Section A – Premiums

1. REPORTING OF PREMIUMS

A separate premium record must be reported for each unique set of data elements contained in this Plan. Premiums are reported on statistical records by coverage (liability, personal injury protection (PIP) or no-fault, and physical damage). All bodily injury liability premium records must contain the combined premium of each separately developed bodily injury liability premium (i.e. compulsory bodily injury, optional bodily injury, medical payments, bodily injury caused by an underinsured auto and bodily injury caused by an uninsured auto). All other premium records (property damage liability, PIP (no-fault), other than collision and collision) should contain the individually developed premium. The premium amount reported must be inclusive of any premium attributed to merit rating surcharge or credit amounts.

Companies have the option to report combined bodily injury liability premiums apart from property damage liability premiums, on separate statistical records. Similarly, other than collision and collision premiums may be reported on separate statistical records if desired. Note that if Original Equipment Manufacturer (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.

Premium relating to a new or additional company specific coverage must be reported on a separate statistical record using Classification Code 998000, Type of Risk 9, and if applicable to physical damage, All Other Coverage Code 089 or 099.

If a limit of liability or physical damage deductible for which a statistical code is not currently available is offered, the premium record must be reported with the applicable classification and record reporting requirements and with the established all other limit or deductible codes.

2. REPORTING OF MERIT RATING PREMIUMS

The portion of bodily injury liability, property damage liability, PIP (no-fault) and physical damage collision premium attributable to merit rating surcharge or credit amounts must be combined with the policy base premium and reported on the applicable liability, PIP (no-fault) or physical damage premium record format.

The fifth and sixth positions of the reported Classification Code must indicate the merit rating status of the operator used to rate the vehicle. Merit rating status is defined as the number of points or incident free years recognized by the merit rating plan described in Rule 56 of the Commonwealth Automobile Reinsurers' Massachusetts Private Passenger Automobile Insurance Manual. Refer to the Coding Section and Appendix C of this Plan for specific instructions.

If the merit rating status of an operator changes during the policy term, follow the endorsement instructions described in this section. If a cancellation occurs, follow the cancellation instructions described in this section.

★ 3. SINGLE LIMIT POLICIES

Single limit policies with separate premiums for bodily injury and property damage shall be reported using the appropriate Limits Identifier Code.

Section A – Premiums

★ **3.** **SINGLE LIMIT POLICIES (continued)**

When reporting the bodily injury and property damage premium on one record, the combined single limit code shall be reported in the Bodily Injury Limits Code field with spaces or zeros in the Property Damage Limits Code field. The corresponding bodily injury and property damage portions of the premium as determined by the single limit calculation shall then be reported in the appropriate Bodily Injury Premium Amount or Property Damage Premium Amount field.

When reporting bodily injury and property damage premium on two separate records, the records shall be reported in the following manner:

a. For the bodily injury record, the limit code shall be reported in the Bodily Injury Limits Code field with spaces or zeros in the Property Damage Limits field. The bodily injury portion of the premium, as determined by the single limit calculation, shall be reported in the Bodily Injury Premium field with spaces or zeros in the Property Damage Premium field.

b. For the property damage record, the combined single limit code shall be reported in the Bodily Injury Limits field with spaces or zeros in the Property Damage Limits field. The Property Damage portion of the premium, as determined by the single limit calculation, shall be reported in the Property Damage Premium field with spaces or zeros in the Bodily Injury Premium field.

4. **REPORTING OF EXPOSURE**

Exposure is required as outlined in the Coding Section of this Plan. Exposure must be separately reported for each of the subdivisions of experience for which separate classification codes and exposure basis are shown. If the Classification and Coverage Code Decision Tables contained in Appendix A of this Plan indicate that exposure is not required for certain classification codes or coverage codes, then spaces or zeros must be reported in the Exposure field.

Refer to the Reporting Instructions and Coding Sections of this Plan for further instructions regarding the reporting of exposure.

5. **CHANGES IN COVERAGE BY ENDORSEMENT**

a. **Endorsements Effective as of the Policy Effective Date**

All original records affected by the change in coverage must be offset and new records must be reported with the revised codes. On the new record, all codes not impacted by the change in coverage shall remain the same. Both the offset and reenter records must be fully coded. The Transaction Effective Date should always equal the Policy Effective Date on the offset and reenter records.

Section A – Premiums

5. CHANGES IN COVERAGE BY ENDORSEMENT (continued)

The following is an example of liability endorsement records that would be reported to CAR due to adding a new driver. The rate calculation would be affected, as indicated by the following premium adjustments:

★

Record	Tx-Type	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium	Class Code
Original	11	06-00	06-00	06-01	+12	$527	$190	110199
Offset	12	06-00	06-00	06-01	-12	-$527	-$190	110199
Reenter	12	06-00	06-00	06-01	+12	$812	$289	126900

b. Endorsements Effective Subsequent to the Policy Effective Date

All original records affected by the change must be offset to cancel the unearned premium and exposure. New records must be reported with the to-be-earned premium and exposure for the endorsed coverage and the revised codes. On the new record, all codes not impacted by the change in coverage shall remain the same. Both the offset and reenter records must be fully coded. The Transaction Effective Date on the offset and reenter records should be the effective date of the endorsement.

The following is an example of physical damage endorsement records that would be reported to CAR due a change in vehicle subsequent to the effective date:

Record	Tx-Type	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	OTC Prem	Coll Prem	VIN
Original	11	06-00	06-00	06-01	+12	$72	$250	JT3FJ62G1L1121580
Offset	12	06-00	12-00	06-01	- 6	-$36	-$125	JT3FJ62G1L1121580
Reenter	12	06-00	12-00	06-01	+ 6	$88	$494	1J4HI52K6TH450117

Changes by endorsement may be statistically reported on a coverage basis. For example, if the change is only for the bodily injury coverage, it is not necessary to include the corresponding property damage coverage information on the statistical record. However, any change to bodily injury pemium must reflect the compulsory bodily injury, optional bodily injury, medical payments, bodily injury caused by an uninsured auto and bodily injury caused by an underinsured auto premiums, even if the change is limited to only one or some of the bodily injury coverages.

6. CANCELLATION OF PREMIUMS

When canceling premiums for a policy, all affected records must be individually offset (i.e. record by record) with the appropriate Transaction Type Code included on the cancellation record.

a. Flat Cancellation

★

For a flat cancellation, the entry must be identical to the original entry except:

i.   The Exposure and Premium field(s) shall be shown as a credit

Section A – Premiums

6. **CANCELLATION OF PREMIUMS (continued)**

    ii.   The Accounting Date shall be the month and year that the company booked the cancellation

    iii.   The Transaction Type Code shall be 15

Record	Tx-Type	Actg-Date	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium
Original	11	04-00	01-00	01-00	01-01	+12	$828	$317
Cancellation	15	11-00	01-00	01-00	01-01	-12	-$828	-$317

b. **Pro Rata Cancellation**

★   For a pro rata cancellation, the entry must be identical to the original entry except:

    i.   The unearned portion of the premium and exposure shall be shown as a credit

    ii.   The Transaction Effective Date shall be the effective date of the cancellation

    iii.   The Accounting Date shall be the month and year that the company booked the cancellation

    iv.   The Transaction Type Code shall be 13

Record	Tx-Type	Actg-Date	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium
Original	11	04-00	01-00	01-00	01-01	+12	$716	$269
Cancellation	13	11-00	01-00	06-00	01-01	-7	-$403	-$152

Refer to the Coding Section for the reporting of exposure on such transactions.

c. **Short Rate Cancellation**

★   For a short rate cancellation, the entry must be identical to the original entry except:

★   i.   The unearned portion of the premium, calculated on the basis of the applicable short rate table and the exposure shall be shown as a credit

    ii.   The Transaction Effective Date shall be the effective date of the cancellation

    iii.   The Accounting Date shall be the month and year that the company booked the cancellation

    iv.   The Transaction Type Code shall be 13

Record	Tx-Type	Actg-Date	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium
Original	11	04-00	01-00	01-00	01-01	+12	$716	$269
Cancellation	13	11-00	01-00	06-00	01-01	-7	-$338	-$130

Section A – Premiums

7. EXTRA-RISK RATING

Physical damage premium records should be coded to identify the appropriate extra-risk category, and if applicable, should reflect the extra-risk rate charged to the insured. Note that extra-risk rating does not apply to limited collision coverage. Refer to the Coding Section of this Plan for specific instructions.

In cases where separate other than collision and collision records are reported for the same vehicle, and a rate adjustment is made to one coverage and not the other, the extra-risk coding must be provided for both records. For example, when coding records with an extra-risk category that only provides for a rate adjustment to the other than collision but not the collision portion of the insured's physical damage premium, each record should contain the applicable extra-risk rate code.

In this example, the collision record reported must contain extra-risk coding, even though the rate adjustment to the collision premium is zero. The extra-risk rate for two or more fire claims or two or more total theft claims only affects the other than collision coverage as shown below:

Record	Other Than Collision Extra-Risk Rate Code	Collision Extra-Risk Rate Code	Rate Adjustment to Base Premium
Other Than Collision	4	0	1.5
Collision	0	8	None

8. RATE DEVIATIONS

★ Under Section 193R of Chapter 175 of the Massachusetts General Laws, companies may request approval from the Massachusetts Division of Insurance to deviate below the insurance company's otherwise applicable private passenger automobile premium. Statistical records reported on policies for which rate deviations have been applied must be coded with the appropriate Type of Risk Code. Additionally, the premium reported on statistical records must reflect the policy premium after the application of rate deviations.

Refer to the Coding Section for applicable codes and examples.

9. MULTIPLE YEAR POLICIES AND INSTALLMENT POLICIES

Multiple year polices rated on an annual basis shall be reported in the same manner as one year policies. If the policy is written and rated for a period longer than one year, report the total policy premium for the full policy period and the total exposure for the full policy period.

The statistical reporting of policies written on an installment basis for terms not longer than one year is the same for policies written on a prepayment basis. Any interest or finance charge shall not be included in the premium reported for the policy.

Section A – Premiums

10. RULES FOR EXTENDING A POLICY

A policyholder may request that his or her policy be extended. The statistical reporting for such extensions may be done by either of two methods: extension by endorsement or extension by cancellation and rewrite.

If the extension by endorsement method is used, the additional premium must be reported under the original policy number coded with Transaction Type Code 12. The Transaction Effective Date should be the date the extension took effect and the Policy Expiration Date should be the new expiration date.

If the extension is by cancellation and rewrite, a new policy number must be used and the unearned premium on the original policy must be credited in the same manner as any cancelled policy, coded with Transaction Type Code 13. All of the coding for the new policy shall be done in the usual manner under the new policy, coded with Transaction Type Code 11.

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. LIMITS IDENTIFIER CODE (Position 47)**

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

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.

<u>Section A – Liability</u>

13. <u>CLASSIFICATION CODE (Positions 30-35)</u>

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. <u>MODEL YEAR CENTURY CODE (Position 36)</u>

Report the one (1) digit numeric code.

15. <u>LIABILITY LIMITS CODE (Positions 37-38)</u>

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. <u>Reserved for Future Use (Position 39)</u>

Report space or zero.

17. <u>Reserved for Future Use (Positions 40-42)</u>

Report spaces or zeros.

18. <u>Reserved for Future Use (Positions 43-467)</u>

Report spaces or zeros.

★ **19. LIMITS IDENTIFIER CODE (Position 47)**

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

20. <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.

Section A – Liability

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

Report spaces or zeros.

23. **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.

24. **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.

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

Report the one (1) character alphanumeric 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.

★ 26. **CONTINUOUS COVERAGE DISCOUNT CODE (Position 58)**

Report the one (1) digit numeric code. The Continuous Coverage Discount Code on the loss record must match the Continuous Coverage Discount Code from the policy's corresponding premium record.

★ 27. **LOW FREQUENCY DISCOUNT CODE (Position 59)**

Report the one (1) digit numeric code. The Low Frequency Discount Code on the loss record must match the Low Frequency Discount Code from the policy's corresponding premium record.

★ 28. **Reserved for Future Use (Position 60)**

Report spaces or zeros.

Section A – Liability

29. 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.

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

Report spaces or zeros.

31. ZIP CODE (Positions 72-80)

Report the five (5) or nine (9) digit numeric code. The ZIP Code on the loss record must match the ZIP Code in effect as of the date of loss, from the vehicle's corresponding premium record.

Refer to the Coding Section for examples.

32. RESERVED FOR FUTURE USE (Position 81)

Report space or zero.

33. REPORTING DATE (Positions 82-84)

Report the month and year in which the claim was established. Reporting month requires a one (1) digit code in position 82. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Reporting year requires a two (2) digit code in positions 83-84. Use the third and fourth positions of the year in which the claim was established. For example, a claim established in the year 2001 shall be reported as 01 in positions 83-84.

34. Reserved for Future Use (Positions 85-86)

Report spaces or zeros.

35. TYPE OF LOSS CODE (Positions 87-88)

Report the two (2) digit numeric code that describes the liability type of loss associated with the accident for which the transaction is being reported. Refer to the Coding Section for applicable codes.

★ **36. Reserved for Future Use (Positions 89-90)**

Report spaces or zeros.

Section A – Liability

37. LOSS AMOUNT (Positions 91-98)

Report the amount of the liability loss rounded to the nearest whole dollar.

The Loss Amount field is a numeric field where all negative values must be reported as signed. Any value from -99999999 to 99999999 may be reported. Amounts must be right justified with leading zeros.

38. CLAIM IDENTIFICATION NUMBER (Positions 99-114)

Report the Claim Identification Number or any other alphanumeric combination of characters that will make it possible to locate the claim record within company files. The number must consist only of significant alphanumeric characters.

The same claim number must be used to identify payments to a particular claimant for all liability and PIP (no-fault) coverages. Payments are then distinguished by coverage and within coverage by means of the applicable Type of Loss Code.

This field must be left justified and must be at least three (3) alphanumeric characters with no spaces between significant digits. If the Claim Identification Number reported is less than sixteen (16) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.

39. POLICY IDENTIFICATION NUMBER (Positions 115-130)

Report the sixteen (16) position alphanumeric code. The Policy Identification Number on the loss record must match the Policy Identification Number from the policy's corresponding premium record.

Refer to the Coding Section for examples.

40. VEHICLE IDENTIFICATION NUMBER (Positions 131-147)

Report the Vehicle Identification Number that corresponds to the vehicle for which the loss transaction is being reported.

This field must be left justified and must be at least five (5) alphanumeric characters with no spaces between significant digits. If the Vehicle Identification Number is less than seventeen (17) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.

41. COMPANY USE (Positions 148-150)

This field is for company use only and may be reported with spaces, zeros, or may contain any alphanumeric combination that suits the individual company's purposes.

★   **LIMITS IDENTIFIER CODE**

Description	Code
Combined Single Limit Liability policies • Separate premiums for Bodily Injury and Property Damage *	2
Split Limit Liability policies • Separate premiums for Bodily Injury and Property Damage	3

*   For single limit liability policies the reported Bodily Injury premium must be based on the Bodily Injury portion of the single limit calculation (including Uninsured Motorist, Underinsured Motorist and Medical Payments premiums if applicable). The reported Property Damage premium must be based on the Property Damage portion of the single limit calculation.

★ **LIABILITY LIMITS CODE (Continued)**

- If a policy is written at a per occurrence limit that is not identified by a specific code, the transaction shall be coded to the next higher per occurrence limit. However, if the per occurrence limit is greater than $10,000,000, report code 49.

COMBINED SINGLE LIMIT	
Limits of Liability Per Occurrence	**Code**
$ 45,000	04
50,000	08
75,000	09
100,000	10
150,000	11
200,000	12
250,000	13
300,000	14
400,000	15
500,000	16
750,000	17
1,000,000	18
1,500,000	19
2,000,000	20
2,500,000	21
3,000,000	22
5,000,000	23
7,500,000	24
10,000,000	25
All Other Limits Greater Than $10,000,000	49

PRIVATE PASSENGER RECORD LAYOUT MODIFICATION KEY (continued)

No.	Valid Policy Effective Date(s)	Field	Annual Statement Line of Business Codes	Reporting Position
⑱	2013 and subsequent Optional 7/1/12 – 12/31/12	Limits Identifier Code	19.2	47

★

LIABILITY PREMIUM

Position	Field
1–3	COMPANY OR GROUP NUMBER CODE
4–5	TRANSACTION TYPE CODE
6	ACCOUNTING DATE — Month
7	ACCOUNTING DATE — Year
8	POLICY EFFECTIVE DATE — Month
9–10	POLICY EFFECTIVE DATE — Year / Year
11	TRANSACTION EFFECTIVE DATE — Month
12–13	TRANSACTION EFFECTIVE DATE — Year / Year
14	POLICY EXPIRATION DATE — Month
15–16	POLICY EXPIRATION DATE — Year / Year
17–18	STATE CODE
19–21	TERRITORY CODE
22	CAR IDENTIFICATION CODE
23	TYPE OF RISK CODE
24–26	ANNUAL STATEMENT LINE OF BUSINESS CODE
27–29	SUBLINE CODE
30–35	CLASSIFICATION CODE
36	MODEL YEAR CENTURY CODE ⑦
37–38	BODILY INJURY LIMITS CODE
39–40	PROPERTY DAMAGE LIMIT CODE ⑧
41–42	MEDICAL PAYMENTS LIMIT CODE
43–44	BODILY INJURY CAUSED BY AN UNINSURED AUTO LIMITS CODE
45–46	BODILY INJURY CAUSED BY AN UNDERINSURED AUTO LIMITS CODE
47	★ LIMITS IDENTIFIER CODE ⑱
48–50	ANNUAL MILEAGE CODE ⑪
51–52	MODEL YEAR CODE ⑤
53–55	Reserved for Future Use ⑨
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58	CONTINUOUS COV. DISC. CODE ⑮
59	LOW FREQUENCY DISC. CODE ⑯
60	Reserved for Future Use
61–66	PRODUCER CODE ②
67–71	Reserved for Future Use
72–80	ZIP CODE ④
81–87	EXPOSURE
88–90	Reserved for Future Use ⑫
91–95	Reserved for Future Use
96–100	BODILY INJURY PREMIUM
101–103	BODILY INJURY PREMIUM (Continued)
104–110	PROPERTY DAMAGE PREMIUM
111	
112–114	Reserved for Future Use
115–130	POLICY IDENTIFICATION NUMBER
131–147	VEHICLE IDENTIFICATION NUMBER ④
148–150	COMPANY USE

Refer to the Private Passenger Record Layout Modification Key for further information on prior modifications to the noted fields.

LIABILITY LOSS

Pos	Field		Pos	Field		Pos	Field
1–3	COMPANY OR GROUP NUMBER CODE		51–52	MODEL YEAR CODE ⑤		101–114	CLAIM IDENTIFICATION NUMBER (Continued)
4–5	TRANSACTION TYPE CODE		53–54	Reserved for Future Use ⑨			
6	ACCOUNTING DATE — Month		55	PARTIAL/TOTAL LOSS INDICATOR			
7	ACCOUNTING DATE — Year		56	PASSIVE RESTRAINT DISC. CODE			
8	POLICY EFFECTIVE DATE — Month		57	DISCOUNT CODE			
9	POLICY EFFECTIVE DATE — Year		58	CONTINUOUS COV. DISC. CODE ⑮			
10	POLICY EFFECTIVE DATE — Year		59	LOW FREQUENCY DISC. CODE ⑯			
11	ACCIDENT DATE — Month		60	Reserved for Future Use			
12	ACCIDENT DATE — Day		61–65	PRODUCER CODE ②		115–130	POLICY IDENTIFICATION NUMBER
13	ACCIDENT DATE — Day						
14	ACCIDENT DATE — Year		66–71	Reserved for Future Use			
15	ACCIDENT DATE — Year						
16	Reserved for Future Use		72–80	ZIP CODE ④			
17–18	STATE CODE						
19–21	TERRITORY CODE						
22	CAR IDENTIFICATION CODE						
23	TYPE OF RISK CODE						
24–26	ANNUAL STATEMENT LINE OF BUSINESS CODE		81	Reserved for Future Use		131–147	VEHICLE IDENTIFICATION NUMBER ④
27–29	SUBLINE CODE		82	REPORTING DATE — Month			
30–35	CLASSIFICATION CODE		83	REPORTING DATE — Year			
			84	REPORTING DATE — Year			
			85–86	Reserved for Future Use			
36	MODEL YEAR CENTURY CODE ⑦		87–88	TYPE OF LOSS CODE			
37–38	LIABILITY LIMITS CODE		89–90	Reserved for Future Use ⑩			
39	Reserved for Future Use		91–97	LOSS AMOUNT			
40–42	Reserved for Future Use ⑬						
43–46	Reserved for Future Use						
47	LIMITS IDENTIFIER CODE ⑱		98–100	CLAIM IDENTIFICATION NUMBER		148–150	COMPANY USE
48–50	ANNUAL MILEAGE CODE ⑪						

★

Refer to the Private Passenger Record Layout Modification Key for further information on prior modifications to the noted fields.

NO-FAULT PREMIUM

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		Year
11	TRANSACTION	Month
12	EFFECTIVE	Year
13	DATE	Year
14	POLICY	Month
15	EXPIRATION	Year
16	DATE	Year
17	STATE CODE	
18		
19	TERRITORY CODE	
20		
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		
32	CLASSIFICATION	
33	CODE	
34		
35		
36	MODEL YEAR CENTURY CODE ⑦	
37	PIP COVERAGE CODE	
38	PIP DEDUCTIBLE CODE	
39		
40		
41		
42		
43	Reserved for Future Use	
44		
45		
46		
47		
48	ANNUAL MILEAGE ⑪	
49	CODE	
50		

51	MODEL YEAR CODE ⑤	
52		
53		
54	Reserved for Future Use ⑨	
55		
56	PASSIVE RESTRAINT DISC. CODE	
57	DISCOUNT CODE	
58	CONTINUOUS COV DISC. CODE ⑮	
59	LOW FREQUENCY DISC. CODE ⑯	
60	Reserved for Future Use	
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		
77	④	
78		
79		
80		
81		
82		
83		
84	EXPOSURE	
85		
86		
87		
88		
89	Reserved for Future Use ⑫	
90		
91		
92		
93	Reserved for Future Use	
94		
95		
96		
97	PIP (NO-FAULT)	
98	PREMIUM	
99		
100		

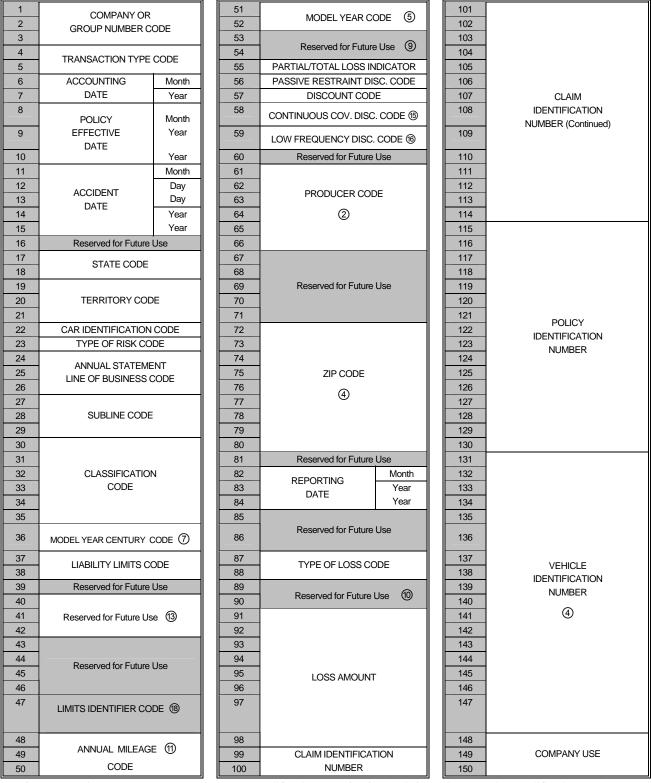|		
101	PIP (NO-FAULT)	
102	PREMIUM (Continued)	
103		
104		
105		
106		
107		
108		
109	Reserved for Future Use	
110		
111		
112		
113		
114		
115		
116		
117		
118		
119		
120		
121	POLICY	
122	IDENTIFICATION	
123	NUMBER	
124		
125		
126		
127		
128		
129		
130		
131		
132		
133		
134		
135		
136		
137	VEHICLE	
138	IDENTIFICATION	
139	NUMBER	
140	④	
141		
142		
143		
144		
145		
146		
147		
148		
149	COMPANY USE	
150		

★ Refer to the Private Passenger Record Layout Modification Key for further information on prior modifications to the noted fields.

NO-FAULT LOSS

1–3	COMPANY OR GROUP NUMBER CODE	
4–5	TRANSACTION TYPE CODE	
6–7	ACCOUNTING DATE	Month / Year
8–10	POLICY EFFECTIVE DATE	Month / Year / Year
11–15	ACCIDENT DATE	Month / Day / Day / Year / Year
16	Reserved for Future Use	
17–18	STATE CODE	
19–21	TERRITORY CODE	
22	CAR IDENTIFICATION CODE	
23	TYPE OF RISK CODE	
24–26	ANNUAL STATEMENT LINE OF BUSINESS CODE	
27–29	SUBLINE CODE	
30–35	CLASSIFICATION CODE	
36	MODEL YEAR CENTURY CODE ⑦	
37	PIP COVERAGE CODE	
38–39	PIP DEDUCTIBLE CODE	
40–42	Reserved for Future Use ⑬	
43–47	Reserved for Future Use	
48–50	ANNUAL MILEAGE CODE ⑪	

51–52	MODEL YEAR CODE ⑤
53	TYPE OF CLAIMANT
54–55	Reserved for Future Use ⑨
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58	CONTINUOUS COV DISC. CODE ⑮
59	LOW FREQUENCY DISC. CODE ⑯
60	Reserved for Future Use
61–66	PRODUCER CODE ②
67–71	Reserved for Future Use
72–80	ZIP CODE ④
81–86	Reserved for Future Use
87–88	TYPE OF LOSS CODE
89–90	Reserved for Future Use ⑩
91–98	LOSS AMOUNT
99–100	CLAIM IDENTIFICATION NUMBER

101–114	CLAIM IDENTIFICATION NUMBER (Continued)
115–130	POLICY IDENTIFICATION NUMBER
131–147	VEHICLE IDENTIFICATION NUMBER ④
148–150	COMPANY USE

★ Refer to the Private Passenger Record Layout Modification Key for further information on prior modifications to the noted fields.

PHYSICAL DAMAGE PREMIUM

Position	Field		Position	Field		Position	Field
1	COMPANY OR GROUP NUMBER CODE		51	MODEL YEAR CODE ⑤		101	OTHER THAN COLLISION PREMIUM (Continued)
2			52			102	
3			53	ANTI-THEFT DEVICE DISC. CODE		103	
4	TRANSACTION TYPE CODE		54	Reserved for Future Use ⑨		104	COLLISION PREMIUM
5			55			105	
6	ACCOUNTING DATE — Month		56	OEM COVERAGE CODE ⑥		106	
7	ACCOUNTING DATE — Year		57	DISCOUNT CODE		107	
8	POLICY EFFECTIVE DATE — Month		58	VALUE CODE		108	
9	POLICY EFFECTIVE DATE — Year		59			109	
10	POLICY EFFECTIVE DATE — Year		60			110	
11	TRANSACTION EFFECTIVE DATE — Month		61	PRODUCER CODE ②		111	
12	TRANSACTION EFFECTIVE DATE — Year		62			112	Reserved for Future Use
13	TRANSACTION EFFECTIVE DATE — Year		63			113	
14	POLICY EXPIRATION DATE — Month		64			114	
15	POLICY EXPIRATION DATE — Year		65			115	POLICY IDENTIFICATION NUMBER
16	POLICY EXPIRATION DATE — Year		66			116	
17	STATE CODE		67	HIGH-THEFT VEHICLE CODE		117	
18			68	Reserved for Future Use		118	
19	TERRITORY CODE		69	EXTRA-RISK RATING CODE – OTC		119	
20			70	Reserved for Future Use		120	
21			71	EXTRA-RISK RATING CODE – COLL		121	
22	CAR IDENTIFICATION CODE		72	ZIP CODE ④		122	
23	TYPE OF RISK CODE		73			123	
24	ANNUAL STATEMENT LINE OF BUSINESS CODE		74			124	
25			75			125	
26			76			126	
27	SUBLINE CODE		77			127	
28			78			128	
29			79			129	
30	CLASSIFICATION CODE		80			130	
31			81	EXPOSURE		131	VEHICLE IDENTIFICATION NUMBER ④
32			82			132	
33			83			133	
34			84			134	
35			85			135	
36	MODEL YEAR CENTURY CODE ⑦		86			136	
37	OTHER THAN COLLISION COVERAGE CODE		87			137	
38			88	Reserved For Future Use ⑫		138	
39			89			139	
40	COLLISION COVERAGE CODE		90			140	
41			91	Reserved for Future Use		141	
42			92			142	
43	Reserved for Future Use ③		93			143	
44			94			144	
45	Reserved for Future Use ⑰		95			145	
46			96	OTHER THAN COLLISION PREMIUM		146	
47	Reserved for Future Use ⑭		97			147	
48	ANNUAL MILEAGE CODE ⑪		98			148	COMPANY USE
49			99			149	
50			100			150	

★ Refer to the Private Passenger Record Layout Modification Key for further information on prior modifications to the noted fields.

PHYSICAL DAMAGE LOSS

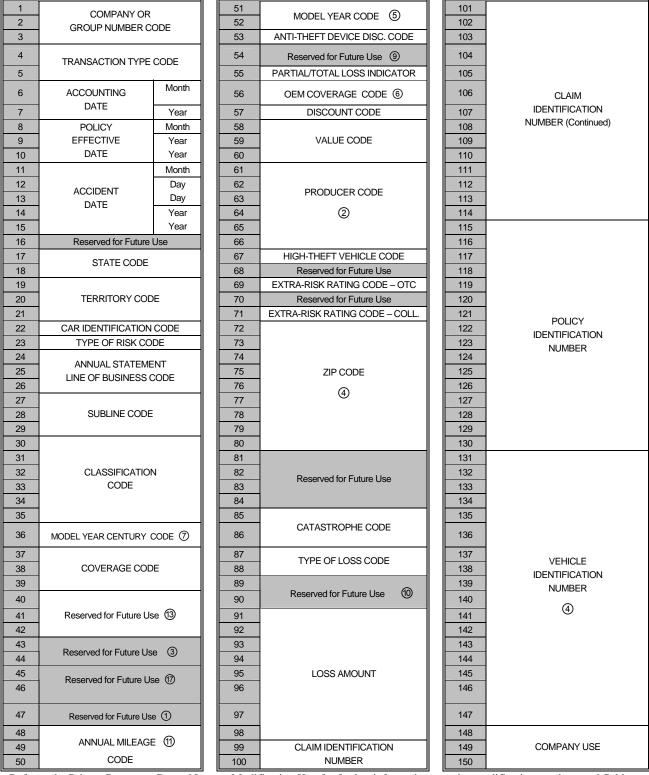| Pos	Field		Pos	Field	Pos	Field
1	COMPANY OR GROUP NUMBER CODE		51	MODEL YEAR CODE ⑤	101	CLAIM IDENTIFICATION NUMBER (Continued)
2			52		102	
3			53	ANTI-THEFT DEVICE DISC. CODE	103	
4	TRANSACTION TYPE CODE		54	Reserved for Future Use ⑨	104	
5			55	PARTIAL/TOTAL LOSS INDICATOR	105	
6	ACCOUNTING DATE	Month	56	OEM COVERAGE CODE ⑥	106	
7		Year	57	DISCOUNT CODE	107	
8	POLICY EFFECTIVE DATE	Month	58	VALUE CODE	108	
9		Year	59		109	
10		Year	60		110	
11	ACCIDENT DATE	Month	61	PRODUCER CODE ②	111	
12		Day	62		112	
13		Day	63		113	
14		Year	64		114	
15		Year	65		115	POLICY IDENTIFICATION NUMBER
16	Reserved for Future Use		66		116	
17	STATE CODE		67	HIGH-THEFT VEHICLE CODE	117	
18			68	Reserved for Future Use	118	
19	TERRITORY CODE		69	EXTRA-RISK RATING CODE – OTC	119	
20			70	Reserved for Future Use	120	
21			71	EXTRA-RISK RATING CODE – COLL.	121	
22	CAR IDENTIFICATION CODE		72	ZIP CODE ④	122	
23	TYPE OF RISK CODE		73		123	
24	ANNUAL STATEMENT LINE OF BUSINESS CODE		74		124	
25			75		125	
26			76		126	
27	SUBLINE CODE		77		127	
28			78		128	
29			79		129	
30	CLASSIFICATION CODE		80		130	
31			81	Reserved for Future Use	131	VEHICLE IDENTIFICATION NUMBER ④
32			82		132	
33			83		133	
34			84		134	
35			85	CATASTROPHE CODE	135	
36	MODEL YEAR CENTURY CODE ⑦		86		136	
37	COVERAGE CODE		87	TYPE OF LOSS CODE	137	
38			88		138	
39			89	Reserved for Future Use ⑩	139	
40			90		140	
41	Reserved for Future Use ⑬		91	LOSS AMOUNT	141	
42			92		142	
43	Reserved for Future Use ③		93		143	
44			94		144	
45	Reserved for Future Use ⑰		95		145	
46			96		146	
47	Reserved for Future Use ①		97		147	
48	ANNUAL MILEAGE CODE ⑪		98		148	COMPANY USE
49			99	CLAIM IDENTIFICATION NUMBER	149	
50			100		150	

★ Refer to the Private Passenger Record Layout Modification Key for further information on prior modifications to the noted fields.

Appendix A - Classification and Coverage Code Decision Tables

CLASSIFICATION CODE DECISION TABLE

Classification Code	Rating Class	Anti-Theft Device Discount	Coverage Code (Phys. Dam.)	Continuous Cov. Discount	Discount Code	Annual Mileage Code	Exposure	Extra-Risk Rating Codes	High-Theft Vehicle Code	Limits Codes (Liability)	Low Frequency Discount	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Passive Restraint Device	Territory Code	Type of Risk Code	Value Code	Vehicle Identification	ZIP Code	Producer Code	Subline
###1##	10	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###2##	15	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###3##	17	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###4##	18	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###5##	30	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###6##	20	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###7##	21	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###8##	25	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###9##	26	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
0400##		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	O	O	N	Y	Y	N	Y	Y	O	O
0408##, 0409## 041### 0420## - 0425## 0427## - 0429## 043###, 0508## 0509##, 051### 052###, 0530## 0531##, 0608## 0609##, 061### 062###, 063###		O	Y	N	Y	N	Y	Y	Y	Y	N	Y	Y	N	O	N	Y	Y	Y	Y	Y	O	O
042600		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
0453##		N	Y	N	N	N	Y	Y	Y	N	N	N	N	N	N	N	Y	Y	N	Y	Y	O	O
0455##		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	O	N	Y	Y	N	Y	Y	O	O
0459##		N	Y	N	N	N	Y	Y	N	N	N	N	N	N	N	N	Y	Y	N	Y	Y	O	O
★ 0460##		O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
048300		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	O	N	Y	Y	N	Y	Y	O	O
049500		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
0539##		O	Y	N	N	N	Y	Y	Y	Y	N	Y	Y	O	O	o	Y	Y	N	Y	Y	O	O
190000		N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
700000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	O	O
800000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	O	O
902000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	O	O
998000		N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O