

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

3. A non-owned vehicle is insured under a policy providing physical damage coverage issued by Safety which has inspected such motor vehicle in accordance with the provisions of this regulation.
4. The applicant has had continuous auto insurance coverage for the prior 12 months and has a valid Massachusetts Drivers license; the exception to this would be if an applicant is adding physical damage coverage to an existing vehicle listed on the policy an inspection is required.

Safety shall maintain a written record of its reasons for not waiving an inspection in situations where it is permitted in the applicant's policy record.

Deferral of Inspection

Safety may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

If Safety, pursuant to Rule 27 of the MAIP Rules of Operation, is required to provide physical damage coverage at the option of the applicant, it shall provide physical damage coverage as requested by the applicant, and may defer the inspection for ten calendar days (not including legal holidays and Sundays).

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of Safety at a time and place reasonably convenient to the applicant.

Safety will retain the original report and photographs for three years except as provided by the Regulation.

Safety shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. MERIT RATING

Driving Record /Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a factor multiplied by the otherwise applicable premium that reflects the number, type and age of at fault accidents and traffic violations of the operator during the policy experience period. The factor can be either positive or negative.

The policy experience period is defined to be the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Safety receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Safety will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVR's obtained from more than one state or country will be combined by Safety and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Safety receives an authorized inquiry response from the Merit Rating Board with the

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operator's actual merit rating code. The operator may obtain an official driving record or a driving record from a previous insurer and submit it to Safety. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Safety. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Safety determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it results in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period that resulted in points. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver Plus. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), Personal Injury Protection (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5), and Collision (Part 7). The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied.

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of a) more than five years and less than six years, and b) of at least six years. These percentage values may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

**Companion Policy Client Tier
Loyal Automobile Client Tier
New Insurance Client Tier**

**Merit Rating
Calculation of the Merit Rate Adjustment
Factors to Apply to Otherwise Applicable Premiums ***

Points	Credit/Adj Factors		Credit/Adj Factors	
	Experienced Operators (Rate Class 50-57, 60-67 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4 and 7	Part 5	Parts 1, 2, 4 and 7	Part 5
Excellent Driver Plus	-0.25	-0.09	N/A	N/A
Excellent Driver	-0.15	0	-0.15	0
0	0	0	0	0
1	0.10	0.05	0.075	0.05
2	0.20	0.10	0.150	0.10
3	0.30	0.15	0.225	0.15
4	0.60	0.20	0.300	0.20
5	0.75	0.25	0.375	0.25
6	0.90	0.30	0.450	0.30
7	1.05	0.35	0.525	0.35
8	1.20	0.35	0.600	0.35
9	1.35	0.35	0.675	0.35
10	1.50	0.35	0.750	0.35
11	1.65	0.35	0.825	0.35
12	1.80	0.35	0.900	0.35
13	1.95	0.35	0.975	0.35
14	2.10	0.35	1.050	0.35
15	2.25	0.35	1.125	0.35
16	2.40	0.35	1.200	0.35
17	2.55	0.35	1.275	0.35
18	2.70	0.35	1.350	0.35
19	2.85	0.35	1.425	0.35
20	3.00	0.35	1.500	0.35
21	3.15	0.35	1.575	0.35
22	3.30	0.35	1.650	0.35
23	3.45	0.35	1.725	0.35
24	3.60	0.35	1.800	0.35
25	3.75	0.35	1.875	0.35
26	3.90	0.35	1.950	0.35
27	4.05	0.35	2.025	0.35
28	4.20	0.35	2.100	0.35
29	4.35	0.35	2.175	0.35

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Points	Merit Rating (cont'd)		Credit/Adj Factors	
	Credit/Adj Factors	Credit/Adj Factors	Credit/Adj Factors	Credit/Adj Factors
30	4.50	0.35	2.250	0.35
31	4.65	0.35	2.325	0.35
32	4.80	0.35	2.400	0.35
33	4.95	0.35	2.475	0.35
34	5.10	0.35	2.550	0.35
35	5.25	0.35	2.625	0.35
36	5.40	0.35	2.700	0.35
37	5.55	0.35	2.775	0.35
38	5.70	0.35	2.850	0.35
39	5.85	0.35	2.925	0.35
40	6.00	0.35	3.000	0.35
41	6.15	0.35	3.075	0.35
42	6.30	0.35	3.150	0.35
43	6.45	0.35	3.225	0.35
44	6.60	0.35	3.300	0.35
45	6.75	0.35	3.375	0.35

* Total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount and then summing the results for all coverages.

New Policyholder Tier

Merit Rating

Calculation of the Merit Rate Adjustment

Factors to Apply to Otherwise Applicable Premiums *

Experienced Operators

(Rate Class 10, 15 or 30)

Inexperienced Operators

(All Other Rate Classes)

Parts 1, 2, 4 and 5

Part 7

Parts 1, 2, 4 and 5

Part 7

Points	Credit Factors			
Excellent Driver Plus	-0.170	-0.170	NA	NA
Excellent Driver	-0.070	-0.070	-0.070	-0.070

No Adjustment Factors

0	0.000	0.000	0.000	0.000
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Adjustment Factors

1	+0.150	+0.150	+0.075	+0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450

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Safety Insurance Group

Massachusetts Private Passenger Auto Rates Voluntary Rates Effective 11/01/2011

Explanatory Memorandum

Summary

Effective November 1, 2011, for both New and Renewal business, we wish to apply Merit Rating adjustment factors to Part 5 coverage for our first three rating tiers (Companion Policy Client, Loyal Auto Client, and New Insurance Client). Our proposed Merit Rating credits and surcharges are flatter than those currently applicable to Part 1, 2, 4 and 7 (See Sheet 1). Base Rates for Part 1 and Part 5 have been increased slightly so that these proposed factors are installed on a revenue neutral basis (See Sheet 2). Also, implicit surcharge exclusion factors have been removed. These proposed factors will also apply to Motorcycles. The rate effect on Motorcycles is negligible.

Guide to Exhibits

Cert.Bulletin – This filing is in compliance with DOI Bulletin 2009-13.

Sheet 1 details our proposed merit rating discounts and surcharges applicable to Part 5. The proposed discount for Excellent Driver Plus eligible Experienced Operators is -9%. Part 5 is not discounted for Excellent Driver or neutral point operators at this time. There is a surcharge of +5% per point for points 1 through 7 up to +35%. The maximum surcharge is +35% for points values above 7.

Sheet 2 are proposed base rates for Part 1 (A-1) and Part 5 (B). These base rates ensure that this filing is (1) revenue neutral and (2) complies with the MAIP rate constraint as described in Bulletin 2009-13.

Sheet 3 shows the rate effect by Merit Rating Group for all coverages combined. Excellent Driver Plus operators will see a -1.1% decrease on average. Operators with Merit Rating points of 4 and above will see increases of about +2%. The overall change

is 0.0%. Applying Merit Rating factors to Part 5 leads to greater rate equity as measured in the exposure weighted standard deviation of the loss ratios.

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

Safety Insurance Group

Filing Effective Date: **November 1, 2011**

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 premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13.

I further certify that the requested changes to rating territory relativities also comply to the guidelines as described in Bulletin 2009-13.

Signed under the pains and penalties of perjury this 21 of June, 2011.

Glenn Hiltpold, F.C.A.S., M.A.A.A.

Signature

Director of Actuarial Services

Title (Officer of Company)

Safety Insurance Group
 Massachusetts Private Passenger Motor Vehicle Insurance
 Proposed Merit Rating Adjustment Factors
 Private Passenger Vehicle Types

	Experienced Operators (Rate Class 50-57, 60-67 or 30)			Inexperienced Operators (All Other Rate Classes)		
	Parts 1, 2, and 4	(Proposed) Part 5	Part 7	Parts 1, 2, and 4	(Proposed) Part 5	Part 7
<u>Merit Rating Points</u>	<u>Credit Factors</u>					
Excellent Driver Plus	-0.250	-0.090	-0.250	N/A	N/A	N/A
Excellent Driver	-0.150	0.000	-0.150	-0.150	0.000	-0.150
	<u>No Adjustment</u>					
0	0.000	0.000	0.000	0.000	0.000	0.000
	<u>Surcharge Factors</u>					
1	0.100	0.050	0.100	0.075	0.050	0.075
2	0.200	0.100	0.200	0.150	0.100	0.150
3	0.300	0.150	0.300	0.225	0.150	0.225
4	0.600	0.200	0.600	0.300	0.200	0.300
5	0.750	0.250	0.750	0.375	0.250	0.375
6	0.900	0.300	0.900	0.450	0.300	0.450
7	1.050	0.350	1.050	0.525	0.350	0.525
8	1.200	0.350	1.200	0.600	0.350	0.600
9	1.350	0.350	1.350	0.675	0.350	0.675
10	1.500	0.350	1.500	0.750	0.350	0.750
11	1.650	0.350	1.650	0.825	0.350	0.825
12	1.800	0.350	1.800	0.900	0.350	0.900
13	1.950	0.350	1.950	0.975	0.350	0.975
14	2.100	0.350	2.100	1.050	0.350	1.050
15	2.250	0.350	2.250	1.125	0.350	1.125
16	2.400	0.350	2.400	1.200	0.350	1.200
17	2.550	0.350	2.550	1.275	0.350	1.275
18	2.700	0.350	2.700	1.350	0.350	1.350
19	2.850	0.350	2.850	1.425	0.350	1.425
20	3.000	0.350	3.000	1.500	0.350	1.500
21	3.150	0.350	3.150	1.575	0.350	1.575
22	3.300	0.350	3.300	1.650	0.350	1.650
23	3.450	0.350	3.450	1.725	0.350	1.725
24	3.600	0.350	3.600	1.800	0.350	1.800
25	3.750	0.350	3.750	1.875	0.350	1.875
26	3.900	0.350	3.900	1.950	0.350	1.950
27	4.050	0.350	4.050	2.025	0.350	2.025
28	4.200	0.350	4.200	2.100	0.350	2.100
29	4.350	0.350	4.350	2.175	0.350	2.175
30	4.500	0.350	4.500	2.250	0.350	2.250
31	4.650	0.350	4.650	2.325	0.350	2.325
32	4.800	0.350	4.800	2.400	0.350	2.400
33	4.950	0.350	4.950	2.475	0.350	2.475
34	5.100	0.350	5.100	2.550	0.350	2.550
35	5.250	0.350	5.250	2.625	0.350	2.625
36	5.400	0.350	5.400	2.700	0.350	2.700
37	5.550	0.350	5.550	2.775	0.350	2.775
38	5.700	0.350	5.700	2.850	0.350	2.850
39	5.850	0.350	5.850	2.925	0.350	2.925
40	6.000	0.350	6.000	3.000	0.350	3.000
41	6.150	0.350	6.150	3.075	0.350	3.075
42	6.300	0.350	6.300	3.150	0.350	3.150
43	6.450	0.350	6.450	3.225	0.350	3.225
44	6.600	0.350	6.600	3.300	0.350	3.300
45	6.750	0.350	6.750	3.375	0.350	3.375

**Safety Insurance Group
 Massachusetts Private Passenger Automobile Insurance Rates - Eff. 11/01/2011
 Proposed Class-Territory Base Rates**

Part I (A-1)

Territory	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class	Class				
	10	10	10	10	10	10	10	10	10	17	17	17	18	18	18	20	20	20	21	21	21	25	25	25	26	26	26	30
	50	51	52	53	54	55	56	57		73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	30
1	131	131	131	131	131	131	131	131		241	236	232	148	144	141	499	489	479	226	222	218	449	440	432	204	200	196	122
2	143	143	143	143	143	143	143	143		261	256	250	156	153	150	543	532	521	254	250	245	489	479	469	229	225	221	131
3	151	151	151	151	151	151	151	151		275	270	265	165	162	159	588	577	566	273	268	263	529	519	509	245	241	236	137
4	164	164	164	164	164	164	164	164		304	298	292	175	171	168	655	641	629	317	310	304	589	577	566	285	280	274	149
5	167	167	167	167	167	167	167	167		307	301	295	199	193	190	686	673	660	339	332	326	618	606	593	305	298	293	154
6	181	181	181	181	181	181	181	181		340	334	327	196	191	188	735	722	707	386	379	371	662	649	637	347	341	334	166
7	188	188	188	188	188	188	188	188		349	342	335	243	238	234	783	768	752	445	436	428	704	691	677	400	392	385	168
8	195	195	195	195	195	195	195	195		358	351	345	224	220	216	822	805	790	422	414	406	739	725	711	381	373	365	179
9	225	225	225	225	225	225	225	225		386	379	371	300	295	289	852	836	818	441	433	424	767	752	737	397	390	382	230
10	228	228	228	228	228	228	228	228		454	446	437	276	271	266	906	889	870	507	497	488	815	800	784	456	447	439	219
11	247	247	247	247	247	247	247	247		494	485	475	279	274	269	965	945	927	521	512	500	868	851	834	468	460	450	290
12	245	245	245	245	245	245	245	245		471	462	453	305	299	293	892	875	857	553	543	531	802	788	772	498	489	478	237
13	280	280	280	280	280	280	280	280		507	497	488	328	321	315	919	901	884	594	583	572	827	811	796	535	525	515	254
14	312	312	312	312	312	312	312	312		597	584	573	371	363	356	871	854	837	625	613	601	784	768	754	566	554	543	284
15	369	369	369	369	369	369	369	369		671	658	645	377	370	362	880	863	846	689	675	662	796	780	764	626	613	601	338
16	330	330	330	330	330	330	330	330		604	591	580	493	483	473	942	924	906	663	650	637	852	835	819	600	588	576	294
17	238	238	238	238	238	238	238	238		586	575	564	264	259	253	943	925	907	436	428	420	849	833	817	392	385	377	262
18	297	297	297	297	297	297	297	297		709	695	682	376	367	360	902	884	867	615	604	592	815	799	784	554	544	533	253
19	325	325	325	325	325	325	325	325		654	641	628	353	346	339	932	915	897	552	542	531	839	823	807	496	487	477	301
20	309	309	309	309	309	309	309	309		688	676	662	406	398	391	916	898	881	644	632	620	824	808	793	579	568	558	346
21	373	373	373	373	373	373	373	373		727	714	699	552	541	530	889	872	855	675	663	650	804	789	773	607	596	585	460
22	403	403	403	403	403	403	403	403		727	714	699	516	506	496	913	895	878	668	656	643	822	806	790	601	590	578	413
23	248	248	248	248	248	248	248	248		556	545	534	355	348	341	948	930	912	561	550	539	858	840	824	504	495	485	235
24	251	251	251	251	251	251	251	251		498	488	478	301	295	289	955	937	918	488	478	469	864	847	830	440	431	423	238
25	277	277	277	277	277	277	277	277		565	555	544	318	312	305	871	854	837	562	551	540	784	768	754	506	495	486	272
26	306	306	306	306	306	306	306	306		681	668	655	445	436	428	863	846	830	670	657	644	780	765	750	603	591	579	325
27	114	114	114	114	114	114	114	114		221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	112
28	114	114	114	114	114	114	114	114		221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	112
40	293	293	293	293	293	293	293	293		607	595	583	395	387	380	930	913	895	605	593	582	845	829	813	545	534	524	318
41	299	299	299	299	299	299	299	299		536	526	516	416	408	401	936	918	900	693	679	666	850	833	817	624	611	599	284
42	369	369	369	369	369	369	369	369		666	653	640	473	463	455	954	936	918	757	742	728	867	850	833	684	671	658	346
43	370	370	370	370	370	370	370	370		593	582	571	465	456	447	923	905	887	686	673	660	838	822	805	620	609	597	334
44	327	327	327	327	327	327	327	327		615	604	591	579	569	558	900	883	865	599	587	576	817	802	786	540	529	519	287
45	400	400	400	400	400	400	400	400		669	657	644	455	446	438	919	902	884	685	672	660	834	819	803	616	604	594	367

Massachusetts Private Passenger Motor Vehicle Insurance
 Estimated Rate Impact by Merit Rating Level
 Private Passenger Vehicle Types^{1/}
 Safety Insurance Group

Merit Rating Level	(1.) Vehicle Counts	(2.) Total Premium		(4.) Average Rate		(6.) Rate Effect	(7.) Reported Loss Ratio	
		Current	Proposed	Current	Proposed		Current	Proposed
"99" (ED+)	252,580	183,357,309	181,352,548	\$725.94	\$718.00	-1.1%	58.1%	58.7%
"98" (ED)	36,345	31,646,751	31,695,023	\$870.73	\$872.06	0.2%	72.5%	72.4%
0	56,372	70,715,455	70,697,243	\$1,254.44	\$1,254.12	0.0%	66.5%	66.5%
1	2,617	2,773,609	2,793,173	\$1,059.84	\$1,067.32	0.7%	69.8%	69.3%
2	17,132	19,493,480	19,715,746	\$1,137.84	\$1,150.81	1.1%	69.7%	69.0%
3	24,603	29,936,097	30,406,096	\$1,216.77	\$1,235.87	1.6%	64.3%	63.3%
4	22,685	33,562,009	34,159,883	\$1,479.48	\$1,505.84	1.8%	64.5%	63.4%
5 - 9	14,556	25,468,140	26,041,476	\$1,749.67	\$1,789.05	2.3%	69.8%	68.3%
10+	1,213	2,754,079	2,811,576	\$2,270.47	\$2,317.87	2.1%	69.2%	67.8%
Total	428,103	399,706,928	399,672,765	\$933.67	\$933.59	0.0%	64.1%	64.1%

1/ Do not include rate changes for motorcycles or other miscellaneous vehicles.

- (1.) In-Force CAR ID 1 and 8 Vehicles, Rating Tiers Companion Policy, Loyal Automobile, New Insurance Client
- (2.) All vehicles rates at the 5/15/11 rate level.
- (3.) All vehicles re-rated with Implicit Adjustment Exclusion Factors set to 1 and Merit Rating discounts and surcharges applied to Part 5.
- (4.) = (2.) / (1.)
- (5.) = (3.) / (1.)
- (6.) = (5.) / (4.) - 1.0
- (7.) Loss Ratio is three year loss pure premium applied to Col. (4.)
- (8.) = (7.) * (4.) / (5.)

Loss Ratio Standard Deviation	
5.6%	5.1%
Improvement:	-9.0%

SERFF Tracking Number: SFTY-127182699 *State:* Massachusetts
First Filing Company: Safety Insurance Company, ... *State Tracking Number:* 11JUN27-699
Company Tracking Number: R111101MAPA
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: MA PPA
Project Name/Number: SDIP adjustment/

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

operator's actual merit rating code. The operator may obtain an official driving record or a driving record from a previous insurer and submit it to Safety. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Safety. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Safety determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it results in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period that resulted in points. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver Plus. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), Personal Injury Protection (Part 2), Property Damage ~~(Part 4) and Collision (Part 7)~~. ~~For the New Policyholder Tier the merit rate adjustment also applies to Part 5.~~

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied.

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of a) more than five years and less than six years, and b) of at least six years. These percentage values may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

operator's actual merit rating code. The operator may obtain an official driving record or a driving record from a previous insurer and submit it to Safety. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Safety. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Safety determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it results in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period that resulted in points. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver Plus. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), Personal Injury Protection (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7). The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied.

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of a) more than five years and less than six years, and b) of at least six years. These percentage values may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

~~Companion Client Tier~~

~~Loyal Client Tier~~

New Insurance Client Tier

Merit Rating

Calculation of the Merit Rate Adjustment

Factors to Apply to Otherwise Applicable Premiums *

Experienced Operators
(Rate Class 50-57, 60-67
or 30)

Inexperienced Operators
(All Other Rate Classes)

Parts 1, 2, 4 and 7

~~Parts 1, 2, 4 and 7~~

Points	Credit Factors	Credit Factors
Excellent Driver Plus	-0.250	N/A
Excellent Driver	-0.150	-0.150
No Adjustment Factors		
0	0.000	0.000
Adjustment Factors		
1	0.400	0.075
2	0.200	0.150
3	0.300	0.225
4	0.600	0.300
5	0.750	0.375
6	0.900	0.450
7	1.050	0.525
8	1.200	0.600
9	1.350	0.675
10	1.500	0.750
11	1.650	0.825
12	1.800	0.900
13	1.950	0.975
14	2.100	1.050
15	2.250	1.125
16	2.400	1.200
17	2.550	1.275
18	2.700	1.350
19	2.850	1.425
20	3.000	1.500
21	3.150	1.575
22	3.300	1.650
23	3.450	1.725
24	3.600	1.800
25	3.750	1.875
26	3.900	1.950
27	4.050	2.025
28	4.200	2.100

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Companion Policy Client Tier
Loyal Automobile Client Tier
New Insurance Client Tier

Merit Rating
Calculation of the Merit Rate Adjustment
Factors to Apply to Otherwise Applicable Premiums *

<u>Points</u>	<u>Credit/Adj Factors</u>		<u>Credit/Adj Factors</u>	
	<u>Experienced Operators</u>		<u>Inexperienced Operators</u>	
	<u>(Rate Class 50-57, 60-67 or 30)</u>		<u>(All Other Rate Classes)</u>	
	<u>Parts 1, 2, 4 and 7</u>	<u>Part 5</u>	<u>Parts 1, 2, 4 and 7</u>	<u>Part 5</u>
<u>Excellent Driver Plus</u>	<u>-0.25</u>	<u>-0.09</u>	<u>N/A</u>	<u>N/A</u>
<u>Excellent Driver</u>	<u>-0.15</u>	<u>0</u>	<u>-0.15</u>	<u>0</u>
<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>1</u>	<u>0.10</u>	<u>0.05</u>	<u>0.075</u>	<u>0.05</u>
<u>2</u>	<u>0.20</u>	<u>0.10</u>	<u>0.150</u>	<u>0.10</u>
<u>3</u>	<u>0.30</u>	<u>0.15</u>	<u>0.225</u>	<u>0.15</u>
<u>4</u>	<u>0.60</u>	<u>0.20</u>	<u>0.300</u>	<u>0.20</u>
<u>5</u>	<u>0.75</u>	<u>0.25</u>	<u>0.375</u>	<u>0.25</u>
<u>6</u>	<u>0.90</u>	<u>0.30</u>	<u>0.450</u>	<u>0.30</u>
<u>7</u>	<u>1.05</u>	<u>0.35</u>	<u>0.525</u>	<u>0.35</u>
<u>8</u>	<u>1.20</u>	<u>0.35</u>	<u>0.600</u>	<u>0.35</u>
<u>9</u>	<u>1.35</u>	<u>0.35</u>	<u>0.675</u>	<u>0.35</u>
<u>10</u>	<u>1.50</u>	<u>0.35</u>	<u>0.750</u>	<u>0.35</u>
<u>11</u>	<u>1.65</u>	<u>0.35</u>	<u>0.825</u>	<u>0.35</u>
<u>12</u>	<u>1.80</u>	<u>0.35</u>	<u>0.900</u>	<u>0.35</u>
<u>13</u>	<u>1.95</u>	<u>0.35</u>	<u>0.975</u>	<u>0.35</u>
<u>14</u>	<u>2.10</u>	<u>0.35</u>	<u>1.050</u>	<u>0.35</u>
<u>15</u>	<u>2.25</u>	<u>0.35</u>	<u>1.125</u>	<u>0.35</u>
<u>16</u>	<u>2.40</u>	<u>0.35</u>	<u>1.200</u>	<u>0.35</u>
<u>17</u>	<u>2.55</u>	<u>0.35</u>	<u>1.275</u>	<u>0.35</u>
<u>18</u>	<u>2.70</u>	<u>0.35</u>	<u>1.350</u>	<u>0.35</u>
<u>19</u>	<u>2.85</u>	<u>0.35</u>	<u>1.425</u>	<u>0.35</u>
<u>20</u>	<u>3.00</u>	<u>0.35</u>	<u>1.500</u>	<u>0.35</u>
<u>21</u>	<u>3.15</u>	<u>0.35</u>	<u>1.575</u>	<u>0.35</u>
<u>22</u>	<u>3.30</u>	<u>0.35</u>	<u>1.650</u>	<u>0.35</u>
<u>23</u>	<u>3.45</u>	<u>0.35</u>	<u>1.725</u>	<u>0.35</u>
<u>24</u>	<u>3.60</u>	<u>0.35</u>	<u>1.800</u>	<u>0.35</u>
<u>25</u>	<u>3.75</u>	<u>0.35</u>	<u>1.875</u>	<u>0.35</u>
<u>26</u>	<u>3.90</u>	<u>0.35</u>	<u>1.950</u>	<u>0.35</u>
<u>27</u>	<u>4.05</u>	<u>0.35</u>	<u>2.025</u>	<u>0.35</u>
<u>28</u>	<u>4.20</u>	<u>0.35</u>	<u>2.100</u>	<u>0.35</u>
<u>29</u>	<u>4.35</u>	<u>0.35</u>	<u>2.175</u>	<u>0.35</u>

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Merit Rating (cont'd)

<u>Points</u>	<u>Merit Rate Adjustment Factors</u>	
29	4.350	2.175
30	4.500	2.250
31	4.650	2.325
32	4.800	2.400
33	4.950	2.475
34	5.100	2.550
35	5.250	2.625
36	5.400	2.700
37	5.550	2.775
38	5.700	2.850
39	5.850	2.925
40	6.000	3.000
41	6.150	3.075
42	6.300	3.150
43	6.450	3.225
44	6.600	3.300
45	6.750	3.375

* Total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount and then summing the results for all coverages.

New Policyholder Tier

Merit Rating

Calculation of the Merit Rate Adjustment

Factors to Apply to Otherwise Applicable Premiums *

<u>Experienced Operators</u> (Rate Class 10, 15 or 30)	<u>Inexperienced Operators</u> (All Other Rate Classes)
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<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>
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<u>Points</u>	<u>Credit Factors</u>			
Excellent Driver Plus	-0.170	-0.170	NA	NA
Excellent Driver	-0.070	-0.070	-0.070	-0.070
<u>No Adjustment Factors</u>				
0	0.000	0.000	0.000	0.000
<u>Adjustment Factors</u>				
1	+0.150	+0.150	+0.075	+0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Points	Merit Rating (cont'd)		Credit/Adj Factors	
	Credit/Adj Factors	Credit/Adj Factors	Credit/Adj Factors	Credit/Adj Factors
<u>30</u>	<u>4.50</u>	<u>0.35</u>	<u>2.250</u>	<u>0.35</u>
<u>31</u>	<u>4.65</u>	<u>0.35</u>	<u>2.325</u>	<u>0.35</u>
<u>32</u>	<u>4.80</u>	<u>0.35</u>	<u>2.400</u>	<u>0.35</u>
<u>33</u>	<u>4.95</u>	<u>0.35</u>	<u>2.475</u>	<u>0.35</u>
<u>34</u>	<u>5.10</u>	<u>0.35</u>	<u>2.550</u>	<u>0.35</u>
<u>35</u>	<u>5.25</u>	<u>0.35</u>	<u>2.625</u>	<u>0.35</u>
<u>36</u>	<u>5.40</u>	<u>0.35</u>	<u>2.700</u>	<u>0.35</u>
<u>37</u>	<u>5.55</u>	<u>0.35</u>	<u>2.775</u>	<u>0.35</u>
<u>38</u>	<u>5.70</u>	<u>0.35</u>	<u>2.850</u>	<u>0.35</u>
<u>39</u>	<u>5.85</u>	<u>0.35</u>	<u>2.925</u>	<u>0.35</u>
<u>40</u>	<u>6.00</u>	<u>0.35</u>	<u>3.000</u>	<u>0.35</u>
<u>41</u>	<u>6.15</u>	<u>0.35</u>	<u>3.075</u>	<u>0.35</u>
<u>42</u>	<u>6.30</u>	<u>0.35</u>	<u>3.150</u>	<u>0.35</u>
<u>43</u>	<u>6.45</u>	<u>0.35</u>	<u>3.225</u>	<u>0.35</u>
<u>44</u>	<u>6.60</u>	<u>0.35</u>	<u>3.300</u>	<u>0.35</u>
<u>45</u>	<u>6.75</u>	<u>0.35</u>	<u>3.375</u>	<u>0.35</u>

* Total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount and then summing the results for all coverages.

New Policyholder Tier

Merit Rating

Calculation of the Merit Rate Adjustment

Factors to Apply to Otherwise Applicable Premiums *

Experienced Operators

(Rate Class 10, 15 or 30)

Inexperienced Operators

(All Other Rate Classes)

Parts 1, 2, 4 and 5

Part 7

Parts 1, 2, 4 and 5

Part 7

Points	Credit Factors			
Excellent Driver Plus	-0.170	-0.170	NA	NA
Excellent Driver	-0.070	-0.070	-0.070	-0.070

No Adjustment Factors

0	0.000	0.000	0.000	0.000
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Adjustment Factors

1	+0.150	+0.150	+0.075	+0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

~~INCREASED LIMITS TABLES AND IMPLICIT ADJUSTMENT EXCLUSION FACTORS~~

~~Unless otherwise specified, the basic limits rates shown on the rate tables are for \$20,000/\$40,000 bodily injury (Parts 4 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 4 premium and Part 5 basic limits premium and then subtracting the adjusted Part 4 premium.~~

~~Adjusted Part 4 premium is determined by applying the Implicit Adjustment Exclusion Factor to the Part 4 premium appearing in the Rate Tables for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.~~

~~There is no adjustment to the part 4 premium for the New Policyholder Tier.~~

Territory	Class	Class	Class	Class	Class	Class	Class	Class
	50-57	73-75	83-85	20-22	25-27	40-42	45-47	30
1	1.018	1.178	1.117	1.001	1.051	1.001	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.024	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.059	1.069	1.059	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.158
16	1.092	1.132	1.102	1.055	1.051	1.055	1.051	1.219
17	1.038	1.110	1.070	1.067	1.038	1.067	1.038	1.162
18	1.088	1.140	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.110	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.234
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.160	1.114	1.065	1.048	1.065	1.048	1.088
28	1.013	1.160	1.114	1.065	1.048	1.065	1.048	1.088
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.106
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

SERFF Tracking Number: SFTY-127182699 *State:* Massachusetts
First Filing Company: Safety Insurance Company, ... *State Tracking Number:* 11JUN27-699
Company Tracking Number: R111101MAPA
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: MA PPA
Project Name/Number: SDIP adjustment/

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Policy 1 - New Business

City/Town/Subdivision	Territory	Average Annual Premium	Average Annual Premium	% Change
		At Current Rates	At Filed Rates	
Petersham	27	318	319	0.31%
Sturbridge	1	342	344	0.58%
Northampton	3	386	388	0.52%
Foxborough	3	386	388	0.52%
Pittsfield	4	410	412	0.49%
Attleborough	5	413	416	0.73%
Bridgewater	6	442	446	0.90%
Plymouth	7	456	460	0.88%
Dedham	8	469	473	0.85%
Framingham	9	514	518	0.78%
Methuen	10	523	528	0.96%
Cambridge	11	544	548	0.74%
Quincy	12	566	570	0.71%
New Bedford	13	619	624	0.81%
Worcester	13	619	624	0.81%
Randolph	14	680	687	1.03%
Revere	15	764	771	0.92%
Chelsea	16	746	752	0.80%
West Roxbury	17	539	543	0.74%
Roslindale	18	663	668	0.75%
Jamaica Plain	19	673	679	0.89%
Hyde Park	20	704	708	0.57%
Dorchester	21	825	832	0.85%
Roxbury	22	904	912	0.88%
Boston Central	23	537	542	0.93%
Brighton	24	594	598	0.67%
South Boston	25	610	615	0.82%
E. Boston/Charlestown	26	707	712	0.71%
Holyoke	40	607	612	0.82%
Lowell	41	627	632	0.80%
Springfield	42	705	712	0.99%
Lynn	43	764	771	0.92%
Lawrence	44	684	690	0.88%
Brockton	45	798	805	0.88%
Barnstable	5	413	416	0.73%
North Adams	2	369	371	0.54%
Fall River	13	619	624	0.81%
Taunton	9	514	518	0.78%
Beverly	5	413	416	0.73%
Gloucester	5	413	416	0.73%
Haverhill	8	469	473	0.85%
Newburyport	1	342	344	0.58%
Peabody	10	523	528	0.96%
Salem	12	566	570	0.71%
Chicopee	9	514	518	0.78%
Westfield	6	442	446	0.90%
Everett	14	680	687	1.03%
Malden	14	680	687	1.03%
Marlborough	5	413	416	0.73%
Medford	12	566	570	0.71%
Melrose	6	442	446	0.90%
Newton	6	442	446	0.90%
Somerville	12	566	570	0.71%
Waltham	7	456	460	0.88%
Woburn	7	456	460	0.88%
Fitchburg	7	456	460	0.88%
Gardner	3	386	388	0.52%
Leominster	5	413	416	0.73%

Policy 1 - Renewals

City/Town/Subdivision	Territory	Average Annual Premium	Average Annual Premium	% Change
		At Current Rates	At Filed Rates	
Petersham	27	281	280	-0.36%
Sturbridge	1	303	302	-0.33%
Northampton	3	342	342	0.00%
Foxborough	3	342	342	0.00%
Pittsfield	4	362	363	0.28%
Attleborough	5	365	365	0.00%
Bridgewater	6	389	389	0.00%
Plymouth	7	403	403	0.00%
Dedham	8	414	414	0.00%
Framingham	9	454	455	0.22%
Methuen	10	462	463	0.22%
Cambridge	11	480	480	0.00%
Quincy	12	500	500	0.00%
New Bedford	13	548	549	0.18%
Worcester	13	548	549	0.18%
Randolph	14	602	603	0.17%
Revere	15	674	675	0.15%
Chelsea	16	660	660	0.00%
West Roxbury	17	477	477	0.00%
Roslindale	18	585	585	0.00%
Jamaica Plain	19	596	596	0.00%
Hyde Park	20	622	621	-0.16%
Dorchester	21	730	729	-0.14%
Roxbury	22	801	800	-0.12%
Boston Central	23	475	475	0.00%
Brighton	24	525	525	0.00%
South Boston	25	540	539	-0.19%
E. Boston/Charlestown	26	624	623	-0.16%
Holyoke	40	537	538	0.19%
Lowell	41	555	556	0.18%
Springfield	42	623	624	0.16%
Lynn	43	675	676	0.15%
Lawrence	44	606	605	-0.17%
Brockton	45	706	706	0.00%
Barnstable	5	365	365	0.00%
North Adams	2	326	326	0.00%
Fall River	13	548	549	0.18%
Taunton	9	454	455	0.22%
Beverly	5	365	365	0.00%
Gloucester	5	365	365	0.00%
Haverhill	8	414	414	0.00%
Newburyport	1	303	302	-0.33%
Peabody	10	462	463	0.22%
Salem	12	500	500	0.00%
Chicopee	9	454	455	0.22%
Westfield	6	389	389	0.00%
Everett	14	602	603	0.17%
Malden	14	602	603	0.17%
Marlborough	5	365	365	0.00%
Medford	12	500	500	0.00%
Melrose	6	389	389	0.00%
Newton	6	389	389	0.00%
Somerville	12	500	500	0.00%
Waltham	7	403	403	0.00%
Woburn	7	403	403	0.00%
Fitchburg	7	403	403	0.00%
Gardner	3	342	342	0.00%
Leominster	5	365	365	0.00%

Policy 2 - New Business

City/Town/Subdivision	Territory	Average Annual Premium	Average Annual Premium	% Change
		At Current Rates	At Filed Rates	
Petersham	27	511	507	-0.78%
Sturbridge	1	541	536	-0.92%
Northampton	3	592	587	-0.84%
Foxborough	3	592	587	-0.84%
Pittsfield	4	615	610	-0.81%
Attleborough	5	626	620	-0.96%
Bridgewater	6	659	652	-1.06%
Plymouth	7	684	677	-1.02%
Dedham	8	704	697	-0.99%
Framingham	9	737	729	-1.09%
Methuen	10	746	738	-1.07%
Cambridge	11	784	774	-1.28%
Quincy	12	822	812	-1.22%
New Bedford	13	883	870	-1.47%
Worcester	13	883	870	-1.47%
Randolph	14	990	975	-1.52%
Revere	15	1142	1125	-1.49%
Chelsea	16	1157	1138	-1.64%
West Roxbury	17	778	769	-1.16%
Roslindale	18	1001	984	-1.70%
Jamaica Plain	19	1040	1024	-1.54%
Hyde Park	20	1064	1042	-2.07%
Dorchester	21	1228	1204	-1.95%
Roxbury	22	1348	1320	-2.08%
Boston Central	23	856	845	-1.29%
Brighton	24	886	873	-1.47%
South Boston	25	966	954	-1.24%
E. Boston/Charlestown	26	1115	1100	-1.35%
Holyoke	40	874	864	-1.14%
Lowell	41	876	863	-1.48%
Springfield	42	1003	990	-1.30%
Lynn	43	1067	1048	-1.78%
Lawrence	44	1054	1038	-1.52%
Brockton	45	1119	1095	-2.14%
Barnstable	5	626	620	-0.96%
North Adams	2	574	570	-0.70%
Fall River	13	883	870	-1.47%
Taunton	9	737	729	-1.09%
Beverly	5	626	620	-0.96%
Gloucester	5	626	620	-0.96%
Haverhill	8	704	697	-0.99%
Newburyport	1	541	536	-0.92%
Peabody	10	746	738	-1.07%
Salem	12	822	812	-1.22%
Chicopee	9	737	729	-1.09%
Westfield	6	659	652	-1.06%
Everett	14	990	975	-1.52%
Malden	14	990	975	-1.52%
Marlborough	5	626	620	-0.96%
Medford	12	822	812	-1.22%
Melrose	6	659	652	-1.06%
Newton	6	659	652	-1.06%
Somerville	12	822	812	-1.22%
Waltham	7	684	677	-1.02%
Woburn	7	684	677	-1.02%
Fitchburg	7	684	677	-1.02%
Gardner	3	592	587	-0.84%
Leominster	5	626	620	-0.96%

Policy 2 - Renewals

City/Town/Subdivision	Territory	Average Annual Premium	Average Annual Premium	% Change
		At Current Rates	At Filed Rates	
Petersham	27	505	501	-0.79%
Sturbridge	1	537	531	-1.12%
Northampton	3	588	583	-0.85%
Foxborough	3	588	583	-0.85%
Pittsfield	4	609	603	-0.99%
Attleborough	5	620	613	-1.13%
Bridgewater	6	654	649	-0.76%
Plymouth	7	679	672	-1.03%
Dedham	8	696	688	-1.15%
Framingham	9	729	720	-1.23%
Methuen	10	737	728	-1.22%
Cambridge	11	776	764	-1.55%
Quincy	12	814	804	-1.23%
New Bedford	13	877	864	-1.48%
Worcester	13	877	864	-1.48%
Randolph	14	981	966	-1.53%
Revere	15	1128	1113	-1.33%
Chelsea	16	1144	1126	-1.57%
West Roxbury	17	770	760	-1.30%
Roslindale	18	990	973	-1.72%
Jamaica Plain	19	1030	1012	-1.75%
Hyde Park	20	1052	1032	-1.90%
Dorchester	21	1215	1189	-2.14%
Roxbury	22	1336	1308	-2.10%
Boston Central	23	846	836	-1.18%
Brighton	24	875	862	-1.49%
South Boston	25	956	943	-1.36%
E. Boston/Charlestown	26	1103	1088	-1.36%
Holyoke	40	864	855	-1.04%
Lowell	41	867	855	-1.38%
Springfield	42	993	981	-1.21%
Lynn	43	1056	1038	-1.70%
Lawrence	44	1043	1028	-1.44%
Brockton	45	1106	1083	-2.08%
Barnstable	5	620	613	-1.13%
North Adams	2	568	565	-0.53%
Fall River	13	877	864	-1.48%
Taunton	9	729	720	-1.23%
Beverly	5	620	613	-1.13%
Gloucester	5	620	613	-1.13%
Haverhill	8	696	688	-1.15%
Newburyport	1	537	531	-1.12%
Peabody	10	737	728	-1.22%
Salem	12	814	804	-1.23%
Chicopee	9	729	720	-1.23%
Westfield	6	654	649	-0.76%
Everett	14	981	966	-1.53%
Malden	14	981	966	-1.53%
Marlborough	5	620	613	-1.13%
Medford	12	814	804	-1.23%
Melrose	6	654	649	-0.76%
Newton	6	654	649	-0.76%
Somerville	12	814	804	-1.23%
Waltham	7	679	672	-1.03%
Woburn	7	679	672	-1.03%
Fitchburg	7	679	672	-1.03%
Gardner	3	588	583	-0.85%
Leominster	5	620	613	-1.13%

Policy 3 - New Business

City/Town/Subdivision	Territory	Average Annual Premium	Average Annual Premium	% Change
		At Current Rates	At Filed Rates	
Petersham	27	1925	1928	0.16%
Sturbridge	1	2093	2095	0.10%
Northampton	3	2281	2285	0.18%
Foxborough	3	2281	2285	0.18%
Pittsfield	4	2445	2450	0.20%
Attleborough	5	2544	2548	0.16%
Bridgewater	6	2707	2711	0.15%
Plymouth	7	2886	2892	0.21%
Dedham	8	2895	2900	0.17%
Framingham	9	3082	3086	0.13%
Methuen	10	3227	3234	0.22%
Cambridge	11	3247	3247	0.00%
Quincy	12	3563	3565	0.06%
New Bedford	13	3715	3712	-0.08%
Worcester	13	3715	3712	-0.08%
Randolph	14	4178	4166	-0.29%
Revere	15	4370	4355	-0.34%
Chelsea	16	4234	4219	-0.35%
West Roxbury	17	3081	3086	0.16%
Roslindale	18	3947	3938	-0.23%
Jamaica Plain	19	3785	3767	-0.48%
Hyde Park	20	4114	4104	-0.24%
Dorchester	21	4549	4536	-0.29%
Roxbury	22	4939	4919	-0.40%
Boston Central	23	3557	3553	-0.11%
Brighton	24	3382	3384	0.06%
South Boston	25	3834	3830	-0.10%
E. Boston/Charlestown	26	4393	4387	-0.14%
Holyoke	40	3524	3519	-0.14%
Lowell	41	3688	3685	-0.08%
Springfield	42	4121	4111	-0.24%
Lynn	43	4290	4275	-0.35%
Lawrence	44	3905	3903	-0.05%
Brockton	45	4333	4321	-0.28%
Barnstable	5	2544	2548	0.16%
North Adams	2	2198	2203	0.23%
Fall River	13	3715	3712	-0.08%
Taunton	9	3082	3086	0.13%
Beverly	5	2544	2548	0.16%
Gloucester	5	2544	2548	0.16%
Haverhill	8	2895	2900	0.17%
Newburyport	1	2093	2095	0.10%
Peabody	10	3227	3234	0.22%
Salem	12	3563	3565	0.06%
Chicopee	9	3082	3086	0.13%
Westfield	6	2707	2711	0.15%
Everett	14	4178	4166	-0.29%
Malden	14	4178	4166	-0.29%
Marlborough	5	2544	2548	0.16%
Medford	12	3563	3565	0.06%
Melrose	6	2707	2711	0.15%
Newton	6	2707	2711	0.15%
Somerville	12	3563	3565	0.06%
Waltham	7	2886	2892	0.21%
Woburn	7	2886	2892	0.21%
Fitchburg	7	2886	2892	0.21%
Gardner	3	2281	2285	0.18%
Leominster	5	2544	2548	0.16%

Policy 3 - Renewals

City/Town/Subdivision	Territory	Average Annual Premium	Average Annual Premium	% Change
		At Current Rates	At Filed Rates	
Petersham	27	1881	1886	0.27%
Sturbridge	1	2048	2052	0.20%
Northampton	3	2229	2231	0.09%
Foxborough	3	2229	2231	0.09%
Pittsfield	4	2392	2394	0.08%
Attleborough	5	2488	2489	0.04%
Bridgewater	6	2651	2653	0.08%
Plymouth	7	2820	2826	0.21%
Dedham	8	2833	2833	0.00%
Framingham	9	3011	3014	0.10%
Methuen	10	3154	3161	0.22%
Cambridge	11	3173	3172	-0.03%
Quincy	12	3482	3482	0.00%
New Bedford	13	3632	3627	-0.14%
Worcester	13	3632	3627	-0.14%
Randolph	14	4079	4070	-0.22%
Revere	15	4274	4258	-0.37%
Chelsea	16	4137	4122	-0.36%
West Roxbury	17	3015	3017	0.07%
Roslindale	18	3853	3846	-0.18%
Jamaica Plain	19	3696	3682	-0.38%
Hyde Park	20	4020	4012	-0.20%
Dorchester	21	4449	4438	-0.25%
Roxbury	22	4830	4814	-0.33%
Boston Central	23	3477	3476	-0.03%
Brighton	24	3304	3306	0.06%
South Boston	25	3746	3744	-0.05%
E. Boston/Charlestown	26	4293	4288	-0.12%
Holyoke	40	3443	3440	-0.09%
Lowell	41	3604	3600	-0.11%
Springfield	42	4030	4020	-0.25%
Lynn	43	4196	4183	-0.31%
Lawrence	44	3818	3815	-0.08%
Brockton	45	4241	4228	-0.31%
Barnstable	5	2488	2489	0.04%
North Adams	2	2149	2152	0.14%
Fall River	13	3632	3627	-0.14%
Taunton	9	3011	3014	0.10%
Beverly	5	2488	2489	0.04%
Gloucester	5	2488	2489	0.04%
Haverhill	8	2833	2833	0.00%
Newburyport	1	2048	2052	0.20%
Peabody	10	3154	3161	0.22%
Salem	12	3482	3482	0.00%
Chicopee	9	3011	3014	0.10%
Westfield	6	2651	2653	0.08%
Everett	14	4079	4070	-0.22%
Malden	14	4079	4070	-0.22%
Marlborough	5	2488	2489	0.04%
Medford	12	3482	3482	0.00%
Melrose	6	2651	2653	0.08%
Newton	6	2651	2653	0.08%
Somerville	12	3482	3482	0.00%
Waltham	7	2820	2826	0.21%
Woburn	7	2820	2826	0.21%
Fitchburg	7	2820	2826	0.21%
Gardner	3	2229	2231	0.09%
Leominster	5	2488	2489	0.04%

Policy 4 - New Business

City/Town/Subdivision	Territory	Average Annual Premium	Average Annual Premium	% Change
		At Current Rates	At Filed Rates	
Petersham	27	789	790	0.13%
Sturbridge	1	851	846	-0.59%
Northampton	3	954	955	0.10%
Foxborough	3	954	955	0.10%
Pittsfield	4	993	994	0.10%
Attleborough	5	1008	1007	-0.10%
Bridgewater	6	1069	1071	0.19%
Plymouth	7	1105	1106	0.09%
Dedham	8	1140	1140	0.00%
Framingham	9	1223	1224	0.08%
Methuen	10	1254	1255	0.08%
Cambridge	11	1301	1299	-0.15%
Quincy	12	1351	1351	0.00%
New Bedford	13	1497	1492	-0.33%
Worcester	13	1497	1492	-0.33%
Randolph	14	1630	1628	-0.12%
Revere	15	1854	1850	-0.22%
Chelsea	16	1982	1974	-0.40%
West Roxbury	17	1275	1273	-0.16%
Roslindale	18	1688	1684	-0.24%
Jamaica Plain	19	1751	1749	-0.11%
Hyde Park	20	1776	1763	-0.73%
Dorchester	21	2139	2131	-0.37%
Roxbury	22	2357	2346	-0.47%
Boston Central	23	1408	1406	-0.14%
Brighton	24	1443	1441	-0.14%
South Boston	25	1594	1591	-0.19%
E. Boston/Charlestown	26	1850	1848	-0.11%
Holyoke	40	1455	1458	0.21%
Lowell	41	1505	1504	-0.07%
Springfield	42	1708	1710	0.12%
Lynn	43	1838	1832	-0.33%
Lawrence	44	1845	1842	-0.16%
Brockton	45	1925	1919	-0.31%
Barnstable	5	1008	1007	-0.10%
North Adams	2	915	917	0.22%
Fall River	13	1497	1492	-0.33%
Taunton	9	1223	1224	0.08%
Beverly	5	1008	1007	-0.10%
Gloucester	5	1008	1007	-0.10%
Haverhill	8	1140	1140	0.00%
Newburyport	1	851	846	-0.59%
Peabody	10	1254	1255	0.08%
Salem	12	1351	1351	0.00%
Chicopee	9	1223	1224	0.08%
Westfield	6	1069	1071	0.19%
Everett	14	1630	1628	-0.12%
Malden	14	1630	1628	-0.12%
Marlborough	5	1008	1007	-0.10%
Medford	12	1351	1351	0.00%
Melrose	6	1069	1071	0.19%
Newton	6	1069	1071	0.19%
Somerville	12	1351	1351	0.00%
Waltham	7	1105	1106	0.09%
Woburn	7	1105	1106	0.09%
Fitchburg	7	1105	1106	0.09%
Gardner	3	954	955	0.10%
Leominster	5	1008	1007	-0.10%

Policy 4 - Renewals

City/Town/Subdivision	Territory	Average Annual Premium	Average Annual Premium	% Change
		At Current Rates	At Filed Rates	
Petersham	27	785	785	0.00%
Sturbridge	1	844	840	-0.47%
Northampton	3	946	947	0.11%
Foxborough	3	946	947	0.11%
Pittsfield	4	986	987	0.10%
Attleborough	5	1001	1001	0.00%
Bridgewater	6	1058	1060	0.19%
Plymouth	7	1094	1094	0.00%
Dedham	8	1128	1129	0.09%
Framingham	9	1209	1210	0.08%
Methuen	10	1238	1240	0.16%
Cambridge	11	1287	1286	-0.08%
Quincy	12	1338	1336	-0.15%
New Bedford	13	1484	1479	-0.34%
Worcester	13	1484	1479	-0.34%
Randolph	14	1613	1610	-0.19%
Revere	15	1839	1835	-0.22%
Chelsea	16	1964	1956	-0.41%
West Roxbury	17	1260	1258	-0.16%
Roslindale	18	1671	1667	-0.24%
Jamaica Plain	19	1733	1731	-0.12%
Hyde Park	20	1758	1746	-0.68%
Dorchester	21	2119	2111	-0.38%
Roxbury	22	2334	2325	-0.39%
Boston Central	23	1394	1392	-0.14%
Brighton	24	1428	1426	-0.14%
South Boston	25	1578	1575	-0.19%
E. Boston/Charlestown	26	1833	1831	-0.11%
Holyoke	40	1440	1443	0.21%
Lowell	41	1488	1487	-0.07%
Springfield	42	1692	1694	0.12%
Lynn	43	1822	1817	-0.27%
Lawrence	44	1827	1825	-0.11%
Brockton	45	1910	1902	-0.42%
Barnstable	5	1001	1001	0.00%
North Adams	2	910	911	0.11%
Fall River	13	1484	1479	-0.34%
Taunton	9	1209	1210	0.08%
Beverly	5	1001	1001	0.00%
Gloucester	5	1001	1001	0.00%
Haverhill	8	1128	1129	0.09%
Newburyport	1	844	840	-0.47%
Peabody	10	1238	1240	0.16%
Salem	12	1338	1336	-0.15%
Chicopee	9	1209	1210	0.08%
Westfield	6	1058	1060	0.19%
Everett	14	1613	1610	-0.19%
Malden	14	1613	1610	-0.19%
Marlborough	5	1001	1001	0.00%
Medford	12	1338	1336	-0.15%
Melrose	6	1058	1060	0.19%
Newton	6	1058	1060	0.19%
Somerville	12	1338	1336	-0.15%
Waltham	7	1094	1094	0.00%
Woburn	7	1094	1094	0.00%
Fitchburg	7	1094	1094	0.00%
Gardner	3	946	947	0.11%
Leominster	5	1001	1001	0.00%

SERFF Tracking Number: SFTY-127182699 *State:* Massachusetts
First Filing Company: Safety Insurance Company, ... *State Tracking Number:* 11JUN27-699
Company Tracking Number: R111101MAPA
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: MA PPA
Project Name/Number: SDIP adjustment/

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Code	Name	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
2	BROCKTON	805	1095	4321	1919	805	2467	2793
10	ABINGTON	473	697	2900	1140	473	1560	1774
11	BRIDGEWATER	446	652	2711	1071	446	1462	1663
12	HINGHAM	412	610	2450	994	412	1361	1553
13	MIDDLEBOROUGH	446	652	2711	1071	446	1462	1663
14	PLYMOUTH	460	677	2892	1106	460	1518	1731
15	ROCKLAND	518	729	3086	1224	518	1638	1860
16	WAREHAM	473	697	2900	1140	473	1560	1774
17	WHITMAN	473	697	2900	1140	473	1560	1774
21	BARNSTABLE	416	620	2548	1007	416	1378	1575
30	CARVER	460	677	2892	1106	460	1518	1731
31	DUXBURY	388	587	2285	955	388	1301	1487
32	E BRIDGEWATER	446	652	2711	1071	446	1462	1663
33	HANOVER	412	610	2450	994	412	1361	1553
34	HANSON	416	620	2548	1007	416	1378	1575
35	HULL	518	729	3086	1224	518	1638	1860
36	KINGSTON	412	610	2450	994	412	1361	1553
37	LAKEVILLE	416	620	2548	1007	416	1378	1575
38	MARION	388	587	2285	955	388	1301	1487
39	MARSHFIELD	460	677	2892	1106	460	1518	1731
40	MATTAPOISETT	388	587	2285	955	388	1301	1487
41	NORWELL	388	587	2285	955	388	1301	1487
42	PEMBROKE	446	652	2711	1071	446	1462	1663
43	ROCHESTER	388	587	2285	955	388	1301	1487
44	SCITUATE	446	652	2711	1071	446	1462	1663
45	WEST BRIDGEWATER	473	697	2900	1140	473	1560	1774
50	BOURNE	412	610	2450	994	412	1361	1553
51	CHATHAM	319	507	1928	790	319	1118	1286
52	DENNIS	319	507	1928	790	319	1118	1286
53	EDGARTOWN	319	507	1928	790	319	1118	1286
54	FALMOUTH	388	587	2285	955	388	1301	1487
55	HARWICH	319	507	1928	790	319	1118	1286
56	NANTUCKET	319	507	1928	790	319	1118	1286
57	OAK BLUFFS	319	507	1928	790	319	1118	1286
58	ORLEANS	319	507	1928	790	319	1118	1286
59	PROVINCETOWN	319	507	1928	790	319	1118	1286
60	SANDWICH	388	587	2285	955	388	1301	1487
61	TISBURY	319	507	1928	790	319	1118	1286
62	YARMOUTH	412	610	2450	994	412	1361	1553
70	HALIFAX	416	620	2548	1007	416	1378	1575
71	PLYMPTON	446	652	2711	1071	446	1462	1663
80	BREWSTER	319	507	1928	790	319	1118	1286
81	CHILMARK	319	507	1928	790	319	1118	1286
82	EASTHAM	319	507	1928	790	319	1118	1286
83	GAY HEAD	319	507	1928	790	319	1118	1286
84	GOSNOLD	319	507	1928	790	319	1118	1286
85	MASHPEE	416	620	2548	1007	416	1378	1575
86	TRURO	319	507	1928	790	319	1118	1286
87	WELLFLEET	319	507	1928	790	319	1118	1286
88	WEST TISBURY	319	507	1928	790	319	1118	1286
102	PITTSFIELD	412	610	2450	994	412	1361	1553
110	ADAMS	319	507	1928	790	319	1118	1286
111	GREAT BARRINGTON	344	536	2095	846	344	1188	1365
112	NO ADAMS	371	570	2203	917	371	1262	1450
130	CHESHIRE	319	507	1928	790	319	1118	1286
131	CLARKSBURG	319	507	1928	790	319	1118	1286
132	DALTON	319	507	1928	790	319	1118	1286
133	HINSDALE	371	570	2203	917	371	1262	1450
134	LANESBOROUGH	344	536	2095	846	344	1188	1365
135	LEE	319	507	1928	790	319	1118	1286
136	LENOX	319	507	1928	790	319	1118	1286
137	SHEFFIELD	319	507	1928	790	319	1118	1286
138	STOCKBRIDGE	344	536	2095	846	344	1188	1365
139	WEST STOCKBRIDGE	344	536	2095	846	344	1188	1365

140 WILLIAMSTOWN	319	507	1928	790	319	1118	1286
170 ALFORD	319	507	1928	790	319	1118	1286
171 BECKET	371	570	2203	917	371	1262	1450
172 EGREMONT	319	507	1928	790	319	1118	1286
173 FLORIDA	371	570	2203	917	371	1262	1450
174 HANCOCK	319	507	1928	790	319	1118	1286
175 MONTEREY	319	507	1928	790	319	1118	1286
176 MT WASHINGTON	319	507	1928	790	319	1118	1286
177 NEW ASHFORD	344	536	2095	846	344	1188	1365
178 NEW MARLBOROUGH	319	507	1928	790	319	1118	1286
179 OTIS	319	507	1928	790	319	1118	1286
180 PERU	344	536	2095	846	344	1188	1365
181 RICHMOND	319	507	1928	790	319	1118	1286
182 SANDSFIELD	319	507	1928	790	319	1118	1286
183 SAVOY	319	507	1928	790	319	1118	1286
184 TYRINGHAM	319	507	1928	790	319	1118	1286
185 WASHINGTON	319	507	1928	790	319	1118	1286
186 WINDSOR	344	536	2095	846	344	1188	1365
200 NEW BEDFORD	624	870	3712	1492	624	1958	2218
201 FALL RIVER	624	870	3712	1492	624	1958	2218
202 TAUNTON	518	729	3086	1224	518	1638	1860
210 ATTLEBORO	416	620	2548	1007	416	1378	1575
211 DARTMOUTH	460	677	2892	1106	460	1518	1731
212 EASTON	460	677	2892	1106	460	1518	1731
213 FAIRHAVEN	460	677	2892	1106	460	1518	1731
214 MANSFIELD	388	587	2285	955	388	1301	1487
215 NO ATTLEBOROUGH	388	587	2285	955	388	1301	1487
230 ACUSHNET	460	677	2892	1106	460	1518	1731
231 BERKLEY	446	652	2711	1071	446	1462	1663
232 DIGHTON	416	620	2548	1007	416	1378	1575
233 FREETOWN	416	620	2548	1007	416	1378	1575
234 NORTON	416	620	2548	1007	416	1378	1575
235 RAYNHAM	446	652	2711	1071	446	1462	1663
236 REHOBOTH	412	610	2450	994	412	1361	1553
237 SEEKONK	412	610	2450	994	412	1361	1553
238 SOMERSET	446	652	2711	1071	446	1462	1663
239 SWANSEA	416	620	2548	1007	416	1378	1575
240 WESTPORT	416	620	2548	1007	416	1378	1575
300 LYNN	771	1048	4275	1832	771	2364	2675
302 HAVERHILL	473	697	2900	1140	473	1560	1774
303 LAWRENCE	690	1038	3903	1842	690	2252	2599
304 SALEM	570	812	3565	1351	570	1834	2070
310 AMESBURY	371	570	2203	917	371	1262	1450
311 ANDOVER	388	587	2285	955	388	1301	1487
312 BEVERLY	416	620	2548	1007	416	1378	1575
313 DANVERS	416	620	2548	1007	416	1378	1575
314 GLOUCESTER	416	620	2548	1007	416	1378	1575
315 IPSWICH	371	570	2203	917	371	1262	1450
316 MARBLEHEAD	412	610	2450	994	412	1361	1553
317 METHUEN	528	738	3234	1255	528	1650	1882
318 NEWBURYPORT	344	536	2095	846	344	1188	1365
319 NO ANDOVER	416	620	2548	1007	416	1378	1575
320 PEABODY	528	738	3234	1255	528	1650	1882
321 SAUGUS	570	812	3565	1351	570	1834	2070
322 SWAMPSCOTT	518	729	3086	1224	518	1638	1860
330 ESSEX	371	570	2203	917	371	1262	1450
331 GEORGETOWN	388	587	2285	955	388	1301	1487
332 GROVELAND	388	587	2285	955	388	1301	1487
333 HAMILTON	344	536	2095	846	344	1188	1365
334 LYNNFIELD	460	677	2892	1106	460	1518	1731
335 MANCHESTER	319	507	1928	790	319	1118	1286
336 MERRIMAC	388	587	2285	955	388	1301	1487
337 MIDDLETON	446	652	2711	1071	446	1462	1663
338 NAHANT	473	697	2900	1140	473	1560	1774
339 NEWBURY	344	536	2095	846	344	1188	1365

340 ROCKPORT	371	570	2203	917	371	1262	1450
341 ROWLEY	388	587	2285	955	388	1301	1487
342 SALISBURY	416	620	2548	1007	416	1378	1575
343 WENHAM	371	570	2203	917	371	1262	1450
344 WEST NEWBURY	319	507	1928	790	319	1118	1286
370 BOXFORD	388	587	2285	955	388	1301	1487
371 TOPSFIELD	412	610	2450	994	412	1361	1553
400 SPRINGFIELD	712	990	4111	1710	712	2215	2512
402 CHICOPEE	518	729	3086	1224	518	1638	1860
403 HOLYOKE	612	864	3519	1458	612	1942	2197
410 GREENFIELD	388	587	2285	955	388	1301	1487
411 MONTAGUE	319	507	1928	790	319	1118	1286
412 ORANGE	371	570	2203	917	371	1262	1450
420 AGAWAM	460	677	2892	1106	460	1518	1731
421 LUDLOW	460	677	2892	1106	460	1518	1731
422 MONSON	388	587	2285	955	388	1301	1487
423 PALMER	412	610	2450	994	412	1361	1553
424 WESTFIELD	446	652	2711	1071	446	1462	1663
425 WEST SPRINGFIELD	528	738	3234	1255	528	1650	1882
430 BUCKLAND	319	507	1928	790	319	1118	1286
431 COLRAIN	344	536	2095	846	344	1188	1365
432 DEERFIELD	319	507	1928	790	319	1118	1286
433 ERVING	319	507	1928	790	319	1118	1286
434 NORTHFIELD	319	507	1928	790	319	1118	1286
435 SHELBURNE	344	536	2095	846	344	1188	1365
436 SUNDERLAND	388	587	2285	955	388	1301	1487
437 WHATELY	319	507	1928	790	319	1118	1286
440 CHESTER	344	536	2095	846	344	1188	1365
441 E LONGMEADOW	446	652	2711	1071	446	1462	1663
442 LONGMEADOW	412	610	2450	994	412	1361	1553
443 RUSSELL	388	587	2285	955	388	1301	1487
444 SOUTHWICK	412	610	2450	994	412	1361	1553
445 WILBRAHAM	416	620	2548	1007	416	1378	1575
470 ASHFIELD	319	507	1928	790	319	1118	1286
471 BERNARDSTON	319	507	1928	790	319	1118	1286
472 CHARLEMONT	319	507	1928	790	319	1118	1286
473 CONWAY	319	507	1928	790	319	1118	1286
474 GILL	319	507	1928	790	319	1118	1286
475 HAWLEY	319	507	1928	790	319	1118	1286
476 HEATH	371	570	2203	917	371	1262	1450
477 LEVERETT	344	536	2095	846	344	1188	1365
478 LEYDEN	344	536	2095	846	344	1188	1365
479 MONROE	344	536	2095	846	344	1188	1365
480 NEW SALEM	319	507	1928	790	319	1118	1286
481 ROWE	319	507	1928	790	319	1118	1286
482 SHUTESBURY	371	570	2203	917	371	1262	1450
483 WARWICK	319	507	1928	790	319	1118	1286
484 WENDELL	319	507	1928	790	319	1118	1286
490 BLANDFORD	388	587	2285	955	388	1301	1487
491 BRIMFIELD	388	587	2285	955	388	1301	1487
492 GRANVILLE	371	570	2203	917	371	1262	1450
493 HAMPDEN	416	620	2548	1007	416	1378	1575
494 HOLLAND	344	536	2095	846	344	1188	1365
495 MONTGOMERY	319	507	1928	790	319	1118	1286
496 TOLLAND	344	536	2095	846	344	1188	1365
497 WALES	371	570	2203	917	371	1262	1450
510 AMHERST	416	620	2548	1007	416	1378	1575
511 EASTHAMPTON	388	587	2285	955	388	1301	1487
512 NORTHAMPTON	388	587	2285	955	388	1301	1487
513 SOUTH HADLEY	412	610	2450	994	412	1361	1553
514 WARE	388	587	2285	955	388	1301	1487
530 BELCHERTOWN	388	587	2285	955	388	1301	1487
531 HADLEY	319	507	1928	790	319	1118	1286
532 HATFIELD	319	507	1928	790	319	1118	1286
533 HUNTINGTON	371	570	2203	917	371	1262	1450

534 WILLIAMSBURG	319	507	1928	790	319	1118	1286
570 CHESTERFIELD	319	507	1928	790	319	1118	1286
571 CUMMINGTON	319	507	1928	790	319	1118	1286
573 GOSHEN	319	507	1928	790	319	1118	1286
574 GRANBY	412	610	2450	994	412	1361	1553
576 MIDDLEFIELD	344	536	2095	846	344	1188	1365
577 PELHAM	319	507	1928	790	319	1118	1286
578 PLAINFIELD	319	507	1928	790	319	1118	1286
580 SOUTHAMPTON	344	536	2095	846	344	1188	1365
581 WESTHAMPTON	319	507	1928	790	319	1118	1286
582 WORTHINGTON	344	536	2095	846	344	1188	1365
600 CAMBRIDGE	548	774	3247	1299	548	1734	1972
601 LOWELL	632	863	3685	1504	632	1938	2205
602 EVERETT	687	975	4166	1628	687	2209	2486
603 MALDEN	687	975	4166	1628	687	2209	2486
604 MEDFORD	570	812	3565	1351	570	1834	2070
605 NEWTON	446	652	2711	1071	446	1462	1663
606 SOMERVILLE	570	812	3565	1351	570	1834	2070
607 WALTHAM	460	677	2892	1106	460	1518	1731
608 WATERTOWN	460	677	2892	1106	460	1518	1731
610 ARLINGTON	412	610	2450	994	412	1361	1553
611 BELMONT	388	587	2285	955	388	1301	1487
612 CHELMSFORD	371	570	2203	917	371	1262	1450
613 CONCORD	319	507	1928	790	319	1118	1286
614 DRACUT	446	652	2711	1071	446	1462	1663
615 FRAMINGHAM	518	729	3086	1224	518	1638	1860
616 HUDSON	388	587	2285	955	388	1301	1487
617 LEXINGTON	371	570	2203	917	371	1262	1450
618 MARLBOROUGH	416	620	2548	1007	416	1378	1575
619 MELROSE	446	652	2711	1071	446	1462	1663
620 MAYNARD	319	507	1928	790	319	1118	1286
621 NATICK	388	587	2285	955	388	1301	1487
622 READING	388	587	2285	955	388	1301	1487
623 STONEHAM	473	697	2900	1140	473	1560	1774
624 WAKEFIELD	446	652	2711	1071	446	1462	1663
625 WINCHESTER	388	587	2285	955	388	1301	1487
626 WOBURN	460	677	2892	1106	460	1518	1731
630 ACTON	319	507	1928	790	319	1118	1286
631 ASHLAND	416	620	2548	1007	416	1378	1575
632 AYER	388	587	2285	955	388	1301	1487
633 BEDFORD	371	570	2203	917	371	1262	1450
634 BILLERICA	416	620	2548	1007	416	1378	1575
635 BURLINGTON	412	610	2450	994	412	1361	1553
636 GROTON	319	507	1928	790	319	1118	1286
637 HOLLISTON	371	570	2203	917	371	1262	1450
638 HOPKINTON	319	507	1928	790	319	1118	1286
639 LINCOLN	344	536	2095	846	344	1188	1365
640 LITTLETON	319	507	1928	790	319	1118	1286
641 NO READING	416	620	2548	1007	416	1378	1575
642 PEPPERELL	319	507	1928	790	319	1118	1286
643 SHIRLEY	371	570	2203	917	371	1262	1450
644 STOW	319	507	1928	790	319	1118	1286
645 SUDBURY	319	507	1928	790	319	1118	1286
646 TEWKSBURY	416	620	2548	1007	416	1378	1575
647 TOWNSEND	319	507	1928	790	319	1118	1286
648 TYNGSBOROUGH	388	587	2285	955	388	1301	1487
649 WAYLAND	371	570	2203	917	371	1262	1450
650 WESTFORD	319	507	1928	790	319	1118	1286
651 WESTON	388	587	2285	955	388	1301	1487
652 WILMINGTON	412	610	2450	994	412	1361	1553
670 ASHBY	344	536	2095	846	344	1188	1365
671 BOXBOROUGH	319	507	1928	790	319	1118	1286
672 CARLISLE	319	507	1928	790	319	1118	1286
673 DUNSTABLE	344	536	2095	846	344	1188	1365
674 SHERBORN	344	536	2095	846	344	1188	1365

702 BROOKLINE	473	697	2900	1140	473	1560	1774
703 QUINCY	570	812	3565	1351	570	1834	2070
710 BRAINTREE	473	697	2900	1140	473	1560	1774
711 CANTON	473	697	2900	1140	473	1560	1774
712 DEDHAM	473	697	2900	1140	473	1560	1774
713 FRANKLIN	344	536	2095	846	344	1188	1365
714 MILTON	548	774	3247	1299	548	1734	1972
715 NEEDHAM	371	570	2203	917	371	1262	1450
716 NORWOOD	460	677	2892	1106	460	1518	1731
717 RANDOLPH	687	975	4166	1628	687	2209	2486
718 STOUGHTON	570	812	3565	1351	570	1834	2070
719 WALPOLE	412	610	2450	994	412	1361	1553
720 WELLESLEY	344	536	2095	846	344	1188	1365
721 WEYMOUTH	518	729	3086	1224	518	1638	1860
730 AVON	548	774	3247	1299	548	1734	1972
731 BELLINGHAM	388	587	2285	955	388	1301	1487
732 COHASSET	412	610	2450	994	412	1361	1553
733 DOVER	371	570	2203	917	371	1262	1450
734 FOXBOROUGH	388	587	2285	955	388	1301	1487
735 HOLBROOK	548	774	3247	1299	548	1734	1972
736 MEDFIELD	319	507	1928	790	319	1118	1286
737 MEDWAY	319	507	1928	790	319	1118	1286
738 MILLIS	319	507	1928	790	319	1118	1286
739 NORFOLK	344	536	2095	846	344	1188	1365
740 PLAINVILLE	412	610	2450	994	412	1361	1553
741 SHARON	446	652	2711	1071	446	1462	1663
742 WESTWOOD	412	610	2450	994	412	1361	1553
743 WRENTHAM	371	570	2203	917	371	1262	1450
802 CHELSEA	752	1138	4219	1974	752	2490	2849
803 REVERE	771	1125	4355	1850	771	2547	2853
810 WINTHROP	624	870	3712	1492	624	1958	2218
815 WEST ROXBURY	543	769	3086	1273	543	1736	1965
816 ROSLINDALE	668	984	3938	1684	668	2180	2482
817 JAMAICA PLAIN	679	1024	3767	1749	679	2257	2578
818 HYDE PARK	708	1042	4104	1763	708	2326	2631
819 DORCHESTER	832	1204	4536	2131	832	2652	3025
820 ROXBURY	912	1320	4919	2346	912	2910	3321
821 BOSTON CENTRAL	542	845	3553	1406	542	1859	2125
822 BRIGHTON	598	873	3384	1441	598	1964	2219
823 SOUTH BOSTON	615	954	3830	1591	615	2105	2396
824 E BOSTON/CHARLESTOWN	712	1100	4387	1848	712	2434	2764
900 WORCESTER	624	870	3712	1492	624	1958	2218
902 FITCHBURG	460	677	2892	1106	460	1518	1731
910 ATHOL	388	587	2285	955	388	1301	1487
911 CLINTON	446	652	2711	1071	446	1462	1663
912 GARDNER	388	587	2285	955	388	1301	1487
913 GRAFTON	388	587	2285	955	388	1301	1487
914 LEOMINSTER	416	620	2548	1007	416	1378	1575
915 MILFORD	416	620	2548	1007	416	1378	1575
916 MILLBURY	412	610	2450	994	412	1361	1553
917 NORTHBRIDGE	388	587	2285	955	388	1301	1487
918 SHREWSBURY	416	620	2548	1007	416	1378	1575
919 SOUTHBRIDGE	446	652	2711	1071	446	1462	1663
920 SPENCER	446	652	2711	1071	446	1462	1663
921 UXBRIDGE	319	507	1928	790	319	1118	1286
922 WEBSTER	460	677	2892	1106	460	1518	1731
923 WESTBOROUGH	371	570	2203	917	371	1262	1450
924 WINCHENDON	388	587	2285	955	388	1301	1487
930 ASHBURNHAM	344	536	2095	846	344	1188	1365
931 AUBURN	446	652	2711	1071	446	1462	1663
932 BARRE	371	570	2203	917	371	1262	1450
933 BERLIN	319	507	1928	790	319	1118	1286
934 BLACKSTONE	371	570	2203	917	371	1262	1450
935 BROOKFIELD	388	587	2285	955	388	1301	1487
936 CHARLTON	412	610	2450	994	412	1361	1553

937 DOUGLAS	371	570	2203	917	371	1262	1450
938 DUDLEY	388	587	2285	955	388	1301	1487
939 HARDWICK	319	507	1928	790	319	1118	1286
940 HOLDEN	388	587	2285	955	388	1301	1487
941 HOPEDALE	371	570	2203	917	371	1262	1450
942 HUBBARDSTON	344	536	2095	846	344	1188	1365
943 LANCASTER	371	570	2203	917	371	1262	1450
944 LEICESTER	460	677	2892	1106	460	1518	1731
945 LUNENBURG	344	536	2095	846	344	1188	1365
946 MENDON	319	507	1928	790	319	1118	1286
947 MILLVILLE	344	536	2095	846	344	1188	1365
948 NO BROOKFIELD	388	587	2285	955	388	1301	1487
949 NORTHBOROUGH	319	507	1928	790	319	1118	1286
950 OXFORD	416	620	2548	1007	416	1378	1575
951 RUTLAND	388	587	2285	955	388	1301	1487
952 SOUTHBOROUGH	319	507	1928	790	319	1118	1286
953 STERLING	319	507	1928	790	319	1118	1286
954 STURBRIDGE	344	536	2095	846	344	1188	1365
955 SUTTON	319	507	1928	790	319	1118	1286
956 TEMPLETON	319	507	1928	790	319	1118	1286
957 UPTON	319	507	1928	790	319	1118	1286
958 WARREN	388	587	2285	955	388	1301	1487
959 WEST BOYLSTON	371	570	2203	917	371	1262	1450
960 WEST BROOKFIELD	319	507	1928	790	319	1118	1286
961 WESTMINSTER	344	536	2095	846	344	1188	1365
970 BOLTON	344	536	2095	846	344	1188	1365
971 BOYLSTON	371	570	2203	917	371	1262	1450
973 E BROOKFIELD	371	570	2203	917	371	1262	1450
974 HARVARD	319	507	1928	790	319	1118	1286
975 NEW BRAintree	319	507	1928	790	319	1118	1286
976 OAKHAM	344	536	2095	846	344	1188	1365
977 PAXTON	416	620	2548	1007	416	1378	1575
978 PETERSHAM	319	507	1928	790	319	1118	1286
979 PHILLIPSTON	344	536	2095	846	344	1188	1365
980 PRINCETON	319	507	1928	790	319	1118	1286
981 ROYALSTON	344	536	2095	846	344	1188	1365

Code	Name	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
2	BROCKTON	805	1056	4191	1905	805	2371	2726
10	ABINGTON	473	670	2809	1131	473	1490	1727
11	BRIDGEWATER	446	627	2626	1063	446	1399	1621
12	HINGHAM	412	587	2371	986	412	1303	1516
13	MIDDLEBOROUGH	446	627	2626	1063	446	1399	1621
14	PLYMOUTH	460	651	2799	1098	460	1453	1687
15	ROCKLAND	518	702	2988	1215	518	1570	1815
16	WAREHAM	473	670	2809	1131	473	1490	1727
17	WHITMAN	473	670	2809	1131	473	1490	1727
21	BARNSTABLE	416	595	2462	1000	416	1320	1534
30	CARVER	460	651	2799	1098	460	1453	1687
31	DUXBURY	388	564	2210	947	388	1245	1449
32	E BRIDGEWATER	446	627	2626	1063	446	1399	1621
33	HANOVER	412	587	2371	986	412	1303	1516
34	HANSON	416	595	2462	1000	416	1320	1534
35	HULL	518	702	2988	1215	518	1570	1815
36	KINGSTON	412	587	2371	986	412	1303	1516
37	LAKEVILLE	416	595	2462	1000	416	1320	1534
38	MARION	388	564	2210	947	388	1245	1449
39	MARSHFIELD	460	651	2799	1098	460	1453	1687
40	MATTAPOISETT	388	564	2210	947	388	1245	1449
41	NORWELL	388	564	2210	947	388	1245	1449
42	PEMBROKE	446	627	2626	1063	446	1399	1621
43	ROCHESTER	388	564	2210	947	388	1245	1449
44	SCITUATE	446	627	2626	1063	446	1399	1621
45	WEST BRIDGEWATER	473	670	2809	1131	473	1490	1727
50	BOURNE	412	587	2371	986	412	1303	1516
51	CHATHAM	319	487	1860	782	319	1068	1252
52	DENNIS	319	487	1860	782	319	1068	1252
53	EDGARTOWN	319	487	1860	782	319	1068	1252
54	FALMOUTH	388	564	2210	947	388	1245	1449
55	HARWICH	319	487	1860	782	319	1068	1252
56	NANTUCKET	319	487	1860	782	319	1068	1252
57	OAK BLUFFS	319	487	1860	782	319	1068	1252
58	ORLEANS	319	487	1860	782	319	1068	1252
59	PROVINCETOWN	319	487	1860	782	319	1068	1252
60	SANDWICH	388	564	2210	947	388	1245	1449
61	TISBURY	319	487	1860	782	319	1068	1252
62	YARMOUTH	412	587	2371	986	412	1303	1516
70	HALIFAX	416	595	2462	1000	416	1320	1534
71	PLYMPTON	446	627	2626	1063	446	1399	1621
80	BREWSTER	319	487	1860	782	319	1068	1252
81	CHILMARK	319	487	1860	782	319	1068	1252
82	EASTHAM	319	487	1860	782	319	1068	1252
83	GAY HEAD	319	487	1860	782	319	1068	1252
84	GOSNOLD	319	487	1860	782	319	1068	1252
85	MASHPEE	416	595	2462	1000	416	1320	1534
86	TRURO	319	487	1860	782	319	1068	1252
87	WELLFLEET	319	487	1860	782	319	1068	1252
88	WEST TISBURY	319	487	1860	782	319	1068	1252
102	PITTSFIELD	412	587	2371	986	412	1303	1516
110	ADAMS	319	487	1860	782	319	1068	1252
111	GREAT BARRINGTON	344	515	2026	840	344	1137	1330
112	NO ADAMS	371	548	2131	909	371	1206	1412
130	CHESHIRE	319	487	1860	782	319	1068	1252
131	CLARKSBURG	319	487	1860	782	319	1068	1252
132	DALTON	319	487	1860	782	319	1068	1252
133	HINSDALE	371	548	2131	909	371	1206	1412
134	LANESBOROUGH	344	515	2026	840	344	1137	1330
135	LEE	319	487	1860	782	319	1068	1252
136	LENOX	319	487	1860	782	319	1068	1252
137	SHEFFIELD	319	487	1860	782	319	1068	1252
138	STOCKBRIDGE	344	515	2026	840	344	1137	1330
139	WEST STOCKBRIDGE	344	515	2026	840	344	1137	1330

140 WILLIAMSTOWN	319	487	1860	782	319	1068	1252
170 ALFORD	319	487	1860	782	319	1068	1252
171 BECKET	371	548	2131	909	371	1206	1412
172 EGREMONT	319	487	1860	782	319	1068	1252
173 FLORIDA	371	548	2131	909	371	1206	1412
174 HANCOCK	319	487	1860	782	319	1068	1252
175 MONTEREY	319	487	1860	782	319	1068	1252
176 MT WASHINGTON	319	487	1860	782	319	1068	1252
177 NEW ASHFORD	344	515	2026	840	344	1137	1330
178 NEW MARLBOROUGH	319	487	1860	782	319	1068	1252
179 OTIS	319	487	1860	782	319	1068	1252
180 PERU	344	515	2026	840	344	1137	1330
181 RICHMOND	319	487	1860	782	319	1068	1252
182 SANDSFIELD	319	487	1860	782	319	1068	1252
183 SAVOY	319	487	1860	782	319	1068	1252
184 TYRINGHAM	319	487	1860	782	319	1068	1252
185 WASHINGTON	319	487	1860	782	319	1068	1252
186 WINDSOR	344	515	2026	840	344	1137	1330
200 NEW BEDFORD	624	838	3592	1480	624	1877	2164
201 FALL RIVER	624	838	3592	1480	624	1877	2164
202 TAUNTON	518	702	2988	1215	518	1570	1815
210 ATTLEBORO	416	595	2462	1000	416	1320	1534
211 DARTMOUTH	460	651	2799	1098	460	1453	1687
212 EASTON	460	651	2799	1098	460	1453	1687
213 FAIRHAVEN	460	651	2799	1098	460	1453	1687
214 MANSFIELD	388	564	2210	947	388	1245	1449
215 NO ATTLEBOROUGH	388	564	2210	947	388	1245	1449
230 ACUSHNET	460	651	2799	1098	460	1453	1687
231 BERKLEY	446	627	2626	1063	446	1399	1621
232 DIGHTON	416	595	2462	1000	416	1320	1534
233 FREETOWN	416	595	2462	1000	416	1320	1534
234 NORTON	416	595	2462	1000	416	1320	1534
235 RAYNHAM	446	627	2626	1063	446	1399	1621
236 REHOBOTH	412	587	2371	986	412	1303	1516
237 SEEKONK	412	587	2371	986	412	1303	1516
238 SOMERSET	446	627	2626	1063	446	1399	1621
239 SWANSEA	416	595	2462	1000	416	1320	1534
240 WESTPORT	416	595	2462	1000	416	1320	1534
300 LYNN	771	1011	4145	1819	771	2269	2612
302 HAVERHILL	473	670	2809	1131	473	1490	1727
303 LAWRENCE	690	1001	3783	1819	690	2163	2532
304 SALEM	570	781	3448	1342	570	1754	2018
310 AMESBURY	371	548	2131	909	371	1206	1412
311 ANDOVER	388	564	2210	947	388	1245	1449
312 BEVERLY	416	595	2462	1000	416	1320	1534
313 DANVERS	416	595	2462	1000	416	1320	1534
314 GLOUCESTER	416	595	2462	1000	416	1320	1534
315 IPSWICH	371	548	2131	909	371	1206	1412
316 MARBLEHEAD	412	587	2371	986	412	1303	1516
317 METHUEN	528	711	3127	1248	528	1585	1837
318 NEWBURYPORT	344	515	2026	840	344	1137	1330
319 NO ANDOVER	416	595	2462	1000	416	1320	1534
320 PEABODY	528	711	3127	1248	528	1585	1837
321 SAUGUS	570	781	3448	1342	570	1754	2018
322 SWAMPSCOTT	518	702	2988	1215	518	1570	1815
330 ESSEX	371	548	2131	909	371	1206	1412
331 GEORGETOWN	388	564	2210	947	388	1245	1449
332 GROVELAND	388	564	2210	947	388	1245	1449
333 HAMILTON	344	515	2026	840	344	1137	1330
334 LYNNFIELD	460	651	2799	1098	460	1453	1687
335 MANCHESTER	319	487	1860	782	319	1068	1252
336 MERRIMAC	388	564	2210	947	388	1245	1449
337 MIDDLETON	446	627	2626	1063	446	1399	1621
338 NAHANT	473	670	2809	1131	473	1490	1727
339 NEWBURY	344	515	2026	840	344	1137	1330

340 ROCKPORT	371	548	2131	909	371	1206	1412
341 ROWLEY	388	564	2210	947	388	1245	1449
342 SALISBURY	416	595	2462	1000	416	1320	1534
343 WENHAM	371	548	2131	909	371	1206	1412
344 WEST NEWBURY	319	487	1860	782	319	1068	1252
370 BOXFORD	388	564	2210	947	388	1245	1449
371 TOPSFIELD	412	587	2371	986	412	1303	1516
400 SPRINGFIELD	712	955	3993	1697	712	2128	2454
402 CHICOPEE	518	702	2988	1215	518	1570	1815
403 HOLYOKE	612	831	3414	1446	612	1861	2145
410 GREENFIELD	388	564	2210	947	388	1245	1449
411 MONTAGUE	319	487	1860	782	319	1068	1252
412 ORANGE	371	548	2131	909	371	1206	1412
420 AGAWAM	460	651	2799	1098	460	1453	1687
421 LUDLOW	460	651	2799	1098	460	1453	1687
422 MONSON	388	564	2210	947	388	1245	1449
423 PALMER	412	587	2371	986	412	1303	1516
424 WESTFIELD	446	627	2626	1063	446	1399	1621
425 WEST SPRINGFIELD	528	711	3127	1248	528	1585	1837
430 BUCKLAND	319	487	1860	782	319	1068	1252
431 COLRAIN	344	515	2026	840	344	1137	1330
432 DEERFIELD	319	487	1860	782	319	1068	1252
433 ERVING	319	487	1860	782	319	1068	1252
434 NORTHFIELD	319	487	1860	782	319	1068	1252
435 SHELBURNE	344	515	2026	840	344	1137	1330
436 SUNDERLAND	388	564	2210	947	388	1245	1449
437 WHATELY	319	487	1860	782	319	1068	1252
440 CHESTER	344	515	2026	840	344	1137	1330
441 E LONGMEADOW	446	627	2626	1063	446	1399	1621
442 LONGMEADOW	412	587	2371	986	412	1303	1516
443 RUSSELL	388	564	2210	947	388	1245	1449
444 SOUTHWICK	412	587	2371	986	412	1303	1516
445 WILBRAHAM	416	595	2462	1000	416	1320	1534
470 ASHFIELD	319	487	1860	782	319	1068	1252
471 BERNARDSTON	319	487	1860	782	319	1068	1252
472 CHARLEMONT	319	487	1860	782	319	1068	1252
473 CONWAY	319	487	1860	782	319	1068	1252
474 GILL	319	487	1860	782	319	1068	1252
475 HAWLEY	319	487	1860	782	319	1068	1252
476 HEATH	371	548	2131	909	371	1206	1412
477 LEVERETT	344	515	2026	840	344	1137	1330
478 LEYDEN	344	515	2026	840	344	1137	1330
479 MONROE	344	515	2026	840	344	1137	1330
480 NEW SALEM	319	487	1860	782	319	1068	1252
481 ROWE	319	487	1860	782	319	1068	1252
482 SHUTESBURY	371	548	2131	909	371	1206	1412
483 WARWICK	319	487	1860	782	319	1068	1252
484 WENDELL	319	487	1860	782	319	1068	1252
490 BLANDFORD	388	564	2210	947	388	1245	1449
491 BRIMFIELD	388	564	2210	947	388	1245	1449
492 GRANVILLE	371	548	2131	909	371	1206	1412
493 HAMPDEN	416	595	2462	1000	416	1320	1534
494 HOLLAND	344	515	2026	840	344	1137	1330
495 MONTGOMERY	319	487	1860	782	319	1068	1252
496 TOLLAND	344	515	2026	840	344	1137	1330
497 WALES	371	548	2131	909	371	1206	1412
510 AMHERST	416	595	2462	1000	416	1320	1534
511 EASTHAMPTON	388	564	2210	947	388	1245	1449
512 NORTHAMPTON	388	564	2210	947	388	1245	1449
513 SOUTH HADLEY	412	587	2371	986	412	1303	1516
514 WARE	388	564	2210	947	388	1245	1449
530 BELCHERTOWN	388	564	2210	947	388	1245	1449
531 HADLEY	319	487	1860	782	319	1068	1252
532 HATFIELD	319	487	1860	782	319	1068	1252
533 HUNTINGTON	371	548	2131	909	371	1206	1412

534 WILLIAMSBURG	319	487	1860	782	319	1068	1252
570 CHESTERFIELD	319	487	1860	782	319	1068	1252
571 CUMMINGTON	319	487	1860	782	319	1068	1252
573 GOSHEN	319	487	1860	782	319	1068	1252
574 GRANBY	412	587	2371	986	412	1303	1516
576 MIDDLEFIELD	344	515	2026	840	344	1137	1330
577 PELHAM	319	487	1860	782	319	1068	1252
578 PLAINFIELD	319	487	1860	782	319	1068	1252
580 SOUTHAMPTON	344	515	2026	840	344	1137	1330
581 WESTHAMPTON	319	487	1860	782	319	1068	1252
582 WORTHINGTON	344	515	2026	840	344	1137	1330
600 CAMBRIDGE	548	745	3146	1289	548	1664	1926
601 LOWELL	632	832	3579	1492	632	1863	2155
602 EVERETT	687	937	4017	1616	687	2112	2421
603 MALDEN	687	937	4017	1616	687	2112	2421
604 MEDFORD	570	781	3448	1342	570	1754	2018
605 NEWTON	446	627	2626	1063	446	1399	1621
606 SOMERVILLE	570	781	3448	1342	570	1754	2018
607 WALTHAM	460	651	2799	1098	460	1453	1687
608 WATERTOWN	460	651	2799	1098	460	1453	1687
610 ARLINGTON	412	587	2371	986	412	1303	1516
611 BELMONT	388	564	2210	947	388	1245	1449
612 CHELMSFORD	371	548	2131	909	371	1206	1412
613 CONCORD	319	487	1860	782	319	1068	1252
614 DRACUT	446	627	2626	1063	446	1399	1621
615 FRAMINGHAM	518	702	2988	1215	518	1570	1815
616 HUDSON	388	564	2210	947	388	1245	1449
617 LEXINGTON	371	548	2131	909	371	1206	1412
618 MARLBOROUGH	416	595	2462	1000	416	1320	1534
619 MELROSE	446	627	2626	1063	446	1399	1621
620 MAYNARD	319	487	1860	782	319	1068	1252
621 NATICK	388	564	2210	947	388	1245	1449
622 READING	388	564	2210	947	388	1245	1449
623 STONEHAM	473	670	2809	1131	473	1490	1727
624 WAKEFIELD	446	627	2626	1063	446	1399	1621
625 WINCHESTER	388	564	2210	947	388	1245	1449
626 WOBURN	460	651	2799	1098	460	1453	1687
630 ACTON	319	487	1860	782	319	1068	1252
631 ASHLAND	416	595	2462	1000	416	1320	1534
632 AYER	388	564	2210	947	388	1245	1449
633 BEDFORD	371	548	2131	909	371	1206	1412
634 BILLERICA	416	595	2462	1000	416	1320	1534
635 BURLINGTON	412	587	2371	986	412	1303	1516
636 GROTON	319	487	1860	782	319	1068	1252
637 HOLLISTON	371	548	2131	909	371	1206	1412
638 HOPKINTON	319	487	1860	782	319	1068	1252
639 LINCOLN	344	515	2026	840	344	1137	1330
640 LITTLETON	319	487	1860	782	319	1068	1252
641 NO READING	416	595	2462	1000	416	1320	1534
642 PEPPERELL	319	487	1860	782	319	1068	1252
643 SHIRLEY	371	548	2131	909	371	1206	1412
644 STOW	319	487	1860	782	319	1068	1252
645 SUDBURY	319	487	1860	782	319	1068	1252
646 TEWKSBURY	416	595	2462	1000	416	1320	1534
647 TOWNSEND	319	487	1860	782	319	1068	1252
648 TYNGSBOROUGH	388	564	2210	947	388	1245	1449
649 WAYLAND	371	548	2131	909	371	1206	1412
650 WESTFORD	319	487	1860	782	319	1068	1252
651 WESTON	388	564	2210	947	388	1245	1449
652 WILMINGTON	412	587	2371	986	412	1303	1516
670 ASHBY	344	515	2026	840	344	1137	1330
671 BOXBOROUGH	319	487	1860	782	319	1068	1252
672 CARLISLE	319	487	1860	782	319	1068	1252
673 DUNSTABLE	344	515	2026	840	344	1137	1330
674 SHERBORN	344	515	2026	840	344	1137	1330

702 BROOKLINE	473	670	2809	1131	473	1490	1727
703 QUINCY	570	781	3448	1342	570	1754	2018
710 BRAINTREE	473	670	2809	1131	473	1490	1727
711 CANTON	473	670	2809	1131	473	1490	1727
712 DEDHAM	473	670	2809	1131	473	1490	1727
713 FRANKLIN	344	515	2026	840	344	1137	1330
714 MILTON	548	745	3146	1289	548	1664	1926
715 NEEDHAM	371	548	2131	909	371	1206	1412
716 NORWOOD	460	651	2799	1098	460	1453	1687
717 RANDOLPH	687	937	4017	1616	687	2112	2421
718 STOUGHTON	570	781	3448	1342	570	1754	2018
719 WALPOLE	412	587	2371	986	412	1303	1516
720 WELLESLEY	344	515	2026	840	344	1137	1330
721 WEYMOUTH	518	702	2988	1215	518	1570	1815
730 AVON	548	745	3146	1289	548	1664	1926
731 BELLINGHAM	388	564	2210	947	388	1245	1449
732 COHASSET	412	587	2371	986	412	1303	1516
733 DOVER	371	548	2131	909	371	1206	1412
734 FOXBOROUGH	388	564	2210	947	388	1245	1449
735 HOLBROOK	548	745	3146	1289	548	1664	1926
736 MEDFIELD	319	487	1860	782	319	1068	1252
737 MEDWAY	319	487	1860	782	319	1068	1252
738 MILLIS	319	487	1860	782	319	1068	1252
739 NORFOLK	344	515	2026	840	344	1137	1330
740 PLAINVILLE	412	587	2371	986	412	1303	1516
741 SHARON	446	627	2626	1063	446	1399	1621
742 WESTWOOD	412	587	2371	986	412	1303	1516
743 WRENTHAM	371	548	2131	909	371	1206	1412
802 CHELSEA	752	1094	4103	1951	752	2386	2774
803 REVERE	771	1079	4228	1838	771	2432	2779
810 WINTHROP	624	838	3592	1480	624	1877	2164
815 WEST ROXBURY	543	737	2985	1265	543	1661	1919
816 ROSLINDALE	668	946	3814	1667	668	2087	2419
817 JAMAICA PLAIN	679	984	3651	1730	679	2159	2511
818 HYDE PARK	708	1000	3974	1746	708	2224	2560
819 DORCHESTER	832	1160	4388	2108	832	2545	2948
820 ROXBURY	912	1272	4754	2321	912	2793	3235
821 BOSTON CENTRAL	542	812	3432	1391	542	1777	2067
822 BRIGHTON	598	837	3277	1429	598	1877	2160
823 SOUTH BOSTON	615	916	3709	1574	615	2011	2329
824 E BOSTON/CHARLESTOWN	712	1054	4249	1827	712	2323	2687
900 WORCESTER	624	838	3592	1480	624	1877	2164
902 FITCHBURG	460	651	2799	1098	460	1453	1687
910 ATHOL	388	564	2210	947	388	1245	1449
911 CLINTON	446	627	2626	1063	446	1399	1621
912 GARDNER	388	564	2210	947	388	1245	1449
913 GRAFTON	388	564	2210	947	388	1245	1449
914 LEOMINSTER	416	595	2462	1000	416	1320	1534
915 MILFORD	416	595	2462	1000	416	1320	1534
916 MILLBURY	412	587	2371	986	412	1303	1516
917 NORTHBRIDGE	388	564	2210	947	388	1245	1449
918 SHREWSBURY	416	595	2462	1000	416	1320	1534
919 SOUTHBRIDGE	446	627	2626	1063	446	1399	1621
920 SPENCER	446	627	2626	1063	446	1399	1621
921 UXBRIDGE	319	487	1860	782	319	1068	1252
922 WEBSTER	460	651	2799	1098	460	1453	1687
923 WESTBOROUGH	371	548	2131	909	371	1206	1412
924 WINCHENDON	388	564	2210	947	388	1245	1449
930 ASHBURNHAM	344	515	2026	840	344	1137	1330
931 AUBURN	446	627	2626	1063	446	1399	1621
932 BARRE	371	548	2131	909	371	1206	1412
933 BERLIN	319	487	1860	782	319	1068	1252
934 BLACKSTONE	371	548	2131	909	371	1206	1412
935 BROOKFIELD	388	564	2210	947	388	1245	1449
936 CHARLTON	412	587	2371	986	412	1303	1516

937 DOUGLAS	371	548	2131	909	371	1206	1412
938 DUDLEY	388	564	2210	947	388	1245	1449
939 HARDWICK	319	487	1860	782	319	1068	1252
940 HOLDEN	388	564	2210	947	388	1245	1449
941 HOPEDALE	371	548	2131	909	371	1206	1412
942 HUBBARDSTON	344	515	2026	840	344	1137	1330
943 LANCASTER	371	548	2131	909	371	1206	1412
944 LEICESTER	460	651	2799	1098	460	1453	1687
945 LUNENBURG	344	515	2026	840	344	1137	1330
946 MENDON	319	487	1860	782	319	1068	1252
947 MILLVILLE	344	515	2026	840	344	1137	1330
948 NO BROOKFIELD	388	564	2210	947	388	1245	1449
949 NORTHBOROUGH	319	487	1860	782	319	1068	1252
950 OXFORD	416	595	2462	1000	416	1320	1534
951 RUTLAND	388	564	2210	947	388	1245	1449
952 SOUTHBOROUGH	319	487	1860	782	319	1068	1252
953 STERLING	319	487	1860	782	319	1068	1252
954 STURBRIDGE	344	515	2026	840	344	1137	1330
955 SUTTON	319	487	1860	782	319	1068	1252
956 TEMPLETON	319	487	1860	782	319	1068	1252
957 UPTON	319	487	1860	782	319	1068	1252
958 WARREN	388	564	2210	947	388	1245	1449
959 WEST BOYLSTON	371	548	2131	909	371	1206	1412
960 WEST BROOKFIELD	319	487	1860	782	319	1068	1252
961 WESTMINSTER	344	515	2026	840	344	1137	1330
970 BOLTON	344	515	2026	840	344	1137	1330
971 BOYLSTON	371	548	2131	909	371	1206	1412
973 E BROOKFIELD	371	548	2131	909	371	1206	1412
974 HARVARD	319	487	1860	782	319	1068	1252
975 NEW BRAintree	319	487	1860	782	319	1068	1252
976 OAKHAM	344	515	2026	840	344	1137	1330
977 PAXTON	416	595	2462	1000	416	1320	1534
978 PETERSHAM	319	487	1860	782	319	1068	1252
979 PHILLIPSTON	344	515	2026	840	344	1137	1330
980 PRINCETON	319	487	1860	782	319	1068	1252
981 ROYALSTON	344	515	2026	840	344	1137	1330