT CODE
40	8	
41	MEDICAL PAYMENTS	
42	LIMIT CODE	
43	BODILY INJURY CAUSED BY AN	
44	UNINSURED AUTO LIMITS CODE	
45	BODILY INJURY CAUSED BY AN	
46	UNDERINSURED AUTO LIMITS CODE	
47	Reserved for Future Use	
48	ANNUAL MILEAGE	(11)
49	×	
50	CODE	

1	
51	MODEL YEAR CODE (5)
52	WODEL TEAK GODE
53	Reserved for Future Use
54	9
55	9
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58	
59	Reserved for Future Use
60	
61	
62	PRODUCER CODE
63	
64	2
65	
66	
67	
68	
69	Reserved for Future Use
70	
71	
72	
73	
74	
75	ZIP CODE
76	4
77	O
78	
79	
80	
81	
82	
83 84	
85	EXPOSURE
86	
87	
88	RATE DEPARTURE FACTOR CODE
89	
90	(5)
91	
92	
93	Reserved for Future Use
94	
95	
96	
97	DODILY IN ILIDY
98	BODILY INJURY PREMIUM
99	FINLIVIIOIVI

101	DODILY IN ILIDY
102	BODILY INJURY PREMIUM (Continued)
103	FREIMIOW (Continued)
104	
105	
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107	PROPERTY DAMAGE
108	PREMIUM
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112	Decement
113	Reserved for Future Use
114	Future OSE
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121	DOLLOV
122	POLICY IDENTIFICATION
123	NUMBER
124	NOWBER
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137	VEHICLE
138	IDENTIFICATION
139	NUMBER
140	4
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147	
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149	COMPANY USE

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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### LIABILITY LOSS

1	COMPANY OR	
2	GROUP NUMBER CODE	
3		
4	TRANSACTION TYPE CODE	
5		
6	ACCOUNTING	Month
7	DATE	Year
8	POLICY	Month
9	EFFECTIVE DATE	Year
10	DATE	Year
11		Month
12	ACCIDENT	Day
13 14	DATE	Day
15		Year Year
	Decembed for Future I	
16 17	Reserved for Future I	Jae
18	STATE CODE	
19		
20	PREMIUM TOWN	1
21	CODE	
22	CAR IDENTIFICATION CODE	
23	TYPE OF RISK COI	
24	I THE OF RISK CODE	
25	ANNUAL STATEMENT	
26	LINE OF BUSINESS CODE	
27		
28	SUBLINE CODE	
29	OODLINE OODL	
30		
31	CLASSIFICATION CODE	
32		
33		
34		
35		
36	MODEL YEAR CENTURY C	ODE 7
37		
38	LIABILITY LIMITS CODE	
39	Reserved for Future Use	
40		
41	ACCIDENT TOWN	
42	CODE	
43		
44		
45	Reserved for Future	Jse
46		
47		
48	A	
49	★ ANNUAL MILEAGE (1)	
50	CODE	

51	MODEL YEAR CODE ⑤	
52	MODEL YEAR CODE (9)	
53	Reserved for Future Use 9	
54	Reserved for Future Use (9)	
55	PARTIAL/TOTAL LOSS INDICATOR	
56	PASSIVE RESTRAINT DISC. CODE	
57	DISCOUNT CODE	
58		
59	Reserved for Future Use	
60		
61		
62	PRODUCER CODE	
63	PRODUCER CODE	
64	2	
65		
66		
67		
68		
69	Reserved for Future Use	
70		
71		
72		
73		
74		
75	ZIP CODE	
76	4	
77		
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79		
80		
81	Reserved for Future Use	
82	REPORTING Month	
83	DATE Year	
84	Year	
85	Decembed for Fish we Use	
86	Reserved for Future Use	
87	TYPE OF LOSS CODE	
88	111 E OI E000 CODE	
89	Reserved for Future Use (10)	
90	Reserved for Future Use (10)	
91		
92		
93		
94	LOSS AMOUNT	
95	2000, 49100141	
96		
97		
98		
99	CLAIM IDENTIFICATION	
	NUMBER	

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102	
103	
104	
105	
106	01.4.1.4
107	CLAIM
108	IDENTIFICATION NUMBER (Continued)
109	NOMBER (Continued)
110	
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113	
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117	
118	
119	
120	
121	POLICY
122	IDENTIFICATION
123	NUMBER
124	Nomber
125	
126	
127	
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134	
135	
136	
137	VEHICLE
138	IDENTIFICATION
139	NUMBER
140	4
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146	
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149	COMPANY USE

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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Last Revision Date: 01/01/2003 Page: VIII:3 Print Date: 03/14/2003

#### **NO-FAULT PREMIUM**

4		
1	COMPANY OR	
2	GROUP NUMBER CODE	
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	١
20	CODE	
21		
22	CAR IDENTIFICATION	
23	TYPE OF RISK CO	DE
24	ANNUAL STATEME	:NT
25	LINE OF BUSINESS (	
26	ENVE OF BOOMVEOO OODE	
27	0.151.51=====	
28	SUBLINE CODE	
29		
30		
31		
32	CLASSIFICATION	١
33	CODE	
34		
35		
36	MODEL YEAR CENTURY O	
37	PIP COVERAGE CO	DE
38	PIP DEDUCTIBLE CODE	
39	5256611522 00	
40		
41		
42		
43	Reserved for Future	Use
44	1 COOL FOR TOT I UTUIC	
45		
46		
47		
48		
49	★ ANNUAL MILEAGE (1)	
50	CODE	

51	MODEL VEAD CODE
52	MODEL YEAR CODE ⑤
53	
54	Reserved for Future Use
55	
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58	
59	Reserved for Future Use
60	
61	
62	DD0DU05D 00D5
63	PRODUCER CODE
64	2
65	
66	
67	
68	
69	Reserved for Future Use
70	
71	
72	
73	
74	
75	ZIP CODE
76	4
77	4)
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79	
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82	
83	
84	EXPOSURE
85	
86	
87	
88	RATE DEPARTURE FACTOR CODE
89	(5)
90	9
91	
92	
93	Reserved for Future Use
94	
95	
96	
97	PIP (NO-FAULT)
98	PREMIUM
99	
100	

101	DID (NO EALILT)			
102	PIP (NO-FAULT) PREMIUM (Continued)			
103	i inclinioni (continueu)			
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108				
109	Reserved for Future Use			
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120				
121	POLICY			
122	IDENTIFICATION			
123	NUMBER			
124	-			
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130				
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132				
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134				
135				
136	VEHIOLE			
137	VEHICLE IDENTIFICATION			
138	NUMBER			
139	INUIVIDER			
140	4			
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146				
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148				
149	COMPANY USE			
	1			

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.

### **NO-FAULT LOSS**

4		1		
2	COMPANY OR			
3	GROUP NUMBER CODE			
5	TRANSACTION TYPE CODE			
6	ACCOUNTING	Month		
7	DATE	Year		
8	POLICY	Month		
9	EFFECTIVE	Year		
10	DATE	Year		
11		Month		
12		Day		
13	ACCIDENT	Day		
14	DATE	Year		
		Year		
15	Pager and for Fust are			
16 17	Reserved for Future	Use		
17	STATE CODE			
19				
20	PREMIUM TOWN	1		
21	CODE			
22	CAR IDENTIFICATION CODE			
23	CAR IDENTIFICATION CODE  TYPE OF RISK CODE			
24	I THE OF KISK CODE			
25	ANNUAL STATEMENT			
26	LINE OF BUSINESS CODE			
27				
28	SUBLINE CODE			
29				
30				
31				
32	CLASSIFICATION	١		
33	CODE			
34				
35				
36	MODEL YEAR CENTURY O	CODE 7		
37	PIP COVERAGE CO	DDE		
38	DID DEDUKTIBLE OF	205		
39	PIP DEDUCTIBLE CO	JUE		
40	ACCIDENT TOUR	\ <u> </u>		
41	ACCIDENT TOWI	N		
42	CODE			
43				
44				
45	Reserved for Future Use			
46				
47				
48	AND 1141 AND 5105	- @		
49	★ ANNUAL MILEAGE (1)			
50	CODE			

51	MODEL YEAR CODE 5
52	
53	TYPE OF CLAIMANT
54	Reserved for Future Use
55 56	DACON /F DECEDAINE DICC. CODE
	PASSIVE RESTRAINT DISC. CODE DISCOUNT CODE
57 58	DISCOUNT CODE
59	Reserved for Future Use
60	reconverse for radials see
61	
62	
63	PRODUCER CODE
64	2
65	
66	
67	
68	
69	Reserved for Future Use
70	
71	
72	
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75	ZIP CODE
76	4
77	4
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83	December 5 to the Line
84	Reserved for Future Use
85	
86	
87	TYPE OF LOSS CODE
88	2 0. 2000 0052
89	Reserved for Future Use 0
90	Treserved for Future Use
91	
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94	LOSS AMOUNT
95	
96	
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98	CLAIM IDENTIFICATION
99	CLAIM IDENTIFICATION  NUMBER
100	INUIVIDER

101	
102	
103	
104	
105	
106	
107	CLAIM
108	IDENTIFICATION
109	NUMBER (Continued)
110	
111	
112	
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114	
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116	
117	
118	
119	
120	
121	POLICY
122	IDENTIFICATION
123	NUMBER
124	
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136	
137	VEHICLE
138	IDENTIFICATION
139	NUMBER
140	4
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148	
149	COMPANY USE
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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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#### PHYSICAL DAMAGE PREMIUM

1	COMPANY OR				
2	GROUP NUMBER CO	ODE			
3					
5	TRANSACTION TYPE CODE				
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	STATE CODE				
19	DDEMII IM TOWN				
20	PREMIUM TOWN CODE				
21	CODE				
22	CAR IDENTIFICATION CODE				
23	TYPE OF RISK CODE				
24	ANNUAL STATEMENT				
25	LINE OF BUSINESS CODE				
26	LINE OF BOOMLOO CODE				
27					
28	SUBLINE CODE				
29					
30					
31					
32	CLASSIFICATION	١			
33	CODE				
34					
35					
36	MODEL YEAR CENTURY C	ODE ⑦			
37	OTHER THAN COLLI	SION			
38	COVERAGE COD				
39					
40	COLLISION				
41	COVERAGE CODE				
42					
43	Reserved for Future Use ③				
45	SYMBOL CODE				
46	DDE INICI IDANCE INICO ID CODE				
47	PRE-INSURANCE INSP. ID CODE				
48	★ ANNUAL MILEAGE ①				
50	CODE				
50	OODL				

51	MODEL YEAR CODE (5)				
52					
53	ANTI-THEFT DEVICE DISC. CODE				
54	Reserved for Future Use 9				
55	1 COSCIVED FOI TURING COSC				
56	OEM COVERAGE CODE 6				
57	DISCOUNT CODE				
58					
59	VALUE CODE				
60					
61					
62	PRODUCER CODE				
63					
64	2				
65					
66	LIIOU TUEETA EL IIOU E CORS				
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					
73					
74					
75	ZIP CODE  ④				
76					
77					
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79					
80 81					
82					
83					
84					
85	EXPOSURE				
86					
87					
88	RATE DEPARTURE FACTOR CODE				
89	<b>⑤</b>				
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93	Reserved for Future Use				
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98	COLLISION PREMIUM				
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102	COLLISION PREMIUM		
103	(Continued)		
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107	COLLISION		
108	PREMIUM		
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113	Reserved for		
114	Future Use		
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121			
122	POLICY		
123	IDENTIFICATION		
124	NUMBER		
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135			
136			
137	VEHICLE		
138	IDENTIFICATION		
139	NUMBER		
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149	COMPANY USE		
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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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# Part VIII - Record Layouts

### PHYSICAL DAMAGE LOSS

1	COMPANY OR			
2	GROUP NUMBER CO	DDE		
3				
4	TRANSACTION TYPE CODE			
5		Mandle		
6	ACCOUNTING DATE	Month		
7		Year		
8	POLICY	Month		
9	EFFECTIVE DATE	Year		
10	DATE	Year		
11		Month		
12	ACCIDENT	Day		
13	DATE	Day		
14		Year		
15		Year		
16	Reserved for Future U	Jse		
17	STATE CODE			
18	3 · · · · = 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2			
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	OLIDLINE CODE			
28	SUBLINE CODE			
29				
30				
31				
32	CLASSIFICATION	ı		
33	CODE			
34				
35				
36	MODEL YEAR CENTURY C	ODE ⑦		
37				
38	COVERAGE COD	E		
39				
40	ACCIDENT TOWA	, 7		
41	ACCIDENT TOWN CODE	N		
42	CODE			
43				
44	Reserved for Future Use	3		
45				
46	SYMBOL CODE			
47	INTENSIFIED APPRAISAL ID CODE①			
48	★ ANNUAL MILEAGE ①			
49				
50	CODE			

51	MODEL YEAR CODE (5)				
52					
53	ANTI-THEFT DEVICE DISC. CODE				
54	Reserved for Future Use 9				
55	PARTIAL/TOTAL LOSS INDICATOR				
56	OEM COVERAGE CODE 6				
57	DISCOUNT CODE				
58					
59	VALUE CODE				
60					
61					
62	PRODUCER CODE				
63					
64	2				
65					
66	LUQUETUEET VENUE COOR				
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					
73 74					
	71D 00DE				
75 76	ZIP CODE ④				
77					
78					
79					
80					
81					
82					
83	Reserved for Future Use				
84					
85					
86	CATASTROPHE CODE				
87	TYPE OF LOSS CODE				
88	TIFE OF LOSS CODE				
89	5 1/ 5				
90	Reserved for Future Use				
91					
92					
93					
94					
95	LOSS AMOUNT				
96					
97					
98					
99	CLAIM IDENTIFICATION				
100	NUMBER				

101	
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103	
104	
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106	CLAIM
107	IDENTIFICATION
108	NUMBER (Continued)
109	
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112	
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116	
117	
118	
119	
120	
121	POLICY
122	IDENTIFICATION
123	NUMBER
124	
125	
126	
127 128	
129	
130	
131	
132	
133	
134	
135	
136	
137	VEHICLE
138	IDENTIFICATION
139	NUMBER
140	4
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149	COMPANY USE
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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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A
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Allocated Loss Adjustment Expenses (ALAE).

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Coverage Code Decision Table, A:3
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Endorsements
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as of policy effective date, III:1
subsequent to policy effective date, III:2
Exposure, IV:5, IV:10, IV:17, VI:22
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Extent of Vehicle Loss. *See* Partial/Total Loss Indicator
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Collision, IV:17, V:17, VI:44
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#### H

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OEM Coverage Code, III:1, IV:16, V:16, VI:41 Other Than Collision Coverage Code, IV:15, VI:33 miscellaneous coverages, VI:34 Outstanding Losses, III:13	Rate Edit appeal process, VII:5 associated penalties, VII:9 error tolerances, VII:5 penalty reduction, VII:9

### **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

# Appendix A - Classification and Coverage Code Decision Tables

#### **CLASSIFICATION CODE DECISION TABLE**

 $\star$ 

• 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	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
###2##	15	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
###3##	17	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
###4##	18	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
###5##	30	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
###6##	20	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
###7##	21	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
###8##	25	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
###9##	26	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
0400##		Υ	N	Υ	N	N	Υ	Υ	Υ	Υ	Υ	N	N	Υ	Υ	N	Υ	Υ	Υ	N	Υ	N	Υ	Υ
0408##		Υ	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	N	N	Υ	Υ	N	Υ	Υ	Υ	Υ
0409##		Υ	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	N	N	Υ	Υ	N	Υ	Υ	Υ	Υ
041###		Υ	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	N	N	Υ	Υ	N	Υ	Υ	Υ	Υ
042600		Υ	N	Υ	N	N	Υ	Υ	Υ	N	Υ	N	N	N	N	N	N	Υ	Υ	N	Υ	N	N	Υ
0453##		Υ	N	Υ	N	N	Υ	Υ	Υ	N	N	N	N	N	N	N	N	Υ	Υ	N	Υ	N	Υ	Υ
0455##		Υ	N	Υ	N	N	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	N	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
0459##		Υ	N	Υ	N	N	Υ	Υ	Υ	N	N	N	N	N	N	N	N	Υ	Υ	N	Υ	N	Υ	Υ
048300		Υ	N	Υ	N	N	Υ	Υ	Υ	Υ	Υ	N	N	N	Υ	N	Υ	Υ	Υ	N	Υ	N	Υ	Υ
049500		Υ	N	Υ	N	N	Υ	Υ	Υ	N	Υ	N	N	N	N	N	N	Υ	Υ	N	Υ	N	N	Υ
0539##		Υ	Υ	Υ	N	N	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ	N	Υ	Υ
0608##		Υ	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	N	N	Υ	Υ	N	Υ	Υ	Υ	Υ
0609##		Υ	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	N	N	Υ	Υ	N	Υ	Υ	Υ	Υ
061###		Υ	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	Υ	Υ	N	Υ	N	N	Υ	Υ	N	Υ	Υ	Υ	Υ
190000		Ν	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
700000		Ν	N	Υ	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Υ	N	Υ	N	N	N
800000		Ν	N	Υ	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Υ	N	Υ	N	N	Ν
902000		Ν	N	Υ	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Υ	N	Υ	N	N	N
998000		Ν	N	Υ	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Υ	N	Υ	N	N	N

# **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

							Oth	er 1	han	Со	llisi	on									
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	Υ	Ν	N	N	N	N	N	N	N	N	N	Ν	N	Υ	N	Υ	N	N	N
060,063			Υ							N	N					Υ		Υ			
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	Ν	Ν	Ν	N	N	N	N	Ν	N	Ν	N	N
089	N	N	Υ	N	N	N	N	N	N	Ν	Ν	Ν	N	N	N	N	Ν	N	Ν	N	N
Other OTC Cov.			Υ			_		_	Ĺ			Ĺ				Υ	Ĺ	Υ			_

								C	Colli	sion											
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	Υ													Υ		Υ			
041		Z	Υ				Z			Z	Ν					Υ		Υ			
040, 042- 049		Z	Υ				Z									Υ		Υ			
072-079		N	Υ													Υ		Υ			
092		N	Υ							N	Ν					Υ		Υ			
096,097	N	N	Υ	N	N	N	N	N	N	N	N	N	N	N	N	Υ	N	Υ	N	N	N
					N	N	N		N				N							N	N