

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, 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 two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

| Left Hand Digit | County | Left Hand Digit | County |
|-----------------|------------|-----------------|-----------|
| 0 | Barnstable | 4 | Franklin |
| | Dukes | 5 | Hampden |
| | Nantucket | | Hampshire |
| | Plymouth | 6 | Middlesex |
| 1 | Berkshire | 7 | Norfolk |
| 2 | Bristol | 8 | Suffolk |
| 3 | Essex | 9 | Worcester |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

| Definition | Rating Territory | Statistical Code |
|---|------------------|------------------|
| BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241) | 23 | 821 |
| BRIGHTON - (Zip Codes 02134, 02135, 02163) | 24 | 822 |
| CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129) | 26 | 824 |
| DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126) | 21 | 819 |
| EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129) | 26 | 824 |
| HYDE PARK - (Zip Codes 02136, 02137) | 20 | 818 |
| JAMAICA PLAIN - (Zip Code 02130) | 19 | 817 |
| ROSLINDALE - (Zip Code 02131) | 18 | 816 |
| ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121) | 22 | 820 |
| SOUTH BOSTON - (Zip Code 02127) | 25 | 823 |
| WEST ROXBURY (Zip Code 02132) | 17 | 815 |

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

| Name | Rating Territory | Statistical Code |
|---------------------------------|------------------|------------------|
| Allston - (Brighton) | 24 | 822 |
| Mattapan - (Dorchester - North) | 21 | 819 |
| Readville - (Hyde Park) | 20 | 818 |

The following list contains Out of State Territorial Schedules and Statistical Codes

| Location | Rating Territory | Statistical Code |
|---------------|------------------|------------------|
| Connecticut | 9 | 991 |
| Maine | 9 | 992 |
| New Hampshire | 9 | 993 |
| New York | 9 | 994 |
| Rhode Island | 9 | 995 |
| Vermont | 9 | 996 |
| Other | 9 | 999 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

| City or Town | Rating Territory | Statistical Code | City or Town | Rating Territory | Statistical Code |
|--|------------------|------------------|--|------------------|------------------|
| A | | | | | |
| ABINGTON | 8 | 010 | CHARLESTOWN - Boston (Zip Codes 02128, 02129) | 26 | 824 |
| ACTON | 27 | 630 | CHARLTON | 4 | 936 |
| ACUSHNET | 7 | 230 | CHATHAM | 27 | 051 |
| ADAMS | 27 | 110 | CHELMSFORD | 2 | 612 |
| AGAWAM | 7 | 420 | CHELSEA | 16 | 802 |
| ALFORD | 27 | 170 | CHESHIRE | 27 | 130 |
| AMESBURY | 2 | 310 | CHESTER | 1 | 440 |
| AMHERST | 5 | 510 | CHESTERFIELD | 27 | 570 |
| ANDOVER | 3 | 311 | CHICOPEE | 9 | 402 |
| ARLINGTON | 4 | 610 | CHILMARK | 27 | 081 |
| ASHBURNHAM | 1 | 930 | CLARKSBURG | 27 | 131 |
| ASHBY | 1 | 670 | CLINTON | 6 | 911 |
| ASHFIELD | 27 | 470 | COHASSET | 4 | 732 |
| ASHLAND | 5 | 631 | COLRAIN | 1 | 431 |
| ATHOL | 3 | 910 | CONCORD | 27 | 613 |
| ATTLEBORO | 5 | 210 | CONWAY | 27 | 473 |
| AUBURN | 6 | 931 | CUMMINGTON | 27 | 571 |
| AVON | 11 | 730 | D | | |
| AYER | 3 | 632 | DALTON | 27 | 132 |
| B | | | DANVERS | 5 | 313 |
| BARNSTABLE | 5 | 021 | DARTMOUTH | 7 | 211 |
| BARRE | 2 | 932 | DEDHAM | 8 | 712 |
| BECKET | 2 | 171 | DEERFIELD | 27 | 432 |
| BEDFORD | 2 | 633 | DENNIS | 3 | 052 |
| BELCHERTOWN | 3 | 530 | DIGHTON | 5 | 232 |
| BELLINGHAM | 3 | 731 | DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126) | 21 | 819 |
| BELMONT | 3 | 611 | DOUGLAS | 2 | 937 |
| BERKLEY | 6 | 231 | DOVER | 2 | 733 |
| BERLIN | 27 | 933 | DRACUT | 6 | 614 |
| BERNARDSTON | 27 | 471 | DUDLEY | 3 | 938 |
| BEVERLY | 5 | 312 | DUNSTABLE | 1 | 673 |
| BILLERICA | 5 | 634 | DUXBURY | 3 | 031 |
| BLACKSTONE | 2 | 934 | E | | |
| BLANDFORD | 3 | 490 | EAST BOSTON - Boston (Zip Codes 02128, 02129) | 26 | 824 |
| BOLTON | 1 | 970 | EAST BRIDGEWATER | 6 | 032 |
| BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241) | 23 | 821 | EAST BROOKFIELD | 2 | 973 |
| BOURNE | 4 | 050 | EASTHAM | 27 | 082 |
| BOXBOROUGH | 27 | 671 | EASTHAMPTON | 3 | 511 |
| BOXFORD | 3 | 370 | EAST LONGMEADOW | 6 | 441 |
| BOYLSTON | 2 | 971 | EASTON | 7 | 212 |
| BRAINTREE | 8 | 710 | EDGARTOWN | 27 | 053 |
| BREWSTER | 27 | 080 | EGREMONT | 27 | 172 |
| BRIDGEWATER | 6 | 011 | ERVING | 27 | 433 |
| BRIGHTON - Boston (Zip Codes 02134, 02135, 02163) | 24 | 822 | ESSEX | 2 | 330 |
| BRIMFIELD | 3 | 491 | EVERETT | 14 | 602 |
| BROCKTON | 45 | 002 | F | | |
| BROOKFIELD | 3 | 935 | FAIRHAVEN | 7 | 213 |
| BROOKLINE | 8 | 702 | FALL RIVER | 13 | 201 |
| BUCKLAND | 27 | 430 | FALMOUTH | 3 | 054 |
| BURLINGTON | 4 | 635 | FITCHBURG | 7 | 902 |
| C | | | FLORIDA | 2 | 173 |
| CAMBRIDGE | 11 | 600 | FOXBOROUGH | 3 | 734 |
| CANTON | 8 | 711 | FRAMINGHAM | 9 | 615 |
| CARLISLE | 27 | 672 | FRANKLIN | 1 | 713 |
| CARVER | 7 | 030 | FREETOWN | 5 | 233 |
| CHARLEMONT | 27 | 472 | | | |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

| City or Town | Rating Territory | Statistical Code | City or Town | Rating Territory | Statistical Code |
|--|------------------|------------------|--|------------------|------------------|
| | G | | LINCOLN | 1 | 639 |
| GARDNER | 3 | 912 | LITTLETON | 27 | 640 |
| GAY HEAD | 27 | 083 | LONGMEADOW | 4 | 442 |
| GEORGETOWN | 3 | 331 | LOWELL | 41 | 601 |
| GILL | 27 | 474 | LUDLOW | 7 | 421 |
| GLOUCESTER | 5 | 314 | LUNENBURG | 1 | 945 |
| GOSHEN | 27 | 573 | LYNN | 43 | 300 |
| GOSNOLD | 27 | 084 | LYNNFIELD | 7 | 334 |
| GRAFTON | 3 | 913 | | M | |
| GRANBY | 4 | 574 | MALDEN | 14 | 603 |
| GRANVILLE | 2 | 492 | MANCHESTER | 27 | 335 |
| GREAT BARRINGTON | 1 | 111 | MANSFIELD | 3 | 214 |
| GREENFIELD | 3 | 410 | MARBLEHEAD | 4 | 316 |
| GROTON | 27 | 636 | MARION | 3 | 038 |
| GROVELAND | 3 | 332 | MARLBOROUGH | 5 | 618 |
| | H | | MARSHFIELD | 7 | 039 |
| HADLEY | 27 | 531 | MASHPEE | 5 | 085 |
| HALIFAX | 5 | 070 | MATTAPOISETT | 3 | 040 |
| HAMILTON | 1 | 333 | MAYNARD | 27 | 620 |
| HAMPDEN | 5 | 493 | MEDFIELD | 27 | 736 |
| HANCOCK | 27 | 174 | MEDFORD | 12 | 604 |
| HANOVER | 4 | 033 | MEDWAY | 27 | 737 |
| HANSON | 5 | 034 | MELROSE | 6 | 619 |
| HARDWICK | 27 | 939 | MENDON | 27 | 946 |
| HARVARD | 27 | 974 | MERRIMAC | 3 | 336 |
| HARWICH | 1 | 055 | METHUEN | 10 | 317 |
| HATFIELD | 27 | 532 | MIDDLEBOROUGH | 6 | 013 |
| HAVERHILL | 8 | 302 | MIDDLEFIELD | 1 | 576 |
| HAWLEY | 27 | 475 | MIDDLETON | 6 | 337 |
| HEATH | 2 | 476 | MILFORD | 5 | 915 |
| HINGHAM | 4 | 012 | MILLBURY | 4 | 916 |
| HINSDALE | 2 | 133 | MILLIS | 27 | 738 |
| HOLBROOK | 11 | 735 | MILLVILLE | 1 | 947 |
| HOLDEN | 3 | 940 | MILTON | 11 | 714 |
| HOLLAND | 1 | 494 | MONROE | 1 | 479 |
| HOLLISTON | 2 | 637 | MONSON | 3 | 422 |
| HOLYOKE | 40 | 403 | MONTAGUE | 27 | 411 |
| HOPEDALE | 2 | 941 | MONTEREY | 27 | 175 |
| HOPKINTON | 27 | 638 | MONTGOMERY | 27 | 495 |
| HUBBARDSTON | 1 | 942 | MOUNT WASHINGTON | 27 | 176 |
| HUDSON | 3 | 616 | | N | |
| HULL | 9 | 035 | NAHANT | 8 | 338 |
| HUNTINGTON | 2 | 533 | NANTUCKET | 27 | 056 |
| HYDE PARK - Boston (Zip Codes 02136, 02137) | 20 | 818 | NATICK | 3 | 621 |
| | I | | NEEDHAM | 2 | 715 |
| IPSWICH | 2 | 315 | NEW ASHFORD | 1 | 177 |
| | J | | NEW BEDFORD | 13 | 200 |
| JAMAICA PLAIN - Boston (Zip Code 02130) | 19 | 817 | NEW BRAINTREE | 27 | 975 |
| | K | | NEWBURY | 1 | 339 |
| KINGSTON | 4 | 036 | NEWBURYPORT | 1 | 318 |
| | L | | NEW MARLBOROUGH | 27 | 178 |
| LAKEVILLE | 5 | 037 | NEW SALEM | 27 | 480 |
| LANCASTER | 2 | 943 | NEWTON | 6 | 605 |
| LANESBOROUGH | 1 | 134 | NORFOLK | 1 | 739 |
| LAWRENCE | 44 | 303 | NORTH ADAMS | 2 | 112 |
| LEE | 27 | 135 | NORTHAMPTON | 3 | 512 |
| LEICESTER | 7 | 944 | NORTH ANDOVER | 5 | 319 |
| LENOX | 27 | 136 | NORTH ATTLEBORO | 3 | 215 |
| LEOMINSTER | 5 | 914 | NORTHBOROUGH | 27 | 949 |
| LEVERETT | 1 | 477 | NORTH BROOKFIELD | 3 | 948 |
| LEXINGTON | 2 | 617 | NORTHBRIDGE | 3 | 917 |
| LEYDEN | 1 | 478 | NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126) | 21 | 819 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

| City or Town | Rating Territory | Statistical Code | City or Town | Rating Territory | Statistical Code |
|--|------------------|------------------|--|------------------|------------------|
| NORTHFIELD | 27 | 434 | SHREWSBURY | 5 | 918 |
| NORTH READING | 5 | 641 | SHUTESBURY | 2 | 482 |
| NORTON | 5 | 234 | SOMERSET | 6 | 238 |
| NORWELL | 3 | 041 | SOMERVILLE | 12 | 606 |
| NORWOOD | 7 | 716 | SOUTHAMPTON | 1 | 580 |
| | O | | SOUTHBOROUGH | 27 | 952 |
| OAK BLUFFS | 27 | 057 | SOUTH BOSTON - Boston (Zip Code 02127) | 25 | 823 |
| OAKHAM | 1 | 976 | SOUTHBRIDGE | 6 | 919 |
| ORANGE | 2 | 412 | SOUTH HADLEY | 4 | 513 |
| ORLEANS | 27 | 058 | SOUTHWICK | 4 | 444 |
| OTIS | 27 | 179 | SPENCER | 6 | 920 |
| OXFORD | 5 | 950 | SPRINGFIELD | 42 | 400 |
| | P | | STERLING | 27 | 953 |
| PALMER | 4 | 423 | STOCKBRIDGE | 1 | 138 |
| PAXTON | 5 | 977 | STONEHAM | 8 | 623 |
| PEABODY | 10 | 320 | STOUGHTON | 12 | 718 |
| PELHAM | 27 | 577 | STOW | 27 | 644 |
| PEMBROKE | 6 | 042 | STURBRIDGE | 1 | 954 |
| PEPPERELL | 27 | 642 | SUDBURY | 27 | 645 |
| PERU | 1 | 180 | SUNDERLAND | 3 | 436 |
| PETERSHAM | 27 | 978 | SUTTON | 27 | 955 |
| PHILLIPSTON | 1 | 979 | SWAMPSCOTT | 9 | 322 |
| PITTSFIELD | 4 | 102 | SWANSEA | 5 | 239 |
| PLAINFIELD | 27 | 578 | | T | |
| PLAINVILLE | 4 | 740 | TAUNTON | 9 | 202 |
| PLYMOUTH | 7 | 014 | TEMPLETON | 27 | 956 |
| PLYMPTON | 6 | 071 | TEWKSBURY | 5 | 646 |
| PRINCETON | 27 | 980 | TISBURY | 27 | 061 |
| PROVINCETOWN | 27 | 059 | TOLLAND | 1 | 496 |
| | Q | | TOPSFIELD | 4 | 371 |
| QUINCY | 12 | 703 | TOWNSEND | 27 | 647 |
| | R | | TRURO | 1 | 086 |
| RANDOLPH | 14 | 717 | TYNGSBOROUGH | 3 | 648 |
| RAYNHAM | 6 | 235 | TYRINGHAM | 27 | 184 |
| READING | 3 | 622 | | U | |
| REHOBOTH | 4 | 236 | UPTON | 27 | 957 |
| REVERE | 15 | 803 | UXBRIDGE | 27 | 921 |
| RICHMOND | 27 | 181 | | W | |
| ROCHESTER | 3 | 043 | WAKEFIELD | 6 | 624 |
| ROCKLAND | 9 | 015 | WALES | 2 | 497 |
| ROCKPORT | 2 | 340 | WALPOLE | 4 | 719 |
| ROSLINDALE - Boston (Zip Code 02131) | 18 | 816 | WALTHAM | 7 | 607 |
| ROWE | 27 | 481 | WARE | 3 | 514 |
| ROWLEY | 3 | 341 | WAREHAM | 8 | 016 |
| ROXBURY - Boston (Zip Codes 02119, 02120, 02121) | 22 | 820 | WARREN | 3 | 958 |
| ROYALSTON | 1 | 981 | WARWICK | 27 | 483 |
| RUSSELL | 3 | 443 | WASHINGTON | 27 | 185 |
| RUTLAND | 3 | 951 | WATERTOWN | 7 | 608 |
| | S | | WAYLAND | 2 | 649 |
| SALEM | 12 | 304 | WEBSTER | 7 | 922 |
| SALISBURY | 5 | 342 | WELLESLEY | 1 | 720 |
| SANDISFIELD | 27 | 182 | WELLFLEET | 27 | 087 |
| SANDWICH | 3 | 060 | WENDELL | 27 | 484 |
| SAUGUS | 12 | 321 | WENHAM | 2 | 343 |
| SAVOY | 27 | 183 | WESTBOROUGH | 2 | 923 |
| SCITUATE | 6 | 044 | WEST BOYLSTON | 2 | 959 |
| SEEKONK | 4 | 237 | WEST BRIDGEWATER | 8 | 045 |
| SHARON | 6 | 741 | WEST BROOKFIELD | 27 | 960 |
| SHEFFIELD | 27 | 137 | WESTFIELD | 6 | 424 |
| SHELBURNE | 1 | 435 | WESTFORD | 27 | 650 |
| SHERBORN | 1 | 674 | WESTHAMPTON | 27 | 581 |
| SHIRLEY | 2 | 643 | WESTMINSTER | 1 | 961 |
| | | | WEST NEWBURY | 27 | 344 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

| City or Town | Rating Territory | Statistical Code | City or Town | Rating Territory | Statistical Code |
|--|------------------|------------------|--------------|------------------|------------------|
| WESTON | 3 | 651 | WILLIAMSBURG | 27 | 534 |
| WESTPORT | 5 | 240 | WILLIAMSTOWN | 27 | 140 |
| WEST ROXBURY - Boston (Zip Code 02132) | 17 | 815 | WILMINGTON | 4 | 652 |
| WEST SPRINGFIELD | 10 | 425 | WINCHENDON | 3 | 924 |
| WEST STOCKBRIDGE | 1 | 139 | WINCHESTER | 3 | 625 |
| WEST TISBURY | 27 | 088 | WINDSOR | 1 | 186 |
| WESTWOOD | 4 | 742 | WINTHROP | 13 | 810 |
| WEYMOUTH | 9 | 721 | WOBURN | 7 | 626 |
| WHATELY | 27 | 437 | WORCESTER | 13 | 900 |
| WHITMAN | 8 | 017 | WORTHINGTON | 1 | 582 |
| WILBRAHAM | 5 | 445 | WRENTHAM | 2 | 743 |
| | | | YARMOUTH | 4 | 062 |