

# 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       |
| 0401##, 0408##<br>0409##, 041###<br>0420## - 0425##<br>0427## - 0429##<br>043###, 0501##<br>0508##, 0509##,<br>051###, 052###,<br>0530##, 0531##,<br>0601##, 0608##<br>0609##, 061###<br>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       |

