

**Commonwealth Automobile Reinsurers**  
**Commercial Automobile Insurance Manual**

**LIST OF CITIES AND TOWNS**

**ALPHABETICAL LIST OF**

- (1) Cities and Towns in Capital Letters.
- (2) Villages, Sections of Cities and Towns, and Local Designations in Small Type followed by the Name of the City or Town.

Counties are indicated by Code numbers as follows:

| Left Hand Digit | County     | Left Hand Digit | 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 |

Sections of cities and towns designated "North," "East," "South" and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are distinct townships, Andover and North Andover, in which case both are listed.

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**CITY OF BOSTON**

| <b>Definition</b>                                                                                                   | <b>Territory Schedule</b> | <b>Statistical Code</b> |
|---------------------------------------------------------------------------------------------------------------------|---------------------------|-------------------------|
| BOSTON CENTRAL - (Zip Codes 0210-02111, 02113-02116, 02118, 02133, 02199, 02201, 02203, 02210, 02215, 02222, 02241) | 07                        | 821                     |
| BRIGHTON - (Zip Codes 02134, 02135, 02163)                                                                          | 08                        | 822                     |
| CHARLESTOWN – EAST BOSTON - (Zip Codes 02128, 02129)                                                                | 10                        | 824                     |
| DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)                       | 05*                       | 819                     |
| EAST BOSTON – CHARLESTOWN - (Zip Codes 02128, 02129)                                                                | 10                        | 824                     |
| HYDE PARK - (Zip Codes 02136)                                                                                       | 04                        | 818                     |
| JAMAICA PLAIN - (Zip Code 02130)                                                                                    | 03                        | 817                     |
| ROSLINDALE - (Zip Code 02131)                                                                                       | 02                        | 816                     |
| ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)                                           | 06                        | 820                     |
| SOUTH BOSTON - (Zip Code 02127)                                                                                     | 09                        | 823                     |
| WEST ROXBURY (Zip Code 02132)                                                                                       | 01                        | 815                     |

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

| <b>Name</b>                     | <b>Territory Schedule</b> | <b>Statistical Code</b> |
|---------------------------------|---------------------------|-------------------------|
| Allston - (Brighton)            | 08                        | 822                     |
| Mattapan - (Dorchester - North) | 05                        | 819                     |
| Readville - (Hyde Park)         | 04                        | 818                     |

\*A portion of postal zip code district 02126 falls in Hyde Park (Territory 04) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

## Commercial Automobile Insurance Manual

| <i>City or Town</i> | <i>Territorial<br/>Schedule</i> | <i>Statistical<br/>Code</i> |
|---------------------|---------------------------------|-----------------------------|
| <b>A</b>            |                                 |                             |
| ABINGTON            | 14                              | 010                         |
| ACTON               | 12                              | 630                         |
| ACUSHNET            | 13                              | 230                         |
| ADAMS               | 14                              | 110                         |
| AGAWAM              | 12                              | 420                         |
| ALFORD              | 16                              | 170                         |
| AMESBURY            | 15                              | 310                         |
| AMHERST             | 12                              | 510                         |
| ANDOVER             | 14                              | 311                         |
| ARLINGTON           | 17                              | 610                         |
| ASHBURNHAM          | 14                              | 930                         |
| ASHBY               | 13                              | 670                         |
| ASHFIELD            | 14                              | 470                         |
| ASHLAND             | 16                              | 631                         |
| ATHOL               | 11                              | 910                         |
| ATTLEBORO           | 12                              | 210                         |
| AUBURN              | 15                              | 931                         |
| AVON                | 17                              | 730                         |
| AYER                | 11                              | 632                         |
| <b>B</b>            |                                 |                             |
| BARNSTABLE          | 11                              | 021                         |
| BARRE               | 12                              | 932                         |
| BECKET              | 16                              | 171                         |
| BEDFORD             | 13                              | 633                         |
| BELCHERTOWN         | 12                              | 530                         |
| BELLINGHAM          | 15                              | 731                         |
| BELMONT             | 17                              | 611                         |
| BERKLEY             | 15                              | 231                         |
| BERLIN              | 14                              | 933                         |
| BERNARDSTON         | 12                              | 471                         |
| BEVERLY             | 16                              | 312                         |
| BILLERICA           | 15                              | 634                         |
| BLACKSTONE          | 15                              | 934                         |
| BLANDFORD           | 17                              | 490                         |
| BOLTON              | 14                              | 970                         |

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|---------------------|---------------------------------|-----------------------------|
| <b>B</b>            |                                 |                             |
| BOSTON CENTRAL      | 07                              | 821                         |
| BOURNE              | 12                              | 050                         |
| BOXBOROUGH          | 13                              | 671                         |
| BOXFORD             | 16                              | 370                         |
| BOYLSTON            | 14                              | 971                         |
| BRAINTREE           | 18                              | 710                         |
| BREWSTER            | 11                              | 080                         |
| BRIDGEWATER         | 14                              | 011                         |
| BRIGHTON            | 08                              | 822                         |
| BRIMFIELD           | 14                              | 491                         |
| BROCKTON            | 20                              | 002                         |
| BROOKFIELD          | 14                              | 935                         |
| BROOKLINE           | 20                              | 702                         |
| BUCKLAND            | 16                              | 430                         |
| BURLINGTON          | 16                              | 635                         |
| <b>C</b>            |                                 |                             |
| CAMBRIDGE           | 19                              | 600                         |
| CANTON              | 17                              | 711                         |
| CARLISLE            | 15                              | 672                         |
| CARVER              | 16                              | 030                         |
| CHARLEMONT          | 15                              | 472                         |
| CHARLTON            | 12                              | 936                         |
| CHATHAM             | 11                              | 051                         |
| CHELMSFORD          | 13                              | 612                         |
| CHELSEA             | 20                              | 802                         |
| CHESHIRE            | 13                              | 130                         |
| CHESTER             | 16                              | 440                         |
| CHESTERFIELD        | 16                              | 570                         |
| CHICOPEE            | 13                              | 402                         |
| CHILMARK            | 15                              | 081                         |
| CLARKSBURG          | 15                              | 131                         |

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|----------------------|---------------------------------|-----------------------------|
| <b>C</b>             |                                 |                             |
| CLINTON              | 15                              | 911                         |
| COHASSET             | 15                              | 732                         |
| COLRAIN              | 16                              | 431                         |
| CONCORD              | 14                              | 613                         |
| CONWAY               | 16                              | 473                         |
| CUMMINGTON           | 15                              | 571                         |
| <b>D</b>             |                                 |                             |
| DALTON               | 15                              | 132                         |
| DANVERS              | 16                              | 313                         |
| DARTMOUTH            | 12                              | 211                         |
| DEDHAM               | 18                              | 712                         |
| DEERFIELD            | 12                              | 432                         |
| DENNIS               | 11                              | 052                         |
| DIGHTON              | 15                              | 232                         |
| DORCHESTER           | 05                              | 819                         |
| DOUGLAS              | 13                              | 937                         |
| DOVER                | 16                              | 733                         |
| DRACUT               | 14                              | 614                         |
| DUDLEY               | 12                              | 938                         |
| DUNSTABLE            | 15                              | 673                         |
| DUXBURY              | 13                              | 031                         |
| <b>E</b>             |                                 |                             |
| E BOSTON/CHARLESTOWN | 10                              | 824                         |
| E BRIDGEWATER        | 15                              | 032                         |
| E BROOKFIELD         | 13                              | 973                         |
| E LONGMEADOW         | 15                              | 441                         |
| EASTHAM              | 12                              | 082                         |
| EASTHAMPTON          | 12                              | 511                         |
| EASTON               | 16                              | 212                         |
| EDGARTOWN            | 13                              | 053                         |
| EGREMONT             | 13                              | 172                         |
| ERVING               | 14                              | 433                         |
| ESSEX                | 12                              | 330                         |
| EVERETT              | 19                              | 602                         |

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|---------------------|---------------------------------|-----------------------------|
| <b>F</b>            |                                 |                             |
| FAIRHAVEN           | 15                              | 213                         |
| FALL RIVER          | 17                              | 201                         |
| FALMOUTH            | 11                              | 054                         |
| FITCHBURG           | 12                              | 902                         |
| FLORIDA             | 12                              | 173                         |
| FOXBOROUGH          | 15                              | 734                         |
| FRAMINGHAM          | 17                              | 615                         |
| FRANKLIN            | 15                              | 713                         |
| FREETOWN            | 12                              | 233                         |
| <b>G</b>            |                                 |                             |
| GARDNER             | 12                              | 912                         |
| GAY HEAD            | 17                              | 083                         |
| GEORGETOWN          | 13                              | 331                         |
| GILL                | 11                              | 474                         |
| GLOUCESTER          | 16                              | 314                         |
| GOSHEN              | 12                              | 573                         |
| GOSNOLD             | 11                              | 084                         |
| GRAFTON             | 13                              | 913                         |
| GRANBY              | 13                              | 574                         |
| GRANVILLE           | 14                              | 492                         |
| GREAT BARRINGTON    | 12                              | 111                         |
| GREENFIELD          | 11                              | 410                         |
| GROTON              | 13                              | 636                         |
| GROVELAND           | 13                              | 332                         |
| <b>H</b>            |                                 |                             |
| HADLEY              | 13                              | 531                         |
| HALIFAX             | 14                              | 070                         |
| HAMILTON            | 13                              | 333                         |
| HAMPDEN             | 14                              | 493                         |
| HANCOCK             | 11                              | 174                         |
| HANOVER             | 16                              | 033                         |
| HANSON              | 14                              | 034                         |
| HARDWICK            | 15                              | 939                         |
| HARVARD             | 12                              | 974                         |
| HARWICH             | 11                              | 055                         |
| HATFIELD            | 14                              | 532                         |

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|---------------------|---------------------------------|-----------------------------|
| <b>H</b>            |                                 |                             |
| HAVERHILL           | 16                              | 302                         |
| HAWLEY              | 16                              | 475                         |
| HEATH               | 15                              | 476                         |
| HINGHAM             | 16                              | 012                         |
| HINSDALE            | 15                              | 133                         |
| HOLBROOK            | 15                              | 735                         |
| HOLDEN              | 13                              | 940                         |
| HOLLAND             | 14                              | 494                         |
| HOLLISTON           | 15                              | 637                         |
| HOLYOKE             | 13                              | 403                         |
| HOPEDALE            | 15                              | 941                         |
| HOPKINTON           | 15                              | 638                         |
| HUBBARDSTON         | 16                              | 942                         |
| HUDSON              | 13                              | 616                         |
| HULL                | 17                              | 035                         |
| HUNTINGTON          | 15                              | 533                         |
| HYDE PARK           | 04                              | 818                         |
| <b>I</b>            |                                 |                             |
| IPSWICH             | 13                              | 315                         |
| <b>J</b>            |                                 |                             |
| JAMAICA PLAIN       | 03                              | 817                         |
| <b>K</b>            |                                 |                             |
| KINGSTON            | 16                              | 036                         |
| <b>L</b>            |                                 |                             |
| LAKEVILLE           | 14                              | 037                         |
| LANCASTER           | 13                              | 943                         |
| LANESBOROUGH        | 11                              | 134                         |
| LAWRENCE            | 20                              | 303                         |
| LEE                 | 11                              | 135                         |
| LEICESTER           | 14                              | 944                         |
| LENOX               | 14                              | 136                         |
| LEOMINSTER          | 11                              | 914                         |
| LEVERETT            | 16                              | 477                         |
| LEXINGTON           | 16                              | 617                         |

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|---------------------|---------------------------------|-----------------------------|
| <b>L</b>            |                                 |                             |
| LEYDEN              | 13                              | 478                         |
| LINCOLN             | 16                              | 639                         |
| LITTLETON           | 13                              | 640                         |
| LONGMEADOW          | 14                              | 442                         |
| LOWELL              | 18                              | 601                         |
| LUDLOW              | 11                              | 421                         |
| LUNENBURG           | 13                              | 945                         |
| LYNN                | 19                              | 300                         |
| LYNNFIELD           | 17                              | 334                         |
| <b>M</b>            |                                 |                             |
| MALDEN              | 19                              | 603                         |
| MANCHESTER          | 15                              | 335                         |
| MANSFIELD           | 15                              | 214                         |
| MARBLEHEAD          | 17                              | 316                         |
| MARION              | 13                              | 038                         |
| MARLBOROUGH         | 13                              | 618                         |
| MARSHFIELD          | 16                              | 039                         |
| MASHPEE             | 13                              | 085                         |
| MATTAPOISETT        | 13                              | 040                         |
| MAYNARD             | 15                              | 620                         |
| MEDFIELD            | 14                              | 736                         |
| MEDFORD             | 18                              | 604                         |
| MEDWAY              | 13                              | 737                         |
| MELROSE             | 19                              | 619                         |
| MENDON              | 13                              | 946                         |
| MERRIMAC            | 15                              | 336                         |
| METHUEN             | 17                              | 317                         |
| MIDDLEBOROUGH       | 12                              | 013                         |
| MIDDLEFIELD         | 16                              | 576                         |
| MIDDLETON           | 16                              | 337                         |
| MILFORD             | 14                              | 915                         |
| MILLBURY            | 16                              | 916                         |
| MILLIS              | 11                              | 738                         |
| MILLVILLE           | 16                              | 947                         |
| MILTON              | 17                              | 714                         |
| MONROE              | 15                              | 479                         |
| MONSON              | 12                              | 422                         |

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|---------------------|---------------------------------|-----------------------------|
| <b>M</b>            |                                 |                             |
| MONTAGUE            | 13                              | 411                         |
| MONTEREY            | 15                              | 175                         |
| MONTGOMERY          | 16                              | 495                         |
| MT WASHINGTON       | 16                              | 176                         |
| <b>N</b>            |                                 |                             |
| NAHANT              | 16                              | 338                         |
| NANTUCKET           | 11                              | 056                         |
| NATICK              | 15                              | 621                         |
| NEEDHAM             | 17                              | 715                         |
| NEW ASHFORD         | 12                              | 177                         |
| NEW BEDFORD         | 18                              | 200                         |
| NEW BRAINTREE       | 11                              | 975                         |
| NEW MARLBOROUGH     | 14                              | 178                         |
| NEW SALEM           | 15                              | 480                         |
| NEWBURY             | 13                              | 339                         |
| NEWBURYPORT         | 13                              | 318                         |
| NEWTON              | 18                              | 605                         |
| NO ADAMS            | 11                              | 112                         |
| NO ANDOVER          | 14                              | 319                         |
| NO ATTLEBOROUGH     | 11                              | 215                         |
| NO BROOKFIELD       | 12                              | 948                         |
| NO READING          | 15                              | 641                         |
| NORFOLK             | 15                              | 739                         |
| NORTHAMPTON         | 13                              | 512                         |
| NORTHBOROUGH        | 13                              | 949                         |
| NORTHBRIDGE         | 12                              | 917                         |
| NORTHFIELD          | 15                              | 434                         |
| NORTON              | 15                              | 234                         |
| NORWELL             | 15                              | 041                         |
| NORWOOD             | 18                              | 716                         |
| NAHANT              | 16                              | 338                         |
| <b>O</b>            |                                 |                             |
| OAK BLUFFS          | 13                              | 057                         |
| OAKHAM              | 15                              | 976                         |
| ORANGE              | 12                              | 412                         |

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|---------------------|---------------------------------|-----------------------------|
| <b>O</b>            |                                 |                             |
| ORLEANS             | 11                              | 058                         |
| OTIS                | 13                              | 179                         |
| OXFORD              | 12                              | 950                         |
| <b>P</b>            |                                 |                             |
| PALMER              | 11                              | 423                         |
| PAXTON              | 16                              | 977                         |
| PEABODY             | 18                              | 320                         |
| PELHAM              | 14                              | 577                         |
| PEMBROKE            | 14                              | 042                         |
| PEPPERELL           | 13                              | 642                         |
| PERU                | 11                              | 180                         |
| PETERSHAM           | 16                              | 978                         |
| PHILLIPSTON         | 15                              | 979                         |
| PITTSFIELD          | 11                              | 102                         |
| PLAINFIELD          | 16                              | 578                         |
| PLAINVILLE          | 12                              | 740                         |
| PLYMOUTH            | 14                              | 014                         |
| PLYMPTON            | 13                              | 071                         |
| PRINCETON           | 14                              | 980                         |
| PROVINCETOWN        | 14                              | 059                         |
| <b>Q</b>            |                                 |                             |
| QUINCY              | 19                              | 703                         |
| <b>R</b>            |                                 |                             |
| RANDOLPH            | 18                              | 717                         |
| RAYNHAM             | 15                              | 235                         |
| READING             | 17                              | 622                         |
| REHOBOTH            | 12                              | 236                         |
| REVERE              | 20                              | 803                         |
| RICHMOND            | 16                              | 181                         |
| ROCHESTER           | 12                              | 043                         |
| ROCKLAND            | 18                              | 015                         |
| ROCKPORT            | 15                              | 340                         |
| ROSLINDALE          | 02                              | 816                         |
| ROWE                | 11                              | 481                         |
| ROWLEY              | 16                              | 341                         |

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|---------------------|---------------------------------|-----------------------------|
| <b>R</b>            |                                 |                             |
| ROXBURY             | 06                              | 820                         |
| ROYALSTON           | 16                              | 981                         |
| RUSSELL             | 14                              | 443                         |
| RUTLAND             | 13                              | 951                         |
| <b>S</b>            |                                 |                             |
| SALEM               | 16                              | 304                         |
| SALISBURY           | 12                              | 342                         |
| SANDISFIELD         | 13                              | 182                         |
| SANDWICH            | 11                              | 060                         |
| SAUGUS              | 18                              | 321                         |
| SAVOY               | 17                              | 183                         |
| SCITUATE            | 17                              | 044                         |
| SEEKONK             | 12                              | 237                         |
| SHARON              | 18                              | 741                         |
| SHEFFIELD           | 13                              | 137                         |
| SHELBURNE           | 15                              | 435                         |
| SHERBORN            | 15                              | 674                         |
| SHIRLEY             | 15                              | 643                         |
| SHREWSBURY          | 14                              | 918                         |
| SHUTESBURY          | 15                              | 482                         |
| SOMERSET            | 15                              | 238                         |
| SOMERVILLE          | 20                              | 606                         |
| SOUTH BOSTON        | 09                              | 823                         |
| SOUTH HADLEY        | 13                              | 513                         |
| SOUTHAMPTON         | 12                              | 580                         |
| SOUTHBOROUGH        | 15                              | 952                         |
| SOUTHBRIDGE         | 13                              | 919                         |
| SOUTHWICK           | 14                              | 444                         |
| SPENCER             | 12                              | 920                         |
| SPRINGFIELD         | 19                              | 400                         |
| STERLING            | 12                              | 953                         |
| STOCKBRIDGE         | 15                              | 138                         |
| STONEHAM            | 17                              | 623                         |
| STOUGHTON           | 18                              | 718                         |
| STOW                | 15                              | 644                         |

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|---------------------|---------------------------------|-----------------------------|
| <b>S</b>            |                                 |                             |
| STURBRIDGE          | 13                              | 954                         |
| SUDBURY             | 12                              | 645                         |
| SUNDERLAND          | 12                              | 436                         |
| SUTTON              | 15                              | 955                         |
| SWAMPSCOTT          | 17                              | 322                         |
| SWANSEA             | 12                              | 239                         |
| <b>T</b>            |                                 |                             |
| TAUNTON             | 16                              | 202                         |
| TEMPLETON           | 11                              | 956                         |
| TEWKSBURY           | 17                              | 646                         |
| TISBURY             | 11                              | 061                         |
| TOLLAND             | 14                              | 496                         |
| TOPSFIELD           | 16                              | 371                         |
| TOWNSEND            | 13                              | 647                         |
| TRURO               | 13                              | 086                         |
| TYNGSBOROUGH        | 15                              | 648                         |
| TYRINGHAM           | 12                              | 184                         |
| <b>U</b>            |                                 |                             |
| UPTON               | 13                              | 957                         |
| UXBRIDGE            | 12                              | 921                         |
| <b>W</b>            |                                 |                             |
| WAKEFIELD           | 17                              | 624                         |
| WALES               | 12                              | 497                         |
| WALPOLE             | 14                              | 719                         |
| WALTHAM             | 17                              | 607                         |
| WARE                | 11                              | 514                         |
| WAREHAM             | 14                              | 016                         |
| WARREN              | 12                              | 958                         |
| WARWICK             | 15                              | 483                         |
| WASHINGTON          | 15                              | 185                         |
| WATERTOWN           | 18                              | 608                         |
| WAYLAND             | 16                              | 649                         |
| WEBSTER             | 11                              | 922                         |
| WELLESLEY           | 15                              | 720                         |
| WELLFLEET           | 13                              | 087                         |

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|---------------------|---------------------------------|-----------------------------|
| <b>W</b>            |                                 |                             |
| WENDELL             | 14                              | 484                         |
| WENHAM              | 15                              | 343                         |
| WEST BOYLSTON       | 14                              | 959                         |
| WEST BRIDGEWATER    | 16                              | 045                         |
| WEST BROOKFIELD     | 12                              | 960                         |
| WEST NEWBURY        | 14                              | 344                         |
| WEST ROXBURY        | 01                              | 815                         |
| WEST SPRINGFIELD    | 14                              | 425                         |
| WEST STOCKBRIDGE    | 12                              | 139                         |
| WEST TISBURY        | 14                              | 088                         |
| WESTBOROUGH         | 14                              | 923                         |
| WESTFIELD           | 11                              | 424                         |
| WESTFORD            | 14                              | 650                         |
| WESTHAMPTON         | 15                              | 581                         |
| WESTMINSTER         | 14                              | 961                         |
| WESTON              | 13                              | 651                         |
| WESTPORT            | 12                              | 240                         |
| WESTWOOD            | 16                              | 742                         |
| WEYMOUTH            | 17                              | 721                         |
| WHATELY             | 14                              | 437                         |
| WHITMAN             | 15                              | 017                         |
| WILBRAHAM           | 12                              | 445                         |
| WILLIAMSBURG        | 12                              | 534                         |
| WILLIAMSTOWN        | 15                              | 140                         |
| WILMINGTON          | 17                              | 652                         |
| WINCHENDON          | 12                              | 924                         |
| WINCHESTER          | 17                              | 625                         |
| WINDSOR             | 14                              | 186                         |
| WINTHROP            | 18                              | 810                         |
| WOBURN              | 16                              | 626                         |
| WORCESTER           | 18                              | 900                         |
| WORTHINGTON         | 13                              | 582                         |
| WRENTHAM            | 13                              | 743                         |
| <b>Y</b>            |                                 |                             |
| YARMOUTH            | 11                              | 062                         |