

**Massachusetts Private Passenger Automobile  
Statistical Plan  
Part IV - Reporting Instructions - Premiums**

**Section C – Physical Damage**

**13. CLASSIFICATION CODE (Positions 30-35)**

Report the six (6) digit numeric code assigned to the vehicle or coverage. Refer to the Coding Section for applicable codes.

**14. MODEL YEAR CENTURY CODE (Position 36)**

Report the one (1) digit numeric code.

**15. OTHER THAN COLLISION COVERAGE CODE (Positions 37-39)**

Report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

**16. COLLISION COVERAGE CODE (Positions 40-42)**

Report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

★ **17. Reserved for Future Use (Positions 43-47)**

Report spaces or zeros.

★ **18. ANNUAL MILEAGE CODE (Positions 48-50)**

Report the three (3) digit numeric code rounded to the nearest hundred miles.

Refer to the Coding Section for examples.

**19. MODEL YEAR CODE (Positions 51-52)**

Report the two (2) digit numeric code corresponding to the third and fourth positions of the model year of the vehicle.

Refer to the Coding Section for examples.

**20. ANTI-THEFT DEVICE DISCOUNT CODE (Position 53)**

Report the one (1) digit alphanumeric code. Refer to the Coding Section for applicable codes.

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**21. Reserved for Future Use (Positions 54-55)**

Report spaces or zeros.

**22. OEM COVERAGE CODE (Position 56)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

★ **23. DISCOUNT CODE (Position 57)**

Report the one (1) character alphanumeric code. Refer to the Coding Section for applicable codes.

**24. VALUE CODE (Positions 58-60)**

Report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

**25. PRODUCER CODE (Positions 61-66)**

Report the six (6) character alphanumeric code. Note that a unique Producer Code is required to be reported for each agency office location. This field must be left justified with no spaces between significant digits. If the Producer Code reported is less than six (6) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.

**26. HIGH-THEFT VEHICLE CODE (Position 67)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**27. Reserved for Future Use (Position 68)**

Report space or zero.

**28. EXTRA-RISK RATING CODE – OTHER THAN COLLISION (Position 69)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**29. Reserved for Future Use (Position 70)**

Report space or zero.

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**Section C – Physical Damage**

**30. EXTRA-RISK RATING CODE - COLLISION (Position 71)**

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**31. ZIP CODE (Positions 72-80)**

Report the five (5) or nine (9) digit numeric code which represents the location of principal garaging of the vehicle for which the transaction is being reported. If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state ZIP Code.

ZIP Code must be left justified with no spaces between significant digits. If a five (5) position ZIP Code is reported, report spaces in all unused positions.

Refer to the Coding Section for examples.

**32. EXPOSURE (Positions 81-87)**

Report exposure as the number of car months. A car month is equivalent to one car insured for one month. Refer to the Exposure table in the Coding Section.

The Exposure field is a numeric field where all negative values must be reported as signed. Any value from -9999999 to 9999999 may be reported. Exposure must be right justified with leading zeros.

**★ 33. Reserved for Future Use (Positions 88-90)**

Report spaces or zeros.

**34. Reserved for Future Use (Positions 91-95)**

Report spaces or zeros.

**35. OTHER THAN COLLISION PREMIUM AMOUNT (Positions 96-103)**

Report the other than collision premium rounded to the nearest whole dollar.

The Other Than Collision Premium Amount field is a numeric field where all negative values must be reported as signed. Any value from -99999999 to 99999999 may be reported. Amounts must be right justified with leading zeros.

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**Section C – Physical Damage**

**36. COLLISION PREMIUM AMOUNT (Positions 104-111)**

Report the collision premium rounded to the nearest whole dollar.

The Collision Premium Amount field is a numeric field where all negative values must be reported as signed. Any value from -99999999 to 99999999 may be reported. Amounts must be right justified with leading zeros.

**37. Reserved for Future Use (Positions 112-114)**

Report spaces or zeros.

**38. POLICY IDENTIFICATION NUMBER (Positions 115-130)**

Report the policy number or any other alphanumeric combination of characters that will make it possible to locate the policy record within company files. The number must consist only of significant alphanumeric characters.

This field must be left justified and must be at least three (3) alphanumeric characters with no spaces between significant digits. If the Policy Identification Number reported is less than sixteen (16) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.

**39. VEHICLE IDENTIFICATION NUMBER (Positions 131-147)**

Report the Vehicle Identification Number of the vehicle for which the transaction is being reported.

This field must be left justified and must be at least five (5) alphanumeric characters with no spaces between significant digits. If the Vehicle Identification Number is less than seventeen (17) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.

**40. COMPANY USE (Positions 148-150)**

This field is for company use only and may be reported with spaces, zeros, or may contain any alphanumeric combination that suits the individual company's purposes.

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Part V - Reporting Instructions - Losses**

**Section C – Physical Damage**

**13. CLASSIFICATION CODE (Positions 30-35)**

Report the six (6) digit numeric code. The Classification Code on the loss record must match the Classification Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

**14. MODEL YEAR CENTURY CODE (Position 36)**

Report the one (1) digit numeric code.

**15. COVERAGE CODE (Positions 37-39)**

Report the three (3) digit numeric code for the coverage under which the loss was incurred. Refer to the Coding Section for applicable codes.

★ **16. Reserved for Future Use (Positions 40-47)**

Report spaces or zeros.

★ **17. ANNUAL MILEAGE CODE (Positions 48-50)**

Report the three (3) digit numeric code. The Annual Mileage Code on the loss record must match the Annual Mileage Code in effect as of the date of loss, from the vehicle's corresponding premium record.

Refer to the Coding Section for examples.

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**Section C – Physical Damage**

**18. MODEL YEAR CODE (Positions 51-52)**

Report the two (2) digit numeric code. The Model Year Code on the loss record must match the Model Year Code in effect as of the date of loss, from the vehicle's corresponding premium record.

**19. ANTI-THEFT DEVICE DISCOUNT CODE (Position 53)**

Report the one (1) digit alphanumeric code. The Anti-Theft Device Discount Code on the loss record must match the Anti-Theft Device Discount Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

**20. Reserved for Future Use (Position 54)**

Report space or zero.

**21. PARTIAL/TOTAL LOSS INDICATOR (Position 55)**

Report the one (1) digit numeric code that indicates the damage to the vehicle involved in the accident. Refer to the Coding Section for applicable codes.

**22. OEM COVERAGE CODE (Position 56)**

Report the one (1) digit numeric code. The OEM Coverage Code on the loss record must match the OEM Coverage Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

**★ 23. DISCOUNT CODE (Position 57)**

Report the one (1) character alphanumeric code. The Discount Code on the loss record must match the Discount Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

**24. VALUE CODE (Positions 58-60)**

Report the three (3) digit numeric code. The Value Code on the loss record must match the Value Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

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**25. PRODUCER CODE (Positions 61-66)**

Report the six (6) character alphanumeric code. The Producer Code on the loss record must match the Producer Code from the policy's corresponding premium record.

Refer to the Coding Section for examples.

**26. HIGH-THEFT VEHICLE CODE (Position 67)**

Report the one (1) digit numeric code. The High-Theft Vehicle Code on the loss record must match the High-Theft Vehicle Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

**27. Reserved for Future Use (Position 68)**

Report space or zero.

**28. EXTRA-RISK RATING CODE – OTHER THAN COLLISION (Position 69)**

Report the one (1) digit numeric code. The Extra-Risk Rating Code - Other Than Collision on the loss record must match the Extra-Risk Rating Code - Other Than Collision as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

**29. Reserved for Future Use (Position 70)**

Report space or zero.

**30. EXTRA-RISK RATING CODE - COLLISION (Position 71)**

Report the one (1) digit numeric code. The Extra-Risk Rating Code - Collision on the loss record must match the Extra-Risk Rating Code - Collision as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

**31. ZIP CODE (Positions 72-80)**

Report the five (5) or nine (9) digit numeric code. The ZIP Code on the loss record must match the ZIP Code as of the date of loss, from the vehicle's corresponding premium record.

Refer to the Coding Section for examples.

**32. Reserved for Future Use (Positions 81-84)**

Report spaces or zeros.

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**Section C – Physical Damage**

**33. CATASTROPHE CODE (Positions 85-86)**

Catastrophe Code is a serial number assigned by the Insurance Services Offices (ISO) to a natural disaster. Report the applicable two (2) digit numeric Catastrophe Code. If not applicable, report spaces or zeros.

Refer to CAR's Statistical Edit Package for a list of applicable codes.

**34. TYPE OF LOSS CODE (Positions 87-88)**

Report the two (2) digit numeric code that describes the physical damage type of loss associated with the accident for which the transaction is being reported. Refer to the Coding Section for applicable codes.

★ **35. Reserved for Future Use (Positions 89-90)**

Report spaces or zeros.

**36. LOSS AMOUNT (Positions 91-98)**

Report the amount of the physical damage loss rounded to the nearest whole dollar.

The Loss Amount field is a numeric field where all negative values must be reported as signed. Any value from -99999999 to 99999999 may be reported. Amounts must be right justified with leading zeros.

**37. CLAIM IDENTIFICATION NUMBER (Positions 99-114)**

Report the Claim Identification Number or any other alphanumeric combination of characters that will make it possible to locate the claim record within company files. The number must consist only of significant alphanumeric characters.

The same claim number must be used to identify payments to a particular claimant for all liability and PIP (no-fault) coverages. For physical damage claims, it is acceptable to use a different claim number to identify payments under more than one physical damage coverage. Payments are then distinguished by coverage and within coverage by means of the applicable Type of Loss Code.

This field must be left justified and must be at least three (3) alphanumeric characters with no spaces between significant digits. If the Claim Identification Number reported is less than sixteen (16) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.



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**38. POLICY IDENTIFICATION NUMBER (Positions 115-130)**

Report the sixteen (16) position alphanumeric code. The Policy Identification Number on the loss record must match the Policy Identification Number from the policy's corresponding premium record.

Refer to the Coding Section for examples.

**39. VEHICLE IDENTIFICATION NUMBER (Positions 131-147)**

Report the Vehicle Identification Number that corresponds to the vehicle for which the loss transaction is being reported.

This field must be left justified and must be at least five (5) alphanumeric characters with no spaces between significant digits. If the Vehicle Identification Number is less than seventeen (17) characters, report spaces in all unused positions.

Refer to the Coding Section for examples.

**40. COMPANY USE (Positions 148-150)**

This field is for company use only and may be reported with spaces, zeros, or may contain any alphanumeric combination that suits the individual company's purposes.

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**★ VALUE CODE**

**PRIVATE PASSENGER MOTORCYCLES**

- Motorcycles (including Motorbikes), Motorscooters (including Scootmobiles, Safticycles, Motorglides), Mopeds and similar Motor Vehicles
- Motorcycle Value is a three digit numeric code that shall be reported on all Private Passenger Motorcycle records
- The motorcycle's value shall be rounded up to the nearest hundred dollars and the rounded value is used to develop the Value Code
- If the motorcycle value is \$99,900 or greater, report Value Code 999

Examples:

<b>Motorcycle Value</b>	<b>Motorcycle Value (rounded up to the nearest hundred dollars)</b>	<b>Code</b>
\$101	\$200	002
\$2,550	\$2,600	026
\$15, 225	\$15,300	153
\$24,786	\$24,800	248
\$102, 322	\$102,400	999

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

**PRE-INSURANCE INSPECTION IDENTIFICATION CODE**

- ★ • This code is valid for policy effective years 2009 and prior

<b>Description</b>	<b>Code</b>
Eligible for Pre-Insurance Inspection and Inspected	1
Eligible for Pre-Insurance Inspection and Not Inspected	2
Not Eligible or Waived	9

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

**INTENSIFIED APPRAISAL IDENTIFICATION CODE**

- ★ • This code is valid for policy effective years 1995 and prior

<b>Description</b>	<b>Claims &lt;= \$4,000</b>	<b>Claims &gt; \$4,000</b>
Eligible for Intensified Appraisal and Appraised	3	5
Eligible for Intensified Appraisal and Not Appraised	4	6
Not Eligible	9	8

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

**ANTI-THEFT DEVICE DISCOUNT CODE**

- Applies to other than collision coverage only
- ★ • Refer to the Anti-Theft Device Standards and Discounts Rule in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual for detailed descriptions of each category



Description	Code
No Discount Applies	0
Category I Applies	1
Category II Applies	2
Category III Applies	3
Category IV Applies	4
Category IV plus Category I Apply	5
Category IV plus Category II Apply	6
Category IV plus Category III Apply	7
Category V Applies	8
Category V plus Category I Apply	9
Category V plus Category II Apply	A
Category V plus Category III Apply	B

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**OEM COVERAGE CODE**

- ★ • If OEM Coverage exists on a policy, but is only applicable to one of the written physical damage coverages, separate collision and other than collision physical damage statistical records must be reported.

<b>Description</b>	<b>Code</b>
OEM Coverage Applies	1
OEM Coverage Does Not Apply	0

**Massachusetts Private Passenger Automobile  
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**HIGH-THEFT VEHICLE CODE**

- Applies to other than collision coverage only
- ★ • Refer to the High Theft Vehicle List in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual for a list of such vehicles

<b>Description</b>	<b>Code</b>
Not Applicable	0
High-Theft Vehicle	1
High-Theft Vehicle – No Rate Adjustment Vehicle contains Category III, IV or V Anti-Theft Device or Vehicle Recovery System	2

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

**EXTRA-RISK RATING CODE**

**OTHER THAN COLLISION**

- When multiple categories of extra-risk rating apply, code the lowest of the applicable codes
- For additional information regarding reporting extra-risk rating, refer to Section A – Premiums of the General Reporting Requirements Section of this Plan

Description	Code
Not Applicable	0
Convicted of motor vehicle theft <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	1
Convicted of auto insurance related fraud <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	2
★ Material misrepresentation of a Physical Damage claim <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	3
Two or more total fire claims OR two or more total theft claims <ul style="list-style-type: none"> <li>• Within the last three years</li> </ul>	4
★ Material misrepresentation of a Physical Damage claim <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	5
Convicted of vehicular homicide <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	6
Convicted of driving under the influence of alcohol or drugs <ul style="list-style-type: none"> <li>• Within the last three years</li> </ul>	7
Four or more greater than 50% at-fault accidents <ul style="list-style-type: none"> <li>• Within the last three years</li> </ul>	8
Salvage Title – No new certificate issued	9



**Massachusetts Private Passenger Automobile  
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**EXTRA-RISK RATING CODE**

**COLLISION**

- When multiple categories of extra-risk rating apply, code the lowest of the applicable codes
- For additional information regarding reporting extra-risk rating, refer to Section A – Premiums of the General Reporting Requirements Section of this Plan

Description	Code
Not Applicable	0
Convicted of vehicular homicide <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	1
Convicted of motor vehicle theft <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	2
Convicted of auto insurance related fraud <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	3
Material misrepresentation of a Physical Damage claim <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	4
★ Material misrepresentation of a Physical Damage claim <ul style="list-style-type: none"> <li>• Within the last five years</li> </ul>	5
★ Convicted of driving under the influence of alcohol or drugs <ul style="list-style-type: none"> <li>• Within the last three years</li> </ul>	6
Four or more greater than 50% at-fault accidents <ul style="list-style-type: none"> <li>• Within the last three years</li> </ul>	7
Two or more total fire claims OR two or more total theft claims <ul style="list-style-type: none"> <li>• Within the last three years</li> </ul>	8
Salvage Title – No new certificate issued	9

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

**TYPE OF LOSS CODE – PHYSICAL DAMAGE**

**OTHER THAN COLLISION**

Description	Code
Fire	01
Theft	02
Glass <ul style="list-style-type: none"> <li>• For additional information on Glass Losses, refer to Section B – Losses of the General Reporting Requirements Section of this Plan</li> </ul>	03
Malicious Mischief and Vandalism	05
Cyclone, Earthquake, Explosion, Hail, Tornado, Water Damage and Windstorm	06
Flood and Rising Water	07
Towing and Labor Costs <ul style="list-style-type: none"> <li>• Refer to the Coverage Code Decision Table in Appendix A for reportable fields</li> </ul>	08
★ All Other types – Other Than Collision	09

**COLLISION**

Description	Code
Without Waiver of Deductible – <ul style="list-style-type: none"> <li>• Collision loss payment when deductible is applied</li> <li>• Limited Collision with a deductible</li> </ul>	10
With Waiver of Deductible – <ul style="list-style-type: none"> <li>• Collision loss payment when deductible is applied</li> </ul>	11
With Waiver of Deductible – <ul style="list-style-type: none"> <li>• Collision loss payment when deductible is waived</li> <li>• Limited Collision with full coverage</li> </ul>	12
★ All Other types – Collision <ul style="list-style-type: none"> <li>• (Mandatory for policies effective 1/1/09 and subsequent and optional for policies effective 4/1/08-12/31/08)</li> </ul>	09

**Massachusetts Private Passenger Automobile  
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Part VIII – Record Layouts**

**PRIVATE PASSENGER RECORD LAYOUT MODIFICATION KEY**

The Private Passenger Record Layout Modification Key should be used in conjunction with the Private Passenger Record Layouts contained on the following pages. The key identifies those fields to which modifications were made in prior policy years. For example, the field may have been reported in an alternate field position, or the field was added to or eliminated from the Private Passenger Record Layout. For reporting instructions for prior effective years, refer to the Massachusetts Private Passenger Automobile Statistical Plan in effect for the specific year (which can be found on CAR's website ([www.commauto.com](http://www.commauto.com))).

No.	Valid Policy Effective Date(s)	Field	Annual Statement Line of Business Codes	Reporting Position
①	1989 through 1995	Intensified Appraisal ID Code	21.1 Losses	47
	1996 and subsequent	Reserved for Future Use		
②	1991 and subsequent	Producer Code	All	61 – 66
③	1995 and prior	Model Year Code	21.1	43 – 44
④	1995 and subsequent	ZIP Code	All	72 – 80
		Vehicle Identification Number	All	131 – 147
⑤	1996 and subsequent	Model Year Code	All	51 – 52
⑥	2001 and subsequent	OEM Coverage Code	21.1	56
⑦	2001 and subsequent Optional 1/1/1999-12/31/2000	Model Year Century Code	All	36
⑧	2001 and subsequent	Property Damage Limit Code	19.2	39 – 40
	2000 and prior			40
⑨	2002 and prior	Class Group Code	All	54
	2003 and subsequent	Reserved for Future Use		
⑩	2002 and prior	Claim Count	All Losses	90
	2003 and subsequent	Reserved for Future Use		
⑪	2002 and prior	Estimated Annual Mileage Code	All	48-50
	2003 and subsequent	Annual Mileage Code		
⑫	1996 – 2008	Rate Departure Factor Code	All Premiums	88 - 90
	2009 and subsequent	Reserved for Future Use		
⑬	2009 and prior	Accident Town Code	All Losses	40 - 42
	2010 and subsequent	Reserved for Future Use		
⑭	2009 and prior	Pre-Insurance Inspection ID Code	21.1 Premiums	47
	2010 and subsequent	Reserved for Future Use		
⑮	2011 and subsequent Optional 4/1/2010-12/31/2010	Continuous Coverage Discount Code	19.1, 19.2	58
⑯	2011 and subsequent Optional 4/1/2010-12/31/2010	Low Frequency Discount Code	19.1, 19.2	59
★ ⑰	2010 and prior	Symbol Code	21.1	45-46
	2011 and subsequent	Reserved for Future Use		

# Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

## PHYSICAL DAMAGE PREMIUM

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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

# Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

## PHYSICAL DAMAGE LOSS

1	COMPANY OR GROUP NUMBER CODE	
2		
3		
4	TRANSACTION TYPE CODE	
5		
6	ACCOUNTING DATE	Month
7		Year
8	POLICY EFFECTIVE DATE	Month
9		Year
10		Year
11	ACCIDENT DATE	Month
12		Day
13		Day
14		Year
15		Year
16	Reserved for Future Use	
17	STATE CODE	
18		
19	TERRITORY CODE	
20		
21		
22	CAR IDENTIFICATION CODE	
23	TYPE OF RISK CODE	
24		
25	ANNUAL STATEMENT LINE OF BUSINESS CODE	
26		
27		
28	SUBLINE CODE	
29		
30		
31		
32	CLASSIFICATION CODE	
33		
34		
35		
36	MODEL YEAR CENTURY CODE ⑦	
37	COVERAGE CODE	
38		
39		
40	Reserved for Future Use ⑬	
41		
42		
43	Reserved for Future Use ③	
44		
45	★ Reserved for Future Use ⑰	
46		
47	Reserved for Future Use ①	
48		
49	ANNUAL MILEAGE ⑪	
50	CODE	

51	MODEL YEAR CODE ⑤
52	
53	ANTI-THEFT DEVICE DISC. CODE
54	Reserved for Future Use ⑨
55	PARTIAL/TOTAL LOSS INDICATOR
56	OEM COVERAGE CODE ⑥
57	DISCOUNT CODE
58	
59	VALUE CODE
60	
61	
62	PRODUCER CODE
63	
64	②
65	
66	
67	HIGH-THEFT VEHICLE CODE
68	Reserved for Future Use
69	EXTRA-RISK RATING CODE – OTC
70	Reserved for Future Use
71	EXTRA-RISK RATING CODE – COLL.
72	
73	
74	
75	ZIP CODE
76	
77	④
78	
79	
80	
81	
82	Reserved for Future Use
83	
84	
85	
86	CATASTROPHE CODE
87	TYPE OF LOSS CODE
88	
89	Reserved for Future Use ⑩
90	
91	
92	
93	
94	
95	LOSS AMOUNT
96	
97	
98	
99	CLAIM IDENTIFICATION NUMBER
100	

101	CLAIM IDENTIFICATION NUMBER (Continued)
102	
103	
104	
105	
106	
107	
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109	
110	
111	POLICY IDENTIFICATION NUMBER
112	
113	
114	
115	
116	
117	
118	
119	
120	
121	VEHICLE IDENTIFICATION NUMBER ④
122	
123	
124	
125	
126	
127	
128	
129	
130	
131	COMPANY USE
132	
133	
134	
135	
136	
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

# 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 Discount	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	ZIP Code	Producer Code	Subline
###1##	10	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O	
###2##	15	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O	
###3##	17	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O	
###4##	18	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O	
###5##	30	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O	
###6##	20	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O	
###7##	21	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O	
###8##	25	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O	
###9##	26	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	N	Y	Y	O	O	
0400##		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	O	O	N	Y	Y	N	Y	Y	O	O
0408##, 0409## 041### 0420## - 0425## 0427## - 0429## 043###, 0508## 0509##, 051### 052###, 0530## 0531##, 0608## 0609##, 061### 062###, 063###		O	Y	N	Y	N	Y	Y	Y	Y	N	Y	Y	N	O	N	Y	Y	Y	Y	Y	O	O
042600		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	N	Y	Y	N	N	Y	O	O	
0453##		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	N	Y	Y	N	Y	Y	O	O	
0455##		N	Y	N	N	N	Y	Y	Y	Y	N	Y	Y	N	O	N	Y	Y	N	Y	Y	O	O
0459##		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	N	Y	Y	N	Y	Y	O	O	
0460##		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	O	O	N	Y	Y	N	Y	Y	O	O	
048300		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	O	N	Y	Y	N	Y	Y	O	O
049500		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	N	Y	Y	N	N	Y	O	O	
0539##		O	Y	N	N	N	Y	Y	Y	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	Y	N	N	N	O	O	
800000		N	Y	N	N	N	N	N	N	Y	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	Y	N	N	N	O	O	
998000		N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O	

# Massachusetts Private Passenger Automobile Statistical Plan

## Appendix A - Classification and Coverage Code Decision Tables

### COVERAGE CODE DECISION TABLE

- For all shaded areas, refer to the Classification Code Decision Table
- Applicable to Physical Damage records

Coverage Code	Anti-Theft Device Discount	Classification Code	Discount Code	Annual Mileage	Exposure	Extra-Risk Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Value Code	Vehicle Identification Number	ZIP Code	Producer Code	Subline
056,057	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
060,063		Y						N	N				Y					
080 - 082	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
083-087	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
089	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
Other OTC Cov.		Y											Y					

Coverage Code	Anti-Theft Device Discount	Classification Code	Discount Code	Annual Mileage	Exposure	Extra Risk-Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Value Code	Vehicle Identification Number	ZIP Code	Producer Code	Subline
012-019	N	Y											Y					
041	N	Y				N		N	N				Y					
040, 042-049	N	Y				N							Y					
072-079	N	Y											Y					
092	N	Y						N	N				Y					
096,097	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
099	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O