

**Massachusetts Private Passenger Automobile  
Statistical Plan  
Part III - General Reporting Requirements**

**Section A – Premiums**

**5. EXTRA-RISK RATING**

Physical damage premium records should be coded to identify the appropriate extra-risk category, and if applicable, should reflect the extra-risk rate charged to the insured. Note that extra-risk rating does not apply to limited collision coverage. Refer to the Coding Section of this Plan for specific instructions.

In cases where separate other than collision and collision records are reported for the same vehicle, and a rate adjustment is made to one coverage and not the other, the extra-risk coding must be provided for both records. For example, when coding records with an extra-risk category that only provides for a rate adjustment to the other than collision but not the collision portion of the insured's physical damage premium, each record should contain the applicable extra-risk rate code.

In this example, the collision record reported must contain extra-risk coding, even though the rate adjustment to the collision premium is zero. The extra-risk rate for two or more fire claims or two or more total theft claims only affects the other than collision coverage as shown below:

<b>Record</b>	<b>Other Than Collision Extra-Risk Rate Code</b>	<b>Collision Extra-Risk Rate Code</b>	<b>Rate Adjustment to Base Premium</b>
Other Than Collision	4	0	1.5
Collision	0	8	None

**★ 6. MERIT RATING PLAN RECORDS**

The portion of bodily injury liability, property damage liability, PIP (no-fault) and physical damage collision premium attributable to merit rating surcharge or credit amounts must be reported separately on the applicable liability, no-fault or physical damage premium record format. Note that merit rating does not apply to the other than collision or limited collision coverages. Refer to the Coding Section of this Plan for specific instructions. The merit rating statistical record must be fully coded.

The merit rating statistical record shall contain only surcharge or credit premium. The fifth and sixth positions of the Classification Code indicate the merit rating status, as determined by the Merit Rating Board, of the operator used to rate the vehicle. On all other premium records, the fifth and sixth position of the Classification code must be zeros.

However, if a company's approved merit rating plan results in the inability to separately identify merit rating surcharge or credit premium amounts, then the company will still be required to report a separate liability, no-fault or physical damage premium record with the merit rating status reported in the fifth and sixth positions of the classification code and a nominal premium value not equal to zero in the premium amount fields.

The sign of the exposure, reported on both merit rating surcharge and credit records, must be positive (+). That is, the exposure must be reported as positive (+) for merit rating records representing a premium increase or a premium decrease. Therefore, a merit rating credit record would contain a positive (+) exposure amount and a negative (-) premium amount, and a merit rating surcharge record would contain a positive (+) exposure amount and a positive (+) premium amount.

If the status of an operator changes during the policy term, only the credit or surcharge record must be corrected. Follow the normal endorsement instructions. If a cancellation occurs, follow the normal cancellation instructions.

**Massachusetts Private Passenger Automobile  
Statistical Plan  
Part III - General Reporting Requirements**

**Section B – Losses**

★ **14. MERIT RATING PLAN**

The merit rating status of the operator used to rate the vehicle must be reported in the fifth and sixth positions of the Classification Code. The merit rating status reported on the loss record must match the merit rating status as reported on the corresponding premium records.

**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
Merit Rating Surcharge Records	00 – 45



**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
Golfmobiles (motorized)	049500	049500
Lawnmowers (motorized)	049500	049500

★ Description: First Four Positions (Merit Rating does apply)	Code	
	Liability	Physical Damage
Electric (Private Passenger)	0400	0400
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
Vehicles Carrying School Children (Seating 0-9 passengers) Not registered for Carrying Passengers for hire	0539	0539

Description: Fifth and Sixth Positions	Code
Premium, Loss and Outstanding Loss Records	
Regular Premium Records Only	00
Excellent Driver Discount Plus Credit Records	99
Excellent Driver Discount Credit Records	98
★ Merit Rating Surcharge Records	00 – 45

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

**CLASSIFICATION CODE**

**PRIVATE PASSENGER MOTORCYCLE DEFINITION (continued)**

<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
Merit Rating Surcharge Records	00 – 45



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