

Massachusetts Private Passenger Automobile Statistical Plan Part VI - Coding Section

CLASSIFICATION CODE

PRIVATE PASSENGER MOTORCYCLE DEFINITION

- Motorcycles (including Motorbikes)
- Motorscooters (including Scootmobiles, Safticycles, Motorglides)
- Mopeds
- Similar Motor Vehicles

Description: First Four Positions (Statistical Class)		Code		
Rating Group	Cubic Centimeter Engine Displacement	Standard Class		Age sixty-five (65) or more
		Experienced Operator ★	Inexperienced Operator ★	
Group A	C.C. Displacement to 70	0408	0508	0608
	C.C. Displacement 71 – 100	0409	0509	0609
Group B	C.C. Displacement 101 – 125	0410	0510	0610
	C.C. Displacement 126 – 200	0411	0511	0611
	C.C. Displacement 201 – 275	0412	0512	0612
	C.C. Displacement 276 – 350	0413	0513	0613
Group C	C.C. Displacement 351 – 500	0414	0514	0614
	C.C. Displacement 501 – 650	0415	0515	0615
★ Group D	C.C. Displacement 651 – 750	0416	0516	0616
	C.C. Displacement 751 – 850	0417	0517	0617
	C.C. Displacement 851 - 950	0418	0518	0618
	C.C. Displacement 951 – 1050	0419	0519	0619
	C.C. Displacement 1051 – 1150	0420	0520	0620
	C.C. Displacement 1151 – 1250	0421	0521	0621
	C.C. Displacement 1251 – 1350	0422	0522	0622
	C.C. Displacement 1351 – 1450	0423	0523	0623
	C.C. Displacement 1451 – 1550	0424	0524	0624
	C.C. Displacement 1551 – 1650	0425	0525	0625
	C.C. Displacement 1651 – 1750	0427	0527	0627
	C.C. Displacement 1751 – 1850	0428	0528	0628
	C.C. Displacement 1851 – 1950	0429	0529	0629
	C.C. Displacement 1951 – 2050	0430	0530	0630
	C.C. Displacement over 2050	0431	0531	0631

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★ 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)	09 - 14
Safe Driver Insurance Plan Surcharge Records (Premium Only)	16 - 35

* Do not report records with SDIP Step 15

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CLASSIFICATION CODE

NON-OWNED AUTOMOBILES DEFINITION

Description	Code	
	Liability	Physical Damage
Use of Other Automobiles Coverage	902000	902000
Named Non-Owner Automobiles Policy	902000	902000
All Other	700000	700000

SPECIAL RATING AND ADJUSTMENT DEFINITION

Description	Code	
	Liability	Physical Damage
Public Transit Discount (Commuter Discount)	190000	190000
Non-Cedable Limits	800000	-----
All Other	998000	998000

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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

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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

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MODEL YEAR CODE

- Model Year Code is a two digit numeric code that corresponds to the third and fourth positions of the model year of the vehicle

Examples:

Vehicle	Model Year	Code
Dodge Colt	1989	89
Ford Escort	1996	96
Toyota Camry	2000	00

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CLASS GROUP CODE

- ★
- This code is valid for Policy Effective Years 2002 and prior.
 - For voluntary business, companies may optionally use Class Group Code 1.

Description	Code
Voluntary	0
Ceded – Private Passenger	1

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PARTIAL/TOTAL LOSS INDICATOR

- This field applies to Property Damage Liability and Physical Damage Losses only
- Non-vehicle claims should be coded as a partial loss (Partial/Total Loss Indicator 1)
- For additional information regarding reporting the extent of vehicle loss, refer to Section B – Losses of the General Reporting Requirements Section of this Plan

Description	Code
Partial Loss	1
Total Vehicle Loss	2

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PASSIVE RESTRAINT DEVICE DISCOUNT CODE

- This discount applies to Medical Payments, Uninsured and Underinsured Liability and PIP (No-Fault) coverage only

Description	Code
No Discount	0
Category I Applies • Vehicle contains occupant safety features approved by the Massachusetts Division of Insurance	1

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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.

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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

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ZIP CODE

- ZIP Code is a nine position numeric code
- It is mandatory to report the first five positions of the ZIP Code
- The ZIP Code extension (occupying the last four positions) is optional
- ZIP Code should be left justified with no blanks between significant digits and all unused positions must be coded as spaces (denoted as: *b*)

Examples:

ZIP Code	Code
01463-8735	014638735
01463	01463 bbbb
02135-9822	021359822

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EXPOSURE

EXPOSURE	Effective Month OR Cancellation Month															
	Jan 1 to Jan 15	Jan 16 to Feb 15	Feb 16 to Mar 15	Mar 16 to Apr 15	Apr 16 to May 15	May 16 to Jun 15	Jun 16 to Jul 15	Jul 16 to Aug 15	Aug 16 to Sep 15	Sep 16 to Oct 15	Oct 16 to Nov 15	Nov 16 to Dec 15	Dec 16 to Dec 31			
	0	1	2	3	4	5	6	7	8	9	10	11	12			
Jan 1 to Jan 15	0	1	2	3	4	5	6	7	8	9	10	11	12			
Jan 16 to Feb 15	1	2	3	4	5	6	7	8	9	10	11	12	13			
Feb 16 to Mar 15	2	3	4	5	6	7	8	9	10	11	12	13	14			
Mar 16 to Apr 15	3	4	5	6	7	8	9	10	11	12	13	14	15			
Apr 16 to May 15	4	5	6	7	8	9	10	11	12	13	14	15	16			
May 16 to Jun 15	5	6	7	8	9	10	11	12	13	14	15	16	17			
Jun 16 to Jul 15	6	7	8	9	10	11	12	13	14	15	16	17	18			
Jul 16 to Aug 15	7	8	9	10	11	12	13	14	15	16	17	18	19			
Aug 16 to Sep 15	8	9	10	11	12	13	14	15	16	17	18	19	20			
Sep 16 to Oct 15	9	10	11	12	13	14	15	16	17	18	19	20	21			
Oct 16 to Nov 15	10	11	12	13	14	15	16	17	18	19	20	21	22			
Nov 16 to Dec 15	11	12	13	14	15	16	17	18	19	20	21	22	23			
Dec 16 to Jan 15	12	13	14	15	16	17	18	19	20	21	22	23	24			
Jan 16 to Feb 15	13	14	15	16	17	18	19	20	21	22	23	24	25			
Feb 16 to Mar 15	14	15	16	17	18	19	20	21	22	23	24	25	26			
Mar 16 to Apr 15	15	16	17	18	19	20	21	22	23	24	25	26	27			
Apr 16 to May 15	16	17	18	19	20	21	22	23	24	25	26	27	28			
May 16 to Jun 15	17	18	19	20	21	22	23	24	25	26	27	28	29			
Jun 16 to Jul 15	18	19	20	21	22	23	24	25	26	27	28	29	30			
Jul 16 to Aug 15	19	20	21	22	23	24	25	26	27	28	29	30	31			
Aug 16 to Sep 15	20	21	22	23	24	25	26	27	28	29	30	31	32			
Sep 16 to Oct 15	21	22	23	24	25	26	27	28	29	30	31	32	33			
Oct 16 to Nov 15	22	23	24	25	26	27	28	29	30	31	32	33	34			
Nov 16 to Dec 15	23	24	25	26	27	28	29	30	31	32	33	34	35			
Dec 16 to Jan 15	24	25	26	27	28	29	30	31	32	33	34	35	36			
Jan 16 to Feb 15																
Feb 16 to Mar 15																
Mar 16 to Apr 15																
Apr 16 to May 15																
May 16 to Jun 15																
Jun 16 to Jul 15																
Jul 16 to Aug 15																
Aug 16 to Sep 15																
Sep 16 to Oct 15																
Oct 16 to Nov 15																
Nov 16 to Dec 15																
Dec 16 to Jan 15																

EXAMPLES: The exposure for a car insured for one year is 12.
The exposure for a car insured for two years is 24.
The exposure for a car cancelled effective between April 16 and May 15 of the following year is 9.

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RATE DEPARTURE FACTOR CODE

- The Rate Departure Factor Code is a three digit numeric code reflecting the decimal complement of the deviation percentage approved by the Division of Insurance for the policy
- If multiple deviation percentages exist for a vehicle, the decimal complements of the deviation percentages must be multiplied and then use the rounded product to develop the Rate Departure Factor Code
- If no rate deviation exists, report Rate Departure Factor Code 100

For Single Deviations:

Examples:

Deviation Percentage	Decimal Complement	Code
3.0	.970	970
10.0	.900	900
12.5	.875	875
None	None	100

For Multiple Deviations:

Examples:

Deviation Percentage #1	Decimal Complement	Deviation Percentage #2	Decimal Complement	Product of Complements	Code
3.0	.970	10.0	.900	.873000	873
5.0	.950	7.5	.925	.878750	879
7.5	.925	12.5	.875	.809375	809

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CLAIM IDENTIFICATION NUMBER

- Claim Identification Number is a sixteen position alphanumeric code
- It is mandatory to report at least three characters
- Claim ID should be left justified with no blanks between significant digits and all unused positions must be coded as spaces (denoted as: *b*)
- Refer to Section B – Losses of the General Reporting Requirements Section for additional information on accident reporting

Examples:

Claim Identification Number	Code
CL014638735	CL014638735 bbbbbb
123456789	123456789 bbbbbbb
ABCDEF1234567890	ABCDEF1234567890

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POLICY IDENTIFICATION NUMBER

- Policy Identification Number is a sixteen position alphanumeric code
- It is mandatory to report at least three characters
- Policy ID should be left justified with no blanks between significant digits and all unused positions must be coded as spaces (denoted as: *b*)

Examples:

Policy Identification Number	Code
PL014638735	PL014638735 <i>bbbbbb</i>
123456789	123456789 <i>bbbbbbb</i>
ABCDEF1234567890	ABCDEF1234567890

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VEHICLE IDENTIFICATION NUMBER

- Vehicle Identification Number (VIN) is a five to seventeen position alphanumeric code
- VIN should be left justified with no blanks between significant digits and all unused positions must be coded as spaces (denoted as: *b*)
- For Losses: If a claim is incurred on an insured's policy, that does not involve a vehicle named on said policy, the losses may be coded as 97 followed by fifteen zeros (97000000000000000)

Examples:

Vehicle Identification Number	Code
1FABP28A6FF143890	1FABP28A6FF143890
1C3BH41J6MN109186	1C3BH41J6MN109186
ZC2FP1101KB202230	ZC2FP1101KB202230
GV5VK3212B	GV5VK3212Bbbbbbbb
MA12345	MA12345bbbbbbbbbb

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Liability Only

This section applies to liability records only

Massachusetts Private Passenger Automobile Statistical Plan Part VI - Coding Section

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

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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

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PROPERTY DAMAGE		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 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

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MEDICAL PAYMENTS		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 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 ***
No Medical Payments		00

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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

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* 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.

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TYPE OF LOSS CODE - LIABILITY

Description	Code
Bodily Injury to Others – Excluding claims covered under Type of Loss Code 02	01
Bodily Injury to Others – Guest claims, claims arising out of accidents occurring off the ways of the Commonwealth or claims out of Massachusetts	02
Damage to Someone Else's Property (Property Damage Liability)	03
Medical Payments	05
Bodily Injury Caused by an Uninsured Automobile	06
Bodily Injury Caused by an Underinsured Automobile	07
Bodily Injury to Others – Inter or Intra Company Reimbursements resulting from PIP (No-Fault) claims (excluding claims covered under Type of Loss Code 14)	11
Bodily Injury to Others – Inter or Intra Company Reimbursements resulting from PIP (No-Fault) claims arising out of accidents occurring off the ways of the Commonwealth or claims out of Massachusetts	14

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No-Fault Only

This section applies to no-fault records only

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PIP COVERAGE CODE

Description	Code
Basic PIP (No-Fault) Coverage Only	1

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PIP DEDUCTIBLE CODE

Description	Deductible Amount	Code
Full Coverage	\$ 0	01
Named Insured	\$ 100	12
	250	13
	500	14
	1,000	15
	2,000	16
	4,000	17
	8,000	18
Named Insured and Members of Household	\$ 100	22
	250	23
	500	24
	1,000	25
	2,000	26
	4,000	27
	8,000	28

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TYPE OF CLAIMANT CODE

Description	Code
Named Insured	1
Member of Insured's Household	2
Other Occupant	3
Pedestrian	4

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TYPE OF LOSS CODE – PIP (NO-FAULT)

Description	Code
Non-Split Outstanding Loss	23
Medical Loss	24
Wage Loss	34
Other Economic Loss	44
Subrogation Recovery	45

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Physical Damage Only

This section applies to physical damage records only

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OTHER THAN COLLISION COVERAGE CODE

- ★ • The \$100 Towing and Labor Costs Coverage codes are optional for policies effective 1/1/2002 – 12/31/2002 and mandatory for policies effective 1/1/2003 and subsequent.

OTC Coverage with Full Glass Coverage			
Description	Code		
	Towing and Labor Costs Coverage		
	\$50 Included	★ \$100 Included	Excluded
Comprehensive Coverage			
• \$ 300 Deductible	234	434	035
• \$ 500 Deductible	236	436	037
• \$1,000 Deductible	238	438	039
• \$2,000 Deductible	222	422	023
• All Other Deductibles with Full Glass Coverage	264	464	004
Fire Only	265	465	005
Fire and Theft	266	466	006
Fire, Theft and Combined Additional Coverage	268	468	008
Stated Amount	060		
Agreed Amount	063		

OTC Coverage with Optional \$100 Glass Deductible			
Description	Code		
	Towing and Labor Costs Coverage		
	\$50 Included	★ \$100 Included	Excluded
Comprehensive Coverage			
• \$ 300 Deductible	334	534	135
• \$ 500 Deductible	336	536	137
• \$1,000 Deductible	338	538	139
• \$2,000 Deductible	322	522	123
• All Other Deductibles with Optional \$100 Glass Deductible	364	564	104
Fire Only	365	565	105
Fire and Theft	366	566	106
Fire, Theft and Combined Additional Coverage	368	568	108

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OTHER THAN COLLISION COVERAGE CODE

MISCELLANEOUS COVERAGES

Description	Code
Non-Owned Automobiles – Broad Form	056
Non-Owned Automobiles – Limited Form	057
★ Towing and Labor – \$100 per disablement • No other comprehensive coverage afforded • Optional for policies effective 1/1/2002 – 12/31/2002. Mandatory for policies effective 1/1/2003 and subsequent.	080
Towing and Labor – \$50 per disablement • No other comprehensive coverage afforded	082
Substitute Transportation - \$15 per day/ \$450 maximum	083
Substitute Transportation - \$45 per day/\$1,350 maximum • Optional for policies effective 1/1/2001 – 12/31/2001. Mandatory for policies effective 1/1/2002 and subsequent.	084
Substitute Transportation - \$30 per day/ \$900 maximum	085
Substitute Transportation - \$100 per day/ \$3,000 maximum	086
Sound Receiving and Transmitting Equipment	087
All Other Coverages – excluding Collision	089

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COLLISION COVERAGE CODE

Collision Coverage Without Waiver of Deductible		
Description	Code	Type of Loss Code
\$ 300 Deductible	076	10
\$ 500 Deductible	077	10
\$1,000 Deductible	078	10
\$2,000 Deductible	072	10
All Other Deductibles	079	10

Collision Coverage With Waiver of Deductible		
Description	Code	Type of Loss Code
\$ 300 Deductible	015	11 or 12
\$ 500 Deductible	016	11 or 12
\$1,000 Deductible	017	11 or 12
\$2,000 Deductible	012	11 or 12
All Other Deductibles	019	11 or 12

Limited Collision Coverage		
Description	Code	Type of Loss Code
Full Coverage	040	12
\$ 300 Deductible	045	10
\$ 500 Deductible	042	10
\$1,000 Deductible	043	10
\$2,000 Deductible	046	10
All Other Deductibles	049	10

Miscellaneous Coverages	
Description	Code
Stated Amount – Limited Collision	041
Stated Amount – Collision	092
Non-Owned Automobiles – Broad Form	096
Non-Owned Automobiles – Limited Form	097
All Other	099

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SYMBOL CODE

PRIVATE PASSENGER VEHICLES

- For records with Stated Amount coverage, use the value of Stated Amount coverage in the chart below, rather than the Cost New dollar value, to determine the Symbol Code

Model Years 1989 & Prior		
Symbol	Cost New	Code
1	\$ 0 – 1,600	01
2	1,601 – 2,100	02
3	2,101 – 2,750	03
4	2,751 – 3,700	04
5	3,701 – 5,000	05
6	5,001 – 6,500	06
7	6,501 – 8,000	07
8	8,001 – 10,000	08
10	10,001 – 12,500	10
11	12,501 – 15,000	11
12	15,001 – 17,500	12
13	17,501 – 20,000	13
14	20,001 – 24,000	14
15	24,001 – 28,000	15*
16	28,001 – 33,000	16*
17	33,001 – 39,000	17*
18	39,001 – 46,000	18*
19	46,001 – 55,000	19*
20	55,001 – 65,000	20*
21	65,001 & above	21*
Pick-ups, Sedans and Panel Deliveries rated as Private Passenger cars		09**

* Applies to Model Years 1981 and subsequent only. For Model Years 1980 and prior, to indicate \$20,001 and above, use Symbol Code 14.

** Symbol Code 09 should only be used when no Symbol exists in the Symbol and Identification Section of the Massachusetts Private Passenger Automobile Insurance Manual.

Model Years 1990 & Subsequent		
Symbol	Cost New	Code
1	\$ 0 – 6,500	01
2	6,501 – 8,000	02
3	8,001 – 9,000	03
4	9,001 – 10,000	04
5	10,001 – 11,250	05
6	11,251 – 12,500	06
7	12,501 – 13,750	07
8	13,751 – 15,000	08
10	15,001 – 16,250	10
11	16,251 – 17,500	11
12	17,501 – 18,750	12
13	18,751 – 20,000	13
14	20,001 – 22,000	14
15	22,001 – 24,000	15
16	24,001 – 26,000	16
17	26,001 – 28,000	17
18	28,001 – 30,000	18
19	30,001 – 33,000	19
20	33,001 – 36,000	20
21	36,001 – 40,000	21
22	40,001 – 45,000	22
23	45,001 – 50,000	23
24	50,001 – 60,000	24
25	60,001 – 70,000	25
26	70,001 – 80,000	26
27	80,001 & above	27
Pick-ups, Sedans and Panel Deliveries rated as Private Passenger cars		09**

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★ VALUE CODE

PRIVATE PASSENGER MOTORCYCLES

- Motorcycles (including Motorbikes), Motorscooters (including Scootmobiles, Safticycles, Motorglides), Mopeds and similar Motor Vehicles
- Motorcycle Value is a three digit numeric code that shall be reported on all Private Passenger Motorcycle records
- The motorcycle's value shall be rounded up to the nearest hundred dollars and the rounded value is used to develop the Value Code
- If the motorcycle value is \$99,900 or greater, report Value Code 999

Examples:

Motorcycle Value	Motorcycle Value (rounded up to the nearest hundred dollars)	Code
\$101	\$200	002
\$2,550	\$2,600	026
\$15, 225	\$15,300	153
\$24,786	\$24,800	248
\$102, 322	\$102,400	999

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PRE-INSURANCE INSPECTION IDENTIFICATION CODE

Description	Code
Eligible for Pre-Insurance Inspection and Inspected	1
Eligible for Pre-Insurance Inspection and Not Inspected	2
Not Eligible or Waived	9

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INTENSIFIED APPRAISAL IDENTIFICATION CODE

- This code is valid for Policy Effective Years 1995 and prior

Description	Claims <= \$4,000	Claims > \$4,000
Eligible for Intensified Appraisal and Appraised	3	5
Eligible for Intensified Appraisal and Not Appraised	4	6
Not Eligible	9	8

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ANTI-THEFT DEVICE DISCOUNT CODE

- Applies to other than collision coverage only
- Refer to the Anti-Theft Device Standards and Discounts Rule which is contained in the Massachusetts Private Passenger Automobile Insurance Manual for detailed descriptions of each category
- ★ • Reporting Anti-Theft Discount Codes which pertain to a Category V anti-theft device or a Category V device in combination with another device is optional for policies effective January 1, 2004 through June 30, 2004 and mandatory for policies effective July 1, 2004 and subsequent.

	Description	Code
	No Discount Applies	0
	Category I Applies	1
	Category II Applies	2
	Category III Applies	3
	Category IV Applies	4
	Category IV plus Category I Apply	5
	Category IV plus Category II Apply	6
	Category IV plus Category III Apply	7
★	Category V Applies	8
★	Category V plus Category I Apply	9
★	Category V plus Category II Apply	A
★	Category V plus Category III Apply	B

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OEM COVERAGE CODE

- ★ • If OEM Coverage exists on a policy, but is only applicable to one of the written physical damage coverages, separate collision and other than collision physical damage statistical records must be reported.

Description	Code
OEM Coverage Applies	1
OEM Coverage Does Not Apply	0

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HIGH-THEFT VEHICLE CODE

- Applies to other than collision coverage only
- Refer to the High Theft Vehicle List section of the Massachusetts Private Passenger Automobile Insurance Manual for a list of such vehicles

Description	Code
Not Applicable	0
High-Theft Vehicle	1
★ High-Theft Vehicle – No Rate Adjustment Vehicle contains Category III, IV or V Anti-Theft Device or Vehicle Recovery System	2

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EXTRA-RISK RATING CODE

OTHER THAN COLLISION

- When multiple categories of extra-risk rating apply, code the lowest of the applicable codes
- For additional information regarding reporting extra-risk rating, refer to Section A – Premiums of the General Reporting Requirements Section of this Plan

Description	Code
Not Applicable	0
Convicted of motor vehicle theft • Within the last five years	1
Convicted of auto insurance related fraud • Within the last five years	2
Material misrepresentation of a Physical Damage claim • Within the last five years • Rated at 1.5 times the otherwise applicable total rate	3
Two or more total fire claims OR two or more total theft claims • Within the last three years	4
Material misrepresentation of a Physical Damage claim • Within the last five years • Rated at 1.2 times the otherwise applicable total rate	5
Convicted of vehicular homicide • Within the last five years	6
Convicted of driving under the influence of alcohol or drugs • Within the last three years	7
Four or more greater than 50% at-fault accidents • Within the last three years	8
Salvage Title – No new certificate issued	9

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EXTRA-RISK RATING CODE

COLLISION

- When multiple categories of extra-risk rating apply, code the lowest of the applicable codes
- For additional information regarding reporting extra-risk rating, refer to Section A – Premiums of the General Reporting Requirements Section of this Plan

Description	Code
Not Applicable	0
Convicted of vehicular homicide • Within the last five years	1
Convicted of motor vehicle theft • Within the last five years	2
Convicted of auto insurance related fraud • Within the last five years	3
Material misrepresentation of a Physical Damage claim • Within the last five years • Rated at 1.5 times the otherwise applicable total rate	4
Material misrepresentation of a Physical Damage claim • Within the last five years • Rated at 1.2 times the otherwise applicable total rate	5
Convicted of driving under the influence of alcohol or drugs • Within the last three years	6
Four or more greater than 50% at-fault accidents • Within the last three years	7
Two or more total fire claims OR two or more total theft claims • Within the last three years	8
Salvage Title – No new certificate issued	9

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TYPE OF LOSS CODE – PHYSICAL DAMAGE

OTHER THAN COLLISION

Description	Code
Fire	01
Theft	02
Glass For additional information on Glass Losses, refer to Section B – Losses of the General Reporting Requirements Section of this Plan	03
Malicious Mischief and Vandalism	05
Cyclone, Earthquake, Explosion, Hail, Tornado, Water Damage and Windstorm	06
Flood and Rising Water	07
Towing and Labor Costs Refer to the Coverage Code Decision Table in Appendix A for reportable fields	08
All other types – excluding Collision	09

COLLISION

Description	Code
Without Waiver of Deductible – - Collision loss payment when deductible is applied - Limited Collision with a deductible	10
With Waiver of Deductible – Collision loss payment when deductible is applied	11
With Waiver of Deductible – - Collision loss payment when deductible is waived - Limited Collision with full coverage	12

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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	ZIP Code
###1##	10	Y	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	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	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	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	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	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	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	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	Y	N	Y	Y
0400##		Y	N	Y	N	N	Y	Y	Y	Y	Y	N	N	Y	Y	N	Y	Y	Y	N	Y	N	Y	Y
0408##, 0409## 041### 0420## - 0425## 0427## - 0429## 043###, 0508## 0509##, 051### 052###, 0530## 0531##, 0608## 0609##, 061### 062###, 063###		Y	Y	Y	Y	N	Y	Y	Y	N	Y	Y	Y	N	Y	N	N	Y	Y	N	Y	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	Y
0453##		Y	N	Y	N	N	Y	Y	Y	N	N	N	N	N	N	N	N	Y	Y	N	Y	N	Y	Y
0455##		Y	N	Y	N	N	Y	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	Y
048300		Y	N	Y	N	N	Y	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	Y
0539##		Y	Y	Y	N	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	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	N
700000		N	N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	N	Y	N	N	N
800000		N	N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	N	Y	N	N	N
902000		N	N	Y	N	N	N	N	N	N	Y	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	N	Y	N	Y	N	N	N