

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

CLASSIFICATION CODE

STATISTICAL CLASS CODE ASSIGNMENT

- Statistical Class Code assignments shall be based on the characteristics of the individual used to rate the vehicle.
- ★ • For specific details relative to the classification of operators and the assignment of operators to vehicles, refer to Rule 28 (Classifications) of the AIB's Private Passenger Automobile Insurance Manual.
- ★ • Below is a list of Statistical Class Code definitions that follow on the subsequent pages:

Private Passenger
Miscellaneous Rated as Private Passenger
Private Passenger Motorcycles
Non-Owned Automobiles
Special Rating and Adjustment

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PRIVATE PASSENGER DEFINITION

Description: First Three Positions (Statistical Class)	Code
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 business. Refer to the General Reporting Requirement section for information regarding multi-vehicle policies.	110
Qualifies for Class 110 except the principal operator of the automobile is age 65 through 74.	115
Qualifies for Class 110 except the principal 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 business	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

Description: Fourth Position (Rating Class)	Code
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

Description: Fifth and Sixth Positions	Code
Regular Premium, Loss and Outstanding Loss Records	00
★ Excellent Driver Discount Plus Credit Records (Premium Only)	99
★ Excellent Driver Discount Credit Records (Premium Only)	98
★ Safe Driver Insurance Plan Surcharge Records (Premium Only)	00 – 45

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MISCELLANEOUS RATED AS PRIVATE PASSENGER DEFINITION

Description (SDIP 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 (SDIP 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
★ Regular Premium, Loss and Outstanding Loss Records	00
★ Excellent Driver Discount Plus Credit Records (Premium Only)	99
★ Excellent Driver Discount Credit Records (Premium Only)	98
★ Safe Driver Insurance Plan Surcharge Records (Premium Only)	00 – 45

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CLASSIFICATION CODE

PRIVATE PASSENGER MOTORCYCLE DEFINITION (continued)

Description: Fifth and Sixth Positions	Code
Regular Premium, Loss and Outstanding Loss Records	00
★ Excellent Driver Discount Plus Credit Records (Premium Only)	99
★ Excellent Driver Discount Credit Records (Premium Only)	98
★ Safe Driver Insurance Plan Surcharge Records (Premium Only)	00 – 45