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)	$2,206	$224	Comprehensive ($500 Deductible)
Property Damage ($5,000)	902	210	Fire, Theft and CAC (incl. MM&V)
		619	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

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	OTC
0.025	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 –

a. Determine $500 deductible physical damage premium from the Zone Rating Table for the appropriate zone combination.
b. Determine the Combined Rating Factor in accordance with Rule 54B.2.c and Rule 74B.2.c.
c. Determine the original cost new (OCN)/age group relativity.
d. Determine the deductible relativity, if applicable.
e. Multiply the physical damage premium by the original cost new (OCN)/age group relativity, deductible relativity, and the Combined Rating Factor.
f. Collision rates for truck-tractors and vehicles used in dumping operations multiply by 1.50.
g. 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.
h. The premium for limited collision coverage is determined by multiplying the percentage displayed in the tracks, tractors, and trailers physical damage rate pages by the final collision premium.
i. For Fire only, charge 40% of Fire, Theft, and CAC.
j. For Fire and Theft only, charge 85% of Fire, Theft, and CAC.

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.

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).

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.	
01 Atlanta	2,206 902	224 210 619	201
02 Balt.-Wash	1,953 799	196 184 552	202
03 Boston	1,868 764	182 170 649	203
04 Buffalo	1,953 799	196 184 552	204
05 Charlotte	2,206 902	224 210 619	205
06 Chicago	2,004 819	191 179 495	206
07 Cincinnati	2,004 819	191 179 495	207
08 Cleveland	2,004 819	191 179 495	208
09 Dallas Fort Worth	1,582 647	208 195 499	209
10 Denver	1,821 745	277 260 524	210
11 Detroit	2,004 819	191 179 495	211
12 Hartford	1,868 764	182 170 649	212
13 Houston	1,582 647	208 195 499	213
14 Indian-apolis	2,004 819	191 179 495	214
15 Jackson-ville	2,206 902	224 210 619	215
16 Kansas City	2,295 939	234 219 685	216
17 Little Rock	1,582 647	208 195 499	217
18 Los Angeles	1,868 764	254 238 452	218
19 Louisville	1,791 732	233 218 518	219
20 Memphis	1,791 732	233 218 518	220
21 Miami	2,206 902	224 210 619	221
22 Milwau-kee	2,295 939	234 219 685	222
23 Minn-St. Paul	2,295 939	234 219 685	223
24 Nashville	1,791 732	233 218 518	224
25 New Orleans	2,153 881	213 200 566	225
26 N.Y. City	1,953 799	196 184 552	226
27 Okla. City	1,582 647	208 195 499	227
28 Omaha	2,295 939	234 219 685	228
29 Phoenix	1,821 745	277 260 524	229
30 Phila-delphia	1,953 799	196 184 552	230
31 Pitts-burgh	1,953 799	196 184 552	231
32 Portland	1,868 764	254 238 452	232
33 Richmond	2,206 902	224 210 619	233
34 St. Louis	2,295 939	234 219 685	234
35 Salt Lake City	1,821 745	277 260 524	235
36 San. Fran	1,868 764	254 238 452	236
37 Tulsa	1,582 647	208 195 499	237
40 Pacific	1,868 764	254 238 452	240
41 Mountain	1,821 745	277 260 524	241
42 Midwest	2,295 939	234 219 685	242
43 Southwest	1,582 647	208 195 499	243
44 North Central	2,004 819	191 179 495	244
45 Mideast	1,791 732	233 218 518	245
46 Gulf	2,153 881	213 200 566	246
47 South East	2,206 902	224 210 619	247
48 Eastern	1,953 799	196 184 552	248
49 New England	1,868 764	182 170 649	249

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	2,206	224	13	1,582	208	25	2,153	213	37	1,582	208
	902	210		647	195		881	200		647	195
Atlanta		619	Houston		499	New		566	Tulsa		499
	901			913		Orleans	925			937	
02	1,953	196	14	2,004	191	26	1,953	196	40	1,779	242
	799	184		819	179		799	184		727	227
Balt.-		552	Indian-		495	N.Y.		552	Pacific		432
Wash	902		apolis	914		City	926			940	
03	1,868	182	15	2,206	224	27	1,582	208	41	1,734	265
	764	170		902	210		647	195		709	248
Boston		649	Jackson-		619	Okla.		499	Mountain		499
	903		ville	915		City	927			941	
04	1,953	196	16	2,295	234	28	2,295	234	42	2,186	222
	799	184		939	219		939	219		894	208
Buffalo		552	Kansas		685	Omaha		685	Midwest		652
	904		City	916			928			942	
05	2,206	224	17	1,582	208	29	1,821	277	43	1,506	198
	902	210		647	195		745	260		616	186
Charlotte		619	Little		499	Phoenix		524	Southwest		476
	905		Rock	917			929			943	
06	2,004	191	18	1,868	254	30	1,953	196	44	1,908	183
	819	179		764	238		799	184		780	171
Chicago		495	Los		452	Phila-		552	North		471
	906		Angeles	918		delphia	930		Central	944	
07	2,004	191	19	1,791	233	31	1,953	196	45	1,706	221
	819	179		732	218		799	184		698	207
Cincinnati		495	Louisville		518	Pitts-		552	Mideast		493
	907			919		burgh	931			945	
08	2,004	191	20	1,791	233	32	1,868	254	46	2,051	203
	819	179		732	218		764	238		839	190
Cleveland		495	Memphis		518	Portland		452	Gulf		540
	908			920			932			946	
09	1,582	208	21	2,206	224	33	2,206	224	47	2,101	214
Dallas	647	195		902	210		902	210		859	201
Fort		499	Miami		619	Richmond		619	South		590
Worth	909			921			933		East	947	
10	1,821	277	22	2,295	234	34	2,295	234	48	1,860	187
	745	260		939	219		939	219		761	175
Denver		524	Milwau-		685	St.		685	Eastern		526
	910		kee	922		Louis	934			948	
11	2,004	191	23	2,295	234	35	1,821	277	49	1,779	172
	819	179		939	219	Salt	745	260		727	162
Detroit		495	Minn-		685	Lake		524	New		619
	911		St. Paul	923		City	935		England	949	
12	1,868	182	24	1,791	233	36	1,868	254			
	764	170		732	218		764	238			
Hartford		649	Nashville		518	San.		452			
	912			924		Fran	936				

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10/1/2024

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

	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			
Limit of Liability	$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	0.030	0.027	0.018	0.014	0.005	0.005	0.049	0.046	0.027	0.020	0.011	0.011	0.074	0.068	0.040	0.030
$2000	0.005	0.005	0.034	0.032	0.019	0.017	0.011	0.011	0.059	0.055	0.032	0.026	0.019	0.019	0.090	0.082	0.053	0.040
$3000	0.009	0.009	0.045	0.040	0.024	0.019	0.017	0.017	0.067	0.060	0.040	0.030	0.023	0.021	0.104	0.098	0.060	0.048
$4000	0.011	0.011	0.049	0.046	0.029	0.020	0.019	0.019	0.077	0.073	0.048	0.034	0.030	0.028	0.120	0.111	0.073	0.056
$5000	0.015	0.015	0.056	0.052	0.032	0.026	0.023	0.021	0.090	0.082	0.055	0.042	0.034	0.033	0.136	0.125	0.082	0.063
$6000	0.018	0.018	0.063	0.057	0.037	0.029	0.027	0.025	0.100	0.092	0.060	0.048	0.042	0.039	0.153	0.140	0.094	0.072
$7000	0.019	0.019	0.067	0.060	0.040	0.030	0.031	0.030	0.109	0.100	0.066	0.051	0.048	0.047	0.170	0.154	0.103	0.077
$8000	0.021	0.020	0.073	0.067	0.046	0.033	0.034	0.033	0.118	0.109	0.074	0.057	0.053	0.051	0.181	0.169	0.112	0.088
$9000	0.023	0.021	0.081	0.074	0.049	0.037	0.039	0.036	0.129	0.119	0.080	0.060	0.060	0.058	0.199	0.182	0.122	0.095
$10000	0.027	0.025	0.087	0.077	0.055	0.042	0.043	0.042	0.140	0.129	0.088	0.067	0.063	0.062	0.215	0.198	0.134	0.103
$11000	0.028	0.027	0.094	0.087	0.057	0.046	0.047	0.045	0.151	0.137	0.095	0.073	0.070	0.066	0.231	0.213	0.143	0.110
$12000	0.031	0.030	0.100	0.092	0.060	0.048	0.051	0.050	0.160	0.146	0.100	0.077	0.077	0.072	0.246	0.227	0.153	0.118
$13000	0.033	0.031	0.104	0.098	0.066	0.051	0.055	0.053	0.171	0.158	0.105	0.081	0.082	0.080	0.262	0.241	0.165	0.125
$14000	0.034	0.033	0.111	0.103	0.069	0.055	0.058	0.056	0.178	0.166	0.112	0.088	0.087	0.085	0.278	0.257	0.175	0.134
$15000	0.036	0.035	0.118	0.109	0.074	0.057	0.062	0.059	0.191	0.175	0.120	0.094	0.095	0.092	0.292	0.268	0.185	0.142
$16000	0.042	0.039	0.124	0.113	0.077	0.059	0.063	0.062	0.200	0.185	0.126	0.098	0.102	0.098	0.311	0.285	0.195	0.148
$17000	0.043	0.042	0.130	0.120	0.082	0.063	0.069	0.065	0.213	0.195	0.134	0.103	0.106	0.103	0.324	0.298	0.204	0.158
$18000	0.047	0.045	0.136	0.125	0.087	0.066	0.072	0.070	0.224	0.203	0.140	0.109	0.110	0.107	0.339	0.313	0.215	0.166
$19000	0.048	0.047	0.140	0.129	0.090	0.068	0.077	0.072	0.231	0.213	0.146	0.112	0.118	0.114	0.356	0.329	0.226	0.172
$20000	0.050	0.049	0.147	0.136	0.096	0.073	0.081	0.078	0.243	0.224	0.153	0.118	0.123	0.118	0.371	0.340	0.233	0.178

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

COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING FACTORS

For Calculating Trailer Interchange Agreement Physical Damage Premiums

			Zone 03 (Metropolitan)		Zone 49 (Regional)	
	Zone	Zone Name	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	Mineapolis/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
Reginal 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.