

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

CLASSIFICATION CODE

PRIVATE PASSENGER DEFINITION

Description: First Three Positions (Statistical Class)	Code
For single vehicle policies, there is no operator of the automobile under 25 years of age residing in the same household as the applicant or employed as a chauffeur for the automobile or who customarily operates the automobile and the automobile is not customarily used in the occupation, profession or business of the insured.	110
Qualifies for Class 110 except the operator of the automobile is age 65 through 74.	115
Qualifies for Class 110 except the operator of the automobile is age 75 or over.	116
★ There is an operator under 25 years of age with a male or non-binary gender designation that is not principal operator of the automobile.	120
★ There is an operator under 25 years of age with a male or non-binary gender designation that is principal operator of the automobile.	122
★ There is an operator of the automobile under 25 years of age with a female gender designation.	124
★ Qualifies for Class 124 except all operators of the automobile who are under 25 years of age with a female gender designation have completed a satisfactory Driver Training Program as defined in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual.	126
The automobile is owned by an individual and is used in the occupation, profession or business of the insured.	130
★ Qualifies for Class 120 except all operators of the automobile who are under 25 years of age with a male or non-binary gender designation have completed a satisfactory Driver Training Program as defined in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual.	140
★ Qualifies for Class 122 except all operators of the automobile who are under 25 years of age with a male or non-binary gender designation have completed a satisfactory Driver Training Program as defined in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual.	142

Description: Fourth Position (Rating Class)	Code
Rate Class 10: Experienced Operator - licensed at least 6 years	1
Rate Class 15: Experienced Operator - Licensed at least 6 years - Age sixty-five (65) or more	2
Rate Class 17: Inexperienced Principal Operator – Licensed at least 3 years and less than 6 years	3
Rate Class 18: Inexperienced Occasional Operator - Licensed at least 3 years and less than 6 years	4
Rate Class 30: Business Use	5
Rate Class 20: Inexperienced Principal Operator – Licensed less than 3 years - No Driver Training	6
Rate Class 21: Inexperienced Occasional Operator - Licensed less than 3 years - No Driver Training	7
Rate Class 25: Inexperienced Principal Operator – Licensed less than 3 years - Driver Training	8
Rate Class 26: Inexperienced Occasional Operator - Licensed less than 3 years - Driver Training	9

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

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
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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Appendix A - Classification and Coverage Code Decision Tables

CLASSIFICATION CODE DECISION TABLE

Classification Code	Rating Class	Coverage Code Decision Table																					
		Anti-Theft Device ID Code	Coverage Code (Phys. Dam.)	Continuous Cov.	Discount	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##		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