

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

DISCOUNT CODE

- ★ • For policies effective January 1, 2006 through June 30, 2006, the codes contained in either of the charts displayed below may be used at the company's option. For policies effective July 1, 2006 and subsequent, the codes contained in the lower chart must be used.
- ★ • For specific details relative to the application of the discounts listed below, refer to Rule 19 (Discounts) of the AIB's Private Passenger Automobile Insurance Manual.

| Description (For Policies Effective Prior to 1/1/06 and Optional for Policies Effective 1/1/06-6/30/06) ★ | Multi-Car Status * Exists | Multi-Car Status * Does Not Exist |
|--|------------------------------|--------------------------------------|
| | Code | |
| 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 |

| Description (Mandatory for Policies Effective 7/1/06 and Subsequent and Optional for Policies Effective 1/1/06-6/30/06) | Code |
|--|------|
| Multi-Car Discount Applies | 1 |
| Annual Mileage Discount Applies ** | 2 |
| Multi-Car Discount and Annual Mileage Discount Apply | 4 |
| Motorcycle Rider Training Discount Applies | 6 |
| No Discount Applies | 0 |

* 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.