



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000

ADDITIONAL INFORMATION

TO MEMBERS OF THE COMMERCIAL AUTOMOBILE COMMITTEE

FOR THE MEETING OF:

Thursday, May 23, 2019 at 10:30 a.m.

CAC

19.08 Radius of Operation and Rating Territory

The Committee should be prepared to discuss the attached amendments to Rule 52 – Trucks, Tractors and Trailers Classifications, Rule 72 – Public Automobile Classifications and the Zone Rating Tables of CAR’s Commercial Automobile Insurance Manual relative to the determination of zone combination for zone rated risks. (Docket #CAC19.08, Exhibit #2)

WENDY BROWNE
Vice President – Business Operations

Attachment

Boston, Massachusetts
May 15, 2019

CAR | **Commercial Automobile Insurance Manual**
Section III | **Trucks, Tractors and Trailers**
Effective Date | **2019.06.01**
Page | **6 of 17**

2. Truckers – Automobiles used to haul or transport goods, materials, or commodities for another, other than automobiles used in moving operations.
3. Food Delivery – Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.
4. Specialized Delivery – Automobiles used in deliveries subject to time and similar constraints.
5. Waste Disposal – Automobiles transporting salvage and waste material for disposal or resale.
6. Farmers – Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.
7. Dump and Transit Mix Trucks and Trailers
8. Contractors (Other than Dump Trucks)
9. Logging and Lumbering
10. Petroleum Business – Automobiles used to transport petroleum and petroleum products such as gasoline and fuel oil.

Refer to the Secondary Classification table in the Rate Section to determine rating factors and statistical codes.

D. Geographic Classification

An automobile classified under this rule is subject to zone rating if the automobile is regularly operated beyond a 200 mile radius from the street address of principal garaging. Any risk that does not satisfy the conditions for zone rating, including all risks comprised of light trucks and trailers used with light trucks, are not subject to zone rating.

1. [Non-Zone Rated Automobiles – Determination of Rating Territory](#)

For risks that are not subject to zone rating, rating territory is determined based upon the street address of principal garaging, in accordance with Rule 21 – Residence and Location of Section II – Common Coverages of this Manual.

CAR | **Commercial Automobile Insurance Manual**
Section III | **Trucks, Tractors and Trailers**
Effective Date | **2019.06.01**
Page | **7 of 17**

2. Zone Rated Automobiles – Determination of Zone, Zone of Principal Garaging, Zone Combination, and Zone Combination Code

For risks that are subject to zone rating, determine the zone, ~~or zone of principal garaging,~~ zone combination, and zone combination code for each automobile as follows:

a. Zone

Use the Long Distance Zone Definitions tables in the Rate Section to identify the metropolitan and/or regional zones that will be used for determining zone combination as described in Section D.2.c. of this Rule and zone combination code as described in Section D.2.d. of this Rule.

b. Zone of Principal Garaging

1) If the automobile is principally garaged in any of the metropolitan zones identified in the Long Distance Zone Definitions table (either zone 03 (Boston) or any other metropolitan zone outside of Massachusetts), assign zone 03 as the zone of the automobile's principal garaging.

2) If the automobile is principally garaged in any of the regional zones identified in the Long Distance Zone Definitions table (either zone 49 (New England) or any other regional zone outside of Massachusetts), assign zone 49 as the zone of the automobile's principal garaging.

ca. Zone Combination

1) When an automobile is principally garaged in a regional zone and operates from terminals in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone ~~that is~~ farthest away from the automobile's principal garaging.

~~b. 2)~~ In all other situations, the zone combination is the zone of principal garaging and the zone of the terminal (included in the automobile's operations) that is farthest away from the automobile's principal garaging. ~~that point.~~

CAR | **Commercial Automobile Insurance Manual**
Section III | **Trucks, Tractors and Trailers**
Effective Date | **2019.06.01**
Page | **8 of 17**

e. A terminal is any point at which an automobile regularly loads or unloads. It is not limited to a terminal facility which the insured owns and operates.

d. Zone Combination Code

To identify the zone combination code that will be used for statistical reporting purposes, refer to the applicable Zone Rating Table in the Rate Section based upon whether the automobile's zone of principal garaging, as determined in Section D.2.b., is zone 03 (zone combination codes 2XX) or zone 49 (zone combination codes 9XX). The tables provide liability base premiums and physical damage factors for each zone combination and identify the applicable zone combination codes.

Refer to the following examples for determining zone combination and zone combination code:

Examples:

1a. The automobile is principally garaged in Worcester, Massachusetts- (regional zone 49 – New England) and its operations include terminals in Utica, New York (regional zone 48 – Eastern) and Hartford, Connecticut (metropolitan zone 12 – Hartford). In accordance with Sections D.2.b.2) and D.2.c.1) of this Rule, the proper zone combination is 49 (the automobile is principally garaged in a regional zone) and 12 (the metropolitan zone that is farthest from the automobile's principal garaging).

To identify the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zones). According to this table and based upon the determined zone combination, the zone combination to be used for statistical reporting purposes is 912.

2. The automobile is principally garaged in Albany, New York (regional zone 48 – Eastern) and its operations include terminals in Boston, Massachusetts (metropolitan zone 03 – Boston) and Hartford, Connecticut (metropolitan zone 12 – Hartford). In accordance with Sections D.2.b.2) and D.2.c.1) of this Rule, the proper zone combination is 49 (the automobile is principally garaged in a regional zone) and 03

CAR | **Commercial Automobile Insurance Manual**
Section III | **Trucks, Tractors and Trailers**
Effective Date | **2019.06.01**
Page | **9 of 17**

(the metropolitan zone that is farthest from the automobile's principal garaging).

To identify the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is Zone 49). According to this table and based upon the determined zone combination, the zone combination to be used for statistical reporting purposes is 903.

- 3b. The automobile is principally garaged in Springfield, Massachusetts- (regional zone 49 – New England) and its operations include a terminal in Bangor, Maine (regional zone 49 – New England). In accordance with Sections D.2.b.2) and D.2.c.2) of this Rule, ¶the proper zone combination is 49 (the zone in which the automobile is principally garaged is a regional zone) and 49 (the zone of the terminal included in the automobile's operations that is farthest from the automobile's principal garaging).

To identify the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zone). According to this table and based upon the determined zone combination, the zone combination code to be used for statistical reporting purposes is 949.

- 4e. The automobile is principally garaged in Boston, Massachusetts- (metropolitan zone 03 – Boston) and its operations include has terminals in New York City (metropolitan zone 26 – New York City) and Utica, New York (regional zone 48 – Eastern). In accordance with Sections D.2.b.1) and D.2.c.2) of this Rule, ¶the proper zone combination is 03 (the zone in which the automobile is principally garaged is a metropolitan zone) and 48 (the zone of the terminal included in the automobile's operations that is farthest from the automobile's principal garaging).

To identify the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is Zone 03 (Boston) or Other Metropolitan Zone). According to this table and based upon the determined zone combination, the zone combination code to be used for statistical reporting purposes is 248.

CAR | **Commercial Automobile Insurance Manual**
Section III | **Trucks, Tractors and Trailers**
Effective Date | **2019.06.01**
Page | **10 of 17**

5. The automobile is principally garaged in New York City (metropolitan zone 26 – New York City) and operates in Atlanta, Georgia (metropolitan zone 01 – Atlanta) and in Tallahassee, Florida (regional zone 47 – Southeast). In accordance with Sections D.2.b.1) and D.2.c.2) of this Rule, the proper zone combination is 03 (the zone in which the automobile is principally garaged is a metropolitan zone) and 47 (the zone of the terminal included in the automobile’s operations that is farthest from the automobile’s principal garaging).

To determine the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is in a Metropolitan Zone). According to this table and based upon the established zone combination, the zone combination code to be used for statistical reporting purposes is 247.

~~Refer to the Long Distance Zone Definitions and the Zone Rating Tables in the Rate Section.~~

E. Special Provisions for Certain Risks

1. Truckers. If the business of the insured involves transporting materials or commodities for another, Rule 55 – Premium Development Options for Truckers also applies.
2. Transporters of Liquid Products. A policy that covers an automobile used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed. Use Wrong Delivery of Liquid Products Endorsement CA 23 05.
3. Amusement Devices. A policy written to cover a commercial automobile, trailer or semitrailer on which an amusement device has been mounted does not provide coverage for the operation of the amusement device. Refer to the General Liability Manual for operations coverage. Use Commercial Automobiles Equipped with Amusement Devices Endorsement MM 23 03.
4. Transporters of Explosives. A policy that covers an automobile used for transporting explosives must exclude coverage for the explosion hazard. Use Explosives Endorsement MM 23 04.

CAR | **Commercial Automobile Insurance Manual**
Section V | **Public Transportation**
Effective Date | **2019.06.01**
Page | **8 of 18**

- (2) Automobiles that are owned or leased for one year or more by a person or organization who is in the business of transporting employees of one or more employers shall be classified and rated in accordance with Rule 72 – Public Automobile Classifications and Rule 73 – Premium Development – Other than Zone Rated Automobiles for automobiles described as a Bus Not Otherwise Classified in Section B.1.f.(8) of this Rule.

2. Radius Class

Determine radius on a straight line from the street address of the automobile's principal garaging.

- a. Local – up to 50 miles – the automobile is not operated beyond a radius of 50 miles from the street address where such automobile is principally garaged.
- b. Intermediate – 51-200 miles – the automobile is operated beyond a radius of 50 miles but not beyond a radius of 200 miles from the street address where such automobile is principally garaged.
- c. Long distance – over 200 miles – the automobile is operated beyond a 200 mile radius from the street address where such automobile is principally garaged.

C. Geographic Classification

Automobiles with a primary classification of Other Buses described in Section B.1.f.(1), or Sections B.1.f.(3) – (8) of this Rule are subject to zone rating if the automobile is regularly operated beyond a 200 mile radius from the street address of principal garaging.

1. Zone Rated Automobiles – Determination of Zone, or Zone of Principal Garaging, Zone Combination, and Zone Combination Code for Zone Rated Risks

For risks that are subject to zone rating, Determine the zone, or zone of principal garaging, zone combination, and zone combination code for each automobile as follows:

CAR | **Commercial Automobile Insurance Manual**
Section V | **Public Transportation**
Effective Date 2019.06.01
Page 9 of 18

a. Zone

~~a.~~ Use the Long Distance Zone Definitions tables in the Rate Section to identify ~~determine~~ the appropriate metropolitan and/or regional zones that will be used for determining zone combination as described in Sections ~~C.1.b.~~ and C.1.c. of this Rule and zone combination code as described in Section C.1.d. of this Rule.

b. Zone of Principal Garaging

1) If the automobile is principally garaged in any of the metropolitan zones identified in the Long Distance Zone Definitions table (either zone 03 (Boston) or any other metropolitan zone outside of Massachusetts), assign zone 03 as the zone of the automobile's principal garaging.

2) If the automobile is principally garaged in any of the regional zones identified in the Long Distance Zone Definitions table (either zone 49 (New England) or any other regional zone outside of Massachusetts), assign zone 49 as the zone of the automobile's principal garaging.

c. Zone Combination

~~b.~~ 1) When an automobile is principally garaged in a regional zone and operates in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone that is farthest away from the automobile's principal garaging.

~~e.~~ 2) In all other situations, the zone combination is the zone of the automobile's ~~registration~~ principal garaging and the zone included in the automobile's operations that is farthest away from the automobile's principal garaging. ~~that point.~~

d. Zone Combination Code

To identify the zone combination code that will be used for statistical reporting purposes, refer to the applicable Zone Rating Table in the Rate Section based upon whether the automobile's zone of principal garaging, as determined in Section C.1.b., is zone 03 (zone combination codes 2XX), or zone 49 (zone combination codes 9XX). The tables provide liability base premiums and physical damage factors for each

CAR | **Commercial Automobile Insurance Manual**
Section V | **Public Transportation**
Effective Date | **2019.06.01**
Page | **10 of 18**

zone combination and identify the applicable zone combination codes.

Refer to the following examples for determining zone combination and zone combination code:

Examples:

1.a. The automobile is ~~registered~~ principally garaged in Worcester, Massachusetts (regional zone 49 – New England) and operates in Utica, New York (regional zone 48 – Eastern) and Hartford, Connecticut (metropolitan zone 12 – Hartford). In accordance with Sections C.1.b.2) and C.1.c.1) of this Rule, the proper zone combination is 49 (the automobile is principally garaged in a regional zone) and 12 (the metropolitan zone that is farthest from the automobile’s principal garaging).

To identify the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zones). According to this table and based upon the determined zone combination, the zone combination code to be used for statistical reporting purposes is 912.

2. The automobile is principally garaged in Albany, New York (regional zone 48 – Eastern) and operates in Boston, Massachusetts (metropolitan zone 03 – Boston) and Hartford, Connecticut (metropolitan zone 12 – Hartford). In accordance with Sections C.1.b.2) and C.1.c.1) of this Rule, the proper zone combination is 49 (the automobile is principally garaged in a regional zone) and 03 (the metropolitan zone that is farthest from the automobile’s principal garaging).

To identify the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zone). According to this table and based upon the determined zone combination, the zone combination code to be used for statistical reporting purposes is 903.

3.b. The automobile is ~~registered~~ principally garaged in Springfield, Massachusetts (regional zone 49 – New England) and operates in Bangor, Maine (regional zone 49 – New England). In accordance with Sections C.1.b.2) and C.1.c.2) of this Rule, the proper zone combination is 49 (the zone in which the

CAR | **Commercial Automobile Insurance Manual**
Section V | **Public Transportation**
Effective Date | **2019.06.01**
Page | **11 of 18**

automobile is principally garaged is a regional zone) and 49 (the zone included in the automobile's operations that is farthest from the automobile's principal garaging.

To identify the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zone). According to this table and based upon the determined zone combination, the zone combination code to be used for statistical reporting purposes is 949.

- 4.e. The automobile is ~~registered~~ principally garaged in Boston, Massachusetts (metropolitan zone 03 – Boston) and operates in New York City (metropolitan zone 26 – New York City) and Utica, New York (regional zone 48 – Eastern). In accordance with Sections C.1.b.1) and C.1.c.2) of this Rule, the proper zone combination is 03 (the zone in which the automobile is principally garaged is a metropolitan zone) and 48 (the zone included in the automobile's operations that is farthest from the automobile's principal garaging.

To identify the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is Zone 03 (Boston) or Other Metropolitan Zone). According to this table and based upon the determined zone combination, the zone combination code to be used for statistical reporting purposes is 248.

5. The automobile is principally garaged in New York City (metropolitan zone 26 – New York City) and operates in Atlanta, Georgia (metropolitan zone 01 – Atlanta) and in Tallahassee, Florida (regional zone 47 – Southeast). In accordance with Sections C.1.b.1) and C.1.c.2) of this Rule, the proper zone combination is 03 (the zone in which the automobile is principally garaged is a metropolitan zone) and 47 (the zone included in the automobile's operations that is farthest from the automobile's principal garaging.

To determine the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is Zone 03 (Boston) or Other Metropolitan Zone). According to this table and based upon the established zone combination, the zone combination code to be used for statistical reporting purposes is 247.

CAR | **Commercial Automobile Insurance Manual**
Section V | **Public Transportation**
Effective Date | **2019.06.01**
Page | **12 of 18**

~~Refer to the Long Distance Zone Definitions and the Zone Rating Tables in the Rate Section.~~

2. Non-Zone Rated Automobiles – Determination of Rating Territory

For automobiles classified under this rule that are not subject to zone rating, the rating territory shall be determined by the highest rated territory through which or in which the public automobile operates. The highest rated territory is the territory with the highest manual premiums for compulsory and optional bodily injury liability at \$20,000 per person, \$40,000 per accident and \$5,000 property damage as shown on the Public Automobiles Liability rate pages in the Rate Section. A rating territory other than the highest rated territory may apply if the risk supplies credible documentation that 80% or more of the public automobile's operation is outside the highest rated territory. In that case, assign the territory of the automobile's highest percentage of operation. If the automobile's highest percentage of operation is outside of Massachusetts, assign the highest rated Massachusetts territory, regardless of the automobile's Massachusetts operations.

Refer to the Territory Schedule in the Rate Section.

D. Secondary Classifications

A secondary classification is assigned to automobiles with a primary classification of Other Buses and described in Section B.1.f. of this Rule that do not qualify for zone rating, and to automobiles with a primary classification of School Bus as described in Section B.1.d. or Church Bus as described in Section B.1.e. of this Rule. The secondary classification is based on the seating capacity of the automobile.

Apply the following criteria to determine the seating capacity of the automobile:

1. Use the seating capacity specified by the manufacturer of the automobile unless a public authority rules otherwise.
2. Do not include the driver's seat when determining seating capacity.
3. If a truck, tractor or trailer is classified as a public automobile, determine the seating capacity from the size class as follows:

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

ZONE RATING TABLES

For liability, the ~~following Zone Rating Tables include identify~~ the ~~base premiums for each zone or and zone combination, zone base premiums,~~ and for physical damage they ~~tables include identify, for each the zone or and zone combination, zone~~ the factors to be applied to the ~~premiums displayed in the Long Distance~~ Physical Damage Base Premium Table. ~~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 factors are displayed as follows:
Bodily Injury (\$20,000/40,000)	\$2,227	1.82	Comprehensive
Property Damage (\$5,000)	1,011	1.13	Fire, Theft and CAC (incl. MM&V)
		4.00	Collision (All Deductibles)
12345 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 ~~rating~~ 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.

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

LONG DISTANCE ZONE DEFINITIONS

REGIONAL 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

REGIONAL-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-58
C.A.R.
3/1/2019

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE

Zone of Principal Garaging is Zone 03 (Boston) or Other Metropolitan Zones Combinations
Zone Combination Codes 2XX

Insert the state code of the state of principal garaging as the first two digits of the zone combinations code-

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01 Atlanta	2026	1.82	13 Houston	1656	2.75	25 New Orleans	1656	2.33	37 Tulsa	1656	2.11
	920	1.13		753	1.30		753	1.13		753	1.16
	--- 201			--- 213			--- 225			--- 237	
02 Balt.- Wash	2026	2.45	14 Indian-apolis	1656	1.76	26 N.Y. City	1963	1.83	40 Pacific	1656	1.92
	920	0.95		753	1.01		889	0.98		753	0.97
	--- 202			--- 214			--- 226			--- 240	
03 Boston	1656	1.60	15 Jackson-ville	2026	1.73	27 Okla. City	1656	2.11	41 Mountain	1656	2.08
	753	0.90		920	1.06		753	1.16		753	1.01
	--- 203			--- 215			--- 227			--- 241	
04 Buffalo	1656	1.83	16 Kansas City	1534	2.14	28 Omaha	1656	1.89	42 Midwest	1656	2.03
	753	0.98		697	1.21		753	1.01		753	1.06
	--- 204			--- 216			--- 228			--- 242	
05 Charlotte	2026	1.53	17 Little Rock	1534	2.51	29 Phoenix	1656	2.24	43 Southwest	1656	2.73
	920	0.93		697	1.03		753	0.97		753	1.27
	--- 205			--- 217			--- 229			--- 243	
06 Chicago	1656	1.98	18 Los Angeles	1534	1.93	30 Phila-delphia	2026	1.60	44 North Central	1656	1.77
	753	1.08		697	1.08		920	0.95		753	1.01
	--- 206			--- 218			--- 230			--- 244	
07 Cincinnati	1656	1.84	19 Louisville	1656	1.62	31 Pitts-burgh	1656	1.60	45 Mid-east	1656	1.76
	753	0.99		753	0.99		753	0.95		753	1.11
	--- 207			--- 219			--- 231			--- 245	
08 Cleveland	1656	1.84	20 Memphis	1534	1.95	32 Portland	1656	1.87	46 Gulf	1656	2.28
	753	0.99		697	1.25		753	0.92		753	1.08
	--- 208			--- 220			--- 232			--- 246	
09 Dallas Fort Worth	1656	2.80	21 Miami	2026	1.73	33 Richmond	2026	1.81	47 South East	2026	1.72
	753	1.35		920	1.06		920	1.03		920	1.04
	--- 209			--- 221			--- 233			--- 247	
10 Denver	1656	2.04	22 Milwau-kee	1656	1.63	34 St. Louis	1656	2.14	48 Eastern	1656	1.79
	753	1.09		753	0.98		753	1.22		753	0.97
	--- 210			--- 222			--- 234			--- 248	
11 Detroit	1656	1.76	23 Minn-St. Paul	1656	1.89	35 Salt Lake City	1656	2.26	49 New England	1656	1.60
	753	1.01		753	0.99		753	0.91		753	0.90
	--- 211			--- 223			--- 235			--- 249	
12 Hartford	2026	1.72	24 Nashville	1656	1.95	36 San. Fran	2026	1.93			
	920	0.99		753	1.25		920	0.98			
	--- 212			--- 224			--- 236				

R-59
C.A.R.
3/1/2019

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE

Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zones (Other than Boston) Combinations
Zone Combination Codes 9XX

Insert the state code of the state of principal garaging as the first two digits of the zone combinations code.

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	2026	1.61	13	2026	2.63	25	1476	2.13	37	1476	1.90
Atlanta	920	1.05	Houston	920	1.23	New Orleans	666	1.05	Tulsa	666	1.08
	---	4.00		---	3.70		---	3.38		---	3.39
	---	901		---	913		---	925		---	937
02	2026	2.24	14	1476	1.56	26	1963	1.63	40	1476	1.72
Balt.- Wash	920	0.87	Indian-apolis	666	0.93	N.Y. City	889	0.90	Pacific	666	0.89
	---	3.32		---	3.16		---	3.32		---	3.55
	---	902		---	914		---	926		---	940
03	1656	1.81	15	2026	1.53	27	1476	1.90	41	1291	1.87
Boston	753	0.98	Jackson-ville	920	0.98	Okla. City	666	1.08	Mountain	583	0.93
	---	3.32		---	3.90		---	3.39		---	3.38
	---	903		---	915		---	927		---	941
04	1476	1.63	16	1534	1.94	28	1656	1.68	42	1291	1.83
Buffalo	666	0.90	Kansas City	697	1.14	Omaha	753	0.93	Midwest	583	0.98
	---	3.32		---	3.16		---	3.16		---	3.38
	---	904		---	916		---	928		---	942
05	2026	1.33	17	1534	2.30	29	1476	2.04	43	1291	2.53
Charlotte	920	0.85	Little Rock	697	0.95	Phoenix	666	0.89	Southwest	583	1.19
	---	3.71		---	4.00		---	3.55		---	3.69
	---	905		---	917		---	929		---	943
06	1476	1.78	18	1534	1.73	30	2026	1.39	44	1534	1.56
Chicago	666	1.00	Los Angeles	697	1.00	Phila-delphia	920	0.87	North Central	697	0.93
	---	3.16		---	3.55		---	3.32		---	3.22
	---	906		---	918		---	930		---	944
07	1476	1.63	19	1656	1.41	31	1476	1.39	45	1476	1.56
Cincinnati	666	0.91	Louisville	753	0.91	Pitts-burgh	666	0.87	Mid-east	666	1.03
	---	3.16		---	3.16		---	3.55		---	3.28
	---	907		---	919		---	931		---	945
08	1476	1.63	20	1534	2.00	32	1476	1.66	46	1656	2.07
Cleveland	666	0.91	Memphis	697	1.00	Portland	666	0.84	Gulf	753	1.00
	---	3.16		---	3.37		---	3.55		---	3.46
	---	908		---	920		---	932		---	946
09	1476	2.63	21	2026	1.53	33	2026	1.60	47	1476	1.51
Dallas Fort Worth	666	1.23	Miami	920	0.98	Richmond	920	0.95	South East	666	0.96
	---	3.70		---	3.90		---	3.17		---	3.75
	---	909		---	921		---	933		---	947
10	1656	1.83	22	1476	1.43	34	1476	1.94	48	1656	1.59
Denver	753	1.01	Milwau-kee	666	0.90	St. Louis	666	1.14	Eastern	753	0.89
	---	3.16		---	3.16		---	3.16		---	3.32
	---	910		---	922		---	934		---	948
11	1656	1.56	23	1476	1.69	35	1656	2.05	49	1476	1.60
Detroit	753	0.93	Minn-St. Paul	666	0.91	Salt Lake City	753	0.83	New England	666	0.90
	---	3.46		---	3.16		---	3.55		---	3.32
	---	911		---	923		---	935		---	949
12	2026	1.51	24	1476	1.74	36	2026	1.73			
Hartford	920	0.91	Nashville	666	1.17	San. Fran	920	0.90			
	---	3.32		---	3.37		---	3.55			
	---	912		---	924		---	936			