

**Massachusetts Private Passenger Automobile
Statistical Plan
Part III – General Reporting Requirements**

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 and Appendix A – Class and Coverage Decision Tables 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 policies 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.

<p>Massachusetts Private Passenger Automobile Statistical Plan</p> <p>Appendix A - Classification and Coverage Code Decision Tables</p>

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.

A value of “Y” in the Classification Code and Coverage Code Decision Tables indicates that the field is required to be reported.

A value of “N” indicates that the field is not required to be reported.

A value of “O” indicates that the field is not required to be reported, but the company may optionally report data in that field. Note that if data is reported in an optional field, it will be verified for accuracy.

★ A value of “M” indicates that the field is only required to be reported on business assigned through the Massachusetts Automobile Insurance Plan (MAIP).

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
State 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

**Massachusetts Private Passenger Automobile
Statistical Plan
Appendix A - Classification and Coverage Code Decision Tables**

CLASSIFICATION CODE DECISION TABLE

Classification Code	Rating Class	★ Anti-Theft Device ID Code	★ 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 No.	ZIP Code	Producer Code	Subline
###1##	10	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###2##	15	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###3##	17	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###4##	18	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###5##	30	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###6##	20	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###7##	21	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###8##	25	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###9##	26	M	Y	M	Y	O	Y	M	M	Y	M	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
0401##, 0408## 0409##, 041### 0420## - 0425## 0427## - 0429## 043###, 0501## 0508##, 0509##, 051###, 052###, 0530##, 0531##, 0601##, 0608## 0609##, 061### 062###, 063###		M	Y	N	Y	N	Y	M	M	Y	N	Y	Y	N	O	N	Y	Y	Y	Y	Y	O	O
042600		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
0453##		N	Y	N	N	N	Y	N	N	N	N	N	N	N	N	N	Y	Y	N	Y	Y	O	O
0455##		M	Y	N	N	N	Y	M	M	Y	N	Y	Y	N	O	N	Y	Y	N	Y	Y	O	O
0459##		N	Y	N	N	N	Y	N	N	N	N	N	N	N	N	N	Y	Y	N	Y	Y	O	O
0460##		M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
048300		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	O	N	Y	Y	N	Y	Y	O	O
049500		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
049900		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
0539##		M	Y	N	N	N	Y	M	M	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	Y	N	N	N	O	O
900000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	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

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

CLASSIFICATION CODE

MISCELLANEOUS RATED AS PRIVATE PASSENGER DEFINITION

Description (Merit Rating 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
All Other – Miscellaneous Rated as Private Passenger	049900	049900



Description: First Four Positions (Merit Rating does apply)	Code	
	Liability	Physical Damage
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
Low Speed Vehicles	0460	0460
Vehicles Carrying School Children (Seating 0-9 passengers) Not registered for Carrying Passengers for hire	0539	0539

Description: Fifth and Sixth Positions (Merit Rating Status)	Code
Premium, Loss and Outstanding Loss Records	
No merit rating credit or points apply	00
Rated operator incident free for a period of at least 6 years	99
Rated operator incident free for a period of at least 5 years but less than 6	98
Merit rating points apply	01 – 45

Massachusetts Private Passenger Automobile Statistical Plan

Appendix A - Classification and Coverage Code Decision Tables

CLASSIFICATION CODE DECISION TABLE

Classification Code	Rating Class	Decision Table Columns																					
		Anti-Theft Device ID Code	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 No.	ZIP Code	Producer Code	Subline
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###2##	15	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###3##	17	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###4##	18	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###5##	30	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###6##	20	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###7##	21	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###8##	25	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
###9##	26	M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
★ 0401##, 0408## 0409##, 041### 0420## - 0425## 0427## - 0429## 043###, 0501## 0508##, 0509##, 051###, 052###, 0530##, 0531##, 0601##, 0608## 0609##, 061### 062###, 063###		M	Y	N	Y	N	Y	M	M	Y	N	Y	Y	N	O	N	Y	Y	Y	Y	Y	O	O
042600		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
0453##		N	Y	N	N	N	Y	N	N	N	N	N	N	N	N	N	Y	Y	N	Y	Y	O	O
0455##		M	Y	N	N	N	Y	M	M	Y	N	Y	Y	N	O	N	Y	Y	N	Y	Y	O	O
0459##		N	Y	N	N	N	Y	N	N	N	N	N	N	N	N	N	Y	Y	N	Y	Y	O	O
0460##		M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
048300		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	O	N	Y	Y	N	Y	Y	O	O
049500		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
049900		N	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	N	Y	Y	N	N	Y	O	O
0539##		M	Y	N	N	N	Y	M	M	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	Y	N	N	N	O	O
900000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	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