
Massachusetts Private Passenger Automobile Statistical Plan

Containing the Instructions and Codes Applicable to
Vehicles Insured Under a Massachusetts Private
Passenger Automobile Insurance Policy

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**Massachusetts Private Passenger Automobile
Statistical Plan
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Massachusetts Private Passenger Automobile Statistical Plan Part I - Overview

A. SCOPE OF THE PLAN

★ The Massachusetts Private Passenger Automobile Statistical Plan is applicable to total automobile direct business written by a company on vehicles insured under a Massachusetts private passenger automobile insurance policy. The Massachusetts Private Passenger Automobile Statistical Plan should be used in conjunction with 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 Private Passenger 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 to Others
- Personal Injury Protection (No-Fault)
- Bodily Injury Caused by an Uninsured Automobile
- Damage to Someone Else's Property
- Optional Bodily Injury to Others
- Medical Payments
- Collision
- Limited Collision
- Comprehensive
- Substitute Transportation
- Towing and Labor
- Bodily Injury Caused by an Underinsured Automobile

B. ORGANIZATION OF THE PLAN

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

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- 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 – Classification Code and Coverage Code Decision Tables
- Appendix B – Territory Codes
- Appendix C – Traffic Law Violations

The Overview Section introduces the Massachusetts Private Passenger 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 and loss 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.

Massachusetts Private Passenger Automobile Statistical Plan Part I - Overview

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 and residual market functions. The Program is subdivided into two sections. The Statistical Data Quality Components Section contains rules 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 Private Passenger 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 and Coverage Code Decision Tables. These Decision Tables shall be used to determine whether specific data fields are required to be reported, are not required to be reported or may be optionally reported for a particular classification or coverage code.

★ Appendix B of this Plan contains a table of valid Territory Codes listed in both alphabetical order and numerical order. These territories correspond to the premium towns listed in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual.

Appendix C of this Plan identifies all major and minor traffic violations and the chapter and section of the Massachusetts General Laws (M.G.L.) or the Code of Massachusetts Regulations (CMR) to which each violation applies.

C. EFFECTIVE DATE OF THE PLAN

The Massachusetts Private Passenger 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 Private Passenger Automobile Statistical Plan applicable to the particular policy effective year.

D. UPDATES TO THE PLAN

★ The Massachusetts Private Passenger Automobile Statistical Plan is available for viewing or downloading from CAR's website (www.commauto.com). The current year version, as well as prior year versions of the Plan are available. CAR will publish an Accounting and Statistical Notice to notify companies of page revisions and companies will be directed to CAR's website for further information. The revised pages will be available on CAR's website and will be incorporated in the electronic version of the applicable Plan.

The revised 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 represents the date that the revised page was approved by the Massachusetts Division of Insurance. Any special reporting instructions will be provided to companies via an Accounting and Statistical Notice published by CAR.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part II - General Rules**

A. DATA REQUIREMENTS

- ★ All premium, paid loss and outstanding loss transactions must be reported with the accounting month that corresponds to the month in which the transaction was booked by the company. 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 or company group 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. Although the determination of whether a company exceeds the established thresholds is based upon the writings of an affiliated company group, statistical data must be reported to CAR on an individual company basis. Refer to item B. of this section. The thresholds for private passenger business are \$100,000 in written premiums or \$50,000 in paid losses. Statistically reportable coverages are those coverages specified in the Massachusetts Private Passenger 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 a company's Statutory Page 14 for Massachusetts 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.

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2. 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 or company groups 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 Statutory Page 14 for Massachusetts 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.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part II - General Rules**

A. DATA REQUIREMENTS (Continued)

3. Companies in a Run-Off Position

★ Companies in a run-off position that ceded private passenger automobile insurance policies to CAR with effective dates prior to April 1, 2009 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 because they have stopped writing private passenger automobile insurance policies 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.

4. Reconciliation of Massachusetts Annual Statement Data

★ 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 an electronic copy of their NAIC Annual Statement filings to CAR on a yearly basis. Additionally, for each of the other three calendar quarters, companies must submit Statutory Page 14 for Massachusetts data via CAR's on-line Annual Statement Reconciliation System. This data must be submitted to CAR even if the company has no actual writings. On a quarterly basis, CAR reconciles a company's Statutory Page 14 for Massachusetts data 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 and residual market purposes. Specific information regarding the submission of Statutory Page 14 for Massachusetts data is detailed in a quarterly Accounting and Statistical Notice distributed by CAR and in the Technical User Guide for CAR's Online Annual Statement Reconciliation System. Refer to the Statistical Data Quality Program Section of this Plan for additional information and potential reporting penalties associated with the Massachusetts Annual Statement process.

B. REPORTING METHOD

★ The instructions that are set forth in the Reporting Instructions – Premiums and Reporting Instructions – Losses Sections of this Plan refer to records reported to CAR on magnetic tape, tape cartridge, or via File Transfer Protocol (FTP) transmission. To obtain complete and detailed reporting instructions, refer to the CAR Statistical Edit Package that contains Accounting/Statistical Submission Reporting Instructions.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part II - General Rules**

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: Anti-Theft Device Discount Code, Discount Code, Producer Code, Policy Identification Number, Vehicle Identification Number and Company Use fields on premium records and Anti-Theft Device Discount Code, Discount Code, 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 Private Passenger 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***bbbbbbbbb*** (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. For those companies affiliated with a group, statistical data must be reported to CAR at the individual company number level, rather than at the group company number level.
 - c. 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.



**Massachusetts Private Passenger Automobile
Statistical Plan
Part II - General Rules**

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. POLICIES CEDED TO COMMONWEALTH AUTOMOBILE REINSURERS PRIOR TO APRIL 1, 2009**

★ All premiums and losses that are associated with policies ceded to Commonwealth Automobile Reinsurers with effective dates prior to April 1, 2009 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 of Operation and rules 1 through 20 of CAR's Rules of Operation required 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 were initially written as voluntary business, but then ceded to CAR during the policy's term must be treated as ceded 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 ceded 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 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 POLICIES PREVIOUSLY CEDED TO 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.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part III - General Reporting Requirements**

Section A – Premiums

4. CHANGES IN COVERAGE BY ENDORSEMENT (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, bodily injury caused by an uninsured auto and bodily injury caused by an underinsured auto 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 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 a pro rata cancellation, the entry must be identical to the original entry except:

- i. The unearned portion of the premium and exposure 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.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part III - General Reporting Requirements**

Section A – Premiums

5. CANCELLATION OF PREMIUMS (Continued)

c. Short Rate Cancellation

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For a short rate cancellation, the entry must be identical to the original entry except:

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- i. The unearned portion of the premium, calculated on the basis of the applicable short rate table and the exposure 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. EXTRA-RISK RATING

Physical damage premium records should be coded to identify the appropriate extra-risk category, and if applicable, should reflect the extra-risk rate charged to the insured. Note that extra-risk rating does not apply to limited collision coverage. Refer to the Coding Section of this Plan for specific instructions.

In cases where separate other than collision and collision records are reported for the same vehicle, and a rate adjustment is made to one coverage and not the other, the extra-risk coding must be provided for both records. For example, when coding records with an extra-risk category that only provides for a rate adjustment to the other than collision but not the collision portion of the insured's physical damage premium, each record should contain the applicable extra-risk rate code.

In this example, the collision record reported must contain extra-risk coding, even though the rate adjustment to the collision premium is zero. The extra-risk rate for two or more fire claims or two or more total theft claims only affects the other than collision coverage as shown below:

Record	Other Than Collision Extra-Risk Rate Code	Collision Extra-Risk Rate Code	Rate Adjustment to Base Premium
Other Than Collision	4	0	1.5
Collision	0	8	None

**Massachusetts Private Passenger Automobile
Statistical Plan
Part III - General Reporting Requirements**

Section A – Premiums

7. RATE DEVIATIONS



Under Section 193R of Chapter 175 of the Massachusetts General Laws, companies may request approval from the Massachusetts Division of Insurance to deviate below the insurance company's otherwise applicable private passenger automobile premium. Statistical records reported on policies for which rate deviations have been applied must be coded with the appropriate Type of Risk Code. Additionally, the premium reported on statistical records must reflect the policy premium after the application of rate deviations.

Refer to the Coding Section for applicable codes and examples.

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 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 shall be done in the usual manner under the new policy, coded with Transaction Type Code 11.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part III - General Reporting Requirements**

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.

Losses relating to a company specific coverage that is provided either at an additional premium charge or at no additional premium charge must be statistically reported using Classification Code 998000, All Other Coverage Code 089 or 099, Type of Loss 09 and Type of Risk 9.

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 losses paid under policies ceded to or assigned through the residual market. However, allocated loss adjustment expenses for voluntary paid physical damage losses may be optionally reported.



2. DEFINITION OF A CLAIM

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.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part III - General Reporting Requirements**

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.

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:

- 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 for policies ceded to or assigned through the residual market, but may be optionally reported for voluntary business.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part III - General Reporting Requirements**

Section B – Losses

★ **10. PARTIAL/TOTAL LOSS FOR PAID PROPERTY 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.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

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. TERRITORY CODE (Positions 19-21)

Report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Territory 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 621.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section A – Liability

29. 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.

30. EXPOSURE (Positions 81-87)

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

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

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

Report spaces or zeros.

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

Report spaces or zeros.

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

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

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

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

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, for 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. TERRITORY CODE (Positions 19-21)**

Report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Territory 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 625.

**Massachusetts Private Passenger Automobile
Statistical Plan
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Section B – No-Fault

★ 28. **Reserved for Future Use (Positions 88-90)**

Report spaces or zeros.

29. **Reserved for Future Use (Positions 91-95)**

Report spaces or zeros.

30. **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.

31. **Reserved for Future Use (Positions 104-114)**

Report spaces or zeros.

32. **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.

**Massachusetts Private Passenger Automobile
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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, 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. TERRITORY CODE (Positions 19-21)

Report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Territory 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 628.

**Massachusetts Private Passenger Automobile
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Part IV - Reporting Instructions - Premiums**

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. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

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 assigned to the vehicle for the transaction being reported. Refer to the Coding Section for applicable codes and examples.

★ 19. Reserved for Future Use (Position 47)

Report spaces or zeros.

20. ANNUAL MILEAGE CODE (Positions 48-50)

Report the three (3) digit numeric code rounded to the nearest hundred miles.

Refer to the Coding Section for examples.

21. MODEL YEAR CODE (Positions 51-52)

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

Refer to the Coding Section for examples.

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

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

**Massachusetts Private Passenger Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section C – Physical Damage

32. EXTRA-RISK RATING CODE - COLLISION (Position 71)

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

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

Refer to the Coding Section for examples.

34. EXPOSURE (Positions 81-87)

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

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

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

Report spaces or zeros.

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

Report spaces or zeros.

37. 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.

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Statistical Plan
Part V - Reporting Instructions - Losses**

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. TERRITORY CODE (Positions 19-21)

Report the three (3) digit numeric code. The Territory Code on the loss record must match the Territory 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 621.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

Section A – Liability

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. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

15. LIABILITY LIMITS CODE (Positions 37-38)

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

Refer to the Coding Section for applicable codes.

16. Reserved for Future Use (Position 39)

Report space or zero.

★ 17. Reserved for Future Use (Positions 40-42)

Report spaces or zeros.

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

Report spaces or zeros.

19. ANNUAL MILEAGE CODE (Positions 48-50)

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

Refer to the Coding Section for examples.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

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. TERRITORY CODE (Positions 19-21)

Report the three (3) digit numeric code. The Territory Code on the loss record must match the Territory 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 625.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

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. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

15. PIP COVERAGE CODE (Position 37)

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

16. PIP DEDUCTIBLE CODE (Positions 38-39)

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

★ 17. Reserved for Future Use (Positions 40-42)

Report spaces or zeros.

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

Report spaces or zeros.

19. ANNUAL MILEAGE CODE (Positions 48-50)

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

Refer to the Coding Section for examples.

20. MODEL YEAR CODE (Positions 51-52)

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

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

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 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. TERRITORY CODE (Positions 19-21)

Report the three (3) digit numeric code. The Territory Code on the loss record must match the Territory 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 628.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

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. MODEL YEAR CENTURY CODE (Position 36)

Report the one (1) digit numeric code.

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. Reserved for Future Use (Positions 40-42)**

Report spaces or zeros.

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 from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

★ **19. Reserved for Future Use (Position 47)**

Report spaces or zeros.

20. ANNUAL MILEAGE CODE (Positions 48-50)

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

Refer to the Coding Section for examples.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

TRANSACTION TYPE CODE

Premium Codes			
Transaction Type	Liability Annual Statement Line of Business 19.2	No-Fault Annual Statement Line of Business 19.1	Physical Damage Annual Statement Line of Business 21.1
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

★

Loss Codes			
Transaction Type	Liability Annual Statement Line of Business 19.2	No-Fault Annual Statement Line of Business 19.1	Physical Damage Annual Statement Line of Business 21.1
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 policies ceded to or assigned through the residual market, and optional for voluntary business.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

★ **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
Private Passenger Auto Physical Damage	21.1	211

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

CLASSIFICATION CODE

STATISTICAL CLASS CODE ASSIGNMENT

- Statistical Class Code assignments shall be based on the characteristics of the individual used to rate the vehicle.



- Below is a list of Statistical Class Code definitions that follow on the subsequent pages:

Private Passenger
Miscellaneous Rated as Private Passenger
Private Passenger Motorcycles
Non-Owned Automobiles
Special Rating and Adjustment

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

CLASSIFICATION CODE

PRIVATE PASSENGER DEFINITION

Description: First Three Positions (Statistical Class)	Code
★ For single vehicle policies, there is no operator of the automobile under 25 years of age residing in the same household as the applicant or employed as a chauffeur for the automobile or who customarily operates the automobile and the automobile is not customarily used in the occupation, profession or business of the insured.	110
Qualifies for Class 110 except the operator of the automobile is age 65 through 74.	115
Qualifies for Class 110 except the operator of the automobile is age 75 or over.	116
There is a male operator under 25 years of age that is not principal operator of the automobile.	120
There is a male operator under 25 years of age that is principal operator of the automobile.	122
There is a female operator of the automobile under 25 years of age.	124
★ Qualifies for Class 124 except all female operators of the automobile who are under 25 years of age have completed a satisfactory Driver Training Program as defined in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual.	126
The automobile is owned by an individual and is used in the occupation, profession or business of the insured.	130
★ Qualifies for Class 120 except all male operators of the automobile who are under 25 years of age have completed a satisfactory Driver Training Program as defined in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual.	140
★ Qualifies for Class 122 except all male operators of the automobile who are under 25 years of age have completed a satisfactory Driver Training Program as defined in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual.	142

Description: Fourth Position (Rating Class)	Code
Rate Class 10: Experienced Operator - licensed at least 6 years	1
Rate Class 15: Experienced Operator - Licensed at least 6 years - Age sixty-five (65) or more	2
Rate Class 17: Inexperienced Principal Operator – Licensed at least 3 years and less than 6 years	3
Rate Class 18: Inexperienced Occasional Operator - Licensed at least 3 years and less than 6 years	4
Rate Class 30: Business Use	5
Rate Class 20: Inexperienced Principal Operator – Licensed less than 3 years - No Driver Training	6
Rate Class 21: Inexperienced Occasional Operator - Licensed less than 3 years - No Driver Training	7
Rate Class 25: Inexperienced Principal Operator – Licensed less than 3 years - Driver Training	8
Rate Class 26: Inexperienced Occasional Operator - Licensed less than 3 years - Driver Training	9

Description: Fifth and Sixth Positions (Merit Rating Status)	Code
Premium, Loss and Outstanding Loss Records	
No merit rating credit or points apply	00
Rated operator incident free for a period of at least 6 years	99
Rated operator incident free for a period of at least 5 years but less than 6	98
Merit rating points apply	01 – 45

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

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 the reporting of partial/total losses, refer to Section B – Losses of the General Reporting Requirements Section of this Plan

Description	Code
Partial Loss	1
Total Vehicle Loss	2

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

PASSIVE RESTRAINT DEVICE DISCOUNT CODE

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

Description	Code
No Discount	0
Discount Applies <ul style="list-style-type: none">• Vehicle contains at least one of the following occupant safety features: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating position or both front outboard designated seating positions.	1



**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

DISCOUNT CODE



- For specific details relative to the application of the discounts listed below, refer to Rule 19 (Discounts) of the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual.

Description	Code
Mandatory for Policies Effective 1/1/09 and Subsequent and Optional for Policies Effective 4/1/08-12/31/08:	
All Other Discount Applies	A
All Other and Multi-Car Discounts Apply	B
All Other and Annual Mileage Discounts Apply	C
All Other, Multi-Car and Annual Mileage Discounts Apply	D
All Other and Motorcycle Rider Training Discounts Apply	E
For Policies Effective 7/1/06 and Subsequent and Optional for Policies Effective 1/1/06-6/30/06:	
Multi-Car Discount Applies	1
Annual Mileage Discount Applies **	2
Multi-Car Discount and Annual Mileage Discount Apply	4
Motorcycle Rider Training Discount Applies	6
No Discount Applies	0

Description (For Policies Effective Prior to 1/1/06 and Optional for Policies Effective 1/1/06-6/30/06)	Multi-Car Status * Exists	Multi-Car Status * Does Not Exist
	Code	
Multi-Car Discount Applies (Rate Class 10 and 15 only)	1	---
Annual Mileage Discount Applies **	2	3
Multi-Car Discount (Rate Class 10 and 15 only) and Annual Mileage Discount Apply	4	---
Motorcycle Rider Training Discount Applies	---	6
No Discount Applies	5	9

* Multi-Car Status is defined as "An individual, (or husband and wife resident in the same household) who owns two or more automobiles ... At least two of the automobiles must be classified as use class 10, 15 or 30. The premium reduction applies only to Class 10 and 15 automobiles". Therefore Multi-Car Status may exist but the Multi-Car Discount may not be applicable.

** The Annual Mileage Discount does not apply to other than collision coverage, therefore, when only other than collision coverage is afforded and no other discounts apply, code space or zero (0) for the Discount Code.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

RATE DEPARTURE FACTOR CODE

- ★ • This code is valid for policy effective years 2008 and prior
- The Rate Departure Factor Code is a three digit numeric code reflecting the decimal complement of the deviation percentage approved by the Division of Insurance for the policy
- If multiple deviation percentages exist for a vehicle, the decimal complements of the deviation percentages must be multiplied and then use the rounded product to develop the Rate Departure Factor Code
- If no rate deviation exists, report Rate Departure Factor Code 100

For Single Deviations:

Examples:

Deviation Percentage	Decimal Complement	Code
3.0	.970	970
10.0	.900	900
12.5	.875	875
None	None	100

For Multiple Deviations:

Examples:

Deviation Percentage #1	Decimal Complement	Deviation Percentage #2	Decimal Complement	Product of Complements	Code
3.0	.970	10.0	.900	.873000	873
5.0	.950	7.5	.925	.878750	879
7.5	.925	12.5	.875	.809375	809

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

PRE-INSURANCE INSPECTION IDENTIFICATION CODE

- ★ • This code is valid for policy effective years 2009 and prior

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

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

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

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

ANTI-THEFT DEVICE DISCOUNT CODE

- Applies to other than collision coverage only
- ★ Refer to the Anti-Theft Device Standards and Discounts Rule in the Commonwealth Automobile Reinsurers' 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
Category V Applies	8
Category V plus Category I Apply	9
Category V plus Category II Apply	A
Category V plus Category III Apply	B

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

HIGH-THEFT VEHICLE CODE

- Applies to other than collision coverage only
- ★ • Refer to the High Theft Vehicle List in the Commonwealth Automobile Reinsurers' Private Passenger Automobile Insurance Manual for a list of such vehicles

Description	Code
Not Applicable	0
High-Theft Vehicle	1
High-Theft Vehicle – No Rate Adjustment Vehicle contains Category III, IV or V Anti-Theft Device or Vehicle Recovery System	2

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

EXTRA-RISK RATING CODE

OTHER THAN COLLISION

- When multiple categories of extra-risk rating apply, code the lowest of the applicable codes
- For additional information regarding reporting extra-risk rating, refer to Section A – Premiums of the General Reporting Requirements Section of this Plan

Description	Code
Not Applicable	0
Convicted of motor vehicle theft <ul style="list-style-type: none"> • Within the last five years 	1
Convicted of auto insurance related fraud <ul style="list-style-type: none"> • Within the last five years 	2
★ Material misrepresentation of a Physical Damage claim <ul style="list-style-type: none"> • Within the last five years 	3
Two or more total fire claims OR two or more total theft claims <ul style="list-style-type: none"> • Within the last three years 	4
★ Material misrepresentation of a Physical Damage claim <ul style="list-style-type: none"> • Within the last five years 	5
Convicted of vehicular homicide <ul style="list-style-type: none"> • Within the last five years 	6
Convicted of driving under the influence of alcohol or drugs <ul style="list-style-type: none"> • Within the last three years 	7
Four or more greater than 50% at-fault accidents <ul style="list-style-type: none"> • Within the last three years 	8
Salvage Title – No new certificate issued	9

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

EXTRA-RISK RATING CODE

COLLISION

- When multiple categories of extra-risk rating apply, code the lowest of the applicable codes
- For additional information regarding reporting extra-risk rating, refer to Section A – Premiums of the General Reporting Requirements Section of this Plan

Description	Code
Not Applicable	0
Convicted of vehicular homicide <ul style="list-style-type: none"> • Within the last five years 	1
Convicted of motor vehicle theft <ul style="list-style-type: none"> • Within the last five years 	2
Convicted of auto insurance related fraud <ul style="list-style-type: none"> • Within the last five years 	3
Material misrepresentation of a Physical Damage claim <ul style="list-style-type: none"> • Within the last five years 	4
★ Material misrepresentation of a Physical Damage claim <ul style="list-style-type: none"> • Within the last five years 	5
★ Convicted of driving under the influence of alcohol or drugs <ul style="list-style-type: none"> • Within the last three years 	6
Four or more greater than 50% at-fault accidents <ul style="list-style-type: none"> • Within the last three years 	7
Two or more total fire claims OR two or more total theft claims <ul style="list-style-type: none"> • Within the last three years 	8
Salvage Title – No new certificate issued	9

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VII – Statistical Data Quality Program**

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 complete and 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. For those companies affiliated with a group, data must be reported at the individual company number level, rather than at the group level, as described in Part II – General Rules of the Plan. 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 Section 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 of the Statistical Data Quality Program for specific penalty information.

a. Compliance For Newly Reporting Companies

If a company or company group exceeds the established private passenger reporting thresholds of \$100,000 in written premiums or \$50,000 in paid losses, as identified through the Annual Statement Reconciliation Process, statistical reporting to CAR must commence. Although the determination of whether a company exceeds the established thresholds is based upon the writings of an affiliated company group, statistical data must be reported to CAR on an individual company basis. 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 Statutory Page 14 for Massachusetts 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.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VII – Statistical Data Quality Program**

Section A - Statistical Data Quality Components

1. STATISTICAL SUBMISSIONS (continued)

b. Low Volume Company

★ A company or company group that has written less than \$500,000 in premium and \$500,000 in paid losses for reportable coverages during the prior calendar year, based on the information contained on its Statutory Page 14 for Massachusetts, 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.

c. 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.

d. 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.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VII – Statistical Data Quality Program**

Section A - Statistical Data Quality Components

1. STATISTICAL SUBMISSIONS (Continued)

e. 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. Additionally, for those companies affiliated with a group, statistical data must be reported at the individual company number level or the shipment will be considered incomplete and unacceptable.



A record is considered to be a statistical error record when it has one or more statistical errors (S01-S49 and S54). 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-V52). 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 of the Statistical Data Quality Program for specific penalty information.

f. Limits In Excess (LEX) Records

Any record with an extremely high exposure, premium dollar amount, or loss dollar amount (according to the chart below) 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 Commuter Discount records are excluded from the relevant exposure checks.

LEX Tolerance Levels	
Field	Tolerance
Exposure	-120 to +120 exposures
Premium Dollar Amount	-\$10,000 to +\$10,000
Loss Dollar Amount	-\$500,000 to +\$500,000

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VII – Statistical Data Quality Program**

Section A - Statistical Data Quality Components

4. MASSACHUSETTS ANNUAL STATEMENT

★ For each calendar year, all companies licensed to write automobile insurance in Massachusetts are required to submit an electronic copy of their NAIC Annual Statement filings to CAR by approximately March 15th of the following year. CAR also requires that companies submit a hard copy of their Annual Statement. For each of the other three calendar quarters, CAR collects Statutory Page 14 data for Massachusetts from companies via CAR's online Annual Statement Reconciliation System. Note that for all quarters, Annual Statement data must be submitted for each individual company within a group. CAR will inform the industry on an annual basis, via the Annual Call Schedule, of the exact quarterly and final Annual Statement due dates on a calendar year basis.

On a quarterly basis, CAR reconciles each company's Massachusetts Annual Statement data to the statistical data reported by the company through the particular quarter. The reconciliation is performed at the individual company level, not on a group company basis. 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 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). Additionally, if the difference is due to missing statistical data, then the company will be expected to provide an action plan that details when the missing data will be reported to CAR and how the situation that created the missing data will be rectified. Company responses must be provided to CAR within (30) calendar days from the date that the reconciliation results were initially provided to the company.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VII – Statistical Data Quality Program**

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 SUBMISSIONS

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

a. Compliance for Newly Reporting Companies

Companies that fail to report statistical submissions to CAR, after being identified as exceeding the established private passenger reporting thresholds for written premiums and/or paid losses, will be assessed a \$10,000 Statistical Data Quality Penalty the first calendar year. If non-compliance continues, a \$25,000 penalty will be assessed after the second calendar year, and a \$50,000 penalty will be assessed each calendar year thereafter until statistical data reporting begins. Although the determination of whether a company exceeds the established thresholds is based upon the writings of the entire group, this penalty will be assessed on an individual company basis. It will be applied to each company within the identified group, regardless of whether the company on an individual basis has exceeded the reporting thresholds. In addition, the Division of Insurance will be notified of the company's non-compliance.

★ Example: The 2000 Statutory Page 14 for Massachusetts 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, the company will be assessed a \$25,000 penalty. If the company fails to report by December 2004 submission, the company will be assessed a \$50,000 penalty, and the Division of Insurance will be notified of the company's non-compliance.

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VII – Statistical Data Quality Program**

Section B – Statistical Data Quality Penalties

4. MASSACHUSETTS ANNUAL STATEMENT

A Statistical Data Quality Penalty of \$50 per CAR business day will be assessed for the late submission of Fourth Quarter NAIC Annual Statement filings and corresponding copy of the Massachusetts Annual Statement. 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. Since each company that is affiliated with a group is required to report their statistical data on an individual company number level and is required to report separate Massachusetts Annual Statement data, the Annual Statement penalties will also be assessed on an individual company basis.



5. 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 Private Passenger Automobile
Statistical Plan
Part VIII – Record Layouts**

PRIVATE PASSENGER RECORD LAYOUT MODIFICATION KEY

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

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

Massachusetts Private Passenger Automobile Statistical Plan

Part VIII – Record Layouts

LIABILITY PREMIUM

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

51	MODEL YEAR CODE ⑤	
52	Reserved for Future Use	
53		
54		
55	⑨	
56	PASSIVE RESTRAINT DISC. CODE	
57	DISCOUNT CODE	
58	Reserved for Future Use	
59		
60		
61		
62	PRODUCER CODE	
63		
64		
65		
66		
67	Reserved for Future Use	
68		
69		
70		
71		
72	ZIP CODE	
73		
74		
75		
76		
77		
78		
79		
80	EXPOSURE	
81		
82		
83		
84		
85		
86	Reserved for Future Use ⑫	
87		
88		
89	★	
90		
91		
92		
93	Reserved for Future Use	
94		
95		
96	BODILY INJURY PREMIUM	
97		
98		
99		
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101	BODILY INJURY PREMIUM (Continued)	
102		
103		
104	PROPERTY DAMAGE PREMIUM	
105		
106		
107		
108		
109		
110	Reserved for Future Use	
111		
112		
113		
114	POLICY IDENTIFICATION NUMBER	
115		
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121		
122		
123		
124	VEHICLE IDENTIFICATION NUMBER	
125		
126		
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128		
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131		
132		
133		
134	④	
135		
136		
137		
138		
139		
140	COMPANY USE	
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

LIABILITY LOSS

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

51	MODEL YEAR CODE ⑤	
52	Reserved for Future Use ⑨	
53		
54	PARTIAL/TOTAL LOSS INDICATOR	
55		
56	PASSIVE RESTRAINT DISC. CODE	
57	DISCOUNT CODE	
58	Reserved for Future Use	
59		
60		
61	PRODUCER CODE ②	
62		
63		
64		
65		
66	Reserved for Future Use	
67		
68		
69		
70		
71	ZIP CODE ④	
72		
73		
74		
75		
76		
77		
78		
79		
80		
81	Reserved for Future Use	
82	REPORTING DATE	Month Year Year
83	Reserved for Future Use	
84		
85	TYPE OF LOSS CODE	
86		
87	Reserved for Future Use ⑩	
88	LOSS AMOUNT	
89		
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93		
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95		
96		
97		
98	CLAIM IDENTIFICATION NUMBER	
99		
100		

101	CLAIM IDENTIFICATION NUMBER (Continued)	
102		
103		
104		
105		
106		
107		
108		
109		
110		
111	POLICY IDENTIFICATION NUMBER	
112		
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116		
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119		
120		
121	VEHICLE IDENTIFICATION NUMBER ④	
122		
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124		
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126		
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128		
129		
130		
131	COMPANY USE	
132		
133		
134		
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

NO-FAULT PREMIUM

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

51	MODEL YEAR CODE ⑤	
52		
53	Reserved for Future Use ⑨	
54		
55		
56	PASSIVE RESTRAINT DISC. CODE	
57	DISCOUNT CODE	
58	Reserved for Future Use	
59		
60		
61	PRODUCER CODE ②	
62		
63		
64		
65		
66		
67	Reserved for Future Use	
68		
69		
70		
71		
72	ZIP CODE ④	
73		
74		
75		
76		
77		
78		
79		
80		
81	EXPOSURE	
82		
83		
84		
85		
86		
87		
88	Reserved for Future Use ⑫	
89		
90	★ Reserved for Future Use	
91		
92		
93		
94		
95		
96		
97	PIP (NO-FAULT) PREMIUM	
98		
99		
100		

101	PIP (NO-FAULT) PREMIUM (Continued)	
102		
103		
104	Reserved for Future Use	
105		
106		
107		
108		
109		
110		
111		
112		
113		
114		
115	POLICY IDENTIFICATION NUMBER	
116		
117		
118		
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126		
127		
128		
129		
130		
131	VEHICLE IDENTIFICATION NUMBER ④	
132		
133		
134		
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137		
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143		
144		
145		
146		
147		
148	COMPANY USE	
149		
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

NO-FAULT 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	★ TERRITORY 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		
31	CLASSIFICATION CODE	
32		
33		
34		
35		
36	MODEL YEAR CENTURY CODE ⑦	
37	PIP COVERAGE CODE	
38	PIP DEDUCTIBLE CODE	
39		
40	Reserved for Future Use	
41	★ ⑬	
42		
43		
44		
45	Reserved for Future Use	
46		
47		
48	ANNUAL MILEAGE ⑪	
49	CODE	
50		

51	MODEL YEAR CODE ⑤
52	
53	TYPE OF CLAIMANT
54	
55	Reserved for Future Use ⑨
56	PASSIVE RESTRAINT DISC. CODE
57	DISCOUNT CODE
58	
59	Reserved for Future Use
60	
61	
62	PRODUCER CODE
63	
64	②
65	
66	
67	
68	
69	Reserved for Future Use
70	
71	
72	
73	
74	
75	ZIP CODE
76	
77	④
78	
79	
80	
81	
82	
83	
84	Reserved for Future Use
85	
86	
87	TYPE OF LOSS CODE
88	
89	Reserved for Future Use ⑩
90	
91	
92	
93	
94	LOSS AMOUNT
95	
96	
97	
98	
99	CLAIM IDENTIFICATION NUMBER
100	

101	CLAIM IDENTIFICATION NUMBER (Continued)
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	POLICY IDENTIFICATION NUMBER
112	
113	
114	
115	
116	
117	
118	
119	
120	
121	VEHICLE IDENTIFICATION NUMBER ④
122	
123	
124	
125	
126	
127	
128	
129	
130	
131	COMPANY USE
132	
133	
134	
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

PHYSICAL DAMAGE PREMIUM

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

Massachusetts Private Passenger Automobile Statistical Plan Part VIII – Record Layouts

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	★ TERRITORY CODE	
20		
21		
22	CAR IDENTIFICATION CODE	
23	TYPE OF RISK CODE	
24		
25	ANNUAL STATEMENT LINE OF BUSINESS CODE	
26		
27		
28	SUBLINE CODE	
29		
30		
31		
32	CLASSIFICATION CODE	
33		
34		
35		
36	MODEL YEAR CENTURY CODE ⑦	
37	COVERAGE CODE	
38		
39		
40	Reserved for Future Use ⑬	
41	★	
42		
43	Reserved for Future Use ③	
44		
45	SYMBOL CODE	
46		
47	★	Reserved for Future Use ①
48	ANNUAL MILEAGE ⑪	
49		
50	CODE	

51	MODEL YEAR CODE ⑤
52	
53	ANTI-THEFT DEVICE DISC. CODE
54	Reserved for Future Use ⑨
55	PARTIAL/TOTAL LOSS INDICATOR
56	OEM COVERAGE CODE ⑥
57	DISCOUNT CODE
58	
59	VALUE CODE
60	
61	
62	PRODUCER CODE
63	
64	②
65	
66	
67	HIGH-THEFT VEHICLE CODE
68	Reserved for Future Use
69	EXTRA-RISK RATING CODE – OTC
70	Reserved for Future Use
71	EXTRA-RISK RATING CODE – COLL.
72	
73	
74	
75	ZIP CODE
76	
77	④
78	
79	
80	
81	
82	Reserved for Future Use
83	
84	
85	
86	CATASTROPHE CODE
87	TYPE OF LOSS CODE
88	
89	Reserved for Future Use ⑩
90	
91	
92	
93	
94	
95	LOSS AMOUNT
96	
97	
98	
99	CLAIM IDENTIFICATION NUMBER
100	

101	CLAIM IDENTIFICATION NUMBER (Continued)
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	POLICY IDENTIFICATION NUMBER
112	
113	
114	
115	
116	
117	
118	
119	
120	
121	VEHICLE IDENTIFICATION NUMBER ④
122	
123	
124	
125	
126	
127	
128	
129	
130	
131	COMPANY USE
132	
133	
134	
135	
136	
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Refer to the Private Passenger Record Layout Modification Key on the first page of this Section for further information on prior modifications to the noted fields.

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

TABLES OF REQUIRED PRIVATE PASSENGER FIELDS

The fields identified below are required to be reported on all private passenger 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.

★ A value of “Y” in the Classification Code and Coverage Code Decision Tables indicates that the field is required to be reported. A value of “N” indicates that the field is not required to be reported. A value of “O” indicates that the field is not required to be reported, but the company may optionally report data in that field. Note that if data is reported in an optional field, it will be verified for accuracy.

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

Fields Common to Premium Records Only
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 Private Passenger Automobile Statistical Plan

Appendix A - Classification and Coverage Code Decision Tables

CLASSIFICATION CODE DECISION TABLE

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

Massachusetts Private Passenger Automobile Statistical Plan

Appendix A - Classification and Coverage Code Decision Tables

COVERAGE CODE DECISION TABLE

- For all shaded areas, refer to the Classification Code Decision Table
- Applicable to Physical Damage records

Other Than Collision																			
Coverage Code	Anti-Theft Device Discount	Classification Code	Discount Code	Annual Mileage	Exposure	Extra-Risk Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Symbol Code	Value Code	Vehicle Identification Number	ZIP Code	Producer Code ★	Subline ★
056,057	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	N	O	O
060,063		Y						N	N				Y						
080 - 082	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
083-087	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
089	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
Other OTC Cov.		Y											Y						

Collision																			
Coverage Code	Anti-Theft Device Discount	Classification Code	Discount Code	Annual Mileage	Exposure	Extra Risk-Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Symbol Code	Value Code	Vehicle Identification Number	ZIP Code	Producer Code ★	Subline ★
012-019	N	Y											Y						
041	N	Y				N		N	N				Y						
040, 042-049	N	Y				N							Y						
072-079	N	Y											Y						
092	N	Y						N	N				Y						
096,097	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	N	O	O
099	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O

**Massachusetts Private Passenger Automobile
Statistical Plan
Appendix B - Territory Codes**



TERRITORY 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 Territory 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 Territory Codes are as follows:

Location	Code
Connecticut	991
Maine	992
New Hampshire	993
New York	994
Rhode Island	995
Vermont	996
Other	999

**Massachusetts Private Passenger Automobile
Statistical Plan
Appendix B - Territory Codes**

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	Barrowville	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

**Massachusetts Private Passenger Automobile
Statistical Plan
Appendix B - Territory Codes**

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		
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

Code No	Village or Local Designation	City or Town Name
E		
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		
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		
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

**Massachusetts Private Passenger Automobile
Statistical Plan
Appendix B - Territory Codes**

Code No	Village or Local Designation	City or Town Name
573	GOSHEN	GOSHEN
084	GOSNOLD	GOSNOLD
913	GRAFTON	GRAFTON
574	GRANBY	GRANBY
650	Graniteville	WESTFORD
492	GRANVILLE	GRANVILLE
111	GREAT BARRINGTON	GREAT BARRINGTON
039	Green Harbor	MARSHFIELD
044	Greenbush	SCITUATE
900	Greendale	WORCESTER
410	GREENFIELD	GREENFIELD
624	Greenwood	WAKEFIELD
112	Greylock	NORTH ADAMS
431	Griswoldville	COLRAIN
636	GROTON	GROTON
332	GROVELAND	GROVELAND
H		
531	HADLEY	HADLEY
070	HALIFAX	HALIFAX
333	HAMILTON	HAMILTON
493	HAMPDEN	HAMPDEN
174	HANCOCK	HANCOCK
033	HANOVER	HANOVER
034	HANSON	HANSON
736	Harding	MEDFIELD
939	HARDWICK	HARDWICK
178	Hartsville	NEW MARLBOROUGH
974	HARVARD	HARVARD
055	HARWICH	HARWICH
055	Harwichport	HARWICH
054	Hatchville	FALMOUTH
532	HATFIELD	HATFIELD
313	Hathorne	DANVERS
302	HAVERHILL	HAVERHILL
475	HAWLEY	HAWLEY
638	Hayden Row	HOPKINTON
534	Haydenville	WILLIAMSBURG
476	HEATH	HEATH
210	Hebronville	ATTLEBORO
715	Highlandville	NEEDHAM
477	Hillsboro	LEVERETT
012	HINGHAM	HINGHAM
133	HINSDALE	HINSDALE
735	HOLBROOK	HOLBROOK
940	HOLDEN	HOLDEN
494	HOLLAND	HOLLAND
637	HOLLISTON	HOLLISTON
403	HOLYOKE	HOLYOKE
173	Hoosac Tunnel	FLORIDA
941	HOPEDALE	HOPEDALE
638	HOPKINTON	HOPKINTON
240	Horseneck Beach	WESTPORT
239	Hortonville	SWANSEA
111	Housatonic	GREAT BARRINGTON
942	HUBBARDSTON	HUBBARDSTON
616	HUDSON	HUDSON
035	HULL	HULL
044	Humarock	SCITUATE
533	HUNTINGTON	HUNTINGTON
135	Hurlburt	LEE

Code No	Village or Local Designation	City or Town Name
021	Hyannis	BARNSTABLE
021	Hyannisport	BARNSTABLE
818	HYDE PARK	HYDE PARK (Boston)
I		
400	Indian Orchard	SPRINGFIELD
403	Ingleside	HOLYOKE
138	Interlaken	STOCKBRIDGE
315	IPSWICH	IPSWICH
031	Island Creek	DUXBURY
742	Islington	WESTWOOD
J		
817	JAMAICA PLAIN	JAMAICA PLAIN (Bos)
940	Jefferson	HOLDEN
K		
651	Kendall Green	WESTON
036	KINGSTON	KINGSTON
L		
644	Lake Boon	STOW
411	Lake Pleasant	MONTAGUE
037	LAKEVILLE	LAKEVILLE
943	LANCASTER	LANCASTER
134	LANESBOROUGH	LANESBOROUGH
314	Lanesville	GLOUCESTER
512	Laurel Park	NORTHAMPTON
303	LAWRENCE	LAWRENCE
135	LEE	LEE
512	Leeds	NORTHAMPTON
944	LEICESTER	LEICESTER
136	LENOX	LENOX
136	Lenoxdale	LENOX
914	LEOMINSTER	LEOMINSTER
477	LEVERETT	LEVERETT
617	LEXINGTON	LEXINGTON
478	LEYDEN	LEYDEN
639	LINCOLN	LINCOLN
603	Linden	MALDEN
917	Linwood	NORTHBRIDGE
573	Lithia	GOSHEN
315	Little Neck	IPSWICH
640	LITTLETON	LITTLETON
484	Locks Village	WENDELL
230	Long Plain	ACUSHNET
442	LONGMEADOW	LONGMEADOW
054	Longview	FALMOUTH
953	Loring	STERLING
601	LOWELL	LOWELL
421	LUDLOW	LUDLOW
945	LUNENBURG	LUNENBURG
300	LYNN	LYNN
334	LYNNFIELD	LYNNFIELD
431	Lyonsville	COLRAIN
M		
314	Magnolia	GLOUCESTER
603	MALDEN	MALDEN
955	Manchaug	SUTTON
335	MANCHESTER	MANCHESTER

**Massachusetts Private Passenger Automobile
Statistical Plan
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Code No	Village or Local Designation	City or Town Name
930	Manns Crossing	ASHBURNHAM
014	Manomet	PLYMOUTH
214	MANSFIELD	MANSFIELD
110	Maple Grove	ADAMS
603	Maplewood	MALDEN
316	MARBLEHEAD	MARBLEHEAD
038	MARION	MARION
618	MARLBOROUGH	MARLBOROUGH
039	MARSHFIELD	MARSHFIELD
021	Marston Mills	BARNSTABLE
085	MASHPEE	MASHPEE
045	Matfield	WEST BRIDGEWATER
819	Mattapan	DORCHESTER (Boston)
040	MATTAPOISETT	MATTAPOISETT
620	MAYNARD	MAYNARD
736	MEDFIELD	MEDFIELD
604	MEDFORD	MEDFORD
737	MEDWAY	MEDWAY
054	Megansett	FALMOUTH
619	MELROSE	MELROSE
946	MENDON	MENDON
081	Menemsha	CHILMARK
425	Merrick	WEST SPRINGFIELD
336	MERRIMAC	MERRIMAC
336	Merrimacport	MERRIMAC
637	Metcalfs	HOLLISTON
317	METHUEN	METHUEN
013	MIDDLEBOROUGH	MIDDLEBOROUGH
576	MIDDLEFIELD	MIDDLEFIELD
645	Middlesex	SUDBURY
337	MIDDLETON	MIDDLETON
731	Midland	BELLINGHAM
915	MILFORD	MILFORD
178	Mill River	NEW MARLBOROUGH
031	Millbrook	DUXBURY
916	MILLBURY	MILLBURY
411	Millers Falls	MONTAGUE
480	Millington	NEW SALEM
738	MILLIS	MILLIS
947	MILLVILLE	MILLVILLE
714	MILTON	MILTON
044	Minot	SCITUATE
425	Mitteneague	WEST SPRINGFIELD
479	MONROE	MONROE
479	Monroe Bridge	MONROE
422	MONSON	MONSON
411	MONTAGUE	MONTAGUE
002	Montello	BROCKTON
175	MONTEREY	MONTEREY
495	MONTGOMERY	MONTGOMERY
050	Monument Beach	BOURNE
477	Moores Corner	LEVERETT
086	Moorland	TRURO
971	Morningdale	BOYLSTON
434	Mount Hermom	NORTHFIELD
511	Mount Tom	EASTHAMPTON
176	MOUNT WASHINGTON	MOUNT WASHINGTON
231	Myricks	BERKLEY
N		
650	Nabnasset	WESTFORD

Code No	Village or Local Designation	City or Town Name
338	NAHANT	NAHANT
035	Nantasket Beach	HULL
056	NANTUCKET	NANTUCKET
650	Nashoba	WESTFORD
621	NATICK	NATICK
715	NEEDHAM	NEEDHAM
177	NEW ASHFORD	NEW ASHFORD
200	NEW BEDFORD	NEW BEDFORD
182	New Boston	SANDISFIELD
975	NEW BRAINTREE	NEW BRAINTREE
136	New Lenox	LENOX
178	NEW MARLBOROUGH	NEW MARLBOROUGH
480	NEW SALEM	NEW SALEM
339	NEWBURY	NEWBURY
318	NEWBURYPORT	NEWBURYPORT
183	Newstate	SAVOY
605	NEWTON	NEWTON
136	Niagara	LENOX
615	Nobscot	FRAMINGHAM
605	Nonantum	NEWTON
211	Nonquitt	DARTMOUTH
739	NORFOLK	NORFOLK
703	Norfolk Downs	QUINCY
055	Norman	HARWICH
112	NORTH ADAMS	NORTH ADAMS
319	NORTH ANDOVER	NORTH ANDOVER
215	NORTH ATTLEBORO	NORTH ATTLEBORO
948	NORTH BROOKFIELD	NORTH BROOKFIELD
819	North Dorchester	DORCHESTER (Boston)
641	NORTH READING	NORTH READING
039	North River	MARSHFIELD
512	NORTHAMPTON	NORTHAMPTON
949	NORTHBOROUGH	NORTHBOROUGH
917	NORTHBRIDGE	NORTHBRIDGE
434	NORTHFIELD	NORTHFIELD
234	NORTON	NORTON
041	NORWELL	NORWELL
716	NORWOOD	NORWOOD
634	Nutting Lake	BILLERICA
O		
057	OAK BLUFFS	OAK BLUFFS
959	Oakdale	WEST BOYLSTON
976	OAKHAM	OAKHAM
039	Ocean Bluff	MARSHFIELD
239	Ocean Grove	SWANSEA
939	Old Furnace	HARDWICK
215	Old Town	NORTH ATTLEBORO
016	Onset	WAREHAM
412	ORANGE	ORANGE
058	ORLEANS	ORLEANS
021	Osterville	BARNSTABLE
179	OTIS	OTIS
956	Otter River	TEMPLETON
950	OXFORD	OXFORD
P		
423	PALMER	PALMER
977	PAXTON	PAXTON
320	PEABODY	PEABODY
577	PELHAM	PELHAM

**Massachusetts Private Passenger Automobile
Statistical Plan
Appendix B - Territory Codes**

Code No	Village or Local Designation	City or Town Name
042	PEMBROKE	PEMBROKE
642	PEPPERELL	PEPPERELL
033	Perry	HANOVER
180	PERU	PERU
978	PETERSHAM	PETERSHAM
979	PHILLIPSTON	PHILLIPSTON
340	Pigeon Cove	ROCKPORT
634	Pinehurst	BILLERICA
102	PITTSFIELD	PITTSFIELD
578	PLAINFIELD	PLAINFIELD
740	PLAINVILLE	PLAINVILLE
055	Pleasant Lake	HARWICH
102	Plunkett	PITTSFIELD
014	PLYMOUTH	PLYMOUTH
071	PLYMPTON	PLYMPTON
050	Pocasset	BOURNE
711	Ponkapog	CANTON
238	Pottersville	SOMERSET
312	Prides Crossing	BEVERLY
980	PRINCETON	PRINCETON
059	PROVINCETOWN	PROVINCETOWN
Q		
940	Quinapoxet	HOLDEN
703	QUINCY	QUINCY
900	Quinsigamond	WORCESTER
054	Quisset	FALMOUTH
R		
717	RANDOLPH	RANDOLPH
235	RAYNHAM	RAYNHAM
622	READING	READING
818	Readville	HYDE PARK (Boston)
236	REHOBOTH	REHOBOTH
110	Renfrew	ADAMS
803	REVERE	REVERE
181	RICHMOND	RICHMOND
181	Richmond Furnace	RICHMOND
582	Ringville	WORTHINGTON
044	Rivermoor	SCITUATE
944	Rochdale	LEICESTER
043	ROCHESTER	ROCHESTER
013	Rock	MIDDLEBOROUGH
015	ROCKLAND	ROCKLAND
340	ROCKPORT	ROCKPORT
816	ROSLINDALE	ROSLINDALE (Boston)
481	ROWE	ROWE
341	ROWLEY	ROWLEY
820	ROXBURY	ROXBURY (Boston)
981	ROYALSTON	ROYALSTON
443	RUSSELL	RUSSELL
951	RUTLAND	RUTLAND
S		
050	Sagamore	BOURNE
304	SALEM	SALEM
342	SALISBURY	SALISBURY
310	Salisbury Point	AMESBURY
044	Sandhills	SCITUATE
182	SANDISFIELD	SANDISFIELD
060	SANDWICH	SANDWICH

Code No	Village or Local Designation	City or Town Name
021	Santuit	BARNSTABLE
321	SAUGUS	SAUGUS
913	Saundersville	GRAFTON
183	SAVOY	SAVOY
615	Saxonville	FRAMINGHAM
044	SCITUATE	SCITUATE
011	Scotland	BRIDGEWATER
039	Sea View	MARSHFIELD
237	SEEKONK	SEEKONK
232	Segreganset	DIGHTON
741	SHARON	SHARON
431	Shattuckville	COLRAIN
634	Shawsheen	BILLERICA
311	Shawsheen Village	ANDOVER
137	SHEFFIELD	SHEFFIELD
435	SHELBURNE	SHELBURNE
743	Sheldonville	WRENTHAM
674	SHERBORN	SHERBORN
643	SHIRLEY	SHIRLEY
044	Shore Acres	SCITUATE
918	SHREWSBURY	SHREWSBURY
482	SHUTESBURY	SHUTESBURY
056	Siasconset	NANTUCKET
036	Silver Lake	KINGSTON
403	Smiths Ferry	HOLYOKE
238	SOMERSET	SOMERSET
606	SOMERVILLE	SOMERVILLE
823	SOUTH BOSTON	SOUTH BOSTON (Bos)
819	South Dorchester	DORCHESTER (Boston)
513	SOUTH HADLEY	SOUTH HADLEY
434	South Vernon	NORTHFIELD
580	SOUTHAMPTON	SOUTHAMPTON
952	SOUTHBOROUGH	SOUTHBOROUGH
919	SOUTHBRIDGE	SOUTHBRIDGE
178	Southfield	NEW MARLBOROUGH
952	Southville	SOUTHBOROUGH
444	SOUTHWICK	SOUTHWICK
920	SPENCER	SPENCER
400	SPRINGFIELD	SPRINGFIELD
703	Squantum	QUINCY
011	State Farm	BRIDGEWATER
139	State Line	WEST STOCKBRIDGE
953	STERLING	STERLING
974	Still River	HARVARD
138	STOCKBRIDGE	STOCKBRIDGE
623	STONEHAM	STONEHAM
651	Stonybrook	WESTON
718	STOUGHTON	STOUGHTON
644	STOW	STOW
954	STURBRIDGE	STURBRIDGE
645	SUDBURY	SUDBURY
436	SUNDERLAND	SUNDERLAND
955	SUTTON	SUTTON
322	SWAMPSCOTT	SWAMPSCOTT
239	SWANSEA	SWANSEA
571	Swift River	CUMMINGTON
016	Swifts Beach	WAREHAM
T		
313	Tapleyville	DANVERS
202	TAUNTON	TAUNTON

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Code No	Village or Local Designation	City or Town Name
054	Teaticket	FALMOUTH
956	TEMPLETON	TEMPLETON
646	TEWKSBURY	TEWKSBURY
943	Thayer	LANCASTER
423	Thorndike	PALMER
423	Three Rivers	PALMER
233	Thwaites	FREETOWN
061	TISBURY	TISBURY
011	Titicut	BRIDGEWATER
496	TOLLAND	TOLLAND
371	TOPSFIELD	TOPSFIELD
239	Touisset	SWANSEA
647	TOWNSEND	TOWNSEND
016	Tremont	WAREHAM
086	TRURO	TRURO
412	Tully	ORANGE
411	Turners Falls	MONTAGUE
648	TYNGSBOROUGH	TYNGSBOROUGH
184	TYRINGHAM	TYRINGHAM
U		
713	Unionville	FRANKLIN
957	UPTON	UPTON
921	UXBRIDGE	UXBRIDGE
V		
061	Vineyard Haven	TISBURY
W		
605	Waban	NEWTON
624	WAKEFIELD	WAKEFIELD
497	WALES	WALES
719	WALPOLE	WALPOLE
607	WALTHAM	WALTHAM
646	Wamesit	TEWKSBURY
054	Waquoit	FALMOUTH
302	Ward Hill	HAVERHILL
514	WARE	WARE
016	WAREHAM	WAREHAM
958	WARREN	WARREN
483	WARWICK	WARWICK
185	WASHINGTON	WASHINGTON
934	Waterford	BLACKSTONE
608	WATERTOWN	WATERTOWN
924	Waterville	WINCHENDON
611	Waverley	BELMONT
649	WAYLAND	WAYLAND
922	WEBSTER	WEBSTER
625	Wedgemere	WINCHESTER
202	Weir	TAUNTON
720	WELLESLEY	WELLESLEY
087	WELLFLEET	WELLFLEET
604	Wellington	MEDFORD
484	WENDELL	WENDELL
343	WENHAM	WENHAM
959	WEST BOYLSTON	WEST BOYLSTON
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)

Code No	Village or Local Designation	City or Town Name
425	WEST SPRINGFIELD	WEST SPRINGFIELD
139	WEST STOCKBRIDGE	WEST STOCKBRIDGE
088	WEST TISBURY	WEST TISBURY
923	WESTBOROUGH	WESTBOROUGH
045	Westdale	WEST BRIDGEWATER
424	WESTFIELD	WESTFIELD
650	WESTFORD	WESTFORD
581	WESTHAMPTON	WESTHAMPTON
961	WESTMINSTER	WESTMINSTER
651	WESTON	WESTON
240	WESTPORT	WESTPORT
613	Westvale	CONCORD
742	WESTWOOD	WESTWOOD
721	WEYMOUTH	WEYMOUTH
437	WHATELY	WHATELY
939	Wheelwright	HARDWICK
014	White Horse Beach	PLYMOUTH
932	White Valley	BARRE
921	Whitins	UXBRIDGE
917	Whitinsville	NORTHBRIDGE
017	WHITMAN	WHITMAN
202	Whittenton	TAUNTON
021	Wianno	BARNSTABLE
445	WILBRAHAM	WILBRAHAM
955	Wilkonsville	SUTTON
054	Williams	FALMOUTH
534	WILLIAMSBURG	WILLIAMSBURG
140	WILLIAMSTOWN	WILLIAMSTOWN
942	Williamsville	HUBBARDSTON
402	Willimansett	CHICOPEE
511	Williston Mills	EASTHAMPTON
652	WILMINGTON	WILMINGTON
924	WINCHENDON	WINCHENDON
625	WINCHESTER	WINCHESTER
186	WINDSOR	WINDSOR
716	Winslow	NORWOOD
606	Winter Hill	SOMERVILLE
810	WINTHROP	WINTHROP
626	WOBURN	WOBURN
703	Wollaston	QUINCY
054	Woods Hole	FALMOUTH
737	Woodside	MEDWAY
638	Woodville	HOPKINTON
900	WORCESTER	WORCESTER
443	Woronoco	RUSSELL
582	WORTHINGTON	WORTHINGTON
743	WRENTHAM	WRENTHAM
619	Wyoming	MELROSE
Y		
062	YARMOUTH	YARMOUTH
062	Yarmouthport	YARMOUTH
Z		
472	Zoar	CHARLEMONT
110	Zylonite	ADAMS

**Massachusetts Private Passenger Automobile
Statistical Plan
Appendix B - Territory Codes**



TERRITORY 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 Territory 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 Territory Codes are as follows:

Location	Code
Connecticut	991
Maine	992
New Hampshire	993
New York	994
Rhode Island	995
Vermont	996
Other	999

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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			045	WEST BRIDGEWATER	WEST BRIDGEWATER
013	MIDDLEBOROUGH	MIDDLEBOROUGH					Cochessett
		Rock					Matfield
014	PLYMOUTH	PLYMOUTH					Westdale
		Chiltonville					BOURNE
		Manomet			Bourne		
015	ROCKLAND	ROCKLAND	050	BOURNE	Bournedale		
016	WAREHAM	WAREHAM			Buzzards Bay		
		Onset			Cataumet		
		Swifts Beach			Monument Beach		
017	WHITMAN	WHITMAN	051	CHATHAM	CHATHAM		
021	BARNSTABLE	BARNSTABLE			Chathamport		
		Centerville			DENNIS		
		Clement			Dennisport		
		Cotuit	EDGARTOWN				
021	BARNSTABLE	Craigville	054	FALMOUTH	FALMOUTH		
		Cummaquid			Hatchville		
		Hyannis			Longview		
		Hyannisport			Megansett		
		Marston Mills			Quisset		
		Osterville			Teaticket		
		Santuit			Waquoit		
Wianno	Williams						
030	CARVER	CARVER	055	HARWICH	HARWICH		
031	DUXBURY	DUXBURY			Harwichport		
		Island Creek			Norman		
		Millbrook			Pleasant Lake		
032	EAST BRIDGEWATER	EAST BRIDGEWATER	056	NANTUCKET	NANTUCKET		
Elmwood	Siasconset						
033	HANOVER	HANOVER	057	OAK BLUFFS	OAK BLUFFS		
		Assinippi	058	ORLEANS	ORLEANS		
		Perry	059	PROVINCETOWN	PROVINCETOWN		
034	HANSON	HANSON	060	SANDWICH	SANDWICH		
035	HULL	HULL	061	TISBURY	Forestdale		
		Allerton			TISBURY		
		Nantasket Beach			Vineyard Haven		
036	KINGSTON	KINGSTON	062	YARMOUTH	YARMOUTH		
		Silver Lake			Bass River		
037	LAKEVILLE	LAKEVILLE	070	HALIFAX	HALIFAX		
038	MARION	MARION			071	PLYMPTON	PLYMPTON
039	MARSHFIELD	MARSHFIELD			080	BREWSTER	BREWSTER
		Brant Rock			081	CHILMARK	CHILMARK
		Green Harbor	Menemsha				
		North River	082	EASTHAM			EASTHAM
		Ocean Bluff					
Sea View							
040	MATTAPOISETT	MATTAPOISETT					
041	NORWELL	Antassawamock Neck					
		NORWELL					

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Statistical Plan
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Code No	City or Town Name	Village or Local Designation
083	GAY HEAD	GAY HEAD
084	GOSNOLD	GOSNOLD
		Cuttyhunk
085	MASHPEE	MASHPEE
086	TRURO	TRURO
		Moorland
087	WELLFLEET	WELLFLEET
088	WEST TISBURY	WEST TISBURY
102	PITTSFIELD	PITTSFIELD
		Camp Merrill
		Plunkett
110	ADAMS	ADAMS
		Maple Grove
		Renfrew
		Zylonite
111	GREAT BARRINGTON	GREAT BARRINGTON
		Housatonic
112	NORTH ADAMS	NORTH ADAMS
		Blackington
		Greylock
130	CHESHIRE	CHESHIRE
		Farnhams
131	CLARKSBURG	CLARKSBURG
		Briggsville
132	DALTON	DALTON
133	HINSDALE	HINSDALE
134	LANESBOROUGH	LANESBOROUGH
		Berkshire
135	LEE	LEE
		Hurlburt
136	LENOX	LENOX
		Lenoxdale
		New Lenox
		Niagara
137	SHEFFIELD	SHEFFIELD
		Ashley Falls
138	STOCKBRIDGE	STOCKBRIDGE
		Glendale
		Interlaken
139	WEST STOCKBRIDGE	WEST STOCKBRIDGE
		State Line
140	WILLIAMSTOWN	WILLIAMSTOWN
170	ALFORD	ALFORD
171	BECKET	BECKET
172	EGREMONT	EGREMONT
173	FLORIDA	FLORIDA
		Drury
		Hoosac Tunnel
174	HANCOCK	HANCOCK
175	MONTEREY	MONTEREY
176	MOUNT WASHINGTON	MOUNT WASHINGTON
177	NEW ASHFORD	NEW ASHFORD
178	NEW MARLBOROUGH	NEW MARLBOROUGH
		Clayton
		Hartsville
		Mill River
		Southfield
179	OTIS	OTIS
180	PERU	PERU
181	RICHMOND	RICHMOND
		Richmond Furnace

Code No	City or Town Name	Village or Local Designation
182	SANDISFIELD	SANDISFIELD
		New Boston
183	SAVOY	SAVOY
		Brier
		Newstate
184	TYRINGHAM	TYRINGHAM
185	WASHINGTON	WASHINGTON
186	WINDSOR	WINDSOR
200	NEW BEDFORD	NEW BEDFORD
		Clifford
201	FALL RIVER	FALL RIVER
		Bowenville
		Flint
202	TAUNTON	TAUNTON
		Weir
		Whittenton
210	ATTLEBORO	ATTLEBORO
		Dodgeville
		Hebronville
211	DARTMOUTH	DARTMOUTH
		Nonquitt
212	EASTON	EASTON
		Eastondale
213	FAIRHAVEN	FAIRHAVEN
214	MANSFIELD	MANSFIELD
215	NORTH ATTLEBORO	NORTH ATTLEBORO
		Adamsdale
		Attleboro Falls
		Old Town
230	ACUSHNET	ACUSHNET
		Long Plain
231	BERKLEY	BERKLEY
		Myricks
232	DIGHTON	DIGHTON
		Segreganset
233	FREETOWN	FREETOWN
		Assonet
		Thwaites
234	NORTON	NORTON
		Barrowsville
		Chartley
235	RAYNHAM	RAYNHAM
236	REHOBOTH	REHOBOTH
237	SEEKONK	SEEKONK
238	SOMERSET	SOMERSET
		Pottersville
239	SWANSEA	SWANSEA
		Hortonville
		Ocean Grove
		Touisset
240	WESTPORT	WESTPORT
		Acoaxet
		Central Village
		Horseneck Beach
300	LYNN	LYNN
302	HAVERHILL	HAVERHILL
		Ayers Village
		Bradford
		Ward Hill
303	LAWRENCE	LAWRENCE
304	SALEM	SALEM

**Massachusetts Private Passenger Automobile
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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	412	ORANGE	Turners Falls
		Ballard Vale			ORANGE
		Frye Village			Tully
		Shawsheen Village			AGAWAM
312	BEVERLY	BEVERLY	420	AGAWAM	Feeding Hills
		Prides Crossing			LUDLOW
313	DANVERS	DANVERS	421	LUDLOW	MONSON
		Danversport			423
		Hathorne	Bondsville		
		Tapleyville	Thorndike		
GLOUCESTER	Three Rivers				
314	GLOUCESTER	GLOUCESTER	424	WESTFIELD	WESTFIELD
		Annisquam			425
		Lanesville	Merrick		
		Magnolia	Mitteneague		
IPSWICH	BUCKLAND				
315	IPSWICH	IPSWICH	430	BUCKLAND	BUCKLAND
		Little Neck			431
MARBLEHEAD	Adamsville				
316	MARBLEHEAD	MARBLEHEAD	Elmgrove		
		Clifton	Griswoldville		
317	METHUEN	METHUEN	432	DEERFIELD	DEERFIELD
318	NEWBURYPORT	NEWBURYPORT			433
319	NORTH ANDOVER	NORTH ANDOVER	Farley		
320	PEABODY	PEABODY	434	NORTHFIELD	NORTHFIELD
321	SAUGUS	SAUGUS			Mount Hermom
		Cliftondale	South Vernon		
322	SWAMPSCOTT	SWAMPSCOTT	435	SHELBURNE	SHELBURNE
		Beach Bluff			436
330	ESSEX	ESSEX	437	WHATELY	
331	GEORGETOWN	GEORGETOWN	440	CHESTER	CHESTER
332	GROVELAND	GROVELAND	441	EAST LONGMEADOW	EAST LONGMEADOW
333	HAMILTON	HAMILTON	442	LONGMEADOW	LONGMEADOW
		Asbury Grove	443	RUSSELL	RUSSELL
334	LYNNFIELD	LYNNFIELD			Woronoco
335	MANCHESTER	MANCHESTER	444	SOUTHWICK	SOUTHWICK
336	MERRIMAC	MERRIMAC			Congamond
		Merrimacport	445	WILBRAHAM	WILBRAHAM
337	MIDDLETON	MIDDLETON			470
338	NAHANT	NAHANT	471	BERNARDSTON	BERNARDSTON
339	NEWBURY	NEWBURY	472	CHARLEMONT	CHARLEMONT
		Byfield			Zoar
340	ROCKPORT	ROCKPORT	473	CONWAY	CONWAY
		Pigeon Cove			474
341	ROWLEY	ROWLEY	475	HAWLEY	
342	SALISBURY	SALISBURY			476
		Cushing	Dell		
343	WENHAM	WENHAM	477	LEVERETT	LEVERETT
344	WEST NEWBURY	WEST NEWBURY			Hillsboro
370	BOXFORD	BOXFORD			Moores Corner
		TOPSFIELD			LEYDEN
400	SPRINGFIELD	SPRINGFIELD	478	LEYDEN	LEYDEN
		Brightwood			479
		Indian Orchard	Monroe Bridge		
		CHICOPEE	NEW SALEM		
402	CHICOPEE	CHICOPEE	480	NEW SALEM	
		Fairview			Cooleyville
		Willimansett			Millington
		HOLYOKE			ROWE
403	HOLYOKE	HOLYOKE	481	ROWE	ROWE
		Ingleside			Davis
		Smiths Ferry			
410	GREENFIELD	GREENFIELD			
411	MONTAGUE	MONTAGUE			

**Massachusetts Private Passenger Automobile
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Code No	City or Town Name	Village or Local Designation
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483	WARWICK	WARWICK
484	WENDELL	WENDELL Locks Village
490	BLANDFORD	BLANDFORD
491	BRIMFIELD	BRIMFIELD
492	GRANVILLE	GRANVILLE
493	HAMPDEN	HAMPDEN
494	HOLLAND	HOLLAND
495	MONTGOMERY	MONTGOMERY
496	TOLLAND	TOLLAND
497	WALES	WALES
510	AMHERST	AMHERST Cushman
511	EASTHAMPTON	EASTHAMPTON Mount Tom Williston Mills
512	NORTHAMPTON	NORTHAMPTON Bay State Village Florence Laurel Park Leeds
513	SOUTH HADLEY	SOUTH HADLEY
514	WARE	WARE
530	BELCHERTOWN	BELCHERTOWN Dwight
531	HADLEY	HADLEY
532	HATFIELD	HATFIELD Bradstreet
533	HUNTINGTON	HUNTINGTON
534	WILLIAMSBURG	WILLIAMSBURG Haydenville
570	CHESTERFIELD	CHESTERFIELD
571	CUMMINGTON	CUMMINGTON Swift River
573	GOSHEN	GOSHEN Lithia
574	GRANBY	GRANBY
576	MIDDLEFIELD	MIDDLEFIELD Bancroft
577	PELHAM	PELHAM
578	PLAINFIELD	PLAINFIELD
580	SOUTHAMPTON	SOUTHAMPTON
581	WESTHAMPTON	WESTHAMPTON
582	WORTHINGTON	WORTHINGTON Ringville
600	CAMBRIDGE	CAMBRIDGE
601	LOWELL	LOWELL
602	EVERETT	EVERETT
603	MALDEN	MALDEN Edgeworth Faulkner Linden Maplewood
604	MEDFORD	MEDFORD Glenwood Wellington
605	NEWTON	NEWTON Auburndale Nonantum Waban

Code No	City or Town Name	Village or Local Designation
606	SOMERVILLE	SOMERVILLE Winter Hill
607	WALTHAM	WALTHAM
608	WATERTOWN	WATERTOWN
610	ARLINGTON	ARLINGTON
611	BELMONT	BELMONT Waverley
612	CHELMSFORD	CHELMSFORD
613	CONCORD	CONCORD Westvale
614	DRACUT	DRACUT Collinsville
615	FRAMINGHAM	FRAMINGHAM Nobscot Saxonville
616	HUDSON	HUDSON Cove Landing
617	LEXINGTON	LEXINGTON
618	MARLBOROUGH	MARLBOROUGH
619	MELROSE	MELROSE Wyoming
620	MAYNARD	MAYNARD
621	NATICK	NATICK Felchville
622	READING	READING
623	STONEHAM	STONEHAM
624	WAKEFIELD	WAKEFIELD Greenwood
625	WINCHESTER	WINCHESTER Wedgemere
626	WOBURN	WOBURN
630	ACTON	ACTON
631	ASHLAND	ASHLAND
632	AYER	AYER
633	BEDFORD	BEDFORD
634	BILLERICA	BILLERICA Nutting Lake Pinehurst Shawsheen
635	BURLINGTON	BURLINGTON
636	GROTON	GROTON
637	HOLLISTON	HOLLISTON Braggville Metcalfs
638	HOPKINTON	HOPKINTON Hayden Row Woodville
639	LINCOLN	LINCOLN
640	LITTLETON	LITTLETON
641	NORTH READING	NORTH READING
642	PEPPERELL	PEPPERELL
643	SHIRLEY	SHIRLEY
644	STOW	STOW Gleasondale Lake Boon
645	SUDBURY	SUDBURY Middlesex
646	TEWKSBURY	TEWKSBURY Wamesit
647	TOWNSEND	TOWNSEND
648	TYNGSBOROUGH	TYNGSBOROUGH

**Massachusetts Private Passenger Automobile
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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 (Boston)	DORCHESTER
703	QUINCY	QUINCY			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 (Boston)	CHARLESTOWN
		Ashcroft			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

**Massachusetts Private Passenger Automobile
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Code No	City or Town Name	Village or Local Designation
933	BERLIN	BERLIN
		Carters
934	BLACKSTONE	BLACKSTONE
		Waterford
935	BROOKFIELD	BROOKFIELD
936	CHARLTON	CHARLTON
		Dodge
937	DOUGLAS	DOUGLAS
938	DUDLEY	DUDLEY
939	HARDWICK	HARDWICK
		Furnace
		Gilbertville
		Old Furnace
		Wheelwright
940	HOLDEN	HOLDEN
		Jefferson
		Quinapoxet
941	HOPEDALE	HOPEDALE
942	HUBBARDSTON	HUBBARDSTON
		Williamsville
943	LANCASTER	LANCASTER
		Thayer
944	LEICESTER	LEICESTER
		Cherry Valley
		Rochdale
945	LUNENBURG	LUNENBURG
946	MENDON	MENDON
947	MILLVILLE	MILLVILLE
948	NORTH BROOKFIELD	NORTH BROOKFIELD
949	NORTHBOROUGH	NORTHBOROUGH
950	OXFORD	OXFORD
951	RUTLAND	RUTLAND
952	SOUTHBOROUGH	SOUTHBOROUGH
		Cordaville
		Fayville
953	STERLING	STERLING
		Loring
954	STURBRIDGE	STURBRIDGE
		Fiskdale
955	SUTTON	SUTTON
		Manchaug
		Wilkonville

Code No	City or Town Name	Village or Local Designation
956	TEMPLETON	TEMPLETON
		Baldwinville
		Otter River
957	UPTON	UPTON
958	WARREN	WARREN
959	WEST BOYLSTON	WEST BOYLSTON
		Oakdale
960	WEST BROOKFIELD	WEST BROOKFIELD
961	WESTMINSTER	WESTMINSTER
970	BOLTON	BOLTON
971	BOYLSTON	BOYLSTON
		Morningdale
973	EAST BROOKFIELD	EAST BROOKFIELD
974	HARVARD	HARVARD
		Still River
975	NEW BRAINTREE	NEW BRAINTREE
976	OAKHAM	OAKHAM
		Coldbrook Spring
977	PAXTON	PAXTON
978	PETERSHAM	PETERSHAM
979	PHILLIPSTON	PHILLIPSTON
980	PRINCETON	PRINCETON
981	ROYALSTON	ROYALSTON
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991	CONNECTICUT	
992	MAINE	
993	NEW HAMPSHIRE	
994	NEW YORK	
995	RHODE ISLAND	
996	VERMONT	
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