

**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
Specialty and Classic Motor Cars and Specialty and Classic Motorcycles <ul style="list-style-type: none"> • Qualifies as an Antique Motor Car, except for the age and registration requirements for such motor vehicles • Includes motorcycles meeting such qualifications 	048500	048500
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
★ Limited Use Vehicles (four-wheeled only)	0461	0461
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

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CLASSIFICATION CODE

PRIVATE PASSENGER MOTORCYCLE DEFINITION

- Motorcycles (including Motorbikes)
- Motorscooters (including Scootmobiles, Safticycles, Motorglides)
- Mopeds
- Similar Motor Vehicles (including two and three-wheeled Limited Use 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	
Electric	N/A	0401	0501	0601
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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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	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	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
★ Towing and Labor – Greater than \$100 per disablement • Must be reported as a separate record from underlying OTC coverage • Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)	180
★ Roadside Assistance Coverage • Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)	181
★ Substitute Transportation – Greater than \$100 per day/ greater than \$3,000 maximum • Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)	182

Massachusetts Private Passenger Automobile Statistical Plan

Appendix A - Classification and Coverage Code Decision Tables

CLASSIFICATION CODE DECISION TABLE

Classification Code	Rating Class	Decision Criteria																					
		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
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##, 0461##		M	Y	M	Y	O	Y	M	M	Y	M	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O
048300, 048500		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

Appendix A - Classification and Coverage Code Decision Tables

COVERAGE CODE DECISION TABLE

- For all shaded areas, refer to the Classification Code Decision Table
- Applicable to Physical Damage records

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Coverage Code	Anti-Theft Device ID Code	Classification Code	Discount Code	Annual Mileage	Exposure	Extra-Risk Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Value Code	Vehicle Identification Number	ZIP Code	Producer Code	Subline
056,057	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
060,063		Y						N	N				Y					
080 – 082,180	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
083-087,182	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
089, 181	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
Other OTC Cov.		Y											Y					

Coverage Code	Anti-Theft Device ID Code	Classification Code	Discount Code	Annual Mileage	Exposure	Extra Risk-Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Value Code	Vehicle Identification Number	ZIP Code	Producer Code	Subline
012-019	N	Y											Y					
041	N	Y				N		N	N				Y					
040, 042-049	N	Y				N							Y					
072-079	N	Y											Y					
092	N	Y						N	N				Y					
096,097	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
099	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O