

Commonwealth Automobile Reinsurers**Commercial Automobile Insurance Manual****ZONE RATING TABLES**

For liability and physical damage, the Zone Rating Tables identify the base premiums for each zone and zone combination. The Zone Rating Tables also identify applicable zone combination codes to be used for statistical reporting purposes.

KEY TO ZONE RATING TABLES			
The liability premiums are displayed as follows:			The physical damage premiums are displayed as follows:
Bodily Injury (\$20,000/40,000)	\$2,290	\$216	Comprehensive (\$500 Deductible)
Property Damage (\$5,000)	938	202	Fire, Theft and CAC (incl. MM&V)
		631	Collision (\$500 Deductible)
2XX or 9XX			
Zone Combination Code			

To separate the Bodily Injury premiums for zone rated risks, the following percentages shall be applied to the \$20,000/40,000 Bodily Injury premium determined from the Zone Rating Tables for the appropriate zone combination.

Compulsory Bodily Injury	86% of the 20/40 B.I. Premium
Personal Injury Protection	4% of the 20/40 B.I. Premium
Optional Bodily Injury (20/40)	10% of the 20/40 B.I. Premium

Medical Payments –

Use the Medical Payments rates for trucks, tractors and trailers.

State Rating Factor – TTT (Rule 54) and Publics (Rule 74)

Based on the state of principal garaging, apply the appropriate state rating factor from the table below:

State of Principal Garaging	State Rating Factor
Massachusetts	1.00
New Hampshire	1.00
Maine	1.00
Vermont	1.00
All Other States	1.20

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

ZONE RATING TABLES – PHYSICAL DAMAGE

Relativities by Age and Cost New –

COLLISION

Cost New	Age of Vehicle			
	1	2-3	4-5	6-9
\$ 0,000 - 4,500	0.216	0.210	0.191	0.113
4,501 - 6,000	0.237	0.230	0.209	0.124
6,001 - 8,000	0.309	0.300	0.273	0.162
8,001 - 10,000	0.628	0.610	0.555	0.329
10,001 - 15,000	1.030	1.000	0.910	0.540
15,001 - 20,000	1.957	1.900	1.729	1.026
20,001 - 25,000	3.080	2.990	2.721	1.615
25,000 - 40,000	3.615	3.510	3.194	1.895
40,001 - 65,000	4.759	4.620	4.204	2.495
65,001 - 90,000	5.212	5.060	4.605	2.732
90,001 & Over	(See Below)			

COMPREHENSIVE

Cost New	Age of Vehicle			
	1	2-3	4-5	6-9
\$ 0,000 - 4,500	0.270	0.270	0.259	0.173
4,501 - 6,000	0.310	0.310	0.298	0.198
6,001 - 8,000	0.320	0.320	0.307	0.205
8,001 - 10,000	0.510	0.510	0.490	0.326
10,001 - 15,000	1.000	1.000	0.960	0.640
15,001 - 20,000	1.470	1.470	1.411	0.941
20,001 - 25,000	2.240	2.240	2.150	1.434
25,000 - 40,000	2.540	2.540	2.438	1.626
40,001 - 65,000	3.050	3.050	2.928	1.952
65,001 - 90,000	3.300	3.300	3.168	2.112
90,001 & Over	(See Below)			

Factors to determine charges are based on the original cost new for vehicles with costs in excess of \$90,000.

For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 age/symbol factor:

Collision

0.025

OTC

0.007

Deductible Relativities without Waiver –

Deductible	Collision	Comprehensive
300	1.030	1.020
500	1.000	1.000
1000	0.930	0.950
2000	0.810	0.890
3000	0.710	0.850
4000	0.630	0.820
5000	0.560	0.790

Premium Development –

- Determine \$500 deductible physical damage premium from the Zone Rating Table for the appropriate zone combination.
- Determine the Combined Rating Factor in accordance with Rule 54B.2.c and Rule 74B.2.c.
- Determine the original cost new (OCN)/age group relativity.
- Determine the deductible relativity, if applicable.
- Multiply the physical damage premium by the original cost new (OCN)/age group relativity, deductible relativity, and the Combined Rating Factor.
- Collision rates for truck-tractors and vehicles used in dumping operations multiply by 1.50.
- Add the premium for the collision waiver of deductible, if applicable. Use the collision waiver of deductible for trucks, tractors, and trailers with the applicable deductible level. For vehicles principally garage outside of Massachusetts, use the highest rated territory as shown on the trucks, tractors, and trailers physical damage rate pages.
- The premium for limited collision coverage is determined by multiplying the percentage displayed in the trucks, tractors, and trailers physical damage rate pages by the final collision premium.

Commercial Automobile Insurance Manual

LONG DISTANCE ZONE DEFINITIONS

METROPOLITAN ZONES

01	ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
02	BALTIMORE—WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories, the entire District of Columbia, and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
03	BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
04	BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.
05	CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
06	CHICAGO Zone includes all of Cook and DuPage County territories. Lake County (Balance). Waukegan-North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
07	CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio; and Covington-Newport, Kentucky territories.
08	CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.
09	DALLAS—FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
10	DENVER Zone includes Denver and North Central, Colorado territories.
11	DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
12	HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford, Connecticut territories.
13	HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
14	INDIANAPOLIS Zone includes all of Marion County, Indiana territory.
15	JACKSONVILLE Zone includes all of Jacksonville, Florida territory.
16	KANSAS CITY Zone includes all of Kansas City, Kansas; and Independence and all Kansas City, Missouri territories.
17	LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
18	LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.
19	LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
20	MEMPHIS Zone includes all of Shelby County, Tennessee territory.
21	MIAMI Zone includes Miami and Miami Beach, Florida territories.
22	MILWAUKEE Zone includes Kenosha, Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
23	MINNEAPOLIS—ST. PAUL Zone includes Minneapolis Metropolitan and Suburban, St. Paul Metropolitan and Suburban, Minnesota territories.
24	NASHVILLE Zone includes all of Davidson County, Tennessee territory.
25	NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
26	NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties, all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories; and Darien-Greenwich and Stamford, Connecticut territories.
27	OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.
28	OMAHA Zone includes all of Douglas and Sarpy, Nebraska Counties and Council Bluffs, Iowa territory.
29	PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.

Commonwealth Automobile Reinsurers**Commercial Automobile Insurance Manual****LONG DISTANCE ZONE DEFINITIONS****METROPOLITAN ZONES****(Continued)**

30	PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware 24 (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories, Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
31	PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
32	PORTLAND Zone includes all of Portland, Portland Semi-Suburban, Portland Suburban, Oregon and Vancouver, Washington territories.
33	RICHMOND Zone includes all of Richmond, Virginia territory.
34	ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.
35	SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
36	SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
37	TULSA Zone includes all of Tulsa, Oklahoma territory.

REGIONAL ZONES

40	PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone), and Washington (excluding Portland Zone).
41	MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
42	MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis-St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
43	SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zones) and Texas (excluding Dallas-Fort Worth and Houston Zones).
44	NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).
45	MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
46	GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
47	SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).
48	EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).
49	NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.
50	ALASKA Zone includes all of the State of Alaska (refer to company).

R-59
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12/1/2023

COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING TABLE

Zone of Principal Garaging is Zone 03 (Boston) or Other Metropolitan Zones

Zone Combination Codes 2XX

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	2,290	216	13	1,643	200	25	2,236	205	37	1,643	200
Atlanta	938	202	Houston	672	187	New Orleans	915	192	Tulsa	672	187
	201	631		213	509		225	577		237	509
02	2,028	189	14	2,081	184	26	2,028	189	40	1,939	244
Balt.- Wash	830	177	Indianapolis	852	172	N.Y. City	830	177	Pacific	794	229
	202	563		214	505		226	563		240	461
03	1,939	175	15	2,290	216	27	1,643	200	41	1,891	267
Boston	794	164	Jacksonville	938	202	Okla. City	672	187	Mountain	774	250
	203	662		215	631		227	509		241	534
04	2,028	189	16	2,383	225	28	2,383	225	42	2,383	225
Buffalo	830	177	Kansas City	976	211	Omaha	976	211	Midwest	976	211
	204	563		216	698		228	698		242	698
05	2,290	216	17	1,643	200	29	1,891	267	43	1,643	200
Charlotte	938	202	Little Rock	672	187	Phoenix	774	250	Southwest	672	187
	205	631		217	509		229	534		243	509
06	2,081	184	18	1,939	244	30	2,028	189	44	2,081	184
Chicago	852	172	Los Angeles	794	229	Philadelphia	830	177	North Central	852	172
	206	505		218	461		230	563		244	505
07	2,081	184	19	1,860	224	31	2,028	189	45	1,860	224
Cincinnati	852	172	Louisville	761	210	Pittsburgh	830	177	Midwest	761	210
	207	505		219	528		231	563		245	528
08	2,081	184	20	1,860	224	32	1,939	244	46	2,236	205
Cleveland	852	172	Memphis	761	210	Portland	794	229	Gulf	915	192
	208	505		220	528		232	461		246	577
09	1,643	200	21	2,290	216	33	2,290	216	47	2,290	216
Dallas Fort Worth	672	187	Miami	938	202	Richmond	938	202	South East	938	202
	209	509		221	631		233	631		247	631
10	1,891	267	22	2,383	225	34	2,383	225	48	2,028	189
Denver	774	250	Milwaukee	976	211	St. Louis	976	211	Eastern	830	177
	210	534		222	698		234	698		248	563
11	2,081	184	23	2,383	225	35	1,891	267	49	1,939	175
Detroit	852	172	Minneapolis	976	211	Salt Lake City	774	250	New England	794	164
	211	505		223	698		235	534		249	662
12	1,939	175	24	1,860	224	36	1,939	244			
Hartford	794	164	Nashville	761	210	San. Fran	794	229			
	212	662		224	528		236	461			

R-60
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12/1/2023

COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING TABLE

Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zones

Zone Combination Codes 9XX

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	2,290	216	13	1,643	200	25	2,236	205	37	1,643	200
Atlanta	938	202	Houston	672	187	New Orleans	915	192	Tulsa	672	187
	631				509		577				509
	901			913			925			937	
02	2,028	189	14	2,081	184	26	2,028	189	40	1,847	233
Balt.- Wash	830	177	Indian-apolis	852	172	N.Y. City	830	177	Pacific	756	229
	563			505			563			440	
	902			914			926			940	
03	1,939	175	15	2,290	216	27	1,643	200	41	1,801	255
Boston	794	164	Jackson-ville	938	202	Okla. City	672	187	Mountain	737	250
	662			631			509			509	
	903			915			927			941	
04	2,028	189	16	2,383	225	28	2,383	225	42	2,270	214
Buffalo	830	177	Kansas City	976	211	Omaha	976	211	Midwest	929	211
	563			698			698			665	
	904			916			928			942	
05	2,290	216	17	1,643	200	29	1,891	267	43	1,564	191
Charlotte	938	202	Little Rock	672	187	Phoenix	774	250	Southwest	640	187
	631			509			534			485	
	905			917			929			943	
06	2,081	184	18	1,939	244	30	2,028	189	44	1,982	176
Chicago	852	172	Los Angeles	794	229	Phila-delphia	830	177	North Central	811	172
	505			461			563			480	
	906			918			930			944	
07	2,081	184	19	1,860	224	31	2,028	189	45	1,771	213
Cincinnati	852	172	Louisville	761	210	Pitts-burgh	830	177	Midwest	725	210
	505			528			563			503	
	907			919			931			945	
08	2,081	184	20	1,860	224	32	1,939	244	46	2,130	195
Cleveland	852	172	Memphis	761	210	Portland	794	229	Gulf	872	192
	505			528			461			550	
	908			920			932			946	
09	1,643	200	21	2,290	216	33	2,290	216	47	2,181	206
Dallas Fort Worth	672	187	Miami	938	202	Richmond	938	202	South East	893	202
	509			631			631			601	
	909			921			933			947	
10	1,891	267	22	2,383	225	34	2,383	225	48	1,932	180
Denver	774	250	Milwau-kee	976	211	St. Louis	976	211	Eastern	791	177
	534			698			698			536	
	910			922			934			948	
11	2,081	184	23	2,383	225	35	1,891	267	49	1,847	166
Detroit	852	172	Minn-St. Paul	976	211	Salt Lake City	774	250	New England	756	164
	505			698			534			631	
	911			923			935			949	
12	1,939	175	24	1,860	224	36	1,939	244			
Hartford	794	164	Nashville	761	210	San. Fran	794	229			
	662			528			461				
	912			924			936				

R-61
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12/1/2023

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
LEGAL LIABILITY RATES FOR PHYSICAL DAMAGE
TO TRAILERS UNDER A TRAILER INTERCHANGE AGREEMENT
Daily Per Trailer Rates

Limit of Liability	Local						Intermediate						Long Distance					
	Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles			
	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)
\$1000	0.003	0.003	0.031	0.028	0.018	0.014	0.005	0.005	0.050	0.047	0.028	0.020	0.011	0.011	0.075	0.069	0.041	0.031
\$2000	0.005	0.005	0.035	0.033	0.019	0.017	0.011	0.011	0.060	0.056	0.033	0.026	0.018	0.018	0.092	0.084	0.054	0.041
\$3000	0.009	0.009	0.046	0.041	0.024	0.019	0.016	0.016	0.068	0.061	0.041	0.031	0.022	0.020	0.106	0.100	0.061	0.049
\$4000	0.011	0.011	0.050	0.047	0.030	0.020	0.018	0.018	0.079	0.074	0.049	0.035	0.029	0.027	0.122	0.113	0.074	0.057
\$5000	0.014	0.014	0.057	0.053	0.033	0.026	0.022	0.020	0.092	0.084	0.056	0.043	0.033	0.032	0.139	0.127	0.084	0.064
\$6000	0.017	0.017	0.064	0.058	0.038	0.030	0.026	0.024	0.102	0.094	0.061	0.049	0.040	0.038	0.156	0.143	0.096	0.073
\$7000	0.018	0.018	0.068	0.061	0.041	0.031	0.030	0.029	0.111	0.102	0.067	0.052	0.046	0.045	0.173	0.157	0.105	0.079
\$8000	0.020	0.019	0.074	0.068	0.047	0.034	0.033	0.032	0.120	0.111	0.075	0.058	0.051	0.049	0.184	0.172	0.114	0.090
\$9000	0.022	0.020	0.083	0.075	0.050	0.038	0.038	0.035	0.131	0.121	0.082	0.061	0.058	0.056	0.203	0.186	0.124	0.097
\$10000	0.026	0.024	0.089	0.079	0.056	0.043	0.041	0.040	0.143	0.131	0.090	0.068	0.061	0.060	0.219	0.202	0.137	0.105
\$11000	0.027	0.026	0.096	0.089	0.058	0.047	0.045	0.043	0.154	0.140	0.097	0.074	0.067	0.064	0.235	0.217	0.146	0.112
\$12000	0.030	0.029	0.102	0.094	0.061	0.049	0.049	0.048	0.163	0.149	0.102	0.078	0.074	0.069	0.251	0.231	0.156	0.120
\$13000	0.032	0.030	0.106	0.100	0.067	0.052	0.053	0.051	0.174	0.161	0.107	0.083	0.079	0.077	0.267	0.246	0.168	0.127
\$14000	0.033	0.032	0.113	0.105	0.070	0.056	0.056	0.054	0.181	0.169	0.114	0.090	0.084	0.082	0.283	0.262	0.178	0.137
\$15000	0.035	0.034	0.120	0.111	0.075	0.058	0.060	0.057	0.195	0.178	0.122	0.096	0.091	0.089	0.298	0.273	0.189	0.145
\$16000	0.040	0.038	0.126	0.115	0.079	0.060	0.061	0.060	0.204	0.189	0.128	0.100	0.098	0.094	0.317	0.291	0.199	0.151
\$17000	0.041	0.040	0.133	0.122	0.084	0.064	0.066	0.063	0.217	0.199	0.137	0.105	0.102	0.099	0.330	0.304	0.208	0.161
\$18000	0.045	0.043	0.139	0.127	0.089	0.067	0.069	0.067	0.228	0.207	0.143	0.111	0.106	0.103	0.346	0.319	0.219	0.169
\$19000	0.046	0.045	0.143	0.131	0.092	0.069	0.074	0.069	0.235	0.217	0.149	0.114	0.114	0.110	0.363	0.335	0.230	0.175
\$20000	0.048	0.047	0.150	0.139	0.098	0.074	0.078	0.075	0.248	0.228	0.156	0.120	0.118	0.114	0.378	0.347	0.238	0.181

Additional Charges added to the \$20000 rate for every \$1000 of
liability in excess of \$20000

Each Addl \$1000	0.001	0.001	0.004	0.004	0.003	0.002	0.002	0.002	0.011	0.010	0.005	0.004	0.004	0.004	0.016	0.015	0.010	0.005
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COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING FACTORS

For Calculating Trailer Interchange Agreement Physical Damage Premiums

	Zone	Zone Name	Zone 03 (Metropolitan)		Zone 49 (Regional)	
			Collision	Comprehensive	Collision	Comprehensive
Metropolitan Zone	01	Atlanta	3.99	1.95	3.99	1.95
	02	Baltimore/Washington	3.56	1.70	3.56	1.70
	03	Boston	4.19	1.58	4.19	1.58
	04	Buffalo	3.56	1.70	3.56	1.70
	05	Charlotte	3.99	1.95	3.99	1.95
	06	Chicago	3.19	1.66	3.19	1.66
	07	Cincinnati	3.19	1.66	3.19	1.66
	08	Cleveland	3.19	1.66	3.19	1.66
	09	Dallas/Fort Worth	3.22	1.81	3.22	1.81
	10	Denver	3.38	2.42	3.38	2.42
	11	Detroit	3.19	1.66	3.19	1.66
	12	Hartford	4.19	1.58	4.19	1.58
	13	Houston	3.22	1.81	3.22	1.81
	14	Indianapolis	3.19	1.66	3.19	1.66
	15	Jacksonville	3.99	1.95	3.99	1.95
	16	Kansas City	4.41	2.03	4.41	2.03
	17	Little Rock	3.22	1.81	3.22	1.81
	18	Los Angeles	2.92	2.21	2.92	2.21
	19	Louisville	3.34	2.02	3.34	2.02
	20	Memphis	3.34	2.02	3.34	2.02
	21	Miami	3.99	1.95	3.99	1.95
	22	Milwaukee	4.41	2.03	4.41	2.03
	23	Minneapolis/St Paul	4.41	2.03	4.41	2.03
	24	Nashville	3.34	2.02	3.34	2.02
	25	New Orleans	3.65	1.85	3.65	1.85
	26	New York City	3.56	1.70	3.56	1.70
	27	Oklahoma City	3.22	1.81	3.22	1.81
	28	Omaha	4.41	2.03	4.41	2.03
	29	Phoenix	3.38	2.42	3.38	2.42
	30	Philadelphia	3.56	1.70	3.56	1.70
	31	Pittsburgh	3.56	1.70	3.56	1.70
	32	Portland	2.92	2.21	2.92	2.21
	33	Richmond	3.99	1.95	3.99	1.95
	34	St. Louis	4.41	2.03	4.41	2.03
	35	Salt Lake City	3.38	2.42	3.38	2.42
	36	San Francisco	2.92	2.21	2.92	2.21
	37	Tulsa	3.22	1.81	3.22	1.81
Regional Zone	40	Pacific	2.92	2.21	2.78	2.10
	41	Mountain	3.38	2.42	3.21	2.30
	42	Midwest	4.41	2.03	4.20	1.93
	43	Southwest	3.22	1.81	3.06	1.72
	44	North Central	3.19	1.66	3.04	1.58
	45	Mideast	3.34	2.02	3.18	1.92
	46	Gulf	3.65	1.85	3.48	1.77
	47	Southeast	3.99	1.95	3.80	1.86
	48	Eastern	3.56	1.70	3.39	1.62
	49	New England	4.19	1.58	3.99	1.50

For Special Perils (Fire, Theft and CAC incl. MM&V), use the OTC factors.