

# MASSACHUSETTS AUTOMOBILE INSURANCE

## PRIVATE PASSENGER VEHICLE OPERATOR CLASSIFICATIONS

Operator classifications are described below. Please compare the operator classes indicated on your Coverage Selections Page to these definitions to confirm ensure that all your vehicles have been properly classed.

### EXPERIENCED OPERATORS

#### Class 10 - Experienced Operator

All operators of the automobile have been licensed at least 6 years. The automobile is not customarily used in business used in your occupation, profession, or business. The principal operator is less than 65 years of age.

#### Class 15 - Experienced Operator - Age 65 or More

All operators of the automobile have been licensed at least 6 years. The automobile is not customarily used in business used in your occupation, profession, or business. The principal operator of the automobile is 65 years of age or more.

### INEXPERIENCED OPERATORS

#### Class 17 - Inexperienced Principal Operator - Licensed 3 or More Years

The owner or principal operator of the automobile has been licensed at least 3 years and less than 6 years. No operator of the automobile has been licensed less than 3 years.

#### Class 18 - Inexperienced Occasional Operator - Licensed 3 or More Years

There is an operator of the automobile who has been licensed at least 3 years and less than 6 years. No operator who has been licensed less than 6 years is an owner or principal driver of the automobile. No operator of the automobile has been licensed less than 3 years.

#### Class 20 - Inexperienced Principal Operator - Licensed 0-3 Years

The owner or principal operator of the automobile has been licensed less than 3 years.

#### Class 21 - Inexperienced Occasional Operator - Licensed 0-3 Years

There is an operator of the automobile who has been licensed less than 3 years. No operator who has been licensed less than 3 years is an owner or principal driver of the automobile.

Class 25 - Inexperienced Principal Operator - Licensed 0-3 Years - Driver Training

The owner or principal operator of the automobile has been licensed less than 3 years. All principal operators of the automobile who have been licensed less than 3 years have completed a satisfactory driver training program.

Class 26 - Inexperienced Occasional Operator - Licensed 0-3 Years - Driver Training

There is an operator of the automobile who has been licensed less than 3 years. No operator who has been licensed less than 3 years is an owner or principal driver of the automobile. All operators of the automobile who have been licensed less than 3 years have completed a satisfactory driver training program.

## **BUSINESS USE**

Class 30 - Business Use

The vehicle automobile is used in your the occupation, profession, or business of the insured. All operators of the automobile have been licensed at least 6 years.

Note: Vehicles used to transport for the transportation of school children, not registered for carrying passengers for hire, are classified as Class 30.

## **DEFERRED OPERATOR**

The SDIP DRRP Points and Classification of a deferred operator will not be assigned to any vehicle on the policy because the operator is the principal operator of a vehicle covered by another policy. Please confirm that verify the deferred status shown indicated in the operator section of the Coverage Selections Page is correct accurate.

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All operators have been licensed at least 6 years. The automobile is not used in your occupation, profession, or business. The principal operator is less than 65 years of age.

Class 15 - Experienced Operator - Age 65 or More

All operators have been licensed at least 6 years. The automobile is not used in your occupation, profession, or business. The principal operator is 65 years of age or more.

### INEXPERIENCED OPERATORS

Class 17 - Inexperienced Principal Operator - Licensed 3 or More Years

The owner or principal operator has been licensed at least 3 years and less than 6 years. No operator has been licensed less than 3 years.

Class 18 - Inexperienced Occasional Operator - Licensed 3 or More Years

There is an operator who has been licensed at least 3 years and less than 6 years. No operator who has been licensed less than 6 years is an owner or principal driver. No operator has been licensed less than 3 years.

Class 20 - Inexperienced Principal Operator - Licensed 0-3 Years

The owner or principal operator has been licensed less than 3 years.

Class 21 - Inexperienced Occasional Operator - Licensed 0-3 Years

There is an operator of the automobile who has been licensed less than 3 years. No operator who has been licensed less than 3 years is an owner or principal driver.

Class 25 - Inexperienced Principal Operator - Licensed 0-3 Years - Driver Training

The owner or principal operator has been licensed less than 3 years. All principal operators who have been licensed less than 3 years have completed a satisfactory driver training program.

Class 26 - Inexperienced Occasional Operator - Licensed 0-3 Years - Driver Training

There is an operator who has been licensed less than 3 years. No operator who has been licensed less than 3 years is an owner or principal driver. All operators who have been licensed less than 3 years have completed a satisfactory driver training program.

### **BUSINESS USE**

Class 30 - Business Use

The vehicle is used in your occupation, profession, or business. All operators have been licensed at least 6 years.

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## **BUSINESS USE**

Class 30 - Business Use

The automobile is used in the occupation, profession, or business of the insured. All operators of the automobile have been licensed at least 6 years.

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