

# Massachusetts Private Passenger Automobile Statistical Plan Part I - Overview

## A. SCOPE OF THE PLAN

★ The Massachusetts Private Passenger Automobile Statistical Plan is applicable to total automobile direct business written by a company on vehicles rated in accordance with the Massachusetts Private Passenger Automobile Insurance Manual. This Plan also applies to vehicle classifications or coverages for which companies may file their own rates (e.g. antique automobiles). The Massachusetts Private Passenger Automobile Insurance Manual, which is published by the Automobile Insurers Bureau of Massachusetts, should be used in conjunction with both the Private Passenger Automobile Statistical Plan and the various informational Accounting and Statistical Notices published periodically by Commonwealth Automobile Reinsurers. In order to assure that the statistical data reported to CAR is of the highest level of quality, the Massachusetts Private Passenger Automobile Statistical Plan provides companies with the necessary requirements, instructions and codes for reporting detailed statistical data for the following automobile insurance coverages to CAR:

- Bodily Injury to Others
- Personal Injury Protection (No-Fault)
- Bodily Injury Caused by an Uninsured Automobile
- Damage to Someone Else's Property
- Optional Bodily Injury to Others
- Medical Payments
- Collision
- Limited Collision
- Comprehensive
- Substitute Transportation
- Towing and Labor
- Bodily Injury Caused by an Underinsured Automobile

## B. ORGANIZATION OF THE PLAN

The Massachusetts Private Passenger Automobile Statistical Plan is organized in the following major divisions:

- Part I – Overview
- Part II – General Rules
- Part III – General Reporting Requirements (Premiums and Losses)
- Part IV – Reporting Instructions – Premiums
- Part V – Reporting Instructions – Losses
- Part VI – Coding Section
- Part VII – Statistical Data Quality Program
- Part VIII – Record Layouts
- Appendix A – Decision Tables – Classification Code and Coverage Code
- Appendix B – Premium and Accident Town Tables
- Appendix C – Traffic Law Violations

★ The Overview Section introduces the Massachusetts Private Passenger Automobile Statistical Plan. It identifies the coverages for which this Plan is applicable, details the organization of this Plan, specifies the Statistical Plan's effective date and identifies how CAR informs users of updates to this Plan.

The General Rules Section of this Plan describes company reporting requirements and the proper method for reporting data to CAR. The General Reporting Requirements Section of this Plan contains general information relative to the reporting of premium, and loss data to CAR. The Reporting Instructions Sections of this Plan contain specifications for reporting each of the data fields required on the various premium and loss record layouts.

# Massachusetts Private Passenger Automobile Statistical Plan Part I - Overview

## **B. ORGANIZATION OF THE PLAN (Continued)**

The Coding Section of this Plan identifies the possible values or codes that are valid for each of the data fields contained on the premium and loss record layouts. Data fields apply to all record layouts unless otherwise noted. If a specific data field only applies to a specific record layout or coverage, this will be indicated in the Coding Section. The Coding Section is divided into four subsections. The first section contains codes that are applicable to all record layouts. The remaining sections contain codes that are applicable to the individual liability, no-fault and physical damage record layouts.

The Statistical Data Quality Program Section of this Plan details the specifics of the Statistical Data Quality Program. The purpose of the Statistical Data Quality Program is to assure the quality and completeness of the data reported to CAR. This data is subsequently used for statistical, reinsurance and ratemaking functions. The Program is subdivided into two sections. The Statistical Data Quality Components Section contains CAR's expectations for reporting quality and timely statistical data and the Statistical Data Quality Penalties Section contains associated reporting penalties.

The Record Layouts Section of this Plan identifies the required record layout format including appropriate field positions for statistical records reported to CAR. A Private Passenger Record Layout Modification Key precedes the record layouts and identifies the fields to which modifications have been made in prior years.

Appendix A of this Plan contains detailed Classification and Coverage Code Decision Tables. These Decision Tables shall be used to determine whether specific data fields are required for a particular classification or coverage code.

Appendix B of this Plan contains two tables of valid Premium and Accident Town Codes. One table is listed in alphabetical order and the other is listed in numerical order. These towns correspond to the rating towns listed in the Massachusetts Private Passenger Automobile Insurance Manual.

★ Appendix C of this Plan identifies all major and minor traffic violations and the chapter and section of the Massachusetts General Laws (M.G.L.) or the Code of Massachusetts Regulations (CMR) to which each violation applies.

## **C. EFFECTIVE DATE OF THE PLAN**

The Massachusetts Private Passenger Automobile Statistical Plan is applicable to policies with effective dates of January 1, 1981 and subsequent and contains revisions through the date noted on the cover page of this Plan. All policies and endorsements to such policies must contain the Statistical Plan coding and must be reported on the record format that was in effect for the particular policy effective year. Refer to the Private Passenger Automobile Statistical Plan applicable to the particular policy effective year.

## **D. UPDATES TO THE PLAN**

The Massachusetts Private Passenger Automobile Statistical Plan, initially published in loose-leaf form, is available for viewing or downloading from CAR's website ([www.commauto.com](http://www.commauto.com)). The current year version, as well as prior year versions of the Plan are available. Since the Private Passenger Statistical Plan is now available electronically, paper copies of revised pages are no longer distributed to companies. Instead, CAR will publish an Accounting and Statistical Notice to notify companies of the revised pages and companies will be directed to CAR's website for further information. The revised pages will be available on CAR's website and will be incorporated in the electronic version of the applicable Plan.

The revised pages will be applicable to all new and renewal policies with effective dates on or after the date indicated in the lower left corner of the reprinted pages. Note that specific revisions will be indicated by a star (★) to the left of the line containing the revision. The date in the lower right corner of the page represents the date that the revised page was approved by the Massachusetts Division of Insurance. Any special reporting instructions will be provided to companies via an Accounting and Statistical Notice published by CAR.

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

**Section A – Premiums**

**1. REPORTING OF PREMIUMS**

★ A separate premium record must be reported for each unique set of data elements contained in this Plan. Premiums are reported on statistical records by coverage (liability, personal injury protection (PIP) or no-fault, and physical damage). All bodily injury liability premium records must contain the combined premium of each separately developed bodily injury liability premium (i.e. compulsory bodily injury, optional bodily injury, medical payments, bodily injury caused by an underinsured auto and bodily injury caused by an uninsured auto). All other premium records (property damage liability, PIP (no-fault), other than collision and collision) should contain the individually developed premium. The premium amount reported must be inclusive of any premium attributed to merit rating surcharge or credit amounts.

Companies have the option to report combined bodily injury liability premiums apart from property damage liability premiums, on separate statistical records. Similarly, other than collision and collision premiums may be reported on separate statistical records if desired. Note that if Original Equipment Manufacturer (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.

Premium relating to a new or additional company specific coverage must be reported on a separate statistical record using Classification Code 998000, Type of Risk 9, and if applicable to physical damage, All Other Coverage Code 089 or 099.

If a limit of liability or physical damage deductible for which a statistical code is not currently available is offered, the premium record must be reported with the applicable classification and record reporting requirements and with the established all other limit or deductible codes.

★ **2. REPORTING OF MERIT RATING PREMIUMS**

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 combined with the policy base premium and reported on the applicable liability, PIP (no-fault) or physical damage premium record format.

The fifth and sixth positions of the reported Classification Code must indicate the merit rating status of the operator used to rate the vehicle. Merit rating status is defined as the number of points or incident free years recognized by the merit rating plan described in Rule 56 of the Commonwealth Automobile Reinsurers' Massachusetts Private Passenger Automobile Insurance Manual. Refer to the Coding Section and Appendix C of this Plan for specific instructions.

If the merit rating status of an operator changes during the policy term, follow the endorsement instructions described in this section. If a cancellation occurs, follow the cancellation instructions described in this section.

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

**Section A – Premiums**

★ **3. REPORTING OF EXPOSURE**

Exposure is required as outlined in the Coding Section of this Plan. Exposure must be separately reported for each of the subdivisions of experience for which separate classification codes and exposure basis are shown. If the Classification and Coverage Code Decision Tables contained in Appendix A of this Plan indicate that exposure is not required for certain classification codes or coverage codes, then spaces or zeros must be reported in the Exposure field.

Refer to the Reporting Instructions and Coding Sections of this Plan for further instructions regarding the reporting of exposure.

★ **4. CHANGES IN COVERAGE BY ENDORSEMENT**

**a. Endorsements Effective as of the Policy Effective Date**

All original records affected by the change in coverage must be offset and new records must be reported with the revised codes. On the new record, all codes not impacted by the change in coverage shall remain the same. Both the offset and reenter records must be fully coded. The Transaction Effective Date should always equal the Policy Effective Date on the offset and reenter records.

The following is an example of liability endorsement records that would be reported to CAR due to adding a new driver. The rate calculation would be affected, as indicated by the following premium adjustments:

Record	Tx-Type	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium	Class Code
Original	11	06-00	06-00	06-01	+12	\$527	\$190	110199
Offset	12	06-00	06-00	06-01	-12	-\$527	-\$190	110199
Reenter	12	06-00	06-00	06-01	+12	\$812	\$289	126900

**b. Endorsements Effective Subsequent to the Policy Effective Date**

All original records affected by the change must be offset to cancel the unearned premium and exposure. New records must be reported with the to-be-earned premium and exposure for the endorsed coverage and the revised codes. On the new record, all codes not impacted by the change in coverage shall remain the same. Both the offset and reenter records must be fully coded. The Transaction Effective Date on the offset and reenter records should be the effective date of the endorsement.

The following is an example of physical damage endorsement records that would be reported to CAR due a change in vehicle subsequent to the effective date:

Record	Tx-Type	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	OTC Prem	Coll Prem	VIN
Original	11	06-00	06-00	06-01	+12	\$72	\$250	JT3FJ62G1L1121580
Offset	12	06-00	12-00	06-01	- 6	-\$36	-\$125	JT3FJ62G1L1121580
Reenter	12	06-00	12-00	06-01	+ 6	\$88	\$494	1J4HI52K6TH450117

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

**Section A – Premiums**

★ **4. CHANGES IN COVERAGE BY ENDORSEMENT (continued)**

Changes by endorsement may be statistically reported on a coverage basis. For example, if the change is only for the bodily injury coverage, it is not necessary to include the corresponding property damage coverage information on the statistical record. However, any change to bodily injury premium must reflect the compulsory bodily injury, optional bodily injury, medical payments, bodily injury caused by an uninsured auto and bodily injury caused by an underinsured auto premiums, even if the change is limited to only one or some of the bodily injury coverages.

★ **5. CANCELLATION OF PREMIUMS**

When canceling premiums for a policy, all affected records must be individually offset (i.e. record by record) with the appropriate Transaction Type Code included on the cancellation record.

**a. Flat Cancellation**

For detailed information regarding flat cancellations, refer to the Massachusetts Private Passenger Automobile Insurance Manual. For a flat cancellation, the entry must be identical to the original entry except:

- i. The Exposure and Premium field(s) shall be shown as a credit
- ii. The Accounting Date shall be the month and year that the company booked the cancellation
- iii. The Transaction Type Code shall be 15

Record	Tx-Type	Actg-Date	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium
Original	11	04-00	01-00	01-00	01-01	+12	\$828	\$317
Cancellation	15	11-00	01-00	01-00	01-01	-12	-\$828	-\$317

**b. Pro Rata Cancellation**

For detailed information regarding pro rata cancellations, refer to the Massachusetts Private Passenger Automobile Insurance Manual. For a pro rata cancellation, the entry must be identical to the original entry except:

- i. The unearned portion of the premium and exposure shall be shown as a credit
- ii. The Transaction Effective Date shall be the effective date of the cancellation
- iii. The Accounting Date shall be the month and year that the company booked the cancellation
- iv. The Transaction Type Code shall be 13

Record	Tx-Type	Actg-Date	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium
Original	11	04-00	01-00	01-00	01-01	+12	\$716	\$269
Cancellation	13	11-00	01-00	06-00	01-01	-7	-\$403	-\$152

Refer to the Coding Section for the reporting of exposure on such transactions.

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

**Section A – Premiums**

★ **5. CANCELLATION OF PREMIUMS (Continued)**

**c. Short Rate Cancellation**

For detailed information regarding short rate cancellations, refer to the Massachusetts Private Passenger Automobile Insurance Manual. For a short rate cancellation, the entry must be identical to the original entry except:

- i. The unearned portion of the premium, calculated on the basis of the applicable short rate table (located in the Massachusetts Private Passenger Automobile Insurance Manual), and the exposure shall be shown as a credit
- ii. The Transaction Effective Date shall be the effective date of the cancellation
- iii. The Accounting Date shall be the month and year that the company booked the cancellation
- iv. The Transaction Type Code shall be 13

Record	Tx-Type	Actg-Date	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium
Original	11	04-00	01-00	01-00	01-01	+12	\$716	\$269
Cancellation	13	11-00	01-00	06-00	01-01	-7	-\$338	-\$130

Refer to the Coding Section for the reporting of exposure on such transactions.

★ **6. 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:

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

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

**Section A – Premiums**



**7. RATE DEVIATIONS**

Under Sections 113B and 193R of Chapter 175 of the Massachusetts General Laws, companies may request approval from the Massachusetts Division of Insurance to deviate from the approved fixed and established private passenger automobile rates. Statistical records reported on policies for which rate deviations have been applied must be coded with the appropriate Type of Risk and Rate Departure Factor Codes. Additionally, the premium reported on statistical records must reflect the policy premium after the application of rate deviations.

Refer to the Coding Section for applicable codes and examples.

**8. MULTIPLE YEAR POLICIES AND INSTALLMENT POLICIES**

Multiple year policies rated on an annual basis shall be reported in the same manner as one year policies. If the policy is written and rated for a period longer than one year, report the total policy premium for the full policy period and the total exposure for the full policy period.

The statistical reporting of policies written on an installment basis for terms not longer than one year is the same for policies written on a prepayment basis. Any interest or finance charge shall not be included in the premium reported for the policy.

**9. RULES FOR EXTENDING A POLICY**

A policyholder may request that his or her policy be extended. The statistical reporting for such extensions may be done by either of two methods: extension by endorsement or extension by cancellation and rewrite.

If the extension by endorsement method is used, the additional premium must be reported under the original policy number coded with Transaction Type Code 12. The Transaction Effective Date should be the date the extension took effect and the Policy Expiration Date should be the new expiration date.

If the extension is by cancellation and rewrite, a new policy number must be used and the unearned premium on the original policy must be credited in the same manner as any cancelled policy, coded with Transaction Type Code 13. All of the coding for the new policy shall be done in the usual manner under the new policy, coded with Transaction Type Code 11.

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

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



<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**

**PRIVATE PASSENGER MOTORCYCLE DEFINITION (continued)**



<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 C – Traffic Law Violations**

- The following abbreviations are used in Appendix C:  
M.G.L. c. \_\_, § \_\_                                      Chapter and Section of the Massachusetts General Laws  
\_\_ CMR \_\_    Code of Massachusetts Regulations
  
- The following out-of-state incidents are to be counted as Major Traffic Violations:
  - ◆ Operating under the influence of liquor and/or narcotics (including assignment to a driver alcohol education program)
  - ◆ Vehicular Homicide

<b>MAJOR TRAFFIC VIOLATIONS</b>	
Bypass ignition interlock for another	M.G.L. c. 90, § 24U(a)(1)
Child endangerment while OUI	M.G.L. c. 90, § 24V
Driving to Endanger or Reckless Driving	M.G.L. c. 90, § 24
Leaving Scene of Accident after Injuring a Person	M.G.L. c. 90, § 24
Leaving Scene of Accident after Injuring a Property	M.G.L. c. 90, § 24
Leaving Scene of Personal Injury and Death	M.G.L. c. 90, § 24
Liquor and Narcotics, operating under the influence of (including assignment to a driver alcohol education program or controlled substance treatment or rehabilitation program under M.G.L. c. 90 § 24D)	M.G.L. c. 90, § 24
Liquor and Narcotics, operating under the influence of and reckless operation causing serious injury	M.G.L. c. 90, § 24L
Manslaughter (only if by Motor Vehicle)	M.G.L. c. 265, § 13
Manslaughter while OUI	M.G.L. c. 265, § 13½
Operate without ignition interlock	M.G.L. c. 90, § 24S(a)
Operating after Revocation of License	M.G.L. c. 90, § 23
Operating after Suspension of Drivers License	M.G.L. c. 90, § 23
OUI while license suspended for OUI	M.G.L. c. 90, § 23
Permit unlicensed suspended operation of MV	M.G.L. c. 90, § 12(b)
Permit operation without ignition interlock	M.G.L. c. 90, § 12(c)
Refusing to Stop for Officer	M.G.L. c. 90, § 25
Tamper with ignition interlock	M.G.L. c. 90, § 24T(a)
Vehicular Homicide	M.G.L. c. 90, § 24G

**Massachusetts Private Passenger Automobile  
Statistical Plan  
Appendix C – Traffic Law Violations**

- All out-of-state incidents which can be classified in any one of the Minor Traffic Violation categories listed in the tables on pages C:2 – C:8 shall be counted as Minor Traffic Violations.

<b>MINOR TRAFFIC VIOLATIONS</b>	
Accident, hit and run	M.G.L. c. 90, § 24
Alleys and driveways, emerging from, must stop	720 CMR 9.06(20)
Allowing vehicle to stand unattended, motor running	M.G.L. c. 90, § 13
Anything on or in vehicle or on person interferes with operation	M.G.L. c. 90, § 13
Attempting a speed record	M.G.L. c. 90, § 13
Backing and u-turns prohibited	730 CMR 7.08(17)(b)
Backing up for missed ramp	720 CMR 9.08(3) 730 CMR 7.08(17)(b)
Blind pedestrians, must stop for	M.G.L. c. 90, § 14A
Blow horn when necessary	720 CMR 9.06(15)
Brakes, inadequate	730 CMR 7.05(5)(g)
Brakes, operating without	M.G.L. c. 90, § 7
Bridges, speed law	M.G.L. c. 85, § 20
Careless operation - construction zone	730 CMR 7.08(12)(c)
Careless or negligent operation	730 CMR 7.08(5)(a)
Channelizing island, no driving on	720 CMR 9.06(22)
Coasting	730 CMR 7.08(16)
Crossing solid pavement markings	730 CMR 7.08(8)
Crosswalk, motor vehicle not to enter if his car will block it	M.G.L. c. 89, § 11
Crosswalk, operator yield to pedestrian	M.G.L. c. 89, § 11
Cutting in after passing	720 CMR 9.06(3)
Deploying unauthorized sign	730 CMR 7.08(1)(a)
Directional signals, devices required	M.G.L. c. 90, § 7
Directional signals, hand or mechanical required for lane change	M.G.L. c. 90, § 14B
Drag racing, speeding	M.G.L. c. 90, § 17B
Driving in "breakdown lane"	M.G.L. c. 89, § 4B
Driving within 8 feet of street car stopped for passengers	M.G.L. c. 90, § 14
Emergency vehicles, right of way	M.G.L. c. 89, § 7
Employ unlicensed operator	M.G.L. c. 90, § 12(a)
Entry into excluded area - construction zone	730 CMR 7.08(12)(b)
Entry into restricted area - general	730 CMR 7.08(11)(a)
Entry into restricted area - left lane restrictions	730 CMR 7.08(11)(b)
Exhibit another license	M.G.L. c. 90, § 23
Failure to ascertain if it is safe to change lanes	M.G.L. c. 89, § 4A
Failure to comply with orders	730 CMR 7.08(1)(b)
Failure to keep to the right when turning right	M.G.L. c. 90, § 14 350 CMR 4.01(4) 720 CMR 9.06(16) 730 CMR 7.08(17)(c)
Failure to keep to the far left when turning on a one/two way street	M.G.L. c. 90, § 14
Failure to fasten a trailer to a tow vehicle with proper safety chains	M.G.L. c. 90, § 7
Failure to give proper stopping or turning signals	M.G.L. c. 90, § 14 350 CMR 4.01(4) 730 CMR 7.08(17)(c)

**Massachusetts Private Passenger Automobile  
Statistical Plan  
Appendix C – Traffic Law Violations**

<b>MINOR TRAFFIC VIOLATIONS (continued)</b>	
Failure to keep in right lane	M.G.L. c. 89, § 4B 350 CMR 4.01(4) 720 CMR 9.06(16) 730 CMR 7.08(13)(a) 730 CMR 7.08(13)(b)
Failure to keep to right when view is obstructed up to 400 feet	M.G.L. c. 89, § 4 720 CMR 9.06(16)
Failure to obey sign	730 CMR 7.08(1)(a)
Failure to obey traffic control signal	730 CMR 7.08(2)
Failure to see that movement can be made in safety before starting, stopping, turning or backing up	720 CMR 9.06(9)
Failure to stop at sign or signal at intersection	M.G.L. c. 89, § 9
Failure to stop at toll booth	730 CMR 7.03(2)
Failure to use care in stopping or turning - hand signals	730 CMR 7.08(17)(c)
Failure to use child restraint	M.G.L. c. 90, § 7AA
Fire apparatus, driving within 300 feet if going to a fire	M.G.L. c. 89, § 7A
Fire apparatus, failing to pull to right and stop	M.G.L. c. 89, § 7A
Fire Department, interfering with	M.G.L. c. 89, § 7A
Flashing red traffic signal, failure to stop	M.G.L. c. 89, § 9 730 CMR 7.08(2)
Following too closely	720 CMR 9.06(7) 730 CMR 7.08(15)
Hand signals, failure to give	M.G.L. c. 90, § 14B 350 CMR 4.01(4)
Headlights, dimming from high beam	M.G.L. c. 90, § 31 540 CMR 22.00 730 CMR 7.08(22)(b)
Headlights, one half hour after sunset	M.G.L. c. 90, § 7
Headlights, improper use of	730 CMR 7.08(22)(a) 730 CMR 7.08(22)(b)
Headphones, wearing while operating	M.G.L. c. 90, § 13
Height, operating vehicle when elevated or lowered	M.G.L. c. 90, § 7P
Hit and run, person injured	M.G.L. c. 90, § 24
Hit and run, property damage	M.G.L. c. 90, § 24
Horn, improper use of	730 CMR 7.08(21)
Horn, operating without	M.G.L. c. 90, § 7
Horn, sound when necessary	720 CMR 9.06(15)
Ignition key, remove from unattended vehicle	M.G.L. c. 90, § 13
Improper entry to a way	730 CMR 7.08(7)
Improper passing	M.G.L. c. 89, § 1
Improper use of cutouts	730 CMR 7.08(20)
Inadequate equipment (brakes, directional signals, lights or safety devices)	730 CMR 7.08(27)
Inspection sticker, failure to display	M.G.L. c. 90, § 20 730 CMR 7.08(26)

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<b>MINOR TRAFFIC VIOLATIONS (continued)</b>	
Inspection sticker, operating without	M.G.L. c. 90, § 7A M.G.L. c. 90, § 20 730 CMR 7.08(26)
Interfering with sign	730 CMR 7.08(1)(a)
Intersecting way, slow down when approaching	M.G.L. c. 90, § 14
Junior operator's license, operating in violation of	M.G.L. c. 90, § 8
Keeping to the right when overtaking another vehicle	730 CMR 7.08(13)(a) 730 CMR 7.08(13)(b)
Lane, marked, no straddling	720 CMR 9.06(1)
Learner's permit, motorcycle, violation of	M.G.L. c. 90, § 8B
Learner's permit, operating in violation of	M.G.L. c. 90, § 8B
License, Class 1-2-3	M.G.L. c. 90, § 8A 540 CMR 2.06
License, operating when not properly licensed	M.G.L. c. 90, § 10
License, violation of restriction	M.G.L. c. 90, § 8
Lights, operating motor vehicle with improper lights	M.G.L. c. 90, § 7 & § 16
Liquor, operation of motor vehicle containing alcoholic beverage, minor (under age 21)	M.G.L. c. 138, § 34C
Making a turn from the wrong lane of traffic	M.G.L. c. 90, § 14
Making a right turn on a red light where prohibited	M.G.L. c. 89, § 8
Meeting other vehicles, exercise due care when	M.G.L. c. 89, § 1
Mirrors and reflectors, operating without proper	M.G.L. c. 90, § 7
Minimum separation	730 CMR 7.06(5)(f)4 730 CMR 7.06(6)(e)4
Motorcycle, operating without proper equipment, lights and headgear	M.G.L. c. 90, § 7
Motorcycle, no more than 2 abreast	M.G.L. c. 89, § 4A
Motorcycle, no passenger unless machine so designed	M.G.L. c. 90, § 13
Motorcycle, single file when passing	M.G.L. c. 89, § 4A
Negligent loading	730 CMR 7.08(5)(b)
Negligently operating	M.G.L. c. 90, § 24 730 CMR 7.08(5)(a)
No stopping	730 CMR 7.06(5)(f)5 730 CMR 7.06(6)(e)5
Not reasonably to right for vehicle approaching from the opposite direction	M.G.L. c. 89, § 1
Noise, offensive, unreasonable (squealing tires)	M.G.L. c. 90, § 16
Not slowing down and keeping right of center on approaching intersection or corner where view is obstructed	M.G.L. c. 90, § 14
Not yielding to oncoming vehicles when making a left turn	M.G.L. c. 90, § 14

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<b>MINOR TRAFFIC VIOLATIONS (continued)</b>	
Obstructing emergency vehicle	M.G.L. c. 89, § 7
One way street	M.G.L. c. 89, § 10 720 CMR 9.05(1) & (2) 730 CMR 7.05(1)
One way street, left turn from	M.G.L. c. 90, § 14
Operating after suspension or revocation of registration	M.G.L. c. 90, § 23
Operating, at crosswalk yield to pedestrian	720 CMR 9.06(27)
Operating, being overtaken, must not increase speed	720 CMR 9.06(5) 730 CMR 7.08(14)
Operating on a bet or wager	M.G.L. c. 90, § 24
Operating car not properly registered	M.G.L. c. 90, § 9
Operating, disobeying sign, signal or marker	350 CMR 4.01(1) & (7) 720 CMR 9.06(10),(11), (12),(17) 720 CMR 9.07(4) 730 CMR 7.08(1)(a)
Operating, don't enter intersection or crosswalk unless crossing can be completed	720 CMR 9.06(6)(b)
Operating, don't obstruct movement of traffic	720 CMR 9.06(6)(a)
Operating, don't pass unless safe	720 CMR 9.06(3) & (4) 730 CMR 7.08(14)
Operating, funerals and processions	720 CMR 9.06(24) M.G.L. c. 272, § 42
Operating in violation of license restrictions	M.G.L. c. 90, § 8
Operating, men & equipment in highway	720 CMR 9.06(25)
Operating at speed greater than reasonable or proper	M.G.L. c. 90, § 17
Operating, marked lanes staying within	720 CMR 9.06(01)
Operating, motorcycle without permanent seat	M.G.L. c. 90, § 13
Operating motor vehicle without liability policy	M.G.L. c. 90, § 34J
Operating, no driving on sidewalks	720 CMR 9.06(19) M.G.L. c. 89, § 1
Operating, obey traffic signs, signals, markings	M.G.L. c. 90, § 18 350 CMR 4.01(1) & (7) 720 CMR 9.06(10),(11), (12),(17) 720 CMR 9.07(4) 730 CMR 7.08(1)(a) 730 CMR 7.08(2)

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<b>MINOR TRAFFIC VIOLATIONS (continued)</b>	
Operating on road surface closed to travel due to construction or repair	720 CMR 9.06(18)
Operating, obey yield signs	720 CMR 9.06(14)
Operating on ways divided into lanes	M.G.L. c. 89, § 4A
Operating through peekhole in snow on windshield	M.G.L. c. 90, § 13
Operating truck or bus, using passing lane where signs prohibit	720 CMR 9.08(5)
Operating, turning where signs prohibit	720 CMR 9.06(21)
Operating, U turn contrary to sign	720 CMR 9.06(22)
Operating unregistered car	M.G.L. c. 90, § 9
Operating, use right lane	720 CMR 9.06(2)
Operating without proper mirrors and reflectors	M.G.L. c. 90, § 7
Operator not to obstruct passing vehicle	M.G.L. c. 89, § 2, 730 CMR 7.08(14)
Parking lights	M.G.L. c. 90, § 7
Passing a vehicle stopped for a pedestrian in a crosswalk	M.G.L. c. 89, § 1 350 CMR 4.01(8)
Passing bicycles, slow down	M.G.L. c. 90, § 14
Passing, care in passing another vehicle	730 CMR 7.08(14)
Passing, commercial vehicles, excess 2 and one half tons (except busses) use right lane pass in adjacent lane	M.G.L. c. 89, § 4C
Passing, don't obstruct passer	M.G.L. c. 89, § 2
Passing horses, use care	M.G.L. c. 90, § 14
Passing on right, unless vehicle being passed is (A) making a left turn, (B) on one way street (C) on a divided highway	M.G.L. c. 89, § 2
Passing school bus when flashers are on	M.G.L. c. 90, § 14
Passing vehicle forbidden if view is obstructed for less than 400 feet	M.G.L. c. 89, § 4
Pedestrian, failing to exercise due care to avoid colliding with	720 CMR 9.06(28) 350 CMR 4.01(8)
Pedestrian, must slow down for	M.G.L. c. 90, § 14 350 CMR 4.01(8)
Permitting Operation by a person who has no legal right	M.G.L. c. 90, § 12
Procession, following vehicle ahead as closely as is practical and safe	720 CMR 9.06(24)
Racing	M.G.L. c. 90, § 24
Railroad crossing, failure to slow down	M.G.L. c. 90, § 15
Railroad crossing, failure to stop while lights are flashing or gate lowered	M.G.L. c. 90, § 15
Rear lights, must have	M.G.L. c. 85, § 15
Rear lights, operating without	M.G.L. c. 90, § 7
Red flag or light, rear of load	M.G.L. c. 90, § 7

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<b>MINOR TRAFFIC VIOLATIONS (continued)</b>	
Red flashing signal, stop	M.G.L. c. 89, § 9 730 CMR 7.08(2)
Right of way, fire engines, patrol wagons, ambulances	M.G.L. c. 89, § 7
Right of way, failure to yield to an approaching vehicle	720 CMR 9.06(14)
Right of way, pedestrian in a crosswalk	M.G.L. c. 89, § 11
Safety glass, operating or permitting operation without	M.G.L. c. 90, § 9A
School bus, driver's responsibilities	M.G.L. c. 90, § 7B
School bus, railroad crossing, must stop and open door	M.G.L. c. 90, § 15
School bus, speed limited	M.G.L. c. 90, § 17
School zone, speed limit	M.G.L. c. 90, § 17
Siren law	M.G.L. c. 90, § 16
Slow down to pass pedestrian	M.G.L. c. 90, § 14
Slow moving vehicles, keep right on upgrade	M.G.L. c. 89, § 4
Slow moving vehicles, keep 200 feet apart	720 CMR 9.06(8)
Space between vehicles	730 CMR 7.08(15)
Speed at railroad crossings	M.G.L. c. 90, § 15
Speed, bridges	M.G.L. c. 85, § 20
Speed, certain vehicles to operate 5 m.p.h. below speed posted	M.G.L. c. 90, § 17
Speed, decrease for special hazards (pedestrians, traffic, weather)	M.G.L. c. 90, § 17
Speed, excess speed - construction zone	730 CMR 7.08(12)(a)
Speed, failure to regulate when men and equipment are on road	M.G.L. c. 90, § 17
Speed, faster than posted	M.G.L. c. 90, § 17 M.G.L. c. 90, § 18 350 CMR 4.01(2) 730 CMR 7.08(6)(c)
Speed, greater than reasonable and proper	M.G.L. c. 90, § 17 730 CMR 7.08(6)(a)
Speed limit 15 m.p.h. near vehicle peddling merchandise, when flashing lights	M.G.L. c. 90, § 17
Speed limits, thickly settled district, school zone	M.G.L. c. 90, § 17
Speed, maximum speed	730 CMR 7.08(6)(c)
Speed, minimum speed	730 CMR 7.08(6)(c)
Speed, operating at dangerous speed	730 CMR 7.08(6)(b)
Speed, reasonable and proper	730 CMR 7.08(6)(a)
Speed, special regulations	M.G.L. c. 90, § 18
Speed, school bus	M.G.L. c. 90, § 17
Stolen car, operating	M.G.L. c. 90, § 24
Stop before passing school bus	M.G.L. c. 90, § 14
Stop sign, failure to completely stop	720 CMR 9.06(13)
Stop signs	M.G.L. c. 89, § 9
Stopping, standing, or parking	730 CMR 7.08(17)(a)

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<b>MINOR TRAFFIC VIOLATIONS (continued)</b>	
Street car, care in passing	M.G.L. c. 90, § 14
Street car, 8 foot stopping law	M.G.L. c. 90, § 14
Tailgating	720 CMR 9.06(7)
Television in operator's view	M.G.L. c. 90, § 13
Throughways, right of way	M.G.L. c. 89, § 9
Tires too wide	M.G.L. c. 90, § 19
Traffic, refusing to comply with lawful order of police officer when directing	720 CMR 9.07(3) 350 CMR 4.01(6) 730 CMR 7.08(1)(b)
Traffic control lights, failure to obey	720 CMR 9.06(10) 730 CMR 7.08(2)
Traffic signals, flashing red is same as stop sign	M.G.L. c. 89, § 9
Tread depth, tires	M.G.L. c. 90, § 7Q 540 CMR 4.04
Turning where signs prohibit	720 CMR 9.06(23)
Turning improperly	M.G.L. c. 90, § 14
Unauthorized entry or exit from a way	730 CMR 7.05(3)
Unauthorized or dangerous crossing of median or other area	730 CMR 7.08(10)(a)
Unauthorized use of breakdown lane	730 CMR 7.08(9)
Unauthorized use of cross-over	730 CMR 7.08(10)(b)
Unlawful speed on County Bridge	M.G.L. c. 85, § 20
Unattended vehicle, stop engine, set brakes, remove key from switch and from vehicle	M.G.L. c. 90, § 13
U turn where signs prohibit	720 CMR 9.06(26)
Vehicles excluded area, operating or permitting one's vehicle to be operated where posted	M.G.L. c. 90, § 16 350 CMR 4.01(10)
Violation of Department of Highways rule or regulation or by-laws relative to signs, lights, signal systems, traffic devices markings	M.G.L. c. 85, § 2
Violation of left lane exclusion of heavy vehicles	M.G.L. c. 89, § 4C
Violation of right of way at intersecting ways	M.G.L. c. 89, § 8
Violation of gubernatorial by-laws on ways of the Commonwealth	M.G.L. c. 85, § 23
Wrong direction in Sumner, Callahan, or Ted Williams Tunnel	730 CMR 7.05(2)
Wrong way travel	730 CMR 7.05(1)
"Yield sign," failure to surrender to oncoming traffic, stop if necessary	720 CMR 9.06(14)