

COMMERCIAL TERRITORY DEFINITIONS

	Territorial Schedule and Code	Territorial Schedule and Code		
ALCONA COUNTY	26	BENZIE COUNTY	26	
ALGER COUNTY	25	BERRIEN COUNTY —See Benton Harbor and Remainder of State.		
ALPENA COUNTY	26	CALHOUN COUNTY —See Battle Creek and Remainder of State.		
ANN ARBOR territory comprises the entire cities of Ann Arbor and Ypsilanti and all territory and places lying within the area enclosed by the outside boundaries of the following village and townships in Washtenaw County	30	CHARLEVOIX COUNTY	26	
Ann Arbor	Pittsfield	Superior		
Dexter (village only)	Salem	Webster		
Lodi	Scio	Ypsilanti		
Northfield				
excluding the entire city of Saline.				
ANTRIM COUNTY	26	CHEBOYGAN COUNTY	26	
ARENAC COUNTY	26	CHIPPEWA COUNTY	25	
BARAGA COUNTY	25	CLARE COUNTY	26	
BATTLE CREEK territory comprises the entire city of Battle Creek and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Calhoun County	23	CLINTON COUNTY —See Lansing and Remainder of State.		
Battle Creek	Emmett	CRAWFORD COUNTY	26	
Bedford	Pennfield	DEARBORN territory comprises the entire city of Dearborn and the following cities in Wayne County	13	
BAY CITY—SAGINAW territory comprises the entire cities of Bay City and Saginaw and all territory and places lying within the area enclosed by the outside boundaries of the following city and townships in Bay County	19	Allen Park	Lincoln Park	Melvindale
Bangor	Frankenlust	Monitor		
Essexville	Hampton	Portsmouth		
and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Saginaw County				
Bridgeport	James	Spaulding		
Buena Vista	Kochville	Zilwaukee		
Carrollton	Saginaw			
BAY COUNTY —That portion of Bay County not included in Bay City—Saginaw territory	24	DELTA COUNTY	25	
BENTON HARBOR territory comprises the entire cities of Benton Harbor and St. Joseph and all territory and places lying within the area enclosed by the outside boundaries of the following city, villages, and townships in Berrien County	31	DETROIT METROPOLITAN territory comprises that portion of the city of Detroit bounded as follows: Commencing at the intersection of Detroit—Grosse Pointe Park city limits with Lake St. Clair; thence northerly along the western city limits of Grosse Pointe Park, Grosse Pointe, Grosse Pointe Farms, and Grosse Pointe Woods to Eight Mile Road; thence westerly along Eight Mile Road to its intersection with Schaefer Highway; thence southerly along Schaefer Highway to its intersection with Tireman Avenue (Detroit city limits); thence along city limits to Ecorse city limits; thence southerly along the city limits to the Detroit River; thence northerly along the Detroit River to the intersection of the Detroit—Grosse Pointe Park city limits with Lake St. Clair; including all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Wayne County	11	
Bainbridge	Hagar	St. Joseph		
Benton	Lincoln	Shoreham		
Coloma (city and township)	Royalton	Sodus		
		Stevensville		
		Ecorse	Harper Woods City	Highland Park
		Hamtramck	(formerly	River Rouge
			Gratiot township)	

Note: Both sides of the highway and roads named are included in the Detroit Metropolitan territory.

DETROIT NORTH territory comprises that portion of Macomb and Oakland Counties bounded as follows: Commencing at the intersection of Fourteen Mile Road and the Fraser west city limits; thence westerly along Fourteen Mile Road to its intersection with Inkster Road; thence southerly on Inkster Road to its intersection with Eight Mile Road; thence easterly along Eight Mile Road to the west city limits of East Detroit; thence northerly along the west city limits of East Detroit, Roseville, and Fraser to Fourteen Mile Road; including all of the following villages and places ..32

Note: Refer to an atlas or map for places not listed.

COMMERCIAL GENERAL RULES

		Territorial Schedule and Code
Berkley	Franklin	Oak Park
Beverly Hills	Hazel Park	Pleasant Ridge
Bingham Farms	Huntington Woods	Royal Oak
Center Line	Lathrup Village	Warren
Ferndale	Madison Heights	

Note: Both sides of the road, except Eight Mile Road between Schaefer Highway and the East Detroit city limits which is included in the Detroit Metropolitan territory, are included in the Detroit North territory.

DETROIT SEMISUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Macomb County33

Clinton	Harrison	St. Clair Shores
East Pointe	Roseville	Sterling Heights
Fraser		Utica

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Oakland County:

Birmingham	Farmington (city and township)	West Bloomfield
Bloomfield		Wood Creek Farms
Clawson	Troy	

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Wayne County:

Garden City	Gr. Pte. Shores	Romulus
Grosse Pointe	Gr. Pte. Woods	Westland
Gr. Pte. Farms	Huron	
Gr. Pte. Park	Livonia	

DETROIT SUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Oakland County34

Commerce	Walled Lake	Wixom
Novi	White Lake	

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Wayne County:

Canton	Plymouth (city and township)	Sumpter
Northville (city and township)		Van Buren

**Territorial
Schedule
and Code**

DETROIT WEST territory comprises that portion of Wayne County except that portion in Dearborn and Detroit Metropolitan territory, which is bounded as follows: Commencing at the intersection of Eight Mile Road and Schaefer Highway thence westerly along Eight Mile Road to its intersection with Inkster Road and thence southerly on Inkster Road to its intersection with the Monroe County line; thence easterly along the Wayne County line to the Detroit River; including the entire island of Grosse Ile and all territory and places lying within the area enclosed by the outside boundaries of the following cities and villages.... 12

Brownstown Township	Inkster	Rockwood
Flat Rock		Wyandotte

Note: Both sides of the highway and roads are included in the Detroit West territory.

DICKINSON COUNTY25

EATON COUNTY see Lansing and Remainder of State.

EMMETT COUNTY26

FLINT territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Genesee County 18

Burton	Genesee	Mount Morris
Flint	Grand Blanc	(city and township)
(City and township)	(city and township)	Mundy

GENESEE COUNTY—That portion of Genesee County not included in Flint territory24

GLADWIN COUNTY26

GOGEBIC COUNTY25

GRAND RAPIDS territory comprises the entire city of Grand Rapids and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Kent County..... 17

Alpine	Grandville	Walker
Grand Rapids	Paris	Wyoming
(city and township)	Plainfield	

excluding the entire city of Rockford.

GRAND TRAVERSE COUNTY26

HOUGHTON COUNTY25

Note: Refer to an atlas or map for places not listed.

COMMERCIAL GENERAL RULES

	Territorial Schedule and Code		Territorial Schedule and Code
HURON COUNTY	24	LAPEER COUNTY	24
INGHAM COUNTY —See Lansing and Remainder of State.		LEELANAU COUNTY	26
IOSCO COUNTY	26	LUCE COUNTY	25
IRON COUNTY	25	MACKINAC COUNTY	25
JACKSON COUNTY —See Jackson and Remainder of State.		MACOMB COUNTY —That portion of Macomb County not included in Detroit North or Detroit Semisuburban territories	24
JACKSON territory comprises the entire city of Jackson and all the territory and places lying within the area enclosed by the outside boundaries of the following city and townships in Jackson County.....	23	MANISTEE COUNTY	26
Blackman Napoleon Spring Arbor		MARQUETTE COUNTY	25
Leoni Sandstone Summit		MASON COUNTY	26
(including the city of Parma)		MENOMINEE COUNTY	25
KALAMAZOO COUNTY —See Kalamazoo and Remainder of State.		MIDLAND COUNTY	24
KALAMAZOO territory comprises the entire city of Kalamazoo and all territory and places lying within the area enclosed by the outside boundaries of the following cities, village, and townships in Kalamazoo County.....	23	MISSAUKEE COUNTY	26
Alamo Kalamazoo Portage		MONROE COUNTY —That portion of Monroe County not included in Monroe territory.....	24
Comstock Oshtemo Richland (village and township)		MONROE territory comprises the entire city of Monroe and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Monroe County.....	30
Cooper Parchment Texas		Erie LaSalle Raisinville	
Galesburg Pavilion		Frenchtown Monroe	
KALKASKA COUNTY	26	MONTMORENCY COUNTY	26
KENT COUNTY —See Grand Rapids and Remainder of State.		MUSKEGON COUNTY —See Muskegon and Remainder of State.	
KEWEENAW COUNTY	25	MUSKEGON territory comprises the entire cities of Muskegon and North Muskegon and all territory and laces lying within the area enclosed by the outside boundaries of the following cities, village, and townships in Muskegon County.....	23
LAKE COUNTY	26	Fruitport (village and township) Muskegon Norton	
LANSING territory comprises the entire city of Lansing and all territory and places lying within the area enclosed by the outside boundaries of the following city and townships in Ingham County	23	Laketon Heights Roosevelt Park	
Alaiedon East Lansing Lansing		OAKLAND COUNTY —That portion of Oakland County not included in Detroit North, Detroit Semisuburban, Detroit Suburban, or Pontiac territories	24
Delhi Meridian		OGEMAW COUNTY	26
and all territory and places lying within the area enclosed by the outside boundaries of the following village and townships in Clinton County:		ONTONAGON COUNTY	25
Bath De Witt (village and township) Watertown		OSCEOLA COUNTY	26
and all territory and places lying within the area enclosed by the outside boundaries of the following village and townships in Eaton County:		OSCODA COUNTY	26
Delta Dimondale Windsor		OTSEGO COUNTY	26

Note: Refer to an atlas or map for places not listed.

COMMERCIAL GENERAL RULES

	Territorial Schedule and Code	Territorial Schedule and Code
PONTIAC territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Oakland County.....	35	
Avon		
Pontiac (city and township)	Waterford	
PORT HURON territory comprises the entire city of Port Huron and all territory and places lying within the area enclosed by the outside boundaries of the following townships in St. Clair County	30	
Clyde	Kenockee	Port Huron
Fort Gratiot	Kimball	Wales
PRESQUE ISLE COUNTY	26	
ROSCOMMON COUNTY	26	
SAGINAW COUNTY —That portion of Saginaw County not included in Bay City—Saginaw territory	24	
		ST. CLAIR COUNTY —That portion of St. Clair County not included in Port Huron territory
		24
		SANILAC COUNTY
		24
		SCHOOLCRAFT COUNTY
		25
		TUSCOLA COUNTY
		24
		WASHTENAW COUNTY —That portion of Washtenaw County not included in Ann Arbor territory and including the entire city of Saline
		24
		WAYNE COUNTY —See Dearborn, Detroit Metropolitan, Detroit Semisuburban, Detroit Suburban, and Detroit West territories.
		WEXFORD
		26
		REMAINDER OF STATE
		28

Note: Refer to an atlas or map for places not listed.

LIST OF IMPORTANT CITIES AND TOWNS

The following list contains all the more important cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code
A					
Adrian, Lenawee	28	Clio, Genesee	24	G	
Albion, Calhoun	28	Coldwater, Branch	28	Gaastra, Iron	25
Algonac, St. Clair.....	24	Coleman, Midland.....	24	Galesburg, Kalamazoo.....	23
Allegan, Allegan	28	Coloma, Berrien.....	31	Garden City, Wayne	33
Allen Park, Wayne.....	13	Colon, St. Joseph	28	Gaylord, Otsego	26
Alma, Gratiot	28	Constantine, St Joseph.....	28	Gladstone, Delta.....	25
Almont, Lapeer	24	Coopersville, Ottawa.....	28	Gladwin, Gladwin.....	26
Alpena, Alpena	26	Corunna, Shiawassee.....	28	Grand Blanc, Genesee.....	18
Ann Arbor, Washtenaw	30	Croswell, Sanilac	24	Grand Haven, Ottawa.....	28
B					
Bad Axe, Huron	24	Crystal Falls, Iron.....	25	Grand Ledge, Eaton	28
Bangor, Van Buren.....	28	D			
Baraga, Baraga	25	Davison, Genesee	24	Grand Rapids, Kent.....	17
Battle Creek, Calhoun	23	Dearborn, Wayne.....	13	Grandville, Kent.....	17
Bay City, Bay	19	Decatur, Van Buren	28	Grayling, Crawford.....	26
Beechwood, Iron	25	Detroit, Wayne		Greenville, Montcalm.....	28
Belding, Ionia	28	(See Detroit Metropolitan Territory		Grosse Ile, Wayne.....	12
Belleville, Wayne.....	34	and Detroit West Territory)		Grosse Pointe, Wayne	33
Bellevue, Eaton	28	DeWitt, Clinton.....	23	Grosse Pointe Farms, Wayne . .	33
Benton Harbor, Berrien	31	Dexter, Washtenaw	30	Grosse Pointe Park, Wayne	33
Berkley, Oakland.....	32	Dimondale, Eaton	23	Grosse Pointe Shores, Macomb	
Berrien Springs, Berrien	28	Dowagiac, Cass.....	28	and Wayne	33
Bessemer, Gogebic.....	25	Dundee, Monroe.....	24	Grosse Pointe Woods, Wayne . .	33
Big Rapids, Mecosta	28	Durand, Shiawassee.....	28	Gwinn, Marquette	25
Birmingham, Oakland.....	33	E			
Blissfield, Lenawee.....	28	East Ann Arbor, Washtenaw.....	30	Hamtramck, Wayne.....	11
Bloomfield Hills, Oakland	33	East Grand Rapids, Kent	17	Hancock, Houghton.....	25
Boyne City, Charlevoix	26	East Jordan, Charlevoix.....	26	Harbor Beach, Huron.....	24
Brighton, Livingston.....	28	East Kingsford, Dickinson.....	25	Harbor Springs, Emmet.....	26
Bronson, Branch.....	28	East Pointe, Macomb.....	33	Harrison, Clare	26
Buchanan, Berrien.....	28	East Lansing, Ingham	23	Hart, Oceana	28
C					
Cadillac, Wexford	26	East Tawas, Iosco.....	26	Hartford, Van Buren.....	28
Calumet, Houghton	25	Eaton Rapids, Eaton.....	28	Hastings, Barry	28
Capac, St. Clair	24	Ecorse, Wayne	11	Hazel Park, Oakland.....	32
Carleton, Monroe.....	24	Edmore, Montcalm.....	28	Highland Park, Wayne.....	11
Caro, Tuscola	24	Escanaba, Delta	25	Hillsdale, Hillsdale	28
Carson City, Montcalm	28	Essexville, Bay.....	19	Holland, Ottawa	28
Caspian, Iron	25	Ewart, Osceola	26	Holly, Oakland	24
Cass City, Tuscola	24	F			
Cassopolis, Cass	28	Farmington, Oakland	33	Homer, Calhoun	28
Cedar Springs, Kent.....	28	Fenton, Genesee	24	Houghton, Houghton	25
Center Line, Macomb.....	32	Ferndale, Oakland	32	Houghton Lake Heights,	
Charlevoix, Charlevoix.....	26	Ferrysburg, Ottawa	28	Roscommon	26
Charlotte, Eaton	28	Flat Rock, Wayne	12	Howard City, Montcalm	28
Cheboygan, Cheboygan.....	26	Flint, Genesee	18	Howell, Livingston.....	28
Chelsea, Washtenaw	24	Flushing, Genesee.....	24	Hubbell, Houghton.....	25
Chesaning, Saginaw	24	Fowlerville, Livingston.....	28	Hudson, Lenawee.....	28
Clare, Clare	26	Frankenmuth, Saginaw.....	24	Hudsonville, Ottawa.....	28
Clawson, Oakland	33	Frankfort, Benzie.....	26	Huntington Woods, Oakland	32
Clinton, Lenawee.....	28	Fraser, Macomb.....	33	I	
		Fremont, Newaygo.....	28	Imlay City, Lapeer.....	24
		Fruitport, Muskegon.....	23	Inkster, Wayne	12
				Ionia, Ionia.....	28
				Iron Mountain, Dickinson.....	25
				Iron River, Iron.....	25

Note: Refer to an atlas or map for places not listed.

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

COMMERCIAL GENERAL RULES

City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code
Ironwood, Gogebic	25	Newaygo, Newaygo	28	St. Joseph, Berrien	31
Ishpeming, Marquette	25	New Baltimore, Macomb and		St. Louis, Gratiot	28
Ithaca, Gratiot	28	St. Clair	24	Saline, Washtenaw	24
J					
Jackson, Jackson	23	Newberry, Luce	25	Sandusky, Sanilac	24
Jonesville, Hillsdale	28	New Buffalo, Berrien	28	Saranac, Ionia	28
K					
Kalamazoo, Kalamazoo	23	New Haven, Macomb	24	Sault Ste. Marie, Chippewa	25
Kalkaska, Kalkaska	26	Niles, Berrien	28	Schoolcraft, Kalamazoo	28
Kingsford, Dickinson	25	North Muskegon, Muskegon	23	Scottville, Mason	26
L					
Laingsburg, Shiawassee	28	Northville, Oakland and		Sebewaing, Huron	24
Lake Linden, Houghton	25	Wayne	34	Shelby, Oceana	28
Lake Odessa, Ionia	28	Norway, Dickinson	25	Shepherd, Isabella	28
Lake Orion, Oakland	24	O			
L'Anse, Baraga	25	Oak Park, Oakland	32	South Haven, Van Buren	28
Lansing, Ingham	23	Onaway, Presque Isle	26	South Lyon, Oakland	24
Lapeer, Lapeer	24	Ontonagon, Ontonagon	25	South Range, Houghton	25
Laurium, Houghton	25	Otsego, Allegan	28	Sparta, Kent	28
Lawton, Van Buren	28	Ovid, Clinton	28	Spring Lake, Ottawa	28
Leslie, Ingham	28	Owosso, Shiawassee	28	Stambaugh, Iron	25
Lincoln Park, Wayne	13	Oxford, Oakland	24	Standish, Arenac	26
Livonia, Wayne	33	P			
Lowell, Kent	28	Parma, Jackson	23	Stanton, Montcalm	28
Ludington, Mason	26	Paw Paw, Van Buren	28	Stockbridge, Ingham	28
M					
Mancelona, Antrim	26	Pentwater, Oceana	28	Sturgis, St. Joseph	28
Manchester, Washtenaw	24	Perry, Shiawassee	28	Sylvan Lake, Oakland	35
Manistee, Manistee	26	Petersburg, Monroe	24	T	
Manistique, Schoolcraft	25	Petoskey, Emmet	26	Tawas City, Iosco	26
Manton, Wexford	26	Pigeon, Huron	24	Tecumseh, Lenawee	28
Marcellus, Cass	28	Pinconning, Bay	24	Three Oaks, Berrien	28
Marine City, St. Clair	24	Plainwell, Allegan	28	Three Rivers, St. Joseph	28
Marlette, Sanilac	24	Pleasant Ridge, Oakland	32	Traverse City, Grand Traverse . .	26
Marquette, Marquette	25	Plymouth, Wayne	34	Trenton, Wayne	12
Marshall, Calhoun	28	Pontiac, Oakland	35	U	
Marysville, St. Clair	30	Port Huron, St. Clair	30	Union City, Branch and Calhoun .	28
Mason, Ingham	28	Portland, Ionia	28	Utica, Macomb	33
Melvindale, Wayne	13	Q			
Menominee, Menominee	25	Quincy, Branch	28	V	
Middleville, Barry	28	R			
Midland, Midland	24	Ramsay, Gogebic	25	Vassar, Tuscola	24
Milan, Monroe and		Reading, Hillsdale	28	Vicksburg, Kalamazoo	28
Washtenaw	24	Reed City, Osceola	26	W	
Milford, Oakland	24	Richmond, Macomb	24	Wakefield, Gogebic	25
Millington, Tuscola	24	River Rouge, Wayne	11	Warren, Macomb	32
Monroe, Monroe	30	Riverview, Wayne	12	Watervliet, Berrien	28
Montague, Muskegon	28	Rochester, Oakland	35	Wayland, Allegan	28
Morenci, Lenawee	28	Rockford, Kent	28	Wayne, Wayne	33
Mount Clemens, Macomb	33	Rockwood, Wayne	12	Wenona Beach, Bay	19
Mount Morris, Genesee	18	Rogers City, Presque Isle	26	West Branch, Ogemaw	26
Mount Pleasant, Isabella	28	Romeo, Macomb	24	White Cloud, Newaygo	28
Munsing, Alger	25	Roosevelt Park, Muskegon	23	Whitehall, Muskegon	28
Muskegon, Muskegon	23	Roseville, Macomb	33	White Pigeon, St. Joseph	28
Muskegon Heights, Muskegon . .	23	Royal Oak, Oakland	32	Williamston, Ingham	28
N					
Nashville, Barry	28	S			
Negaunee, Marquette	25	Saginaw, Saginaw	19	Willow Run, Washtenaw	30
		St. Charles, Saginaw	24	Wyandotte, Wayne	12
		St. Clair, St. Clair	24	Y	
		St. Clair Shores, Macomb	33	Yale, St. Clair	24
		St. Ignace, Mackinac	25	Ypsilanti, Washtenaw	30
		St. Johns, Clinton	28	Z	
				Zeeland, Ottawa	28

Note: Refer to an atlas or map for places not listed.