

**Massachusetts Commercial Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section A – Liability

6. POLICY EXPIRATION DATE (Positions 14-16)

Report the month and year of the expiration date of the policy.

Policy expiration month requires a one (1) digit code in position 14. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Policy expiration year requires a two (2) digit code in positions 15-16. Use the third and fourth positions of the policy expiration year of the entry being reported. For example, a policy expiration year of 2002 shall be reported as 02 in positions 15-16.

7. STATE CODE (Positions 17-18)

Report State Code 20.

8. PREMIUM TOWN CODE (Positions 19-21)

For those risks that are not zone rated, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town). However, if the risk is classified in accordance with the Public Transportation Section of the Massachusetts Commercial Automobile Insurance Manual, the Premium Town Code reported must be the highest rated city or town in which the vehicle is customarily operated.

- ★ For ceded zone-rated risks, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

For voluntary zone-rated risks, report Premium Town Code 000.

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Premium Town Code.

Refer to Appendix B for applicable codes.

9. CAR IDENTIFICATION CODE (Position 22)

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

10. TYPE OF RISK CODE (Position 23)

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

11. ANNUAL STATEMENT LINE OF BUSINESS CODE (Positions 24-26)

Report the three (3) digit numeric code corresponding to the Annual Statement Line of Business to which the transaction was assigned. Refer to the Coding Section for applicable codes.

**Massachusetts Commercial Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section B – No-Fault

6. POLICY EXPIRATION DATE (Positions 14-16)

Report the month and year of the expiration date of the policy.

Policy expiration month requires a one (1) digit code in position 14. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Policy expiration year requires a two (2) digit code in positions 15-16. Use the third and fourth positions of the policy expiration year of the entry being reported. For example, an expiration year of 2002 shall be reported as 02 in positions 15-16.

7. STATE CODE (Positions 17-18)

Report State Code 20.

8. PREMIUM TOWN CODE (Positions 19-21)

For those risks that are not zone rated, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town). However, if the risk is classified in accordance with the Public Transportation Section of the Massachusetts Commercial Automobile Insurance Manual, the Premium Town Code reported must be the highest rated city or town in which the vehicle is customarily operated.

★ For ceded zone-rated risks, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

For voluntary zone-rated risks, report Premium Town Code 000.

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Premium Town Code.

Refer to Appendix B for applicable codes.

9. CAR IDENTIFICATION CODE (Position 22)

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

10. TYPE OF RISK CODE (Position 23)

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

11. ANNUAL STATEMENT LINE OF BUSINESS CODE (Positions 24-26)

Report the three (3) digit numeric code corresponding to the Annual Statement Line of Business to which the transaction was assigned. Refer to the Coding Section for applicable codes.

12. SUBLINE CODE (Positions 27-29)

Report Subline Code 615.

**Massachusetts Commercial Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section C – Physical Damage

6. POLICY EXPIRATION DATE (Positions 14-16)

Report the month and year of the expiration date of the policy.

Policy expiration month requires a one (1) digit code in position 14. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Policy expiration year requires a two (2) digit code in positions 15-16. Use the third and fourth positions of the policy expiration year of the entry being reported. For example, an expiration year of 2002 shall be reported as 02 in positions 15-16.

7. STATE CODE (Positions 17-18)

Report State Code 20.

8. PREMIUM TOWN CODE (Positions 19-21)

For those risks that are not zone rated, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town). However, if the risk is classified in accordance with the Public Transportation Section of the Massachusetts Commercial Automobile Insurance Manual, the Premium Town Code reported must be the highest rated city or town in which the vehicle is customarily operated.

★ For ceded zone-rated risks, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

For voluntary zone-rated risks, report Premium Town Code 000.

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Premium Town Code.

Refer to Appendix B for applicable codes.

9. CAR IDENTIFICATION CODE (Position 22)

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

10. TYPE OF RISK CODE (Position 23)

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

11. ANNUAL STATEMENT LINE OF BUSINESS CODE (Positions 24-26)

Report the three (3) digit numeric code corresponding to the Annual Statement Line of Business to which the transaction was assigned. Refer to the Coding Section for applicable codes.

12. SUBLINE CODE (Positions 27-29)

Report Subline Code 618

**Massachusetts Commercial Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section C – Physical Damage

13. CLASSIFICATION CODE (Positions 30-35)

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

14. Reserved for Future Use (Position 36)

Report space or zero.

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

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

16. COLLISION COVERAGE CODE (Positions 40-42)

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

17. Reserved for Future Use (Positions 43-44)

Report spaces or zeros.

★ 18. Reserved for Future Use (Positions 45-46)

Report spaces or zeros.

19. PRE-INSURANCE INSPECTION IDENTIFICATION CODE (Position 47)

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

20. Reserved for Future Use (Position 48)

Report space or zero.

21. ZONE RATING CODE (Positions 49-51)

For zone rated risks, report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

For other than zone rated risks, report Zone Rating Code 000.

22. AGE CODE (Position 52)

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

**Massachusetts Commercial Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

Section C – Physical Damage

13. CLASSIFICATION CODE (Positions 30-35)

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

14. Reserved for Future Use (Position 36)

Report space or zero.

15. COVERAGE CODE (Positions 37-39)

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

16. ACCIDENT TOWN CODE (Positions 40-42)

Report the three (3) digit numeric code that represents the town in which the accident occurred.

Claims charged to vehicles involved in out-of-state accidents must be reported with the appropriate out-of-state Accident Town Code.

Refer to Appendix B for applicable codes.

17. Reserved for Future Use (Positions 43-44)

Report spaces or zeros.

★ 18. Reserved for Future Use (Positions 45-46)

Report spaces or zeros.

19. INTENSIFIED APPRAISAL IDENTIFICATION CODE (Position 47)

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

20. Reserved for Future Use (Position 48)

Report spaces or zeros.

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

CLASSIFICATION CODE

PUBLIC TRANSPORTATION

MISCELLANEOUS

Description	Code
Transportation of Migrant Workers	
Passenger Hazard Included	592600
Passenger Hazard Excluded	592700

Description	Code
Transportation Network Services Use <ul style="list-style-type: none"> • Coverage provided for drivers using their personal automobiles for ride-sharing, ride-hailing, on-demand delivery and other transportation network services • Does not include automobiles classified as taxi, limousine or car service automobiles • Applies to voluntary business only 	910000
★ Transportation Network Services Use <ul style="list-style-type: none"> • Primary coverage provided by the TNC company to its clients for ride-sharing, ride-hailing, on-demand delivery and other transportation network services • Applies to voluntary business only 	915000

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

CLASSIFICATION CODE

NON-OWNED AUTOMOBILES

Description	Code	
	Liability	Physical Damage
Non-Ownership Liability (Exposure Basis: Employee Months)		
Risks with 0 – 25 Employees	660100	--
Risks with 26 – 100 Employees	660200	--
Risks with 101 – 500 Employees	660300	--
Risks with 501 – 1,000 Employees	660400	--
Risks with over 1,000 Employees	660500	--
Individual Liability of Employees (including Social Service Agency Risks)	667100	--
Non-Ownership Liability (Exposure Basis: Volunteer Months)		
Volunteers (Social Service Agency Risks Only)	667000	--
Individual Liability of Volunteers (Social Service Agency Risks Only)	667200	--
★ Volunteers (Other Than Social Service Agency Risks) (Voluntary Business Only)	667400	--
★ Individual Liability of Volunteers (Other Than Social Service Agency Risks) (Voluntary Business Only)	667600	--
Hired Automobiles (Exposure Basis: Cost of Hire)		
Private Passenger and Commercial Vehicles (excluding Truckers)	661100	661100
Truckers	661300	661300
Truckers – Without Hold Harmless Agreements (Voluntary Business Only)	662600	662600
Truckers – With Hold Harmless Agreements (Voluntary Business Only)	662800	662800
Public Transportation Automobiles	500000	500000
On a Minimum or an “If Any” Premium Basis	661900	--
Other Non-Owned Automobiles		
Drive Other Car Coverage	902000	902000
Partnership as the Named Insured – Non-Ownership Liability	700000	--
All Other	700000	700000

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

OTHER THAN COLLISION COVERAGE CODE (Continued)

MISCELLANEOUS COVERAGES

Description	Code
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 • No other Comprehensive coverage afforded	080
Towing and Labor Cost – \$25 per disablement • No other Comprehensive coverage afforded	081
Towing and Labor Cost – \$50 per disablement • No other Comprehensive coverage afforded	082
Rental Reimbursement	083
Automobile Dealers False Pretense Coverage	084
Sound Receiving and Transmitting Equipment (excluding Police vehicles, Fire vehicles, and Garagekeepers)	087
★ On Hook Coverage (Voluntary Business Only)	088
Retrospective Rating Plan D premium adjustment only (Report Retrospective Rating Plan D premium, other than adjustments, with applicable class and coverage)	089
All Other Coverages – excluding Collision	089
★ Towing and Labor Cost – Greater than \$100 per disablement • Must be reported as a separate record from underlying OTC coverage • Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)	180
★ Roadside Assistance Coverage • Optional for policies effective 1/1/2023 – 12/31/2023. Mandatory for policies effective 1/1/2024 and subsequent (Voluntary Business Only)	181

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

SYMBOL CODE

ORIGINAL COST NEW of COMMERCIAL VEHICLES

★ For Policy Effective Years 2023 and prior:

The Symbol Code (Original Cost New) applies to the following classifications:

- Trucks, Tractors, and Trailers
- Private Passenger Types
- Publics
- Van Pools
- Special Types (refer to Appendix A – Classification Code Decision Table for applicable classifications)

For those vehicles with Original Cost New valued at \$90,001 and over (Symbol Code 12), companies are required to report the vehicle’s Original Cost New in the Original Cost New Code field of the physical damage premium and loss record layouts.

Cost New	Code
\$ 0 – 4,500	01
4,501 – 6,000	02
6,001 – 8,000	03
8,001 – 10,000	04
10,001 – 15,000	05
15,001 – 20,000	06
20,001 – 25,000	07
25,001 – 40,000	08
40,001 – 65,000	10
65,001 – 90,000	11
90,001 and over	12

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

SYMBOL CODE (Continued)

VEHICLE VALUE for COMMERCIAL MOTORCYCLES

★ For Policy Effective Years 2023 and prior:

- Motorcycles (including Motorbikes), Motorscooters (including Scootmobiles, Safticycles, Motorglides), Mopeds and similar Motor Vehicles

Value	Code	Value	Code	Value	Code
\$ 100	01	\$ 3,500	35	\$ 6,900	69
200	02	3,600	36	7,000	70
300	03	3,700	37	7,100	71
400	04	3,800	38	7,200	72
500	05	3,900	39	7,300	73
600	06	4,000	40	7,400	74
700	07	4,100	41	7,500	75
800	08	4,200	42	7,600	76
900	09	4,300	43	7,700	77
1,000	10	4,400	44	7,800	78
1,100	11	4,500	45	7,900	79
1,200	12	4,600	46	8,000	80
1,300	13	4,700	47	8,100	81
1,400	14	4,800	48	8,200	82
1,500	15	4,900	49	8,300	83
1,600	16	5,000	50	8,400	84
1,700	17	5,100	51	8,500	85
1,800	18	5,200	52	8,600	86
1,900	19	5,300	53	8,700	87
2,000	20	5,400	54	8,800	88
2,100	21	5,500	55	8,900	89
2,200	22	5,600	56	9,000	90
2,300	23	5,700	57	9,100	91
2,400	24	5,800	58	9,200	92
2,500	25	5,900	59	9,300	93
2,600	26	6,000	60	9,400	94
2,700	27	6,100	61	9,500	95
2,800	28	6,200	62	9,600	96
2,900	29	6,300	63	9,700	97
3,000	30	6,400	64	9,800	98
3,100	31	6,500	65	9,999 or Over	99
3,200	32	6,600	66		
3,300	33	6,700	67		
3,400	34	6,800	68		

Examples:

Motorcycle Value	Rating Value	Code
\$101	\$200	02
\$2550	\$2600	26

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

★ **ORIGINAL COST NEW CODE**

For Policy Effective Years 2023 and prior:

- Applies to vehicles with Original Cost New valued at \$90,001 and over, and reported with Symbol Code 12
- Report the vehicle's Original Cost New rounded to the nearest \$1,000

Examples:

Original Cost New	Code
\$90,001	090
\$125,650	126
\$502,230	502

For Policy Effective Years 2024 and subsequent:

Applies to the following vehicle and motorcycle classifications:

- Trucks, Tractors, and Trailers
- Private Passenger Types
- Publics
- Van Pools
- Special Types (refer to Appendix A – Classification Code Decision Table for applicable classifications)
- Motorcycles (including Motorbikes), Motorscooters (including Scootmobiles, Safticycles, Motorglides), Mopeds and similar Motor Vehicles
- Report the vehicle's Original Cost New rounded to the nearest \$1,000

Examples:

Original Cost New	Code
\$9,400	009
\$35,700	036
\$90,001	090
\$125,650	126
\$502,230	502
\$998,501 and over	999

**Massachusetts Commercial Automobile
Statistical Plan
Part VIII – Record Layouts**

COMMERCIAL RECORD LAYOUT MODIFICATION KEY

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

No.	Valid Policy Effective Date(s)	Field	Subline Codes	Reporting Position
①	1989 through 1995	Intensified Appraisal Code	618 Losses	47
②	1991 and subsequent	Producer Code	All	61 - 66
③	10/1/1992 and subsequent Optional 3/1/1992–9/30/1992	Pollution Liability Broadened Coverage Code	611	48
④	1995 and prior	Age Code	618	44
		Symbol Code (Motorcycle Value*)	618	44 - 46
⑤	1995 and subsequent	Zip Code	All	72 - 80
		Vehicle Identification Number	All	131 - 147
⑥	1996 and subsequent	Symbol Code (Motorcycle Value*)	618	45 - 46
		Age Code	611,615,618	52
⑦	1998 and subsequent	Aggregate Limits Identifier Code	611	53
⑧	2002 and prior	Class Group Code	All	54
	2003 and subsequent	Reserved for Future Use		
⑨	2002 and prior	Claim Count	All Losses	90
	2003 and subsequent	Reserved for Future Use		
⑩	7/1/2003 and subsequent Optional 1/1/2003-6/30/2003	Terrorism Coverage Code	All Premium	60
⑪	2012 and subsequent Optional 7/1/2011-12/31/2011	Original Cost New Code	618	56 - 58
★ ⑫	2023 and prior	Symbol Code	618	45 - 46
	2024 and subsequent	Reserved for Future Use		

★ * For Policy Effective Years 1995 and prior, Motorcycle Value was a three position code that was reported within the Age Code and Symbol Code fields. For Policy Effective Years 1996-2023, Motorcycle Value is a two a position code, reported within the Symbol Code field now located in positions 45-46.

Massachusetts Commercial Automobile Statistical Plan Part VIII – Record Layouts

PHYSICAL DAMAGE PREMIUM

1	COMPANY OR GROUP NUMBER CODE	
2		
3		
4	TRANSACTION TYPE CODE	
5		
6	ACCOUNTING DATE	Month
7		Year
8	POLICY EFFECTIVE DATE	Month
9		Year
10		Year
11	TRANSACTION EFFECTIVE DATE	Month
12		Year
13		Year
14	POLICY EXPIRATION DATE	Month
15		Year
16		Year
17	STATE CODE	
18		
19	PREMIUM TOWN CODE	
20		
21		
22	CAR IDENTIFICATION CODE	
23	TYPE OF RISK CODE	
24	ANNUAL STATEMENT LINE OF BUSINESS CODE	
25		
26		
27	SUBLINE CODE	
28		
29		
30	CLASSIFICATION CODE	
31		
32		
33		
34		
35	Reserved for Future Use	
36		
37	OTHER THAN COLLISION COVERAGE CODE	
38		
39		
40	COLLISION COVERAGE CODE	
41		
42		
43	Reserved for Future Use ④	
44		
45	Reserved for Future Use	
46	④ ⑥ ⑫	
47	PRE-INSURANCE INSP. ID CODE	
48	Reserved for Future Use	
49	ZONE RATING CODE	
50		

51	ZONE RATING CODE (Continued)
52	AGE CODE ⑥
53	ANTI-THEFT DEVICE DISC. CODE
54	Reserved for Future Use ⑧
55	
56	
57	ORIGINAL COST NEW CODE ⑪
58	
59	RATING IDENTIFICATION CODE
60	TERRORISM COV. CODE ⑩
61	
62	
63	PRODUCER CODE
64	②
65	
66	
67	
68	
69	Reserved for Future Use
70	
71	
72	
73	
74	
75	ZIP CODE
76	⑤
77	
78	
79	
80	
81	
82	
83	
84	EXPOSURE
85	
86	
87	
88	
89	EXPERIENCE RATING MODIFICATION FACTOR CODE
90	
91	
92	ALL OTHER RATING MODIFICATION FACTOR CODE
93	
94	Reserved for Future Use
95	
96	
97	
98	OTHER THAN COLLISION PREMIUM
99	
100	

101	OTHER THAN COLLISION PREMIUM (Continued)
102	
103	
104	COLLISION PREMIUM
105	
106	
107	
108	
109	
110	
111	Reserved for Future Use
112	
113	
114	
115	POLICY IDENTIFICATION NUMBER
116	
117	
118	
119	
120	
121	
122	
123	
124	
125	VEHICLE IDENTIFICATION NUMBER ⑤
126	
127	
128	
129	
130	
131	
132	
133	
134	
135	COMPANY USE
136	
137	
138	
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Refer to the Commercial Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Commercial Automobile Statistical Plan Part VIII – Record Layouts

PHYSICAL DAMAGE LOSS

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

51	ZONE RATING CODE (Continued)	
52	AGE CODE ⑥	
53	ANTI-THEFT DEVICE DISC. CODE	
54	Reserved for Future Use ⑧	
55	PARTIAL/TOTAL LOSS INDICATOR	
56	ORIGINAL COST NEW CODE ⑪	
57		
58		
59	RATING IDENTIFICATION CODE	
60	Reserved for Future Use	
61	PRODUCER CODE ②	
62		
63		
64		
65		
66	Reserved for Future Use	
67		
68		
69		
70		
71	ZIP CODE ⑤	
72		
73		
74		
75		
76		
77		
78	Reserved for Future Use	
79		
80		
81		
82	CATASTROPHE CODE	
83		
84		
85		
86	TYPE OF LOSS CODE	
87		
88		
89	Reserved for Future Use ⑨	
90	LOSS AMOUNT	
91		
92		
93		
94		
95		
96		
97		
98	CLAIM IDENTIFICATION NUMBER	
99		
100		

101	CLAIM IDENTIFICATION NUMBER (Continued)	
102		
103		
104		
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106		
107		
108		
109		
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111	POLICY IDENTIFICATION NUMBER	
112		
113		
114		
115		
116		
117		
118		
119		
120		
121	VEHICLE IDENTIFICATION NUMBER ⑤	
122		
123		
124		
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126		
127		
128		
129		
130		
131	COMPANY USE	
132		
133		
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Refer to the Commercial Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Commercial Automobile Statistical Plan

Appendix A - Classification and Coverage Code Decision Tables

CLASSIFICATION CODE DECISION TABLE

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	Vehicle Identif. Number	ZIP Code	Zone Rating Code
Trucks, Tractors and Trailers	**Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	N	Y	Y	N	Y
	Not Zone Rated	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N
Priv.Pass.Types	Fleet and Non-Fleet	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N
Public Transportation	**Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	N	Y	Y	N	Y
	Not Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	N
	Transportation Network Services Use (910000)	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N
	Transportation Network Services Use (915000)	N	N	N	N	N	Y	Y	N	N	N	N	Y	N	N	Y	N	N	N
Van Pools	Fleet and Non-Fleet	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	N
Special Types	7214,7908,7911,7915,7922	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	N
	9620,9630	Y	N	N	N	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	Y	N
	7926,7927	Y	Y	N	N	Y	Y	Y	Y	Y	Y	N	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	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	N
	7987	N	N	N	N	Y	N	N	N	N	N	N	N	N	Y	Y	N	Y	N
Other Spec.Types	Y	Y	N	N	Y	N	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	N	
Commercial Motorcycles		Y	Y	N	Y	Y	N	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	N
Garages*	Subj. to Comp. Law	Y	N	N	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	Y	N
	Not Subj (7050)	Y	N	Y	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	Y	N
	Not Subj (7070)	Y	N	Y	N	Y	N	Y	Y	N	N	N	Y	N	Y	Y	N	Y	N
	Premises (0704,0705)	Y	N	Y	N	Y	N	Y	Y	N	N	N	N	N	Y	Y	N	Y	N
Non-Owned Automobiles	6619,7000	N	N	N	N	N	N	Y	Y	N	N	N	Y	N	N	Y	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
	9020	N	N	N	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	N
	Other Non-Owned	N	N	N	N	Y	N	Y	Y	N	N	N	N	N	N	Y	N	N	N
Special Rating & Adjustment	0599,0898,0899	N	N	N	N	Y	N	Y	Y	N	N	N	Y	N	N	Y	N	N	N
	8000,9980,9990	N	N	N	N	N	N	Y	Y	N	N	N	Y	N	N	Y	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
	9932	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	N	N

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

** For ceded Zone Rated Classifications, Premium Town is required for all 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	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
080,081,082,180	N	N	N	N	N	N	N	N	N	N	N	N	N	N
083,087,088,181	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	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
041,092,095		N	N	Y										
099	N	N	N	Y	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	
411				Y										