

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

**CLASSIFICATION CODE**

**PRIVATE PASSENGER DEFINITION**

<b>Description: First Three Positions (Statistical Class)</b>	<b>Code</b>
★ 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. Refer to Rule 28 of the AIB's Private Passenger Automobile Insurance Manual for information regarding multi-vehicle policies.	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 a male operator under 25 years of age that is not principal operator of the automobile.	120
There is a male operator under 25 years of age that is principal operator of the automobile.	122
There is a female operator of the automobile under 25 years of age.	124
Qualifies for Class 124 except all female operators of the automobile who are under 25 years of age have completed a satisfactory Driver Training Program as defined in the Massachusetts 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 male operators of the automobile who are under 25 years of age have completed a satisfactory Driver Training Program as defined in the Massachusetts Private Passenger Automobile Insurance Manual.	140
Qualifies for Class 122 except all male operators of the automobile who are under 25 years of age have completed a satisfactory Driver Training Program as defined in the Massachusetts Private Passenger Automobile Insurance Manual.	142

<b>Description: Fourth Position (Rating Class)</b>	<b>Code</b>
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

<b>Description: Fifth and Sixth Positions</b>	<b>Code</b>
Premium, Loss and Outstanding Loss Records	
Regular Premium Records Only	00
Excellent Driver Discount Plus Credit Records	99
Excellent Driver Discount Credit Records	98
Safe Driver Insurance Plan Surcharge Records	00 – 45

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**PRIVATE PASSENGER DEFINITION (continued)**

**Valid Statistical Class Code Reporting Table**

Stat Class	Rate Class (Fourth position of Class Code)								
	10 (1)	15 (2)	17 (3)	18 (4)	30 (5)	20 (6)	21 (7)	25 (8)	26 (9)
110	1101		1103	1104		1106	1107	1108	1109
★ 115		1152	1153	1154		1156	1157	1158	1159
★ 116		1162	1163	1164		1166	1167	1168	1169
120	1201			1204			1207		
122	1221		1223			1226			
124	1241		1243	1244		1246	1247		
126	1261		1263	1264				1268	1269
130					1305				
140	1401			1404					1409
142	1421		1423					1428	