



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

1000 Washington Street, Suite 810 • Boston, MA 02118-6200  
(617) 521-7794 • <http://www.mass.gov/doi>

**DEVAL L. PATRICK**  
GOVERNOR

**TIMOTHY P. MURRAY**  
LIEUTENANT GOVERNOR

**GREGORY BIALECKI**  
SECRETARY OF HOUSING AND  
ECONOMIC DEVELOPMENT

**BARBARA ANTHONY**  
UNDERSECRETARY OF CONSUMER AFFAIRS  
AND BUSINESS REGULATION

**JOSEPH G. MURPHY**  
COMMISSIONER OF INSURANCE

**Property & Casualty Insurance**  
**Revised Filing Guidance Notice 2010-C**

TO: Insurers Submitting Private Passenger Motor Vehicle Insurance Rate/Rule Filings for Policies Effective on or after July 1, 2010

FROM: Kevin P. Beagan, Deputy Commissioner and Director, State Rating Bureau

DATE: April 30, 2010 [Revision Date May 19, 2010]

RE: Required Filing Documents to be Submitted with Private Passenger Motor Vehicle Rate/Rule Filings for Policies Effective on or after July 1, 2010

---

The purpose of this notice is to inform insurance companies of special filing documents that must be submitted with private passenger motor vehicle insurance rate filings for policies effective in the Commonwealth on or after July 1, 2010. This notice supercedes and replaces the requirements set forth in Filing Guidance Notice 2009-I.

Certifications

The insurer must include a certification as to whether or not the rate/rule filing complies with the residual market premium threshold described in Division of Insurance Bulletin 2009-13. Attachment 1 provides a sample of such certification, which should be signed by an officer of the insurer submitting the filing.

Policy Premium Examples – Attachment 2

All insurers must submit a premium comparison for the new and renewal policy examples defined in Attachment 2. As detailed on page 6 of Attachment 2, the rate/rule filing should display the current and newly filed premium for each policy, as well as the percentage change in the premium.

Policy Premium Examples – Attachment 3

In addition, the new business premiums for each policy example must be provided for each of the 360 territories established in the Massachusetts Private Passenger Automobile Statistical Plan. The format for submitting this information is displayed beginning on page 4 of Attachment 3.

There are seven core policy examples, the first four of which are described in Attachment 2. Pages 1-3 of Attachment 3 provide the details of three additional policy examples. The vehicles shown in

the Attachment 3 policy examples are the same vehicles described in Attachment 2.

To develop seven additional policy examples, the premiums for the above seven policy examples shall be recomputed by substituting the following vehicles:

	Seven Core Policy Examples	Additional Seven Policy Examples
Single Vehicle Policy	2008 Honda Civic LX 4Dr. Sedan (1HGFA155&8)	2005 Nissan Altima 4 Dr (1N4AL11E&5)
Two Vehicle Policy	2008 Honda Civic LX 4Dr. Sedan (1HGFA155&8)  2005 Ford Taurus Wagon 4 dr. (1FAHP58U&5)	2005 Nissan Altima 4 Dr. (1N4AL11E&5)  2008 Ford Explorer XLT Utl 4X4 4Dr (1FM&U73E&8)

All policy premium information for each sample policy shall be submitted through SERFF in an Excel<sup>®</sup> file format. If you have any questions regarding this Filing Guidance Notice, please contact Cara Blank at (617) 521-7344 or via email at [cara.blank@state.ma.us](mailto:cara.blank@state.ma.us).

Massachusetts Private Passenger Motor Vehicle Insurance  
Certification of Average Premium Changes Resulting from Proposed Rates for Policies with  
Effective Dates on or after April 1, 2010

[Insert Company Name]

Filing Effective Date: [Insert]

I hereby certify that the premiums generated from the rules, rates, and factors to be incorporated in the private passenger motor vehicle insurance rate manual as a result of this rate/rule filing shall not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13.

Exhibit \_\_\_ of this rate filing demonstrates these facts.

Signed under the pains and penalties of perjury this [Day] of [Month], [Year].

---

Signature

---

Title (Officer of Company)

Massachusetts Private Passenger Motor Vehicle Insurance  
Premium Change Expected From Rate Filings

The change in annual premium for each policy profiles described below must be submitted with the rate/rule filing. Premium changes must be calculated for each of 58 communities. The format of the premium change comparison and the communities for which premium changes are sought is shown on page 6 of this attachment.

New Business Policy Premium Changes

Four policy profiles for changes in the premiums for a new policy must be submitted with the rate filing. Pages 2-5 of this attachment provide the new business policy profiles that describe the operators and vehicles and their specific risk attributes. The current and proposed premiums for the new business policy profiles are to be based on the assumption that the policy is new to the company for both the current and proposed rates.

Renewal Policy Premium Changes

Four policy profiles for changes in the premiums for a renewal policy must also be submitted with the rate filing. For the purposes of estimating the premium change, the filer should use the premiums for the new business policy profiles based on the rates currently in effect. For the purposes of calculating proposed premium for renewal, filers should assume the following changes to the new business profiles:

1. All listed operators are licensed one additional year.
2. The policy has been in effect with the filer for one full year without a lapse in coverage.
3. All listed operators are assumed to have resided at their current residence for one additional year.
4. None of the vehicles on the policy have changed.
5. No new accidents, violations, or claims have been submitted in the past year. Each operator's driving record remains unchanged, and any accidents or violations have aged one year.
6. All other risk attributes remain the same, and for those that are time based, they have aged one year.

Massachusetts Private Passenger Motor Vehicle Insurance  
Expected Changes in Policy Premium From Rate Filing  
New Business Policy #1

Policy Coverage  
20/40 Bodily Injury  
20/40 Uninsured Motorists  
20/40 Underinsured Motorists  
\$25,000 Property Damage Liability  
Basic PIP (\$0 Deductible)  
No other optional endorsements w/ Premium > \$0

Driver/Vehicle Characteristics	Driver 1	
Number of Listed Drivers: 1		
Number of Vehicles: 1		
<u>Driver Characteristics</u>		
Years Licensed?	6	
Licensing jurisdiction	MA	
Accidents > \$1000 /Violations past 36 mo.?	0 Acc/0 Viol	
# Not at fault accidents past 36 mo.?	0	
# Comp claims > \$1,000 past 36 mo.?	0	
# Years No Acces/Viols Prior to Eff. Date?	5	
# Times coverage lapsed in past 36 mo?	0	
Date of last coverage lapse?	NA	
Total days coverage lapse in past 36 months?	0 days	
# Late Pays/ISF in past 36 months	0	
Vehicle Use?	Commute to work	
Years at Current Residence?	2	
Years with Current Agent?	3	
Years with Prior Company?	2	
Property Insurance?	N	
Life Insurance?	N	
# Days Application Precedes Policy Eff. Date?	10	
# Discrepancies Between Information on Application and Underwriting Verification?	0	
Purchases separate roadside assistance?	N	
Driver regularly uses public transit?	N	
Policy Eligible for Group Deviation?	N	
Qualifies for basic driver training discount?	N	
Qualifies for advance driver training discount?	N	
Qualifies for good student or student away discount?	N	
Premium paid in full at inception?	N	
<u>2008 Honda Civic LX 4Dr. Sedan (1HAFA155&amp;8)</u>		
Vehicle w/ Passive Restraint?	Y	
Annual Mileage for Vehicle?	15,000/Year	
Principal Operator?	Driver 1	
Occasional Operator?	N/A	

Massachusetts Private Passenger Motor Vehicle Insurance  
Expected Changes in Policy Premium From Rate Filing  
New Business Policy #2

<u>Policy Coverage</u>	100/300 Bodily Injury	\$500 Ded. Collision (W/Ded. Waiver)
	100/300 Uninsured Motorists	\$500 Ded. Comp (\$100 Glass Ded.)
	100/300 Underinsured Motorists	\$30/\$900 Substitute Transportation
	\$100,000 Property Damage Liability	No other optional endorsements
	Basic PIP (\$ 0 Deductible)	with premium > \$0

Driver/Vehicle Characteristics	Driver 1	Driver 2
Number of Listed Drivers: 2		
Number of Vehicles: 1		
<u>Driver Characteristics</u>		
Years Licensed?	50	52
Licensing Jurisdiction	MA	MA
Accidents > \$1000 /Violations past 36 mo.?	0 Acc/0 Viol	0 Acc/0 Viol
# Not at fault accidents past 36 mo.?	0	0
# Comp claims > \$1,000 past 36 mo.?	0	0
# Years No Accs/Viols Prior to Eff. Date?	20	15
# Times coverage lapsed in past 36 mo?	0	0
Date of last coverage lapse?	NA	NA
Total days coverage lapse in past 36 months?	0 days	0 days
# Late Pays/ISF in past 36 months	0	0
Vehicle Use?	Pleasure	Pleasure
Years at Current Residence?	15	15
Years with Current Agent?	20	20
Years with Prior Company?	5	5
Property Insurance?	HO-3 w/other co.	HO-3 w/other co.
Life Insurance?	N	N
# Days Application Precedes Policy Eff. Date?	20	20
# Discrepancies Between Information on Application and Underwriting Verification?	0	0
Purchases separate roadside assistance?	N	N
Driver regularly uses public transit?	N	N
Policy Eligible for Group Deviation?	N	N
Qualifies for basic driver training discount?	N	N
Qualifies for advance driver training discount?	N	N
Qualifies for good student or student away discount?	N	N
Premium paid in full at inception?	N	N
<u>2008 Honda Civic LX 4Dr. Sedan (1HAFA155&amp;8)</u>		
Vehicle w/ Passive Restraint?	Y	Y
Annual Mileage for Vehicle?	4,000/Year	4,000/Year
Principal Operator?	Driver 1	
Occasional Operator?		Driver 2

Massachusetts Private Passenger Motor Vehicle Insurance  
Expected Changes in Policy Premium From Rate Filing  
New Business Policy #3

<u>Policy Coverage</u>	100/300 Bodily Injury	\$500 Ded. Collision (W/Ded. Waiver)
	100/300 Uninsured Motorists	\$500 Ded. Comp (\$100 Glass Ded.)
	100/300 Underinsured Motorists	\$30/\$900 Substitute Transportation
	\$100,000 Property Damage Liability	No other optional endorsements
	Basic PIP (\$ 0 Deductible)	with premium > \$0

Driver/Vehicle Characteristics	Driver 1	Driver 2	Driver 3
Number of Listed Drivers: 3			
Number of Vehicles: 2			
<u>Driver Characteristics</u>			
Years Licensed?	24 yrs.	22 yrs.	1 yr.
Licensing Jurisdiction?	MA	MA	MA
Accidents > \$1000 /Violations past 36 mo.?	1 speed	0	0
# Not at fault accidents past 36 mo.?	0	0	0
# Comp claims > \$1,000 past 36 mo.?	0	0	0
# Years No Accs/Viols Prior to Eff. Date?	1.5 yrs.	8	1
# Times coverage lapsed in past 36 mo?	0	0	0
Date of last coverage lapse?	NA	NA	NA
Total days coverage lapse in past 36 months?	0	0	0
# Late Pays/ISF in past 36 months	0	0	0
Vehicle Use?	Commute	Commute	Pleasure
Years at Current Residence?	5	5	5
Years with Current Agent?	5	5	5
Years with Prior Company?	2	2	2
Property Insurance?	HO-3 w/Co.	HO-3 w/Co.	HO-3 w/Co.
Life Insurance?	N	N	N
# Days Application Precedes Policy Eff. Date?	20	20	20
# Discrepancies Between Information on Application and Underwriting Verification?	N	N	N
Purchases separate roadside assistance?	N	N	N
Driver regularly uses public transit?	N	N	N
Policy Eligible for Group Deviation?	N	N	N
Qualifies for basic driver training discount?	N	N	N
Qualifies for advance driver training discount?	N	N	N
Qualifies for good student or student away discount?	N	N	N
Premium paid in full at inception?	N	N	N
<u>2008 Honda Civic LX 4Dr. Sedan (1HAF155&amp;8)</u>			
Vehicle w/ Passive Restraint?	Y		
Annual Mileage for Vehicle?	20,000/Yr.		
Principal Operator?	Driver 1		NA
Occasional Operator?	Drivers 2 & 3		Y
<u>2005 Ford Taurus Wagon 4 dr. (1FAHP58U&amp;5)</u>			
Vehicle w/ Passive Restraint?		Y	
Annual Mileage for Vehicle?		15,000/Yr.	
Principal Operator?		Driver 2	NA
Occasional Operator?		Drivers 1 & 3	Y

Massachusetts Private Passenger Motor Vehicle Insurance  
Expected Changes in Policy Premium From Rate Filing  
New Business Policy #4

<u>Policy Coverage</u>	35/80 Bodily Injury	\$500 Ded. Comp (\$100 Glass Ded.)
	35/80 Uninsured Motorists	No other optional endorsements
	35/80 Underinsured Motorists	with premium > \$0
	\$50,000 Property Damage Liability	
	Basic PIP (\$ 0 Deductible)	

Driver/Vehicle Characteristics	Driver 1	Driver 2
Number of Listed Drivers: 2		
Number of Vehicles: 2		
<u>Driver Characteristics</u>		
Years Licensed?	14 yrs.	12 yrs.
Licensing Jurisdiction?	MA	MA
Accidents > \$1000 /Violations past 36 mo.?	1 speed	0
# Not at fault accidents past 36 mo.?	0	1
# Comp claims > \$1,000 past 36 mo.?	0	0
# Years No Accs/Viols Prior to Eff. Date?	1.5 yrs.	2.5 yrs.
# Times coverage lapsed in past 36 mo?	0	0
Date of last coverage lapse?	NA	NA
Total days coverage lapse in past 36 months?	0	0
# Late Pays/ISF in past 36 months	0	0
Vehicle Use?	Commute	Commute
Years at Current Residence?	5	5
Years with Current Agent?	5	5
Years with Prior Company?	2	2
Property Insurance?	N	N
Life Insurance?	N	N
# Days Application Precedes Policy Eff. Date?	20	20
# Discrepancies Between Information on Application and Underwriting Verification?	N	N
Purchases separate roadside assistance?	N	N
Driver regularly uses public transit?	N	N
Po Qualifies for basic driver training discount?	N	N
Qualifies for advance driver training discount?	N	N
Qualifies for good student or student away discount?	N	N
Premium paid in full at inception?	N	N
Policy Eligible for Group Deviation?	N	N
<u>2008 Honda Civic LX 4Dr. Sedan (1HAF155&amp;8)</u>		
Vehicle w/ Passive Restraint?	Y	
Annual Mileage for Vehicle?	20,000/Yr.	
Principal Operator?	Driver 1	
Occasional Operator?	Driver 2	
<u>2005 Ford Taurus Wagon 4 dr. (1FAHP58U&amp;5)</u>		
Vehicle w/ Passive Restraint?		Y
Annual Mileage for Vehicle?		15,000/Yr.
Principal Operator?		Driver 2
Occasional Operator?		Driver 1



Premium Change for [New/Renewal] Policy # [ ]

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham			
Sturbridge			
Northampton			
Foxborough			
Pittsfield			
Attleborough			
Bridgewater			
Plymouth			
Dedham			
Framingham			
Methuen			
Cambridge			
Quincy			
New Bedford			
Worcester			
Randolph			
Revere			
Chelsea			
West Roxbury			
Roslindale			
Jamaica Plain			
Hyde Park			
Dorchester			
Roxbury			
Boston Central			
Brighton			
South Boston			
E. Boston/Charlestown			
Holyoke			
Lowell			
Springfield			
Lynn			
Lawrence			
Brockton			
Barnstable			
North Adams			
Fall River			
Taunton			
Beverly			
Gloucester			
Haverhill			
Newburyport			
Peabody			
Salem			
Chicopee			
Westfield			
Everett			
Malden			
Marlborough			
Medford			
Melrose			
Newton			
Somerville			
Waltham			
Woburn			
Fitchburg			
Gardner			
Leominster			

Massachusetts Private Passenger Motor Vehicle Insurance  
Expected Changes in Policy Premium From Rate Filing  
New Business Policy #5

Policy Coverage           20/40 Bodily Injury  
                                  20/40 Uninsured Motorists  
                                  20/40 Underinsured Motorists  
                                  \$25,000 Property Damage Liability  
                                  Basic PIP (\$0 Deductible)  
                                  No other optional endorsements w/ Premium > \$0

Driver/Vehicle Characteristics	Driver 1	
Number of Listed Drivers: 1		
Number of Vehicles: 1		
<u>Driver Characteristics</u>		
Years Licensed?	14	
Licensing jurisdiction	MA	
Accidents > \$1000 /Violations past 36 mo.?	0 Acc/0 Viol	
# Not at fault accidents past 36 mo.?	0	
# Comp claims > \$1,000 past 36 mo.?	0	
# Years No Accs/Viols Prior to Eff. Date?	5	
# Times coverage lapsed in past 36 mo?	0	
Date of last coverage lapse?	NA	
Total days coverage lapse in past 36 months?	0 days	
# Late Pays/ISF in past 36 months	0	
Vehicle Use?	Commute to work	
Years at Current Residence?	2	
Years with Current Agent?	3	
Years with Prior Company?	2	
Property Insurance?	N	
Life Insurance?	N	
# Days Application Precedes Policy Eff. Date?	10	
# Discrepancies Between Information on Application and Underwriting Verification?	0	
Purchases separate roadside assistance?	N	
Driver regularly uses public transit?	N	
Policy Eligible for Group Deviation?	N	
Qualifies for basic driver training discount?	N	
Qualifies for advance driver training discount?	N	
Qualifies for good student or student away discount?	N	
Premium paid in full at inception?	N	
<u>2008 Honda Civic LX 4Dr. Sedan (1HAFA155&amp;8)</u>		
Vehicle w/ Passive Restraint?	Y	
Annual Mileage for Vehicle?	15,000/Year	
Principal Operator?	Driver 1	
Occasional Operator?	N/A	

Massachusetts Private Passenger Motor Vehicle Insurance  
Expected Changes in Policy Premium From Rate Filing  
New Business Policy #6

<u>Policy Coverage</u>	100/300 Bodily Injury	\$500 Ded. Collision (W/Ded. Waiver)
	100/300 Uninsured Motorists	\$500 Ded. Comp (\$100 Glass Ded.)
	100/300 Underinsured Motorists	\$30/\$900 Substitute Transportation
	\$100,000 Property Damage Liability	No other optional endorsements
	Basic PIP (\$ 0 Deductible)	with premium > \$0

Driver/Vehicle Characteristics	Driver 1
Number of Listed Drivers: 1	
Number of Vehicles: 1	
<u>Driver Characteristics</u>	
Years Licensed?	20
Licensing Jurisdiction	MA
Accidents > \$1000 /Violations past 36 mo.?	1 Acc
# Not at fault accidents past 36 mo.?	0
# Comp claims > \$1,000 past 36 mo.?	0
# Years No Accs/Viols Prior to Eff. Date?	1.5
# Times coverage lapsed in past 36 mo?	NA
Date of last coverage lapse?	0 days
Total days coverage lapse in past 36 months?	0
# Late Pays/ISF in past 36 months	Commute to Work
Vehicle Use?	15
Years at Current Residence?	20
Years with Current Agent?	5
Years with Prior Company?	HO-6 w/other co.
Property Insurance?	N
Life Insurance?	20
# Days Application Precedes Policy Eff. Date?	
# Discrepancies Between Information on Application and Underwriting Verification?	0
Purchases separate roadside assistance?	N
Driver regularly uses public transit?	N
Policy Eligible for Group Deviation?	N
Qualifies for basic driver training discount?	N
Qualifies for advance driver training discount?	N
Qualifies for good student or student away discount?	N
Premium paid in full at inception?	
<u>2008 Honda Civic LX 4Dr. Sedan (1HAFA155&amp;8)</u>	Y
Vehicle w/ Passive Restraint?	15,000/Year
Annual Mileage for Vehicle?	Driver 1
Principal Operator?	
Occasional Operator?	

Massachusetts Private Passenger Motor Vehicle Insurance  
Expected Changes in Policy Premium From Rate Filing  
New Business Policy #7

Policy Coverage      100/300 Bodily Injury      \$500 Ded. Collision (W/Ded. Waiver)  
 100/300 Uninsured Motorists      \$500 Ded. Comp (\$100 Glass Ded.)  
 100/300 Underinsured Motorists      \$30/\$900 Substitute Transportation  
 \$100,000 Property Damage Liability      No other optional endorsements  
 Basic PIP (\$ 0 Deductible)      with premium > \$0

Driver/Vehicle Characteristics	Driver 1	Driver 2
Number of Listed Drivers: 2		
Number of Vehicles: 2		
<u>Driver Characteristics</u>		
Years Licensed?	24 yrs.	22 yrs.
Licensing Jurisdiction?	MA	MA
Accidents > \$1000 /Violations past 36 mo.?	1 speed	0
# Not at fault accidents past 36 mo.?	0	0
# Comp claims > \$1,000 past 36 mo.?	0	0
# Years No Accs/Viols Prior to Eff. Date?	1.5 yrs.	8
# Times coverage lapsed in past 36 mo?	0	0
Date of last coverage lapse?	NA	NA
Total days coverage lapse in past 36 months?	0	0
# Late Pays/ISF in past 36 months	0	0
Vehicle Use?	Commute	Commute
Years at Current Residence?	5	5
Years with Current Agent?	5	5
Years with Prior Company?	2	2
Property Insurance?	HO-3 w/Co.	HO-3 w/Co.
Life Insurance?	N	N
# Days Application Precedes Policy Eff. Date?	20	20
# Discrepancies Between Information on Application and Underwriting Verification?	N	N
Purchases separate roadside assistance?	N	N
Driver regularly uses public transit?	N	N
Policy Eligible for Group Deviation?	N	N
Qualifies for basic driver training discount?	N	N
Qualifies for advance driver training discount?	N	N
Qualifies for good student or student away discount?	N	N
Premium paid in full at inception?	N	N
<u>2008 Honda Civic LX 4Dr. Sedan (1HAFA155&amp;8)</u>		
Vehicle w/ Passive Restraint?	Y	
Annual Mileage for Vehicle?	20,000/Yr.	
Principal Operator?	Driver 1	
Occasional Operator?	Driver 2	
<u>2005 Ford Taurus Wagon 4 dr. (1FAHP58U&amp;5)</u>		
Vehicle w/ Passive Restraint?		Y
Annual Mileage for Vehicle?		15,000/Yr.
Principal Operator?		Driver 2
Occasional Operator?		Driver 1

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #1	Policy Example #2	Policy Example #3	Policy Example #4
2	BROCKTON				
10	ABINGTON				
11	BRIDGEWATER				
12	HINGHAM				
13	MIDDLEBOROUGH				
14	PLYMOUTH				
15	ROCKLAND				
16	WAREHAM				
17	WHITMAN				
21	BARNSTABLE				
30	CARVER				
31	DUXBURY				
32	E BRIDGEWATER				
33	HANOVER				
34	HANSON				
35	HULL				
36	KINGSTON				
37	LAKEVILLE				
38	MARION				
39	MARSHFIELD				
40	MATTAPOISETT				
41	NORWELL				
42	PEMBROKE				
43	ROCHESTER				
44	SCITUATE				
45	WEST BRIDGEWATER				
50	BOURNE				
51	CHATHAM				
52	DENNIS				
53	EDGARTOWN				
54	FALMOUTH				
55	HARWICH				
56	NANTUCKET				
57	OAK BLUFFS				
58	ORLEANS				
59	PROVINCETOWN				
60	SANDWICH				
61	TISBURY				
62	YARMOUTH				
70	HALIFAX				
71	PLYMPTON				
80	BREWSTER				

81	CHILMARK				
82	EASTHAM				
83	GAY HEAD				
84	GOSNOLD				
85	MASHPEE				
86	TRURO				
87	WELLFLEET				
88	WEST TISBURY				
102	PITTSFIELD				
110	ADAMS				
111	GREAT BARRINGTON				
112	NO ADAMS				
130	CHESHIRE				
131	CLARKSBURG				
132	DALTON				
133	HINSDALE				
134	LANESBOROUGH				
135	LEE				
136	LENOX				
137	SHEFFIELD				
138	STOCKBRIDGE				
139	WEST STOCKBRIDGE				
140	WILLIAMSTOWN				
170	ALFORD				
171	BECKET				
172	EGREMONT				
173	FLORIDA				
174	HANCOCK				
175	MONTEREY				
176	MT WASHINGTON				
177	NEW ASHFORD				
178	NEW MARLBOROUGH				
179	OTIS				
180	PERU				
181	RICHMOND				
182	SANDISFIELD				
183	SAVOY				
184	TYRINGHAM				
185	WASHINGTON				
186	WINDSOR				
200	NEW BEDFORD				
201	FALL RIVER				
202	TAUNTON				
210	ATTLEBORO				
211	DARTMOUTH				
212	EASTON				
213	FAIRHAVEN				
214	MANSFIELD				

215	NO ATTLEBOROUGH				
230	ACUSHNET				
231	BERKLEY				
232	DIGHTON				
233	FREETOWN				
234	NORTON				
235	RAYNHAM				
236	REHOBOTH				
237	SEEKONK				
238	SOMERSET				
239	SWANSEA				
240	WESTPORT				
300	LYNN				
302	HAVERHILL				
303	LAWRENCE				
304	SALEM				
310	AMESBURY				
311	ANDOVER				
312	BEVERLY				
313	DANVERS				
314	GLOUCESTER				
315	IPSWICH				
316	MARBLEHEAD				
317	METHUEN				
318	NEWBURYPORT				
319	NO ANDOVER				
320	PEABODY				
321	SAUGUS				
322	SWAMPSCOTT				
330	ESSEX				
331	GEORGETOWN				
332	GROVELAND				
333	HAMILTON				
334	LYNNFIELD				
335	MANCHESTER				
336	MERRIMAC				
337	MIDDLETON				
338	NAHANT				
339	NEWBURY				
340	ROCKPORT				
341	ROWLEY				
342	SALISBURY				
343	WENHAM				
344	WEST NEWBURY				
370	BOXFORD				
371	TOPSFIELD				
400	SPRINGFIELD				
402	CHICOPEE				

403	HOLYOKE				
410	GREENFIELD				
411	MONTAGUE				
412	ORANGE				
420	AGAWAM				
421	LUDLOW				
422	MONSON				
423	PALMER				
424	WESTFIELD				
425	WEST SPRINGFIELD				
430	BUCKLAND				
431	COLRAIN				
432	DEERFIELD				
433	ERVING				
434	NORTHFIELD				
435	SHELBURNE				
436	SUNDERLAND				
437	WHATELY				
440	CHESTER				
441	E LONGMEADOW				
442	LONGMEADOW				
443	RUSSELL				
444	SOUTHWICK				
445	WILBRAHAM				
470	ASHFIELD				
471	BERNARDSTON				
472	CHARLEMONT				
473	CONWAY				
474	GILL				
475	HAWLEY				
476	HEATH				
477	LEVERETT				
478	LEYDEN				
479	MONROE				
480	NEW SALEM				
481	ROWE				
482	SHUTESBURY				
483	WARWICK				
484	WENDELL				
490	BLANDFORD				
491	BRIMFIELD				
492	GRANVILLE				
493	HAMPDEN				
494	HOLLAND				
495	MONTGOMERY				
496	TOLLAND				
497	WALES				
510	AMHERST				



511	EASTHAMPTON				
512	NORTHAMPTON				
513	SOUTH HADLEY				
514	WARE				
530	BELCHERTOWN				
531	HADLEY				
532	HATFIELD				
533	HUNTINGTON				
534	WILLIAMSBURG				
570	CHESTERFIELD				
571	CUMMINGTON				
573	GOSHEN				
574	GRANBY				
576	MIDDLEFIELD				
577	PELHAM				
578	PLAINFIELD				
580	SOUTHAMPTON				
581	WESTHAMPTON				
582	WORTHINGTON				
600	CAMBRIDGE				
601	LOWELL				
602	EVERETT				
603	MALDEN				
604	MEDFORD				
605	NEWTON				
606	SOMERVILLE				
607	WALTHAM				
608	WATERTOWN				
610	ARLINGTON				
611	BELMONT				
612	CHELMSFORD				
613	CONCORD				
614	DRACUT				
615	FRAMINGHAM				
616	HUDSON				
617	LEXINGTON				
618	MARLBOROUGH				
619	MELROSE				
620	MAYNARD				
621	NATICK				
622	READING				
623	STONEHAM				
624	WAKEFIELD				
625	WINCHESTER				
626	WOBURN				
630	ACTON				
631	ASHLAND				
632	AYER				

633	BEDFORD				
634	BILLERICA				
635	BURLINGTON				
636	GROTON				
637	HOLLISTON				
638	HOPKINTON				
639	LINCOLN				
640	LITTLETON				
641	NO READING				
642	PEPPERELL				
643	SHIRLEY				
644	STOW				
645	SUDBURY				
646	TEWKSBURY				
647	TOWNSEND				
648	TYNGSBOROUGH				
649	WAYLAND				
650	WESTFORD				
651	WESTON				
652	WILMINGTON				
670	ASHBY				
671	BOXBOROUGH				
672	CARLISLE				
673	DUNSTABLE				
674	SHERBORN				
702	BROOKLINE				
703	QUINCY				
710	BRAINTREE				
711	CANTON				
712	DEDHAM				
713	FRANKLIN				
714	MILTON				
715	NEEDHAM				
716	NORWOOD				
717	RANDOLPH				
718	STOUGHTON				
719	WALPOLE				
720	WELLESLEY				
721	WEYMOUTH				
730	AVON				
731	BELLINGHAM				
732	COHASSET				
733	DOVER				
734	FOXBOROUGH				
735	HOLBROOK				
736	MEDFIELD				
737	MEDWAY				
738	MILLIS				

739	NORFOLK				
740	PLAINVILLE				
741	SHARON				
742	WESTWOOD				
743	WRENTHAM				
802	CHELSEA				
803	REVERE				
810	WINTHROP				
815	WEST ROXBURY				
816	ROSLINDALE				
817	JAMAICA PLAIN				
818	HYDE PARK				
819	DORCHESTER				
820	ROXBURY				
821	BOSTON CENTRAL				
822	BRIGHTON				
823	SOUTH BOSTON				
824	E BOSTON/CHARLESTOWN				
900	WORCESTER				
902	FITCHBURG				
910	ATHOL				
911	CLINTON				
912	GARDNER				
913	GRAFTON				
914	LEOMINSTER				
915	MILFORD				
916	MILLBURY				
917	NORTHBRIDGE				
918	SHREWSBURY				
919	SOUTHBRIDGE				
920	SPENCER				
921	UXBRIDGE				
922	WEBSTER				
923	WESTBOROUGH				
924	WINCHENDON				
930	ASHBURNHAM				
931	AUBURN				
932	BARRE				
933	BERLIN				
934	BLACKSTONE				
935	BROOKFIELD				
936	CHARLTON				
937	DOUGLAS				
938	DUDLEY				
939	HARDWICK				
940	HOLDEN				
941	HOPEDALE				
942	HUBBARDSTON				

943	LANCASTER				
944	LEICESTER				
945	LUNENBURG				
946	MENDON				
947	MILLVILLE				
948	NO BROOKFIELD				
949	NORTHBOROUGH				
950	OXFORD				
951	RUTLAND				
952	SOUTHBOROUGH				
953	STERLING				
954	STURBRIDGE				
955	SUTTON				
956	TEMPLETON				
957	UPTON				
958	WARREN				
959	WEST BOYLSTON				
960	WEST BROOKFIELD				
961	WESTMINSTER				
970	BOLTON				
971	BOYLSTON				
973	E BROOKFIELD				
974	HARVARD				
975	NEW BRAINTREE				
976	OAKHAM				
977	PAXTON				
978	PETERSHAM				
979	PHILLIPSTON				
980	PRINCETON				
981	ROYALSTON				