CLASSIFICATION CODE

STATISTICAL CLASS CODE ASSIGNMENT

- Statistical Class Code assignments should be based on the characteristics of the individual used to rate the vehicle.

- For single vehicle policies, the statistical class must correspond to the rate class based upon the characteristics of the individual being rated.

- For multiple vehicle policies, when an inexperienced operator is the principal operator of a specific automobile, an inexperienced principal operator classification shall apply to that automobile and the operator shall be disregarded from any further inexperienced operator classification assignment. Additional automobiles owned by such operator, if such operator is the only listed operator on the policy, will be classified in the same inexperienced operator classification as the first automobile but as an occasional operator.

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- In all other cases, the operator with the highest inexperienced occasional operator rate classification shall be assigned to the automobile with the highest “Total Base Premium” (as defined in the Massachusetts Private Passenger Automobile Insurance Manual which is published by the Automobile Insurers Bureau of Massachusetts). Each remaining inexperienced occasional operator shall be assigned in the order of highest remaining rate classification to the remaining automobile with the highest “Total Base Premium” until all inexperienced occasional operators are assigned to an automobile.

  Any automobiles remaining after assignment of all inexperienced operators shall be assigned an experienced operator rate classification.

  The assignment of operators to automobiles applies regardless of the number of policies involved.

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- For example: On a policy with two vehicles and two operators, one of which is under 25, the statistical class for the highest rated vehicle will reflect the youthful operator unless that operator is the principal driver of the other vehicle. The remaining vehicle should be reported with Classification Code 1101## where the fifth and sixth positions of the Classification Code (represented by ##) indicate the SDIP status of the vehicle.

  On a policy with two vehicles and one inexperienced operator, if the inexperienced operator is the principal operator of one of the vehicles, an inexperienced principal operator classification will apply to that automobile. The other automobile will be classified with an inexperienced occasional operator classification.

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- Below is a list of Statistical Class Code definitions that follow on the subsequent pages:

  Private Passenger
  Miscellaneous Rated as Private Passenger
  Private Passenger Motorcycles
  Non-Owned Automobiles
  Special Rating and Adjustment

CLASSIFICATION CODE

PRIVATE PASSENGER DEFINITION

Description: First Three Positions (Statistical Class)	Code
For single vehicle policies, there is no operator of the automobile under 25 years of age residing in the same household as the applicant or employed as a chauffeur for the automobile or who customarily operates the automobile and the automobile is not customarily used in business. Refer to the General Reporting Requirement section for information regarding multi-vehicle policies.	110
Qualifies for Class 110 except the principal operator of the automobile is age 65 through 74.	115
Qualifies for Class 110 except the principal operator of the automobile is age 75 or over.	116
There is a male operator under 25 years of age that is not principal operator of the automobile.	120
There is a male operator under 25 years of age that is principal operator of the automobile.	122
There is a female operator of the automobile under 25 years of age.	124
Qualifies for Class 124 except all female operators of the automobile who are under 25 years of age have completed a satisfactory Driver Training Program as defined in the Massachusetts Private Passenger Automobile Insurance Manual.	126
The automobile is owned by an individual and is used in business	130
Qualifies for Class 120 except all male operators of the automobile who are under 25 years of age have completed a satisfactory Driver Training Program as defined in the Massachusetts Private Passenger Automobile Insurance Manual.	140
Qualifies for Class 122 except all male operators of the automobile who are under 25 years of age have completed a satisfactory Driver Training Program as defined in the Massachusetts Private Passenger Automobile Insurance Manual.	142

Description: Fourth Position (Rating Class)	Code
Rate Class 10: Experienced Operator - licensed at least 6 years	1
Rate Class 15: Experienced Operator - Licensed at least 6 years - Age sixty-five (65) or more	2
Rate Class 17: Inexperienced Principal Operator – Licensed at least 3 years and less than 6 years	3
Rate Class 18: Inexperienced Occasional Operator - Licensed at least 3 years and less than 6 years	4
Rate Class 30: Business Use	5
Rate Class 20: Inexperienced Principal Operator – Licensed less than 3 years - No Driver Training	6
Rate Class 21: Inexperienced Occasional Operator - Licensed less than 3 years - No Driver Training	7
Rate Class 25: Inexperienced Principal Operator – Licensed less than 3 years - Driver Training	8
Rate Class 26: Inexperienced Occasional Operator - Licensed less than 3 years - Driver Training	9

Description: Fifth and Sixth Positions (SDIP Status)	Code
Regular Premium, Loss and Outstanding Loss Records	00
★ Safe Driver Insurance Plan Credit Records (Premium Only)	98 – 99
★ Safe Driver Insurance Plan Surcharge Records (Premium Only)	01 – 45

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CLASSIFICATION CODE

MISCELLANEOUS RATED AS PRIVATE PASSENGER DEFINITION

Description (SDIP does not apply)	Code	
	Liability	Physical Damage
Snowmobiles	042600	042600
Antique Motor Cars and Antique Motorcycles	048300	048300
Golfmobiles (motorized)	049500	049500
Lawnmowers (motorized)	049500	049500

Description: First Four Positions (SDIP does apply)	Code	
	Liability	Physical Damage
Electric (Private Passenger)	0400	0400
Trailers designed for use with Private Passenger Motor Vehicles	----	0453
Travel Trailers – Including Mobile Home Trailers not on an enclosed foundation	----	0459
Motor Homes (Self Propelled) – Not including Camping Trailers, Travel Trailers and Mobile Homes	0455	0455
Vehicles Carrying School Children (Seating 0-9 passengers) Not registered for Carrying Passengers for hire	0539	0539

Description: Fifth and Sixth Positions (SDIP Status)	Code
Regular Premium, Loss and Outstanding Loss Records	00
★ Safe Driver Insurance Plan Credit Records (Premium Only)	98 – 99
★ Safe Driver Insurance Plan Surcharge Records (Premium Only)	01 – 45

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CLASSIFICATION CODE

PRIVATE PASSENGER MOTORCYCLE DEFINITION (continued)

Description: Fifth and Sixth Positions (SDIP Status)	Code
Regular Premium, Loss and Outstanding Loss Records	00
★ Safe Driver Insurance Plan Credit Records (Premium Only)	98 – 99
★ Safe Driver Insurance Plan Surcharge Records (Premium Only)	01 – 45

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LIABILITY LIMITS CODE

BODILY INJURY		
Limits of Liability		Code
Per Claim	Per Accident	
$ 20,000	$ 40,000	01
20,000	40,000	04 *
20,000	50,000	11
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	1,000,000	10 ***
1,000,000	1,000,000	14 ***
All Other Limits Not Above		49
No Bodily Injury		00

UNINSURED AUTO		
Limits of Liability		Code
Per Claim	Per Accident	
$ 20,000	$ 40,000	04
20,000	50,000	11
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	1,000,000	10 ***
1,000,000	1,000,000	14 ***
All Other Limits Not Above		49
No Uninsured Auto		00

PROPERTY DAMAGE	
Limits of Liability	Code
$ 5,000	01
10,000	02
15,000	03
25,000	04
35,000	05
50,000	06
100,000	07
250,000	11
500,000	10 ***
750,000	12 ***
1,000,000	13 ***
All Other Limits Not Above	09
No Property Damage	00

MEDICAL PAYMENTS	
Limits of Liability	Code
$ 500	01
750	02
1,000	03
2,000	04
5,000	05
10,000	06
15,000	07
20,000	08
25,000	09
50,000	10 ***
100,000	11 ***
★ All Other Limits Not Above	49 ****
No Medical Payments	00

UNDERINSURED AUTO		
Limits of Liability		Code
Per Claim	Per Accident	
$ 20,000	$ 40,000	04 **
20,000	50,000	11
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	1,000,000	10 ***
1,000,000	1,000,000	14 ***
All Other Limits Not Above		49
No Underinsured Auto		00

* If both mandatory (code 01) and optional (code 04) Bodily Injury coverage are purchased, Limits Code 04 must be reported.

** If the 20/40 limit of Underinsured Auto coverage is purchased, although there is no associated cost, Limits Code 04 must be reported.

*** This limit is available for voluntary business only.

★ **** Optional for policies effective 1/1/05 – 12/31/05 and mandatory for policies effective 1/1/06 and subsequent.