



NATALIE A. HUBLEY  
PRESIDENT

# COMMONWEALTH AUTOMOBILE REINSURERS

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617-338-4000

December 7, 2020

## ACCOUNTING AND STATISTICAL NOTICE NO. 656

### Proposed Revisions to the Massachusetts Private Passenger and Commercial Statistical Plans

CAR's Governing Committee, at its December 4, 2020 meeting, recommended modifications to the Massachusetts Private Passenger and Commercial Statistical Plans. The impacted pages have been forwarded to the Division of Insurance for promulgation pursuant to the provisions of G.L. c. 175A, §15. A copy of the filing letter is attached. The following summary table describes the recommended modifications and proposed effective dates.

#### Private Passenger Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
<p><b>January 1, 2022</b> <b>(Optional January 1, 2021)</b></p>	<p>The existing class codes for the inexperienced youthful male gender designations will also be used to identify the non-binary gender designation (Gender X). Accordingly, modifications to the descriptions for classification codes 120, 122, 140 and 142 in the Private Passenger Definition – Classification Code table are proposed.</p> <p>Note that for consistency in the wording of the classification descriptions, modifications to the female gender designation description for codes 124 and 126 are also proposed.</p>	VI:10	All
<p><b>January 1, 2022</b> <b>(Optional January 1, 2021)</b></p>	<p>CAR has recently become aware of antique automobile programs written in the voluntary market that include coverage for some vehicles described as “classic cars”, but which do not fully meet the statutory definition of an antique automobile.</p> <p>In order to identify this data for use in the MAIP Quota Share process, a new Miscellaneous Rated as Private Passenger classification code has been added to the Private Passenger Statistical Plan. Classification Code 048500 will be used to statistically report Specialty and Classic Cars and Specialty and Classic Motorcycles. These vehicles are those that have similar usage restrictions as Antique Cars and Antique Motorcycles, but do not meet the age and registration requirements set forth in the statute.</p>	VI:12 A:2	All

## Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
<p data-bbox="201 531 391 558"><b>January 1, 2022</b></p> <p data-bbox="172 594 423 657"><b>(Optional January 1, 2021)</b></p>	<p data-bbox="464 369 1138 527">CAR has recently become aware of antique automobile programs written in the voluntary market that include coverage for some vehicles described as “classic cars” but which do not fully meet the statutory definition of an antique automobile.</p> <p data-bbox="464 562 1138 806">In order to identify this data, a new Special Types classification code has been added to the Commercial Statistical Plan. Classification Code 963000 will be used to statistically report Specialty and Classic Cars and Specialty and Classic Motorcycles. These vehicles are those that have similar usage restrictions as Antique Cars and Antique Motorcycles, but do not meet the age and registration requirements set forth in the statute.</p>	<p data-bbox="1192 562 1260 625">VI:18 A:2</p>	<p data-bbox="1370 579 1409 606">All</p>

The Private Passenger and Commercial Statistical Plan pages pertaining to the noted proposed modifications are available on CAR’s website. To access these pages, select Manuals, Private Passenger or Commercial Statistical Plan and Proposed Pages.

If you have any questions concerning the proposed revisions, please contact the undersigned at [madgate@commauto.com](mailto:madgate@commauto.com).

MARIAN ADGATE  
Corporate Documentation Specialist

Attachment



NATALIE A. HUBLEY  
PRESIDENT

## COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110  
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December 4, 2020

Honorable Gary D. Anderson  
Commissioner of Insurance  
Massachusetts Division of Insurance  
1000 Washington Street, Suite 810  
Boston, MA 02118-6200

Re: Massachusetts Private Passenger and Commercial Statistical Plan Modifications

Dear Commissioner Anderson:

At its December 4, 2020 meeting, CAR's Governing Committee approved modifications to the Massachusetts Private Passenger and Commercial Statistical Plans. A summary of the proposed changes and the pages impacted are attached. The approved modifications include the following:

- Modifications have been made to the description of the existing inexperienced youthful male gender designated classification codes to also include the non-binary gender designation (Gender X). Additionally, for consistency in the wording of the classification descriptions, modifications to the female gender designation description are also proposed. These modifications are proposed for policies effective January 1, 2022 and subsequent.
- CAR has recently become aware of antique automobile programs written in the voluntary market that include coverage for some vehicles described as "classic cars", but which do not fully meet the statutory definition of an antique automobile. These vehicles have similar usage restrictions as Antique Cars and Antique Motorcycles, but do not meet the age and registration requirements as defined in the statute.

So that these vehicles may be identified for use in the MAIP Quota Share process, a new Miscellaneous Rated as Private Passenger classification code has been added to the Private Passenger Statistical Plan to be used by companies for statistically reporting Specialty and Classic Cars and Specialty and Classic Motorcycles. Additionally, a new Special Types classification code has been added to the Commercial Statistical Plan to be used by companies for statistically reporting Specialty and Classic Cars and Specialty and Classic Motorcycles. These modifications are proposed for policies effective January 1, 2022 and subsequent. However, at a company's option, the new class codes may be statistically reported to CAR beginning with policies effective January 1, 2021.

Note that CAR's Governing Committee has also approved rule, rate and endorsement form modifications relative to the Specialty and Classic Car and Specialty and Classic Motorcycle classifications. Proposed modifications to the Private Passenger and Commercial Residual Market Automobile Insurance Manuals will be provided to the Division of Insurance in separate filings. Additionally, a modification to Rule 29 – Assignment Process of the Rules of Operation will be filed to reflect that exposures for this classification would be included in Quota Share but adjusted by a factor of 0.33, reflective of the lower average premium for these vehicles.

Your promulgation of the Private Passenger and Commercial Statistical Plan modifications, pursuant to the provisions of G.L. c. 175A, §15, is respectfully requested.

If you have any questions relative to these modifications, please contact Ms. Marian Adgate, Corporate Documentation Specialist via email at [madgate@commauto.com](mailto:madgate@commauto.com).

Very truly yours,



Natalie A. Hubley  
President

Attachment

cc: Ms. Kary DiRocco  
State Rating Bureau

Ms. Yuan Li  
State Rating Bureau

Mr. Matthew Mancini  
State Rating Bureau

Ms. Mary Ellen Thompson  
Division of Insurance

Ms. Edith Wendell  
Automobile Insurers Bureau of Massachusetts

## Proposed Modifications to the Private Passenger Statistical Plan

<b>Proposed Effective Date</b>	<b>Description</b>	<b>Pages Impacted</b>	<b>Records Impacted</b>
<p><b>January 1, 2022 (Optional January 1, 2021)</b></p>	<p>The existing class codes for inexperienced youthful male gender designations will also be used to identify the non-binary gender designation (Gender X), rather than adding new classification codes to the Private Passenger Definition – Classification Code table.</p> <p>Accordingly, modifications to the descriptions for classification codes 120, 122, 140 and 142 in the Private Passenger Definition – Classification Code table are proposed. Note that for consistency in the wording of the classification descriptions, modifications to the female gender designation description for codes 124 and 126 are also proposed.</p>	<p>VI:10</p>	<p>All</p>
<p><b>January 1, 2022 (Optional January 1, 2021)</b></p>	<p>CAR has recently become aware of antique automobile programs written in the voluntary market that include coverage for some vehicles described as “classic cars”, but which do not fully meet the statutory definition of an antique automobile.</p> <p>By statute, an Antique Motor Car is defined as: any motor vehicle over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the registrar which shall include a statement of the age and intended use of such motor vehicle.</p> <p>In order to identify this data for use in the MAIP Quota Share process, a new Miscellaneous Rated as Private Passenger classification code has been added to the Private Passenger Statistical Plan. Classification Code 048500 will be used to statistically report Specialty and Classic Cars and Specialty and Classic Motorcycles. These vehicles are those that have similar usage restrictions as Antique Cars and Antique Motorcycles, but do not meet the age and registration requirements set forth in the statute.</p>	<p>VI:12 A:2</p>	<p>All</p>

**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.	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 <del>an male</del> operator under 25 years of age <u>with a male or non-binary gender designation</u> that is not principal operator of the automobile.	120
There is an <del>an male</del> operator under 25 years of age <u>with a male or non-binary gender designation</u> that is principal operator of the automobile.	122
There is an <del>an female</del> operator of the automobile under 25 years of age <u>with a female gender designation</u> .	124
Qualifies for Class 124 except all <del>female</del> operators of the automobile who are under 25 years of age <u>with a female gender designation</u> 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 <del>male</del> operators of the automobile who are under 25 years of age <u>with a male or non-binary gender designation</u> 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 <del>male</del> operators of the automobile who are under 25 years of age <u>with a male or non-binary gender designation</u> have completed a satisfactory Driver Training Program as defined in the Commonwealth Automobile Reinsurers' 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 (Merit Rating Status)</b>	<b>Code</b>
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  
Part VI - Coding Section**

**CLASSIFICATION CODE**

**MISCELLANEOUS RATED AS PRIVATE PASSENGER DEFINITION**

<b>Description (Merit Rating does not apply)</b>	<b>Code</b>	
	<b>Liability</b>	<b>Physical Damage</b>
Snowmobiles	042600	042600
Antique Motor Cars and Antique Motorcycles	048300	048300
<u>Specialty and Classic Motor Cars and Specialty and Classic Motorcycles</u> <ul style="list-style-type: none"> <li>• <u>Qualifies as an Antique Motor Car, except for the age and registration requirements for such motor vehicles</u></li> <li>• <u>Includes motorcycles meeting such qualifications</u></li> </ul>	<u>048500</u>	<u>048500</u>
Golfmobiles (motorized)	049500	049500
Lawnmowers (motorized)	049500	049500
All Other – Miscellaneous Rated as Private Passenger	049900	049900

<b>Description: First Four Positions (Merit Rating does apply)</b>	<b>Code</b>	
	<b>Liability</b>	<b>Physical Damage</b>
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

<b>Description: Fifth and Sixth Positions (Merit Rating Status)</b>	<b>Code</b>
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
###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



## Proposed Modifications to the Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
<p><b>January 1, 2022 (Optional January 1, 2021)</b></p>	<p>CAR has recently become aware of antique automobile programs written in the voluntary market that include coverage for some vehicles described as “classic cars” but which do not fully meet the statutory definition of an antique automobile.</p> <p>By statute, an Antique Motor Car is defined as: any motor vehicle over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the registrar which shall include a statement of the age and intended use of such motor vehicle.</p> <p>In order to identify this data, a new Special Types classification code has been added to the Commercial Statistical Plan. Classification Code 963000 will be used to statistically report Specialty and Classic Cars and Specialty and Classic Motorcycles. These vehicles are those that have similar usage restrictions as Antique Cars and Antique Motorcycles, but do not meet the age and registration requirements set forth in the statute.</p>	<p>VI:18 A:2</p>	<p>All</p>

**Massachusetts Commercial Automobile  
Statistical Plan  
Part VI - Coding Section**

**CLASSIFICATION CODE**

**SPECIAL TYPES**

Description	Definition	Code	
		Liability	Physical Damage
Ambulance Services	Emergency	791300	791300
	Non-Emergency	791400	791400
Antique Motor Vehicles	Including Motorcycles	962000	962000
<u>Specialty and Classic Motor Vehicles</u>	<u>Qualifies as an Antique Motor Car, except for the age and registration requirements for such motor vehicles. Includes motorcycles meeting such qualifications.</u>	<u>963000</u>	<u>963000</u>
Auto Body Manufacturers and Installers		792400	792400
Bobtail Operations		748900	--
Business Interruption		--	798700
Driver Training Programs	Educational Institutions	792600	792600
	Commercial Driving Schools	792700	792700
Farmers Special Plates		795300	795300
Fire Departments	Private Passenger Types	790800	790800
	All Other Types	790900	790900
Funeral Directors	Limousines	791500	791500
	Hearses and Flower Cars	792200	792200
Golfmobiles		946000	946000
Law Enforcement Agencies	Private Passenger Types	791100	791100
	Motorcycles	794200	794200
	All Other Types	791200	791200
Long Term Leasing or Rental Concerns	Contingent Coverage	721900	721900
Short Term Leasing or Rental Concerns	Trucks	721100	721100
	Tractors	721200	721200
	Trailers, Semitrailers and Trailers Used with Private Passenger Autos	721300	721300
	Private Passenger Autos	721400	721400
	Motor Homes	721500	721500
	Miscellaneous Types	721600	721600
Mobile Homes	Trailers Equipped as Living Quarters	796300	796300
	Pick-ups Used Solely to Transport Camper Bodies	796200	796200
	Motor Homes not more than 22 feet in length	796000	796000
	Motor Homes more than 22 feet in length	796100	796100
Special or Mobile Equipment			
Vehicles Subject to the Compulsory Law	Capable of moving on own power	793400	793400
	Not capable of moving on own power	793900	793900
Vehicles Not Subject to the Compulsory Law	Municipally owned or DPU	796500	796500
All Other Mobile Equipment		790600	790600
Farm Equipment		790700	790700
Repossessed Automobiles		792500	792500
Snowmobiles		796400	796400
Owner-Contractor		070700	--
Transporters		070600	--
Trailers and Semitrailers	Used as Showrooms or Salesrooms	045200	045200
Trailer Plate – Boat Dealers		045600	--
All Other Types not described above		704000	704000

# Massachusetts Commercial Automobile Statistical Plan

## Appendix A - Classification and Coverage Code Decision Tables

### CLASSIFICATION CODE DECISION TABLE

Vehicle Type		Accident Town Code	Age Code	Aggregate Limits ID Code	Anti-Theft Device Disc Code	Exposure	Intensified Appraisal ID	Limits Code (Liability)	Limits Identifier Code	Original Cost New Code	Partial/Total Loss Indicator	Passive Restr. Disc. Code	Pollution Liability Cov. Code	Pre-insurance Insp. ID Code	Premium Town Code	Rating Identification Code	Symbol Code (Cost New/Value)	Vehicle Identif. Number	ZIP Code	Zone Rating Code		
		Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	N	Y	Y	Y	Y	N	Y	
Trucks, Tractors and Trailers	Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	N	Y	Y	Y	Y	N	Y	
	Not Zone Rated	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	
Priv.Pass.Types	Fleet and Non-Fleet	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	
Public Transportation	Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	N	Y	Y	Y	Y	N	Y	
	Not Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	N	
	Transportation Network Services Use	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	
Van Pools	Fleet and Non-Fleet	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	N	
Special Types	7214,7908,7911,7915,7922	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	N	
	9620,9630	Y	N	N	N	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	N	Y	Y	Y	N	
	7926,7927	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	N	
	0456,0706,0707,7040,7219,7924,7925,7953,7964,9460,*7809,*7811,*7813	Y	N	N	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	N	Y	N	Y	N
	7213,7216,7934,7939,7965,7906,7907,0452	Y	Y	N	N	Y	N	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	Y	Y	N
	7987	N	N	N	N	Y	N	N	N	N	N	N	N	N	Y	Y	N	N	Y	N	Y	N
	Other Spec.Types	Y	Y	N	N	Y	N	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	Y	Y	N
Commercial Motorcycles		Y	Y	N	Y	Y	N	Y	Y	N	Y	N	Y	N	Y	Y	Y	Y	Y	Y	N	
Garages*	Subj. to Comp. Law	Y	N	N	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	N	Y	N	N	
	Not Subj (0750)	Y	N	Y	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	N	Y	N	N	
	Not Subj (7070)	Y	N	Y	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	N	Y	N	N	
	Premises (0704,0705)	Y	N	Y	N	Y	N	Y	Y	N	N	N	N	N	Y	Y	N	N	Y	N	N	
Non-Owned Automobiles	6619,7000	N	N	N	N	N	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	
	6611,6613,6626,6628,5000	N	N	N	N	Y	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	
	9020	N	N	N	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	N	N	N	
	Other Non-Owned	N	N	N	N	Y	N	Y	Y	N	N	N	N	N	N	Y	N	N	N	N	N	
Special Rating & Adjustment	0599,0898,0899	N	N	N	N	Y	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	
	8000,9980,9990	N	N	N	N	N	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	
	9981,9982,9985,9987,9989	N	N	N	N	N	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N	N	N	
	9932	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	N	N	

\* For all Garage Classifications (including the codes now classified as Special Types), Exposure is not required for physical damage coverages.