Massachusetts Commercial Automobile Statistical Plan

Containing the Instructions and Codes Applicable to the Vehicles Rated in the Massachusetts Commercial Automobile Insurance Manual

Table of Contents

A. SCOPE OF THE PLAN

The Massachusetts Commercial Automobile Statistical Plan is applicable to total automobile direct business written by a company on vehicles rated in accordance with the Massachusetts Commercial Automobile Insurance Manuals. The Massachusetts Commercial Automobile Insurance Manuals, which are published by the Automobile Insurers Bureau of Massachusetts and by Commonwealth Automobile Reinsurers, should be used in conjunction with both the Massachusetts Commercial Automobile Statistical Plan and the various informational Accounting and Statistical Notices published periodically by Commonwealth Automobile Reinsurers. In order to assure that the statistical data reported to CAR is of the highest level of quality, the Massachusetts Commercial Automobile Statistical Plan provides companies with the necessary requirements, instructions and codes for reporting detailed statistical data for the following automobile insurance coverages to CAR:

> Bodily Injury Liability
> Personal Injury Protection
> Uninsured Motorist
> Property Damage Liability
> Medical Payments
> Underinsured Motorist
> Physical Damage
> Pollution Liability

B. ORGANIZATION OF THE PLAN

The Massachusetts Commercial Automobile Statistical Plan is organized in the following major divisions:

> Part I   – Overview
> Part II   – General Rules
> Part III   – General Reporting Requirements (Premiums and Losses)
> Part IV   – Reporting Instructions - Premiums
> Part V   – Reporting Instructions - Losses
> Part VI   – Coding Section
> Part VII   – Statistical Data Quality Program
> Part VIII   – Record Layouts
> Appendix A – Decision Tables – Classification Code and Coverage Code
> Appendix B – Premium and Accident Towns

The Overview Section introduces the Massachusetts Commercial Automobile Statistical Plan. It identifies the coverages for which this Plan is applicable, details the organization of this Plan, specifies the Statistical Plan's effective date and identifies how CAR informs users of updates to this Plan.

The General Rules Section of this Plan describes company reporting requirements and the proper method for reporting data to CAR. The General Reporting Requirements Section of this Plan contains general information relative to the reporting of premium, loss and claim count data to CAR. The Reporting Instructions Sections of this Plan contain specifications for reporting each of the data fields required on the various premium and loss record layouts.

B. **ORGANIZATION OF THE PLAN (Continued)**

The Coding Section of this Plan identifies the possible values or codes that are valid for each of the data fields contained on the premium and loss record layouts. Data fields apply to all record layouts unless otherwise noted. If a specific data field only applies to a specific record layout or coverage, this will be indicated in the Coding Section. The Coding Section is divided into four subsections. The first section contains codes that are applicable to all record layouts. The remaining sections contain codes that are applicable to the individual liability, no-fault and physical damage record layouts.

The Statistical Data Quality Program Section of this Plan details the specifics of the Statistical Data Quality Program. The purpose of the Statistical Data Quality Program is to assure the quality and completeness of the data reported to CAR. This data is subsequently used for statistical, reinsurance and ratemaking functions. The Program is subdivided into two sections. The Statistical Data Quality Components Section contains CAR's expectations for reporting quality and timely statistical data, and the Statistical Data Quality Penalties Section contains associated reporting penalties.

The Record Layouts Section of this Plan identifies the required record layout format including appropriate field positions for statistical records reported to CAR. A Commercial Record Layout Modification Key precedes the record layouts and identifies the fields to which modifications have been made in prior years.

Appendix A of this Plan contains detailed Classification Code and Coverage Code Decision Tables. These Decision Tables shall be used to determine whether specific data fields are required for a particular classification or coverage code.

Appendix B of this Plan contains two tables of valid Premium and Accident Town Codes. One table is listed in alphabetical order and the other is listed in numerical order. These towns correspond to the rating towns in the Massachusetts Commercial Automobile Insurance Manual.

C. **EFFECTIVE DATE OF THE PLAN**

The Massachusetts Commercial Automobile Statistical Plan is applicable to policies with effective dates of January 1, 1981 and subsequent and contains revisions through the date noted on the cover page of this Plan. All policies and endorsements to such policies must contain the Statistical Plan coding and must be reported on the record format that was in effect for the particular policy effective year. Refer to the Commercial Automobile Statistical Plan applicable to the particular policy effective year.

D. **UPDATES TO THE PLAN**

The Massachusetts Commercial Automobile Statistical Plan is published in loose-leaf form and as pages are revised or reprinted, all companies will receive a set of the revised pages only. The pages will be applicable to all new and renewal policies with effective dates on or after the date indicated in the lower left corner of the reprinted pages. Note that specific revisions will be indicated by a star (★) to the left of the line containing the revision. The date in the lower right corner of the page indicates the date that the page was last printed. Any special reporting instructions will be provided to companies via an Accounting and Statistical Notice published by CAR.

A. DATA REQUIREMENTS

All premium, paid loss and outstanding loss transactions (both ceded to CAR and voluntarily written) must be reported with the accounting month that corresponds to the month in which the transaction was booked. Submissions for a particular accounting month must be received in statistically acceptable condition at the offices of CAR by the close of business on the established due date. Refer to the Statistical Data Quality Program Section of the Plan for additional information and potential penalties associated with this requirement.

1. Reporting Thresholds

When the Massachusetts automobile writings of a company which currently does not report statistical data to CAR exceeds the established reporting thresholds for statistically reportable coverages, statistical data beginning with that policy effective year must be reported to CAR on a monthly basis. The thresholds for commercial business are $50,000 in written premiums or $25,000 in paid losses. Statistically reportable coverages are those coverages specified in the Massachusetts Commercial Automobile Statistical Plan. CAR verifies this data via the information recorded on the Exhibit of Premiums and Losses for the state of Massachusetts, which is contained on Page 15 of a company's Annual Statement for that calendar year. The reporting thresholds may be subject to yearly adjustments to reflect rate revisions and inflation. Refer to the Statistical Data Quality Components Section of the Statistical Data Quality Program for specific information on shipment reporting dates.

However, if a company cedes any business to CAR (refer to item C. of this section), then statistical data for all of the company's business, both ceded and voluntarily written, must be reported to CAR. This data must be reported regardless of whether the company's writings are below the reporting thresholds noted above.

2. Nil Submission

If no premium, paid loss and/or outstanding loss transactions were booked by the company during the accounting month being reported, the company must report a Nil Submission Form to CAR. This form may be obtained from the company's Data Analyst at CAR. Refer to the Statistical Data Quality Penalty Section of the Statistical Data Quality Program for the penalties that will be assessed if a nil shipment is reported for any month in which premium, paid loss and/or outstanding loss transactions should have been reported to CAR.

3. Low Volume Companies

Subject to CAR's approval, small companies may be permitted to report statistical data to CAR on a quarterly basis, rather than monthly. Companies that write less than $500,000 in written premiums and less than $500,000 in paid losses for statistically reportable coverages will be considered eligible for quarterly statistical reporting and are referred to as low volume companies. CAR verifies a company's volume of writings via the data recorded on the company's Massachusetts Annual Statement Page 15 for the most recent calendar year. Refer to the Statistical Data Quality Program Section of this Plan for additional information and potential reporting penalties applicable to low volume companies.

A. DATA REQUIREMENTS (Continued)

4. Companies in a Run-Off Position

Companies in a run-off position that have stopped writing Massachusetts automobile business must continue to statistically report run-off premium, paid loss and outstanding loss activity on all ceded policies. Statistical data must continue to be reported until all ceded premium has been reported and all ceded losses have been paid or closed without payment or CAR has closed-out the ceded premium and/or loss statistical reporting for the particular policy effective year. Additionally, companies in a run-off position must continue to report statistical data for voluntarily written business, but only until their total written premiums and paid losses (both voluntary and ceded combined) are less than the reporting thresholds noted above.

5. Reconciliation of Massachusetts Annual Statement Page 15

In addition to the above statistical reporting requirements, all companies that are licensed to write automobile insurance in the state of Massachusetts are required to submit a copy of their Massachusetts Annual Statement Page 15 even if they have no actual writings. On a quarterly basis, CAR reconciles the data recorded on a company's Massachusetts Annual Statement Page 15 to the data that the company has statistically reported to CAR. The reconciliation process is performed to verify the accuracy and completeness of the database utilized for statistical, ratemaking and reinsurance purposes. Specific information regarding the submission of Massachusetts Annual Statement Page 15 is detailed in a quarterly Accounting and Statistical Notice distributed by CAR. Refer to the Statistical Data Quality Program Section of this Plan for additional information and potential reporting penalties associated with the Massachusetts Annual Statement Page 15 process.

6. Filing of Massachusetts Automobile Insurance Expense Call

Additionally, on an annual basis, each member of CAR is required to file a calendar year Massachusetts Automobile Insurance Expense Call. The Expense Call identifies expenses for the following general categories: Loss Adjustment Expenses, Commissions, Acquisition, Field Supervision and Collection Expenses, Taxes, Licenses and Fees and General Expenses. The Expense Call identifies the portion of total company expenses that are attributable to the cost of transacting automobile insurance business in Massachusetts. On a yearly basis, CAR distributes an Accounting and Statistical Notice that contains specific instructions relative to the Massachusetts Automobile Insurance Expense Call. Refer to the Statistical Data Quality Program Section of this Plan for additional information and potential reporting penalties associated with the Expense Call process.

B. REPORTING METHOD

The instructions that are set forth in Section A – Premiums and Section B – Losses of the Reporting Instructions Sections of this Plan refer to records reported to CAR on magnetic tape or tape cartridge. To obtain complete and detailed reporting instructions, refer to the CAR Statistical Edit Package that contains Accounting/Statistical Submission Reporting Instructions.

B. REPORTING METHOD (Continued)

The following general instructions apply:

1. Each premium and loss shall be reported on an individual transaction-by-transaction basis in accordance with the instructions and codes contained in this Plan.

2. Companies are responsible for the completeness and accuracy of their own data. Prior to the submission of statistics, the company shall perform an audit of the statistics being reported to detect and correct any error in the assignment of statistical codes contained in the Coding Section of this Plan.

3. All coding must be numeric except for the following fields: Producer Code, Policy Identification Number, Vehicle Identification Number and Company Use fields on premium records and Producer Code, Policy Identification Number, Claim Identification Number, Vehicle Identification Number and Company Use fields on loss records. These fields may be reported with any combination of alphanumeric codes. Fields reserved for future use must be reported with spaces or zero filled.

4. For purposes of the Massachusetts Commercial Automobile Statistical Plan, all references to the reporting of spaces in any field will be denoted by an italicized lower case *b*. For example, in this Plan, Policy Identification Number 12345 would be denoted by 12345*bbbbbbbbbbb* (where *b* denotes a space). In this example, the symbol *b* indicates that a space would be reported by the company in every unused position of the Policy Identification Number field.

5. Data should be reported to CAR as follows:

   a. Each submission must be filed on a monthly basis with the exception of outstanding loss records, which should be filed quarterly in the March, June, September and December shipments. The records must be submitted in accordance with the Call Schedule that is published annually as an Accounting and Statistical Notice.

   b. In order to assure that a company's submission of data for a particular accounting month is complete, all premium and paid loss data for each accounting month must be submitted to CAR in a single mailing. However, it is acceptable for quarterly outstanding loss data to be submitted separately.

   If a company is not able to consolidate their shipments for mailing to CAR, a request for waiver from this requirement must be filed with CAR. If CAR grants a waiver to this requirement, it is necessary for the company to continue to submit their data shipments to CAR in the same manner for each subsequent accounting month.

   c. Companies that have no statistical data to report to CAR must report a Nil Submission Form. This report will indicate that a company has no premium, paid loss and/or outstanding loss transactions to report for a specific month.

B. REPORTING METHOD (Continued)

5. Data should be reported to CAR as follows (continued):

d. Each shipment of statistics must contain several control records that include control and summary totals relating to the statistics submitted. These totals must be in agreement with the data submitted for the period covered.

e. All reported data must be submitted on the appropriate record format as specified in the Record Layout Section of this Plan.

C. RISKS CEDED TO COMMONWEALTH AUTOMOBILE REINSURERS

All premiums and losses that are associated with risks ceded to Commonwealth Automobile Reinsurers must be reported to CAR. Premium and loss transactions for such ceded risks must be identified by the appropriate CAR Identification Code specified in the Coding Section of this Plan.

CAR's Plan and Rules of Operation require that the premium on ceded policies be reported at the full policy premium for cedable or total limits, regardless of the date of cession. Although only cedable limits or coverages will be covered by CAR, the full policy premium must be reported. When the total limits premium for a policy exceeds CAR's cedable limits, the portion that exceeds the cedable limit must be reported as a separate record utilizing the special non-cedable Classification Code. This code is identified in the Coding Section of this Plan as a Special Rating and Adjustment classification. The record also must be reported with the appropriate voluntary business CAR Identification Code. The premium amount reported would be the portion of premium that exceeds the cedable limit.

Risks that are initially written as voluntary business, but then ceded to CAR during the policy's term must be ceded as CAR business for the entire policy period. That is, offset and reenter adjustment entries must be reported to remove the record as voluntary business and replace it as CAR business, using the appropriate ceded CAR Identification Code and the total premium and exposure for the risk.

D. ADJUSTMENTS (ENDORSEMENTS)

An adjustment to a previously reported statistical record is made by reporting a complete offset of the original record and a new record that shows the proper (adjusted) statistical codes, exposure and/or dollar amounts. For adjustments (including endorsements) to premium records, the dollar amounts and exposure of the original and offsetting records must net to zero. For adjustment to loss records, the dollar amount and claim count of the original and offsetting records must net to zero.

For additional explanation and examples regarding the method for reporting adjustments or endorsements on premium records, refer to Section A – Premiums of the General Reporting Requirements Section of this Plan.

E. REINSURANCE – OTHER THAN CAR

Experience is to be reported on direct business only. Therefore, the reports of experience shall not include premiums received from or losses paid to other companies on account of reinsurance assumed by the reporting company, nor shall any deductions be made by the reporting company for reinsured premiums or for losses recovered from other companies on account of reinsurance.

Section A – Premiums

1. REPORTING OF PREMIUMS

A separate premium record must be reported for each unique set of data elements contained in this Plan. Premiums are reported on statistical records by coverage (liability, personal injury protection (PIP) or no-fault, and physical damage). All bodily injury liability premium records must contain the combined premium of each separately developed bodily injury liability premium (i.e. compulsory bodily injury, optional bodily injury, medical payments, underinsured motorists and uninsured motorists). All other premium records (property damage liability, PIP (no-fault), other than collision and collision) should contain the individually developed premium.

Companies have the option to report combined bodily injury liability premiums apart from property damage liability premiums, on separate statistical records. Similarly, other than collision and collision premiums may be reported on separate statistical records if desired.

Premium adjustments due to the application of Retrospective Rating Plan D must be reported on separate statistical records using the applicable Classification Code and Coverage Code. Retrospective Rating Plans are available for use on voluntary policies only.

2. SINGLE LIMIT POLICIES

Single limit policies with separate premiums for bodily injury and property damage shall be reported using the appropriate Limits Identifier Code.

When reporting the bodily injury and property damage premium on one record, the combined single limit code shall be reported in the Bodily Injury Limits Code field with spaces or zeros in the Property Damage Limits Code field. The corresponding bodily injury and property damage portions of the premium as determined by the single limit calculation shall then be reported in the appropriate Bodily Injury Premium Amount or Property Damage Premium Amount field.

When reporting bodily injury and property damage premium on two separate records, the records shall be reported in the following manner:

a. For the bodily injury record, the limit code shall be reported in the Bodily Injury Limits field with spaces or zeros in the Property Damage Limits field. The bodily injury portion of the premium as determined by the single limit calculation, shall be reported in the Bodily Injury Premium field with spaces or zeros in the Property Damage Premium field.

b. For the property damage record, the combined single limit code shall be reported in the Bodily Injury Limits field with spaces or zeros in the Property Damage Limits field. The Property Damage portion of the premium as determined by the single limit calculation, shall be reported in the Property Damage Premium field with spaces or zeros in the Bodily Injury Premium field.

For additional information relative to the single limit calculation, refer to the Massachusetts Commercial Automobile Insurance Manual.

Section A – Premiums

3. REPORTING OF EXPOSURE

Exposure is required as outlined in the Coding Section of this Plan. Exposure must be separately reported for each of the subdivisions of experience for which separate classification codes and exposure basis are shown. If the Classification and Coverage Code Decision Tables contained in Appendix A of this Plan indicate that exposure is not required for certain classification codes or coverage codes, then spaces or zeros must be reported in the Exposure field.

Refer to the Reporting Instructions and Coding Sections of this Plan for further instructions regarding the reporting of exposure.

4. CHANGES IN COVERAGE BY ENDORSEMENT

a. Endorsements Effective as of the Policy Effective Date

All original records affected by the change in coverage must be offset and new records must be reported with the revised codes. On the new records, all codes not impacted by the change in coverage shall remain the same. Both the offset and reenter records must be fully coded. The Transaction Effective Date should always equal the Policy Effective Date on the offset and reenter records.

The following is an example of liability endorsement records that would be reported to CAR due to a change in liability limits. The rate calculation would be affected, as indicated by the following premium adjustments:

Record	Tx-Type	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium	BI Limit	PD Limit
Original	11	06-00	06-00	06-01	+12	$527	$190	07	01
Offset	12	06-00	06-00	06-01	-12	-$527	-$190	07	01
Reenter	12	06-00	06-00	06-01	+12	$812	$289	09	07

b. Endorsements Effective Subsequent to the Policy Effective Date

All original records affected by the change must be offset to cancel the unearned premium and exposure. New records must be reported with the to-be-earned premium and exposure for the endorsed coverage and the revised codes. On the new records, all codes not impacted by the change in coverage shall remain the same. Both the offset and reenter records must be fully coded. The Transaction Effective Date on the offset and reenter records should be the effective date of the endorsement.
The following is an example of physical damage endorsement records that would be reported to CAR due to a change in vehicle subsequent to the effective date:

Record	Tx-Type	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	OTC Prem	Coll Prem	VIN
Original	11	06-00	06-00	06-01	+12	$72	$250	JT3FJ62G1L1121580
Offset	12	06-00	12-00	06-01	-6	-$36	-$125	JT3FJ62G1L1121580
Reenter	12	06-00	12-00	06-01	+6	$88	$494	1J4H152K6TH450117

Section A – Premiums

4. **CHANGES IN COVERAGE BY ENDORSEMENT (Continued)**

b. Endorsements Effective Subsequent to the Policy Effective Date (Continued)

Changes by endorsement may be statistically reported on a coverage basis. For example, if the change is only for the bodily injury coverage, it is not necessary to include the corresponding property damage coverage information on the statistical record. However, any change to bodily injury premium must reflect the compulsory bodily injury, optional bodily injury, medical payments, uninsured motorists and underinsured motorist premiums, even if the change is limited to only one or some of the bodily injury coverages.

5. **CANCELLATION OF PREMIUMS**

When canceling premiums for a policy, all affected records must be individually offset (i.e. record by record) with the appropriate Transaction Type Code included on the cancellation record.

a. Flat Cancellation

For detailed information regarding flat cancellations, refer to the Commercial Automobile Insurance Manual. For a flat cancellation, the entry must be identical to the original entry except,

i.   The Exposure and Premium field(s) shall be shown as a credit
ii. The Accounting Date shall be the month and year that the company booked the cancellation
iii. The Transaction Type Code shall be 15

Record	Tx-Type	Actg-Date	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium
Original	11	04-00	01-00	01-00	01-01	+12	$828	$317
Cancellation	15	11-00	01-00	01-00	01-01	-12	-$828	-$317

b. Pro Rata Cancellation

For detailed information regarding pro rata cancellations, refer to the Massachusetts Commercial Automobile Insurance Manual. For a pro rata cancellation, the entry must be identical to the original entry except,

i.   The unearned portion of the premium shall be shown as a credit
ii. The Transaction Effective Date shall be the effective date of the cancellation
iii. The Accounting Date shall be the month and year that the company booked the cancellation
iv. The Transaction Type Code shall be 13

Record	Tx-Type	Actg-Date	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium
Original	11	04-00	01-00	01-00	01-01	+12	$716	$269
Cancellation	13	11-00	01-00	06-00	01-01	-7	-$403	-$152

Refer to the Coding Section for the reporting of exposure on such transactions.

Section A – Premiums

5. **CANCELLATION OF PREMIUMS (Continued)**

   c. Short Rate Cancellation

   For detailed information regarding short rate cancellations, refer to the Massachusetts Commercial Automobile Insurance Manual. For a short rate cancellation, the entry must be identical to the original entry except,

   i.   The unearned portion of the premium, calculated on the basis of the applicable short rate table (located in the Massachusetts Commercial Automobile Insurance Manual), shall be shown as a credit
   ii. The Transaction Effective Date shall be the effective date of the cancellation
   iii. The Accounting Date shall be the month and year that the company booked the cancellation
   iv. The Transaction Type Code shall be 13

Record	Tx-Type	Actg-Date	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium
Original	11	04-00	01-00	01-00	01-01	+12	$716	$269
Cancellation	13	11-00	01-00	06-00	01-01	-7	-$338	-$130

   Refer to the Coding Section for the reporting of exposure on such transactions.

6. **PREMIUM MODIFICATION**

   The Experience Rating Modification Factor and the All Other Rating Modification Factor are developed based upon the requirements and parameters of the particular plan filed by a company. Examples of filed plans include Experience or Scheduled Rating Plans.

   The Experience Modification Factor and the All Other Modification Factor measure the difference between the policy's manual premium and the total premium charged for the policy, and will result in either a credit or debit to the policy's manual premium. The manual premium is the premium that would result from the use of rates and rules prior to the application of the Experience Rating, Scheduled Rating or other filed Plans.

   If the Factor is known at the time of policy issuance, report the adjusted premium amount as the policy's annual premium. If the Factor is not known at the time of policy issuance, report the manual premium amount and follow the endorsement procedures contained in both the General Rules Section and Section A – Premiums of the General Reporting Requirements of this Plan, once the adjusted premium amount has been determined.

   Refer to the Coding Section for examples.

Section A – Premiums

7. POLICIES SUBJECT TO AUDIT

There are several types of policies for which coverage is initially provided on an estimated basis and then adjusted once the actual exposure is determined by an audit of the risk. At the time of policy issuance, deposit statistical transactions which contain an estimate of a policy's exposure and premium based on the previous year of experience, must be statistically reported. Deposit transactions must be coded in accordance with the Classification Code Decision Table contained in Appendix A of this Plan.

Once an audit of a policy has been completed, report any necessary adjustment (audit) transactions containing the required statistical coding using Transaction Type Code 16 (Audit) or Transaction Type Code 12 (Endorsement, Audit or Policy Extension).

The exposure and premium reported on an audit transaction may be reported net of the exposure and premium reported on the initial deposit transaction or may be reported in conjunction with an endorsement record to offset the initial deposit transaction.

8. MULTIPLE YEAR POLICIES AND INSTALLMENT POLICIES

Multiple year policies rated on an annual basis shall be reported in the same manner as one year policies. If the policy is written and rated for a period longer than one year, report the total policy premium for the full policy period and the total exposure for the full policy period.

The statistical reporting of policies not subject to audit written on an installment basis for terms not longer than one year is the same for policies written on a prepayment basis. Any interest or finance charge shall not be included in the premium reported for the policy.

9. RULES FOR EXTENDING A POLICY

A policyholder may request that his or her policy be extended. The statistical reporting for such extensions may be done by either of two methods: extension by endorsement or extension by cancellation and rewrite.

If the extension by endorsement method is used, the additional premium must be reported under the original policy number coded with Transaction Type Code 12. The Transaction Effective Date should be the date the extension took effect and the Policy Expiration Date should be the new expiration date.

If the extension is by cancellation and rewrite, a new policy number must be used and the unearned premium on the original policy must be credited in the same manner as any cancelled policy, coded with Transaction Type Code 13. All of the coding for the new policy will be done in the usual manner under the new policy, coded with Transaction Type Code 11.

Section B – Losses

1. REPORTING OF LOSSES

Losses and allocated loss adjustment expenses must be reported on separate records with the applicable codes used to report the corresponding premium records in addition to the loss codes contained in the Coding Section of this Plan.

Allocated loss adjustment expenses must be submitted for all liability and PIP (no-fault) losses. For physical damage losses, allocated loss adjustment expenses are required only for ceded paid losses. However, allocated loss adjustment expenses for voluntary paid physical damage losses may be optionally reported.

2. DEFINITION OF A CLAIM AND A CLAIM COUNT

a. Claim Definition

For the purpose of this Plan, a claim shall be defined as:
i. the loss incurred on account of bodily injury to any one individual arising out of any one accident for a particular coverage,
ii. the loss for damage to the property, including loss of use, of any one individual (or legal entity) arising out of any one accident for which there is property damage coverage,
iii. each individual loss arising under a physical damage coverage.

b. Claim Count Definition

A claim count shall be assigned when a loss payment has been made or an outstanding reserve reported. A liability or PIP (no-fault) claim partly paid and partly outstanding shall only be counted once, but may be counted either on the paid or outstanding transaction. However, note that if the claim is counted on the outstanding transaction, it is necessary for the company to report a claim count on the final paid loss record when the claim is closed. A claim on which more than one payment is made shall only be counted once. In the case of an accident involving two or more claims, each claim shall be counted separately. The following specific situations apply to the counting of claims:

i. No claim count shall be assigned if involvement is limited to allocated loss adjustment expense or the cost of a bail bond.
ii. A claim involving a loss payment or the establishment of an outstanding reserve under two or more types of loss shall be counted as a claim for each loss, with the exception of towing and labor.
iii. Salvage, subrogation, and other recoveries (not reinsurance) shall be reported with a credit claim count only if the recovery is the total cost of the claim.
iv. A claim for bodily injury indemnity and claims for care and loss of service arising from the same injury shall be counted as one claim.
v. A claim for property damage indemnity and claims for loss of use arising out of the same accident shall be counted as one claim.
vi. A physical damage claim involving glass damage under a collision loss shall be counted as one claim, under the collision coverage.

Section B – Losses

2. DEFINITION OF A CLAIM AND A CLAIM COUNT (Continued)

Use the following procedure for the reporting of Claim Count on paid and outstanding loss records:

Description of Transactions	Claim Count	
	O/S Reserve	Loss Payment
Liability, & PIP (No-Fault) Indemnity		
If counting claims on initial paid basis:		
Initial reserve with no payment	1	N/A
Initial payment entry	0	1
Subsequent entries	0	0
If counting claims on final paid basis:		
Entries prior to final payment.	1	0
Final payment	0	1
Physical Damage Indemnity (other than Towing and Labor)		
If counting claims on initial paid basis:		
Initial payment entry	N/A	1
Subsequent entries	N/A	0
If counting claims on final paid basis:		
Entries prior to final payment	N/A	0
Final payment	N/A	1
Towing and Labor	0	0
Salvage and Subrogation (excluding PIP)		
Partial recoveries	0	0
Total recovery (claim count on final recovery record)	N/A	-1
Allocated Expenses	0	0

Section B – Losses

3. ACCIDENT REPORTING

Each accident must be uniquely identified within a given accident year. The Claim Identification Number must be used to uniquely identify the accident and claimant. If multiple coverages are involved, each coverage must be uniquely identified through the use of Coverage and Type of Loss codes. Refer to the Reporting Instructions - Losses Section of this Plan for additional information on Claim Identification Number.

The following example illustrates several scenarios for reporting Claim Identification Number. Note that in all cases, the Claim Identification Number must be consistent for the liability and no-fault lines of business. Refer to methods 1, 2, and 3 of the example. However, it is not required for the physical damage Claim Identification Numbers to be consistent either with liability and no-fault or within physical damage. Refer to methods 2 and 3 of the example.

Sample Loss Scenario:

Company A's insured was in an accident for which he was at fault. The insured suffers injuries ($9,000) plus lost wages ($500) and his vehicle was damaged ($2,100). The insured was also reimbursed for substitute transportation ($900). The other driver was seriously injured ($8,000), and his car was damaged ($3,500). Company B paid for their driver's medical bills under PIP coverage and paid collision damage waiving the deductible. Company B then subrogated against the at-fault insured's insurance company. Company B also paid for a police report ($10) and an independent medical exam ($350) under PIP, which was included in their subrogation figure to Company A. Company B's insured then took court action against the at-fault driver for pain and suffering, etc. ($10,000). Below is a summary of Company A's statistical reporting.

Claimant	Subline Code	Type of Loss Code	Coverage Code	Loss Amount	Claim Identification Number		
					Method 1	Method 2	Method 3
1 (Driver A)	611	05		$1,500	ABC010	ABC010	ABC010
	615	24		$7,500	ABC010	ABC010	ABC010
	615	34		$500	ABC010	ABC010	ABC010
	618	11	016	$1,600	ABC010	ABC019	ABC019
	618	09	083	$900	ABC010	ABC019	ABC018
2 (Driver B)	611	03		$3,500	ABC020	ABC020	ABC020
	611	01		$10,000	ABC020	ABC020	ABC020
	611	11		$9,160	ABC020	ABC020	ABC020

Section B – Losses

4. **REPORTING OF ALLOCATED/UNALLOCATED LOSS ADJUSTMENT EXPENSES**

a. Allocated Loss Adjustment Expenses (ALAE)

Allocated loss adjustment expenses are the following types of expenses paid by a company in connection with the adjustment of a specific claim. ALAE are to be reported as separate records, in the same detail as indemnity losses, using the appropriate Transaction Type Code. Transaction Type Code 27 represents paid legal expenses, Transaction Type Code 29 represents paid medical expenses, and Transaction Type Code 24 represents all other paid expenses. Transaction Type Code 22 represents outstanding allocated loss adjustment expenses.

Note that salvage pool expenses should not be reported as allocated loss adjustment expenses. Refer to the Subrogation Recoveries/Expenses portion of this section for additional details.

i. Transaction Type Code 27

The following are allowable legal allocated loss adjustment expenses:

a) Arbitration, court, and other specific items of expense, such as stenography, witnesses and summonses (excluding medical), examinations under oath
b) External attorney fees for claims in suit
c) House counsel fees for claims in suit, excluding fees incurred to effect subrogation, provided that:

1) The fees are computed at the same rate and by the same method as non-ceded claims,
2) The fees reflect the total operating cost, including labor, on an individual suit basis and are substantiated by time statistics (Operational costs are defined as expenses which are normally contained in company overhead, such as rent, heat, electricity, benefits, etc., but excludes any items of profit)

ii. Transaction Type Code 29

The following are allowable medical allocated loss adjustment expenses:

a) Medical examinations to determine the extent of the company's liability
b) Preferred provider network/organization service fee expenses incurred on a particular claim
c) Expert medical or other evidence
d) Laboratory and x-ray
e) Autopsy
f) Cost of medical records

Section B – Losses

4. REPORTING OF ALLOCATED/UNALLOCATED LOSS ADJUSTMENT EXPENSES (Continued)

   a. Allocated Loss Adjustment Expenses (ALAE) (Continued)

   iii. Transaction Type Code 24

   The following are allowable all other allocated loss adjustment expenses:

   a) Accident reconstruction
   b) Copies of documents
   c) Public records/police/fire reports (to the limit provided for by law)
   d) Motor vehicle registration search fees
   e) Appraisals of property (excluding motor vehicles)
   f) Special investigation of a claimant's background (including asset/credit reports)
   g) Engine oil, fluid analysis

   b. Unallocated Loss Adjustment Expenses

   Unallocated loss adjustment expenses are expenses paid by a company in settling a claim, that can not be directly allocated to a specific claim. Unallocated loss adjustment expenses are not to be reported. Examples of these expenses include:

   i. Overhead, salaries, and traveling expenses of company employees (other than amounts allocated as attorney fees for claims in suit)
   ii. Special investigations concerning the facts of the loss
   iii. Adjuster's fees, including those paid to independent adjusters and/or attorneys for adjusting claims (The term "adjusting" includes the investigation and adjustment of claims, the disposition of salvage, and the recovery of subrogation claims not in suit)
   iv. Fees for appraisals of motor vehicles, including preinspections and intensified appraisals
   v. Fees for retrieval of preinspection reports

5. INTERCOMPANY REIMBURSEMENTS RESULTING FROM PIP (NO-FAULT) CLAIMS

The intercompany settlement reduces the dollars of loss charged against the insured to the extent he or she is free of fault by allowing his or her insurance company to recover from the carrier insuring the at-fault party.

When a PIP (no-fault) claim is established by a company (company #1) to cover damages caused by an at-fault third party to one of its insureds, and the company subsequently takes subrogation action against the company (company #2) insuring the at-fault party, the PIP claim reported by company #1 must follow the no-fault reporting and coding instructions set forth in this Plan.

Section B – Losses

5. INTERCOMPANY REIMBURSEMENTS RESULTING FROM PIP (NO-FAULT) CLAIMS (Continued)

The company being subrogated against (company #2) must establish a bodily injury liability claim to cover the amount of reimbursement to company #1. The reimbursement outstanding reserve and/or payment shall be coded to the vehicle at fault and shall be reported as an outstanding and/or paid loss with Type of Loss Code 11 or 14, depending upon the particulars of the claim. The amount of the reimbursement outstanding reserve and/or payment reported by company #2 shall include any reimbursement for allocated loss adjustment expense incurred by company #1 on its PIP claim, for medical, wage, and other economic loss, and for unallocated loss adjustment expense equal to 10% of the total amount of indemnity reimbursed. The sample loss scenario depicted previously in this section illustrates this reporting requirement under Claimant 2.

The reimbursement recovery received by company #1 shall be reported as a credit entry against the PIP claim using subrogation Transaction Type Code 26 and Type of Loss Code 45. If the recovery is equal to the full amount of the indemnity paid on the PIP claim, a credit claim count shall also be reported. Any allocated loss adjustment expense included in the recovery shall be reported as a separate record using the applicable allocated loss adjustment expense transaction type code and Type of Loss Code 45. Any unallocated loss adjustment expense included in the recovery must not be reported.

6. INTRACOMPANY REIMBURSEMENTS RESULTING FROM PIP (NO-FAULT) CLAIMS

When multiple PIP (no-fault) claims are established by the same company as the result of one accident involving two or more of its insureds, the company must determine the at-fault party and then establish a separate bodily injury claim to reimburse the insured not at fault. The statistical reporting requirements for these claims are identical to those explained for company #2 above.

7. SUBROGATION RECOVERIES/EXPENSES (OTHER THAN THOSE RESULTING FROM INTER/INTRACOMPANY REIMBURSEMENTS)

When reporting the following types of subrogation recoveries, the records must contain all codes identical to the original entries, with the exception of the Transaction Type Code and the Accounting Date.

a. Indemnity Recoveries

Subrogation recoveries of previously reported indemnity transactions must be identified by subrogation Transaction Type Code 26. A recovery that equals the entire loss previously reported must carry a credit claim count; all other recoveries must carry a zero claim count. Certain expenses incurred in effecting the recovery, not to exceed the original loss amount, can be deducted from the recovery amount or reported separately with a subrogation Transaction Type Code. Such expenses include:

i. Attorney's fees and associated costs for claims in suit
ii. Court costs
iii. Location/address reports

Section B – Losses

7. SUBROGATION RECOVERIES/EXPENSES (OTHER THAN THOSE RESULTING FROM INTER/INTRACOMPANY REIMBURSEMENTS) (Continued)

a. Indemnity Recoveries (Continued)

The following are expenses that can neither be deducted from the recovery amount nor reported separately:

i. Cost of company employees
ii. Collection agency fees
iii. Subrogation recovery services

b. Allocated Loss Adjustment Expense Recoveries

Subrogation recoveries of a previously reported allocated loss adjustment expense transaction must be reported as offsets to the original entries, using applicable allocated loss adjustment expense Transaction Type Codes. Report Claim Count 0.

8. SALVAGE RECOVERIES/EXPENSES

Salvage recovery adjustments to previously reported collision, comprehensive, and property damage entries must be identified by salvage Transaction Type Code 25, and must contain all codes identical to the original entry, with the exception of the Transaction Type Code and the Accounting Date.

The following expenses incurred to effect salvage may be netted from the recovery amount or reported as a separate record with salvage Transaction Type Code 25 and Claim Count 0:

a. Original towing and storage charges, excluding losses resulting from towing and labor
b. Haul fees to salvage yard
c. Pool fees of commission
d. Auction fees
e. Salvage title fees (to the limit provided for by law)
f. Salvage pool expenses

9. AMOUNT OF PAID LOSS AND EXPENSE

The loss to be reported shall be the amount of paid indemnity, medical, wage, or other economic loss pertaining to a single coverage of the policy for a particular claimant. In the case of PIP (no-fault), amounts reported must be prior to recovery via intracompany or intercompany reimbursements.

Liability and PIP expense reported is the allocated loss adjustment expense paid and/or outstanding for the particular claim or coverage/accident. Paid allocated loss adjustment expense on physical damage losses is only required on ceded business, but may be optionally reported for voluntary business.

Section B – Losses

10. EXTENT OF VEHICLE LOSS FOR PAID LOSSES

For each property damage liability and physical damage paid loss record reported, identify whether the loss is a total or a partial vehicle loss within the Partial/Total Loss Indicator field.

Regarding vehicle claims, a total loss is any loss where the insurer takes title to the damaged vehicle and gains the salvage value of the insured vehicle. (In certain cases the policyholder may retain title to the vehicle, but the estimated salvage value is deducted from the settlement. This satisfies the definition in that the insurer in fact took title and returned it to the insured upon being reimbursed for the estimated salvage value.)

A partial loss is any loss where the insurer makes payment to a policyholder of a dollar amount for the repair of the insured vehicle. The insured retains title to the vehicle. The partial/total loss status will remain as determined at first payment. All non-vehicle claims should be coded as partial losses.

Refer to the Coding Section of this Plan for specific instructions on reporting the Partial/Total Loss Indicator.

11. OUTSTANDING LOSSES (EXCLUDING PHYSICAL DAMAGE)

Outstanding losses shall be evaluated as of each quarter ending date and shall be reported in the method prescribed in the Annual Call Schedule.

Outstanding PIP (no-fault) losses may be subdivided between medical, wage, or all other economic losses, using applicable Type of Loss Codes, or outstanding PIP losses may be reported in total, using a non-split outstanding Type of Loss Code 23.

12. GLASS LOSSES

All glass losses should be reported with the appropriate Coverage Code and Type of Loss Code. Specifically,

a. Individual glass damage losses should be reported with an other than collision Coverage Code and Type of Loss Code 03.
b. Glass damage resulting from a collision should be reported with a collision Coverage Code and the appropriate Type of Loss Code.
c. Glass damage resulting from an other than collision loss should be reported with an other than collision Coverage Code and the appropriate Type of Loss Code.

13. EXTRA-RISK RATING

Physical damage loss records should be coded to identify the appropriate extra-risk category as reported on the corresponding premium record. Refer to Section A – Premiums of the General Reporting Requirements Section of this Plan for additional information relative to extra-risk rating.

Section A – Liability

1. **COMPANY OR GROUP NUMBER CODE (Positions 1-3)**

   Report the three (3) digit numeric code assigned by CAR.

2. **TRANSACTION TYPE CODE (Positions 4-5)**

   Report the two (2) digit numeric code that represents the transaction being reported. Refer to the Coding Section for applicable codes.

3. **ACCOUNTING DATE (Positions 6-7)**

   Report the month and year of the accounting date of the shipment. This date should correspond to the date reported on the transmittal control record associated with the shipment.

   Accounting month requires a one (1) digit code in position 6. 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.

   Accounting year requires a one (1) digit code in position 7. Use the fourth position of the year from the accounting date of the shipment. For example, an accounting year of 2001 shall be reported as 1 in position 7.

4. **POLICY EFFECTIVE DATE (Positions 8-10)**

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

   Policy effective month requires a one (1) digit code in position 8. 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 effective year requires a two (2) digit code in positions 9-10. Use the third and fourth positions of the policy effective year of the entry being reported. For example, a policy effective year of 2001 shall be reported as 01 in positions 9-10.

5. **TRANSACTION EFFECTIVE DATE (Positions 11-13)**

   Report the month and year of the effective date of the transaction.

   Transaction effective month requires a one (1) digit code in position 11. 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.

   Transaction effective year requires a two (2) digit code in positions 12-13. Use the third and fourth positions of the transaction effective year of the entry being reported. For example, a transaction effective year of 2001 shall be reported as 01 in positions 12-13.

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 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.

Section A – Liability

12. SUBLINE CODE (Positions 27-29)

Report Subline Code 611.

14. 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.

15. LIMITS IDENTIFIER CODE (Position 36)

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

15. BODILY INJURY LIMITS CODE (Positions 37-38)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

16. PROPERTY DAMAGE LIMIT CODE (Positions 39-40)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

17. MEDICAL PAYMENTS LIMIT CODE (Positions 41-42)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

18. UNINSURED MOTORIST LIMITS CODE (Positions 43-44)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

19. UNDERINSURED MOTORIST LIMITS CODE (Positions 45-46)

Report the two (2) digit numeric code. Refer to the Coding Section for applicable codes.

20. Reserved for Future Use (Position 47)

Report space or zero.

21. POLLUTION LIABILITY BROADENED COVERAGE CODE (Position 48)

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

22. 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.

Section A – Liability

23. AGE CODE (Position 52)

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

24. AGGREGATE LIMITS IDENTIFIER CODE (Position 53)

Report the one (1) digit numeric code.

25. CLASS GROUP CODE (Position 54)

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

26. Reserved for Future Use (Position 55)

Report space or zero.

27. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

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

28. Reserved for Future Use (Positions 57-58)

Report spaces or zeros.

29. RATING IDENTIFICATION CODE (Position 59)

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

30. Reserved for Future Use (Position 60)

Report space or zero.

31. PRODUCER CODE (Positions 61-66)

Report the six (6) character alphanumeric code. 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.

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

Report spaces or zeros.

Section A – Liability

33. 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.

34. EXPOSURE (Positions 81-87)

Report exposure using the method appropriate for the vehicle's classification or coverage. Refer to the Coding Section for definitions and examples of calculating exposure under each of these methodologies.

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.

35. EXPERIENCE RATING MODIFICATION FACTOR CODE (Positions 88-90)

Report the three (3) digit numeric code that reflects the credit or debit applied to the reported premium. If no modification is applicable, report Experience Rating Modification Factor Code 100.

Refer to the Coding Section for examples.

36. ALL OTHER RATING MODIFICATION FACTOR CODE (Positions 91-93)

Report the three (3) digit numeric code that reflects the credit or debit applied to the reported premium. If no modification is applicable, report All Other Rating Modification Factor Code 100.

Refer to the Coding Section for examples.

37. Reserved for Future Use (Positions 94-95)

Report spaces or zeros.

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

Report the combined premium for the Bodily Injury, Optional Bodily Injury, Medical Payments, Uninsured Motorist and Underinsured Motorist coverages 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

39. 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.

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

Report spaces or zeros.

41. 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.

42. VEHICLE IDENTIFICATION NUMBER (Positions 131-147)

Report the alphanumeric 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.

43. 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

1. ## COMPANY OR GROUP NUMBER CODE (Positions 1-3)

   Report the three (3) digit numeric code assigned by CAR.

2. ## TRANSACTION TYPE CODE (Positions 4-5)

   Report the two (2) digit numeric code that represents the transaction being reported. Refer to the Coding Section for applicable codes.

3. ## ACCOUNTING DATE (Positions 6-7)

   Report the month and year of the accounting date of the shipment. This date should correspond to the date reported on the transmittal control record associated with the shipment.

   Accounting month requires a one (1) digit code in position 6. 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.

   Accounting year requires a one (1) digit code in position 7. Use the fourth position of the year from the accounting date of the shipment. For example, an accounting year of 2001 shall be reported as 1 in position 7.

4. ## POLICY EFFECTIVE DATE (Positions 8-10)

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

   Policy effective month requires a one (1) digit code in position 8. 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 effective year requires a two (2) digit code in positions 9-10. Use the third and fourth positions of the policy effective year of the entry being reported. For example, an effective year of 2001 shall be reported as 01 in positions 9-10.

5. ## TRANSACTION EFFECTIVE DATE (Positions 11-13)

   Report the month and year of the effective date of the transaction.

   Transaction effective month requires a one (1) digit code in position 11. 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.

   Transaction effective year requires a two (2) digit code in positions 12-13. Use the third and fourth positions of the transaction effective year of the entry being reported. For example, a transaction effective year of 2001 shall be reported as 01 in positions 12-13.

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 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.

Section B – No-Fault

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. PIP COVERAGE CODE (Position 37)

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

16. Reserved for Future Use (Positions 38-48)

Report spaces or zeros.

17. 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.

18. AGE CODE (Position 52)

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

19. Reserved for Future Use (Position 53)

Report space or zero.

20. CLASS GROUP CODE (Position 54)

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

21. Reserved for Future Use (Position 55)

Report space or zero.

22. PASSIVE RESTRAINT DEVICE DISCOUNT CODE (Position 56)

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

23. Reserved for Future Use (Positions 57-58)

Report spaces or zeros.

Section B – No-Fault

24. RATING IDENTIFICATION 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 space or zero.

26. PRODUCER CODE (Positions 61-66)

Report the six (6) character alphanumeric code. 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.

29. EXPOSURE (Positions 81-87)

Report exposure using the method appropriate for the vehicle's classification or coverage. Refer to the Coding Section for definitions and examples of calculating exposure under each of these methodologies.

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. EXPERIENCE RATING MODIFICATION FACTOR CODE (Positions 88-90)

Report the three (3) digit numeric code that reflects the credit or debit applied to the reported premium. If no modification is applicable, report Experience Rating Modification Factor Code 100.

Refer to the Coding Section for examples.

Section B – No-Fault

31. ALL OTHER RATING MODIFICATION FACTOR CODE (Positions 91-93)

Report the three (3) digit numeric code that reflects the credit or debit applied to the reported premium. If no modification is applicable, report All Other Rating Modification Factor Code 100.

Refer to the Coding Section for examples.

32. Reserved for Future Use (Positions 94-95)

Report spaces or zeros.

33. 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.

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

Report spaces or zeros.

35. 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.

36. VEHICLE IDENTIFICATION NUMBER (Positions 131-147)

Report the alphanumeric 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.

37. 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 C – Physical Damage

1. **COMPANY OR GROUP NUMBER CODE (Positions 1-3)**

   Report the three (3) digit numeric code assigned by CAR.

2. **TRANSACTION TYPE CODE (Positions 4-5)**

   Report the two (2) digit numeric code that represents the transaction being reported. Refer to the Coding Section for applicable codes.

3. **ACCOUNTING DATE (Positions 6-7)**

   Report the month and year of the accounting date of the shipment. This date should correspond to the date reported on the transmittal control record associated with the shipment.

   Accounting month requires a one (1) digit code in position 6. 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.

   Accounting year requires a one (1) digit code in position 7. Use the fourth position of the year from the accounting date of the shipment. For example, an accounting year of 2001 shall be reported as 1 in position 7.

4. **POLICY EFFECTIVE DATE (Positions 8-10)**

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

   Policy effective month requires a one (1) digit code in position 8. 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 effective year requires a two (2) digit code in positions 9-10. Use the third and fourth positions of the policy effective year of the entry being reported. For example, an effective year of 2001 shall be reported as 01 in positions 9-10.

5. **TRANSACTION EFFECTIVE DATE (Positions 11-13)**

   Report the month and year of the effective date of the transaction.

   Transaction effective month requires a one (1) digit code in position 11. 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.

   Transaction effective year requires a two (2) digit code in positions 12-13. Use the third and fourth positions of the transaction effective year of the entry being reported. For example, a transaction effective year of 2001 shall be reported as 01 in positions 12-13.

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 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.

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. SYMBOL CODE (Positions 45-46)

Report the two (2) digit numeric code that represents the cost new or value (for Commercial Motorcycles) assigned to the vehicle for the transaction being reported. Refer to the Coding Section for applicable codes and examples.

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.

Section C – Physical Damage

23. ANTI-THEFT DEVICE DISCOUNT CODE (Position 53)

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

24. CLASS GROUP CODE (Position 54)

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

25. Reserved for Future Use (Positions 55-58)

Report spaces or zeros.

26. RATING IDENTIFICATION CODE (Position 59)

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

27. Reserved for Future Use (Position 60)

Report space or zero.

28. PRODUCER CODE (Positions 61-66)

Report the six (6) character alphanumeric code. 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.

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 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) position ZIP Code is reported, report spaces in all unused positions.

Refer to the Coding Section for examples.

Section C – Physical Damage

31. EXPOSURE (Positions 81-87)

Report exposure using the method appropriate for the vehicle's classification or coverage. Refer to the Coding Section for definitions and examples of calculating exposure under each of these methodologies.

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.

32. EXPERIENCE RATING MODIFICATION FACTOR CODE (Positions 88-90)

Report the three (3) digit numeric code that reflects the credit or debit applied to the reported premium. If no modification is applicable, report Experience Rating Modification Factor Code 100.

Refer to the Coding Section for examples.

33. ALL OTHER RATING MODIFICATION FACTOR CODE (Positions 91-93)

Report the three (3) digit numeric code that reflects the credit or debit applied to the reported premium. If no modification is applicable, report All Other Rating Modification Factor Code 100.

Refer to the Coding Section for examples.

34. Reserved for Future Use (Positions 94-95)

Report spaces or zeros.

35. OTHER THAN COLLISION PREMIUM AMOUNT (Positions 96-103)

Report the other than collision premium rounded to the nearest whole dollar.

The Other Than Collision 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.

36. COLLISION PREMIUM AMOUNT (Positions 104-111

Report the collision premium rounded to the nearest whole dollar.

The Collision 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.

Section C – Physical Damage

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 alphanumeric 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 A – Liability

1. **COMPANY OR GROUP NUMBER CODE (Positions 1-3)**

   Report the three (3) digit numeric code assigned by CAR.

2. **TRANSACTION TYPE CODE (Positions 4-5)**

   Report the two (2) digit numeric code that represents the transaction being reported. Refer to the Coding Section for applicable codes.

3. **ACCOUNTING DATE (Positions 6-7)**

   Report the month and year of the accounting date of the shipment. This date should correspond to the date reported on the transmittal control record associated with the shipment.

   Accounting month requires a one (1) digit code in position 6. 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.

   Accounting year requires a one (1) digit code in position 7. Use the fourth position of the year from the accounting date of the shipment. For example, an accounting year of 2001 shall be reported as 1 in position 7.

4. **POLICY EFFECTIVE DATE (Positions 8-10)**

   Report the month and year of the effective date of the policy for which the loss transaction is being reported.

   Policy effective month requires a one (1) digit code in position 8. 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 effective year requires a two (2) digit code in positions 9-10. Use the third and fourth positions of the policy effective year. For example, a policy effective year of 2001 shall be reported as 01 in positions 9-10.

5. **ACCIDENT DATE (Positions 11-15)**

   Report the month, day, and year of the date on which the accident occurred.

   Accident month requires a one (1) digit code in position 11. 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.

   Accident day requires a two (2) digit code in positions 12-13.

Section A – Liability

5. **ACCIDENT DATE (Positions 11-15) (Continued)**

Accident year requires a two (2) digit code in positions 14-15. Use the third and fourth positions of the year in which the accident occurred. For example, an accident that occurred in the year 2001 shall be reported as 01 in positions 14-15.

6. **Reserved for Future Use (Position 16)**

Report space or zero.

7. **STATE CODE (Positions 17-18)**

Report State Code 20.

8. **PREMIUM TOWN CODE (Positions 19-21)**

Report the three (3) digit numeric code. The Premium Town Code on the loss record must match the Premium Town Code in effect as of the date of loss, from the vehicle's corresponding premium record.

Refer to Appendix B for applicable codes.

9. **CAR IDENTIFICATION CODE (Position 22)**

Report the one (1) digit numeric code. The CAR Identification Code on the loss record must match the CAR Identification Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

10. **TYPE OF RISK CODE (Position 23)**

Report the one (1) digit numeric code. The Type of Risk Code on the loss record must match the Type of Risk Code in effect as of the date of loss, from the vehicle's corresponding premium record. 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 611.

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.

Section A – Liability

14. LIMITS IDENTIFIER CODE (Position 36)

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

15. LIABILITY LIMITS CODE (Positions 37-38)

Report the one (1) or two (2) digit numeric code for the limit under which the loss was incurred.

Bodily Injury, Uninsured Motorist and Underinsured Motorist coverages each require a two (2) digit code. Medical Payments requires a one (1) digit or a two (2) digit code. Property Damage requires a one (1) digit code.

Any one (1) digit code must be reported in column 38. Report a zero or space in column 37. Refer to the Coding Section for applicable codes.

16. Reserved for Future Use (Position 39)

Report space or zero.

17. 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 accidents out-of-state must be reported with the appropriate out-of-state Accident Town Code.

Refer to Appendix B for applicable codes.

18. Reserved for Future Use (Positions 43-47)

Report spaces or zeros.

19. POLLUTION LIABILITY BROADENED COVERAGE CODE (Position 48)

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

20. ZONE RATING CODE (Positions 49-51)

Report the three (3) digit numeric code. The Zone Rating Code on the loss record must match the Zone Rating Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

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

Section A – Liability

21. AGE CODE (Position 52)

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

22. AGGREGATE LIMITS IDENTIFIER CODE (Position 53)

Report the one (1) digit numeric code. The Aggregate Limits Identifier Code on the loss record must match the Aggregate Limits Identifier Code in effect as of the date of loss, from the policy's corresponding premium record.

23. CLASS GROUP CODE (Position 54)

Report the one (1) digit numeric code. The Class Group Code on the loss record must match the Class Group Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

24. 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.

25. 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.

26. Reserved for Future Use (Positions 57-58)

Report spaces or zeros.

27. RATING IDENTIFICATION CODE (Position 59)

Report the one (1) digit numeric code. The Rating Identification Code on the loss record must match the Rating Identification Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

28. Reserved for Future Use (Position 60)

Report space or zero.

Section A – Liability

29. 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.

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

Report spaces or zeros.

31. 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.

32. Reserved for Future Use (Position 81)

Report space or zero.

33. 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.

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

Report spaces or zeros.

35. 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.

Section A – Liability

36. Reserved for Future Use (Position 89)

Report space or zero.

37. CLAIM COUNT (Position 90)

Report the one (1) digit numeric code. Valid values are +1, 0, and –1. The Claim Count field is a numeric field where all negative values must be reported as signed.

Refer to Section B – Losses of the General Reporting Requirements Section for Claim Count definitions and examples.

38. LOSS AMOUNT (Positions 91-98)

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.

39. 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 blanks between significant digits. If the Claim Identification Number reported is less than sixteen (16) characters, report blanks in all unused positions.

Refer to the Coding Section for examples.

40. 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.

Section A – Liability

41. 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.

42. 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

1. **COMPANY OR GROUP NUMBER CODE (Positions 1-3)**

    Report the three (3) digit numeric code assigned by CAR.

2. **TRANSACTION TYPE CODE (Positions 4-5)**

    Report the two (2) digit numeric code that represents the transaction being reported. Refer to the Coding Section for applicable codes.

3. **ACCOUNTING DATE (Positions 6-7)**

    Report the month and year of the accounting date of the shipment. This date should correspond to the date reported on the transmittal control record associated with the shipment.

    Accounting month requires a one (1) digit code in position 6. 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.

    Accounting year requires a one (1) digit code in position 7. Use the fourth positions of the year from the accounting date of the shipment. For example, an accounting year of 2001 shall be reported as 1 in position 7.

4. **POLICY EFFECTIVE DATE (Positions 8-10)**

    Report the month and year of the effective date of the policy for which the loss transaction is being reported.

    Policy effective month requires a one (1) digit code in position 8. 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 effective year requires a two (2) digit code in positions 9-10. Use the third and fourth position of the policy effective year. For example, a policy effective year of 2001 shall be reported as 01 in positions 9-10.

5. **ACCIDENT DATE (Positions 11-15)**

    Report the month, day, and year of the date on which the accident occurred.

    Accident month requires a one (1) digit code in position 11. 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.

    Accident day requires a two (2) digit code in positions 12-13.

Section B – No-Fault

5. **ACCIDENT DATE (Positions 11-15) (Continued)**

Accident year requires a two (2) digit code in positions 14-15. Use the third and fourth positions of the year in which the accident occurred. For example, an accident that occurred in the year 2001 shall be reported as 01 in positions 14-15.

6. **Reserved for Future Use (Position 16)**

Report space or zero.

7. **STATE CODE (Positions 17-18)**

Report State Code 20.

8. **PREMIUM TOWN CODE (Positions 19-21)**

Report the three (3) digit numeric code. The Premium Town Code on the loss record must match the Premium Town Code in effect as of the date of loss, from the vehicle's corresponding premium record.

Refer to Appendix B for applicable codes.

9. **CAR IDENTIFICATION CODE (Position 22)**

Report the one (1) digit numeric code. The CAR Identification Code on the loss record must match the CAR Identification Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

10. **TYPE OF RISK CODE (Position 23)**

Report the one (1) digit numeric code. The Type of Risk Code on the loss record must match the Type of Risk Code in effect as of the date of loss, from the vehicle's corresponding premium record. 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.

Section B – No-Fault

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. PIP COVERAGE CODE (Position 37)

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

16. Reserved for Future Use (Positions 38-39)

Report spaces or zeros.

17. 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.

18. Reserved for Future Use (Positions 43-48)

Report spaces or zeros.

19. ZONE RATING CODE (Positions 49-51)

Report the three (3) digit numeric code. The Zone Rating Code on the loss record must match the Zone Rating Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

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

20. AGE CODE (Position 52)

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

Section B – No-Fault

21. Reserved for Future Use (Position 53)

Report spaces or zeros.

22. CLASS GROUP CODE (Position 54)

Report the one (1) digit numeric code. The Class Group Code on the loss record must match the Class Group Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

23. Reserved for Future Use (Position 55)

Report space or zero.

24. 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.

25. Reserved for Future Use (Positions 57-58)

Report spaces or zeros.

26. RATING IDENTIFICATION CODE (Position 59)

Report the one (1) digit numeric code. The Rating Identification Code on the loss record must match the Rating Identification Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

27. Reserved for Future Use (Position 60)

Report space or zero.

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 (Position 89)

Report space or zero.

34. CLAIM COUNT (Position 90)

Report the one (1) digit numeric code. Valid values are +1, 0 and –1. The Claim Count field is a numeric field where all negative values must be reported as signed.

Refer to Section B – Losses of the General Reporting Requirements Section for Claim Count definitions and examples.

35. 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.

36. 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.

Section B – No-Fault

36. CLAIM IDENTIFICATION NUMBER (Positions 99-114) (Continued)

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 blanks between significant digits. If the Claim Identification Number reported is less than sixteen (16) characters, report blanks in all unused positions.

Refer to the Coding Section for examples.

37. 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.

38. 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.

39. 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 C – Physical Damage

1. **COMPANY OR GROUP NUMBER CODE (Positions 1-3)**

   Report the three (3) digit numeric code assigned by CAR.

2. **TRANSACTION TYPE CODE (Positions 4-5)**

   Report the two (2) digit numeric code that represents the transaction being reported. Refer to the Coding Section for applicable codes.

3. **ACCOUNTING DATE (Positions 6-7)**

   Report the month and year of the accounting date of the shipment. This date should correspond to the date reported on the transmittal control record associated with the shipment.

   Accounting month requires a one (1) digit code in position 6. 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.

   Accounting year requires a one (1) digit code in position 7. Use the fourth position of the year from the accounting date of the shipment. For example, an accounting year of 2001 shall be reported as 1 in position 7.

4. **POLICY EFFECTIVE DATE (Positions 8-10)**

   Report the month and year of the effective date of the policy for which the loss transaction is being reported.

   Policy effective month requires a one (1) digit code in position 8. 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 effective year requires a two (2) digit code in positions 9-10. Use the third and fourth positions of the policy effective year. For example, a policy effective year of 2001 shall be reported as 01 in positions 9-10.

5. **ACCIDENT DATE (Positions 11-15)**

   Report the month, day, and year of the date on which the accident occurred.

   Accident month requires a one (1) digit code in position 11. 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.

   Accident day requires a two (2) digit code in positions 12-13.

Section C – Physical Damage

5. ACCIDENT DATE (Positions 11-15) (Continued)

Accident year requires a two (2) digit code in positions 14-15. Use the third and fourth position of the year in which the accident occurred. For example, an accident that occurred in the year 2001 shall be reported as 01 in positions 14-15.

6. Reserved for Future Use (Position 16)

Report space or zero.

7. STATE CODE (Positions 17-18)

Report State Code 20.

8. PREMIUM TOWN CODE (Positions 19-21)

Report the three (3) digit numeric code. The Premium Town Code on the loss record must match the Premium Town Code in effect as of the date of loss, from the vehicle's corresponding premium record.

Refer to Appendix B for applicable codes.

9. CAR IDENTIFICATION CODE (Position 22)

Report the one (1) digit numeric code. The CAR Identification Code on the loss record must match the CAR Identification Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

10. TYPE OF RISK CODE (Position 23)

Report the one (1) digit numeric code. The Type of Risk Code on the loss record must match the Type of Risk Code in effect as of the date of loss, from the vehicle's corresponding premium record. 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.

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. SYMBOL CODE (Positions 45-46)

Report the two (2) digit numeric code. The Symbol Code on the loss record must match the Symbol Code in effect as of the date of loss from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

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.

Section C – Physical Damage

21. ZONE RATING CODE (Positions 48-50)

Report the three (3) digit numeric code. The Zone Rating Code on the loss record must match the Zone Rating Code in effect as of the date of loss, from the vehicle's corresponding premium record. 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. The Age Code on the loss record must match the Age Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

23. ANTI-THEFT DEVICE DISCOUNT CODE (Position 53)

Report the one (1) digit numeric code. The Anti-Theft Device Discount Code on the loss record must match the Anti-Theft 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. CLASS GROUP CODE (Position 54)

Report the one (1) digit numeric code. The Class Group Code on the loss record must match the Class Group Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

25. 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.

26. Reserved for Future Use (Positions 56-58)

Report spaces or zeros.

27. RATING IDENTIFICATION CODE (Position 59)

Report the one (1) digit numeric code. The Rating Identification Code on the loss record must match the Rating Identification Code from the policy's corresponding premium record. Refer to the Coding Section for applicable codes.

28. Reserved for Future Use (Position 60)

Report space or zero.

Section C – Physical Damage

29. 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.

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

Report spaces or zeros.

31. 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.

32. Reserved for Future Use (Position 81-84)

Report spaces or zeros.

33. CATASTROPHE CODE (Positions 85-86)

Catastrophe Code is a serial number assigned by the Insurance Services Offices (ISO) to a natural disaster. Report the applicable two (2) digit numeric Catastrophe Code. If not applicable, report spaces or zeros.

Refer to CAR's Statistical Edit Package for a list of applicable codes.

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

Report the two (2) digit numeric code that describes the physical damage 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 (Position 89)

Report space or zero.

36. CLAIM COUNT (Position 90)

Report the one (1) digit numeric code. Valid values are +1, 0, and –1. The Claim Count field is a numeric field where all negative values must be reported as signed.

Refer to the Section B – Losses of the General Reporting Requirements Section for Claim Count definitions and examples.

Section C – Physical Damage

37. LOSS AMOUNT (Positions 91-98)

Report the amount of the physical damage 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.

38. 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. For physical damage claims, it is acceptable to use a different claim number to identify payments under more than one physical damage coverage. 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 blanks between significant digits. If the Claim Identification Number reported is less than sixteen (16) characters, report blanks in all unused positions.

Refer to the Coding Section for examples.

39. 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 corresponding premium record.

Refer to the Coding Section for examples.

40. 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.

41. 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.

Liability, No-Fault, and Physical Damage

This section applies to all records

Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section

TRANSACTION TYPE CODE

Premium Codes			
Transaction Type	**Liability** Subline 611	**No-Fault** Subline 615	**Physical Damage** Subline 618
New or Renewal	11	11	11
Endorsement or Audit or Policy Extension	12	12	12
Cancellation of Policy Pro Rata or Short Rate	13	13	13
Reinstatement	14	14	14
Cancelled Flat	15	15	15
Audit	16	16	16

Loss Codes			
Transaction Type	**Liability** Subline 611	**No-Fault** Subline 615	**Physical Damage** Subline 618
Outstanding Loss	21	21	--
Outstanding Allocated Loss Adjustment Expense	22	22	--
Paid Loss	23	23	23
Paid All Other Allocated Loss Adjustment Expense	24	24	24 *
Salvage Recoveries	25	--	25
Subrogation Recoveries	26	26	26
Paid Legal Allocated Loss Adjustment Expense	27	27	27 *
Paid Medical Allocated Loss Adjustment Expense	29	29	--

* Reporting Paid Allocated Loss Adjustment expenses on physical damage losses is required for ceded business and optional for voluntary business.

STATE CODE

State	Code
Massachusetts	20

CAR IDENTIFICATION CODE

Description (Policy Effective Years 1995 and subsequent)	Code
Voluntary Business (retained) from Voluntary Agents or written directly by the company (Representative Producers)	0
Voluntary Business (retained) from Exclusive Representative Producers (No Voluntary Contract)	1
Ceded Business from Voluntary Agents or written directly by the company (Representative Producers)	4
Ceded Business from Exclusive Representative Producers (No Voluntary Contract)	5

Description (Policy Effective Years 1994 and prior)	Code
Voluntary Business from Voluntary Agents • Voluntary Business (not ceded) from Voluntary Agents or written directly by the company	0
Voluntary Business from Representative Producers (No Voluntary Contract) • Voluntary Business (not ceded) from a Representative Producer that does not have a voluntary motor vehicle insurance contract with their assigned Servicing Carrier, but does not meet the criteria for CAR ID Code 3 as defined below.	1
Voluntary Business from Subsidiary (Affiliated) Agencies • Voluntary Business (not ceded) from a subsidiary agency whose parent agency has a voluntary motor vehicle insurance contract with the Servicing Carrier, pursuant to Rule 14 of the CAR Rules of Operation.	2
Ceded Business from a Former Designated Broker • Ceded Business from a producer, appointed to the Servicing Carrier as a Designated Broker (as defined in the Facility Rules of Operation) prior to January 1, 1984, and that producer has not had a voluntary motor vehicle insurance contract with that Servicing Carrier subsequent to the date of the appointment as a Designated Broker. This status survives a change of Servicing Carrier, which has been granted pursuant to Rule 14 of the CAR Rules of Operation.	3
Ceded Business from Voluntary Agents • Ceded Business from Voluntary Agents or written directly by the company	4
Ceded Business from Representative Producers (No Voluntary Contract) • Ceded Business as defined for CAR ID Code 1	5
Ceded Business from Subsidiary (Affiliated) Agencies • Ceded Business from a subsidiary agency, as defined for CAR ID Code 2	6
Voluntary Business from a Former Designated Broker • Voluntary Business (not ceded) from a former Designated Broker, as defined for CAR ID Code 3	7
Voluntary Business from Representative Producers (No Voluntary Contract) • Voluntary Business (not ceded) from a Representative Producer where the producer had a voluntary contract with its Servicing Carrier, and the contract was cancelled on or after November 22, 1988.	8
Ceded Business from Representative Producers (No Voluntary Contract) • Ceded Business from a Representative Producer where the producer had a voluntary contract with its Servicing Carrier, and the contract was cancelled on or after November 22, 1988.	9

TYPE OF RISK CODE

Description	Code
Regular Business (Massachusetts Motor Vehicle Policies and Risks not coded below)	1
Mass Merchandising and Group Marketing - Optional	3
Business Not Subject to the Compulsory Law and not Mass Merchandising or Group Marketing	7

ANNUAL STATEMENT LINE OF BUSINESS CODE

Description	Line of Business	Code
Private Passenger Auto No-Fault (Personal Injury Protection)	19.1	191
Other Private Passenger Auto Liability	19.2	192
Commercial Auto No-Fault (Personal Injury Protection)	19.3	193
Other Commercial Auto Liability	19.4	194
Private Passenger Auto Physical Damage	21.1	211
Commercial Auto Physical Damage	21.2	212

SUBLINE CODE

Subline	Code
Liability	611
PIP (No-Fault)	615
Physical Damage	618

CLASSIFICATION CODE

TRUCKS, TRACTORS, AND TRAILERS

ANALYSIS OF CLASSIFICATION CODING SYSTEM

Description: First Position Size	Code
Light Trucks	0
Medium Trucks	2
Heavy Trucks	3
Heavy Truck-Tractors	3
Extra-Heavy Trucks	4
Extra-Heavy Truck-Tractors	5
Trailer Types	6

Description: Second Position Business Use	Code
Trucks – Service Use	1
Trucks – Retail Use	2
Trucks – Commercial Use	3
Heavy Truck-Tractors – Service Use	4
Heavy Truck-Tractors – Retail Use	5
Heavy Truck-Tractors – Commercial Use	6
Trailer Types – Semitrailers	7
Trailer Types – Trailers	8
Trailer Types – Service or Utility Trailers	9
Extra-Heavy Trucks	0
Extra-Heavy Truck-Tractors	0

Description: Third Position Radius of Operations		Code
Non-Fleet Class	Local (0 – 50 Miles)	1
	Intermediate (51 – 200 Miles)	2
	Long Distance (Over 200 Miles)	3
Fleet Class	Local (0 – 50 Miles)	4
	Intermediate (51 – 200 Miles)	5
	Long Distance (Over 200 Miles)	6

Description: Fourth and Fifth Positions	Code
Secondary Class Codes	1# – 9#

Description: Sixth Position	Code
Insert Zero	0

CLASSIFICATION CODE

TRUCKS, TRACTORS, AND TRAILERS

Primary Classification Code (First three positions)

Size	Class Type	Business Use	Radius		
			Local Up to 50 Miles	Intermediate 51-200 Miles	Long Distance Over 200 Miles
Light Trucks (0-10,000 lbs. GVW)	Non-Fleet	Service	011	012	013
		Retail	021	022	023
		Commercial	031	032	033
	Fleet	Service	014	015	016
		Retail	024	025	026
		Commercial	034	035	036
					Zone Rated
Medium Trucks (10,001-20,000 lbs GVW)	Non-Fleet	Service	211	212	213
		Retail	221	222	223
		Commercial	231	232	233
	Fleet	Service	214	215	216
		Retail	224	225	226
		Commercial	234	235	236
Heavy Trucks (20,001-45,000 lbs GVW)	Non-Fleet	Service	311	312	313
		Retail	321	322	323
		Commercial	331	332	333
	Fleet	Service	314	315	316
		Retail	324	325	326
		Commercial	334	335	336
Extra-Heavy Trucks (Over 45,000 lbs. GVW)	Non-Fleet		401	402	403
	Fleet		404	405	406
Heavy Truck-Tractors (0-45,000 lbs. GCW)	Non-Fleet	Service	341	342	343
		Retail	351	352	353
		Commercial	361	362	363
	Fleet	Service	344	345	346
		Retail	354	355	356
		Commercial	364	365	366
Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)	Non-Fleet		501	502	503
	Fleet		504	505	506
Trailer Types	Non-Fleet	Semitrailers	671	672	673
		Trailers	681	682	683
		Service or Utility Trailers	691	692	693
	Fleet	Semitrailers	674	675	676
		Trailers	684	685	686
		Service or Utility Trailers	694	695	696

CLASSIFICATION CODE

TRUCKS, TRACTORS, AND TRAILERS

Secondary Classification Code (Fourth, Fifth and Sixth positions)

Manufacturers: Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers.

Description	Definition	Code
Chemical Manufacturers	Those insureds manufacturing flammable, explosive, corrosive or poisonous chemicals.	110
Furniture Manufacturers	Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions.	120
Garment Manufacturers	Those insureds involved in the wholesale manufacturing of outer garments, such as dresses, coats and suits.	130
Machinery Manufacturers	Those insureds manufacturing machinery used for industrial purposes.	140
Metal Manufacturers	Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	150
Structural Iron or Steel Manufacturers		160
All Other Manufacturers Not Otherwise Classified		190

Truckers: Automobiles used to haul or transport goods, materials or commodities for another, other than automobiles used in moving operations.

Description	Definition	Code
Common Carriers	Local, Intermediate and Long Distance	210
Contract Carriers	Hauling Other Than Chemical, Iron and Steel or Petroleum (Local, Intermediate and Long Distance)	220
Contract Carriers	Hauling Chemicals (Local, Intermediate and Long Distance)	230
Contract Carriers	Hauling Iron and Steel (Local, Intermediate and Long Distance)	240
Contract Carriers	Hauling Petroleum or Petroleum Products (Local, Intermediate and Long Distance)	270
Exempt Carriers	Hauling Other Than Livestock (Local, Intermediate and Long Distance)	250
Exempt Carriers	Hauling Livestock (Local, Intermediate and Long Distance)	260
All Other Truckers Not Otherwise Classified	Local, Intermediate and Long Distance	290

CLASSIFICATION CODE

TRUCKS, TRACTORS, AND TRAILERS

Secondary Classification Code (Fourth, Fifth and Sixth positions) (Continued)

Food Delivery: Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.

Description	Code
Canneries and Packing Plants	310
Fish and Seafood	320
Frozen Food	330
Fruit and Vegetable	340
Meat or Poultry	350
All Other Food Delivery Not Otherwise Classified	390

Specialized Delivery: Automobiles used in deliveries subject to time and similar constraints.

Description	Code
Armored Cars	410
Film Delivery	420
Magazines or Newspapers	430
Mail and Parcel Post	440
All Other Specialized Delivery Not Otherwise Classified	490

Waste Disposal: Automobiles transporting salvage and waste material for disposal or resale.

Description	Code
Automobile Dismantlers	510
Building Wrecking Operators	520
Garbage	530
Junk Dealers	540
All Other Waste Disposal Not Otherwise Classified	590

Farmers: Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.

Description	Code
Individually Owned or Family Corporation (Hauling Other Than Livestock)	610
Livestock Hauling	620
All Other Farmers Not Otherwise Classified	690

CLASSIFICATION CODE

TRUCKS, TRACTORS, AND TRAILERS

Secondary Classification Code (Fourth, Fifth and Sixth positions) (Continued)

Dump and Transit Mix Trucks and Trailers	
(Use these factors and codes only when no other secondary classification applies.)	
Description	**Code**
Excavating	710
Sand and Gravel (Other Than Quarrying)	720
Mining	730
Quarrying	740
All Other Dump and Transit Mix Trucks and Trailers Not Otherwise Classified	790

Contractors (Other Than Dump Trucks)	
Description	**Code**
Building – Commercial	810
Building – Private Dwellings	820
Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	830
Excavating	840
Street and Road	850
All Other Contractor (Other Than Dump Trucks) Not Otherwise Classified	890

Not Otherwise Specified	
Description	**Code**
Logging and Lumbering	910
Petroleum Business - Automobiles used to transport petroleum and petroleum products such as gasoline and fuel oil.	920
All Other	990

CLASSIFICATION CODE

PRIVATE PASSENGER TYPES

Description	Code
Private Passenger Type vehicles used in business – Fleet	199800 or 739800
Private Passenger Type vehicles used in business – Non-Fleet	739100

CLASSIFICATION CODE

FLEET PUBLIC TRANSPORTATION

For Policy Effective Years 1993 and subsequent:

Description	Radius		
	Local **Up to 50 Miles**	**Intermediate** **51 to 200 Miles**	**Long Distance** **Over 200 Miles**
Other Buses (except fourth position – see chart below)			**Zone Rated**
Airport Bus or Airport Limousine	528-00	529-00	520900
Inter-City Bus	538-00	539-00	530900
Charter Bus	548-00	549-00	540900
Sightseeing Bus	558-00	559-00	550900
Transport. of Athletes and Entertainers	568-00	569-00	560900
Social Services Automobile (Employee Operated)	648-00	649-00	640900
Social Services Automobile (All Other)	658-00	659-00	650900
Bus Not Otherwise Classified	588-00	589-00	580900
Urban Bus	518-00	519-00	--

School and Church Buses (except fourth position – see chart below)			
School Bus owned by Political Subdivision or School District	618-00	619-00	610-00
Other School Bus	628-00	629-00	620-00
Church Bus	638-00	639-00	630-00

Taxicabs or Similar Passenger Carrying Service			
Driven Exclusively by Owner	418700	419700	410700
Rented or Leased to Others	418800	419800	410800
All Other	418900	419900	410900

Limousines and Car Service			
Limousine	428900	429900	420900
Car Service	438900	439900	430900

Description: Fourth Position (School and Church Buses and Other Buses)	
Seating Capacity	**Code**
1 to 8	1
9 to 20	2
21 to 60	3
Over 60	4
All Other (Not Secondary Rated)	9

CLASSIFICATION CODE

NON-FLEET PUBLIC TRANSPORTATION

For Policy Effective Years 1993 and subsequent:

Description	Radius		
	Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Other Buses (except fourth position – see chart below)			**Zone Rated**
Airport Bus or Airport Limousine	525-00	526-00	527900
Inter-City Bus	535-00	536-00	537900
Charter Bus	545-00	546-00	547900
Sightseeing Bus	555-00	556-00	557900
Transport. of Athletes and Entertainers	565-00	566-00	567900
Social Services Automobile (Employee-Operated)	645-00	646-00	647900
Social Services Automobile (All Other)	655-00	656-00	657900
Bus Not Otherwise Classified	585-00	586-00	587900
Urban Bus	515-00	516-00	--

School and Church Buses (except fourth position – see chart below)			
School Bus owned by Political Subdivision or School District	615-00	616-00	617-00
Other School Bus	625-00	626-00	627-00
Church Bus	635-00	636-00	637-00

Taxicabs or Similar Passenger Carrying Service			
Driven Exclusively by Owner	415700	416700	417700
Rented or Leased to Others	415800	416800	417800
All Other	415900	416900	417900

Limousines and Car Service			
Limousine	425900	426900	427900
Car Service	435900	436900	437900

Description: Fourth Position (School and Church Buses and Other Buses)	
Seating Capacity	**Code**
1 to 8	1
9 to 20	2
21 to 60	3
Over 60	4
All Other (Not Secondary Rated)	9

CLASSIFICATION CODE

PUBLIC TRANSPORTATION

For Policy Effective Years 1992 and prior:

Description	Definition	Code
Airport Buses	Private Passenger	051500
	Bus or Commercial – Not more than 30 Passengers	056700
	Bus or Commercial – More than 30 Passengers	056800
Buses (Restricted Use) – Vehicles Registered for carrying passengers for hire • Hotel, Club, Camp, Cemetery, Church and Sunday School or Garage Service use	Private Passenger	051200
	Bus or Commercial – Not more than 30 Passengers	052300
	Bus or Commercial – More than 30 Passengers	052400
School Buses		
Under DPU or Municipally Owned (Type of Risk Code 7)	Not more than 30 Passengers	056500
	More than 30 Passengers	056600
Not Under DPU or Municipally Owned	Not more than 30 Passengers	056300
	More than 30 Passengers	056400
Private Livery		059100
Taxicabs and Public Livery		059000
Vehicles Carrying School Children - Registered for carrying passengers for hire	Private Passenger	051900
	Commercial	052500

Description	Definition	Liability Code	Physical Damage Code	
			150 Miles or less	Over 150 Miles
Buses NOC	Private Passenger	054000	354000	454000
	Bus or Commercial – Not more than 30 Passengers	056000	356000	456000
	Bus or Commercial – More than 30 Passengers	057100	357100	457100

CLASSIFICATION CODE

VAN POOLS

FLEET AND NON-FLEET

Description		Code
Definition	**Seating Capacity**	
Employer Furnished	1 to 8	411100
	9 to 20	411200
	21 to 60	411300
	Over 60	411400
All Other	1 to 8	412100
	9 to 20	412200
	21 to 60	412300
	Over 60	412400

CLASSIFICATION CODE

SPECIAL TYPES

Description	Definition	Code Liability	Code 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	--
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 Repairman		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

CLASSIFICATION CODE

SPECIAL TYPES (Continued)

For Policy Effective Years 1990 and prior:

Description	Definition	Code
Buses (Restricted Use) - Not registered for carrying passengers for hire • Hotel, Club, Camp, Cemetery, Church and Sunday School or Garage Service use	Private Passenger	053200
	Bus or Commercial – not more than 30 Passengers	054300
	Bus or Commercial – more than 30 Passengers	054400
Vehicles Carrying School Children - Not registered for carrying passengers for hire	Commercial	054500

CLASSIFICATION CODE

COMMERCIAL MOTORCYCLE DEFINITION

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

Description		Code
Rating Group	**Cubic Centimeter Engine Displacement**	
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

CLASSIFICATION CODE

GARAGES

RISKS SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW

- Garages, Garage Dealers, Service Stations, Repair Shops and Parking Facilities

Description	Liability and Physical Damage		
	Limited Customer Coverage	Unlimited Customer Coverage	Liability Exposure Basis
Franchised Private Passenger Automobile Dealer (with or without any other type of franchise)	730100	730200	plate
Franchised Truck or Truck-Tractor Dealer (with or without any other type of franchise except private passenger automobile franchise)	731100	731200	plate
Franchised Motorcycle Dealer including all two-wheeled cycle vehicles (no private passenger or truck franchise)	732100	732200	plate
Franchised Recreational Vehicle Dealer (no private passenger, snowmobile or residence types mobile home)	733100	733200	plate
Franchised Residence Type Mobile Home Trailer Dealer	782000	782100	plate
Franchised Commercial Trailer Dealer	783000	783100	plate
Other Franchised Self-Propelled Land Motor Vehicle Dealer (including motor homes and campers)	734100	734200	plate
Non-Franchised Dealer (any of the risks described above that are not franchised dealers)	735100	735200	plate
Equipment and Implement Dealer (no other franchise)	736100	736200	plate
Repair Shops – Risks primarily engaged in the repair of automobiles, including body, fender, radiator, ignition service and paint shops	780800	780900	plate
Service Stations – Risks primarily engaged in the servicing of automobiles (including car washes) and the sale and installation of automobile accessories excluding major engine or body repair work	781000	781100	plate
Storage Garages and Public Parking Places – Risks primarily engaged in the storing or parking of automobiles	781200	781300	plate
Trailer Plate – Garages (Liability only)	070800	070900	plate
Premises Coverage – Clerical (Liability only)	070400	070400	payroll
Premises Coverage – All Other (Liability only)	070500	070500	payroll

CLASSIFICATION CODE

GARAGES

RISKS NOT SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW

- Garages, Garage Dealers, Service Stations, Repair Shops and Parking Facilities

Description	Code	
	Liability	Physical Damage
Repair Shops, Storage Garages, Service Stations and Public Parking Places	075000	075000
All Other Risks Not Subject to the Massachusetts Compulsory Law • As written in accordance with the garage section of the Massachusetts Commercial Automobile Insurance Manual	707000	707000

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	--
Hired Automobiles (Exposure Basis: Cost of Hire)		
Private Passenger and Commercial Vehicles (excluding Truckers)	661100	661100
Truckers	661300	661300
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

CLASSIFICATION CODE

SPECIAL RATING AND ADJUSTMENT

Description	Code	
	Liability	Physical Damage
Composite Rated Risks	999000	999000
Non Cedable Limits	800000	--
Legal Liability for Physical Damage to Trailers under a Trailer Interchange Agreement	--	993200
Retrospective Rating Plan D Adjustments (Premium Only)		
Private Passenger	998100	998100
Commercial	998200	998200
Publics	998500	998500
Garages	998700	998700
All Other	998900	998900
All Other	998000	998000
Gross Receipts and Mileage		
Gross Receipts		
Buses	059900	059900
Commercial	089900	089900
Mileage		
Buses	059900	059900
Commercial	089800	089800

ZONE RATING CODE

The Zone Rating Code applies to the following classifications:

- Trucks, Tractors and Trailers, except for light trucks and trailers used with light trucks, regularly operated beyond a 200 mile radius from the street address of principal garaging

- Public Automobiles, except for Taxis, Limousines, School, Church and Urban Buses and Van Pools, regularly operated beyond a 200 mile radius from the street address of principal garaging

Refer to the Massachusetts Commercial Automobile Insurance Manual Zone Rating Tables for the definitions of the applicable codes. The Zone Rating Code is developed from the last three positions of the Zone Combination Code. The following is a table of valid codes derived from the rating tables:

Region	Zone	Zone 03 Boston Code	Zone 49 All Other Code
Atlanta	01	201	901
Balt./Wash.	02	202	902
Boston	03	203	903
Buffalo	04	204	904
Charlotte	05	205	905
Chicago	06	206	906
Cincinnati	07	207	907
Cleveland	08	208	908
Dallas Ft Worth	09	209	909
Denver	10	210	910
Detroit	11	211	911
Hartford	12	212	912
Houston	13	213	913
Indianapolis	14	214	914
Jacksonville	15	215	915
Kansas City	16	216	916
Little Rock	17	217	917
Los Angeles	18	218	918
Louisville	19	219	919
Memphis	20	220	920
Miami	21	221	921
Milwaukee	22	222	922
Minn./St. Paul	23	223	923
Nashville	24	224	924

Region	Zone	Zone 03 Boston Code	Zone 49 All Other Code
New Orleans	25	225	925
New York City	26	226	926
Oklahoma City	27	227	927
Omaha	28	228	928
Phoenix	29	229	929
Philadelphia	30	230	930
Pittsburgh	31	231	931
Portland	32	232	932
Richmond	33	233	933
St. Louis	34	234	934
Salt Lake City	35	235	935
San Francisco	36	236	936
Tulsa	37	237	937
Pacific	40	240	940
Mountain	41	241	941
Midwest	42	242	942
Southwest	43	243	943
North Central	44	244	944
Mid East	45	245	945
Gulf	46	246	946
South East	47	247	947
Eastern	48	248	948
New England	49	249	949

AGE CODE

The Age Code applies to the following classifications:

- Publics
- Private Passenger Types
- Trucks, Tractors and Trailers
- Van Pools

For purposes of the Age definition, the current model year shall change effective October 1 of each calendar year. The applicable codes are as follows:

Description	Age Group	Code
Automobiles of the Current Model Year	1	1
Automobiles of the First Preceding Model Year	2	2
Automobiles of the Second Preceding Model Year	3	3
Automobiles of the Third Preceding Model Year	4	4
Automobiles of the Fourth Preceding Model Year	5	5
Automobiles of the Fifth Preceding Model Year	6	6
Automobiles of the Sixth Preceding Model Year	7	7
Automobiles of the Seventh Preceding Model Year	8	8
Automobiles of Model Years 1981 through the Eighth Preceding Model Year	9	9
Automobiles of Model Years 1980 and prior	0	0

CLASS GROUP CODE

For Policy Effective Years 1990 and prior:

- For voluntary business, companies may optionally use Class Group Code 3 to identify that the class is other than commercial business

Description	Code
Voluntary	0
Ceded Commercial • Fleet CAR Rated Risk • Trucks, Tractors and Trailers – Fleet • Private Passenger Types – Fleet	2
Ceded All Other Commercial	3

For Policy Effective Years 1991 and subsequent:

Description	Code
Voluntary	0
Ceded Commercial - CAR Rate Used	2
Ceded Commercial - CAR Rate Not Used • Non-Fleet Private Passenger Types Only (Class Code 739100)	3

PARTIAL/TOTAL LOSS INDICATOR

- This field applies to Property Damage Liability and Physical Damage Losses only

- Non-vehicle claims should be coded as a partial loss (Partial/Total Loss Indicator 1)

- For additional information regarding reporting the extent of vehicle loss, refer to Section B – Losses of the General Reporting Requirements Section of this Plan

Description	Code
Partial Loss	1
Total Loss	2

PASSIVE RESTRAINT DEVICE DISCOUNT CODE

- This discount applies to Medical Payments, Uninsured and Underinsured Liability and PIP (No-Fault) coverages only

Description	Code
No Discount	0
Category I Applies • Vehicle contains occupant safety features approved by the Massachusetts Division of Insurance	1

RATING IDENTIFICATION CODE

Description	Code
Experience Rated Basis	1
Both Experience Rated and All Other Rated Basis	7
All Other Rated Basis	9

PRODUCER CODE

- Producer Code is a six position alphanumeric code

- Producer Code should be left justified with no blanks between significant digits and all unused positions must be coded as spaces *(denoted as: b)*

Examples:

Producer Code	Code
A1234	A1234*b*
987	987*bbb*
AB5678	AB5678

ZIP CODE

- ZIP Code is a nine position numeric code

- It is mandatory to report the first five positions of the ZIP Code

- The ZIP Code extension (occupying the last four positions) is optional

- ZIP Code should be left justified with no blanks between significant digits and all unused positions must be coded as spaces *(denoted as: b)*

Examples:

ZIP Code	Code
01463-8735	014638735
01463	01463*bbbb*
02135-9822	021359822

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.

Example of per Plate Basis			
Plates	**Months**	**Result (Plates x Months)**	**Code**
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.

Example of Payroll and Earnings Basis			
Payroll or Earnings	**Rounded to the Nearest Hundred**	**Units of One Hundred**	**Code**
$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.

Example of Employee Basis			
Employees	**Months**	**Result (Employees x Months)**	**Code**
20	12	240	0000240
155	12	1860	0001860

EXPOSURE

EXPOSURE (Expiring Month)	Effective Month OR Cancellation Month												
	Jan 1 to Jan 15	Jan 16 to Feb 15	Feb 16 to Mar 15	Mar 16 to Apr 15	Apr 16 to May 15	May 16 to Jun 15	Jun 16 to Jul 15	Jul 16 to Aug 15	Aug 16 to Sep 15	Sep 16 to Oct 15	Oct 16 to Nov 15	Nov 16 to Dec 15	Dec 16 to Dec 31
Same Year													
Jan 1 to Jan 15	0												
Jan 16 to Feb 15	1	0											
Feb 16 to Mar 15	2	1	0										
Mar 16 to Apr 15	3	2	1	0									
Apr 16 to May 15	4	3	2	1	0								
May 16 to Jun 15	5	4	3	2	1	0							
Jun 16 to Jul 15	6	5	4	3	2	1	0						
Jul 16 to Aug 15	7	6	5	4	3	2	1	0					
Aug 16 to Sep 15	8	7	6	5	4	3	2	1	0				
Sep 16 to Oct 15	9	8	7	6	5	4	3	2	1	0			
Oct 16 to Nov 15	10	9	8	7	6	5	4	3	2	1	0		
Nov 16 to Dec 15	11	10	9	8	7	6	5	4	3	2	1	0	
Dec 16 to Jan 15	12	11	10	9	8	7	6	5	4	3	2	1	0
Following Year													
Jan 16 to Feb 15	13	12	11	10	9	8	7	6	5	4	3	2	1
Feb 16 to Mar 15	14	13	12	11	10	9	8	7	6	5	4	3	2
Mar 16 to Apr 15	15	14	13	12	11	10	9	8	7	6	5	4	3
Apr 16 to May 15	16	15	14	13	12	11	10	9	8	7	6	5	4
May 16 to Jun 15	17	16	15	14	13	12	11	10	9	8	7	6	5
Jun 16 to Jul 15	18	17	16	15	14	13	12	11	10	9	8	7	6
Jul 16 to Aug 15	19	18	17	16	15	14	13	12	11	10	9	8	7
Aug 16 to Sep 15	20	19	18	17	16	15	14	13	12	11	10	9	8
Sep 16 to Oct 15	21	20	19	18	17	16	15	14	13	12	11	10	9
Oct 16 to Nov 15	22	21	20	19	18	17	16	15	14	13	12	11	10
Nov 16 to Dec 15	23	22	21	20	19	18	17	16	15	14	13	12	11
Dec 16 to Jan 15	24	23	22	21	20	19	18	17	16	15	14	13	12
2nd Following Year													
Jan 16 to Feb 15		24	23	22	21	20	19	18	17	16	15	14	13
Feb 16 to Mar 15			24	23	22	21	20	19	18	17	16	15	14
Mar 16 to Apr 15				24	23	22	21	20	19	18	17	16	15
Apr 16 to May 15					24	23	22	21	20	19	18	17	16
May 16 to Jun 15						24	23	22	21	20	19	18	17
Jun 16 to Jul 15							24	23	22	21	20	19	18
Jul 16 to Aug 15								24	23	22	21	20	19
Aug 16 to Sep 15									24	23	22	21	20
Sep 16 to Oct 15										24	23	22	21
Oct 16 to Nov 15											24	23	22
Nov 16 to Dec 15												24	23
Dec 16 to Jan 15													24

EXAMPLES: The exposure for a car insured for one year is 12.
The exposure for a car insured for two years is 24.
The exposure for a car cancelled effective between July 16 and August 15 on a policy expiring between April 16 and May 15 of the following year is 9.

EXPERIENCE RATING MODIFICATION FACTOR CODE

- The Experience Rating Modification Factor Code is a three digit code reflecting the decimal complement of Experience Rating modifications (excluding retrospective adjustments which must be reported under the specific classification codes provided for such adjustments)

- The factor shall be rounded to two decimal places for reporting

- If no modification exists, report Experience Rating Modification Factor Code 100

Examples:

Experience Rating Modification Factor	Decimal Complement	Code
None	None	100
-10% (Credit)	0.90	090
+15% (Debit)	1.15	115

ALL OTHER RATING MODIFICATION FACTOR CODE

- The All Other Rating Modification Factor Code is a three digit code reflecting the decimal complement of the combined effect on voluntarily reported premium of:

  ♦ Schedule Rating Modifications
  ♦ Individual Risk Modifications or similar Modifications
  ♦ Expense Modifications or similar Modifications

- This modification is calculated for voluntary business only

- The factor shall be rounded to two decimal places for reporting

- If no modification exists, report All Other Rating Modification Factor Code 100

Examples:

Schedule Rating Modification	Individual Risk Modification	Expense Modification	Total Rating Modification	Code
None	None	None	None	100
None	+10% (credit)	None	0.900*	090
+10% (debit)	+15% (debit)	None	1.265*	127
-15% (credit)	None	-10% (credit)	0.765*	077
-15% (credit)	+15% (debit)	None	0.977*	100

* These examples are calculated on a multiplicative basis and are illustrative of the required reporting technique only. The Total Rating Modification can be determined using other methodologies.

CLAIM IDENTIFICATION NUMBER

- Claim Identification Number is a sixteen position alphanumeric code

- It is mandatory to report at least three characters

- Claim ID should be left justified with no blanks between significant digits and all unused positions must be coded as spaces *(denoted as: b)*

Examples:

Claim Identification Number	Code Reported
CL014638735	CL014638735*bbbbb*
123456789	123456789*bbbbbbb*
ABCDEF1234567890	ABCDEF1234567890

POLICY IDENTIFICATION NUMBER

- Policy Identification Number is a sixteen position alphanumeric code

- It is mandatory to report at least three characters

- Policy ID should be left justified with no blanks between significant digits and all unused positions must be coded as spaces *(denoted as: b)*

Examples:

Policy Identification Number	Code Reported
PL014638735	PL014638735*bbbbb*
123456789	123456789*bbbbbbb*
ABCDEF1234567890	ABCDEF1234567890

VEHICLE IDENTIFICATION NUMBER

- Vehicle Identification Number (VIN) is a five to seventeen position alphanumeric code

- VIN should be left justified with no blanks between significant digits and all unused positions must be coded as spaces *(denoted as: b)*

- For Losses: If a claim is incurred on an insured's policy, that does not involve a vehicle named on said policy, the losses may be coded as 97 followed by fifteen zeros (97000000000000000)

Examples:

Vehicle Identification Number	Code Reported
1FABP28A6FF143890	1FABP28A6FF143890
1C3BH41J6MN109186	1C3BH41J6MN109186
ZC2FP1101KB202230	ZC2FP1101KB202230
GV5VK3212B	GV5VK3212B*bbbbbbb*
MA12345	MA12345*bbbbbbbbbb*

Liability Only

This section applies to liability records only

LIMITS IDENTIFIER CODE

Description	Code
Combined Single Limit Liability policies • Separate premiums for Bodily Injury and Property Damage *	2
Split Limit Liability policies • Separate premiums for Bodily Injury and Property Damage	3

* For single limit liability policies the reported Bodily Injury premium must be based on the Bodily Injury portion of the single limit calculation (including Uninsured Motorist, Underinsured Motorist and Medical Payments premiums if applicable). The reported Property Damage premium must be based on the Property Damage portion of the single limit calculation.

AGGREGATE LIMITS IDENTIFIER CODE

- The Aggregate Limits Identifier Code applies to Garage Premises coverage only

- These policies are written with a Combined Single Limit of Liability coverage

Aggregate Limits	Code
One times the Per Accident Limit of Liability	1
Two times the Per Accident Limit of Liability	2
Three times the Per Accident Limit of Liability	3
Five times the Per Accident Limit of Liability	5
Seven times the Per Accident Limit of Liability	7
All Other Aggregate Limits of Liability	9

LIABILITY LIMITS CODE

BODILY INJURY		
Limits of Liability		Code
Per Claim	Per Accident	
$ 20,000	$ 40,000	01
20,000	40,000	04 *
20,000	50,000	11
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	1,000,000	10
1,000,000	1,000,000	14
All Other Limits Not Above		49
No Bodily Injury		00

MEDICAL PAYMENTS	
Limits of Liability	Code
$ 500	01
750	02
1,000	03
2,000	04
5,000	05
10,000	06
15,000	07
20,000	08
25,000	09
50,000	10
100,000	11
No Medical Payments	00

UNINSURED MOTORIST		
Limits of Liability		Code
Per Claim	Per Accident	
$ 20,000	$ 40,000	04
20,000	50,000	11
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	1,000,000	10
All Other Limits Not Above		49
No Uninsured Auto		00

UNDERINSURED MOTORIST		
Limits of Liability		Code
Per Claim	Per Accident	
$ 20,000	$ 40,000	04 **
20,000	50,000	11
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	1,000,000	10
All Other Limits Not Above		49
No Underinsured Auto		00

PROPERTY DAMAGE	
Limits of Liability	Code
$ 5,000	01
10,000	02
15,000	03
25,000	04
35,000	05
50,000	06
100,000	07
500,000	10
Property Damage Deductible	08
All Other Limits Not Above	09
No Property Damage	00

*   If both mandatory (code 01) and optional (code 04) Bodily Injury coverage are purchased, Limits Code 04 must be reported.

**   If the 20/40 limit of Underinsured Motorists coverage is purchased, although there is no associated cost, Limits Code 04 must be reported.

LIABILITY LIMITS CODE (Continued)

- If a policy is written at a per occurrence limit that is not identified by a specific code, the transaction shall be coded to the next higher per occurrence limit.

COMBINED SINGLE LIMIT	
Limits of Liability Per Occurrence	Code
$ 45,000	04
50,000	08
75,000	09
100,000	10
150,000	11
200,000	12
250,000	13
300,000	14
400,000	15
500,000	16
750,000	17
1,000,000	18
1,500,000	19
2,000,000	20
2,500,000	21
3,000,000	22
5,000,000	23
7,500,000	24
10,000,000	25
15,000,000	26
20,000,000	27
30,000,000	28
50,000,000	29

POLLUTION LIABILITY BROADENED COVERAGE CODE

- This coverage is available only in conjunction with the Commercial Simplified Automobile Program.

Description	Code
No Pollution Liability Broadened Coverage	0
Pollution Liability Broadened Coverage – Hazardous • As defined in the Massachusetts Commercial Automobile Insurance Manual in Section II.46.C.3	1
Pollution Liability Broadened Coverage – Non-Hazardous	2
Pollution Liability Broadened Coverage – Extra Hazardous • As defined in the Massachusetts Commercial Automobile Insurance Manual in Section II.46.C.2 or Section II.46.C.4	3

TYPE OF LOSS CODE - LIABILITY

Description	Code
Bodily Injury to Others – Excluding claims covered under Type of Loss Code 02	01
Bodily Injury to Others – Guest claims, claims arising out of accidents occurring off the ways of the Commonwealth or claims out of Massachusetts	02
Damage to Someone Else's Property (Property Damage Liability)	03
Medical Payments	05
Bodily Injury Caused by an Uninsured Automobile	06
Bodily Injury Caused by an Underinsured Automobile	07
Pollution Liability – Bodily Injury	09
Pollution Liability – Property Damage	10
Bodily Injury to Others – Inter or Intra Company Reimbursements resulting from PIP (No-Fault) claims (excluding claims covered under Type of Loss Code 14)	11
Bodily Injury to Others – Inter or Intra Company Reimbursements resulting from PIP (No-Fault) claims arising out of accidents occurring off the ways of the Commonwealth or claims out of Massachusetts	14

No-Fault Only

This section applies to no-fault records only

PIP COVERAGE CODE

Description	Code
Basic PIP (No-Fault) Coverage Only	1

TYPE OF LOSS CODE – PIP (NO-FAULT)

Description	Code
Non-Split Outstanding Loss	23
Medical Loss	24
Wage Loss	34
Other Economic Loss	44
Subrogation Recovery	45

Physical Damage Only

This section applies to physical damage records only

OTHER THAN COLLISION COVERAGE CODE

OTC Coverage with Full Glass Coverage		
Description	**Code**	
	Towing and Labor Cost Coverage	
	$25 Included	**Excluded**
Comprehensive Coverage		
• $ 300 Deductible	034	035
• $ 500 Deductible	036	037
• $1,000 Deductible	038	039
• $2,000 Deductible	022	023
• All Other Deductibles with Full Glass Coverage	064	004
Fire only Coverage	065	005
Fire and Theft Coverage	066	006
Fire, Theft and Combined Additional Coverage with MMV or Dealers Supplemental Coverage with MMV	068	008
Fire, Theft and Combined Additional Coverage without MMV or Dealers Supplemental Coverage without MMV	069	009
Stated Amount	060	
Agreed Amount	063	

OTC Coverage with Optional $100 Glass Deductible		
Description	**Code**	
	Towing and Labor Cost Coverage	
	$25 Included	**Excluded**
Comprehensive Coverage		
• $ 300 Deductible	134	135
• $ 500 Deductible	136	137
• $1,000 Deductible	138	139
• $2,000 Deductible	122	123
• All Other Deductibles with Optional Glass Deductible	164	104
Fire only Coverage	165	105

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 – $25 per disablement • No other Comprehensive coverage afforded	081
Rental Reimbursement	083
Automobile Dealers False Pretense Coverage	084
Sound Receiving and Transmitting Equipment (excluding Police and Fire vehicles)	087
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

OTHER THAN COLLISION COVERAGE CODE (Continued)

GARAGE COVERAGE

Garage Dealers - Comprehensive Coverage	Code
$ 300 Deductible per car / $1,500 per occurrence	202
$ 500 Deductible per car / $2,500 per occurrence	203
$1,000 Deductible per car / $5,000 per occurrence	204

Garagekeepers - Comprehensive Coverage	Code
Legal Liability Basis	211
Direct Coverage – Primary	212
Direct Coverage – Excess	213

Garagekeepers - Specified Causes of Loss Coverage (Fire, Theft and Garagekeepers Additional Coverage)	Code
Legal Liability Basis	214
Direct Coverage – Primary	215
Direct Coverage – Excess	216

COLLISION COVERAGE CODE

Collision Coverage Without Waiver of Deductible

Description	Code	Type of Loss Code
$ 300 Deductible	076	10
$ 500 Deductible	077	10
$1,000 Deductible	078	10
$2,000 Deductible	072	10
All Other Deductibles	079	10

Collision Coverage With Waiver of Deductible

Description	Code	Type of Loss Code
$ 300 Deductible	015	11 or 12
$ 500 Deductible	016	11 or 12
$1,000 Deductible	017	11 or 12
$2,000 Deductible	012	11 or 12
All Other Deductibles	019	11 or 12

Limited Collision Coverage

Description	Code	Type of Loss Code
Full Coverage	040	12
$ 300 Deductible	045	10
$ 500 Deductible	042	10
$1,000 Deductible	043	10
$2,000 Deductible	046	10
All Other Deductibles	049	10

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 (Report Retrospective Rating Plan D premium, other than adjustments, with applicable class and coverage)	099
All Other	099

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
All Other	099

SYMBOL CODE

ORIGINAL COST NEW of COMMERCIAL VEHICLES

- Trucks, Tractors, and Trailers
- Private Passenger Types
- Publics
- Van Pools

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

SYMBOL CODE (Continued)

VEHICLE VALUE for COMMERCIAL MOTORCYCLES

- 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

PRE-INSURANCE INSPECTION IDENTIFICATION CODE

Description	Code
Eligible for Pre-Insurance Inspection and Inspected	1
Eligible for Pre-Insurance Inspection and Not Inspected	2
Not Eligible or Waived	9

INTENSIFIED APPRAISAL IDENTIFICATION CODE

- This code is valid for Policy Effective Years 1995 and prior

Description	Claims <= $4,000	Claims > $4,000
Eligible for Intensified Appraisal and Appraised	3	5
Eligible for Intensified Appraisal and Not Appraised	4	6
Not Eligible	9	8

ANTI-THEFT DEVICE DISCOUNT CODE

- Applies to other than collision coverage only

- Refer to the Anti-Theft Device Standards and Discounts Rule which is contained in the Private Passenger Automobile Insurance Manual for detailed descriptions of each category

Description	Code
No Discount Applies	0
Category I Applies	1
Category II Applies	2
Category III Applies	3
Category IV Applies	4
Category IV plus Category I Apply	5
Category IV plus Category II Apply	6
Category IV plus Category III Apply	7

TYPE OF LOSS CODE – PHYSICAL DAMAGE

OTHER THAN COLLISION

Description	Code
Fire	01
Theft	02
Glass • For additional information on Glass Losses, refer to Section B – Losses of the General Reporting Requirements Section of this Plan	03
Malicious Mischief and Vandalism	05
Cyclone, Earthquake, Explosion, Hail, Tornado, Water Damage and Windstorm	06
Flood and Rising Water	07
Towing and Labor Cost	08
All other types – excluding Collision	09

COLLISION

Description	Code
Without Waiver of Deductible – • Collision loss payment when deductible is applied • Limited Collision with a deductible	10
With Waiver of Deductible – • Collision loss payment when deductible is applied	11
With Waiver of Deductible – • Collision loss payment when deductible is waived • Limited Collision with full coverage	12

Section A - Statistical Data Quality Components

The Statistical Data Quality Program consists of the components noted below. Each component identifies a specific company requirement or responsibility relative to the reporting of statistics to CAR and is intended to assure that CAR receives accurate statistical data on a timely basis. This Section also describes the special edits or methods used by CAR to verify the quality of reported statistical data.

1. STATISTICAL SUBMISSIONS

Companies are responsible for assuring that all of the data for a particular accounting month is received at CAR on or before the submission due date, and that the data is in processable and statistically acceptable condition. If any portion of the submission does not meet these requirements, Statistical Data Quality Penalties will be assessed. The key date to be used for determining penalty amounts will be the date upon which the last portion of the particular accounting month's shipment is received at CAR in processable and statistically acceptable condition. Refer to Section B - Statistical Data Quality Penalties of the Statistical Data Quality Program for specific penalty information.

In order to assure that a company's submission of data for a particular accounting month is complete, all premium and paid loss data for each accounting month must be submitted to CAR in a single mailing. However, it is acceptable for quarterly outstanding loss data to be submitted separately.

If a company is not able to consolidate their shipments for mailing to CAR, a request for waiver from this requirement must be filed with CAR. If CAR grants a waiver to this requirement, it is necessary for the company to continue to submit their data shipments to CAR in the same manner for each subsequent accounting month.

Companies may request the ability to report a supplemental submission to CAR after their original shipment for the accounting month has been submitted. Such supplemental submissions will not be accepted unless CAR has agreed in advance to accept the shipment. If CAR agrees to accept the supplemental submission, but it is not received by CAR until after the shipment due date, the shipment will be subject to applicable Statistical Data Quality Penalties in the same manner as other statistical submissions. Refer to Section B - Statistical Data Quality Penalties Section of the Statistical Data Quality Program for specific penalty information.

a. Compliance For Newly Reporting Companies

If a company exceeds the established commercial reporting thresholds of $50,000 in written premiums or $25,000 in paid losses, as identified through the Annual Statement Reconciliation Process, statistical reporting to CAR must commence. Companies identified as exceeding the reporting thresholds will be required to report detailed statistical data no later than the December shipment of the second following year.

Example: The 2000 Massachusetts Annual Statement Page 15 indicates that a company has exceeded the reporting thresholds. This company will be instructed to begin reporting to CAR no later than the December, 2002 submission.

Section A - Statistical Data Quality Components

1. **STATISTICAL SUBMISSIONS (Continued)**

    b. **Nil Submissions**

    Notification of a nil submission will be accepted by CAR only if no premium, paid loss and/or outstanding loss transactions were booked by the company during the accounting month being reported. A Nil Submission Form, which is available at CAR from the Data Analyst assigned to your company, must be submitted for this purpose.

    c. **Low Volume Company**

    A company that has written less than $500,000 in premium <u>and</u> $500,000 in paid losses for reportable coverages during the prior calendar year based on the information contained on their Massachusetts Annual Statement Page 15 is referred to as a low volume company. A low volume company may request the option of reporting data to CAR on a quarterly, rather than monthly, basis.

    d. **Due Date**

    The due date is generally the first CAR business day 45 days after the close of each accounting month. CAR will notify the industry on a yearly basis of the specific submission due dates that will be in effect for the upcoming calendar year via the Call Schedule, which is issued as an Accounting and Statistical Notice. All premium, paid loss and outstanding loss submissions for a particular accounting month must be received in processable and statistically acceptable condition at the offices of CAR by the close of business on the established due date.

    e. **Turnaround Time Commitment**

    CAR provides companies with a turnaround time commitment relative to the receipt and processing of monthly submissions. The turnaround time commitment guarantees that all shipments received at CAR prior to the first business day of each month will be processed such that the company will be notified of any reporting problems or rejections no later than the fifth business day of that calendar month. In addition, if required by the company, these rejected tapes will be sent back to the company via Federal Express, no later than the fifth business day of the month, for the receipt by the company no later than the sixth business day of the month. The turnaround time commitment is subject to modification by CAR's Operations Committee.

    If the established turnaround time commitment cannot be met by CAR, and as a result, a company's shipment is rejected and cannot be resubmitted by the shipment due date, the key dates used to calculate Statistical Data Quality Penalties for the affected shipments would be adjusted accordingly. However, the cut-off dates for monthly accounting/statistical shipments to be included in CAR's processing cycles would not be adjusted. For those companies that are financially impacted due to the exclusion of their monthly accounting/statistical shipment from a processing cycle because CAR did not meet its turnaround time commitment, CAR will reimburse the company for loss of investment income or provide another appropriate financial remedy.

Section A - Statistical Data Quality Components

1. **STATISTICAL SUBMISSIONS (Continued)**

    f. Acceptable Shipments

    For a shipment to be accepted by CAR, it must be received in processable condition as specified in the Accounting/Statistical Submission Reporting Instructions contained in the CAR Statistical Edit Package. In addition, the shipment must be in balance with its corresponding statistical and accounting summary control totals, and in statistically acceptable condition such that its statistical error content must be less than 15% of the shipment or less than 100 records. Note that the statistical error criteria will apply separately for premiums, paid losses, and outstanding losses, and on a subline basis.

    A record is considered to be a statistical error record when it has one or more statistical errors (S01-S49). A record is considered to be a verification only error record when it has no statistical errors, but has one or more verification errors (V50-V53). Refer to CAR's Statistical Edit Package for a description of these error records. Verification errors are not included in the determination of error percentages or error record counts. The statistical error criteria will be waived for a particular shipment if the company confirms in writing to CAR that the shipment's error content exceeds the 15% tolerance because the submission contains offsets for previously reported error records, and consequently these offsets have caused the error percentage to exceed 15%.

    Companies that have not reported complete and acceptable shipments to CAR by the shipment due date will be subject to Statistical Data Quality Penalties. Note that penalties are based on the receipt date at CAR of the last acceptable portion of the particular accounting month's shipment, and will therefore be the same if one portion of the shipment or the entire shipment is late or unacceptable. In addition, note that shipments received on weekends or holidays will be assigned the receipt date of the next CAR business day following the weekend or holiday. Refer to Section B - Statistical Data Quality Penalties Section of the Statistical Data Quality Program for specific penalty information.

    g. Limits In Excess (LEX) Records

    Any record with an extremely high exposure, premium dollar amount, or loss dollar amount (according to the following chart) will be identified for CAR Staff to review. Note that for the premium dollar tolerances, bodily injury and property damage premium amounts are checked separately for liability records and collision and other than collision premium amounts are checked separately for physical damage records. Also, note that the following classes are excluded from the relevant exposure checks: Garages Subject to Compulsory Law (physical damage only), Garages – Premises, Garages Not Subject to Compulsory Law, Non-Owned (Emp., P.P. Motorcycles, Hired), Non-Owned (Min Prem, Drive Other Car, Partner Non-Own, All Other), Special Rating and Adjustment, and Gross Receipts and Mileage.

Section A – Statistical Data Quality Components

1. **STATISTICAL SUBMISSIONS (Continued)**

   g. **Limits In Excess (LEX) Records (Continued)**

LEX Tolerance Levels	
Field	**Tolerance**
Exposure	-10,000 to +10,000 exposures
Premium Dollar Amount	-$500,000 to +$500,000
Loss Dollar Amount	-$1,000,000 to +$1,000,000

   CAR Staff will review records that exceed the established LEX tolerance levels. If it is determined that the records will significantly distort CAR's database, CAR will reject the affected shipments(s) and instruct the company to correct the records and resubmit the data immediately (prior to the shipment due date). Otherwise, CAR will accept the data and instruct the company to offset the records in a future submission.

2. **STATISTICAL ERRORS**

   a. **Due Date**

   CAR produces and distributes, either via mail or the On-line Telecommunications System, statistical error listings to companies on a weekly basis and establishes a due date for the necessary corrections to be completed and returned. The established due date for the return of paper listings or completion of on-line corrections is approximately 60 calendar days from the date the listings are mailed by CAR or available on-line.

   b. **Acceptability**

   Companies are responsible for assuring that statistical errors are corrected in a timely manner so that the number of uncorrected error records within an error listing is reduced to no greater than 5%. Verification errors will be identified separately and will not be included in the determination of error percentages. If the number of error corrections submitted does not reduce the error content on the error listing to the 5% tolerance, the errors will be returned to the company and considered in an overdue status until sufficient additional corrections are received by CAR.

   Companies that receive statistical error listings for several accounting months at the same time will be provided with additional time to correct these errors provided that the pertinent shipments were received at CAR in a timely and acceptable manner. Such cases will be handled on an individual basis. Taken into consideration will be the reason that several accounting months' listings were produced at the same time, the size of the listings and any extenuating circumstances that may affect the timely correction of data.

Section A - Statistical Data Quality Components

2. STATISTICAL ERRORS (Continued)

c. Low Volume

A statistical error listing is considered low volume if both the total number of error records contained on the listing and the total exposures, premiums or losses in error fall within the ranges indicated below. Statistical error listings that meet this criteria will not be considered in an overdue status and will not be required to be corrected to reduce the error content to the 5% tolerance level.

Statistical Error Tolerance Levels		
Commercial	**Total Numbers Of Error Records**	**Total Premium or Loss Dollars In Error**
Liability Premiums*	1 to 20	-$2,500 to +$2,500 premiums
No-Fault Premiums	1 to 20	-$2,000 to +$2,000 premiums
Physical Damage Premiums*	1 to 20	-$2,000 to +$2,000 premiums
Liability Losses	1 to 15	-$5,000 to +$5,000 losses
No-Fault Losses	1 to 15	-$2,000 to +$2,000 losses
Physical Damage Losses	1 to 15	-$2,000 to +$2,000 losses

* Commercial liability and physical damage tolerance levels are applied by coverage. That is, commercial liability bodily injury and property damage premiums, and physical damage other than collision and collision premiums in error must individually be within the indicated ranges.

3. RATE EDIT

CAR will edit ceded commercial premium data for the latest two policy effective years to assure that it has been rated properly. Only data that has successfully passed CAR's statistical edits will be rate edited, and companies will be notified by CAR of the rate edit results of their data.

a. Tolerance

Companies are responsible for assuring that their cumulative percentage of rate errors, for each line of business and policy effective year, remains below the established rate edit error tolerance of 2%. Once a company exceeds the rate edit error tolerance, and provided that there is a minimum of fifty error records per line of business, the company will be provided with six accounting months from the error listing cycle in which the tolerance was exceeded to reduce their cumulative rate edit error percentage, for that line of business and policy effective year, to within the established tolerance. In order to correct rate edit errors, companies are required to submit offset and re-enter adjustment records. Refer to the General Rules and Section A – Premiums of the General Reporting Requirements Sections of this Plan for information on reporting adjustment records.

Section A - Statistical Data Quality Components

3. **RATE EDIT (Continued)**

   b. **Appeal Process For Exceeding Established Tolerance**

   Companies with errors in excess of the established tolerance may appeal to CAR for a reduction of the Statistical Data Quality Penalty if it can be clearly demonstrated that the rate error condition does not impact the ratemaking database. The granting of an appeal will be allowed for one policy year only, and companies will be required to correct their reporting systems for the next reporting year in order to prevent the assessment of rate edit penalties in the subsequent reporting year.

4. **MASSACHUSETTS ANNUAL STATEMENT PAGE 15**

   For each calendar year, all companies licensed to write automobile insurance in Massachusetts are required to submit a copy of their Massachusetts Annual Statement Page 15 to CAR by approximately March 15th of the following year. CAR also collects Page 15 data from companies, on a quarterly basis. CAR requires that companies complete and return special forms with the Page 15. These forms are distributed to the industry as an attachment to the Accounting and Statistical Notice containing the specific due date for each quarter. CAR will also inform the industry on an annual basis, via the Annual Call Schedule, of the exact Massachusetts Annual Statement Page 15 due dates on a calendar year basis.

   On a quarterly basis, CAR reconciles each company's Massachusetts Annual Statement Page 15 to the statistical data reported through that particular quarter. The reconciliation is performed each quarter in an effort to identify, as soon as possible, reporting problems that may impact the quality of CAR's statistical database. Companies are provided with the results of their reconciliation. If it is determined that a company's statistically reported totals for a given quarter and their quarterly Annual Statement Page 15 totals vary by more than 5% for any premium or loss line of business, CAR requests that the company provide a satisfactory written response explaining the difference(s). Responses are due at CAR approximately forty-five days after the reconciliation reports are mailed to the company.

5. **MASSACHUSETTS AUTOMOBILE INSURANCE EXPENSE CALL**

   The Massachusetts Automobile Insurance Expense Call pertaining to a particular calendar year will be due at CAR by approximately June 1 of the following year. CAR will notify the industry each year via an Accounting and Statistical Notice of the exact due date of the Massachusetts Automobile Insurance Expense Call for the particular calendar year.

Section B - Statistical Data Quality Penalties

In order to encourage companies to report complete and accurate statistical data on a timely basis, CAR has established the Statistical Data Quality Penalties described below. The Statistical Data Quality Program only establishes those penalties that will apply for statistical purposes. Additional penalties may result due to accounting errors on ceded data, and these penalty provisions are contained in the CAR Manual of Administrative Procedures.

Mandated legislative changes and other contingencies that would delay the reporting or processing of data or require substantial operational changes will be reviewed as to their impact on the Statistical Data Quality Program. If sufficient lead time is not available to the companies to submit any of the required reportings to CAR, the Operations Committee will consider the potential need for temporary revisions or suspensions to the provisions of the Statistical Data Quality Program and its associated penalties.

1. STATISTICAL SUBMISSION

This section details the Statistical Data Quality Penalty amounts assessed for late or unreported statistical submissions.

a. Compliance For Newly Reported Companies

Companies that have not complied with reporting statistical submissions to CAR, after being identified as exceeding the established private passenger reporting thresholds of written premiums and/or in paid losses, will be assessed a $10,000 Statistical Data Quality Penalty each calendar year until compliance occurs.

Example: The 2000 Massachusetts Annual Statement Page 15 indicates that a company has exceeded the reporting thresholds. The company must begin reporting to CAR no later than the December, 2002 submission. If a submission is not reported to CAR on or before this deadline, the company will be assessed a $10,000 Statistical Data Quality Penalty. If the company again fails to report by the December, 2003 submission in accounting year 2003, the company will be assessed another $10,000 penalty.

b. Nil Submissions

If a nil shipment is reported for any month in which premium, paid loss and/or outstanding loss transactions should have been reported to CAR, a penalty of $2,000 will be assessed per occurrence.

c. Low Volume Company

Low volume companies have a maximum penalty amount of $1,000 for any one submission. Accordingly, companies reporting on a quarterly basis will never be assessed more than $4,000 in a calendar year, and companies reporting on a monthly basis will never be assessed more than $12,000 in a calendar year.

Section B - Statistical Data Quality Penalties

1. STATISTICAL SUBMISSION (Continued)

d. Late And Unacceptable Shipments

The Statistical Data Quality Penalty amounts accumulate based on the receipt date of the shipment. Statistical Data Quality penalty amounts accrue up to $2,000 for a particular range of shipment receipt dates as shown in the chart below. An additional $2,000 penalty is incurred for each additional calendar month that passes until the shipment is received. For the shipment in the example below, a penalty of $2,000/month would be added to the $2,000 amount previously accrued on the shipment since the displayed receipt date had passed.

Receipt Date at CAR of Last Acceptable Portion	Penalty Amount
After the shipment due date, but before the end of the month in which the shipment due date occurs	$ 300
After the end of the month in which the shipment due date occurs, but on or before the due date of the next month's shipment	$ 800
After the due date of the next accounting month's shipment, but before the end of the month in which this due date occurs	$ 2,000
Each additional calendar month	$ 2,000/month

Example: January Monthly Accounting Shipment Due 3/15		
Receipt Date of Shipment	Calculation of Penalty	Penalty Dollars
3/16 – 3/31	$300	$300
4/1 – 4/15	$800	$800
4/16 – 4/30	$2,000	$2,000
5/1	$2,000 + $2,000	$4,000
6/1	$4,000 + $2,000	$6,000

2. STATISTICAL ERROR LISTINGS

This section details the Statistical Data Quality Penalty amounts assessed for statistical error listings. There are two types of penalties that apply to the statistical error listings: the late return of paper error corrections and the error percentage remains in excess of the established tolerance. Note that if statistical error listing corrections are both late and over the 5% tolerance, only the greater of the two final penalties will be assessed. That is, double penalties will not be assessed. However, regardless of which penalty is assessed, the company will still be required to reduce the error percentage to less than or equal to 5%.

Section B - Statistical Data Quality Penalties

2. **STATISTICAL ERROR LISTINGS (Continued)**

a. **Late Return of Paper Error Corrections**

If any or all of the statistical paper error listing corrections are not received at CAR on or before the established due date, with the required volume of corrections applied, the following Statistical Data Quality Penalties will be assessed.

Receipt Date at CAR of Corrected Statistical Error Listings	Penalty Amount
Between 1 – 14 calendar days after the error listing due date	$ 100
Between 15 – 31 calendar days after the error listing due date	$ 400
Each additional 30 day period	$ 800

Example: Corrected Statistical Error Listing Due 4/30		
Receipt Date of Paper Listing	Calculation of Penalty	Penalty Dollars
5/1 – 5/14	$100	$300
5/15 – 5/31	$400	$400
6/1	$800	$800
7/1	$800 + $800	$1,600

b. Insufficient Volume of Statistical Error Corrections Applied

This penalty is applicable to corrections that are made via telecommunications or on paper error listings. If statistical error listings are received at CAR with an insufficient volume of corrections applied, the following Statistical Data Quality Penalties will be assessed.

Statistical Error Listings Meeting the Following Criteria	Penalty Amount
The initial due date has expired and the error percentage has not been reduced to less than or equal to 5%	$ 100
The shipment has been re-listed, the second due date has expired, and the error percentage has not been reduced to less than or equal to 5%	$ 400
Each additional re-listing with error percentages not less than 5%	$ 800

Section B - Statistical Data Quality Penalties

2. STATISTICAL ERROR LISTINGS (Continued)

b. Insufficient Volume of Statistical Error Corrections Applied (Continued)

Example: Statistical Error Percentage Not Reduced To Less Than or Equal to 5%: Error Listings Due 4/30			
Due Date	**Receipt Date**	**Calculation of Penalty**	**Penalty Dollars**
4/30	5/1	$100	$100
6/30	7/18	$400	$400
8/30	9/30	$800	$800
10/30	11/1	$800 + $800	$1,600

3. RATE EDIT

This section details the Statistical Data Quality Penalties assessed for Rate Edit errors.

a. Error Penalties

Any company that does not reduce their error percentage to no greater than established rate edit tolerance within the six month timeframe will be assessed a Statistical Data Quality Penalty of $2,000. Additionally, a penalty of $2,000 per month will be assessed for each subsequent month that the error percentage remains uncorrected and a company remains over the rate edit tolerance.

b. Penalty Reduction

A penalty reduction will be granted only if it can be verified that the reported premiums and exposures are correct on a policy or summary level and are not in violation of the Massachusetts Commercial Statistical Plan. A penalty of $2,000 will be assessed. However, the $2,000 per month penalty for each subsequent month will not be assessed in this situation.

4. MASSACHUSETTS ANNUAL STATEMENT PAGE 15

A Statistical Data Quality Penalty of $50 per CAR business day will be assessed for the late submission of Fourth Quarter Massachusetts Annual Statement Page 15 and corresponding forms. Also, a Statistical Data Quality Penalty of $50 per CAR business day will be assessed for a late Fourth Quarter Massachusetts Annual Statement Reconciliation response until CAR receives the response.

Section B - Statistical Data Quality Penalties

5. **MASSACHUSETTS AUTOMOBILE INSURANCE EXPENSE CALL**

A Statistical Data Quality Penalty of $50 per CAR business day will be assessed for the late submission of the Massachusetts Automobile Insurance Expense Call.

6. **DISPUTED PENALTY FEES**

CAR shall maintain its own records for the purpose of determining whether or not a company has submitted all required data. In case of a disagreement regarding whether a company is delinquent in submitting data, the records of CAR shall become the deciding factor. Statistical Data Quality Penalties may be appealed to CAR's Operations Committee. However, it is necessary for the company to pay the penalty amount before such an appeal can be considered. Any company aggrieved by the findings of the Operations Committee may appeal the decision to CAR's Governing Committee. All decisions of the Governing Committee shall be final.

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. For prior effective years, refer to the Massachusetts Commercial Automobile Statistical Plan in effect for the specific year. 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.

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

* 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 and subsequent, Motorcycle Value is a two a position code, reported within the Symbol Code field now located in positions 45-46.

LIABILITY PREMIUM

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

51	ZONE RATING CODE (Continued)
52	AGE CODE ⑥
53	AGGREGATE LIMITS ID. CODE ⑦
54	CLASS GROUP CODE
55	Reserved for Future Use
56	PASSIVE RESTRAINT DISC. CODE
57	Reserved for Future Use
58	
59	RATING IDENTIFICATION CODE
60	Reserved for Future Use
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	EXPERIENCE RATING
89	MODIFICATION FACTOR CODE
90	
91	ALL OTHER RATING
92	MODIFICATION FACTOR CODE
93	
94	Reserved for Future Use
95	
96	
97	BODILY INJURY
98	PREMIUM
99	
100	

101	BODILY INJURY
102	PREMIUM (Continued)
103	
104	
105	
106	
107	PROPERTY DAMAGE
108	PREMIUM
109	
110	
111	
112	
113	Reserved for Future Use
114	
115	
116	
117	
118	
119	
120	
121	
122	POLICY
123	IDENTIFICATION
124	NUMBER
125	
126	
127	
128	
129	
130	
131	
132	
133	
134	
135	
136	
137	
138	VEHICLE
139	IDENTIFICATION
140	NUMBER
141	⑤
142	
143	
144	
145	
146	
147	
148	
149	COMPANY USE
150	

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.

LIABILITY LOSS

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	Month
12	ACCIDENT DATE — Day
13	Day
14	Year
15	Year
16	Reserved for Future Use
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	
36	LIMITS IDENTIFIER CODE
37	LIABILITY LIMITS CODE
38	
39	Reserved for Future Use
40	ACCIDENT TOWN CODE
41	
42	
43	Reserved for Future Use
44	
45	
46	
47	
48	POLLUTION LIAB. COV. CODE ③
49	ZONE RATING CODE
50	

51	ZONE RATING CODE (Continued)
52	AGE CODE ⑥
53	AGGREGATE LIMITS ID. CODE ⑦
54	CLASS GROUP CODE
55	PARTIAL/TOTAL LOSS INDICATOR
56	PASSIVE RESTRAINT DISC. CODE
57	Reserved for Future Use
58	
59	RATING IDENTIFICATION CODE
60	Reserved for Future Use
61	PRODUCER CODE ②
62	
63	
64	
65	
66	
67	Reserved for Future Use
68	
69	
70	
71	
72	ZIP CODE ⑤
73	
74	
75	
76	
77	
78	
79	
80	
81	Reserved for Future Use
82	REPORTING DATE — Month
83	Year
84	Year
85	Reserved for Future Use
86	
87	TYPE OF LOSS CODE
88	
89	Reserved for Future Use
90	CLAIM COUNT
91	LOSS AMOUNT
92	
93	
94	
95	
96	
97	
98	
99	CLAIM IDENTIFICATION NUMBER
100	

101	CLAIM IDENTIFICATION NUMBER (Continued)
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	
112	
113	
114	
115	POLICY IDENTIFICATION NUMBER
116	
117	
118	
119	
120	
121	
122	
123	
124	
125	
126	
127	
128	
129	
130	
131	VEHICLE IDENTIFICATION NUMBER ⑤
132	
133	
134	
135	
136	
137	
138	
139	
140	
141	
142	
143	
144	
145	
146	
147	
148	COMPANY USE
149	
150	

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.

NO-FAULT PREMIUM

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

51	ZONE RATING CODE (Continued)
52	AGE CODE ⑥
53	Reserved for Future Use
54	CLASS GROUP CODE
55	Reserved for Future Use
56	PASSIVE RESTRAINT DISC. CODE
57	Reserved for
58	Future Use
59	RATING IDENTIFICATION CODE
60	Reserved for Future Use
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	EXPERIENCE RATING
89	MODIFICATION FACTOR CODE
90	
91	ALL OTHER RATING
92	MODIFICATION FACTOR CODE
93	
94	Reserved for
95	Future Use
96	
97	
98	PIP (NO-FAULT)
99	PREMIUM
100	

101	PIP (NO-FAULT)
102	PREMIUM (Continued)
103	
104	
105	
106	
107	
108	
109	Reserved for
110	Future Use
111	
112	
113	
114	
115	
116	
117	
118	
119	
120	
121	POLICY
122	IDENTIFICATION
123	NUMBER
124	
125	
126	
127	
128	
129	
130	
131	
132	
133	
134	
135	
136	
137	VEHICLE
138	IDENTIFICATION
139	NUMBER
140	⑤
141	
142	
143	
144	
145	
146	
147	
148	
149	COMPANY USE
150	

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

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

51	ZONE RATING CODE (Continued)
52	AGE CODE ⑥
53	Reserved for Future Use
54	CLASS GROUP CODE
55	Reserved for Future Use
56	PASSIVE RESTRAINT DISC . CODE
57	Reserved for Future Use
58	
59	RATING IDENTIFICATION CODE
60	Reserved for Future Use
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	Reserved for Future Use
84	
85	
86	
87	TYPE OF LOSS CODE
88	
89	Reserved for Future Use
90	CLAIM COUNT
91	
92	
93	
94	LOSS AMOUNT
95	
96	
97	
98	
99	CLAIM IDENTIFICATION
100	NUMBER

101	
102	
103	
104	
105	
106	CLAIM
107	IDENTIFICATION
108	NUMBER (Continued)
109	
110	
111	
112	
113	
114	
115	
116	
117	
118	
119	
120	
121	
122	POLICY
123	IDENTIFICATION
124	NUMBER
125	
126	
127	
128	
129	
130	
131	
132	
133	
134	
135	
136	
137	VEHICLE
138	IDENTIFICATION
139	NUMBER
140	⑤
141	
142	
143	
144	
145	
146	
147	
148	
149	COMPANY USE
150	

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.

PHYSICAL DAMAGE PREMIUM

Pos	Field
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	
36	Reserved for Future Use
37	OTHER THAN COLLISION COVERAGE CODE
38	
39	
40	COLLISION COVERAGE CODE
41	
42	
43	Reserved for Future Use ④
44	
45	SYMBOL CODE ④ ⑥
46	
47	PRE-INSURANCE INSP. ID CODE
48	Reserved for Future Use
49	ZONE RATING CODE
50	

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

Pos	Field
101	OTHER THAN COLLISION PREMIUM (Continued)
102	
103	
104	
105	
106	
107	COLLISION PREMIUM
108	
109	
110	
111	
112	Reserved for Future Use
113	
114	
115	
116	
117	
118	
119	
120	
121	POLICY IDENTIFICATION NUMBER
122	
123	
124	
125	
126	
127	
128	
129	
130	
131	
132	
133	
134	
135	
136	
137	VEHICLE IDENTIFICATION NUMBER ⑤
138	
139	
140	
141	
142	
143	
144	
145	
146	
147	
148	COMPANY USE
149	
150	

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.

PHYSICAL DAMAGE LOSS

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	ACCIDENT DATE	Month
12		Day
13		Day
14		Year
15		Year
16	Reserved for Future Use	
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		
36	Reserved for Future Use	
37	COVERAGE CODE	
38		
39		
40	ACCIDENT TOWN CODE	
41		
42		
43	Reserved for Future Use ④	
44		
45	SYMBOL CODE ④ ⑥	
46		
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	CLASS GROUP CODE	
55	PARTIAL/TOTAL LOSS INDICATOR	
56	Reserved for Future Use	
57		
58		
59	RATING IDENTIFICATION CODE	
60	Reserved for Future Use	
61	PRODUCER CODE ②	
62		
63		
64		
65		
66		
67	Reserved for Future Use	
68		
69		
70		
71		
72	ZIP CODE ⑤	
73		
74		
75		
76		
77		
78		
79		
80		
81	Reserved for Future Use	
82		
83		
84		
85	CATASTROPHE CODE	
86		
87	TYPE OF LOSS CODE	
88		
89	Reserved for Future Use	
90	CLAIM COUNT	
91	LOSS AMOUNT	
92		
93		
94		
95		
96		
97		
98	CLAIM IDENTIFICATION NUMBER	
99		
100		

101	CLAIM IDENTIFICATION NUMBER (Continued)
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	
112	
113	
114	
115	POLICY IDENTIFICATION NUMBER
116	
117	
118	
119	
120	
121	
122	
123	
124	
125	
126	
127	
128	
129	
130	
131	VEHICLE IDENTIFICATION NUMBER ⑤
132	
133	
134	
135	
136	
137	
138	
139	
140	
141	
142	
143	
144	
145	
146	
147	
148	COMPANY USE
149	
150	

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.

TABLES OF REQUIRED COMMERCIAL FIELDS

The fields identified below are required to be reported on all commercial statistical records and are therefore not listed in the Decision Tables contained on the following pages. For all other fields not noted below, refer to the Classification Code and Coverage Code Decision Tables to determine which fields are required to be reported.

Fields Common to All Records
Accounting Date
Annual Statement Line of Business Code
CAR Identification Code
Class Group Code
PIP Coverage Code (No-Fault)
Policy Effective Date
Policy Identification Code
Producer Code
State Code
Subline Code
Transaction Type Code
Type of Risk Code

Fields Common to Premium Records Only
All Other Rating Modification Factor Code
Experience Rating Modification Factor Code
Policy Expiration Date
Premium Amounts
Transaction Effective Date

Fields Common to Loss Records Only
Accident Date
Catastrophe Code (Physical Damage)
Claim Identification Number
Loss Amount
Reporting Date (Liability)
Type of Claimant Code (No-Fault)
Type of Loss Code

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	Limits Identifier 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
Trucks, Tractors, and Trailers	Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	N	Y	Y	N	Y	Y	Y	N	Y
	Not Zone Rated	Y	Y	N	Y	Y	Y	Y	Y	Y	N	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	N	Y	Y	N	Y	Y	Y	N	Y
	Not Zone Rated	Y	Y	N	N	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N
Van Pools	Fleet and Non-Fleet	Y	Y	N	N	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N
Special Types	7214,7908,7911, 7915, 7922,9620	Y	N	N	N	Y	Y	Y	Y	N	N	Y	Y	Y	Y	N	Y	Y	N
	7926,7927	N	N	N	N	Y	Y	Y	Y	N	N	Y	Y	Y	Y	N	Y	Y	N
	0456,0706,0707,7040 7219,7953,7964,9460	Y	N	N	N	Y	N	Y	Y	N	N	Y	N	Y	Y	N	N	Y	N
	0532,0543,0544,0545	Y	N	N	N	Y	Y	Y	Y	Y	N	N	Y	Y	Y	N	Y	Y	N
	All Other Spec.Types	Y	N	N	N	Y	N	Y	Y	N	N	Y	N	Y	Y	N	Y	Y	N
Commercial Motorcycles		Y	N	N	N	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N
Garages*	Subj. to Comp. Law	Y	N	N	N	Y	N	Y	Y	N	N	Y	N	Y	Y	N	N	Y	N
	Not Subj (0750)	Y	N	Y	N	Y	N	Y	Y	N	N	Y	N	Y	Y	N	N	Y	N
	Not Subj (7070)	Y	N	Y	N	N	N	Y	Y	N	N	Y	N	Y	Y	N	N	Y	N
	Premises (0704,0705)	N	N	Y	N	Y	N	Y	N	N	N	N	N	N	N	Y	N	N	N
Non-Owned Automobiles	6619,7000	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	N	N
	9020	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
	All Other Non-Owned	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	Y	N	N	N
Special Rating & Adjustment	0599,0898,0899	N	N	N	Y	Y	N	Y	Y	N	N	Y	N	N	N	N	N	N	N
	8000,9932,9980,9990	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
	9981,9982,9985, 9987 9989	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Publics (1992 & Prior)	PPT Buses, Private Livery, Taxis	Y	Y	N	N	Y	Y	Y	Y	Y	N	N	Y	Y	Y	Y	N	N	N
	Municipally Owned School Buses	N	N	N	N	Y	Y	Y	Y	Y	N	N	Y	Y	Y	N	N	N	N
	Commercial Buses & Other School Buses	Y	N	N	N	Y	Y	Y	Y	Y	N	N	Y	N	Y	N	N	N	N
	Buses NOC	Y	N	N	N	Y	N	Y	Y	Y	N	N	N	Y	Y	N	N	N	N

* For all Garage Classifications, Exposure is not required for physical damage coverages.

COVERAGE CODE DECISION TABLE

- For all shaded areas, refer to the Classification Code Decision Table

Other Than Collision															
Coverage Code	Accident Town Code	Age Code	Anti-Theft Device Disc. Code	Claim Count	Classification Code	Exposure	Intensified Appraisal 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
004,006-009,022,023,034-039,064 066-069,104,122,123,134-139,164				Y	Y										
005,065			N	Y	Y										
060,063		N		Y	Y										
050-054,059	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	N
081	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
083,087	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N
084	N	N	N	Y	Y	N	N	N	N	N		N	N	N	N
089	N	N	N	Y	Y	N	N	N	N	N		N		N	N
202-204,211-216		N	N	Y	Y	N	N	N	N			N	N		N

Collision															
Coverage Code	Accident Town Code	Age Code	Anti-Theft Device Discount	Claim Count	Classification Code	Exposure	Intensified Appraisal 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	Y										
090,091,093,094	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	N
041,092,095		N	N	Y	Y										
099	N	N	N	Y	Y	N	N		N	N		N		N	N
311-313,477		N	N	Y	Y	N		N	N			N	N		N

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:

City of Boston		
Definition	ZIP Code	Statistical Code
BOSTON CENTRAL	02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241	821
BRIGHTON	02134, 02135, 02163	822
CHARLESTOWN-EAST BOSTON	02128, 02129	824
DORCHESTER	02122, 02124, 02125, 02126	819
HYDE PARK	02136, 02137	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

Code No	Village or Local Designation	City or Town Name	Code No	Village or Local Designation	City or Town Name
	A		933	BERLIN	BERLIN
			471	BERNARDSTON	BERNARDSTON
010	ABINGTON	ABINGTON	312	BEVERLY	BEVERLY
041	Accord	NORWELL	634	BILLERICA	BILLERICA
240	Acoaxet	WESTPORT	719	Bird Mills	WALPOLE
630	ACTON	ACTON	112	Blackington	NORTH ADAMS
230	ACUSHNET	ACUSHNET	934	BLACKSTONE	BLACKSTONE
110	ADAMS	ADAMS	490	BLANDFORD	BLANDFORD
215	Adamsdale	NORTH ATTLEBORO	970	BOLTON	BOLTON
431	Adamsville	COLRAIN	423	Bondsville	PALMER
420	AGAWAM	AGAWAM	821	BOSTON (Central)	BOSTON (Central)
170	ALFORD	ALFORD	050	BOURNE	BOURNE
035	Allerton	HULL	050	Bournedale	BOURNE
822	Allston	BRIGHTON (Boston)	201	Bowenville	FALL RIVER
310	AMESBURY	AMESBURY	671	BOXBOROUGH	BOXBOROUGH
510	AMHERST	AMHERST	370	BOXFORD	BOXFORD
311	ANDOVER	ANDOVER	971	BOYLSTON	BOYLSTON
314	Annisquam	GLOUCESTER	302	Bradford	HAVERHILL
040	Antassawamock Neck	MATTAPOISETT	532	Bradstreet	HATFIELD
610	ARLINGTON	ARLINGTON	637	Braggville	HOLLISTON
333	Asbury Grove	HAMILTON	710	BRAINTREE	BRAINTREE
930	ASHBURNHAM	ASHBURNHAM	039	Brant Rock	MARSHFIELD
670	ASHBY	ASHBY	080	BREWSTER	BREWSTER
712	Ashcroft	DEDHAM	011	BRIDGEWATER	BRIDGEWATER
470	ASHFIELD	ASHFIELD	183	Brier	SAVOY
631	ASHLAND	ASHLAND	131	Briggsville	CLARKSBURG
137	Ashley Falls	SHEFFIELD	822	BRIGHTON	BRIGHTON (Boston)
033	Assinippi	HANOVER	400	Brightwood	SPRINGFIELD
233	Assonet	FREETOWN	491	BRIMFIELD	BRIMFIELD
910	ATHOL	ATHOL	002	BROCKTON	BROCKTON
703	Atlantic	QUINCY	935	BROOKFIELD	BROOKFIELD
210	ATTLEBORO	ATTLEBORO	702	BROOKLINE	BROOKLINE
215	Attleboro Falls	NORTH ATTLEBORO	735	Brookville	HOLBROOK
931	AUBURN	AUBURN	042	Bryantville	PEMBROKE
605	Auburndale	NEWTON	430	BUCKLAND	BUCKLAND
715	Avery	NEEDHAM	635	BURLINGTON	BURLINGTON
730	AVON	AVON	034	Burrage	HANSON
632	AYER	AYER	050	Buzzards Bay	BOURNE
302	Ayers Village	HAVERHILL	339	Byfield	NEWBURY
	B			**C**	
956	Baldwinville	TEMPLETON	600	CAMBRIDGE	CAMBRIDGE
311	Ballard Vale	ANDOVER	102	Camp Merrill	PITTSFIELD
576	Bancroft	MIDDLEFIELD	002	Campello	BROCKTON
900	Barbers	WORCESTER	711	CANTON	CANTON
021	BARNSTABLE	BARNSTABLE	672	CARLISLE	CARLISLE
932	BARRE	BARRE	933	Carters	BERLIN
234	Barrowsville	NORTON	030	CARVER	CARVER
062	Bass River	YARMOUTH	731	Caryville	BELLINGHAM
512	Bay State Village	NORTHAMPTON	050	Cataumet	BOURNE
322	Beach Bluff	SWAMPSCOTT	021	Centerville	BARNSTABLE
803	Beachmont	REVERE	240	Central Village	WESTPORT
171	BECKET	BECKET	472	CHARLEMONT	CHARLEMONT
633	BEDFORD	BEDFORD	715	Charles River Village	NEEDHAM
732	Beechwood	COHASSET	824	CHARLESTOWN	CHARLESTOWN (Bos)
530	BELCHERTOWN	BELCHERTOWN	936	CHARLTON	CHARLTON
731	BELLINGHAM	BELLINGHAM	234	Chartley	NORTON
611	BELMONT	BELMONT	051	CHATHAM	CHATHAM
231	BERKLEY	BERKLEY	051	Chathamport	CHATHAM
134	Berkshire	LANESBOROUGH	612	CHELMSFORD	CHELMSFORD

Code No	Village or Local Designation	City or Town Name
802	CHELSEA	CHELSEA
944	Cherry Valley	LEICESTER
130	CHESHIRE	CHESHIRE
440	CHESTER	CHESTER
570	CHESTERFIELD	CHESTERFIELD
402	CHICOPEE	CHICOPEE
081	CHILMARK	CHILMARK
014	Chiltonville	PLYMOUTH
739	City Mills	NORFOLK
131	CLARKSBURG	CLARKSBURG
178	Clayton	NEW MARLBOROUGH
021	Clement	BARNSTABLE
200	Clifford	NEW BEDFORD
316	Clifton	MARBLEHEAD
321	Cliftondale	SAUGUS
911	CLINTON	CLINTON
045	Cochessett	WEST BRIDGEWATER
649	Cochituate	WAYLAND
732	COHASSET	COHASSET
976	Coldbrook Spring	OAKHAM
650	Coldspring	WESTFORD
614	Collinsville	DRACUT
431	COLRAIN	COLRAIN
613	CONCORD	CONCORD
444	Congamond	SOUTHWICK
473	CONWAY	CONWAY
480	Cooleyville	NEW SALEM
952	Cordaville	SOUTHBOROUGH
021	Cotuit	BARNSTABLE
616	Cove Landing	HUDSON
021	Craigville	BARNSTABLE
021	Cummaquid	BARNSTABLE
571	CUMMINGTON	CUMMINGTON
342	Cushing	SALISBURY
510	Cushman	AMHERST
084	Cuttyhunk	GOSNOLD

D

Code No	Village or Local Designation	City or Town Name
132	DALTON	DALTON
313	DANVERS	DANVERS
313	Danversport	DANVERS
211	DARTMOUTH	DARTMOUTH
481	Davis	ROWE
712	DEDHAM	DEDHAM
432	DEERFIELD	DEERFIELD
476	Dell	HEATH
052	DENNIS	DENNIS
052	Dennisport	DENNIS
232	DIGHTON	DIGHTON
936	Dodge	CHARLTON
210	Dodgeville	ATTLEBORO
819	DORCHESTER	DORCHESTER (Boston)
937	DOUGLAS	DOUGLAS
733	DOVER	DOVER
614	DRACUT	DRACUT
173	Drury	FLORIDA
938	DUDLEY	DUDLEY
673	DUNSTABLE	DUNSTABLE
031	DUXBURY	DUXBURY
530	Dwight	BELCHERTOWN

E

Code No	Village or Local Designation	City or Town Name
824	East Boston	CHARLESTOWN (Bos)
032	EAST BRIDGEWATER	EAST BRIDGEWATER
973	EAST BROOKFIELD	EAST BROOKFIELD
441	EAST LONGMEADOW	EAST LONGMEADOW
082	EASTHAM	EASTHAM
511	EASTHAMPTON	EASTHAMPTON
212	EASTON	EASTON
212	Eastondale	EASTON
053	EDGARTOWN	EDGARTOWN
603	Edgeworth	MALDEN
172	EGREMONT	EGREMONT
044	Egypt	SCITUATE
712	Ellis	DEDHAM
431	Elmgrove	COLRAIN
032	Elmwood	EAST BRIDGEWATER
712	Endicott	DEDHAM
433	ERVING	ERVING
330	ESSEX	ESSEX
602	EVERETT	EVERETT

F

Code No	Village or Local Designation	City or Town Name
213	FAIRHAVEN	FAIRHAVEN
402	Fairview	CHICOPEE
201	FALL RIVER	FALL RIVER
054	FALMOUTH	FALMOUTH
433	Farley	ERVING
130	Farnhams	CHESHIRE
913	Farnumsville	GRAFTON
603	Faulkner	MALDEN
952	Fayville	SOUTHBOROUGH
420	Feeding Hills	AGAWAM
621	Felchville	NATICK
712	Findlen	DEDHAM
913	Fisherville	GRAFTON
954	Fiskdale	STURBRIDGE
902	FITCHBURG	FITCHBURG
201	Flint	FALL RIVER
512	Florence	NORTHAMPTON
173	FLORIDA	FLORIDA
060	Forestdale	SANDWICH
650	Forge Village	WESTFORD
734	FOXBOROUGH	FOXBOROUGH
615	FRAMINGHAM	FRAMINGHAM
713	FRANKLIN	FRANKLIN
233	FREETOWN	FREETOWN
311	Frye Village	ANDOVER
939	Furnace	HARDWICK

G

Code No	Village or Local Designation	City or Town Name
912	GARDNER	GARDNER
083	GAY HEAD	GAY HEAD
331	GEORGETOWN	GEORGETOWN
939	Gilbertville	HARDWICK
474	GILL	GILL
644	Gleasondale	STOW
138	Glendale	STOCKBRIDGE
604	Glenwood	MEDFORD
919	Globe Village	SOUTHBRIDGE
314	GLOUCESTER	GLOUCESTER

Code No	Village or Local Designation	City or Town Name	Code No	Village or Local Designation	City or Town Name
573	GOSHEN	GOSHEN	021	Hyannis	BARNSTABLE
084	GOSNOLD	GOSNOLD	021	Hyannisport	BARNSTABLE
913	GRAFTON	GRAFTON	818	HYDE PARK	HYDE PARK (Boston)
574	GRANBY	GRANBY			
650	Graniteville	WESTFORD		**I**	
492	GRANVILLE	GRANVILLE	400	Indian Orchard	SPRINGFIELD
111	GREAT BARRINGTON	GREAT BARRINGTON	403	Ingleside	HOLYOKE
039	Green Harbor	MARSHFIELD	138	Interlaken	STOCKBRIDGE
044	Greenbush	SCITUATE	315	IPSWICH	IPSWICH
900	Greendale	WORCESTER	031	Island Creek	DUXBURY
410	GREENFIELD	GREENFIELD	742	Islington	WESTWOOD
624	Greenwood	WAKEFIELD			
112	Greylock	NORTH ADAMS		**J**	
431	Griswoldville	COLRAIN	817	JAMAICA PLAIN	JAMAICA PLAIN (Bos)
636	GROTON	GROTON	940	Jefferson	HOLDEN
332	GROVELAND	GROVELAND			
	H			**K**	
			651	Kendall Green	WESTON
531	HADLEY	HADLEY	036	KINGSTON	KINGSTON
070	HALIFAX	HALIFAX			
333	HAMILTON	HAMILTON		**L**	
493	HAMPDEN	HAMPDEN	644	Lake Boon	STOW
174	HANCOCK	HANCOCK	411	Lake Pleasant	MONTAGUE
033	HANOVER	HANOVER	037	LAKEVILLE	LAKEVILLE
034	HANSON	HANSON	943	LANCASTER	LANCASTER
736	Harding	MEDFIELD	134	LANESBOROUGH	LANESBOROUGH
939	HARDWICK	HARDWICK	314	Lanesville	GLOUCESTER
178	Hartsville	NEW MARLBOROUGH	512	Laurel Park	NORTHAMPTON
974	HARVARD	HARVARD	303	LAWRENCE	LAWRENCE
055	HARWICH	HARWICH	135	LEE	LEE
055	Harwichport	HARWICH	512	Leeds	NORTHAMPTON
054	Hatchville	FALMOUTH	944	LEICESTER	LEICESTER
532	HATFIELD	HATFIELD	136	LENOX	LENOX
313	Hathorne	DANVERS	136	Lenoxdale	LENOX
302	HAVERHILL	HAVERHILL	914	LEOMINSTER	LEOMINSTER
475	HAWLEY	HAWLEY	477	LEVERETT	LEVERETT
638	Hayden Row	HOPKINTON	617	LEXINGTON	LEXINGTON
534	Haydenville	WILLIAMSBURG	478	LEYDEN	LEYDEN
476	HEATH	HEATH	639	LINCOLN	LINCOLN
210	Hebronville	ATTLEBORO	603	Linden	MALDEN
715	Highlandville	NEEDHAM	917	Linwood	NORTHBRIDGE
477	Hillsboro	LEVERETT	573	Lithia	GOSHEN
012	HINGHAM	HINGHAM	315	Little Neck	IPSWICH
133	HINSDALE	HINSDALE	640	LITTLETON	LITTLETON
735	HOLBROOK	HOLBROOK	484	Locks Village	WENDELL
940	HOLDEN	HOLDEN	230	Long Plain	ACUSHNET
494	HOLLAND	HOLLAND	442	LONGMEADOW	LONGMEADOW
637	HOLLISTON	HOLLISTON	054	Longview	FALMOUTH
403	HOLYOKE	HOLYOKE	953	Loring	STERLING
173	Hoosac Tunnel	FLORIDA	601	LOWELL	LOWELL
941	HOPEDALE	HOPEDALE	421	LUDLOW	LUDLOW
638	HOPKINTON	HOPKINTON	945	LUNENBURG	LUNENBURG
240	Horseneck Beach	WESTPORT	300	LYNN	LYNN
239	Hortonville	SWANSEA	334	LYNNFIELD	LYNNFIELD
111	Housatonic	GREAT BARRINGTON	431	Lyonsville	COLRAIN
942	HUBBARDSTON	HUBBARDSTON			
616	HUDSON	HUDSON		**M**	
035	HULL	HULL	314	Magnolia	GLOUCESTER
044	Humarock	SCITUATE	603	MALDEN	MALDEN
533	HUNTINGTON	HUNTINGTON	955	Manchaug	SUTTON
135	Hurlburt	LEE	335	MANCHESTER	MANCHESTER

Code No	Village or Local Designation	City or Town Name	Code No	Village or Local Designation	City or Town Name
930	Manns Crossing	ASHBURNHAM	338	NAHANT	NAHANT
014	Manomet	PLYMOUTH	035	Nantasket Beach	HULL
214	MANSFIELD	MANSFIELD	056	NANTUCKET	NANTUCKET
110	Maple Grove	ADAMS	650	Nashoba	WESTFORD
603	Maplewood	MALDEN	621	NATICK	NATICK
316	MARBLEHEAD	MARBLEHEAD	715	NEEDHAM	NEEDHAM
038	MARION	MARION	177	NEW ASHFORD	NEW ASHFORD
618	MARLBOROUGH	MARLBOROUGH	200	NEW BEDFORD	NEW BEDFORD
039	MARSHFIELD	MARSHFIELD	182	New Boston	SANDISFIELD
021	Marston Mills	BARNSTABLE	975	NEW BRAINTREE	NEW BRAINTREE
085	MASHPEE	MASHPEE	136	New Lenox	LENOX
045	Matfield	WEST BRIDGEWATER	178	NEW MARLBOROUGH	NEW MARLBOROUGH
819	Mattapan	DORCHESTER (Boston)	480	NEW SALEM	NEW SALEM
040	MATTAPOISETT	MATTAPOISETT	339	NEWBURY	NEWBURY
620	MAYNARD	MAYNARD	318	NEWBURYPORT	NEWBURYPORT
736	MEDFIELD	MEDFIELD	183	Newstate	SAVOY
604	MEDFORD	MEDFORD	605	NEWTON	NEWTON
737	MEDWAY	MEDWAY	136	Niagara	LENOX
054	Megansett	FALMOUTH	615	Nobscot	FRAMINGHAM
619	MELROSE	MELROSE	605	Nonantum	NEWTON
946	MENDON	MENDON	211	Nonquitt	DARTMOUTH
081	Menemsha	CHILMARK	739	NORFOLK	NORFOLK
425	Merrick	WEST SPRINGFIELD	703	Norfolk Downs	QUINCY
336	MERRIMAC	MERRIMAC	055	Norman	HARWICH
336	Merrimacport	MERRIMAC	112	NORTH ADAMS	NORTH ADAMS
637	Metcalfs	HOLLISTON	319	NORTH ANDOVER	NORTH ANDOVER
317	METHUEN	METHUEN	215	NORTH ATTLEBORO	NORTH ATTLEBORO
013	MIDDLEBOROUGH	MIDDLEBOROUGH	948	NORTH BROOKFIELD	NORTH BROOKFIELD
576	MIDDLEFIELD	MIDDLEFIELD	819	North Dorchester	DORCHESTER (Boston)
645	Middlesex	SUDBURY	641	NORTH READING	NORTH READING
337	MIDDLETON	MIDDLETON	039	North River	MARSHFIELD
731	Midland	BELLINGHAM	512	NORTHAMPTON	NORTHAMPTON
915	MILFORD	MILFORD	949	NORTHBOROUGH	NORTHBOROUGH
178	Mill River	NEW MARLBOROUGH	917	NORTHBRIDGE	NORTHBRIDGE
031	Millbrook	DUXBURY	434	NORTHFIELD	NORTHFIELD
916	MILLBURY	MILLBURY	234	NORTON	NORTON
411	Millers Falls	MONTAGUE	041	NORWELL	NORWELL
480	Millington	NEW SALEM	716	NORWOOD	NORWOOD
738	MILLIS	MILLIS	634	Nutting Lake	BILLERICA
947	MILLVILLE	MILLVILLE		**O**	
714	MILTON	MILTON			
044	Minot	SCITUATE	057	OAK BLUFFS	OAK BLUFFS
425	Mitteneague	WEST SPRINGFIELD	959	Oakdale	WEST BOYLSTON
479	MONROE	MONROE	976	OAKHAM	OAKHAM
479	Monroe Bridge	MONROE	039	Ocean Bluff	MARSHFIELD
422	MONSON	MONSON	239	Ocean Grove	SWANSEA
411	MONTAGUE	MONTAGUE	939	Old Furnace	HARDWICK
002	Montello	BROCKTON	215	Old Town	NORTH ATTLEBORO
175	MONTEREY	MONTEREY	016	Onset	WAREHAM
495	MONTGOMERY	MONTGOMERY	412	ORANGE	ORANGE
050	Monument Beach	BOURNE	058	ORLEANS	ORLEANS
477	Moores Corner	LEVERETT	021	Osterville	BARNSTABLE
086	Moorland	TRURO	179	OTIS	OTIS
971	Morningdale	BOYLSTON	956	Otter River	TEMPLETON
434	Mount Hermom	NORTHFIELD	950	OXFORD	OXFORD
511	Mount Tom	EASTHAMPTON		**P**	
176	MOUNT WASHINGTON	MOUNT WASHINGTON			
231	Myricks	BERKLEY	423	PALMER	PALMER
	N		977	PAXTON	PAXTON
			320	PEABODY	PEABODY
650	Nabnasset	WESTFORD	577	PELHAM	PELHAM

Code No	Village or Local Designation	City or Town Name	Code No	Village or Local Designation	City or Town Name
042	PEMBROKE	PEMBROKE	021	Santuit	BARNSTABLE
642	PEPPERELL	PEPPERELL	321	SAUGUS	SAUGUS
033	Perry	HANOVER	913	Saundersville	GRAFTON
180	PERU	PERU	183	SAVOY	SAVOY
978	PETERSHAM	PETERSHAM	615	Saxonville	FRAMINGHAM
979	PHILLIPSTON	PHILLIPSTON	044	SCITUATE	SCITUATE
340	Pigeon Cove	ROCKPORT	011	Scotland	BRIDGEWATER
634	Pinehurst	BILLERICA	039	Sea View	MARSHFIELD
102	PITTSFIELD	PITTSFIELD	237	SEEKONK	SEEKONK
578	PLAINFIELD	PLAINFIELD	232	Segreganset	DIGHTON
740	PLAINVILLE	PLAINVILLE	741	SHARON	SHARON
055	Pleasant Lake	HARWICH	431	Shattuckville	COLRAIN
102	Plunkett	PITTSFIELD	634	Shawsheen	BILLERICA
014	PLYMOUTH	PLYMOUTH	311	Shawsheen Village	ANDOVER
071	PLYMPTON	PLYMPTON	137	SHEFFIELD	SHEFFIELD
050	Pocasset	BOURNE	435	SHELBURNE	SHELBURNE
711	Ponkapog	CANTON	743	Sheldonville	WRENTHAM
238	Pottersville	SOMERSET	674	SHERBORN	SHERBORN
312	Prides Crossing	BEVERLY	643	SHIRLEY	SHIRLEY
980	PRINCETON	PRINCETON	044	Shore Acres	SCITUATE
059	PROVINCETOWN	PROVINCETOWN	918	SHREWSBURY	SHREWSBURY
			482	SHUTESBURY	SHUTESBURY
	Q		056	Siasconset	NANTUCKET
940	Quinapoxet	HOLDEN	036	Silver Lake	KINGSTON
703	QUINCY	QUINCY	403	Smiths Ferry	HOLYOKE
900	Quinsigamond	WORCESTER	238	SOMERSET	SOMERSET
054	Quisset	FALMOUTH	606	SOMERVILLE	SOMERVILLE
			823	SOUTH BOSTON	SOUTH BOSTON (Bos)
	R		819	South Dorchester	DORCHESTER (Boston)
717	RANDOLPH	RANDOLPH	513	SOUTH HADLEY	SOUTH HADLEY
235	RAYNHAM	RAYNHAM	434	South Vernon	NORTHFIELD
622	READING	READING	580	SOUTHAMPTON	SOUTHAMPTON
818	Readville	HYDE PARK (Boston)	952	SOUTHBOROUGH	SOUTHBOROUGH
236	REHOBOTH	REHOBOTH	919	SOUTHBRIDGE	SOUTHBRIDGE
110	Renfrew	ADAMS	178	Southfield	NEW MARLBOROUGH
803	REVERE	REVERE	952	Southville	SOUTHBOROUGH
181	RICHMOND	RICHMOND	444	SOUTHWICK	SOUTHWICK
181	Richmond Furnace	RICHMOND	920	SPENCER	SPENCER
582	Ringville	WORTHINGTON	400	SPRINGFIELD	SPRINGFIELD
044	Rivermoor	SCITUATE	703	Squantum	QUINCY
944	Rochdale	LEICESTER	011	State Farm	BRIDGEWATER
043	ROCHESTER	ROCHESTER	139	State Line	WEST STOCKBRIDGE
013	Rock	MIDDLEBOROUGH	953	STERLING	STERLING
015	ROCKLAND	ROCKLAND	974	Still River	HARVARD
340	ROCKPORT	ROCKPORT	138	STOCKBRIDGE	STOCKBRIDGE
816	ROSLINDALE	ROSLINDALE (Boston)	623	STONEHAM	STONEHAM
481	ROWE	ROWE	651	Stonybrook	WESTON
341	ROWLEY	ROWLEY	718	STOUGHTON	STOUGHTON
820	ROXBURY	ROXBURY (Boston)	644	STOW	STOW
981	ROYALSTON	ROYALSTON	954	STURBRIDGE	STURBRIDGE
443	RUSSELL	RUSSELL	645	SUDBURY	SUDBURY
951	RUTLAND	RUTLAND	436	SUNDERLAND	SUNDERLAND
			955	SUTTON	SUTTON
	S		322	SWAMPSCOTT	SWAMPSCOTT
050	Sagamore	BOURNE	239	SWANSEA	SWANSEA
304	SALEM	SALEM	571	Swift River	CUMMINGTON
342	SALISBURY	SALISBURY	016	Swifts Beach	WAREHAM
310	Salisbury Point	AMESBURY			
044	Sandhills	SCITUATE		**T**	
182	SANDISFIELD	SANDISFIELD	313	Tapleyville	DANVERS
060	SANDWICH	SANDWICH	202	TAUNTON	TAUNTON

Code No	Village or Local Designation	City or Town Name	Code No	Village or Local Designation	City or Town Name
054	Teaticket	FALMOUTH	425	WEST SPRINGFIELD	WEST SPRINGFIELD
956	TEMPLETON	TEMPLETON	139	WEST STOCKBRIDGE	WEST STOCKBRIDGE
646	TEWKSBURY	TEWKSBURY	088	WEST TISBURY	WEST TISBURY
943	Thayer	LANCASTER	923	WESTBOROUGH	WESTBOROUGH
423	Thorndike	PALMER	045	Westdale	WEST BRIDGEWATER
423	Three Rivers	PALMER	424	WESTFIELD	WESTFIELD
233	Thwaites	FREETOWN	650	WESTFORD	WESTFORD
061	TISBURY	TISBURY	581	WESTHAMPTON	WESTHAMPTON
011	Titicut	BRIDGEWATER	961	WESTMINSTER	WESTMINSTER
496	TOLLAND	TOLLAND	651	WESTON	WESTON
371	TOPSFIELD	TOPSFIELD	240	WESTPORT	WESTPORT
239	Touisset	SWANSEA	613	Westvale	CONCORD
647	TOWNSEND	TOWNSEND	742	WESTWOOD	WESTWOOD
016	Tremont	WAREHAM	721	WEYMOUTH	WEYMOUTH
086	TRURO	TRURO	437	WHATELY	WHATELY
412	Tully	ORANGE	939	Wheelwright	HARDWICK
411	Turners Falls	MONTAGUE	014	White Horse Beach	PLYMOUTH
648	TYNGSBOROUGH	TYNGSBOROUGH	932	White Valley	BARRE
184	TYRINGHAM	TYRINGHAM	921	Whitins	UXBRIDGE
	U		917	Whitinsville	NORTHBRIDGE
			017	WHITMAN	WHITMAN
713	Unionville	FRANKLIN	202	Whittenton	TAUNTON
957	UPTON	UPTON	021	Wianno	BARNSTABLE
921	UXBRIDGE	UXBRIDGE	445	WILBRAHAM	WILBRAHAM
	V		955	Wilkonsville	SUTTON
			054	Williams	FALMOUTH
061	Vineyard Haven	TISBURY	534	WILLIAMSBURG	WILLIAMSBURG
	W		140	WILLIAMSTOWN	WILLIAMSTOWN
			942	Williamsville	HUBBARDSTON
605	Waban	NEWTON	402	Willimansett	CHICOPEE
624	WAKEFIELD	WAKEFIELD	511	Williston Mills	EASTHAMPTON
497	WALES	WALES	652	WILMINGTON	WILMINGTON
719	WALPOLE	WALPOLE	924	WINCHENDON	WINCHENDON
607	WALTHAM	WALTHAM	625	WINCHESTER	WINCHESTER
646	Wamesit	TEWKSBURY	186	WINDSOR	WINDSOR
054	Waquoit	FALMOUTH	716	Winslow	NORWOOD
302	Ward Hill	HAVERHILL	606	Winter Hill	SOMERVILLE
514	WARE	WARE	810	WINTHROP	WINTHROP
016	WAREHAM	WAREHAM	626	WOBURN	WOBURN
958	WARREN	WARREN	703	Wollaston	QUINCY
483	WARWICK	WARWICK	054	Woods Hole	FALMOUTH
185	WASHINGTON	WASHINGTON	737	Woodside	MEDWAY
934	Waterford	BLACKSTONE	638	Woodville	HOPKINTON
608	WATERTOWN	WATERTOWN	900	WORCESTER	WORCESTER
924	Waterville	WINCHENDON	443	Woronoco	RUSSELL
611	Waverley	BELMONT	582	WORTHINGTON	WORTHINGTON
649	WAYLAND	WAYLAND	743	WRENTHAM	WRENTHAM
922	WEBSTER	WEBSTER	619	Wyoming	MELROSE
625	Wedgemere	WINCHESTER		**Y**	
202	Weir	TAUNTON			
720	WELLESLEY	WELLESLEY	062	YARMOUTH	YARMOUTH
087	WELLFLEET	WELLFLEET	062	Yarmouthport	YARMOUTH
604	Wellington	MEDFORD		**Z**	
484	WENDELL	WENDELL			
343	WENHAM	WENHAM	472	Zoar	CHARLEMONT
959	WEST BOYLSTON	WEST BOYLSTON	110	Zylonite	ADAMS
045	WEST BRIDGEWATER	WEST BRIDGEWATER			
960	WEST BROOKFIELD	WEST BROOKFIELD			
061	West Chop	TISBURY			
344	WEST NEWBURY	WEST NEWBURY			
815	WEST ROXBURY	WEST ROXBURY (Bos)			

PREMIUM TOWN CODE - ACCIDENT TOWN CODE

NUMERICAL 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:

City of Boston		
Definition	ZIP Code	Statistical Code
BOSTON CENTRAL	02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241	821
BRIGHTON	02134, 02135, 02163	822
CHARLESTOWN-EAST BOSTON	02128, 02129	824
DORCHESTER	02122, 02124, 02125, 02126	819
HYDE PARK	02136, 02137	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

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
002	BROCKTON	BROCKTON	041	NORWELL	Accord
		Campello	042	PEMBROKE	PEMBROKE
		Montello			Bryantville
010	ABINGTON	ABINGTON	043	ROCHESTER	ROCHESTER
011	BRIDGEWATER	BRIDGEWATER	044	SCITUATE	SCITUATE
		Scotland			Egypt
		State Farm			Greenbush
		Titicut			Humarock
012	HINGHAM	HINGHAM			Minot
013	MIDDLEBOROUGH	MIDDLEBOROUGH			Rivermoor
		Rock			Sandhills
014	PLYMOUTH	PLYMOUTH			Shore Acres
		Chiltonville	045	WEST BRIDGEWATER	WEST BRIDGEWATER
		Manomet			Cochessett
		White Horse Beach			Matfield
015	ROCKLAND	ROCKLAND			Westdale
016	WAREHAM	WAREHAM	050	BOURNE	BOURNE
		Onset			Bournedale
		Swifts Beach			Buzzards Bay
		Tremont			Cataumet
017	WHITMAN	WHITMAN			Monument Beach
021	BARNSTABLE	BARNSTABLE			Pocasset
		Centerville			Sagamore
		Clement	051	CHATHAM	CHATHAM
		Cotuit			Chathamport
		Craigville	052	DENNIS	DENNIS
021	BARNSTABLE	Cummaquid			Dennisport
		Hyannis	053	EDGARTOWN	EDGARTOWN
		Hyannisport	054	FALMOUTH	FALMOUTH
		Marston Mills			Hatchville
		Osterville			Longview
		Santuit			Megansett
		Wianno			Quisset
030	CARVER	CARVER			Teaticket
031	DUXBURY	DUXBURY			Waquoit
		Island Creek			Williams
		Millbrook			Woods Hole
032	EAST BRIDGEWATER	EAST BRIDGEWATER	055	HARWICH	HARWICH
		Elmwood			Harwichport
033	HANOVER	HANOVER			Norman
		Assinippi			Pleasant Lake
		Perry	056	NANTUCKET	NANTUCKET
034	HANSON	HANSON			Siasconset
		Burrage	057	OAK BLUFFS	OAK BLUFFS
035	HULL	HULL	058	ORLEANS	ORLEANS
		Allerton	059	PROVINCETOWN	PROVINCETOWN
		Nantasket Beach	060	SANDWICH	SANDWICH
036	KINGSTON	KINGSTON			Forestdale
		Silver Lake	061	TISBURY	TISBURY
037	LAKEVILLE	LAKEVILLE			Vineyard Haven
038	MARION	MARION			West Chop
039	MARSHFIELD	MARSHFIELD	062	YARMOUTH	YARMOUTH
		Brant Rock			Bass River
		Green Harbor			Yarmouthport
		North River	070	HALIFAX	HALIFAX
		Ocean Bluff	071	PLYMPTON	PLYMPTON
		Sea View	080	BREWSTER	BREWSTER
040	MATTAPOISETT	MATTAPOISETT	081	CHILMARK	CHILMARK
		Antassawamock Neck			Menemsha
041	NORWELL	NORWELL	082	EASTHAM	EASTHAM

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
083	GAY HEAD	GAY HEAD	182	SANDISFIELD	SANDISFIELD
084	GOSNOLD	GOSNOLD			New Boston
		Cuttyhunk	183	SAVOY	SAVOY
085	MASHPEE	MASHPEE			Brier
086	TRURO	TRURO			Newstate
		Moorland	184	TYRINGHAM	TYRINGHAM
087	WELLFLEET	WELLFLEET	185	WASHINGTON	WASHINGTON
088	WEST TISBURY	WEST TISBURY	186	WINDSOR	WINDSOR
102	PITTSFIELD	PITTSFIELD	200	NEW BEDFORD	NEW BEDFORD
		Camp Merrill			Clifford
		Plunkett	201	FALL RIVER	FALL RIVER
110	ADAMS	ADAMS			Bowenville
		Maple Grove			Flint
		Renfrew	202	TAUNTON	TAUNTON
		Zylonite			Weir
111	GREAT BARRINGTON	GREAT BARRINGTON			Whittenton
		Housatonic	210	ATTLEBORO	ATTLEBORO
112	NORTH ADAMS	NORTH ADAMS			Dodgeville
		Blackington			Hebronville
		Greylock	211	DARTMOUTH	DARTMOUTH
130	CHESHIRE	CHESHIRE			Nonquitt
		Farnhams	212	EASTON	EASTON
131	CLARKSBURG	CLARKSBURG			Eastondale
		Briggsville	213	FAIRHAVEN	FAIRHAVEN
132	DALTON	DALTON	214	MANSFIELD	MANSFIELD
133	HINSDALE	HINSDALE	215	NORTH ATTLEBORO	NORTH ATTLEBORO
134	LANESBOROUGH	LANESBOROUGH			Adamsdale
		Berkshire			Attleboro Falls
135	LEE	LEE			Old Town
		Hurlburt	230	ACUSHNET	ACUSHNET
136	LENOX	LENOX			Long Plain
		Lenoxdale	231	BERKLEY	BERKLEY
		New Lenox			Myricks
		Niagara	232	DIGHTON	DIGHTON
137	SHEFFIELD	SHEFFIELD			Segreganset
		Ashley Falls	233	FREETOWN	FREETOWN
138	STOCKBRIDGE	STOCKBRIDGE			Assonet
		Glendale			Thwaites
		Interlaken	234	NORTON	NORTON
139	WEST STOCKBRIDGE	WEST STOCKBRIDGE			Barrowsville
		State Line			Chartley
140	WILLIAMSTOWN	WILLIAMSTOWN	235	RAYNHAM	RAYNHAM
170	ALFORD	ALFORD	236	REHOBOTH	REHOBOTH
171	BECKET	BECKET	237	SEEKONK	SEEKONK
172	EGREMONT	EGREMONT	238	SOMERSET	SOMERSET
173	FLORIDA	FLORIDA			Pottersville
		Drury	239	SWANSEA	SWANSEA
		Hoosac Tunnel			Hortonville
174	HANCOCK	HANCOCK			Ocean Grove
175	MONTEREY	MONTEREY			Touisset
176	MOUNT WASHINGTON	MOUNT WASHINGTON	240	WESTPORT	WESTPORT
177	NEW ASHFORD	NEW ASHFORD			Acoaxet
178	NEW MARLBOROUGH	NEW MARLBOROUGH			Central Village
		Clayton			Horseneck Beach
		Hartsville	300	LYNN	LYNN
		Mill River	302	HAVERHILL	HAVERHILL
		Southfield			Ayers Village
179	OTIS	OTIS			Bradford
180	PERU	PERU			Ward Hill
181	RICHMOND	RICHMOND	303	LAWRENCE	LAWRENCE
		Richmond Furnace	304	SALEM	SALEM

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
310	AMESBURY	AMESBURY	411	MONTAGUE	Lake Pleasant
		Salisbury Point			Millers Falls
311	ANDOVER	ANDOVER			Turners Falls
		Ballard Vale	412	ORANGE	ORANGE
		Frye Village			Tully
		Shawsheen Village	420	AGAWAM	AGAWAM
312	BEVERLY	BEVERLY			Feeding Hills
		Prides Crossing	421	LUDLOW	LUDLOW
313	DANVERS	DANVERS	422	MONSON	MONSON
		Danversport	423	PALMER	PALMER
		Hathorne			Bondsville
		Tapleyville			Thorndike
314	GLOUCESTER	GLOUCESTER			Three Rivers
		Annisquam	424	WESTFIELD	WESTFIELD
		Lanesville	425	WEST SPRINGFIELD	WEST SPRINGFIELD
		Magnolia			Merrick
315	IPSWICH	IPSWICH			Mitteneague
		Little Neck	430	BUCKLAND	BUCKLAND
316	MARBLEHEAD	MARBLEHEAD	431	COLRAIN	COLRAIN
		Clifton			Adamsville
317	METHUEN	METHUEN			Elmgrove
318	NEWBURYPORT	NEWBURYPORT			Griswoldville
319	NORTH ANDOVER	NORTH ANDOVER			Lyonsville
320	PEABODY	PEABODY			Shattuckville
321	SAUGUS	SAUGUS	432	DEERFIELD	DEERFIELD
		Cliftondale	433	ERVING	ERVING
322	SWAMPSCOTT	SWAMPSCOTT			Farley
		Beach Bluff	434	NORTHFIELD	NORTHFIELD
330	ESSEX	ESSEX			Mount Hermom
331	GEORGETOWN	GEORGETOWN			South Vernon
332	GROVELAND	GROVELAND	435	SHELBURNE	SHELBURNE
333	HAMILTON	HAMILTON	436	SUNDERLAND	SUNDERLAND
		Asbury Grove	437	WHATELY	WHATELY
334	LYNNFIELD	LYNNFIELD	440	CHESTER	CHESTER
335	MANCHESTER	MANCHESTER	441	EAST LONGMEADOW	EAST LONGMEADOW
336	MERRIMAC	MERRIMAC	442	LONGMEADOW	LONGMEADOW
		Merrimacport	443	RUSSELL	RUSSELL
337	MIDDLETON	MIDDLETON			Woronoco
338	NAHANT	NAHANT	444	SOUTHWICK	SOUTHWICK
339	NEWBURY	NEWBURY			Congamond
		Byfield	445	WILBRAHAM	WILBRAHAM
340	ROCKPORT	ROCKPORT	470	ASHFIELD	ASHFIELD
		Pigeon Cove	471	BERNARDSTON	BERNARDSTON
341	ROWLEY	ROWLEY	472	CHARLEMONT	CHARLEMONT
342	SALISBURY	SALISBURY			Zoar
		Cushing	473	CONWAY	CONWAY
343	WENHAM	WENHAM	474	GILL	GILL
344	WEST NEWBURY	WEST NEWBURY	475	HAWLEY	HAWLEY
370	BOXFORD	BOXFORD	476	HEATH	HEATH
371	TOPSFIELD	TOPSFIELD			Dell
400	SPRINGFIELD	SPRINGFIELD	477	LEVERETT	LEVERETT
		Brightwood			Hillsboro
		Indian Orchard			Moores Corner
402	CHICOPEE	CHICOPEE	478	LEYDEN	LEYDEN
		Fairview	479	MONROE	MONROE
		Willimansett			Monroe Bridge
403	HOLYOKE	HOLYOKE	480	NEW SALEM	NEW SALEM
		Ingleside			Cooleyville
		Smiths Ferry			Millington
410	GREENFIELD	GREENFIELD	481	ROWE	ROWE
411	MONTAGUE	MONTAGUE			Davis

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
482	SHUTESBURY	SHUTESBURY	606	SOMERVILLE	SOMERVILLE
483	WARWICK	WARWICK			Winter Hill
484	WENDELL	WENDELL	607	WALTHAM	WALTHAM
		Locks Village	608	WATERTOWN	WATERTOWN
490	BLANDFORD	BLANDFORD	610	ARLINGTON	ARLINGTON
491	BRIMFIELD	BRIMFIELD	611	BELMONT	BELMONT
492	GRANVILLE	GRANVILLE			Waverley
493	HAMPDEN	HAMPDEN	612	CHELMSFORD	CHELMSFORD
494	HOLLAND	HOLLAND	613	CONCORD	CONCORD
495	MONTGOMERY	MONTGOMERY			Westvale
496	TOLLAND	TOLLAND	614	DRACUT	DRACUT
497	WALES	WALES			Collinsville
510	AMHERST	AMHERST	615	FRAMINGHAM	FRAMINGHAM
		Cushman			Nobscot
511	EASTHAMPTON	EASTHAMPTON			Saxonville
		Mount Tom	616	HUDSON	HUDSON
		Williston Mills			Cove Landing
512	NORTHAMPTON	NORTHAMPTON	617	LEXINGTON	LEXINGTON
		Bay State Village	618	MARLBOROUGH	MARLBOROUGH
		Florence	619	MELROSE	MELROSE
		Laurel Park			Wyoming
		Leeds	620	MAYNARD	MAYNARD
513	SOUTH HADLEY	SOUTH HADLEY	621	NATICK	NATICK
514	WARE	WARE			Felchville
530	BELCHERTOWN	BELCHERTOWN	622	READING	READING
		Dwight	623	STONEHAM	STONEHAM
531	HADLEY	HADLEY	624	WAKEFIELD	WAKEFIELD
532	HATFIELD	HATFIELD			Greenwood
		Bradstreet	625	WINCHESTER	WINCHESTER
533	HUNTINGTON	HUNTINGTON			Wedgemere
534	WILLIAMSBURG	WILLIAMSBURG	626	WOBURN	WOBURN
		Haydenville	630	ACTON	ACTON
570	CHESTERFIELD	CHESTERFIELD	631	ASHLAND	ASHLAND
571	CUMMINGTON	CUMMINGTON	632	AYER	AYER
		Swift River	633	BEDFORD	BEDFORD
573	GOSHEN	GOSHEN	634	BILLERICA	BILLERICA
		Lithia			Nutting Lake
574	GRANBY	GRANBY			Pinehurst
576	MIDDLEFIELD	MIDDLEFIELD			Shawsheen
		Bancroft	635	BURLINGTON	BURLINGTON
577	PELHAM	PELHAM	636	GROTON	GROTON
578	PLAINFIELD	PLAINFIELD	637	HOLLISTON	HOLLISTON
580	SOUTHAMPTON	SOUTHAMPTON			Braggville
581	WESTHAMPTON	WESTHAMPTON			Metcalfs
582	WORTHINGTON	WORTHINGTON	638	HOPKINTON	HOPKINTON
		Ringville			Hayden Row
600	CAMBRIDGE	CAMBRIDGE			Woodville
601	LOWELL	LOWELL	639	LINCOLN	LINCOLN
602	EVERETT	EVERETT	640	LITTLETON	LITTLETON
603	MALDEN	MALDEN	641	NORTH READING	NORTH READING
		Edgeworth	642	PEPPERELL	PEPPERELL
		Faulkner	643	SHIRLEY	SHIRLEY
		Linden	644	STOW	STOW
		Maplewood			Gleasondale
604	MEDFORD	MEDFORD			Lake Boon
		Glenwood	645	SUDBURY	SUDBURY
		Wellington			Middlesex
605	NEWTON	NEWTON	646	TEWKSBURY	TEWKSBURY
		Auburndale			Wamesit
		Nonantum	647	TOWNSEND	TOWNSEND
		Waban	648	TYNGSBOROUGH	TYNGSBOROUGH

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
649	WAYLAND	WAYLAND	739	NORFOLK	NORFOLK
		Cochituate			City Mills
650	WESTFORD	WESTFORD	740	PLAINVILLE	PLAINVILLE
		Coldspring	741	SHARON	SHARON
		Forge Village	742	WESTWOOD	WESTWOOD
		Graniteville			Islington
		Nabnasset	743	WRENTHAM	WRENTHAM
		Nashoba			Sheldonville
651	WESTON	WESTON	802	CHELSEA	CHELSEA
		Kendall Green	803	REVERE	REVERE
		Stonybrook			Beachmont
652	WILMINGTON	WILMINGTON	810	WINTHROP	WINTHROP
670	ASHBY	ASHBY	815	WEST ROXBURY (Bos)	WEST ROXBURY
671	BOXBOROUGH	BOXBOROUGH	816	ROSLINDALE (Boston)	ROSLINDALE
672	CARLISLE	CARLISLE	817	JAMAICA PLAIN (Bos)	JAMAICA PLAIN
673	DUNSTABLE	DUNSTABLE	818	HYDE PARK (Boston)	HYDE PARK
674	SHERBORN	SHERBORN			Readville
702	BROOKLINE	BROOKLINE	819	DORCHESTER	DORCHESTER
703	QUINCY	QUINCY		(Boston)	Mattapan
		Atlantic			North Dorchester
		Norfolk Downs			South Dorchester
		Squantum	820	ROXBURY (Boston)	ROXBURY
703	QUINCY	Wollaston	821	BOSTON (Central)	BOSTON (Central)
710	BRAINTREE	BRAINTREE	822	BRIGHTON (Boston)	BRIGHTON
711	CANTON	CANTON			Allston
		Ponkapog	823	SOUTH BOSTON (Bos)	SOUTH BOSTON
712	DEDHAM	DEDHAM	824	CHARLESTOWN	CHARLESTOWN
		Ashcroft		(Boston)	East Boston
		Ellis	900	WORCESTER	WORCESTER
		Endicott			Barbers
		Findlen			Greendale
713	FRANKLIN	FRANKLIN			Quinsigamond
		Unionville	902	FITCHBURG	FITCHBURG
714	MILTON	MILTON	910	ATHOL	ATHOL
715	NEEDHAM	NEEDHAM	911	CLINTON	CLINTON
		Avery	912	GARDNER	GARDNER
		Charles River Village	913	GRAFTON	GRAFTON
		Highlandville			Farnumsville
716	NORWOOD	NORWOOD			Fisherville
		Winslow			Saundersville
717	RANDOLPH	RANDOLPH	914	LEOMINSTER	LEOMINSTER
718	STOUGHTON	STOUGHTON	915	MILFORD	MILFORD
719	WALPOLE	WALPOLE	916	MILLBURY	MILLBURY
		Bird Mills	917	NORTHBRIDGE	NORTHBRIDGE
720	WELLESLEY	WELLESLEY			Linwood
721	WEYMOUTH	WEYMOUTH			Whitinsville
730	AVON	AVON	918	SHREWSBURY	SHREWSBURY
731	BELLINGHAM	BELLINGHAM	919	SOUTHBRIDGE	SOUTHBRIDGE
		Caryville			Globe Village
		Midland	920	SPENCER	SPENCER
732	COHASSET	COHASSET	921	UXBRIDGE	UXBRIDGE
		Beechwood			Whitins
733	DOVER	DOVER	922	WEBSTER	WEBSTER
734	FOXBOROUGH	FOXBOROUGH	923	WESTBOROUGH	WESTBOROUGH
735	HOLBROOK	HOLBROOK	924	WINCHENDON	WINCHENDON
		Brookville			Waterville
736	MEDFIELD	MEDFIELD	930	ASHBURNHAM	ASHBURNHAM
		Harding			Manns Crossing
737	MEDWAY	MEDWAY	931	AUBURN	AUBURN
		Woodside	932	BARRE	BARRE
738	MILLIS	MILLIS			White Valley

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
933	BERLIN	BERLIN	956	TEMPLETON	TEMPLETON
		Carters			Baldwinville
934	BLACKSTONE	BLACKSTONE			Otter River
		Waterford	957	UPTON	UPTON
935	BROOKFIELD	BROOKFIELD	958	WARREN	WARREN
936	CHARLTON	CHARLTON	959	WEST BOYLSTON	WEST BOYLSTON
		Dodge			Oakdale
937	DOUGLAS	DOUGLAS	960	WEST BROOKFIELD	WEST BROOKFIELD
938	DUDLEY	DUDLEY	961	WESTMINSTER	WESTMINSTER
939	HARDWICK	HARDWICK	970	BOLTON	BOLTON
		Furnace	971	BOYLSTON	BOYLSTON
		Gilbertville			Morningdale
		Old Furnace	973	EAST BROOKFIELD	EAST BROOKFIELD
		Wheelwright	974	HARVARD	HARVARD
940	HOLDEN	HOLDEN			Still River
		Jefferson	975	NEW BRAINTREE	NEW BRAINTREE
		Quinapoxet	976	OAKHAM	OAKHAM
941	HOPEDALE	HOPEDALE			Coldbrook Spring
942	HUBBARDSTON	HUBBARDSTON	977	PAXTON	PAXTON
		Williamsville	978	PETERSHAM	PETERSHAM
943	LANCASTER	LANCASTER	979	PHILLIPSTON	PHILLIPSTON
		Thayer	980	PRINCETON	PRINCETON
944	LEICESTER	LEICESTER	981	ROYALSTON	ROYALSTON
		Cherry Valley			
		Rochdale		**OUT OF STATE TOWN CODES**	
945	LUNENBURG	LUNENBURG	991	CONNECTICUT	
946	MENDON	MENDON	992	MAINE	
947	MILLVILLE	MILLVILLE	993	NEW HAMPSHIRE	
948	NORTH BROOKFIELD	NORTH BROOKFIELD	994	NEW YORK	
949	NORTHBOROUGH	NORTHBOROUGH	995	RHODE ISLAND	
950	OXFORD	OXFORD	996	VERMONT	
951	RUTLAND	RUTLAND	999	OTHER	
952	SOUTHBOROUGH	SOUTHBOROUGH			
		Cordaville			
		Fayville			
		Southville			
953	STERLING	STERLING			
		Loring			
954	STURBRIDGE	STURBRIDGE			
		Fiskdale			
955	SUTTON	SUTTON			
		Manchaug			
		Wilkonsville			

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:

City of Boston		
Definition	**ZIP Code**	**Statistical Code**
BOSTON CENTRAL	02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241	821
BRIGHTON	02134, 02135, 02163	822
CHARLESTOWN-EAST BOSTON	02128, 02129	824
DORCHESTER	02122, 02124, 02125, 02126	819
HYDE PARK	02136, 02137	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

Code No	Village or Local Designation	City or Town Name
	A	
010	ABINGTON	ABINGTON
041	Accord	NORWELL
240	Acoaxet	WESTPORT
630	ACTON	ACTON
230	ACUSHNET	ACUSHNET
110	ADAMS	ADAMS
215	Adamsdale	NORTH ATTLEBORO
431	Adamsville	COLRAIN
420	AGAWAM	AGAWAM
170	ALFORD	ALFORD
035	Allerton	HULL
822	Allston	BRIGHTON (Boston)
310	AMESBURY	AMESBURY
510	AMHERST	AMHERST
311	ANDOVER	ANDOVER
314	Annisquam	GLOUCESTER
040	Antassawamock Neck	MATTAPOISETT
610	ARLINGTON	ARLINGTON
333	Asbury Grove	HAMILTON
930	ASHBURNHAM	ASHBURNHAM
670	ASHBY	ASHBY
712	Ashcroft	DEDHAM
470	ASHFIELD	ASHFIELD
631	ASHLAND	ASHLAND
137	Ashley Falls	SHEFFIELD
033	Assinippi	HANOVER
233	Assonet	FREETOWN
910	ATHOL	ATHOL
703	Atlantic	QUINCY
210	ATTLEBORO	ATTLEBORO
215	Attleboro Falls	NORTH ATTLEBORO
931	AUBURN	AUBURN
605	Auburndale	NEWTON
715	Avery	NEEDHAM
730	AVON	AVON
632	AYER	AYER
302	Ayers Village	HAVERHILL
	B	
956	Baldwinville	TEMPLETON
311	Ballard Vale	ANDOVER
576	Bancroft	MIDDLEFIELD
900	Barbers	WORCESTER
021	BARNSTABLE	BARNSTABLE
932	BARRE	BARRE
234	Barrowsville	NORTON
062	Bass River	YARMOUTH
512	Bay State Village	NORTHAMPTON
322	Beach Bluff	SWAMPSCOTT
803	Beachmont	REVERE
171	BECKET	BECKET
633	BEDFORD	BEDFORD
732	Beechwood	COHASSET
530	BELCHERTOWN	BELCHERTOWN
731	BELLINGHAM	BELLINGHAM
611	BELMONT	BELMONT
231	BERKLEY	BERKLEY
134	Berkshire	LANESBOROUGH

Code No	Village or Local Designation	City or Town Name
933	BERLIN	BERLIN
471	BERNARDSTON	BERNARDSTON
312	BEVERLY	BEVERLY
634	BILLERICA	BILLERICA
719	Bird Mills	WALPOLE
112	Blackington	NORTH ADAMS
934	BLACKSTONE	BLACKSTONE
490	BLANDFORD	BLANDFORD
970	BOLTON	BOLTON
423	Bondsville	PALMER
821	BOSTON (Central)	BOSTON (Central)
050	BOURNE	BOURNE
050	Bournedale	BOURNE
201	Bowenville	FALL RIVER
671	BOXBOROUGH	BOXBOROUGH
370	BOXFORD	BOXFORD
971	BOYLSTON	BOYLSTON
302	Bradford	HAVERHILL
532	Bradstreet	HATFIELD
637	Braggville	HOLLISTON
710	BRAINTREE	BRAINTREE
039	Brant Rock	MARSHFIELD
080	BREWSTER	BREWSTER
011	BRIDGEWATER	BRIDGEWATER
183	Brier	SAVOY
131	Briggsville	CLARKSBURG
822	BRIGHTON	BRIGHTON (Boston)
400	Brightwood	SPRINGFIELD
491	BRIMFIELD	BRIMFIELD
002	BROCKTON	BROCKTON
935	BROOKFIELD	BROOKFIELD
702	BROOKLINE	BROOKLINE
735	Brookville	HOLBROOK
042	Bryantville	PEMBROKE
430	BUCKLAND	BUCKLAND
635	BURLINGTON	BURLINGTON
034	Burrage	HANSON
050	Buzzards Bay	BOURNE
339	Byfield	NEWBURY
	C	
600	CAMBRIDGE	CAMBRIDGE
102	Camp Merrill	PITTSFIELD
002	Campello	BROCKTON
711	CANTON	CANTON
672	CARLISLE	CARLISLE
933	Carters	BERLIN
030	CARVER	CARVER
731	Caryville	BELLINGHAM
050	Cataumet	BOURNE
021	Centerville	BARNSTABLE
240	Central Village	WESTPORT
472	CHARLEMONT	CHARLEMONT
715	Charles River Village	NEEDHAM
824	CHARLESTOWN	CHARLESTOWN (Bos)
936	CHARLTON	CHARLTON
234	Chartley	NORTON
051	CHATHAM	CHATHAM
051	Chathamport	CHATHAM
612	CHELMSFORD	CHELMSFORD

Code No	Village or Local Designation	City or Town Name
802	CHELSEA	CHELSEA
944	Cherry Valley	LEICESTER
130	CHESHIRE	CHESHIRE
440	CHESTER	CHESTER
570	CHESTERFIELD	CHESTERFIELD
402	CHICOPEE	CHICOPEE
081	CHILMARK	CHILMARK
014	Chiltonville	PLYMOUTH
739	City Mills	NORFOLK
131	CLARKSBURG	CLARKSBURG
178	Clayton	NEW MARLBOROUGH
021	Clement	BARNSTABLE
200	Clifford	NEW BEDFORD
316	Clifton	MARBLEHEAD
321	Cliftondale	SAUGUS
911	CLINTON	CLINTON
045	Cochessett	WEST BRIDGEWATER
649	Cochituate	WAYLAND
732	COHASSET	COHASSET
976	Coldbrook Spring	OAKHAM
650	Coldspring	WESTFORD
614	Collinsville	DRACUT
431	COLRAIN	COLRAIN
613	CONCORD	CONCORD
444	Congamond	SOUTHWICK
473	CONWAY	CONWAY
480	Cooleyville	NEW SALEM
952	Cordaville	SOUTHBOROUGH
021	Cotuit	BARNSTABLE
616	Cove Landing	HUDSON
021	Craigville	BARNSTABLE
021	Cummaquid	BARNSTABLE
571	CUMMINGTON	CUMMINGTON
342	Cushing	SALISBURY
510	Cushman	AMHERST
084	Cuttyhunk	GOSNOLD

D

Code No	Village or Local Designation	City or Town Name
132	DALTON	DALTON
313	DANVERS	DANVERS
313	Danversport	DANVERS
211	DARTMOUTH	DARTMOUTH
481	Davis	ROWE
712	DEDHAM	DEDHAM
432	DEERFIELD	DEERFIELD
476	Dell	HEATH
052	DENNIS	DENNIS
052	Dennisport	DENNIS
232	DIGHTON	DIGHTON
936	Dodge	CHARLTON
210	Dodgeville	ATTLEBORO
819	DORCHESTER	DORCHESTER (Boston)
937	DOUGLAS	DOUGLAS
733	DOVER	DOVER
614	DRACUT	DRACUT
173	Drury	FLORIDA
938	DUDLEY	DUDLEY
673	DUNSTABLE	DUNSTABLE
031	DUXBURY	DUXBURY
530	Dwight	BELCHERTOWN

E

Code No	Village or Local Designation	City or Town Name
824	East Boston	CHARLESTOWN (Bos)
032	EAST BRIDGEWATER	EAST BRIDGEWATER
973	EAST BROOKFIELD	EAST BROOKFIELD
441	EAST LONGMEADOW	EAST LONGMEADOW
082	EASTHAM	EASTHAM
511	EASTHAMPTON	EASTHAMPTON
212	EASTON	EASTON
212	Eastondale	EASTON
053	EDGARTOWN	EDGARTOWN
603	Edgeworth	MALDEN
172	EGREMONT	EGREMONT
044	Egypt	SCITUATE
712	Ellis	DEDHAM
431	Elmgrove	COLRAIN
032	Elmwood	EAST BRIDGEWATER
712	Endicott	DEDHAM
433	ERVING	ERVING
330	ESSEX	ESSEX
602	EVERETT	EVERETT

F

Code No	Village or Local Designation	City or Town Name
213	FAIRHAVEN	FAIRHAVEN
402	Fairview	CHICOPEE
201	FALL RIVER	FALL RIVER
054	FALMOUTH	FALMOUTH
433	Farley	ERVING
130	Farnhams	CHESHIRE
913	Farnumsville	GRAFTON
603	Faulkner	MALDEN
952	Fayville	SOUTHBOROUGH
420	Feeding Hills	AGAWAM
621	Felchville	NATICK
712	Findlen	DEDHAM
913	Fisherville	GRAFTON
954	Fiskdale	STURBRIDGE
902	FITCHBURG	FITCHBURG
201	Flint	FALL RIVER
512	Florence	NORTHAMPTON
173	FLORIDA	FLORIDA
060	Forestdale	SANDWICH
650	Forge Village	WESTFORD
734	FOXBOROUGH	FOXBOROUGH
615	FRAMINGHAM	FRAMINGHAM
713	FRANKLIN	FRANKLIN
233	FREETOWN	FREETOWN
311	Frye Village	ANDOVER
939	Furnace	HARDWICK

G

Code No	Village or Local Designation	City or Town Name
912	GARDNER	GARDNER
083	GAY HEAD	GAY HEAD
331	GEORGETOWN	GEORGETOWN
939	Gilbertville	HARDWICK
474	GILL	GILL
644	Gleasondale	STOW
138	Glendale	STOCKBRIDGE
604	Glenwood	MEDFORD
919	Globe Village	SOUTHBRIDGE
314	GLOUCESTER	GLOUCESTER

Code No	Village or Local Designation	City or Town Name	Code No	Village or Local Designation	City or Town Name
573	GOSHEN	GOSHEN	021	Hyannis	BARNSTABLE
084	GOSNOLD	GOSNOLD	021	Hyannisport	BARNSTABLE
913	GRAFTON	GRAFTON	818	HYDE PARK	HYDE PARK (Boston)
574	GRANBY	GRANBY		**I**	
650	Graniteville	WESTFORD			
492	GRANVILLE	GRANVILLE	400	Indian Orchard	SPRINGFIELD
111	GREAT BARRINGTON	GREAT BARRINGTON	403	Ingleside	HOLYOKE
039	Green Harbor	MARSHFIELD	138	Interlaken	STOCKBRIDGE
044	Greenbush	SCITUATE	315	IPSWICH	IPSWICH
900	Greendale	WORCESTER	031	Island Creek	DUXBURY
410	GREENFIELD	GREENFIELD	742	Islington	WESTWOOD
624	Greenwood	WAKEFIELD		**J**	
112	Greylock	NORTH ADAMS			
431	Griswoldville	COLRAIN	817	JAMAICA PLAIN	JAMAICA PLAIN (Bos)
636	GROTON	GROTON	940	Jefferson	HOLDEN
332	GROVELAND	GROVELAND		**K**	
	H		651	Kendall Green	WESTON
			036	KINGSTON	KINGSTON
531	HADLEY	HADLEY			
070	HALIFAX	HALIFAX		**L**	
333	HAMILTON	HAMILTON			
493	HAMPDEN	HAMPDEN	644	Lake Boon	STOW
174	HANCOCK	HANCOCK	411	Lake Pleasant	MONTAGUE
033	HANOVER	HANOVER	037	LAKEVILLE	LAKEVILLE
034	HANSON	HANSON	943	LANCASTER	LANCASTER
736	Harding	MEDFIELD	134	LANESBOROUGH	LANESBOROUGH
939	HARDWICK	HARDWICK	314	Lanesville	GLOUCESTER
178	Hartsville	NEW MARLBOROUGH	512	Laurel Park	NORTHAMPTON
974	HARVARD	HARVARD	303	LAWRENCE	LAWRENCE
055	HARWICH	HARWICH	135	LEE	LEE
055	Harwichport	HARWICH	512	Leeds	NORTHAMPTON
054	Hatchville	FALMOUTH	944	LEICESTER	LEICESTER
532	HATFIELD	HATFIELD	136	LENOX	LENOX
313	Hathorne	DANVERS	136	Lenoxdale	LENOX
302	HAVERHILL	HAVERHILL	914	LEOMINSTER	LEOMINSTER
475	HAWLEY	HAWLEY	477	LEVERETT	LEVERETT
638	Hayden Row	HOPKINTON	617	LEXINGTON	LEXINGTON
534	Haydenville	WILLIAMSBURG	478	LEYDEN	LEYDEN
476	HEATH	HEATH	639	LINCOLN	LINCOLN
210	Hebronville	ATTLEBORO	603	Linden	MALDEN
715	Highlandville	NEEDHAM	917	Linwood	NORTHBRIDGE
477	Hillsboro	LEVERETT	573	Lithia	GOSHEN
012	HINGHAM	HINGHAM	315	Little Neck	IPSWICH
133	HINSDALE	HINSDALE	640	LITTLETON	LITTLETON
735	HOLBROOK	HOLBROOK	484	Locks Village	WENDELL
940	HOLDEN	HOLDEN	230	Long Plain	ACUSHNET
494	HOLLAND	HOLLAND	442	LONGMEADOW	LONGMEADOW
637	HOLLISTON	HOLLISTON	054	Longview	FALMOUTH
403	HOLYOKE	HOLYOKE	953	Loring	STERLING
173	Hoosac Tunnel	FLORIDA	601	LOWELL	LOWELL
941	HOPEDALE	HOPEDALE	421	LUDLOW	LUDLOW
638	HOPKINTON	HOPKINTON	945	LUNENBURG	LUNENBURG
240	Horseneck Beach	WESTPORT	300	LYNN	LYNN
239	Hortonville	SWANSEA	334	LYNNFIELD	LYNNFIELD
111	Housatonic	GREAT BARRINGTON	431	Lyonsville	COLRAIN
942	HUBBARDSTON	HUBBARDSTON		**M**	
616	HUDSON	HUDSON			
035	HULL	HULL	314	Magnolia	GLOUCESTER
044	Humarock	SCITUATE	603	MALDEN	MALDEN
533	HUNTINGTON	HUNTINGTON	955	Manchaug	SUTTON
135	Hurlburt	LEE	335	MANCHESTER	MANCHESTER

Code No	Village or Local Designation	City or Town Name	Code No	Village or Local Designation	City or Town Name
930	Manns Crossing	ASHBURNHAM	338	NAHANT	NAHANT
014	Manomet	PLYMOUTH	035	Nantasket Beach	HULL
214	MANSFIELD	MANSFIELD	056	NANTUCKET	NANTUCKET
110	Maple Grove	ADAMS	650	Nashoba	WESTFORD
603	Maplewood	MALDEN	621	NATICK	NATICK
316	MARBLEHEAD	MARBLEHEAD	715	NEEDHAM	NEEDHAM
038	MARION	MARION	177	NEW ASHFORD	NEW ASHFORD
618	MARLBOROUGH	MARLBOROUGH	200	NEW BEDFORD	NEW BEDFORD
039	MARSHFIELD	MARSHFIELD	182	New Boston	SANDISFIELD
021	Marston Mills	BARNSTABLE	975	NEW BRAINTREE	NEW BRAINTREE
085	MASHPEE	MASHPEE	136	New Lenox	LENOX
045	Matfield	WEST BRIDGEWATER	178	NEW MARLBOROUGH	NEW MARLBOROUGH
819	Mattapan	DORCHESTER (Boston)	480	NEW SALEM	NEW SALEM
040	MATTAPOISETT	MATTAPOISETT	339	NEWBURY	NEWBURY
620	MAYNARD	MAYNARD	318	NEWBURYPORT	NEWBURYPORT
736	MEDFIELD	MEDFIELD	183	Newstate	SAVOY
604	MEDFORD	MEDFORD	605	NEWTON	NEWTON
737	MEDWAY	MEDWAY	136	Niagara	LENOX
054	Megansett	FALMOUTH	615	Nobscot	FRAMINGHAM
619	MELROSE	MELROSE	605	Nonantum	NEWTON
946	MENDON	MENDON	211	Nonquitt	DARTMOUTH
081	Menemsha	CHILMARK	739	NORFOLK	NORFOLK
425	Merrick	WEST SPRINGFIELD	703	Norfolk Downs	QUINCY
336	MERRIMAC	MERRIMAC	055	Norman	HARWICH
336	Merrimacport	MERRIMAC	112	NORTH ADAMS	NORTH ADAMS
637	Metcalfs	HOLLISTON	319	NORTH ANDOVER	NORTH ANDOVER
317	METHUEN	METHUEN	215	NORTH ATTLEBORO	NORTH ATTLEBORO
013	MIDDLEBOROUGH	MIDDLEBOROUGH	948	NORTH BROOKFIELD	NORTH BROOKFIELD
576	MIDDLEFIELD	MIDDLEFIELD	819	North Dorchester	DORCHESTER (Boston)
645	Middlesex	SUDBURY	641	NORTH READING	NORTH READING
337	MIDDLETON	MIDDLETON	039	North River	MARSHFIELD
731	Midland	BELLINGHAM	512	NORTHAMPTON	NORTHAMPTON
915	MILFORD	MILFORD	949	NORTHBOROUGH	NORTHBOROUGH
178	Mill River	NEW MARLBOROUGH	917	NORTHBRIDGE	NORTHBRIDGE
031	Millbrook	DUXBURY	434	NORTHFIELD	NORTHFIELD
916	MILLBURY	MILLBURY	234	NORTON	NORTON
411	Millers Falls	MONTAGUE	041	NORWELL	NORWELL
480	Millington	NEW SALEM	716	NORWOOD	NORWOOD
738	MILLIS	MILLIS	634	Nutting Lake	BILLERICA
947	MILLVILLE	MILLVILLE			
714	MILTON	MILTON	**O**		
044	Minot	SCITUATE	057	OAK BLUFFS	OAK BLUFFS
425	Mitteneague	WEST SPRINGFIELD	959	Oakdale	WEST BOYLSTON
479	MONROE	MONROE	976	OAKHAM	OAKHAM
479	Monroe Bridge	MONROE	039	Ocean Bluff	MARSHFIELD
422	MONSON	MONSON	239	Ocean Grove	SWANSEA
411	MONTAGUE	MONTAGUE	939	Old Furnace	HARDWICK
002	Montello	BROCKTON	215	Old Town	NORTH ATTLEBORO
175	MONTEREY	MONTEREY	016	Onset	WAREHAM
495	MONTGOMERY	MONTGOMERY	412	ORANGE	ORANGE
050	Monument Beach	BOURNE	058	ORLEANS	ORLEANS
477	Moores Corner	LEVERETT	021	Osterville	BARNSTABLE
086	Moorland	TRURO	179	OTIS	OTIS
971	Morningdale	BOYLSTON	956	Otter River	TEMPLETON
434	Mount Hermom	NORTHFIELD	950	OXFORD	OXFORD
511	Mount Tom	EASTHAMPTON			
176	MOUNT WASHINGTON	MOUNT WASHINGTON	**P**		
231	Myricks	BERKLEY	423	PALMER	PALMER
N			977	PAXTON	PAXTON
			320	PEABODY	PEABODY
650	Nabnasset	WESTFORD	577	PELHAM	PELHAM

Code No	Village or Local Designation	City or Town Name	Code No	Village or Local Designation	City or Town Name
042	PEMBROKE	PEMBROKE	021	Santuit	BARNSTABLE
642	PEPPERELL	PEPPERELL	321	SAUGUS	SAUGUS
033	Perry	HANOVER	913	Saundersville	GRAFTON
180	PERU	PERU	183	SAVOY	SAVOY
978	PETERSHAM	PETERSHAM	615	Saxonville	FRAMINGHAM
979	PHILLIPSTON	PHILLIPSTON	044	SCITUATE	SCITUATE
340	Pigeon Cove	ROCKPORT	011	Scotland	BRIDGEWATER
634	Pinehurst	BILLERICA	039	Sea View	MARSHFIELD
102	PITTSFIELD	PITTSFIELD	237	SEEKONK	SEEKONK
578	PLAINFIELD	PLAINFIELD	232	Segreganset	DIGHTON
740	PLAINVILLE	PLAINVILLE	741	SHARON	SHARON
055	Pleasant Lake	HARWICH	431	Shattuckville	COLRAIN
102	Plunkett	PITTSFIELD	634	Shawsheen	BILLERICA
014	PLYMOUTH	PLYMOUTH	311	Shawsheen Village	ANDOVER
071	PLYMPTON	PLYMPTON	137	SHEFFIELD	SHEFFIELD
050	Pocasset	BOURNE	435	SHELBURNE	SHELBURNE
711	Ponkapog	CANTON	743	Sheldonville	WRENTHAM
238	Pottersville	SOMERSET	674	SHERBORN	SHERBORN
312	Prides Crossing	BEVERLY	643	SHIRLEY	SHIRLEY
980	PRINCETON	PRINCETON	044	Shore Acres	SCITUATE
059	PROVINCETOWN	PROVINCETOWN	918	SHREWSBURY	SHREWSBURY
			482	SHUTESBURY	SHUTESBURY
	Q		056	Siasconset	NANTUCKET
940	Quinapoxet	HOLDEN	036	Silver Lake	KINGSTON
703	QUINCY	QUINCY	403	Smiths Ferry	HOLYOKE
900	Quinsigamond	WORCESTER	238	SOMERSET	SOMERSET
054	Quisset	FALMOUTH	606	SOMERVILLE	SOMERVILLE
			823	SOUTH BOSTON	SOUTH BOSTON (Bos)
	R		819	South Dorchester	DORCHESTER (Boston)
717	RANDOLPH	RANDOLPH	513	SOUTH HADLEY	SOUTH HADLEY
235	RAYNHAM	RAYNHAM	434	South Vernon	NORTHFIELD
622	READING	READING	580	SOUTHAMPTON	SOUTHAMPTON
818	Readville	HYDE PARK (Boston)	952	SOUTHBOROUGH	SOUTHBOROUGH
236	REHOBOTH	REHOBOTH	919	SOUTHBRIDGE	SOUTHBRIDGE
110	Renfrew	ADAMS	178	Southfield	NEW MARLBOROUGH
803	REVERE	REVERE	952	Southville	SOUTHBOROUGH
181	RICHMOND	RICHMOND	444	SOUTHWICK	SOUTHWICK
181	Richmond Furnace	RICHMOND	920	SPENCER	SPENCER
582	Ringville	WORTHINGTON	400	SPRINGFIELD	SPRINGFIELD
044	Rivermoor	SCITUATE	703	Squantum	QUINCY
944	Rochdale	LEICESTER	011	State Farm	BRIDGEWATER
043	ROCHESTER	ROCHESTER	139	State Line	WEST STOCKBRIDGE
013	Rock	MIDDLEBOROUGH	953	STERLING	STERLING
015	ROCKLAND	ROCKLAND	974	Still River	HARVARD
340	ROCKPORT	ROCKPORT	138	STOCKBRIDGE	STOCKBRIDGE
816	ROSLINDALE	ROSLINDALE (Boston)	623	STONEHAM	STONEHAM
481	ROWE	ROWE	651	Stonybrook	WESTON
341	ROWLEY	ROWLEY	718	STOUGHTON	STOUGHTON
820	ROXBURY	ROXBURY (Boston)	644	STOW	STOW
981	ROYALSTON	ROYALSTON	954	STURBRIDGE	STURBRIDGE
443	RUSSELL	RUSSELL	645	SUDBURY	SUDBURY
951	RUTLAND	RUTLAND	436	SUNDERLAND	SUNDERLAND
			955	SUTTON	SUTTON
	S		322	SWAMPSCOTT	SWAMPSCOTT
050	Sagamore	BOURNE	239	SWANSEA	SWANSEA
304	SALEM	SALEM	571	Swift River	CUMMINGTON
342	SALISBURY	SALISBURY	016	Swifts Beach	WAREHAM
310	Salisbury Point	AMESBURY			
044	Sandhills	SCITUATE		**T**	
182	SANDISFIELD	SANDISFIELD	313	Tapleyville	DANVERS
060	SANDWICH	SANDWICH	202	TAUNTON	TAUNTON

Code No	Village or Local Designation	City or Town Name	Code No	Village or Local Designation	City or Town Name
054	Teaticket	FALMOUTH	425	WEST SPRINGFIELD	WEST SPRINGFIELD
956	TEMPLETON	TEMPLETON	139	WEST STOCKBRIDGE	WEST STOCKBRIDGE
646	TEWKSBURY	TEWKSBURY	088	WEST TISBURY	WEST TISBURY
943	Thayer	LANCASTER	923	WESTBOROUGH	WESTBOROUGH
423	Thorndike	PALMER	045	Westdale	WEST BRIDGEWATER
423	Three Rivers	PALMER	424	WESTFIELD	WESTFIELD
233	Thwaites	FREETOWN	650	WESTFORD	WESTFORD
061	TISBURY	TISBURY	581	WESTHAMPTON	WESTHAMPTON
011	Titicut	BRIDGEWATER	961	WESTMINSTER	WESTMINSTER
496	TOLLAND	TOLLAND	651	WESTON	WESTON
371	TOPSFIELD	TOPSFIELD	240	WESTPORT	WESTPORT
239	Touisset	SWANSEA	613	Westvale	CONCORD
647	TOWNSEND	TOWNSEND	742	WESTWOOD	WESTWOOD
016	Tremont	WAREHAM	721	WEYMOUTH	WEYMOUTH
086	TRURO	TRURO	437	WHATELY	WHATELY
412	Tully	ORANGE	939	Wheelwright	HARDWICK
411	Turners Falls	MONTAGUE	014	White Horse Beach	PLYMOUTH
648	TYNGSBOROUGH	TYNGSBOROUGH	932	White Valley	BARRE
184	TYRINGHAM	TYRINGHAM	921	Whitins	UXBRIDGE
			917	Whitinsville	NORTHBRIDGE
	U		017	WHITMAN	WHITMAN
713	Unionville	FRANKLIN	202	Whittenton	TAUNTON
957	UPTON	UPTON	021	Wianno	BARNSTABLE
921	UXBRIDGE	UXBRIDGE	445	WILBRAHAM	WILBRAHAM
			955	Wilkonsville	SUTTON
	V		054	Williams	FALMOUTH
061	Vineyard Haven	TISBURY	534	WILLIAMSBURG	WILLIAMSBURG
			140	WILLIAMSTOWN	WILLIAMSTOWN
	W		942	Williamsville	HUBBARDSTON
605	Waban	NEWTON	402	Willimansett	CHICOPEE
624	WAKEFIELD	WAKEFIELD	511	Williston Mills	EASTHAMPTON
497	WALES	WALES	652	WILMINGTON	WILMINGTON
719	WALPOLE	WALPOLE	924	WINCHENDON	WINCHENDON
607	WALTHAM	WALTHAM	625	WINCHESTER	WINCHESTER
646	Wamesit	TEWKSBURY	186	WINDSOR	WINDSOR
054	Waquoit	FALMOUTH	716	Winslow	NORWOOD
302	Ward Hill	HAVERHILL	606	Winter Hill	SOMERVILLE
514	WARE	WARE	810	WINTHROP	WINTHROP
016	WAREHAM	WAREHAM	626	WOBURN	WOBURN
958	WARREN	WARREN	703	Wollaston	QUINCY
483	WARWICK	WARWICK	054	Woods Hole	FALMOUTH
185	WASHINGTON	WASHINGTON	737	Woodside	MEDWAY
934	Waterford	BLACKSTONE	638	Woodville	HOPKINTON
608	WATERTOWN	WATERTOWN	900	WORCESTER	WORCESTER
924	Waterville	WINCHENDON	443	Woronoco	RUSSELL
611	Waverley	BELMONT	582	WORTHINGTON	WORTHINGTON
649	WAYLAND	WAYLAND	743	WRENTHAM	WRENTHAM
922	WEBSTER	WEBSTER	619	Wyoming	MELROSE
625	Wedgemere	WINCHESTER			
202	Weir	TAUNTON		**Y**	
720	WELLESLEY	WELLESLEY	062	YARMOUTH	YARMOUTH
087	WELLFLEET	WELLFLEET	062	Yarmouthport	YARMOUTH
604	Wellington	MEDFORD			
484	WENDELL	WENDELL		**Z**	
343	WENHAM	WENHAM	472	Zoar	CHARLEMONT
959	WEST BOYLSTON	WEST BOYLSTON	110	Zylonite	ADAMS
045	WEST BRIDGEWATER	WEST BRIDGEWATER			
960	WEST BROOKFIELD	WEST BROOKFIELD			
061	West Chop	TISBURY			
344	WEST NEWBURY	WEST NEWBURY			
815	WEST ROXBURY	WEST ROXBURY (Bos)			

PREMIUM TOWN CODE - ACCIDENT TOWN CODE

NUMERICAL 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:

City of Boston		
Definition	**ZIP Code**	**Statistical Code**
BOSTON CENTRAL	02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241	821
BRIGHTON	02134, 02135, 02163	822
CHARLESTOWN-EAST BOSTON	02128, 02129	824
DORCHESTER	02122, 02124, 02125, 02126	819
HYDE PARK	02136, 02137	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

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
002	BROCKTON	BROCKTON	041	NORWELL	Accord
		Campello	042	PEMBROKE	PEMBROKE
		Montello			Bryantville
010	ABINGTON	ABINGTON	043	ROCHESTER	ROCHESTER
011	BRIDGEWATER	BRIDGEWATER	044	SCITUATE	SCITUATE
		Scotland			Egypt
		State Farm			Greenbush
		Titicut			Humarock
012	HINGHAM	HINGHAM			Minot
013	MIDDLEBOROUGH	MIDDLEBOROUGH			Rivermoor
		Rock			Sandhills
014	PLYMOUTH	PLYMOUTH			Shore Acres
		Chiltonville	045	WEST BRIDGEWATER	WEST BRIDGEWATER
		Manomet			Cochessett
		White Horse Beach			Matfield
015	ROCKLAND	ROCKLAND			Westdale
016	WAREHAM	WAREHAM	050	BOURNE	BOURNE
		Onset			Bournedale
		Swifts Beach			Buzzards Bay
		Tremont			Cataumet
017	WHITMAN	WHITMAN			Monument Beach
021	BARNSTABLE	BARNSTABLE			Pocasset
		Centerville			Sagamore
		Clement	051	CHATHAM	CHATHAM
		Cotuit			Chathamport
		Craigville	052	DENNIS	DENNIS
021	BARNSTABLE	Cummaquid			Dennisport
		Hyannis	053	EDGARTOWN	EDGARTOWN
		Hyannisport	054	FALMOUTH	FALMOUTH
		Marston Mills			Hatchville
		Osterville			Longview
		Santuit			Megansett
		Wianno			Quisset
030	CARVER	CARVER			Teaticket
031	DUXBURY	DUXBURY			Waquoit
		Island Creek			Williams
		Millbrook			Woods Hole
032	EAST BRIDGEWATER	EAST BRIDGEWATER	055	HARWICH	HARWICH
		Elmwood			Harwichport
033	HANOVER	HANOVER			Norman
		Assinippi			Pleasant Lake
		Perry	056	NANTUCKET	NANTUCKET
034	HANSON	HANSON			Siasconset
		Burrage	057	OAK BLUFFS	OAK BLUFFS
035	HULL	HULL	058	ORLEANS	ORLEANS
		Allerton	059	PROVINCETOWN	PROVINCETOWN
		Nantasket Beach	060	SANDWICH	SANDWICH
036	KINGSTON	KINGSTON			Forestdale
		Silver Lake	061	TISBURY	TISBURY
037	LAKEVILLE	LAKEVILLE			Vineyard Haven
038	MARION	MARION			West Chop
039	MARSHFIELD	MARSHFIELD	062	YARMOUTH	YARMOUTH
		Brant Rock			Bass River
		Green Harbor			Yarmouthport
		North River	070	HALIFAX	HALIFAX
		Ocean Bluff	071	PLYMPTON	PLYMPTON
		Sea View	080	BREWSTER	BREWSTER
040	MATTAPOISETT	MATTAPOISETT	081	CHILMARK	CHILMARK
		Antassawamock Neck			Menemsha
041	NORWELL	NORWELL	082	EASTHAM	EASTHAM

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
083	GAY HEAD	GAY HEAD	182	SANDISFIELD	SANDISFIELD
084	GOSNOLD	GOSNOLD			New Boston
		Cuttyhunk	183	SAVOY	SAVOY
085	MASHPEE	MASHPEE			Brier
086	TRURO	TRURO			Newstate
		Moorland	184	TYRINGHAM	TYRINGHAM
087	WELLFLEET	WELLFLEET	185	WASHINGTON	WASHINGTON
088	WEST TISBURY	WEST TISBURY	186	WINDSOR	WINDSOR
102	PITTSFIELD	PITTSFIELD	200	NEW BEDFORD	NEW BEDFORD
		Camp Merrill			Clifford
		Plunkett	201	FALL RIVER	FALL RIVER
110	ADAMS	ADAMS			Bowenville
		Maple Grove			Flint
		Renfrew	202	TAUNTON	TAUNTON
		Zylonite			Weir
111	GREAT BARRINGTON	GREAT BARRINGTON			Whittenton
		Housatonic	210	ATTLEBORO	ATTLEBORO
112	NORTH ADAMS	NORTH ADAMS			Dodgeville
		Blackington			Hebronville
		Greylock	211	DARTMOUTH	DARTMOUTH
130	CHESHIRE	CHESHIRE			Nonquitt
		Farnhams	212	EASTON	EASTON
131	CLARKSBURG	CLARKSBURG			Eastondale
		Briggsville	213	FAIRHAVEN	FAIRHAVEN
132	DALTON	DALTON	214	MANSFIELD	MANSFIELD
133	HINSDALE	HINSDALE	215	NORTH ATTLEBORO	NORTH ATTLEBORO
134	LANESBOROUGH	LANESBOROUGH			Adamsdale
		Berkshire			Attleboro Falls
135	LEE	LEE			Old Town
		Hurlburt	230	ACUSHNET	ACUSHNET
136	LENOX	LENOX			Long Plain
		Lenoxdale	231	BERKLEY	BERKLEY
		New Lenox			Myricks
		Niagara	232	DIGHTON	DIGHTON
137	SHEFFIELD	SHEFFIELD			Segreganset
		Ashley Falls	233	FREETOWN	FREETOWN
138	STOCKBRIDGE	STOCKBRIDGE			Assonet
		Glendale			Thwaites
		Interlaken	234	NORTON	NORTON
139	WEST STOCKBRIDGE	WEST STOCKBRIDGE			Barrowsville
		State Line			Chartley
140	WILLIAMSTOWN	WILLIAMSTOWN	235	RAYNHAM	RAYNHAM
170	ALFORD	ALFORD	236	REHOBOTH	REHOBOTH
171	BECKET	BECKET	237	SEEKONK	SEEKONK
172	EGREMONT	EGREMONT	238	SOMERSET	SOMERSET
173	FLORIDA	FLORIDA			Pottersville
		Drury	239	SWANSEA	SWANSEA
		Hoosac Tunnel			Hortonville
174	HANCOCK	HANCOCK			Ocean Grove
175	MONTEREY	MONTEREY			Touisset
176	MOUNT WASHINGTON	MOUNT WASHINGTON	240	WESTPORT	WESTPORT
177	NEW ASHFORD	NEW ASHFORD			Acoaxet
178	NEW MARLBOROUGH	NEW MARLBOROUGH			Central Village
		Clayton			Horseneck Beach
		Hartsville	300	LYNN	LYNN
		Mill River	302	HAVERHILL	HAVERHILL
		Southfield			Ayers Village
179	OTIS	OTIS			Bradford
180	PERU	PERU			Ward Hill
181	RICHMOND	RICHMOND	303	LAWRENCE	LAWRENCE
		Richmond Furnace	304	SALEM	SALEM

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
310	AMESBURY	AMESBURY	411	MONTAGUE	Lake Pleasant
		Salisbury Point			Millers Falls
311	ANDOVER	ANDOVER			Turners Falls
		Ballard Vale	412	ORANGE	ORANGE
		Frye Village			Tully
		Shawsheen Village	420	AGAWAM	AGAWAM
312	BEVERLY	BEVERLY			Feeding Hills
		Prides Crossing	421	LUDLOW	LUDLOW
313	DANVERS	DANVERS	422	MONSON	MONSON
		Danversport	423	PALMER	PALMER
		Hathorne			Bondsville
		Tapleyville			Thorndike
314	GLOUCESTER	GLOUCESTER			Three Rivers
		Annisquam	424	WESTFIELD	WESTFIELD
		Lanesville	425	WEST SPRINGFIELD	WEST SPRINGFIELD
		Magnolia			Merrick
315	IPSWICH	IPSWICH			Mitteneague
		Little Neck	430	BUCKLAND	BUCKLAND
316	MARBLEHEAD	MARBLEHEAD	431	COLRAIN	COLRAIN
		Clifton			Adamsville
317	METHUEN	METHUEN			Elmgrove
318	NEWBURYPORT	NEWBURYPORT			Griswoldville
319	NORTH ANDOVER	NORTH ANDOVER			Lyonsville
320	PEABODY	PEABODY			Shattuckville
321	SAUGUS	SAUGUS	432	DEERFIELD	DEERFIELD
		Cliftondale	433	ERVING	ERVING
322	SWAMPSCOTT	SWAMPSCOTT			Farley
		Beach Bluff	434	NORTHFIELD	NORTHFIELD
330	ESSEX	ESSEX			Mount Hermom
331	GEORGETOWN	GEORGETOWN			South Vernon
332	GROVELAND	GROVELAND	435	SHELBURNE	SHELBURNE
333	HAMILTON	HAMILTON	436	SUNDERLAND	SUNDERLAND
		Asbury Grove	437	WHATELY	WHATELY
334	LYNNFIELD	LYNNFIELD	440	CHESTER	CHESTER
335	MANCHESTER	MANCHESTER	441	EAST LONGMEADOW	EAST LONGMEADOW
336	MERRIMAC	MERRIMAC	442	LONGMEADOW	LONGMEADOW
		Merrimacport	443	RUSSELL	RUSSELL
337	MIDDLETON	MIDDLETON			Woronoco
338	NAHANT	NAHANT	444	SOUTHWICK	SOUTHWICK
339	NEWBURY	NEWBURY			Congamond
		Byfield	445	WILBRAHAM	WILBRAHAM
340	ROCKPORT	ROCKPORT	470	ASHFIELD	ASHFIELD
		Pigeon Cove	471	BERNARDSTON	BERNARDSTON
341	ROWLEY	ROWLEY	472	CHARLEMONT	CHARLEMONT
342	SALISBURY	SALISBURY			Zoar
		Cushing	473	CONWAY	CONWAY
343	WENHAM	WENHAM	474	GILL	GILL
344	WEST NEWBURY	WEST NEWBURY	475	HAWLEY	HAWLEY
370	BOXFORD	BOXFORD	476	HEATH	HEATH
371	TOPSFIELD	TOPSFIELD			Dell
400	SPRINGFIELD	SPRINGFIELD	477	LEVERETT	LEVERETT
		Brightwood			Hillsboro
		Indian Orchard			Moores Corner
402	CHICOPEE	CHICOPEE	478	LEYDEN	LEYDEN
		Fairview	479	MONROE	MONROE
		Willimansett			Monroe Bridge
403	HOLYOKE	HOLYOKE	480	NEW SALEM	NEW SALEM
		Ingleside			Cooleyville
		Smiths Ferry			Millington
410	GREENFIELD	GREENFIELD	481	ROWE	ROWE
411	MONTAGUE	MONTAGUE			Davis

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
482	SHUTESBURY	SHUTESBURY	606	SOMERVILLE	SOMERVILLE
483	WARWICK	WARWICK			Winter Hill
484	WENDELL	WENDELL	607	WALTHAM	WALTHAM
		Locks Village	608	WATERTOWN	WATERTOWN
490	BLANDFORD	BLANDFORD	610	ARLINGTON	ARLINGTON
491	BRIMFIELD	BRIMFIELD	611	BELMONT	BELMONT
492	GRANVILLE	GRANVILLE			Waverley
493	HAMPDEN	HAMPDEN	612	CHELMSFORD	CHELMSFORD
494	HOLLAND	HOLLAND	613	CONCORD	CONCORD
495	MONTGOMERY	MONTGOMERY			Westvale
496	TOLLAND	TOLLAND	614	DRACUT	DRACUT
497	WALES	WALES			Collinsville
510	AMHERST	AMHERST	615	FRAMINGHAM	FRAMINGHAM
		Cushman			Nobscot
511	EASTHAMPTON	EASTHAMPTON			Saxonville
		Mount Tom	616	HUDSON	HUDSON
		Williston Mills			Cove Landing
512	NORTHAMPTON	NORTHAMPTON	617	LEXINGTON	LEXINGTON
		Bay State Village	618	MARLBOROUGH	MARLBOROUGH
		Florence	619	MELROSE	MELROSE
		Laurel Park			Wyoming
		Leeds	620	MAYNARD	MAYNARD
513	SOUTH HADLEY	SOUTH HADLEY	621	NATICK	NATICK
514	WARE	WARE			Felchville
530	BELCHERTOWN	BELCHERTOWN	622	READING	READING
		Dwight	623	STONEHAM	STONEHAM
531	HADLEY	HADLEY	624	WAKEFIELD	WAKEFIELD
532	HATFIELD	HATFIELD			Greenwood
		Bradstreet	625	WINCHESTER	WINCHESTER
533	HUNTINGTON	HUNTINGTON			Wedgemere
534	WILLIAMSBURG	WILLIAMSBURG	626	WOBURN	WOBURN
		Haydenville	630	ACTON	ACTON
570	CHESTERFIELD	CHESTERFIELD	631	ASHLAND	ASHLAND
571	CUMMINGTON	CUMMINGTON	632	AYER	AYER
		Swift River	633	BEDFORD	BEDFORD
573	GOSHEN	GOSHEN	634	BILLERICA	BILLERICA
		Lithia			Nutting Lake
574	GRANBY	GRANBY			Pinehurst
576	MIDDLEFIELD	MIDDLEFIELD			Shawsheen
		Bancroft	635	BURLINGTON	BURLINGTON
577	PELHAM	PELHAM	636	GROTON	GROTON
578	PLAINFIELD	PLAINFIELD	637	HOLLISTON	HOLLISTON
580	SOUTHAMPTON	SOUTHAMPTON			Braggville
581	WESTHAMPTON	WESTHAMPTON			Metcalfs
582	WORTHINGTON	WORTHINGTON	638	HOPKINTON	HOPKINTON
		Ringville			Hayden Row
600	CAMBRIDGE	CAMBRIDGE			Woodville
601	LOWELL	LOWELL	639	LINCOLN	LINCOLN
602	EVERETT	EVERETT	640	LITTLETON	LITTLETON
603	MALDEN	MALDEN	641	NORTH READING	NORTH READING
		Edgeworth	642	PEPPERELL	PEPPERELL
		Faulkner	643	SHIRLEY	SHIRLEY
		Linden	644	STOW	STOW
		Maplewood			Gleasondale
604	MEDFORD	MEDFORD			Lake Boon
		Glenwood	645	SUDBURY	SUDBURY
		Wellington			Middlesex
605	NEWTON	NEWTON	646	TEWKSBURY	TEWKSBURY
		Auburndale			Wamesit
		Nonantum	647	TOWNSEND	TOWNSEND
		Waban	648	TYNGSBOROUGH	TYNGSBOROUGH

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
649	WAYLAND	WAYLAND	739	NORFOLK	NORFOLK
		Cochituate			City Mills
650	WESTFORD	WESTFORD	740	PLAINVILLE	PLAINVILLE
		Coldspring	741	SHARON	SHARON
		Forge Village	742	WESTWOOD	WESTWOOD
		Graniteville			Islington
		Nabnasset	743	WRENTHAM	WRENTHAM
		Nashoba			Sheldonville
651	WESTON	WESTON	802	CHELSEA	CHELSEA
		Kendall Green	803	REVERE	REVERE
		Stonybrook			Beachmont
652	WILMINGTON	WILMINGTON	810	WINTHROP	WINTHROP
670	ASHBY	ASHBY	815	WEST ROXBURY (Bos)	WEST ROXBURY
671	BOXBOROUGH	BOXBOROUGH	816	ROSLINDALE (Boston)	ROSLINDALE
672	CARLISLE	CARLISLE	817	JAMAICA PLAIN (Bos)	JAMAICA PLAIN
673	DUNSTABLE	DUNSTABLE	818	HYDE PARK (Boston)	HYDE PARK
674	SHERBORN	SHERBORN			Readville
702	BROOKLINE	BROOKLINE	819	DORCHESTER	DORCHESTER
703	QUINCY	QUINCY		(Boston)	Mattapan
		Atlantic			North Dorchester
		Norfolk Downs			South Dorchester
		Squantum	820	ROXBURY (Boston)	ROXBURY
703	QUINCY	Wollaston	821	BOSTON (Central)	BOSTON (Central)
710	BRAINTREE	BRAINTREE	822	BRIGHTON (Boston)	BRIGHTON
711	CANTON	CANTON			Allston
		Ponkapog	823	SOUTH BOSTON (Bos)	SOUTH BOSTON
712	DEDHAM	DEDHAM	824	CHARLESTOWN	CHARLESTOWN
		Ashcroft		(Boston)	East Boston
		Ellis	900	WORCESTER	WORCESTER
		Endicott			Barbers
		Findlen			Greendale
713	FRANKLIN	FRANKLIN			Quinsigamond
		Unionville	902	FITCHBURG	FITCHBURG
714	MILTON	MILTON	910	ATHOL	ATHOL
715	NEEDHAM	NEEDHAM	911	CLINTON	CLINTON
		Avery	912	GARDNER	GARDNER
		Charles River Village	913	GRAFTON	GRAFTON
		Highlandville			Farnumsville
716	NORWOOD	NORWOOD			Fisherville
		Winslow			Saundersville
717	RANDOLPH	RANDOLPH	914	LEOMINSTER	LEOMINSTER
718	STOUGHTON	STOUGHTON	915	MILFORD	MILFORD
719	WALPOLE	WALPOLE	916	MILLBURY	MILLBURY
		Bird Mills	917	NORTHBRIDGE	NORTHBRIDGE
720	WELLESLEY	WELLESLEY			Linwood
721	WEYMOUTH	WEYMOUTH			Whitinsville
730	AVON	AVON	918	SHREWSBURY	SHREWSBURY
731	BELLINGHAM	BELLINGHAM	919	SOUTHBRIDGE	SOUTHBRIDGE
		Caryville			Globe Village
		Midland	920	SPENCER	SPENCER
732	COHASSET	COHASSET	921	UXBRIDGE	UXBRIDGE
		Beechwood			Whitins
733	DOVER	DOVER	922	WEBSTER	WEBSTER
734	FOXBOROUGH	FOXBOROUGH	923	WESTBOROUGH	WESTBOROUGH
735	HOLBROOK	HOLBROOK	924	WINCHENDON	WINCHENDON
		Brookville			Waterville
736	MEDFIELD	MEDFIELD	930	ASHBURNHAM	ASHBURNHAM
		Harding			Manns Crossing
737	MEDWAY	MEDWAY	931	AUBURN	AUBURN
		Woodside	932	BARRE	BARRE
738	MILLIS	MILLIS			White Valley

Code No	City or Town Name	Village or Local Designation	Code No	City or Town Name	Village or Local Designation
933	BERLIN	BERLIN	956	TEMPLETON	TEMPLETON
		Carters			Baldwinville
934	BLACKSTONE	BLACKSTONE			Otter River
		Waterford	957	UPTON	UPTON
935	BROOKFIELD	BROOKFIELD	958	WARREN	WARREN
936	CHARLTON	CHARLTON	959	WEST BOYLSTON	WEST BOYLSTON
		Dodge			Oakdale
937	DOUGLAS	DOUGLAS	960	WEST BROOKFIELD	WEST BROOKFIELD
938	DUDLEY	DUDLEY	961	WESTMINSTER	WESTMINSTER
939	HARDWICK	HARDWICK	970	BOLTON	BOLTON
		Furnace	971	BOYLSTON	BOYLSTON
		Gilbertville			Morningdale
		Old Furnace	973	EAST BROOKFIELD	EAST BROOKFIELD
		Wheelwright	974	HARVARD	HARVARD
940	HOLDEN	HOLDEN			Still River
		Jefferson	975	NEW BRAINTREE	NEW BRAINTREE
		Quinapoxet	976	OAKHAM	OAKHAM
941	HOPEDALE	HOPEDALE			Coldbrook Spring
942	HUBBARDSTON	HUBBARDSTON	977	PAXTON	PAXTON
		Williamsville	978	PETERSHAM	PETERSHAM
943	LANCASTER	LANCASTER	979	PHILLIPSTON	PHILLIPSTON
		Thayer	980	PRINCETON	PRINCETON
944	LEICESTER	LEICESTER	981	ROYALSTON	ROYALSTON
		Cherry Valley			
		Rochdale		**OUT OF STATE TOWN CODES**	
945	LUNENBURG	LUNENBURG	991	CONNECTICUT	
946	MENDON	MENDON	992	MAINE	
947	MILLVILLE	MILLVILLE	993	NEW HAMPSHIRE	
948	NORTH BROOKFIELD	NORTH BROOKFIELD	994	NEW YORK	
949	NORTHBOROUGH	NORTHBOROUGH	995	RHODE ISLAND	
950	OXFORD	OXFORD	996	VERMONT	
951	RUTLAND	RUTLAND	999	OTHER	
952	SOUTHBOROUGH	SOUTHBOROUGH			
		Cordaville			
		Fayville			
		Southville			
953	STERLING	STERLING			
		Loring			
954	STURBRIDGE	STURBRIDGE			
		Fiskdale			
955	SUTTON	SUTTON			
		Manchaug			
		Wilkonsville			