

**Massachusetts Commercial Automobile  
Statistical Plan  
Part III - General Reporting Requirements**

**Section A – Premiums**

**10. REPORTING TERRORISM COVERAGE**

For all premium records, terrorism coverage information is identified in the Terrorism Coverage Code field. In situations where terrorism coverage is purchased in accordance with the Terrorism Risk Insurance Act of 2002 or if coverage for all other acts of terrorism not covered under the Act is purchased separately, a separate premium record is required to be reported to identify the premium associated with the terrorism coverage.

The terrorism coverage premium record must be coded using the statistical codes required for the Classification Code reported on the record, as indicated in Appendix A – Classification Decision Table. If the terrorism coverage premium has been determined on a policy level basis (i.e. one indivisible premium for terrorism coverage), for reporting purposes, the premium may be split in proportion to the underlying coverage on the policy.

Refer to Part VI – Coding Section for further information and examples for reporting terrorism coverage.

**★ 11. BUSINESS INTERRUPTION COVERAGE**

Business Interruption coverage provides coverage for the interruption of an insured's business resulting from direct and accidental loss or damage to scheduled property. This coverage is only applicable to voluntary policies.

Business Interruption coverage is identified with specific physical damage classification and coverage codes, and with an exposure basis representing the limit of insurance written on the endorsement schedule. For each scheduled item with a separate limit of insurance, an individual premium record is required to be reported for each item. For a group of multiple items with one single limit of insurance, one single premium record is required.

**Massachusetts Commercial Automobile  
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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          |
| 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  
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Part VI - Coding Section**

**CLASSIFICATION CODE**

**COMMERCIAL MOTORCYCLE DEFINITION**

- Motorcycles (including Motorbikes)
- Motorscooters (including Scootmobiles, Safticycles, Motorglides)
- Motorbikes
- Similar Motor Vehicles used for Commercial purposes

| <b>Description</b>  |   | <b>Code</b> |
|---------------------|---|-------------|
| <b>Rating Group</b> | <b>Cubic Centimeter Engine Displacement</b> |             |
| ★ Electric          | N/A   | 924000      |
| Group A             | C.C. Displacement to 70                     | 924100      |
|                     | C.C. Displacement 71 – 100                  | 924200      |
| Group B             | C.C. Displacement 101 – 125                 | 924300      |
|                     | C.C. Displacement 126 – 200                 | 924400      |
|                     | C.C. Displacement 201 – 275                 | 924500      |
|                     | C.C. Displacement 276 – 350                 | 924600      |
| Group C             | C.C. Displacement 351 – 500                 | 924700      |
|                     | C.C. Displacement 501 – 650                 | 924800      |
| Group D             | C.C. Displacement over 650                  | 924900      |

# Massachusetts Commercial Automobile Statistical Plan Part VI - Coding Section

## EXPOSURE

### 1. Per Car Basis

Report the exposure as the number of car months. A car month is equivalent to one car insured for one month. Refer to the Exposure table on the next page.

### 2. Per Plate Basis

For Garages Subject to the Compulsory Law, report the exposure as the number of plate months. A plate month is equivalent to one plate insured for one month. Refer to the Exposure table on the next page.

| <b>Example of per Plate Basis</b> |               |                                     |             |
|-----------------------------------|---------------|-------------------------------------|-------------|
| <b>Plates</b>                     | <b>Months</b> | <b>Result<br/>(Plates x Months)</b> | <b>Code</b> |
| 21                                | 12            | 252                                 | 0000252     |
| 100                               | 12            | 1200                                | 0001200     |

### 3. Per Payroll and Earnings Basis

For Garage Premises and Garages Not Subject to the Compulsory Law, and in all cases where the manual rates apply to each \$100 of payroll or earnings, the exposure is the estimated payroll or earnings at the inception of the policy. For coverages written on a payroll or earnings basis, the exposure shall be rounded to the nearest hundred dollars and shall be reported in units of one hundred. If the final audit after expiration of the policy develops additional payroll or earnings, such additional payroll or earnings over and above the estimated payroll or earnings must be reported on an additional record. If the audited payroll or earnings is less than the estimated, the difference is to be reported as a credit entry. On all records reporting adjustments after audit, report the original policy effective and expiration dates.

| <b>Example of Payroll and Earnings Basis</b> |                                       |                             |             |
|--|---------------------------------------|-----------------------------|-------------|
| <b>Payroll or Earnings</b>                   | <b>Rounded to the Nearest Hundred</b> | <b>Units of One Hundred</b> | <b>Code</b> |
| \$10,711                                     | \$10,700                              | \$107                       | 0000107     |
| \$250,295                                    | \$250,300                             | \$2,503                     | 0002503     |

### 4. Per Gross Receipts, Mileage and Cost of Hire Classes

The same basis of reporting applies as outlined in Payroll and Earnings Basis (3) above. Gross Receipts and Cost of Hire shall be rounded to the nearest hundred dollars and reported in units of one hundred. Mileage shall be rounded to the nearest hundred miles and reported in units of one hundred.

### 5. Per Employee Month Basis

The employee month exposure to be reported under Non-Ownership Liability is to be reported on an employee month basis. An employee month is equivalent to one employee insured for one month.

| <b>Example of Employee Basis</b> |               |  |             |
|----------------------------------|---------------|--|-------------|
| <b>Employees</b>                 | <b>Months</b> | <b>Result<br/>(Employees x Months)</b> | <b>Code</b> |
| 20                               | 12            | 240                                    | 0000240     |
| 155                              | 12            | 1860                                   | 0001860     |

### ★ 6. Limit of Insurance (Business Interruption Coverage Only)

Report the exposure as the limit of insurance written on the endorsement schedule. If each item of scheduled property has a separate limit of insurance, an individual premium record is required to be reported for each item. If a single limit of insurance applies to all scheduled property, one single premium record is required.

| <b>Example of Limit of Insurance</b>      |             |
|---|-------------|
| <b>Limit of Insurance (from Schedule)</b> | <b>Code</b> |
| \$10,000                                  | 0010000     |
| \$50,000                                  | 0050000     |

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**OTHER THAN COLLISION COVERAGE CODE (Continued)**

**MISCELLANEOUS COVERAGES**

| <b>Description</b>   | <b>Code</b> |
|--|-------------|
| Trailer Interchange Legal Liability (Class Code 993200)  | 050         |
| Single Interest – Fire and Theft (Class Code 998000)   | 051         |
| Single Interest – Conversion, Embezzlement or Secretion (Class Code 998000)  | 052         |
| Dealers Wholesale Floor Plan (Class Code 998000)   | 054         |
| Composite Rated Risks (Class Code 999000)  | 059         |
| Towing and Labor Cost – \$100 per disablement <ul style="list-style-type: none"> <li>• No other Comprehensive coverage afforded</li> <li>• Optional for policies effective 9/4/2002 – 12/31/2002. Mandatory for policies effective 1/1/2003 and subsequent.</li> </ul> | 080         |
| Towing and Labor Cost – \$25 per disablement <ul style="list-style-type: none"> <li>• No other Comprehensive coverage afforded</li> </ul>  | 081         |
| Towing and Labor Cost – \$50 per disablement <ul style="list-style-type: none"> <li>• No other Comprehensive coverage afforded</li> </ul>  | 082         |
| Rental Reimbursement   | 083         |
| Automobile Dealers False Pretense Coverage   | 084         |
| Sound Receiving and Transmitting Equipment<br>(excluding Police vehicles, Fire vehicles, and Garagekeepers)  | 087         |
| Retrospective Rating Plan D premium adjustment only<br>(Report Retrospective Rating Plan D premium, other than adjustments, with applicable class and coverage)  | 089         |
| All Other Coverages – excluding Collision  | 089         |



| <b>Miscellaneous Coverages - Other</b>             | <b>Code</b> |
|--|-------------|
| Business Interruption Coverage (Class Code 798700) | 401         |

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**COLLISION COVERAGE CODE (Continued)**

**MISCELLANEOUS COVERAGES**

| Description   | Code |
|---|------|
| Stated Amount – Limited Collision   | 041  |
| Trailer Interchange Legal Liability (Class Code 993200)   | 090  |
| Single Interest Collision (Class Code 998000)   | 091  |
| Stated Amount – Collision   | 092  |
| Composite Rated Risks (Class Code 999000)   | 093  |
| Dealers Wholesale Floor Plan (Class Code 998000)  | 094  |
| Agreed Amount – Collision   | 095  |
| Retrospective Rating Plan D premium adjustment only<br>(Report Retrospective Rating Plan D premium, other than adjustments, with applicable class and coverage) | 099  |
| All Other   | 099  |

| ★ Miscellaneous Coverages - Other                  | Code |
|--|------|
| Business Interruption Coverage (Class Code 798700) | 411  |

**GARAGE COVERAGE**

| Garagekeepers - Collision Coverage | Code |
|------------------------------------|------|
| Legal Liability Basis              | 311  |
| Direct Coverage – Primary          | 312  |
| Direct Coverage – Excess           | 313  |

| Garage Dealers - Drive-Away Collision Coverage | Code |
|--|------|
| \$300 Deductible                               | 477  |
| \$500 Deductible                               | 478  |
| All Other                                      | 099  |

| Garagekeepers – Miscellaneous Coverages    | Code |
|--|------|
| Sound Receiving and Transmitting Equipment | 317  |

# Massachusetts Commercial Automobile Statistical Plan

## Appendix A - Classification and Coverage Code Decision Tables

### CLASSIFICATION CODE DECISION TABLE

- Reporting of Anti-Theft Device Discount Code for the Commercial Motorcycle classifications is optional for policies effective 1/1/2003 – 12/31/2003 and mandatory for policies effective 1/1/2004 and subsequent.
- Those companies that have elected to adopt the revised Garage Policy writing program may report their statistical data using the revised reporting requirements on an optional basis for policies effective January 1, 2004 – June 30, 2004 and on a mandatory basis for policies effective July 1, 2004 and subsequent.

| 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 |
|--|---|--------------------------------------|-------------------|--------------------------|-----------------------------|----------|--------------------------|-------------------------|------------------------|------------------------|------------------------------|---------------------------|-------------------------------|-----------------------------|-------------------|----------------------------|------------------------------|-------------------------|----------|------------------|
|  |   | <b>Trucks, Tractors and Trailers</b> | <b>Zone Rated</b> | Y                        | Y                           | N        | N                        | Y                       | Y                      | Y                      | Y                            | Y                         | Y                             | N                           | Y                 | Y                          | N                            | Y                       | Y        | Y                |
|  | <b>Not Zone Rated</b>   | Y                                    | Y                 | N                        | Y                           | Y        | Y                        | Y                       | Y                      | Y                      | Y                            | Y                         | Y                             | Y                           | Y                 | Y                          | Y                            | Y                       | Y        | N                |
| <b>Priv.Pass.Types</b>                 | <b>Fleet and Non-Fleet</b>  | Y                                    | Y                 | N                        | Y                           | Y        | Y                        | Y                       | Y                      | Y                      | Y                            | Y                         | Y                             | Y                           | Y                 | Y                          | Y                            | Y                       | Y        | N                |
| <b>Public Transportation</b>           | <b>Zone Rated</b>   | Y                                    | Y                 | N                        | N                           | Y        | Y                        | Y                       | Y                      | Y                      | Y                            | N                         | Y                             | Y                           | N                 | Y                          | Y                            | Y                       | N        | Y                |
|  | <b>Not Zone Rated</b>   | Y                                    | Y                 | N                        | N                           | Y        | Y                        | Y                       | Y                      | Y                      | Y                            | N                         | Y                             | Y                           | Y                 | Y                          | Y                            | Y                       | Y        | N                |
| <b>Van Pools</b>                       | <b>Fleet and Non-Fleet</b>  | Y                                    | Y                 | N                        | N                           | Y        | Y                        | Y                       | Y                      | Y                      | Y                            | N                         | Y                             | Y                           | Y                 | Y                          | Y                            | Y                       | Y        | N                |
| <b>Special Types</b>                   | 7214,7908,7911,7915,7922  | Y                                    | Y                 | N                        | N                           | Y        | Y                        | Y                       | Y                      | Y                      | Y                            | N                         | Y                             | Y                           | Y                 | Y                          | Y                            | Y                       | Y        | N                |
|  | 9620  | Y                                    | N                 | N                        | N                           | Y        | Y                        | Y                       | Y                      | N                      | Y                            | N                         | Y                             | Y                           | Y                 | Y                          | N                            | Y                       | Y        | N                |
|  | 7926,7927   | Y                                    | Y                 | N                        | N                           | Y        | Y                        | Y                       | Y                      | Y                      | Y                            | N                         | 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                |
|  | 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        | N                |
|  | ★ 7987  | N                                    | N                 | N                        | N                           | Y        | N                        | N                       | N                      | N                      | N                            | N                         | N                             | N                           | Y                 | Y                          | N                            | N                       | Y        | N                |
|  | Other Spec.Types  | Y                                    | Y                 | N                        | N                           | Y        | N                        | Y                       | Y                      | Y                      | Y                            | N                         | Y                             | N                           | Y                 | Y                          | Y                            | Y                       | Y        | N                |
| <b>Commercial Motorcycles</b>          |   | Y                                    | Y                 | N                        | Y                           | Y        | N                        | Y                       | Y                      | N                      | Y                            | N                         | Y                             | N                           | Y                 | Y                          | Y                            | Y                       | Y        | N                |
| <b>Garages*</b>                        | <b>Subj. to Comp. Law</b>   | Y                                    | N                 | N                        | N                           | Y        | N                        | Y                       | Y                      | N                      | N                            | N                         | Y                             | N                           | Y                 | Y                          | N                            | N                       | Y        | N                |
|  | <b>Not Subj (0750)</b>  | Y                                    | N                 | Y                        | N                           | Y        | N                        | Y                       | Y                      | N                      | N                            | N                         | Y                             | N                           | Y                 | Y                          | N                            | N                       | Y        | N                |
|  | <b>Not Subj (7070)</b>  | Y                                    | N                 | Y                        | N                           | Y        | N                        | Y                       | Y                      | N                      | N                            | N                         | Y                             | N                           | Y                 | Y                          | N                            | N                       | Y        | N                |
|  | <b>Premises (0704,0705)</b>   | Y                                    | N                 | Y                        | N                           | Y        | N                        | Y                       | Y                      | N                      | N                            | N                         | N                             | N                           | Y                 | Y                          | N                            | N                       | Y        | N                |
| <b>Non-Owned Automobiles</b>           | 6619,7000   | N                                    | N                 | N                        | N                           | N        | N                        | Y                       | Y                      | N                      | N                            | N                         | Y                             | N                           | N                 | Y                          | 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                |
|  | 9020  | N                                    | N                 | N                        | N                           | N        | N                        | Y                       | Y                      | N                      | N                            | N                         | N                             | N                           | N                 | N                          | N                            | N                       | N        | N                |
|  | <b>Other Non-Owned</b>  | N                                    | N                 | N                        | N                           | Y        | N                        | Y                       | Y                      | N                      | N                            | N                         | N                             | N                           | N                 | Y                          | N                            | N                       | N        | N                |
| <b>Special Rating &amp; Adjustment</b> | 0599,0898,0899  | N                                    | N                 | N                        | N                           | Y        | N                        | Y                       | Y                      | N                      | N                            | N                         | Y                             | N                           | N                 | Y                          | 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                |
|  | 9981,9982,9985,9987,9989  | N                                    | N                 | N                        | N                           | N        | N                        | Y                       | Y                      | N                      | N                            | N                         | Y                             | N                           | N                 | Y                          | N                            | N                       | N        | N                |
|  | 9932  | N                                    | N                 | N                        | N                           | N        | N                        | N                       | N                      | N                      | N                            | N                         | N                             | N                           | N                 | Y                          | N                            | N                       | N        | N                |

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

# Massachusetts Commercial 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

| Other Than Collision            |                    |          |                              |                     |          |                            |                        |                              |                             |                   |                            |                              |                               |          |                  |
|---------------------------------|--------------------|----------|------------------------------|---------------------|----------|----------------------------|------------------------|------------------------------|-----------------------------|-------------------|----------------------------|------------------------------|-------------------------------|----------|------------------|
| Coverage Code                   | Accident Town Code | Age Code | Anti-Theft Device Disc. Code | Classification Code | Exposure | Intensified Appraisal Code | Original Cost New Code | Partial/Total Loss Indicator | Pre-Insurance Insp. ID Code | Premium Town Code | Rating Identification Code | Symbol Code (Cost New/Value) | Vehicle Identification Number | ZIP Code | Zone Rating Code |
| 005,065,105,165,265,365,465,565 |                    |          | N                            | Y                   |          |                            |                        |                              |                             |                   |                            |                              |                               |          |                  |
| 060,063                         |                    | N        |                              | Y                   |          |                            |                        |                              |                             |                   |                            |                              |                               |          |                  |
| 050-054,059                     | N                  | N        | N                            | Y                   | N        | N                          | N                      | N                            | N                           | N                 | N                          | N                            | N                             | N        | N                |
| 080,081,082                     | N                  | N        | N                            | N                   | N        | N                          | N                      | N                            | N                           | N                 | N                          | N                            | N                             | N        | N                |
| 083,087                         | N                  | N        | N                            | N                   | N        | N                          | N                      | N                            | N                           | N                 | N                          | N                            | N                             | N        | N                |
| 084                             | N                  | N        | N                            | Y                   | N        | N                          | N                      | N                            | N                           | N                 |                            | N                            | N                             | N        | N                |
| 089                             | N                  | N        | N                            | Y                   | N        | N                          | N                      | N                            | N                           | N                 |                            | N                            | N                             | N        | N                |
| 202-204,211-217                 |                    | N        | N                            | Y                   | N        | N                          | N                      | N                            | N                           |                   | Y                          | N                            | N                             |          | N                |
| All Other OTC Coverages         |                    |          |                              | Y                   |          |                            |                        |                              |                             |                   |                            |                              |                               |          |                  |

| Collision                       |                    |          |                            |                     |          |                            |                        |                              |                             |                   |                            |                              |                               |          |                  |
|---------------------------------|--------------------|----------|----------------------------|---------------------|----------|----------------------------|------------------------|------------------------------|-----------------------------|-------------------|----------------------------|------------------------------|-------------------------------|----------|------------------|
| Coverage Code                   | Accident Town Code | Age Code | Anti-Theft Device Discount | Classification Code | Exposure | Intensified Appraisal Code | Original Cost New Code | Partial/Total Loss Indicator | Pre-Insurance Insp. ID Code | Premium Town Code | Rating Identification Code | Symbol Code (Cost New/Value) | Vehicle Identification Number | ZIP Code | Zone Rating Code |
| 012-019,040,042-049,072,076-079 |                    |          | N                          | Y                   |          |                            |                        |                              |                             |                   |                            |                              |                               |          |                  |
| 090,091,093,094                 | N                  | N        | N                          | Y                   | N        | N                          | N                      | N                            | N                           | N                 | N                          | N                            | N                             | N        | N                |
| 041,092,095                     |                    | N        | N                          | Y                   |          |                            |                        |                              |                             |                   |                            |                              |                               |          |                  |
| 099                             | N                  | N        | N                          | Y                   | N        | N                          | N                      | N                            | N                           | N                 |                            | N                            | N                             | N        | N                |
| 311-313,317,477,478             |                    | N        | N                          | Y                   | N        | N                          | N                      | N                            | N                           |                   | Y                          | N                            | N                             |          | N                |
| 411                             |                    |          |                            | Y                   |          |                            |                        |                              |                             |                   |                            |                              |                               |          |                  |



**Massachusetts Commercial Automobile  
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Appendix A – Classification and Coverage Code Decision Tables**

**COMMERCIAL CLASSIFICATION CODES  
EXPOSURE BASIS**

| Classification   | Exposure Basis     | Examples/Comments                        |                                |                            |                  |
|--|--------------------|--|--------------------------------|----------------------------|------------------|
| <b>Trucks, Tractors and Trailers</b>   | Car Months         | Report Exposure as number of car months. |                                |                            |                  |
| <b>Private Passenger Types</b>   |                    |  |                                |                            |                  |
| <b>Public Transportation</b>   |                    |  |                                |                            |                  |
| <b>Van Pools</b>   |                    |  |                                |                            |                  |
| <b>Commercial Motorcycles</b>  |                    |  |                                |                            |                  |
| <b>Special Types:</b><br>Classes other than 7809, 7811 and 7813  |                    |  |                                |                            |                  |
| Classes 7809, 7811 and 7813 only   | Plate Basis        | Plates<br>(1)                            | Months<br>(2)                  | Result<br>(1)x(2)          | Exposure<br>Code |
|  |                    | 21                                       | 12                             | 252                        | 0000252          |
|  |                    | 100                                      | 12                             | 1,200                      | 0001200          |
| ★ Business Interruption (Class 7987)   | Limit of Insurance | Limit of Insurance                       |                                | Exposure Code              |                  |
|  |                    | \$10,000                                 |                                | 0010000                    |                  |
|  |                    | \$50,000                                 |                                | 0050000                    |                  |
| <b>Garages:</b> Exposure not required for physical damage.   |                    |  |                                |                            |                  |
| Subject to Compulsory Law<br>(Classes 0704, 0705 only)<br>and<br>Not Subject to Compulsory Law<br>(Classes 0750, 7070) | Payroll Basis      | Payroll<br>or<br>Earnings                | Round to<br>Nearest<br>Hundred | Units of<br>One<br>Hundred | Exposure<br>Code |
|  |                    | \$10,711                                 | \$10,700                       | \$107                      | 0000107          |
|  |                    | \$250,295                                | \$250,300                      | \$2,503                    | 0002503          |
| Subject to Compulsory Law<br>(Classes other than 0704, 0705)   | Plate Basis        | Plates<br>(1)                            | Months<br>(2)                  | Result<br>(1)x(2)          | Exposure<br>Code |
|  |                    | 21                                       | 12                             | 252                        | 0000252          |
|  |                    | 100                                      | 12                             | 1,200                      | 0001200          |
| <b>Non-Owned Automobiles:</b>  |                    |  |                                |                            |                  |
| Non-Ownership Liability<br>(Employees – Classes 6601, 6602, 6603,<br>6604, 6605, 6671)                                 | Employee Months    | Employees<br>(1)                         | Months<br>(2)                  | Result<br>(1)x(2)          | Exposure<br>Code |
|  |                    | 20                                       | 12                             | 240                        | 0000240          |
|  |                    | 155                                      | 12                             | 1,860                      | 0001860          |
| Non-Ownership Liability<br>(Volunteers – Classes 6670, 6672)   | Volunteer Months   | Volunteers<br>(1)                        | Months<br>(2)                  | Result<br>(1)x(2)          | Exposure<br>Code |
|  |                    | 45                                       | 12                             | 540                        | 0000540          |
|  |                    | 271                                      | 12                             | 3,252                      | 0003252          |
| Hired Autos<br>(Classes 6611, 6613, 6626, 6628, 5000)  | Cost of Hire       | Cost of<br>Hire                          | Round to<br>Nearest<br>Hundred | Units of<br>One<br>Hundred | Exposure<br>Code |
|  |                    | \$17,452                                 | \$17,500                       | \$175                      | 0000175          |
|  |                    | \$337,927                                | \$337,900                      | \$3,379                    | 0003379          |
| Other Non-Owned<br>(Classes 6619, 9020, 7000)  | -----              | No Exposure required.                    |                                |                            |                  |

**Massachusetts Commercial Automobile  
Statistical Plan  
Appendix A – Classification and Coverage Code Decision Tables**

**COMMERCIAL CLASSIFICATION CODES  
EXPOSURE BASIS (continued)**

| Classification                              | Exposure Basis       | Examples/Comments     |                          |                      |               |
|---|----------------------|-----------------------|--------------------------|----------------------|---------------|
| <b>Special Rating and Adjustment:</b>       |                      |                       |                          |                      |               |
| Gross Receipts (Classes 0599,0899)          | Gross Receipts Basis | Gross Receipts        | Round to Nearest Hundred | Units of One Hundred | Exposure Code |
|   |                      | \$12, 448             | \$12,400                 | \$124                | 0000124       |
|   |                      | \$250,295             | \$250,300                | \$2,503              | 0002503       |
| Mileage (Classes 0599, 0898)                | Mileage Basis        | Mileage               | Round to Nearest Hundred | Units of One Hundred | Code          |
|   |                      | 9,087                 | 9,100                    | 91                   | 0000091       |
|   |                      | 57,442                | 57,400                   | 574                  | 0000574       |
| All Other (than Gross Receipts and Mileage) | -----                | No Exposure required. |                          |                      |               |

**Massachusetts Commercial Automobile  
Statistical Plan  
Appendix B - Premium and Accident Town Tables**

**PREMIUM TOWN CODE - ACCIDENT TOWN CODE**

**ALPHABETICAL LISTING**

1. Cities and Towns are printed in Capital Letters.
2. Villages, Sections of Cities and Towns, and Local Designations are printed in Small Type with the name of the corresponding City or Town in the adjacent column.
3. Sections of Cities and Towns designated "North", "East", "South" and "West" or with a prefix or suffix that is merely supplemental to the principal name (such as West Newton or Arlington Heights) are not separately listed (see principal designation). In some instances there are two distinct townships, such as Reading and North Reading, in which case both towns are listed.
4. Counties are indicated by code, using the first position of the Town Code as follows:

| First Position | County     | First Position | County    |
|----------------|------------|----------------|-----------|
| 0              | Barnstable | 4              | Franklin  |
|                | Dukes      |                | Hampden   |
|                | Nantucket  | 5              | Hampshire |
|                | Plymouth   | 6              | Middlesex |
| 1              | Berkshire  | 7              | Norfolk   |
| 2              | Bristol    | 8              | Suffolk   |
| 3              | Essex      | 9              | Worcester |

- ★ 5. The City of Boston is divided into sections as follows:

| <b>City of Boston</b>   |   |                  |
|-------------------------|---|------------------|
| Definition              | ZIP Code  | Statistical Code |
| BOSTON CENTRAL          | 02108-02111, 02113-02116, 02118, 02133, 02199, 02201, 02203, 02210, 02215, 02222, 02241 | 821              |
| BRIGHTON                | 02134, 02135, 02163   | 822              |
| CHARLESTOWN-EAST BOSTON | 02128, 02129  | 824              |
| DORCHESTER              | 02122, 02124, 02125, 02126  | 819              |
| HYDE PARK               | 02136   | 818              |
| JAMAICA PLAIN           | 02130   | 817              |
| ROSLINDALE              | 02131   | 816              |
| ROXBURY                 | 02119, 02120, 02121   | 820              |
| SOUTH BOSTON            | 02127   | 823              |
| WEST ROXBURY            | 02132   | 815              |

6. The appropriate Out of State Town Codes are as follows:

| Location      | Code |
|---------------|------|
| Connecticut   | 991  |
| Maine         | 992  |
| New Hampshire | 993  |
| New York      | 994  |
| Rhode Island  | 995  |
| Vermont       | 996  |
| Other         | 999  |

**Massachusetts Commercial Automobile  
Statistical Plan  
Appendix B - Premium and Accident Town Tables**

**PREMIUM TOWN CODE - ACCIDENT TOWN CODE**

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