Section A – Liability

22. MODEL YEAR CODE (Positions 51-52)

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

Refer to the Coding Section for examples.

23. Reserved for Future Use (Positions 53-55)

Report spaces or zeros.

24. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

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

25. DISCOUNT CODE (Position 57)

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

★ **26. CONTINUOUS COVERAGE DISCOUNT CODE (Position 58)**

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

★ **27. LOW FREQUENCY DISCOUNT CODE (Position 59)**

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

★ **28. Reserved for Future Use (Position 60)**

Report spaces or zeros.

29. PRODUCER CODE (Positions 61-66)

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

Refer to the Coding Section for examples.

30. Reserved for Future Use (Positions 67-71)

Report spaces or zeros.

Section A – Liability

31. ZIP CODE (Positions 72-80)

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

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

Refer to the Coding Section for examples.

32. EXPOSURE (Positions 81-87)

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

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

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

Report spaces or zeros.

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

Report spaces or zeros.

35. BODILY INJURY PREMIUM AMOUNT (Positions 96-103)

Report the combined premium for Bodily Injury, Optional Bodily Injury, Medical Payments, Bodily Injury Caused by an Uninsured Auto and Bodily Injury Caused by an Underinsured Auto rounded to the nearest whole dollar.

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

Section A – Liability

36. PROPERTY DAMAGE PREMIUM AMOUNT (Positions 104-111)

Report the property damage premium rounded to the nearest whole dollar.

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

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

Report spaces or zeros.

38. POLICY IDENTIFICATION NUMBER (Positions 115-130)

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

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

Refer to the Coding Section for examples.

39. VEHICLE IDENTIFICATION NUMBER (Positions 131-147)

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

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

Refer to the Coding Section for examples.

40. COMPANY USE (Positions 148-150)

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

Section B – No-Fault

21. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

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

22. DISCOUNT CODE (Position 57)

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

★ **23. CONTINUOUS COVERAGE DISCOUNT CODE (Position 58)**

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

★ **24. LOW FREQUENCY DISCOUNT CODE (Position 59)**

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

★ **25. Reserved for Future Use (Position 60)**

Report spaces or zeros.

26. PRODUCER CODE (Positions 61-66)

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

Refer to the Coding Section for examples.

27. RESERVED FOR FUTURE USE (Positions 67-71)

Report spaces or zeros.

28. ZIP CODE (Positions 72-80)

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

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

Refer to the Coding Section for examples.

Section B – No-Fault

29. EXPOSURE (Positions 81-87)

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

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

★ ### 30. Reserved for Future Use (Positions 88-90)

Report spaces or zeros.

31. Reserved for Future Use (Positions 91-95)

Report spaces or zeros.

32. PIP (NO-FAULT) PREMIUM AMOUNT (Positions 96-103)

Report the PIP premium rounded to the nearest whole dollar.

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

33. Reserved for Future Use (Positions 104-114)

Report spaces or zeros.

34. POLICY IDENTIFICATION NUMBER (Positions 115-130)

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

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

Refer to the Coding Section for examples.

Section B – No-Fault

35. VEHICLE IDENTIFICATION NUMBER (Positions 131-147)

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

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

Refer to the Coding Section for examples.

36. COMPANY USE (Positions 148-150)

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

Section A – Liability

20. MODEL YEAR CODE (Positions 51-52)

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

21. Reserved for Future Use (Positions 53-54)

Report spaces or zeros.

22. PARTIAL/TOTAL LOSS INDICATOR (Position 55)

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

23. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

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

24. DISCOUNT CODE (Position 57)

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

★ **25. CONTINUOUS COVERAGE DISCOUNT CODE (Position 58)**

Report the one (1) digit numeric code. The Continuous Coverage Discount Code on the loss record must match the Continuous Coverage Discount Code from the policy's corresponding premium record.

★ **26. LOW FREQUENCY DISCOUNT CODE (Position 59)**

Report the one (1) digit numeric code. The Low Frequency Discount Code on the loss record must match the Low Frequency Discount Code from the policy's corresponding premium record.

★ **27. Reserved for Future Use (Position 60)**

Report spaces or zeros.

Section A – Liability

28. PRODUCER CODE (Positions 61-66)

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

Refer to the Coding Section for examples.

29. Reserved for Future Use (Positions 67-71)

Report spaces or zeros.

30. ZIP CODE (Positions 72-80)

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

Refer to the Coding Section for examples.

31. RESERVED FOR FUTURE USE (Position 81)

Report space or zero.

32. REPORTING DATE (Positions 82-84)

Report the month and year in which the claim was established. Reporting month requires a one (1) digit code in position 82. 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.

Reporting year requires a two (2) digit code in positions 83-84. Use the third and fourth positions of the year in which the claim was established. For example, a claim established in the year 2001 shall be reported as 01 in positions 83-84.

33. Reserved for Future Use (Positions 85-86)

Report spaces or zeros.

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

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

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

Report spaces or zeros.

<u>Section A – Liability</u>

36. <u>LOSS AMOUNT (Positions 91-98)</u>

Report the amount of the liability loss rounded to the nearest whole dollar.

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

37. <u>CLAIM IDENTIFICATION NUMBER (Positions 99-114)</u>

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

The same claim number must be used to identify payments to a particular claimant for all liability and PIP (no-fault) coverages. Payments are then distinguished by coverage and within coverage by means of the applicable Type of Loss Code.

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

Refer to the Coding Section for examples.

38. <u>POLICY IDENTIFICATION NUMBER (Positions 115-130)</u>

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

Refer to the Coding Section for examples.

39. <u>VEHICLE IDENTIFICATION NUMBER (Positions 131-147)</u>

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

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

Refer to the Coding Section for examples.

40. <u>COMPANY USE (Positions 148-150)</u>

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

Section B – No Fault

21. TYPE OF CLAIMANT CODE (Position 53)

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

22. Reserved for Future Use (Positions 54-55)

Report spaces or zeros.

23. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

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

24. DISCOUNT CODE (Position 57)

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

★ **25. CONTINUOUS COVERAGE DISCOUNT CODE (Position 58)**

Report the one (1) digit numeric code. The Continuous Coverage Discount Code on the loss record must match the Continuous Coverage Discount Code from the vehicle's corresponding premium record.

★ **26. LOW FREQUENCY DISCOUNT CODE (Position 59)**

Report the one (1) digit numeric code. The Low Frequency Discount Code on the loss record must match the Low Frequency Discount Code from the vehicle's corresponding premium record.

★ **27. Reserved for Future Use (Position 60)**

Report spaces or zeros.

28. PRODUCER CODE (Positions 61-66)

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

Refer to the Coding Section for examples.

29. Reserved for Future Use (Positions 67-71)

Report spaces or zeros.

Section B – No Fault

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

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

Refer to the Coding Section for examples.

31. **Reserved for Future Use (Positions 81-86)**

Report spaces or zeros.

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

Report the two (2) digit numeric code that describes the PIP (no-fault) type of loss associated with the accident for which the transaction is being reported. Refer to the Coding Section for applicable codes.

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

Report spaces or zeros.

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

Report the amount of the PIP loss rounded to the nearest whole dollar.

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

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

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

The same claim number must be used to identify payments to a particular claimant for all liability and PIP (no-fault) coverages. Payments are then distinguished by coverage and within coverage by means of the applicable Type of Loss Code.

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

Refer to the Coding Section for examples.

Section B – No Fault

36. POLICY IDENTIFICATION NUMBER (Positions 115-130)

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

Refer to the Coding Section for examples.

37. VEHICLE IDENTIFICATION NUMBER (Positions 131-147)

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

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

Refer to the Coding Section for examples.

38. COMPANY USE (Positions 148-150)

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

★ **CONTINUOUS COVERAGE DISCOUNT CODE**

- This discount applies to Bodily Injury, PIP (No-Fault) and Property Damage coverages only.

- If the Continuous Coverage Discount does not apply, report zero or space.

Description	Code
Discount Applies	1

★ **LOW FREQUENCY DISCOUNT CODE**

- This discount applies to Bodily Injury, PIP (No-Fault) and Property Damage coverages only.

- If the Low Frequency Discount does not apply, report zero or space.

Description	Code
Discount Applies	1

PRIVATE PASSENGER RECORD LAYOUT MODIFICATION KEY

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

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

LIABILITY PREMIUM

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

51 52	MODEL YEAR CODE ⑤
53 54 55	Reserved for Future Use ⑨
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58 ★	CONTINUOUS COV. DISC. CODE ⑮
59 ★	LOW FREQUENCY DISC. CODE ⑯
60	Reserved for Future Use
61 62 63 64 65 66	PRODUCER CODE ②
67 68 69 70 71	Reserved for Future Use
72 73 74 75 76 77 78 79 80	ZIP CODE ④
81 82 83 84 85 86 87	EXPOSURE
88 89 90	Reserved for Future Use ⑫
91 92 93 94 95	Reserved for Future Use
96 97 98 99 100	BODILY INJURY PREMIUM

101 102 103	BODILY INJURY PREMIUM (Continued)
104 105 106 107 108 109 110 111	PROPERTY DAMAGE PREMIUM
112 113 114	Reserved for Future Use
115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130	POLICY IDENTIFICATION NUMBER
131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147	VEHICLE IDENTIFICATION NUMBER ④
148 149 150	COMPANY USE

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

LIABILITY LOSS

Pos	Field
1–3	COMPANY OR GROUP NUMBER CODE
4–5	TRANSACTION TYPE CODE
6	ACCOUNTING DATE — Month
7	ACCOUNTING DATE — Year
8	POLICY EFFECTIVE DATE — Month
9	POLICY EFFECTIVE DATE — Year
10	POLICY EFFECTIVE DATE — Year
11	ACCIDENT DATE — Month
12	ACCIDENT DATE — Day
13	ACCIDENT DATE — Day
14	ACCIDENT DATE — Year
15	ACCIDENT DATE — Year
16	Reserved for Future Use
17–18	STATE CODE
19–21	TERRITORY CODE
22	CAR IDENTIFICATION CODE
23	TYPE OF RISK CODE
24–26	ANNUAL STATEMENT LINE OF BUSINESS CODE
27–29	SUBLINE CODE
30–35	CLASSIFICATION CODE
36	MODEL YEAR CENTURY CODE ⑦
37–38	LIABILITY LIMITS CODE
39	Reserved for Future Use
40–42	Reserved for Future Use ⑬
43–47	Reserved for Future Use
48–50	ANNUAL MILEAGE CODE ⑪
51–52	MODEL YEAR CODE ⑤
53–54	Reserved for Future Use ⑨
55	PARTIAL/TOTAL LOSS INDICATOR
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58	★ CONTINUOUS COV. DISC. CODE ⑮
59	★ LOW FREQUENCY DISC. CODE ⑯
60	Reserved for Future Use
61–65	PRODUCER CODE ②
66–71	Reserved for Future Use
72–80	ZIP CODE ④
81	Reserved for Future Use
82	REPORTING DATE — Month
83	REPORTING DATE — Year
84	REPORTING DATE — Year
85–86	Reserved for Future Use
87–88	TYPE OF LOSS CODE
89–90	Reserved for Future Use ⑩
91–98	LOSS AMOUNT
99–100	CLAIM IDENTIFICATION NUMBER
101–114	CLAIM IDENTIFICATION NUMBER (Continued)
115–130	POLICY IDENTIFICATION NUMBER
131–147	VEHICLE IDENTIFICATION NUMBER ④
148–150	COMPANY USE

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

NO-FAULT PREMIUM

Pos	Field	
1–3	COMPANY OR GROUP NUMBER CODE	
4–5	TRANSACTION TYPE CODE	
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
17–18	STATE CODE	
19–21	TERRITORY CODE	
22	CAR IDENTIFICATION CODE	
23	TYPE OF RISK CODE	
24–26	ANNUAL STATEMENT LINE OF BUSINESS CODE	
27–29	SUBLINE CODE	
30–35	CLASSIFICATION CODE	
36	MODEL YEAR CENTURY CODE ⑦	
37	PIP COVERAGE CODE	
38–39	PIP DEDUCTIBLE CODE	
40–47	Reserved for Future Use	
48–50	ANNUAL MILEAGE ⑪ CODE	

Pos	Field
51–53	MODEL YEAR CODE ⑤
54–55	Reserved for Future Use ⑨
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58	★ CONTINUOUS COV DISC. CODE ⑮
59	★ LOW FREQUENCY DISC. CODE ⑯
60	Reserved for Future Use
61–66	PRODUCER CODE ②
67–71	Reserved for Future Use
72–80	ZIP CODE ④
81–87	EXPOSURE
88–90	Reserved for Future Use ⑫
91–95	Reserved for Future Use
96–100	PIP (NO-FAULT) PREMIUM

Pos	Field
101–103	PIP (NO-FAULT) PREMIUM (Continued)
104–114	Reserved for Future Use
115–130	POLICY IDENTIFICATION NUMBER
131–147	VEHICLE IDENTIFICATION NUMBER ④
148–150	COMPANY USE

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

NO-FAULT LOSS

Position	Field
1–3	COMPANY OR GROUP NUMBER CODE
4–5	TRANSACTION TYPE CODE
6–7	ACCOUNTING DATE — Month / Year
8–10	POLICY EFFECTIVE DATE — Month / Year Year
11–15	ACCIDENT DATE — Month / Day Day / Year Year
16	Reserved for Future Use
17–18	STATE CODE
19–21	TERRITORY CODE
22	CAR IDENTIFICATION CODE
23	TYPE OF RISK CODE
24–26	ANNUAL STATEMENT LINE OF BUSINESS CODE
27–29	SUBLINE CODE
30–35	CLASSIFICATION CODE
36	MODEL YEAR CENTURY CODE ⑦
37	PIP COVERAGE CODE
38–39	PIP DEDUCTIBLE CODE
40–42	Reserved for Future Use ⑬
43–47	Reserved for Future Use
48–50	ANNUAL MILEAGE ⑪ CODE
51–52	MODEL YEAR CODE ⑤
53	TYPE OF CLAIMANT
54–55	Reserved for Future Use ⑨
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58	★ CONTINUOUS COV DISC. CODE ⑮
59	★ LOW FREQUENCY DISC. CODE ⑯
60	Reserved for Future Use
61–65	PRODUCER CODE ②
66–71	Reserved for Future Use
72–80	ZIP CODE ④
81–86	Reserved for Future Use
87–88	TYPE OF LOSS CODE
89–90	Reserved for Future Use ⑩
91–98	LOSS AMOUNT
99–100	CLAIM IDENTIFICATION NUMBER
101–114	CLAIM IDENTIFICATION NUMBER (Continued)
115–130	POLICY IDENTIFICATION NUMBER
131–147	VEHICLE IDENTIFICATION NUMBER ④
148–150	COMPANY USE

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

Massachusetts Private Passenger Automobile Statistical Plan
Appendix A - Classification and Coverage Code Decision Tables

CLASSIFICATION CODE DECISION TABLE

Classification Code	Rating Class	Anti-Theft Device Discount	Coverage Code (Phys. Dam.)	Continuous Cov. Discount ★	Discount Code	Annual Mileage Code	Exposure	Extra-Risk Rating Codes	High-Theft Vehicle Code	Limits Codes (Liability)	Low Frequency Discount ★	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Passive Restraint Device	Territory Code	Symbol Code	Type of Risk Code	Value Code	Vehicle Identification	ZIP Code	Producer Code	Subline
###1##	10	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
###2##	15	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
###3##	17	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
###4##	18	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
###5##	30	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
###6##	20	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
###7##	21	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
###8##	25	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
###9##	26	O	Y	Y	Y	O	Y	Y	Y	Y	Y	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
0400##		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	O	O	N	Y	N	Y	N	Y	Y	O	O
0408##, 0409## 041### 0420## - 0425## 0427## - 0429## 043###, 0508## 0509##, 051### 052###, 0530## 0531##, 0608## 0609##, 061### 062###, 063###		O	Y	N	Y	N	Y	Y	Y	Y	N	Y	Y	N	O	N	Y	N	Y	Y	Y	Y	O	O
042600		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	N	N	Y	N	Y	N	N	Y	O	O
0453##		N	Y	N	N	N	Y	Y	Y	N	N	N	N	N	N	N	Y	N	Y	N	Y	Y	O	O
0455##		N	Y	N	N	N	Y	Y	Y	N	N	N	N	N	O	N	Y	Y	Y	N	Y	Y	O	O
0459##		N	Y	N	N	N	Y	Y	Y	N	N	N	N	N	N	N	Y	N	Y	N	Y	Y	O	O
048300		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	O	N	Y	N	Y	N	Y	Y	O	O
049500		N	Y	N	N	N	Y	Y	Y	Y	N	N	N	N	N	N	Y	N	Y	N	N	Y	O	O
0539##		O	Y	N	N	N	Y	Y	Y	Y	N	Y	Y	O	O	O	Y	Y	Y	N	Y	Y	O	O
190000		N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
700000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
800000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
902000		N	Y	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
998000		N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O