

**Texas Automobile Insurance Plan Association
2018 Private Passenger Auto and Commercial Vehicle Rate Filing
Explanatory Memorandum**

Introduction

TAIPA is proposing an estimated overall average rate level change of +4.8% for private passenger cars. The average increase is generated by changes in the base rates for each territory. No changes are proposed in the current territory rate factors or class rate factors.

TAIPA is also proposing changes in base rates for commercial vehicles that will generate an estimated overall change of +3.9% in commercial vehicle premiums. No changes in any rate factors for commercial vehicles are being proposed in this filing.

Historical Perspective

In 2004, over 12,000 private passenger cars were being insured through TAIPA. The following Table 1 presents the number of Texas assigned risks reported for 2013 through 2016. For the latest four years, TAIPA’s insured exposure counts have remained low and relatively stable from year to year.

The 2016 exposure counts are the latest available statistical data. The private passenger counts are reported in the Texas QDE Report. The commercial vehicle exposure counts are provided by the ISO. The exposure counts in Table 1 are earned car years (i.e., the equivalent of one vehicle insured for 12 months) for the BI Liability coverage.

Table 1: TAIPA Bodily Injury Exposure Counts

<u>Type of Vehicle</u>	<u>BI Liability Earned Car Years</u>			
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Private Passenger Autos	1,041	1,459	1,145	1,007
Non-Zone Rated:				
Trucks, Tractors, Trailers	291	291	350	300
Taxis, Limousines	152	180	228	190
School, Church Buses	116	91	101	83
Other Buses	37	65	121	108
Van Pools	0	0	0	1
Zone Rated:				
Trucks	0	0	0	0
Public Autos	0	0	0	0

The exposure counts for the PD Liability coverage are nearly identical to the BI Liability exposure counts shown in Table 1 for all types of vehicles. The exposure counts for the private passenger Personal Injury Protection and Uninsured Motorist coverages are significantly less than the BIPD Liability exposure counts. For example, in 2016 there were only 61 PIP earned cars for TAIPA, 150 UMBI earned cars, and 149 UMPD earned cars.

The relatively low count of TAIPA insured vehicles suggests that the voluntary competitive market is serving the vast majority of vehicle insureds in Texas and that TAIPA is functioning as the legislature originally intended, as the insurer-of-last-resort. While a low count of insureds is desired for TAIPA, the low count does create challenges to traditional ratemaking procedures. The low count of insured vehicles means there are not enough historical losses to provide a credible database of assigned risk claim losses necessary to apply traditional actuarial ratemaking procedures.

TAIPA's Ratemaking Procedures

A decade ago when TAIPA had a much larger claim loss database, it used a classical actuarial ratemaking procedure that involved adjusting past premiums to the present rate level and the projection of past losses and expenses to future cost levels. When TAIPA's actuarially determined rate change indications were deemed to be less than 100% credible, the TDI required that the complement of the credibility be applied to the Texas one-year trend in claim losses. In other words, when the traditional actuarial ratemaking procedures were applied to TAIPA data with zero credibility, the resulting indicated rate change was set equal to the historical trend in claim losses.

Due to the low count of TAIPA insured vehicles and the lack of any actuarial credibility in TAIPA's claim loss data, it became apparent in 2015 to TAIPA and the TDI that there was a need to simplify TAIPA's past ratemaking procedures. TAIPA refers to the new ratemaking procedure as "indexing" to the historical annual change in industrywide Texas loss costs. The procedure could also be described as tracking the annual trend in claim losses, exactly the same procedure used by actuaries when the sophisticated actuarial rate change indications are deemed to have no actuarial credibility.

It is important to note that TAIPA is not projecting future loss trends. TAIPA is monitoring various historical measures of how loss costs have actually changed in the past year and then adjusting its rates so as to track those historical changes. These actual historical changes in loss costs are commonly referred to as "loss trends" and are shown in the attached Exhibit VI.

In addition to monitoring the annual historical loss trends in the Texas voluntary private passenger insurance market, TAIPA is also tracking the annual change in the 3-year average loss costs for the Texas voluntary market. The 3-year average loss costs used are the reported incurred losses for the three latest available accident-years, unadjusted for estimated future loss development and unadjusted for estimated future trends. If the annual change in the voluntary market's actual historical loss costs remains relatively constant from year-to-year, TAIPA's overall average rate level for each coverage will approximately track the trend in the Texas industrywide loss costs for each coverage. In other words, TAIPA's rates will lag by one year the actual loss cost changes, rather than anticipate future changes.

Reliance on the Texas industrywide voluntary loss cost data minimizes the possibility that there will be large swings in the magnitude of future TAIPA rate changes. If the industrywide data is distorted by an unexpected anomaly in the data, or if economic conditions change so as to significantly accelerate Texas loss trends, then TAIPA’s actuary will need to adjust the proposed rate changes. But if economic conditions remain relatively constant into the future, TAIPA expects its future annual rate changes to be in the range of 0% to 5%.

This rate filing is the fourth rate filing that TAIPA has used this indexing method of ratemaking. This will be the fourth filing since 2015 that TAIPA’s proposed overall rate change has been less than 5%.

Proposed Private Passenger Rates

Rate Level Changes

The following Table 2 summarizes the changes in private passenger loss costs in Texas which TAIPA considered in selecting its proposed private passenger rate level changes.

Table 2: Private Passenger Loss Cost Changes

(1)	(2)	(3)	(4)	(5)	(6)
3-Year Loss Cost Change					
<u>Coverage</u>	<u>Actual</u>	<u>Adjusted</u>	<u>1-Year Paid P.P. Change</u>	<u>3-Year Linear Trend</u>	<u>Proposed Rate Level Change</u>
BI Liability	+8.4%	+8.2%	+9.7%	+9.7%	+5.0%
PD Liability	+6.5%	+6.4%	+5.7%	+7.6%	+4.8%
PIP	+2.1%	+1.6%	+2.2%	+3.8%	+2.4%
UM-BI	+13.3%	+12.0%	+11.4%	+13.8%	+4.5%
UM-PD	+5.6%	+5.6%	+2.7%	+6.6%	+4.5%

The “3-Year Loss Cost Change” in Column (2) is a comparison of the voluntary market’s actual loss costs for 2013-2015 to the latest available industrywide loss costs for 2014-2016.

The “3-Year Loss Cost Change” in Column (3) is a comparison of the average 2013-2015 loss costs to the average 2014-2016 loss costs for the voluntary market, with the statewide average loss cost calculated using TAIPA’s 2016 distribution of earned cars by territory. This calculation recognizes that TAIPA’s distribution business by territory is different than the distribution of the voluntary market. This calculation also normalizes the loss cost change to remove the effect of TAIPA’s year-to-year distribution shift by territory.

The “1-Year Paid Pure Premium Change” in Column (4) is the actual change in the voluntary market’s 2016 paid pure premium as compared to the 2015 pure premium. These data are presented in the loss trend charts attached as Exhibit VI and were derived from data in the QDE Report.

The “3-Year Linear Trend” in Column (5) is the average actual change, as measured by linear regression, in the paid pure premium quarterly data for 2014 through 2016, as shown in the attached Exhibit VI.

Rate Factor Changes

For many years TAIPA used the old “Texas Benchmark” territory and class rate factors. After Texas abandoned the benchmark rating approach, it was the TDI’s preference that TAIPA continue to use the old benchmark rate factors for private passenger autos. Over the years, TAIPA’s private passenger rate factors became increasingly out-of-step with the rate factors generally used in the voluntary private passenger auto insurance market.

Beginning with its 2015 rate filing, TAIPA has been introducing incremental changes to its territory and class rate factors in an effort to make its rate factors more consistent with industrywide Texas loss cost data and more consistent with the rate factors used by voluntary insurers in Texas. After three successive rate filings which incorporated territory and class rate factor changes, we find that the latest available loss cost data indicate that no further changes in rate factors are necessary with this rate filing. We will continue to monitor the voluntary loss cost data and propose appropriate changes to the territory and class rate factors in future rate filings.

The following Table 3 summarizes the premium effect of the proposed rate factor changes and the base rate changes.

Table 3: Proposed Private Passenger Rate Changes

<u>(1)</u> <u>Coverage</u>	<u>(2)</u> <u>Average</u> <u>Base Rate Chg.</u>	<u>(3)</u> <u>Terr. Factor Chg.</u>	<u>(4)</u> <u>Class Factor Chg.</u>	<u>(5)</u> <u>Total Rate Chg.</u>	<u>(6)</u> <u>2016 TAIPA E.P.</u>
BI Liab.	+5.0%	0.0%	0.0%	+5.0%	\$362,795
PD Liab.	+4.8%	0.0%	0.0%	+4.8%	337,992
PIP	+2.4%	0.0%	0.0%	+2.4%	16,892
UM-BI	+4.5%	0.0%	0.0%	+4.5%	16,837
UM-PD	+4.5%	0.0%	0.0%	+4.5%	11,367
Total				+4.8%	\$745,883

Notes:

Col (2) – Source: Exhibits I - V

Col (6) – Source: QDE Report

Commercial Vehicle Rates

History

The history of TAIPA's commercial vehicle rates differs from the history of TAIPA's private passenger auto rates in two important respects.

Prior to its 2015 rate filing, TAIPA's commercial vehicle rates were derived directly from the voluntary market loss costs filed in Texas by the ISO. No adjustment was made for the higher than average risk insured through TAIPA. Unlike its private passenger rates, TAIPA's commercial vehicle rates have been set for the past several years based on the average commercial risk in the voluntary market. Although intended to be the insurer-of-last-resort, TAIPA's commercial rates are in competition with voluntary insurers for commercial vehicle insureds.

TAIPA's desire is to gradually increase its commercial vehicle rate levels so as to be nearer the high-end of the range of rates in the voluntary market, rather than being nearer the middle of the range. To accomplish the adjustment in the commercial rate level will require a series of rate increases that are greater than the current annual loss trends.

The second distinction from the private passenger rates has to do with rate factors. As previously discussed, the private passenger rate factors were tied for many years to the "old benchmark" factors and were in need of being updated. Such is not the case for the commercial vehicle rate factors. Because its rates were based on industry loss costs filed by the ISO, TAIPA's commercial vehicle rate factors are generally consistent with the rate factors being used in the Texas voluntary market. Modest changes were made to the territory rate factors in TAIPA's 2015 and 2016 rate filings, but there is no apparent need for further rate factor changes at this time.

Proposed Rate Changes

With this filing TAIPA is proposing only base rate changes, with no changes to any commercial territory or class rate factors. The base rate changes are set forth in Exhibits VII through XVII and are summarized in the following Table 4.

The basis for the proposed base rate changes is an analysis of the annual change in the 3-year average voluntary market loss costs, modified by both TAIPA's desire to gradually move its commercial vehicle rates above the industry average rate level in the voluntary market and by TAIPA's desire to avoid the random fluctuations in the voluntary commercial loss cost data. In this filing there are instances where the loss costs have decreased, but TAIPA is proposing no rate change so as to avoid becoming even more competitive with the voluntary market. It should be noted that the largest percentage rate change results from a minimal \$1 increase in the PIP base rate for school buses.

Due to a relatively low count of commercial vehicles in the voluntary market, as compared to the count of private passenger vehicles, the commercial 3-year average loss costs exhibit significant changes due to factors other than the underlying annual loss trend. We have attempted to remove some of these outside influences by normalizing the 3-year loss costs for shifts in the distribution of insured vehicles by territory and for changes from year to year in the insurers reporting commercial data to the ISO.

The “adjusted” loss cost changes in Table 4 reflect the removal of the effect of changes in the voluntary distribution of commercial vehicles by territory and the effect of year-to-year changes in the insurers that report their data to the ISO. The “actual” loss cost change is a comparison of the 2014-2016 average loss cost to the 2013-2015 loss cost, without any adjustment for potential distortions.

Table 4: Proposed Commercial Vehicle Rate Changes

<u>Coverage</u>	<u>3-Year Loss Cost Change</u>				<u>Base Rate</u>		<u>Proposed Rate Change</u>	
	<u>Adjusted 2016 Filing</u>	<u>Adjusted 2017 Filing</u>	<u>Adjusted 2018 Filing</u>	<u>Actual 2018</u>	<u>Current</u>	<u>Proposed</u>		
Non-Zone Rated:								
Trucks	BI	+7.7%	+7.9%	+6.0%	+9.2	\$402	\$422	+5.0%
	PD	+1.3%	-2.5%	+0.1%	+3.7	290	295	+1.7%
	PIP	+11.5%	-2.7%	+2.9%	+8.6	12	13	+8.3%
Taxis/Limos	BI	-38.7%	-27.4%	+13.3%	+17.5	1,937	2,033	+5.0%
	PD	-35.3%	+8.7%	+3.3%	+2.7	1,533	1,579	+3.0%
	PIP	-17.0%	-23.5%	-9.6%	-20.6	55	55	0%
Sch./Ch. Buses	BI	+13.1%	+4.9%	-10.0%	-0.1	226	226	0%
	PD	+25.5%	+4.2%	-1.4%	+7.9	175	183	+4.6%
	PIP	+5.7%	-14.2%	0.0%	+4.0	6	7	+16.7%
Other Buses	BI	+28.7%	-3.7%	-4.1%	+32.2	1,525	1,571	+3.0%
	PD	+35.4%	+6.5%	+2.0%	+45.7	1,133	1,189	+4.9%
	PIP	+31.4%	-16.3%	-8.5%	+84.9	37	40	+8.1%
Vans	BI	+27.7%	-16.7%	+1.2%	+40.2	505	520	+3.0%
	PD	-13.0%	+14.0%	-5.5%	-20.0	375	375	0%
	PIP	+3.1%	+150.3%	-4.2%	-10.6	13	13	0%
Zone Rated:								
Trucks Zone 9	BI	+3.3%	+17.0%	+17.7%	+41.3	1,270	1,333	+5.0%
	PD	+19.5%	+6.3%	-7.3%	+69.0	714	749	+4.9%
Trucks Zone 13	BI	-13.5%	+0.3%	+43.6%	+40.6	1,270	1,333	+5.0%
	PD	+2.8%	-1.0%	-20.5%	-6.1	714	714	0%
Trucks Zone 43	BI	-50.3%	+163.6%	+47.2%	+25.6	1,302	1,367	+5.0%
	PD	-50.1%	+119.4%	+35.3%	+11.4	730	766	+4.9%
Public Autos Zone 9	BI	+20.7%	-30.7%	-8.5%	-8.5	1,212	1,212	0%
	PD	-25.6%	+144.2%	+24.4%	+24.4	715	750	+4.9%
Public Autos Zone 13	BI	-96.1%	-46.9%	-74.3%	-73.8	1,212	1,212	0%
	PD	-66.7%	+377.8%	-48.2%	-48.2	715	715	0%
Public Autos Zone 43	BI	+62.3%	-58.4%	+215.9%	+215.9	1,243	1,305	+5.0%
	PD	+16.6%	+41.9%	+11.0%	+11.0	730	766	+4.9%

In determining the overall commercial premium level change, TAIPA considered its 2015 premium volume by coverage and by type of commercial vehicle. TAIPA has no premium volume for vans or any of the zone-rated vehicles. As a result, the estimated all-coverage premium change is not impacted by the base rate change proposed for vans and zone-rated vehicles.

Table 5: Total Commercial Rate Change

<u>Coverage</u>	<u>Proposed Premium Change</u>	<u>Estimated TAIPA Annual Earned Premium</u>
BI Liability	+4.3%	\$471,421
PD Liability	+3.3%	350,264
PIP	+3.5%	11,343
All Coverages	+3.9%	\$833,028

**Private Passenger Auto
Coverage 101 - Bodily Injury
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>Latest Yr. TAIPA Earned Cars</u>	<u>(3)</u> <u>Current TAIPA Base Rate</u>	<u>(4)</u> <u>Current Rate Factor</u>	<u>(5)</u> <u>3-Year Avg. Loss Cost</u>	<u>(6)</u> <u>Selected Rate Factor</u>	<u>(7)</u> <u>Selected Base</u>	<u>(8)</u> <u>Base Rate Change</u>
1	174	\$499	1.000	\$141.212	1.000	\$524	1.050
2	73	504	1.010	152.847	1.010	529	1.050
3	15	403	0.808	100.577	0.808	423	1.050
4	96	440	0.882	120.836	0.882	462	1.050
5	9	401	0.804	100.486	0.804	421	1.050
6	2	387	0.776	113.725	0.776	407	1.052
7	3	498	0.998	124.276	0.998	523	1.050
10	4	378	0.758	85.643	0.758	397	1.050
11	3	217	0.435	52.545	0.435	228	1.051
12	0	381	0.764	142.931	0.764	400	1.050
13	6	311	0.623	74.479	0.623	326	1.048
14	11	289	0.579	73.815	0.579	303	1.048
16	0	230	0.461	52.058	0.461	242	1.052
20	2	230	0.461	56.382	0.461	242	1.052
21	9	463	0.928	125.586	0.928	486	1.050
22	16	370	0.741	104.695	0.741	388	1.049
23	52	329	0.659	85.359	0.659	345	1.049
24	8	298	0.597	69.069	0.597	313	1.050
27	20	410	0.822	146.694	0.822	431	1.051
28	22	424	0.850	133.427	0.850	445	1.050
31	8	401	0.804	110.938	0.804	421	1.050
32	5	294	0.589	76.707	0.589	309	1.051
34	5	413	0.828	124.025	0.828	434	1.051
37	16	370	0.741	105.034	0.741	388	1.049
38	47	448	0.898	118.333	0.898	471	1.051
39	0	410	0.822	93.183	0.822	431	1.051
40	9	363	0.727	100.451	0.727	381	1.050
41	2	316	0.633	89.410	0.633	332	1.051
42	2	367	0.735	95.094	0.735	385	1.049
43	17	369	0.739	91.225	0.739	387	1.049
44	16	354	0.709	90.051	0.709	372	1.051
45	10	471	0.944	138.280	0.944	495	1.051
46	5	312	0.625	78.195	0.625	328	1.051
47	1	332	0.665	87.105	0.665	348	1.048
48	1	369	0.739	93.516	0.739	387	1.049
49	3	369	0.739	96.895	0.739	387	1.049
51	5	277	0.555	69.132	0.555	291	1.051
52	9	311	0.623	77.704	0.623	326	1.048
53	8	299	0.599	75.781	0.599	314	1.050
54	3	319	0.639	80.759	0.639	335	1.050
55	1	400	0.802	104.373	0.802	420	1.050
56	1	500	1.002	138.242	1.002	525	1.050
57	17	609	1.220	171.226	1.220	639	1.049
58	1	418	0.838	124.051	0.838	439	1.050
59	0	318	0.637	79.331	0.637	334	1.050
60	6	243	0.487	63.707	0.487	255	1.049
61	21	180	0.361	49.244	0.361	189	1.050
62	3	175	0.351	42.650	0.351	184	1.051
63	157	286	0.573	71.835	0.573	300	1.049
64	62	267	0.535	66.620	0.535	280	1.049
65	31	198	0.397	48.197	0.397	208	1.051
66	11	295	0.591	80.648	0.591	310	1.051
Totals	1,007	\$384	0.769	\$105.202	0.769	\$403	1.050

Notes: Col (2) = TAIPA Earned Cars for 2016, Texas QDE Report
Col (3) = Base Territory is T.1 Harris County
Col (4) = Territory Base Rate/T.1 Base Rate
Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas QDE Report
Col (7) = Col (6) x T.1 Selected Base Col (7)
Col (8) = Col (7) / Col (3)

**Private Passenger Auto
Coverage 102 - Property Damage
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Territory</u>	<u>Latest Yr. TAIPA Earned Cars</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>3-Year Avg. Loss Cost</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	174	\$433	1.000	\$192.618	1.000	\$454	1.048
2	73	433	1.000	200.415	1.000	454	1.048
3	15	340	0.785	147.538	0.785	356	1.047
4	96	407	0.940	181.067	0.940	427	1.049
5	8	294	0.679	128.125	0.679	308	1.048
6	2	325	0.751	151.266	0.751	341	1.049
7	3	301	0.695	126.571	0.695	316	1.050
10	4	362	0.836	147.848	0.836	380	1.050
11	3	287	0.663	123.724	0.663	301	1.049
12	0	255	0.589	118.237	0.589	267	1.047
13	6	290	0.670	116.742	0.670	304	1.048
14	11	372	0.859	162.099	0.859	390	1.048
16	0	280	0.647	121.959	0.647	294	1.050
20	2	260	0.600	113.213	0.600	272	1.046
21	9	381	0.880	169.307	0.880	400	1.050
22	16	355	0.820	160.417	0.820	372	1.048
23	52	403	0.931	171.948	0.931	423	1.050
24	8	331	0.764	129.004	0.764	347	1.048
27	19	430	0.993	203.064	0.993	451	1.049
28	22	444	1.025	207.935	1.025	465	1.047
31	8	316	0.730	143.388	0.730	331	1.047
32	5	275	0.635	124.184	0.635	288	1.047
34	5	346	0.799	166.165	0.799	363	1.049
37	16	343	0.792	154.070	0.792	360	1.050
38	47	405	0.935	178.330	0.935	424	1.047
39	0	325	0.751	148.298	0.751	341	1.049
40	9	375	0.866	165.464	0.866	393	1.048
41	2	272	0.628	113.308	0.628	285	1.048
42	2	316	0.730	138.888	0.730	331	1.047
43	17	329	0.760	144.192	0.760	345	1.049
44	16	260	0.600	114.895	0.600	272	1.046
45	10	381	0.880	174.858	0.880	400	1.050
46	5	314	0.725	140.003	0.725	329	1.048
47	1	289	0.667	128.092	0.667	303	1.048
48	1	320	0.739	137.527	0.739	336	1.050
49	3	326	0.753	144.876	0.753	342	1.049
51	5	345	0.797	136.677	0.797	362	1.049
52	9	368	0.850	158.042	0.850	386	1.049
53	8	320	0.739	141.431	0.739	336	1.050
54	3	273	0.630	118.624	0.630	286	1.048
55	1	235	0.543	99.506	0.543	247	1.051
56	1	217	0.501	85.965	0.501	227	1.046
57	17	225	0.520	102.260	0.520	236	1.049
58	1	212	0.490	95.201	0.490	222	1.047
59	0	372	0.859	161.722	0.859	390	1.048
60	5	338	0.781	144.760	0.781	355	1.050
61	21	255	0.589	113.309	0.589	267	1.047
62	3	244	0.564	94.721	0.564	256	1.049
63	156	251	0.580	107.696	0.580	263	1.048
64	62	243	0.561	103.739	0.561	255	1.049
65	31	217	0.501	94.543	0.501	227	1.046
66	11	329	0.760	147.051	0.760	345	1.049
Totals	1,003	\$350	0.807	\$154.625	0.807	\$366	1.048

Notes: Col (2) = TAIPA Earned Cars for 2016, Texas QDE Report

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate/T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas QDE Report

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

**Private Passenger Auto
Coverage 201 - Personal Injury Protection
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Territory</u>	<u>Latest Yr. TAIPA Earned Cars</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>3-Year Avg. Loss Cost</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	4	\$343	1.000	\$30.951	1.000	\$351	1.023
2	3	385	1.122	35.531	1.122	394	1.023
3	2	262	0.764	23.833	0.764	268	1.023
4	3	329	0.959	29.067	0.959	337	1.024
5	0	249	0.726	19.386	0.726	255	1.024
6	0	240	0.700	24.584	0.700	246	1.025
7	0	335	0.977	28.132	0.977	343	1.024
10	1	262	0.764	21.309	0.764	268	1.023
11	0	195	0.569	15.480	0.569	200	1.026
12	0	302	0.880	25.375	0.880	309	1.023
13	2	257	0.749	20.112	0.749	263	1.023
14	0	247	0.720	21.517	0.720	253	1.024
16	0	181	0.528	14.350	0.528	185	1.022
20	1	181	0.528	13.197	0.528	185	1.022
21	1	343	1.000	31.073	1.000	351	1.023
22	0	228	0.665	20.392	0.665	233	1.022
23	4	240	0.700	19.656	0.700	246	1.025
24	0	216	0.630	16.102	0.630	221	1.023
27	3	301	0.878	31.418	0.878	308	1.023
28	1	301	0.878	28.144	0.878	308	1.023
31	1	257	0.749	22.258	0.749	263	1.023
32	0	206	0.601	18.594	0.601	211	1.024
34	0	274	0.799	24.160	0.799	280	1.022
37	1	245	0.714	21.471	0.714	251	1.024
38	2	302	0.880	26.431	0.880	309	1.023
39	0	247	0.720	19.143	0.720	253	1.024
40	0	201	0.586	18.375	0.586	206	1.025
41	0	274	0.799	23.075	0.799	280	1.022
42	1	294	0.857	24.312	0.857	301	1.024
43	1	278	0.810	22.791	0.810	284	1.022
44	1	278	0.810	22.143	0.810	284	1.022
45	1	288	0.840	26.944	0.840	295	1.024
46	0	195	0.569	16.591	0.569	200	1.026
47	0	240	0.700	21.274	0.700	246	1.025
48	0	216	0.630	19.087	0.630	221	1.023
49	0	247	0.720	18.895	0.720	253	1.024
51	0	222	0.647	18.328	0.647	227	1.023
52	1	247	0.720	19.896	0.720	253	1.024
53	2	210	0.612	16.868	0.612	215	1.024
54	0	225	0.656	18.304	0.656	230	1.022
55	0	260	0.758	22.859	0.758	266	1.023
56	0	300	0.875	24.574	0.875	307	1.023
57	5	343	1.000	31.506	1.000	351	1.023
58	0	278	0.810	25.799	0.810	284	1.022
59	0	278	0.810	23.465	0.810	284	1.022
60	0	216	0.630	17.925	0.630	221	1.023
61	0	195	0.569	15.864	0.569	200	1.026
62	1	195	0.569	15.011	0.569	200	1.026
63	9	212	0.618	17.182	0.618	217	1.024
64	5	185	0.539	14.786	0.539	189	1.022
65	4	154	0.449	12.432	0.449	158	1.026
66	0	195	0.569	17.480	0.569	200	1.026
Totals	61	\$263	0.768	\$22.949	0.768	\$270	1.024

Notes: Col (2) = TAIPA Earned Cars for 2016, Texas QDE Report

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate/T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas QDE Report

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

**Private Passenger Auto
Coverage 106 - Uninsured/Underinsured Motorists Bodily Injury
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>Latest Yr. TAIPA Earned Cars</u>	<u>(3)</u> <u>Current TAIPA Base Rate</u>	<u>(4)</u> <u>Current Rate Factor</u>	<u>(5)</u> <u>3-Year Avg. Loss Cost</u>	<u>(6)</u> <u>Selected Rate Factor</u>	<u>(7)</u> <u>Selected Base</u>	<u>(8)</u> <u>Base Rate Change</u>
1	17	\$155	1.000	\$29.463	1.000	\$162	1.045
2	11	155	1.000	30.322	1.000	162	1.045
3	2	140	0.903	22.352	0.903	146	1.043
4	7	140	0.903	20.367	0.903	146	1.043
5	1	140	0.903	18.550	0.903	146	1.043
6	0	140	0.903	22.664	0.903	146	1.043
7	0	155	1.000	28.062	1.000	162	1.045
10	2	109	0.703	14.420	0.703	114	1.046
11	1	109	0.703	9.045	0.703	114	1.046
12	0	155	1.000	27.647	1.000	162	1.045
13	2	109	0.703	14.775	0.703	114	1.046
14	1	109	0.703	15.821	0.703	114	1.046
16	0	109	0.703	11.958	0.703	114	1.046
20	1	109	0.703	10.027	0.703	114	1.046
21	3	140	0.903	24.727	0.903	146	1.043
22	3	140	0.903	17.277	0.903	146	1.043
23	16	109	0.703	15.786	0.703	114	1.046
24	1	109	0.703	11.744	0.703	114	1.046
27	6	130	0.839	25.619	0.839	136	1.046
28	4	130	0.839	20.680	0.839	136	1.046
31	1	130	0.839	17.920	0.839	136	1.046
32	0	109	0.703	10.849	0.703	114	1.046
34	0	130	0.839	19.766	0.839	136	1.046
37	1	109	0.703	17.416	0.703	114	1.046
38	6	130	0.839	20.914	0.839	136	1.046
39	0	130	0.839	25.127	0.839	136	1.046
40	1	109	0.703	17.938	0.703	114	1.046
41	2	109	0.703	19.571	0.703	114	1.046
42	1	130	0.839	19.203	0.839	136	1.046
43	1	130	0.839	22.354	0.839	136	1.046
44	3	130	0.839	20.057	0.839	136	1.046
45	2	130	0.839	23.087	0.839	136	1.046
46	0	109	0.703	15.129	0.703	114	1.046
47	0	130	0.839	19.396	0.839	136	1.046
48	0	109	0.703	18.217	0.703	114	1.046
49	0	109	0.703	20.458	0.703	114	1.046
51	0	109	0.703	12.459	0.703	114	1.046
52	4	109	0.703	12.698	0.703	114	1.046
53	4	109	0.703	13.064	0.703	114	1.046
54	0	109	0.703	14.508	0.703	114	1.046
55	0	130	0.839	26.779	0.839	136	1.046
56	0	130	0.839	30.480	0.839	136	1.046
57	7	130	0.839	42.487	0.839	136	1.046
58	0	130	0.839	31.938	0.839	136	1.046
59	0	109	0.703	15.795	0.703	114	1.046
60	1	109	0.703	11.891	0.703	114	1.046
61	0	109	0.703	11.072	0.703	114	1.046
62	1	109	0.703	10.170	0.703	114	1.046
63	16	109	0.703	15.925	0.703	114	1.046
64	15	109	0.703	13.112	0.703	114	1.046
65	6	109	0.703	9.005	0.703	114	1.046
66	1	109	0.703	12.236	0.703	114	1.046
Totals	150	\$125	0.807	\$20.370	0.807	\$131	1.045

Notes: Col (2) = TAIPA Earned Cars for 2016, Texas QDE Report
Col (3) = Base Territory is T.1 Harris County
Col (4) = Territory Base Rate/T.1 Base Rate
Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas QDE Report
Col (7) = Col (6) x T.1 Selected Base Col (7)
Col (8) = Col (7) / Col (3)

**Private Passenger Auto
Coverage 107 - Uninsured/Underinsured Motorists Property Damage
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Territory</u>	<u>Latest Yr. TAIPA Earned Cars</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>3-Year Avg. Loss Cost</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	17	\$97	1.000	\$51.099	1.000	\$101	1.041
2	11	97	1.000	52.836	1.000	101	1.041
3	2	87	0.897	37.605	0.897	91	1.046
4	6	87	0.897	37.715	0.897	91	1.046
5	1	87	0.897	41.023	0.897	91	1.046
6	0	87	0.897	31.405	0.897	91	1.046
7	0	87	0.897	33.218	0.897	91	1.046
10	2	73	0.753	34.377	0.753	76	1.041
11	1	60	0.619	22.648	0.619	63	1.050
12	0	97	1.000	53.732	1.000	101	1.041
13	2	60	0.619	23.903	0.619	63	1.050
14	1	73	0.753	43.244	0.753	76	1.041
16	0	60	0.619	26.598	0.619	63	1.050
20	1	60	0.619	22.195	0.619	63	1.050
21	3	87	0.897	41.757	0.897	91	1.046
22	2	87	0.897	32.227	0.897	91	1.046
23	16	73	0.753	35.991	0.753	76	1.041
24	1	60	0.619	26.396	0.619	63	1.050
27	6	60	0.619	35.114	0.619	63	1.050
28	4	60	0.619	33.171	0.619	63	1.050
31	1	60	0.619	30.875	0.619	63	1.050
32	0	60	0.619	19.720	0.619	63	1.050
34	0	60	0.619	27.336	0.619	63	1.050
37	1	60	0.619	32.302	0.619	63	1.050
38	6	73	0.753	39.826	0.753	76	1.041
39	0	60	0.619	24.944	0.619	63	1.050
40	1	60	0.619	31.890	0.619	63	1.050
41	2	60	0.619	25.191	0.619	63	1.050
42	1	60	0.619	30.696	0.619	63	1.050
43	1	60	0.619	28.281	0.619	63	1.050
44	3	60	0.619	25.059	0.619	63	1.050
45	2	73	0.753	36.530	0.753	76	1.041
46	0	60	0.619	25.025	0.619	63	1.050
47	0	60	0.619	29.157	0.619	63	1.050
48	0	60	0.619	26.388	0.619	63	1.050
49	0	60	0.619	29.123	0.619	63	1.050
51	0	60	0.619	29.207	0.619	63	1.050
52	4	60	0.619	26.989	0.619	63	1.050
53	4	60	0.619	25.684	0.619	63	1.050
54	0	60	0.619	25.358	0.619	63	1.050
55	0	60	0.619	22.284	0.619	63	1.050
56	0	60	0.619	29.980	0.619	63	1.050
57	7	73	0.753	38.589	0.753	76	1.041
58	0	60	0.619	26.418	0.619	63	1.050
59	0	73	0.753	50.358	0.753	76	1.041
60	1	73	0.753	36.926	0.753	76	1.041
61	0	60	0.619	22.133	0.619	63	1.050
62	1	60	0.619	22.019	0.619	63	1.050
63	16	60	0.619	19.400	0.619	63	1.050
64	15	60	0.619	19.034	0.619	63	1.050
65	6	60	0.619	19.346	0.619	63	1.050
66	1	60	0.619	24.524	0.619	63	1.050
Totals	149	\$73	0.749	\$33.622	0.749	\$76	1.045

Notes: Col (2) = TAIPA Earned Cars for 2016, Texas QDE Report
Col (3) = Base Territory is T.1 Harris County
Col (4) = Territory Base Rate/T.1 Base Rate
Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas QDE Report
Col (7) = Col (6) x T.1 Selected Base Col (7)
Col (8) = Col (7) / Col (3)

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2018 RATE DEVELOPMENT

PRIVATE PASSENGER AUTO
TOTAL LIMITS BODILY INJURY LIABILITY
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2012-1	1.71	1.30	6,612	7,813	101.70	133.54
2012-2	1.78	1.30	6,387	7,853	102.40	139.99
2012-3	1.81	1.32	6,326	7,967	105.00	144.51
2012-4	1.79	1.29	6,422	8,126	104.88	145.23
2013-1	1.81	1.25	6,217	8,282	103.93	149.55
2013-2	1.75	1.25	6,547	8,386	105.12	146.76
2013-3	1.73	1.24	6,852	8,570	106.18	148.35
2013-4	1.71	1.24	7,059	8,707	108.23	149.16
2014-1	1.66	1.25	7,410	8,790	109.63	146.19
2014-2	1.67	1.26	7,311	8,843	111.47	147.61
2014-3	1.68	1.29	7,162	8,849	113.95	148.22
2014-4	1.70	1.32	7,048	8,851	116.65	150.18
2015-1	1.69	1.35	7,075	8,841	119.15	149.59
2015-2	1.72	1.36	7,220	8,949	122.11	153.50
2015-3	1.76	1.39	7,434	9,027	125.72	158.95
2015-4	1.80	1.41	7,603	9,188	129.68	165.06
2016-1	1.84	1.43	7,883	9,308	132.97	171.29
2016-2	1.85	1.43	8,210	9,505	136.07	175.74
2016-3	1.82	1.39	8,538	9,898	137.85	180.55
2016-4	1.80	1.38	8,770	10,334	142.20	186.31

* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	-2.8%	-5.4%	14.3%	14.2%	8.6%	11.2%
R-SQUARED	0.77	0.87	0.99	0.98	0.97	1.00
2 YEAR	4.3%	1.7%	12.8%	8.5%	10.0%	12.8%
R-SQUARED	0.68	0.21	0.98	0.91	1.00	1.00
3 YEAR	4.1%	4.4%	7.2%	5.2%	9.7%	9.4%
R-SQUARED	0.86	0.76	0.72	0.79	0.99	0.93

EXPONENTIAL

1 YEAR	-3.0%	-5.4%	15.4%	15.2%	8.9%	11.8%
R-SQUARED	0.77	0.87	0.99	0.98	0.98	1.00
2 YEAR	4.5%	1.6%	13.6%	8.8%	10.6%	13.6%
R-SQUARED	0.68	0.22	0.99	0.92	0.99	1.00
3 YEAR	4.3%	4.7%	7.3%	5.3%	10.2%	9.8%
R-SQUARED	0.86	0.76	0.72	0.80	1.00	0.94

Source: QDE trend data report.

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2018 RATE DEVELOPMENT

PRIVATE PASSENGER AUTO
TOTAL LIMITS PROPERTY DAMAGE LIABILITY
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2012-1	5.36	4.82	2,522	2,730	131.53	146.33
2012-2	5.46	4.90	2,529	2,760	135.12	150.78
2012-3	5.58	4.95	2,469	2,796	138.48	156.03
2012-4	5.59	4.88	2,454	2,818	137.54	157.43
2013-1	5.57	4.81	2,406	2,824	135.73	157.34
2013-2	5.56	4.76	2,422	2,860	136.26	159.17
2013-3	5.54	4.73	2,480	2,890	136.77	160.20
2013-4	5.53	4.70	2,496	2,918	137.27	161.31
2014-1	5.58	4.73	2,498	2,934	138.72	163.78
2014-2	5.60	4.74	2,515	2,964	140.55	165.87
2014-3	5.60	4.75	2,539	2,994	142.33	167.72
2014-4	5.64	4.80	2,596	3,025	145.22	170.59
2015-1	5.55	4.75	2,666	3,099	147.06	171.86
2015-2	5.57	4.75	2,730	3,147	149.62	175.35
2015-3	5.65	4.82	2,806	3,213	154.96	181.60
2015-4	5.66	4.83	2,836	3,276	158.07	185.52
2016-1	5.73	4.92	2,913	3,331	163.77	190.98
2016-2	5.72	4.92	2,971	3,381	166.16	193.25
2016-3	5.65	4.87	2,980	3,400	165.50	192.24
2016-4	5.60	4.86	3,006	3,436	167.05	192.57

* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	-3.2%	-1.7%	3.9%	4.0%	2.2%	0.8%
R-SQUARED	0.96	0.85	0.90	0.97	0.73	0.26
2 YEAR	0.9%	1.7%	7.0%	6.1%	7.7%	6.9%
R-SQUARED	0.23	0.62	0.97	0.98	0.93	0.88
3 YEAR	0.6%	1.3%	7.6%	6.3%	7.6%	6.9%
R-SQUARED	0.30	0.74	0.98	0.99	0.97	0.96

EXPONENTIAL

1 YEAR	-3.1%	-1.7%	3.9%	4.0%	2.2%	0.8%
R-SQUARED	0.96	0.85	0.90	0.97	0.73	0.26
2 YEAR	0.9%	1.7%	7.3%	6.3%	8.1%	7.3%
R-SQUARED	0.23	0.62	0.96	0.98	0.92	0.88
3 YEAR	0.6%	1.4%	7.9%	6.5%	7.9%	7.1%
R-SQUARED	0.30	0.74	0.98	0.99	0.97	0.96

Source: QDE trend data report.

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2018 RATE DEVELOPMENT

PRIVATE PASSENGER AUTO
TOTAL LIMITS PERSONAL INJURY PROTECTION
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2012-1	2.48	1.36	1,293	2,352	32.06	58.38
2012-2	2.52	1.37	1,276	2,348	32.10	59.13
2012-3	2.53	1.36	1,281	2,364	32.19	59.91
2012-4	2.51	1.35	1,276	2,377	32.19	59.68
2013-1	2.48	1.33	1,275	2,366	31.41	58.76
2013-2	2.43	1.31	1,284	2,371	31.16	57.64
2013-3	2.42	1.31	1,316	2,367	31.09	57.38
2013-4	2.41	1.31	1,337	2,370	31.06	57.18
2014-1	2.38	1.31	1,346	2,377	31.08	56.48
2014-2	2.39	1.32	1,357	2,381	31.36	56.89
2014-3	2.36	1.30	1,323	2,381	30.92	56.15
2014-4	2.36	1.28	1,317	2,383	30.55	56.23
2015-1	2.35	1.26	1,318	2,396	30.30	56.38
2015-2	2.38	1.26	1,335	2,401	30.20	57.23
2015-3	2.46	1.31	1,337	2,413	31.60	59.28
2015-4	2.48	1.34	1,308	2,437	32.56	60.39
2016-1	2.50	1.35	1,325	2,466	33.37	61.59
2016-2	2.48	1.36	1,399	2,507	34.01	62.28
2016-3	2.47	1.32	1,368	2,543	33.59	62.72
2016-4	2.47	1.30	1,395	2,554	33.29	62.99

* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	-1.8%	-5.4%	5.2%	4.8%	-0.8%	3.0%
R-SQUARED	0.89	0.86	0.45	0.95	0.07	0.96
2 YEAR	2.6%	2.7%	3.2%	4.1%	6.8%	6.6%
R-SQUARED	0.55	0.35	0.57	0.96	0.80	0.94
3 YEAR	2.1%	1.2%	1.2%	2.8%	3.9%	4.9%
R-SQUARED	0.68	0.17	0.24	0.87	0.65	0.88

EXPONENTIAL

1 YEAR	-1.8%	-5.4%	5.4%	4.9%	-0.8%	3.0%
R-SQUARED	0.89	0.86	0.46	0.95	0.07	0.96
2 YEAR	2.6%	2.8%	3.2%	4.2%	7.1%	6.9%
R-SQUARED	0.55	0.35	0.57	0.96	0.80	0.94
3 YEAR	2.2%	1.1%	1.2%	2.8%	3.9%	5.0%
R-SQUARED	0.68	0.17	0.24	0.87	0.64	0.88

Source: QDE trend data report.

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2018 RATE DEVELOPMENT

PRIVATE PASSENGER AUTO
TOTAL LIMITS UNINSURED MOTORISTS BI
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2012-1	0.28	0.21	8,917	11,784	24.58	32.90
2012-2	0.29	0.21	8,636	11,639	24.24	33.36
2012-3	0.29	0.21	8,712	11,533	23.86	33.13
2012-4	0.29	0.20	8,762	11,716	23.72	33.42
2013-1	0.29	0.20	8,635	11,785	23.34	33.86
2013-2	0.28	0.20	8,851	11,911	23.68	33.42
2013-3	0.28	0.20	8,891	12,099	24.10	34.15
2013-4	0.29	0.20	9,081	12,115	24.80	34.66
2014-1	0.28	0.21	9,420	12,031	24.91	34.11
2014-2	0.29	0.21	9,641	12,395	25.57	35.51
2014-3	0.29	0.21	10,016	12,395	25.88	35.69
2014-4	0.29	0.21	10,112	12,609	26.50	36.45
2015-1	0.29	0.21	10,435	12,828	27.55	37.11
2015-2	0.29	0.22	10,704	12,779	28.02	37.40
2015-3	0.30	0.22	10,730	13,405	30.00	40.81
2015-4	0.31	0.23	10,974	13,844	31.47	43.35
2016-1	0.33	0.23	10,987	13,942	32.33	45.59
2016-2	0.34	0.23	11,154	14,410	33.82	48.88
2016-3	0.34	0.23	11,518	14,996	34.63	50.65
2016-4	0.34	0.23	11,717	15,538	35.07	53.31

* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	5.9%	-5.2%	9.0%	14.6%	10.6%	20.1%
R-SQUARED	0.77	0.59	0.98	1.00	0.93	0.99
2 YEAR	10.1%	3.5%	6.2%	11.3%	14.8%	22.0%
R-SQUARED	0.96	0.56	0.95	0.97	0.98	0.99
3 YEAR	7.8%	5.5%	7.4%	9.0%	13.8%	17.1%
R-SQUARED	0.91	0.85	0.98	0.94	0.98	0.93

EXPONENTIAL

1 YEAR	5.8%	-3.8%	9.4%	15.7%	11.3%	22.4%
R-SQUARED	0.77	0.59	0.98	1.00	0.93	0.98
2 YEAR	11.5%	3.7%	6.4%	11.9%	16.1%	24.7%
R-SQUARED	0.96	0.57	0.96	0.97	0.97	0.99
3 YEAR	8.2%	5.0%	7.7%	9.3%	14.7%	18.2%
R-SQUARED	0.91	0.85	0.97	0.95	0.98	0.95

Source: QDE trend data report.

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2018 RATE DEVELOPMENT

PRIVATE PASSENGER AUTO
TOTAL LIMITS UNINSURED MOTORISTS PD
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2012-1	1.31	1.25	2,194	2,290	28.60	30.08
2012-2	1.31	1.25	2,211	2,313	28.95	30.25
2012-3	1.30	1.24	2,221	2,340	29.07	30.50
2012-4	1.31	1.25	2,223	2,353	29.32	30.84
2013-1	1.33	1.26	2,227	2,365	29.79	31.55
2013-2	1.34	1.26	2,246	2,384	29.97	31.93
2013-3	1.34	1.26	2,276	2,421	30.59	32.48
2013-4	1.34	1.26	2,301	2,447	30.82	32.83
2014-1	1.34	1.27	2,334	2,475	31.37	33.13
2014-2	1.34	1.28	2,358	2,504	32.07	33.65
2014-3	1.36	1.29	2,400	2,538	32.78	34.39
2014-4	1.37	1.31	2,435	2,564	33.60	35.10
2015-1	1.36	1.31	2,516	2,632	34.38	35.91
2015-2	1.36	1.30	2,559	2,674	34.79	36.41
2015-3	1.38	1.32	2,622	2,716	35.78	37.49
2015-4	1.37	1.31	2,671	2,773	36.33	38.05
2016-1	1.38	1.32	2,662	2,794	36.89	38.69
2016-2	1.38	1.31	2,695	2,836	37.27	39.23
2016-3	1.36	1.29	2,701	2,870	36.94	38.93
2016-4	1.35	1.29	2,736	2,894	37.32	39.19

* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	-3.5%	-3.7%	3.4%	4.7%	1.0%	1.2%
R-SQUARED	0.85	0.83	0.94	0.99	0.31	0.38
2 YEAR	0.0%	-0.6%	4.4%	5.5%	4.8%	5.2%
R-SQUARED	0.03	0.19	0.91	0.99	0.88	0.89
3 YEAR	0.6%	0.6%	6.1%	6.0%	6.6%	6.6%
R-SQUARED	0.26	0.17	0.96	0.99	0.95	0.96

EXPONENTIAL

1 YEAR	-3.4%	-3.6%	3.4%	4.8%	1.0%	1.2%
R-SQUARED	0.85	0.83	0.94	0.99	0.31	0.38
2 YEAR	-0.3%	-0.7%	4.6%	5.7%	4.9%	5.4%
R-SQUARED	0.03	0.20	0.91	0.99	0.88	0.89
3 YEAR	0.6%	0.6%	6.4%	6.2%	6.9%	6.9%
R-SQUARED	0.26	0.17	0.95	0.99	0.95	0.96

Source: QDE trend data report.

**Trucks, Tractors, Trailers
Bodily Injury
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Territory	2016 E.C. Months	Current TAIPA Base Rate	Current Rate Factor	3-Year Avg. Loss Cost	Selected Rate Factor	Selected Base	Base Rate Change
1	182	\$402	1.000	\$17.489	1.000	\$422	1.050
2	200	362	0.900	16.199	0.900	380	1.050
3	21	342	0.851	14.673	0.851	359	1.050
4	239	302	0.751	13.718	0.751	317	1.050
5	0	241	0.600	9.677	0.600	253	1.050
6	48	261	0.649	11.208	0.649	274	1.050
7	0	257	0.639	12.425	0.639	270	1.051
10	1	161	0.400	6.477	0.400	169	1.050
11	42	181	0.450	5.980	0.450	190	1.050
12	0	261	0.649	14.407	0.649	274	1.050
13	0	241	0.600	11.845	0.600	253	1.050
14	6	181	0.450	5.943	0.450	190	1.050
16	0	181	0.450	4.855	0.450	190	1.050
20	0	181	0.450	6.388	0.450	190	1.050
21	13	241	0.600	12.304	0.600	253	1.050
22	50	302	0.751	18.044	0.751	317	1.050
23	2	302	0.751	11.777	0.751	317	1.050
24	0	201	0.500	9.129	0.500	211	1.050
27	430	342	0.851	13.653	0.851	359	1.050
28	52	362	0.900	18.074	0.900	380	1.050
31	24	241	0.600	7.299	0.600	253	1.050
32	99	273	0.679	10.736	0.679	287	1.051
34	13	281	0.699	9.401	0.699	295	1.050
37	10	281	0.699	9.529	0.699	295	1.050
38	-4	362	0.900	18.429	0.900	380	1.050
39	0	281	0.699	7.996	0.699	295	1.050
40	0	342	0.851	18.561	0.851	359	1.050
41	0	221	0.550	5.772	0.550	232	1.050
42	-9	261	0.649	8.522	0.649	274	1.050
43	12	261	0.649	8.356	0.649	274	1.050
44	0	241	0.600	5.973	0.600	253	1.050
45	15	302	0.751	12.981	0.751	317	1.050
46	22	241	0.600	5.480	0.600	253	1.050
47	50	241	0.600	7.282	0.600	253	1.050
48	9	201	0.500	7.526	0.500	211	1.050
49	0	342	0.851	12.415	0.851	359	1.050
51	0	201	0.500	5.724	0.500	211	1.050
52	0	281	0.699	10.195	0.699	295	1.050
53	45	241	0.600	11.895	0.600	253	1.050
54	39	209	0.520	8.811	0.520	219	1.048
55	85	201	0.500	10.432	0.500	211	1.050
56	33	201	0.500	11.986	0.500	211	1.050
57	750	362	0.900	15.019	0.900	380	1.050
58	0	181	0.450	15.117	0.450	190	1.050
59	0	181	0.450	6.760	0.450	190	1.050
60	0	201	0.500	6.001	0.500	211	1.050
61	0	121	0.301	6.931	0.301	127	1.050
62	0	101	0.251	2.416	0.251	106	1.050
63	486	201	0.500	7.047	0.500	211	1.050
64	502	181	0.450	8.036	0.450	190	1.050
65	125	101	0.251	3.483	0.251	106	1.050
66	5	241	0.600	8.413	0.600	253	1.050
Totals	3,597	\$281	0.698	\$11.746	0.698	\$295	1.050

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Trucks, Tractors, Trailers
Property Damage
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Territory	2016 E.C. Months	Current TAIPA Base Rate	Current Rate Factor	3-Year Avg. Loss Cost	Selected Rate Factor	Selected Base	Base Rate Change
1	182	\$290	1.000	\$11.415	1.000	\$295	1.017
2	200	305	1.052	14.829	1.052	310	1.016
3	21	247	0.852	11.911	0.852	251	1.016
4	239	232	0.800	13.089	0.800	236	1.017
5	0	174	0.600	7.201	0.600	177	1.017
6	48	218	0.752	6.385	0.752	222	1.018
7	0	174	0.600	6.653	0.600	177	1.017
10	1	125	0.431	6.587	0.431	127	1.016
11	42	133	0.459	5.814	0.459	135	1.015
12	0	189	0.652	7.276	0.652	192	1.016
13	0	189	0.652	9.393	0.652	192	1.016
14	6	145	0.500	7.620	0.500	148	1.021
16	0	139	0.479	5.063	0.479	141	1.014
20	0	131	0.452	6.644	0.452	133	1.015
21	13	247	0.852	6.877	0.852	251	1.016
22	50	203	0.700	11.093	0.700	207	1.020
23	2	252	0.869	12.177	0.869	256	1.016
24	0	168	0.579	8.790	0.579	171	1.018
27	430	261	0.900	13.390	0.900	266	1.019
28	52	290	1.000	15.716	1.000	295	1.017
31	24	180	0.621	8.839	0.621	183	1.017
32	99	189	0.652	6.646	0.652	192	1.016
34	13	189	0.652	8.282	0.652	192	1.016
37	10	203	0.700	8.168	0.700	207	1.020
38	-4	261	0.900	15.041	0.900	266	1.019
39	0	209	0.721	6.858	0.721	213	1.019
40	0	276	0.952	13.202	0.952	281	1.018
41	0	154	0.531	5.218	0.531	157	1.019
42	-9	183	0.631	6.338	0.631	186	1.016
43	12	183	0.631	8.010	0.631	186	1.016
44	0	168	0.579	5.655	0.579	171	1.018
45	15	241	0.831	13.002	0.831	245	1.017
46	22	189	0.652	6.077	0.652	192	1.016
47	50	174	0.600	7.131	0.600	177	1.017
48	9	145	0.500	5.231	0.500	148	1.021
49	0	244	0.841	8.312	0.841	248	1.016
51	0	157	0.541	6.154	0.541	160	1.019
52	0	232	0.800	11.735	0.800	236	1.017
53	45	194	0.669	9.820	0.669	197	1.015
54	39	154	0.531	5.743	0.531	157	1.019
55	85	145	0.500	5.115	0.500	148	1.021
56	33	145	0.500	5.227	0.500	148	1.021
57	750	220	0.759	5.782	0.759	224	1.018
58	0	128	0.441	6.219	0.441	130	1.016
59	0	128	0.441	7.342	0.441	130	1.016
60	0	145	0.500	5.755	0.500	148	1.021
61	0	102	0.352	5.648	0.352	104	1.020
62	0	87	0.300	3.082	0.300	89	1.023
63	489	145	0.500	6.102	0.500	148	1.021
64	502	128	0.441	5.532	0.441	130	1.016
65	125	73	0.252	3.371	0.252	74	1.014
66	5	174	0.600	7.375	0.600	177	1.017
Totals	3,600	\$200	0.689	\$8.297	0.689	\$203	1.018

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Trucks, Tractors, Trailers
Personal Injury Protection
TAIPA Base Rates by Territory**

(1) Territory	(2) 2016 E.C. Months	(3) Current TAIPA Base Rate	(4) Current Rate Factor	(5) 3-Year Avg. Loss Cost	(6) Selected Rate Factor	(7) Selected Base	(8) Base Rate Change
1	76	\$12	1.000	\$0.622	1.000	\$13	1.083
2	-2	11	0.917	0.642	0.917	12	1.091
3	0	11	0.917	0.480	0.917	12	1.091
4	123	11	0.917	0.539	0.917	12	1.091
5	0	10	0.833	0.318	0.833	11	1.100
6	0	9	0.750	0.700	0.750	10	1.111
7	0	12	1.000	0.320	1.000	13	1.083
10	13	8	0.667	0.287	0.667	9	1.125
11	0	7	0.583	0.505	0.583	8	1.143
12	0	8	0.667	0.326	0.667	9	1.125
13	0	11	0.917	0.859	0.917	12	1.091
14	16	8	0.667	0.308	0.667	9	1.125
16	0	8	0.667	0.328	0.667	9	1.125
20	0	7	0.583	0.725	0.583	8	1.143
21	0	9	0.750	0.784	0.750	10	1.111
22	37	9	0.750	0.618	0.750	10	1.111
23	12	12	1.000	0.474	1.000	13	1.083
24	0	6	0.500	0.353	0.500	7	1.167
27	0	13	1.083	0.624	1.083	14	1.077
28	57	11	0.917	0.813	0.917	12	1.091
31	0	11	0.917	0.212	0.917	12	1.091
32	39	12	1.000	0.311	1.000	13	1.083
34	0	11	0.917	0.218	0.917	12	1.091
37	0	11	0.917	0.373	0.917	12	1.091
38	5	12	1.000	0.575	1.000	13	1.083
39	0	11	0.917	0.238	0.917	12	1.091
40	0	11	0.917	0.486	0.917	12	1.091
41	0	8	0.667	0.357	0.667	9	1.125
42	0	11	0.917	0.208	0.917	12	1.091
43	0	11	0.917	0.403	0.917	12	1.091
44	0	12	1.000	0.401	1.000	13	1.083
45	15	10	0.833	0.467	0.833	11	1.100
46	22	8	0.667	0.245	0.667	9	1.125
47	9	10	0.833	0.468	0.833	11	1.100
48	0	8	0.667	0.385	0.667	9	1.125
49	0	11	0.917	0.428	0.917	12	1.091
51	0	7	0.583	0.252	0.583	8	1.143
52	0	10	0.833	0.424	0.833	11	1.100
53	12	8	0.667	0.395	0.667	9	1.125
54	0	7	0.583	0.324	0.583	8	1.143
55	0	11	0.917	0.332	0.917	12	1.091
56	33	9	0.750	0.670	0.750	10	1.111
57	322	12	1.000	0.651	1.000	13	1.083
58	0	8	0.667	0.258	0.667	9	1.125
59	0	8	0.667	0.270	0.667	9	1.125
60	0	7	0.583	0.132	0.583	8	1.143
61	0	7	0.583	0.051	0.583	8	1.143
62	0	6	0.500	0.072	0.500	7	1.167
63	114	8	0.667	0.312	0.667	9	1.125
64	199	6	0.500	0.271	0.500	7	1.167
65	16	6	0.500	0.193	0.500	7	1.167
66	3	11	0.917	0.305	0.917	12	1.091
Totals	1,121	\$10	0.819	\$0.497	0.819	\$11	1.109

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Taxis and Limousines
Bodily Injury
TAIPA Base Rates by Territory**

(1) Territory	(2) 2016 E.C. Months	(3) Current TAIPA Base Rate	(4) Current Rate Factor	(5) 3-Year Avg. Loss Cost	(6) Selected Rate Factor	(7) Selected Base	(8) Base Rate Change
1	120	\$1,937	1.000	\$22.163	1.000	\$2,033	1.050
2	0	1743	0.900	5.202	0.900	1,830	1.050
3	12	1646	0.850	8.844	0.850	1,728	1.050
4	0	1356	0.700	5.918	0.700	1,423	1.049
5	0	1259	0.650	21.770	0.650	1,321	1.049
6	0	1385	0.715	0.000	0.715	1,454	1.050
7	0	1278	0.660	0.212	0.660	1,342	1.050
10	0	872	0.450	0.000	0.450	915	1.049
11	0	872	0.450	0.000	0.450	915	1.049
12	622	1259	0.650	0.000	0.650	1,321	1.049
13	0	1356	0.700	0.000	0.700	1,423	1.049
14	317	891	0.460	0.000	0.460	935	1.049
16	120	969	0.500	0.000	0.500	1,017	1.050
20	0	872	0.450	0.000	0.450	915	1.049
21	0	1937	1.000	0.000	1.000	2,033	1.050
22	234	1453	0.750	0.000	0.750	1,525	1.050
23	0	1453	0.750	15.782	0.750	1,525	1.050
24	144	1046	0.540	0.000	0.540	1,098	1.050
27	0	1550	0.800	1.202	0.800	1,626	1.049
28	0	1743	0.900	13.375	0.900	1,830	1.050
31	0	1259	0.650	0.000	0.650	1,321	1.049
32	0	1356	0.700	0.000	0.700	1,423	1.049
34	0	1356	0.700	0.000	0.700	1,423	1.049
37	0	1356	0.700	0.000	0.700	1,423	1.049
38	0	1646	0.850	0.000	0.850	1,728	1.050
39	0	1453	0.750	0.000	0.750	1,525	1.050
40	0	1937	1.000	0.000	1.000	2,033	1.050
41	0	1162	0.600	26.285	0.600	1,220	1.050
42	0	1453	0.750	0.000	0.750	1,525	1.050
43	0	1259	0.650	0.000	0.650	1,321	1.049
44	0	1162	0.600	0.000	0.600	1,220	1.050
45	0	1453	0.750	0.000	0.750	1,525	1.050
46	0	1259	0.650	0.000	0.650	1,321	1.049
47	0	1395	0.720	0.000	0.720	1,464	1.049
48	0	969	0.500	0.000	0.500	1,017	1.050
49	0	1743	0.900	0.000	0.900	1,830	1.050
51	0	1065	0.550	69.295	0.550	1,118	1.050
52	0	1356	0.700	0.000	0.700	1,423	1.049
53	0	1162	0.600	0.000	0.600	1,220	1.050
54	0	1065	0.550	0.000	0.550	1,118	1.050
55	0	1162	0.600	0.000	0.600	1,220	1.050
56	0	969	0.500	0.000	0.500	1,017	1.050
57	411	1743	0.900	13.904	0.900	1,830	1.050
58	50	872	0.450	0.000	0.450	915	1.049
59	23	969	0.500	8.411	0.500	1,017	1.050
60	169	969	0.500	0.000	0.500	1,017	1.050
61	0	620	0.320	0.000	0.320	651	1.050
62	0	484	0.250	0.000	0.250	508	1.050
63	49	969	0.500	5.661	0.500	1,017	1.050
64	11	969	0.500	12.780	0.500	1,017	1.050
65	0	484	0.250	0.000	0.250	508	1.050
66	0	1162	0.600	0.000	0.600	1,220	1.050
Totals	2,282	\$1,283	0.663	\$3.984	0.663	\$1,347	1.050

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Taxis and Limousines
Property Damage
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Territory</u>	<u>2016 E.C. Months</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>3-Year Avg. Loss Cost</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	120	\$1,533	1.000	\$19.249	1.000	\$1,579	1.030
2	0	1380	0.900	4.804	0.900	1,421	1.030
3	12	1226	0.800	7.336	0.800	1,263	1.030
4	0	1073	0.700	6.790	0.700	1,105	1.030
5	0	889	0.580	25.549	0.580	916	1.030
6	0	1042	0.680	0.000	0.680	1,074	1.031
7	0	950	0.620	2.502	0.620	979	1.031
10	0	613	0.400	0.000	0.400	632	1.031
11	0	767	0.500	33.050	0.500	790	1.030
12	611	920	0.600	7.326	0.600	947	1.029
13	0	920	0.600	0.000	0.600	947	1.029
14	317	705	0.460	20.165	0.460	726	1.030
16	120	767	0.500	90.338	0.500	790	1.030
20	0	705	0.460	0.000	0.460	726	1.030
21	0	1533	1.000	0.000	1.000	1,579	1.030
22	234	1272	0.830	0.000	0.830	1,311	1.031
23	0	1150	0.750	21.192	0.750	1,184	1.030
24	141	767	0.500	0.000	0.500	790	1.030
27	0	1226	0.800	0.000	0.800	1,263	1.030
28	0	1380	0.900	8.239	0.900	1,421	1.030
31	0	920	0.600	0.000	0.600	947	1.029
32	0	996	0.650	0.000	0.650	1,026	1.030
34	0	996	0.650	0.000	0.650	1,026	1.030
37	0	1073	0.700	0.000	0.700	1,105	1.030
38	0	1533	1.000	5.581	1.000	1,579	1.030
39	0	1104	0.720	0.000	0.720	1,137	1.030
40	0	1380	0.900	61.126	0.900	1,421	1.030
41	0	843	0.550	0.000	0.550	868	1.030
42	0	1150	0.750	0.000	0.750	1,184	1.030
43	0	1150	0.750	13.021	0.750	1,184	1.030
44	0	920	0.600	0.000	0.600	947	1.029
45	0	1073	0.700	0.000	0.700	1,105	1.030
46	0	920	0.600	0.000	0.600	947	1.029
47	0	920	0.600	0.000	0.600	947	1.029
48	0	705	0.460	0.000	0.460	726	1.030
49	0	1380	0.900	0.000	0.900	1,421	1.030
51	0	920	0.600	123.469	0.600	947	1.029
52	0	1165	0.760	0.000	0.760	1,200	1.030
53	0	920	0.600	6.688	0.600	947	1.029
54	0	843	0.550	0.000	0.550	868	1.030
55	0	889	0.580	0.000	0.580	916	1.030
56	0	767	0.500	0.000	0.500	790	1.030
57	411	1150	0.750	4.772	0.750	1,184	1.030
58	50	537	0.350	0.000	0.350	553	1.030
59	23	767	0.500	35.777	0.500	790	1.030
60	169	767	0.500	0.000	0.500	790	1.030
61	0	460	0.300	0.000	0.300	474	1.030
62	0	383	0.250	0.000	0.250	395	1.031
63	49	767	0.500	3.060	0.500	790	1.030
64	11	690	0.450	4.299	0.450	711	1.030
65	0	383	0.250	13.297	0.250	395	1.031
66	0	996	0.650	0.588	0.650	1,026	1.030
Totals	2,268	\$959	0.625	\$11.944	0.625	\$987	1.030

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Taxis and Limousines
Personal Injury Protection
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Territory	2016 E.C. Months	Current TAIPA Base Rate	Current Rate Factor	3-Year Avg. Loss Cost	Selected Rate Factor	Selected Base	Base Rate Change
1	53	\$55	1.000	\$0.876	1.000	\$55	1.000
2	0	50	0.909	1.595	0.909	50	1.000
3	12	58	1.055	0.000	1.055	58	1.000
4	0	50	0.909	0.000	0.909	50	1.000
5	0	50	0.909	3.596	0.909	50	1.000
6	0	44	0.800	0.000	0.800	44	1.000
7	0	50	0.909	0.000	0.909	50	1.000
10	0	44	0.800	0.000	0.800	44	1.000
11	0	25	0.455	0.000	0.455	25	1.000
12	616	44	0.800	0.000	0.800	44	1.000
13	0	44	0.800	0.000	0.800	44	1.000
14	210	33	0.600	0.000	0.600	33	1.000
16	120	44	0.800	0.000	0.800	44	1.000
20	0	33	0.600	0.000	0.600	33	1.000
21	0	44	0.800	0.000	0.800	44	1.000
22	238	44	0.800	0.000	0.800	44	1.000
23	0	58	1.055	0.951	1.055	58	1.000
24	142	33	0.600	0.000	0.600	33	1.000
27	0	58	1.055	28.740	1.055	58	1.000
28	0	61	1.109	5.677	1.109	61	1.000
31	0	50	0.909	48.256	0.909	50	1.000
32	0	61	1.109	0.000	1.109	61	1.000
34	0	50	0.909	0.000	0.909	50	1.000
37	0	50	0.909	0.000	0.909	50	1.000
38	0	58	1.055	0.000	1.055	58	1.000
39	0	50	0.909	0.000	0.909	50	1.000
40	0	58	1.055	0.000	1.055	58	1.000
41	0	44	0.800	0.000	0.800	44	1.000
42	0	50	0.909	0.000	0.909	50	1.000
43	0	50	0.909	0.000	0.909	50	1.000
44	0	61	1.109	0.000	1.109	61	1.000
45	0	44	0.800	0.000	0.800	44	1.000
46	0	44	0.800	0.000	0.800	44	1.000
47	0	44	0.800	0.000	0.800	44	1.000
48	0	33	0.600	0.000	0.600	33	1.000
49	0	50	0.909	0.000	0.909	50	1.000
51	0	33	0.600	0.000	0.600	33	1.000
52	0	44	0.800	42.373	0.800	44	1.000
53	0	44	0.800	0.000	0.800	44	1.000
54	0	33	0.600	0.000	0.600	33	1.000
55	0	50	0.909	0.000	0.909	50	1.000
56	0	44	0.800	0.000	0.800	44	1.000
57	348	58	1.055	0.000	1.055	58	1.000
58	26	33	0.600	0.000	0.600	33	1.000
59	23	33	0.600	0.000	0.600	33	1.000
60	167	33	0.600	0.000	0.600	33	1.000
61	0	33	0.600	0.000	0.600	33	1.000
62	0	33	0.600	0.000	0.600	33	1.000
63	49	44	0.800	0.000	0.800	44	1.000
64	-1	33	0.600	0.090	0.600	33	1.000
65	0	25	0.455	0.000	0.455	25	1.000
66	0	50	0.909	0.000	0.909	50	1.000
Totals	2,003	\$44	0.795	\$0.023	0.795	\$44	1.000

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**School and Church Buses
Bodily Injury
TAIPA Base Rates by Territory**

(1) Territory	(2) 2016 E.C. Months	(3) Current TAIPA Base Rate	(4) Current Rate Factor	(5) 3-Year Avg. Loss Cost	(6) Selected Rate Factor	(7) Selected Base	(8) Base Rate Change
1	193	\$226	1.000	\$8.225	1.000	\$226	1.000
2	61	203	0.898	5.949	0.898	203	1.000
3	38	192	0.850	2.617	0.850	192	1.000
4	132	170	0.752	2.232	0.752	170	1.000
5	0	136	0.602	2.156	0.602	136	1.000
6	0	147	0.650	0.000	0.650	147	1.000
7	26	136	0.602	0.000	0.602	136	1.000
10	0	90	0.398	0.000	0.398	90	1.000
11	0	113	0.500	4.316	0.500	113	1.000
12	13	136	0.602	0.000	0.602	136	1.000
13	0	136	0.602	0.000	0.602	136	1.000
14	0	102	0.451	0.439	0.451	102	1.000
16	0	113	0.500	0.000	0.500	113	1.000
20	0	102	0.451	1.569	0.451	102	1.000
21	0	192	0.850	11.607	0.850	192	1.000
22	27	158	0.699	0.000	0.699	158	1.000
23	89	170	0.752	5.867	0.752	170	1.000
24	0	136	0.602	0.056	0.602	136	1.000
27	13	181	0.801	3.038	0.801	181	1.000
28	0	181	0.801	4.263	0.801	181	1.000
31	0	158	0.699	0.000	0.699	158	1.000
32	0	147	0.650	0.000	0.650	147	1.000
34	0	147	0.650	1.895	0.650	147	1.000
37	12	158	0.699	4.217	0.699	158	1.000
38	0	181	0.801	8.660	0.801	181	1.000
39	0	181	0.801	0.000	0.801	181	1.000
40	0	203	0.898	4.396	0.898	203	1.000
41	0	124	0.549	0.000	0.549	124	1.000
42	0	147	0.650	3.745	0.650	147	1.000
43	12	147	0.650	1.934	0.650	147	1.000
44	20	129	0.571	3.443	0.571	129	1.000
45	0	158	0.699	0.000	0.699	158	1.000
46	0	136	0.602	0.000	0.602	136	1.000
47	0	136	0.602	2.625	0.602	136	1.000
48	0	102	0.451	0.000	0.451	102	1.000
49	0	192	0.850	0.000	0.850	192	1.000
51	0	113	0.500	2.660	0.500	113	1.000
52	0	158	0.699	0.000	0.699	158	1.000
53	0	124	0.549	6.637	0.549	124	1.000
54	0	147	0.650	0.000	0.650	147	1.000
55	0	113	0.500	0.000	0.500	113	1.000
56	33	113	0.500	0.000	0.500	113	1.000
57	150	192	0.850	11.834	0.850	192	1.000
58	0	86	0.381	0.000	0.381	86	1.000
59	0	113	0.500	2.855	0.500	113	1.000
60	0	131	0.580	7.834	0.580	131	1.000
61	0	68	0.301	0.000	0.301	68	1.000
62	0	57	0.252	0.000	0.252	57	1.000
63	36	113	0.500	5.434	0.500	113	1.000
64	100	108	0.478	1.529	0.478	108	1.000
65	40	63	0.279	3.415	0.279	63	1.000
66	0	147	0.650	3.296	0.650	147	1.000
Totals	995	\$170	0.751	\$5.336	0.751	\$170	1.000

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**School and Church Buses
Property Damage
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Territory	2016 E.C. Months	Current TAIPA Base Rate	Current Rate Factor	3-Year Avg. Loss Cost	Selected Rate Factor	Selected Base	Base Rate Change
1	193	\$175	1.000	\$9.076	1.000	\$183	1.046
2	61	158	0.903	6.940	0.903	165	1.044
3	38	140	0.800	5.804	0.800	146	1.043
4	132	131	0.749	5.032	0.749	137	1.046
5	0	105	0.600	4.423	0.600	110	1.048
6	0	114	0.651	3.603	0.651	119	1.044
7	26	105	0.600	1.514	0.600	110	1.048
10	0	70	0.400	3.792	0.400	73	1.043
11	0	70	0.400	2.831	0.400	73	1.043
12	13	105	0.600	7.642	0.600	110	1.048
13	0	105	0.600	0.544	0.600	110	1.048
14	0	88	0.503	5.427	0.503	92	1.045
16	0	88	0.503	4.828	0.503	92	1.045
20	0	91	0.520	4.976	0.520	95	1.044
21	0	149	0.851	8.064	0.851	156	1.047
22	27	123	0.703	2.067	0.703	129	1.049
23	89	131	0.749	5.429	0.749	137	1.046
24	0	105	0.600	3.996	0.600	110	1.048
27	13	140	0.800	4.258	0.800	146	1.043
28	0	158	0.903	2.319	0.903	165	1.044
31	0	105	0.600	3.775	0.600	110	1.048
32	0	114	0.651	2.666	0.651	119	1.044
34	0	117	0.669	0.995	0.669	122	1.043
37	12	123	0.703	3.310	0.703	129	1.049
38	0	149	0.851	12.626	0.851	156	1.047
39	0	126	0.720	8.419	0.720	132	1.048
40	0	154	0.880	8.884	0.880	161	1.045
41	0	96	0.549	1.776	0.549	100	1.042
42	0	109	0.623	7.648	0.623	114	1.046
43	12	109	0.623	4.546	0.623	114	1.046
44	20	98	0.560	1.329	0.560	102	1.041
45	0	123	0.703	2.200	0.703	129	1.049
46	0	105	0.600	2.045	0.600	110	1.048
47	0	105	0.600	2.933	0.600	110	1.048
48	0	98	0.560	1.590	0.560	102	1.041
49	0	149	0.851	0.000	0.851	156	1.047
51	0	105	0.600	3.757	0.600	110	1.048
52	0	123	0.703	2.214	0.703	129	1.049
53	0	116	0.663	8.146	0.663	121	1.043
54	0	96	0.549	2.482	0.549	100	1.042
55	0	88	0.503	0.000	0.503	92	1.045
56	33	88	0.503	0.000	0.503	92	1.045
57	153	140	0.800	3.056	0.800	146	1.043
58	0	70	0.400	0.498	0.400	73	1.043
59	0	88	0.503	6.796	0.503	92	1.045
60	0	88	0.503	2.113	0.503	92	1.045
61	0	53	0.303	0.000	0.303	55	1.038
62	0	44	0.251	1.431	0.251	46	1.045
63	36	88	0.503	3.484	0.503	92	1.045
64	100	88	0.503	3.061	0.503	92	1.045
65	40	53	0.303	2.203	0.303	55	1.038
66	0	126	0.720	4.321	0.720	132	1.048
Totals	998	\$130	0.745	\$4.911	0.745	\$136	1.045

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**School and Church Buses
Personal Injury Protection
TAIPA Base Rates by Territory**

(1) <u>Territory</u>	(2) <u>2016 E.C. Months</u>	(3) <u>Current TAIPA Base Rate</u>	(4) <u>Current Rate Factor</u>	(5) <u>3-Year Avg. Loss Cost</u>	(6) <u>Selected Rate Factor</u>	(7) <u>Selected Base</u>	(8) <u>Base Rate Change</u>
1	179	\$6	1.000	\$1.435	1.000	\$7	1.167
2	61	6	1.000	0.950	1.000	7	1.167
3	38	5	0.833	0.102	0.833	6	1.200
4	132	5	0.833	0.031	0.833	6	1.200
5	0	5	0.833	0.300	0.833	6	1.200
6	0	4	0.667	0.000	0.667	5	1.250
7	26	5	0.833	0.000	0.833	6	1.200
10	0	5	0.833	0.000	0.833	6	1.200
11	0	3	0.500	0.000	0.500	4	1.333
12	13	4	0.667	0.000	0.667	5	1.250
13	0	4	0.667	0.349	0.667	5	1.250
14	0	3	0.500	0.000	0.500	4	1.333
16	0	4	0.667	0.000	0.667	5	1.250
20	0	3	0.500	0.000	0.500	4	1.333
21	0	4	0.667	1.984	0.667	5	1.250
22	24	4	0.667	0.000	0.667	5	1.250
23	43	5	0.833	0.667	0.833	6	1.200
24	0	4	0.667	0.047	0.667	5	1.250
27	13	5	0.833	0.000	0.833	6	1.200
28	0	5	0.833	0.197	0.833	6	1.200
31	0	5	0.833	0.363	0.833	6	1.200
32	0	5	0.833	0.000	0.833	6	1.200
34	0	5	0.833	0.408	0.833	6	1.200
37	12	5	0.833	2.678	0.833	6	1.200
38	0	5	0.833	0.228	0.833	6	1.200
39	0	5	0.833	0.000	0.833	6	1.200
40	0	6	1.000	0.000	1.000	7	1.167
41	0	4	0.667	0.271	0.667	5	1.250
42	0	5	0.833	0.917	0.833	6	1.200
43	12	6	1.000	0.000	1.000	7	1.167
44	0	6	1.000	0.049	1.000	7	1.167
45	0	4	0.667	0.000	0.667	5	1.250
46	0	4	0.667	0.000	0.667	5	1.250
47	0	4	0.667	0.000	0.667	5	1.250
48	0	3	0.500	0.000	0.500	4	1.333
49	0	5	0.833	0.000	0.833	6	1.200
51	0	4	0.667	0.704	0.667	5	1.250
52	0	4	0.667	0.000	0.667	5	1.250
53	0	4	0.667	0.450	0.667	5	1.250
54	0	4	0.667	0.000	0.667	5	1.250
55	0	5	0.833	0.000	0.833	6	1.200
56	33	4	0.667	0.000	0.667	5	1.250
57	156	5	0.833	1.798	0.833	6	1.200
58	0	3	0.500	0.000	0.500	4	1.333
59	0	3	0.500	0.000	0.500	4	1.333
60	0	3	0.500	0.000	0.500	4	1.333
61	0	3	0.500	0.000	0.500	4	1.333
62	0	3	0.500	0.000	0.500	4	1.333
63	25	4	0.667	1.852	0.667	5	1.250
64	66	3	0.500	0.141	0.500	4	1.333
65	40	3	0.500	0.872	0.500	4	1.333
66	0	5	0.833	0.000	0.833	6	1.200
Totals	873	\$5	0.823	\$0.864	0.823	\$6	1.212

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Other Buses
Bodily Injury
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Territory</u>	<u>2016 E.C. Months</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>3-Year Avg. Loss Cost</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	554	\$1,525	1.000	\$25.482	1.000	\$1,571	1.030
2	0	1449	0.950	22.503	0.950	1,492	1.030
3	133	1220	0.800	7.126	0.800	1,257	1.030
4	25	1220	0.800	16.458	0.800	1,257	1.030
5	0	915	0.600	12.472	0.600	943	1.031
6	0	991	0.650	0.000	0.650	1,021	1.030
7	0	915	0.600	1.167	0.600	943	1.031
10	0	610	0.400	19.789	0.400	628	1.030
11	13	610	0.400	21.407	0.400	628	1.030
12	0	976	0.640	15.489	0.640	1,005	1.030
13	0	991	0.650	0.000	0.650	1,021	1.030
14	71	686	0.450	14.382	0.450	707	1.031
16	0	686	0.450	0.000	0.450	707	1.031
20	0	686	0.450	0.000	0.450	707	1.031
21	0	1296	0.850	26.218	0.850	1,335	1.030
22	0	1159	0.760	13.706	0.760	1,194	1.030
23	153	1144	0.750	15.694	0.750	1,178	1.030
24	0	763	0.500	9.927	0.500	786	1.030
27	0	1220	0.800	28.332	0.800	1,257	1.030
28	43	1373	0.900	13.127	0.900	1,414	1.030
31	0	1144	0.750	0.000	0.750	1,178	1.030
32	0	1068	0.700	114.558	0.700	1,100	1.030
34	0	1144	0.750	12.031	0.750	1,178	1.030
37	11	1068	0.700	13.135	0.700	1,100	1.030
38	21	1296	0.850	6.147	0.850	1,335	1.030
39	0	1144	0.750	7.601	0.750	1,178	1.030
40	0	1373	0.900	28.622	0.900	1,414	1.030
41	0	839	0.550	5.880	0.550	864	1.030
42	0	1068	0.700	6.439	0.700	1,100	1.030
43	0	991	0.650	4.150	0.650	1,021	1.030
44	0	991	0.650	1.288	0.650	1,021	1.030
45	0	1068	0.700	22.338	0.700	1,100	1.030
46	0	915	0.600	0.457	0.600	943	1.031
47	0	915	0.600	5.424	0.600	943	1.031
48	50	702	0.460	0.000	0.460	723	1.030
49	0	1296	0.850	24.164	0.850	1,335	1.030
51	0	763	0.500	7.195	0.500	786	1.030
52	0	1068	0.700	3.086	0.700	1,100	1.030
53	0	839	0.550	15.581	0.550	864	1.030
54	0	839	0.550	0.000	0.550	864	1.030
55	2	763	0.500	26.692	0.500	786	1.030
56	0	763	0.500	25.747	0.500	786	1.030
57	0	1220	0.800	19.095	0.800	1,257	1.030
58	0	656	0.430	102.868	0.430	676	1.030
59	0	763	0.500	0.002	0.500	786	1.030
60	0	763	0.500	12.213	0.500	786	1.030
61	0	458	0.300	0.000	0.300	471	1.028
62	0	381	0.250	0.000	0.250	393	1.031
63	0	763	0.500	7.976	0.500	786	1.030
64	146	763	0.500	13.026	0.500	786	1.030
65	72	381	0.250	3.744	0.250	393	1.031
66	0	915	0.600	3.422	0.600	943	1.031
Totals	1,294	\$1,192	0.782	\$17.187	0.782	\$1,228	1.030

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Other Buses
Property Damage
TAIPA Base Rates by Territory**

(1) <u>Territory</u>	(2) <u>2016 E.C. Months</u>	(3) <u>Current TAIPA Base Rate</u>	(4) <u>Current Rate Factor</u>	(5) <u>3-Year Avg. Loss Cost</u>	(6) <u>Selected Rate Factor</u>	(7) <u>Selected Base</u>	(8) <u>Base Rate Change</u>
1	557	\$1,133	1.000	\$19.214	1.000	\$1,189	1.049
2	0	1133	1.000	21.304	1.000	1,189	1.049
3	133	963	0.850	12.583	0.850	1,011	1.050
4	25	906	0.800	18.821	0.800	951	1.050
5	0	680	0.600	13.640	0.600	713	1.049
6	0	736	0.650	7.485	0.650	773	1.050
7	0	680	0.600	13.850	0.600	713	1.049
10	0	567	0.500	9.395	0.500	595	1.049
11	13	567	0.500	5.126	0.500	595	1.049
12	0	680	0.600	8.626	0.600	713	1.049
13	0	623	0.550	7.445	0.550	654	1.050
14	71	510	0.450	8.068	0.450	535	1.049
16	0	623	0.550	8.496	0.550	654	1.050
20	0	510	0.450	5.401	0.450	535	1.049
21	0	1020	0.900	12.139	0.900	1,070	1.049
22	0	793	0.700	13.445	0.700	832	1.049
23	153	963	0.850	16.455	0.850	1,011	1.050
24	0	589	0.520	11.959	0.520	618	1.049
27	0	906	0.800	11.120	0.800	951	1.050
28	43	1133	1.000	16.505	1.000	1,189	1.049
31	0	680	0.600	0.853	0.600	713	1.049
32	0	736	0.650	20.377	0.650	773	1.050
34	0	793	0.700	16.745	0.700	832	1.049
37	11	793	0.700	12.853	0.700	832	1.049
38	21	963	0.850	9.925	0.850	1,011	1.050
39	0	793	0.700	4.542	0.700	832	1.049
40	0	1020	0.900	13.348	0.900	1,070	1.049
41	0	623	0.550	11.239	0.550	654	1.050
42	0	736	0.650	6.232	0.650	773	1.050
43	0	736	0.650	17.538	0.650	773	1.050
44	0	680	0.600	0.586	0.600	713	1.049
45	0	793	0.700	11.993	0.700	832	1.049
46	0	680	0.600	6.974	0.600	713	1.049
47	0	680	0.600	13.006	0.600	713	1.049
48	50	567	0.500	12.449	0.500	595	1.049
49	0	963	0.850	13.006	0.850	1,011	1.050
51	0	567	0.500	4.552	0.500	595	1.049
52	0	793	0.700	11.267	0.700	832	1.049
53	0	702	0.620	14.600	0.620	737	1.050
54	0	623	0.550	7.429	0.550	654	1.050
55	2	567	0.500	7.737	0.500	595	1.049
56	0	567	0.500	0.000	0.500	595	1.049
57	0	850	0.750	4.251	0.750	892	1.049
58	0	397	0.350	17.117	0.350	416	1.048
59	0	567	0.500	3.498	0.500	595	1.049
60	0	567	0.500	12.188	0.500	595	1.049
61	0	397	0.350	0.000	0.350	416	1.048
62	0	283	0.250	0.000	0.250	297	1.049
63	0	567	0.500	6.212	0.500	595	1.049
64	146	510	0.450	8.246	0.450	535	1.049
65	72	283	0.250	5.131	0.250	297	1.049
66	0	680	0.600	14.493	0.600	713	1.049
Totals	1,297	\$906	0.799	\$14.861	0.799	\$951	1.049

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Other Buses
Personal Injury Protection
TAIPA Base Rates by Territory**

(1) <u>Territory</u>	(2) <u>2016 E.C. Months</u>	(3) <u>Current TAIPA Base Rate</u>	(4) <u>Current Rate Factor</u>	(5) <u>3-Year Avg. Loss Cost</u>	(6) <u>Selected Rate Factor</u>	(7) <u>Selected Base</u>	(8) <u>Base Rate Change</u>
1	365	\$37	1.000	\$2.157	1.000	\$40	1.081
2	0	37	1.000	1.526	1.000	40	1.081
3	104	44	1.189	1.662	1.189	48	1.091
4	25	41	1.108	1.316	1.108	44	1.073
5	0	37	1.000	1.504	1.000	40	1.081
6	0	30	0.811	13.587	0.811	32	1.067
7	0	33	0.892	1.379	0.892	36	1.091
10	0	30	0.811	2.847	0.811	32	1.067
11	0	20	0.541	0.563	0.541	22	1.100
12	0	30	0.811	1.356	0.811	32	1.067
13	0	33	0.892	0.000	0.892	36	1.091
14	36	22	0.595	0.000	0.595	24	1.091
16	0	33	0.892	0.000	0.892	36	1.091
20	0	22	0.595	0.783	0.595	24	1.091
21	0	33	0.892	0.002	0.892	36	1.091
22	0	33	0.892	0.597	0.892	36	1.091
23	158	41	1.108	0.935	1.108	44	1.073
24	0	26	0.703	0.063	0.703	28	1.077
27	0	41	1.108	1.021	1.108	44	1.073
28	13	37	1.000	2.078	1.000	40	1.081
31	0	33	0.892	0.000	0.892	36	1.091
32	0	33	0.892	0.000	0.892	36	1.091
34	0	33	0.892	1.302	0.892	36	1.091
37	0	33	0.892	0.000	0.892	36	1.091
38	0	39	1.054	6.056	1.054	42	1.077
39	0	33	0.892	2.205	0.892	36	1.091
40	0	39	1.054	2.627	1.054	42	1.077
41	0	30	0.811	0.000	0.811	32	1.067
42	0	33	0.892	5.590	0.892	36	1.091
43	0	41	1.108	1.355	1.108	44	1.073
44	0	33	0.892	1.238	0.892	36	1.091
45	0	30	0.811	0.000	0.811	32	1.067
46	0	30	0.811	1.680	0.811	32	1.067
47	0	30	0.811	0.000	0.811	32	1.067
48	50	22	0.595	1.594	0.595	24	1.091
49	0	33	0.892	0.000	0.892	36	1.091
51	0	22	0.595	0.000	0.595	24	1.091
52	0	31	0.838	0.000	0.838	34	1.097
53	0	30	0.811	0.930	0.811	32	1.067
54	0	22	0.595	0.000	0.595	24	1.091
55	2	41	1.108	0.000	1.108	44	1.073
56	0	33	0.892	4.282	0.892	36	1.091
57	0	44	1.189	2.068	1.189	48	1.091
58	0	28	0.757	1.910	0.757	30	1.071
59	0	22	0.595	0.000	0.595	24	1.091
60	0	24	0.649	4.069	0.649	26	1.083
61	0	22	0.595	0.000	0.595	24	1.091
62	0	22	0.595	0.000	0.595	24	1.091
63	0	30	0.811	1.852	0.811	32	1.067
64	146	28	0.757	1.145	0.757	30	1.071
65	0	17	0.459	0.694	0.459	18	1.059
66	0	41	1.108	1.415	1.108	44	1.073
Totals	899	\$36	0.966	\$1.574	0.966	\$39	1.080

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Van Pools
Bodily Injury
TAIPA Base Rates by Territory**

(1) <u>Territory</u>	(2) <u>2016 E.C. Months</u>	(3) <u>Current TAIPA Base Rate</u>	(4) <u>Current Rate Factor</u>	(5) <u>3-Year Avg. Loss Cost</u>	(6) <u>Selected Rate Factor</u>	(7) <u>Selected Base</u>	(8) <u>Base Rate Change</u>
1	13	\$505	1.000	\$28.232	1.000	\$520	1.030
2	0	505	1.000	4.254	1.000	520	1.030
3	0	404	0.800	118.951	0.800	416	1.030
4	0	404	0.800	3.296	0.800	416	1.030
5	0	303	0.600	55.188	0.600	312	1.030
6	0	354	0.701	0.000	0.701	365	1.031
7	0	303	0.600	0.000	0.600	312	1.030
10	0	202	0.400	0.000	0.400	208	1.030
11	0	202	0.400	0.000	0.400	208	1.030
12	0	303	0.600	0.000	0.600	312	1.030
13	0	303	0.600	0.000	0.600	312	1.030
14	0	202	0.400	0.000	0.400	208	1.030
16	0	253	0.501	0.000	0.501	261	1.032
20	0	227	0.450	0.000	0.450	234	1.031
21	0	505	1.000	0.000	1.000	520	1.030
22	0	354	0.701	0.000	0.701	365	1.031
23	0	455	0.901	8.403	0.901	469	1.031
24	0	253	0.501	0.000	0.501	261	1.032
27	0	404	0.800	0.000	0.800	416	1.030
28	0	505	1.000	0.000	1.000	520	1.030
31	0	303	0.600	0.000	0.600	312	1.030
32	0	328	0.650	0.000	0.650	338	1.030
34	0	328	0.650	0.000	0.650	338	1.030
37	0	354	0.701	0.000	0.701	365	1.031
38	0	429	0.850	0.000	0.850	442	1.030
39	0	379	0.750	0.000	0.750	390	1.029
40	0	455	0.901	0.000	0.901	469	1.031
41	0	278	0.550	0.000	0.550	286	1.029
42	0	328	0.650	0.000	0.650	338	1.030
43	0	328	0.650	0.000	0.650	338	1.030
44	0	303	0.600	0.000	0.600	312	1.030
45	0	354	0.701	0.000	0.701	365	1.031
46	0	303	0.600	0.000	0.600	312	1.030
47	0	303	0.600	0.000	0.600	312	1.030
48	0	227	0.450	0.000	0.450	234	1.031
49	0	429	0.850	0.000	0.850	442	1.030
51	0	253	0.501	0.000	0.501	261	1.032
52	0	354	0.701	0.000	0.701	365	1.031
53	0	278	0.550	0.000	0.550	286	1.029
54	0	278	0.550	0.000	0.550	286	1.029
55	0	253	0.501	0.000	0.501	261	1.032
56	0	253	0.501	39.514	0.501	261	1.032
57	0	379	0.750	0.000	0.750	390	1.029
58	0	177	0.350	0.000	0.350	182	1.028
59	0	202	0.400	0.000	0.400	208	1.030
60	0	253	0.501	0.000	0.501	261	1.032
61	0	152	0.301	0.000	0.301	157	1.033
62	0	126	0.250	0.000	0.250	130	1.032
63	0	227	0.450	0.000	0.450	234	1.031
64	0	227	0.450	78.241	0.450	234	1.031
65	0	126	0.250	0.000	0.250	130	1.032
66	0	303	0.600	0.000	0.600	312	1.030
Totals	13	\$505	1.000	\$28.232	1.000	\$520	1.030

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Van Pools
Property Damage
TAIPA Base Rates by Territory**

(1) <u>Territory</u>	(2) <u>2016 E.C. Months</u>	(3) <u>Current TAIPA Base Rate</u>	(4) <u>Current Rate Factor</u>	(5) <u>3-Year Avg. Loss Cost</u>	(6) <u>Selected Rate Factor</u>	(7) <u>Selected Base</u>	(8) <u>Base Rate Change</u>
1	13	\$375	1.000	\$13.819	1.000	\$375	1.000
2	0	375	1.000	34.305	1.000	375	1.000
3	0	300	0.800	35.284	0.800	300	1.000
4	0	319	0.851	8.780	0.851	319	1.000
5	0	225	0.600	28.119	0.600	225	1.000
6	0	244	0.651	0.000	0.651	244	1.000
7	0	225	0.600	0.000	0.600	225	1.000
10	0	169	0.451	6.757	0.451	169	1.000
11	0	150	0.400	0.000	0.400	150	1.000
12	0	206	0.549	50.996	0.549	206	1.000
13	0	206	0.549	0.000	0.549	206	1.000
14	0	169	0.451	0.000	0.451	169	1.000
16	0	169	0.451	0.000	0.451	169	1.000
20	0	169	0.451	0.000	0.451	169	1.000
21	0	375	1.000	0.000	1.000	375	1.000
22	0	263	0.701	0.000	0.701	263	1.000
23	0	338	0.901	8.877	0.901	338	1.000
24	0	188	0.501	0.000	0.501	188	1.000
27	0	300	0.800	0.000	0.800	300	1.000
28	0	375	1.000	6.000	1.000	375	1.000
31	0	225	0.600	0.000	0.600	225	1.000
32	0	244	0.651	0.000	0.651	244	1.000
34	0	244	0.651	0.000	0.651	244	1.000
37	0	263	0.701	0.000	0.701	263	1.000
38	0	338	0.901	0.000	0.901	338	1.000
39	0	270	0.720	0.000	0.720	270	1.000
40	0	375	1.000	0.000	1.000	375	1.000
41	0	206	0.549	0.000	0.549	206	1.000
42	0	225	0.600	0.000	0.600	225	1.000
43	0	281	0.749	0.000	0.749	281	1.000
44	0	263	0.701	0.000	0.701	263	1.000
45	0	263	0.701	0.000	0.701	263	1.000
46	0	225	0.600	6.062	0.600	225	1.000
47	0	225	0.600	0.000	0.600	225	1.000
48	0	169	0.451	0.000	0.451	169	1.000
49	0	319	0.851	0.000	0.851	319	1.000
51	0	188	0.501	0.000	0.501	188	1.000
52	0	319	0.851	0.000	0.851	319	1.000
53	0	255	0.680	0.000	0.680	255	1.000
54	0	199	0.531	0.000	0.531	199	1.000
55	0	188	0.501	0.000	0.501	188	1.000
56	0	188	0.501	0.000	0.501	188	1.000
57	0	319	0.851	3.225	0.851	319	1.000
58	0	131	0.349	0.000	0.349	131	1.000
59	0	169	0.451	0.000	0.451	169	1.000
60	0	188	0.501	0.000	0.501	188	1.000
61	0	113	0.301	0.000	0.301	113	1.000
62	0	94	0.251	0.000	0.251	94	1.000
63	0	180	0.480	1.517	0.480	180	1.000
64	0	195	0.520	3.534	0.520	195	1.000
65	0	94	0.251	0.000	0.251	94	1.000
66	0	225	0.600	0.000	0.600	225	1.000
Totals	13	\$375	1.000	\$13.819	1.000	\$375	1.000

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Van Pools
Personal Injury Protection
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Territory</u>	<u>2016 E.C. Months</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>3-Year Avg. Loss Cost</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	0	\$13	1.000	\$3.098	1.000	\$13	1.000
2	0	12	0.923	0.000	0.923	12	1.000
3	0	15	1.154	12.458	1.154	15	1.000
4	0	12	0.923	0.000	0.923	12	1.000
5	0	12	0.923	0.000	0.923	12	1.000
6	0	10	0.769	0.000	0.769	10	1.000
7	0	12	0.923	0.000	0.923	12	1.000
10	0	10	0.769	0.000	0.769	10	1.000
11	0	6	0.462	0.000	0.462	6	1.000
12	0	10	0.769	6.378	0.769	10	1.000
13	0	10	0.769	0.000	0.769	10	1.000
14	0	9	0.692	0.000	0.692	9	1.000
16	0	10	0.769	0.000	0.769	10	1.000
20	0	9	0.692	0.000	0.692	9	1.000
21	0	10	0.769	0.000	0.769	10	1.000
22	0	10	0.769	0.000	0.769	10	1.000
23	0	15	1.154	0.000	1.154	15	1.000
24	0	9	0.692	0.000	0.692	9	1.000
27	0	15	1.154	0.000	1.154	15	1.000
28	0	12	0.923	0.000	0.923	12	1.000
31	0	12	0.923	0.000	0.923	12	1.000
32	0	12	0.923	0.000	0.923	12	1.000
34	0	12	0.923	0.000	0.923	12	1.000
37	0	12	0.923	0.000	0.923	12	1.000
38	0	15	1.154	0.000	1.154	15	1.000
39	0	12	0.923	0.000	0.923	12	1.000
40	0	15	1.154	0.000	1.154	15	1.000
41	0	10	0.769	0.000	0.769	10	1.000
42	0	12	0.923	0.000	0.923	12	1.000
43	0	12	0.923	0.000	0.923	12	1.000
44	0	12	0.923	0.000	0.923	12	1.000
45	0	10	0.769	0.000	0.769	10	1.000
46	0	10	0.769	0.000	0.769	10	1.000
47	0	10	0.769	0.000	0.769	10	1.000
48	0	9	0.692	0.000	0.692	9	1.000
49	0	12	0.923	0.000	0.923	12	1.000
51	0	9	0.692	0.000	0.692	9	1.000
52	0	10	0.769	0.000	0.769	10	1.000
53	0	10	0.769	0.000	0.769	10	1.000
54	0	9	0.692	0.000	0.692	9	1.000
55	0	12	0.923	0.000	0.923	12	1.000
56	0	10	0.769	0.000	0.769	10	1.000
57	0	15	1.154	0.000	1.154	15	1.000
58	0	9	0.692	0.000	0.692	9	1.000
59	0	9	0.692	0.000	0.692	9	1.000
60	0	9	0.692	0.000	0.692	9	1.000
61	0	9	0.692	0.000	0.692	9	1.000
62	0	9	0.692	0.000	0.692	9	1.000
63	0	10	0.769	0.000	0.769	10	1.000
64	0	9	0.692	0.000	0.692	9	1.000
65	0	6	0.462	0.000	0.462	6	1.000
66	0	12	0.923	0.000	0.923	12	1.000
Totals	0						1.000

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Trucks, Tractors, Trailers - Principally Garaged Zone 9 - Dallas/Ft. Worth
Bodily Injury
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2016</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>3-Year Avg.</u> <u>Loss Cost</u>	<u>(6)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(7)</u> <u>Selected</u> <u>Base</u>	<u>(8)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$1,270	1.000	\$8.420	1.000	\$1,333	1.050
102	0	1,651	1.300	2.020	1.300	1,733	1.050
103	0	1,080	0.850	0.000	0.850	1,133	1.049
104	0	1,588	1.250	0.000	1.250	1,666	1.049
105	0	1,270	1.000	0.000	1.000	1,333	1.050
106	0	1,270	1.000	0.000	1.000	1,333	1.050
107	0	1,143	0.900	0.000	0.900	1,200	1.050
108	0	1,143	0.900	0.000	0.900	1,200	1.050
109	0	1,016	0.800	47.933	0.800	1,066	1.049
110	0	1,207	0.950	0.000	0.950	1,266	1.049
111	0	1,270	1.000	0.000	1.000	1,333	1.050
112	0	889	0.700	0.000	0.700	933	1.049
113	0	953	0.750	21.463	0.750	1,000	1.049
114	0	1,143	0.900	0.000	0.900	1,200	1.050
115	0	1,143	0.900	0.000	0.900	1,200	1.050
116	0	826	0.650	39.612	0.650	866	1.048
117	0	1,016	0.800	44.792	0.800	1,066	1.049
118	0	1,524	1.200	0.000	1.200	1,600	1.050
119	0	1,016	0.800	0.000	0.800	1,066	1.049
120	0	1,016	0.800	0.000	0.800	1,066	1.049
121	0	1,143	0.900	0.000	0.900	1,200	1.050
122	0	826	0.650	0.000	0.650	866	1.048
123	0	826	0.650	0.000	0.650	866	1.048
124	0	953	0.750	0.000	0.750	1,000	1.049
125	0	1,270	1.000	20.981	1.000	1,333	1.050
126	0	1,461	1.150	0.000	1.150	1,533	1.049
127	0	1,016	0.800	0.000	0.800	1,066	1.049
128	0	826	0.650	0.000	0.650	866	1.048
129	0	1,143	0.900	737.638	0.900	1,200	1.050
130	0	1,588	1.250	0.000	1.250	1,666	1.049
131	0	1,588	1.250	0.000	1.250	1,666	1.049
132	0	1,461	1.150	0.000	1.150	1,533	1.049
133	0	1,143	0.900	0.000	0.900	1,200	1.050
134	0	889	0.700	0.000	0.700	933	1.049
135	0	1,016	0.800	0.000	0.800	1,066	1.049
136	0	1,397	1.100	397.427	1.100	1,466	1.049
137	0	889	0.700	12.781	0.700	933	1.049
140	0	1,651	1.300	27.642	1.300	1,733	1.050
141	0	1,270	1.000	26.130	1.000	1,333	1.050
142	0	1,016	0.800	5.110	0.800	1,066	1.049
143	0	1,080	0.850	17.716	0.850	1,133	1.049
144	0	1,397	1.100	172.012	1.100	1,466	1.049
145	0	1,080	0.850	17.276	0.850	1,133	1.049
146	0	1,524	1.200	5.047	1.200	1,600	1.050
147	0	1,461	1.150	31.612	1.150	1,533	1.049
148	0	1,842	1.450	20.683	1.450	1,933	1.049
149	0	1,080	0.850	0.000	0.850	1,133	1.049
150	0	1,397	1.100	0.000	1.100	1,466	1.049
Totals	0						1.050

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Trucks, Tractors, Trailers - Principally Garaged Zone 9 - Dallas/Ft. Worth
Property Damage
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2016</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>3-Year Avg.</u> <u>Loss Cost</u>	<u>(6)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(7)</u> <u>Selected</u> <u>Base</u>	<u>(8)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$714	1.000	\$2.545	1.000	\$749	1.049
102	0	1000	1.401	9.125	1.401	1,049	1.049
103	0	571	0.800	0.000	0.800	599	1.049
104	0	928	1.300	0.000	1.300	974	1.050
105	0	714	1.000	0.000	1.000	749	1.049
106	0	714	1.000	0.000	1.000	749	1.049
107	0	643	0.901	0.000	0.901	675	1.050
108	0	643	0.901	0.000	0.901	675	1.050
109	0	571	0.800	16.815	0.800	599	1.049
110	0	643	0.901	0.000	0.901	675	1.050
111	0	678	0.950	0.000	0.950	712	1.050
112	0	500	0.700	0.000	0.700	524	1.048
113	0	571	0.800	38.172	0.800	599	1.049
114	0	643	0.901	0.000	0.901	675	1.050
115	0	643	0.901	21.294	0.901	675	1.050
116	0	464	0.650	16.020	0.650	487	1.050
117	0	571	0.800	25.344	0.800	599	1.049
118	0	893	1.251	11.134	1.251	937	1.049
119	0	571	0.800	0.000	0.800	599	1.049
120	0	571	0.800	0.000	0.800	599	1.049
121	0	643	0.901	0.000	0.901	675	1.050
122	0	464	0.650	0.000	0.650	487	1.050
123	0	464	0.650	45.249	0.650	487	1.050
124	0	536	0.751	0.000	0.751	562	1.049
125	0	714	1.000	37.434	1.000	749	1.049
126	0	821	1.150	0.000	1.150	861	1.049
127	0	571	0.800	2.097	0.800	599	1.049
128	0	464	0.650	82.873	0.650	487	1.050
129	0	714	1.000	177.034	1.000	749	1.049
130	0	821	1.150	0.000	1.150	861	1.049
131	0	821	1.150	0.000	1.150	861	1.049
132	0	857	1.200	0.000	1.200	899	1.049
133	0	643	0.901	0.000	0.901	675	1.050
134	0	536	0.751	0.000	0.751	562	1.049
135	0	571	0.800	0.000	0.800	599	1.049
136	0	785	1.099	5.685	1.099	823	1.048
137	0	500	0.700	1.241	0.700	524	1.048
140	0	928	1.300	13.424	1.300	974	1.050
141	0	714	1.000	21.519	1.000	749	1.049
142	0	571	0.800	11.066	0.800	599	1.049
143	0	607	0.850	13.002	0.850	637	1.049
144	0	785	1.099	16.747	1.099	823	1.048
145	0	607	0.850	5.397	0.850	637	1.049
146	0	857	1.200	26.015	1.200	899	1.049
147	0	821	1.150	15.650	1.150	861	1.049
148	0	1000	1.401	25.025	1.401	1,049	1.049
149	0	607	0.850	13.109	0.850	637	1.049
150	0	785	1.099	0.000	1.099	823	1.048
Totals	0						1.049

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Trucks, Tractors, Trailers - Principally Garaged Zone 13 - Houston
Bodily Injury
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2016</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>3-Year Avg.</u> <u>Loss Cost</u>	<u>(6)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(7)</u> <u>Selected</u> <u>Base</u>	<u>(8)</u> <u>Base Rate</u> <u>Change</u>
201	0	\$1,270	1.000	\$0.000	1.000	\$1,333	1.050
202	0	1,651	1.300	0.000	1.300	1,733	1.050
203	0	1,080	0.850	0.000	0.850	1,133	1.049
204	0	1,588	1.250	0.000	1.250	1,666	1.049
205	0	1,270	1.000	0.000	1.000	1,333	1.050
206	0	1,270	1.000	0.000	1.000	1,333	1.050
207	0	1,143	0.900	0.000	0.900	1,200	1.050
208	0	1,143	0.900	0.000	0.900	1,200	1.050
209	0	1,016	0.800	13.332	0.800	1,066	1.049
210	0	1,207	0.950	0.000	0.950	1,266	1.049
211	0	1,270	1.000	0.000	1.000	1,333	1.050
212	0	889	0.700	0.000	0.700	933	1.049
213	0	953	0.750	50.322	0.750	1,000	1.049
214	0	1,143	0.900	0.000	0.900	1,200	1.050
215	0	1,143	0.900	0.000	0.900	1,200	1.050
216	0	826	0.650	0.000	0.650	866	1.048
217	0	1,016	0.800	0.000	0.800	1,066	1.049
218	0	1,524	1.200	0.000	1.200	1,600	1.050
219	0	1,016	0.800	0.000	0.800	1,066	1.049
220	0	1,016	0.800	0.000	0.800	1,066	1.049
221	0	1,143	0.900	182.033	0.900	1,200	1.050
222	0	826	0.650	0.000	0.650	866	1.048
223	0	826	0.650	0.000	0.650	866	1.048
224	0	953	0.750	0.000	0.750	1,000	1.049
225	0	1,270	1.000	38.106	1.000	1,333	1.050
226	0	1,461	1.150	0.000	1.150	1,533	1.049
227	0	1,016	0.800	0.000	0.800	1,066	1.049
228	0	826	0.650	0.000	0.650	866	1.048
229	0	1,143	0.900	0.000	0.900	1,200	1.050
230	0	1,588	1.250	0.000	1.250	1,666	1.049
231	0	1,588	1.250	0.000	1.250	1,666	1.049
232	0	1,461	1.150	0.000	1.150	1,533	1.049
233	0	1,143	0.900	0.000	0.900	1,200	1.050
234	0	889	0.700	0.000	0.700	933	1.049
235	0	1,016	0.800	0.000	0.800	1,066	1.049
236	0	1,397	1.100	0.000	1.100	1,466	1.049
237	0	889	0.700	0.000	0.700	933	1.049
240	0	1,651	1.300	15.253	1.300	1,733	1.050
241	0	1,270	1.000	14.507	1.000	1,333	1.050
242	0	1,016	0.800	79.770	0.800	1,066	1.049
243	0	1,080	0.850	25.390	0.850	1,133	1.049
244	0	1,397	1.100	40.225	1.100	1,466	1.049
245	0	1,080	0.850	0.000	0.850	1,133	1.049
246	0	1,524	1.200	9.868	1.200	1,600	1.050
247	0	1,461	1.150	0.000	1.150	1,533	1.049
248	0	1,842	1.450	0.000	1.450	1,933	1.049
249	0	1,080	0.850	0.000	0.850	1,133	1.049
250	0	1,397	1.100	0.000	1.100	1,466	1.049
Totals	0						1.050

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Trucks, Tractors, Trailers - Principally Garaged Zone 13 - Houston
Property Damage
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2016</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>3-Year Avg.</u> <u>Loss Cost</u>	<u>(6)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(7)</u> <u>Selected</u> <u>Base</u>	<u>(8)</u> <u>Base Rate</u> <u>Change</u>
201	0	\$714	1.000	\$10.441	1.000	\$714	1.000
202	0	1,000	1.401	0.000	1.401	1,000	1.000
203	0	571	0.800	0.000	0.800	571	1.000
204	0	928	1.300	0.000	1.300	928	1.000
205	0	714	1.000	0.000	1.000	714	1.000
206	0	714	1.000	13.416	1.000	714	1.000
207	0	643	0.901	0.000	0.901	643	1.000
208	0	643	0.901	0.000	0.901	643	1.000
209	0	571	0.800	5.021	0.800	571	1.000
210	0	643	0.901	0.000	0.901	643	1.000
211	0	678	0.950	0.000	0.950	678	1.000
212	0	500	0.700	0.000	0.700	500	1.000
213	0	571	0.800	25.280	0.800	571	1.000
214	0	643	0.901	0.000	0.901	643	1.000
215	0	643	0.901	0.000	0.901	643	1.000
216	0	464	0.650	0.000	0.650	464	1.000
217	0	571	0.800	0.000	0.800	571	1.000
218	0	893	1.251	6.058	1.251	893	1.000
219	0	571	0.800	0.000	0.800	571	1.000
220	0	571	0.800	0.000	0.800	571	1.000
221	0	643	0.901	30.212	0.901	643	1.000
222	0	464	0.650	0.000	0.650	464	1.000
223	0	464	0.650	0.000	0.650	464	1.000
224	0	536	0.751	0.000	0.751	536	1.000
225	0	714	1.000	29.482	1.000	714	1.000
226	0	821	1.150	0.000	1.150	821	1.000
227	0	571	0.800	0.000	0.800	571	1.000
228	0	464	0.650	0.000	0.650	464	1.000
229	0	714	1.000	0.000	1.000	714	1.000
230	0	821	1.150	0.000	1.150	821	1.000
231	0	821	1.150	0.000	1.150	821	1.000
232	0	857	1.200	0.000	1.200	857	1.000
233	0	643	0.901	0.000	0.901	643	1.000
234	0	536	0.751	0.000	0.751	536	1.000
235	0	571	0.800	0.000	0.800	571	1.000
236	0	785	1.099	0.000	1.099	785	1.000
237	0	500	0.700	0.000	0.700	500	1.000
240	0	928	1.300	9.999	1.300	928	1.000
241	0	714	1.000	10.042	1.000	714	1.000
242	0	571	0.800	7.902	0.800	571	1.000
243	0	607	0.850	17.009	0.850	607	1.000
244	0	785	1.099	51.762	1.099	785	1.000
245	0	607	0.850	0.000	0.850	607	1.000
246	0	857	1.200	13.024	1.200	857	1.000
247	0	821	1.150	15.611	1.150	821	1.000
248	0	1,000	1.401	3.962	1.401	1,000	1.000
249	0	607	0.850	29.372	0.850	607	1.000
250	0	785	1.099	0.000	1.099	785	1.000
Totals	0						1.000

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

Trucks, Tractors, Trailers - Principally Garaged Zone 43 - Rem. Of Texas
Bodily Injury
TAIPA Base Rates by Territory

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Territory</u>	<u>2016</u>	<u>Current TAIPA</u>	<u>Current</u>	<u>3-Year Avg.</u>	<u>Selected</u>	<u>Selected</u>	<u>Base Rate</u>
	<u>E.C. Months</u>	<u>Base Rate</u>	<u>Rate Factor</u>	<u>Loss Cost</u>	<u>Rate Factor</u>	<u>Base</u>	<u>Change</u>
301	0	\$1,302	1.000	\$77.180	1.000	\$1,367	1.050
302	0	1,693	1.300	6.321	1.300	1,777	1.050
303	0	1,107	0.850	0.000	0.850	1,162	1.050
304	0	1,628	1.250	0.000	1.250	1,709	1.050
305	0	1,302	1.000	0.000	1.000	1,367	1.050
306	0	1,302	1.000	68.935	1.000	1,367	1.050
307	0	1,172	0.900	0.000	0.900	1,230	1.049
308	0	1,172	0.900	0.000	0.900	1,230	1.049
309	0	1,042	0.800	22.041	0.800	1,094	1.050
310	0	1,237	0.950	3.591	0.950	1,299	1.050
311	0	1,302	1.000	23.669	1.000	1,367	1.050
312	0	911	0.700	0.000	0.700	957	1.050
313	0	977	0.750	12.032	0.750	1,025	1.049
314	0	1,172	0.900	0.000	0.900	1,230	1.049
315	0	1,172	0.900	12.527	0.900	1,230	1.049
316	0	846	0.650	22.403	0.650	889	1.051
317	0	1,042	0.800	22.472	0.800	1,094	1.050
318	0	1,562	1.200	33.108	1.200	1,640	1.050
319	0	1,042	0.800	3.205	0.800	1,094	1.050
320	0	1,042	0.800	94.783	0.800	1,094	1.050
321	0	1,172	0.900	18.179	0.900	1,230	1.049
322	0	846	0.650	0.000	0.650	889	1.051
323	0	846	0.650	0.703	0.650	889	1.051
324	0	977	0.750	0.000	0.750	1,025	1.049
325	0	1,302	1.000	40.844	1.000	1,367	1.050
326	0	1,497	1.150	2.030	1.150	1,572	1.050
327	0	1,042	0.800	40.925	0.800	1,094	1.050
328	0	846	0.650	0.000	0.650	889	1.051
329	0	1,172	0.900	9.058	0.900	1,230	1.049
330	0	1,628	1.250	184.616	1.250	1,709	1.050
331	0	1,628	1.250	0.000	1.250	1,709	1.050
332	0	1,497	1.150	0.000	1.150	1,572	1.050
333	0	1,172	0.900	0.000	0.900	1,230	1.049
334	0	911	0.700	0.000	0.700	957	1.050
335	0	1,042	0.800	0.000	0.800	1,094	1.050
336	0	1,432	1.100	1.417	1.100	1,504	1.050
337	0	911	0.700	24.405	0.700	957	1.050
340	0	1,693	1.300	30.786	1.300	1,777	1.050
341	0	1,302	1.000	37.654	1.000	1,367	1.050
342	0	1,042	0.800	23.306	0.800	1,094	1.050
343	0	1,107	0.850	30.372	0.850	1,162	1.050
344	0	1,432	1.100	23.341	1.100	1,504	1.050
345	0	1,107	0.850	19.868	0.850	1,162	1.050
346	0	1,562	1.200	34.512	1.200	1,640	1.050
347	0	1,497	1.150	26.759	1.150	1,572	1.050
348	0	1,888	1.450	20.415	1.450	1,982	1.050
349	0	1,107	0.850	27.626	0.850	1,162	1.050
350	0	1,432	1.100	0.000	1.100	1,504	1.050
Totals	0						1.050

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Trucks, Tractors, Trailers - Principally Garaged Zone 43 - Rem. Of Texas
Property Damage
TAIPA Base Rates by Territory**

<u>(1)</u> Territory	<u>(2)</u> 2016 E.C. Months	<u>(3)</u> Current TAIPA Base Rate	<u>(4)</u> Current Rate Factor	<u>(5)</u> 3-Year Avg. Loss Cost	<u>(6)</u> Selected Rate Factor	<u>(7)</u> Selected Base	<u>(8)</u> Base Rate Change
301	0	\$730	1.000	\$4.638	1.000	\$766	1.049
302	0	1022	1.400	36.950	1.400	1,072	1.049
303	0	584	0.800	0.000	0.800	613	1.050
304	0	949	1.300	80.935	1.300	996	1.050
305	0	730	1.000	0.000	1.000	766	1.049
306	0	730	1.000	9.702	1.000	766	1.049
307	0	657	0.900	6.134	0.900	689	1.049
308	0	657	0.900	29.180	0.900	689	1.049
309	0	584	0.800	9.299	0.800	613	1.050
310	0	657	0.900	13.650	0.900	689	1.049
311	0	694	0.951	10.461	0.951	728	1.049
312	0	511	0.700	0.000	0.700	536	1.049
313	0	584	0.800	12.567	0.800	613	1.050
314	0	657	0.900	46.254	0.900	689	1.049
315	0	657	0.900	39.910	0.900	689	1.049
316	0	475	0.651	18.957	0.651	499	1.051
317	0	584	0.800	8.557	0.800	613	1.050
318	0	913	1.251	3.477	1.251	958	1.049
319	0	584	0.800	39.109	0.800	613	1.050
320	0	584	0.800	125.000	0.800	613	1.050
321	0	657	0.900	14.147	0.900	689	1.049
322	0	475	0.651	0.000	0.651	499	1.051
323	0	475	0.651	7.364	0.651	499	1.051
324	0	548	0.751	86.977	0.751	575	1.049
325	0	730	1.000	15.036	1.000	766	1.049
326	0	840	1.151	30.215	1.151	882	1.050
327	0	584	0.800	26.545	0.800	613	1.050
328	0	475	0.651	0.000	0.651	499	1.051
329	0	730	1.000	19.400	1.000	766	1.049
330	0	840	1.151	26.790	1.151	882	1.050
331	0	840	1.151	0.000	1.151	882	1.050
332	0	876	1.200	14.133	1.200	919	1.049
333	0	657	0.900	29.705	0.900	689	1.049
334	0	548	0.751	54.998	0.751	575	1.049
335	0	584	0.800	0.000	0.800	613	1.050
336	0	803	1.100	1.215	1.100	843	1.050
337	0	511	0.700	0.539	0.700	536	1.049
340	0	949	1.300	27.776	1.300	996	1.050
341	0	730	1.000	23.825	1.000	766	1.049
342	0	584	0.800	21.491	0.800	613	1.050
343	0	621	0.851	22.377	0.851	652	1.050
344	0	803	1.100	17.750	1.100	843	1.050
345	0	621	0.851	18.637	0.851	652	1.050
346	0	876	1.200	21.331	1.200	919	1.049
347	0	840	1.151	27.632	1.151	882	1.050
348	0	1022	1.400	15.430	1.400	1,072	1.049
349	0	621	0.851	30.287	0.851	652	1.050
350	0	803	1.100	0.000	1.100	843	1.050
Totals	0						1.049

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Public Autos - Principally Garaged Zone 9 - Dallas/Ft. Worth
Bodily Injury
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2016</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>3-Year Avg.</u> <u>Loss Cost</u>	<u>(6)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(7)</u> <u>Selected</u> <u>Base</u>	<u>(8)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$1,212	1.000	\$0.000	1.000	\$1,212	1.000
102	0	1,515	1.250	0.000	1.250	1,515	1.000
103	0	909	0.750	0.000	0.750	909	1.000
104	0	1,515	1.250	0.000	1.250	1,515	1.000
105	0	1,212	1.000	0.000	1.000	1,212	1.000
106	0	1,212	1.000	0.000	1.000	1,212	1.000
107	0	1,212	1.000	0.000	1.000	1,212	1.000
108	0	1,212	1.000	0.000	1.000	1,212	1.000
109	0	909	0.750	0.000	0.750	909	1.000
110	0	1,212	1.000	0.000	1.000	1,212	1.000
111	0	1,212	1.000	0.000	1.000	1,212	1.000
112	0	909	0.750	0.000	0.750	909	1.000
113	0	909	0.750	0.000	0.750	909	1.000
114	0	1,212	1.000	0.000	1.000	1,212	1.000
115	0	1,212	1.000	0.000	1.000	1,212	1.000
116	0	909	0.750	0.000	0.750	909	1.000
117	0	909	0.750	0.000	0.750	909	1.000
118	0	1,515	1.250	0.000	1.250	1,515	1.000
119	0	1,030	0.850	0.000	0.850	1,030	1.000
120	0	1,030	0.850	0.000	0.850	1,030	1.000
121	0	1,212	1.000	0.000	1.000	1,212	1.000
122	0	909	0.750	0.000	0.750	909	1.000
123	0	909	0.750	0.000	0.750	909	1.000
124	0	1,030	0.850	0.000	0.850	1,030	1.000
125	0	1,212	1.000	0.000	1.000	1,212	1.000
126	0	1,515	1.250	0.000	1.250	1,515	1.000
127	0	909	0.750	0.000	0.750	909	1.000
128	0	909	0.750	0.000	0.750	909	1.000
129	0	1,212	1.000	0.000	1.000	1,212	1.000
130	0	1,515	1.250	0.000	1.250	1,515	1.000
131	0	1,515	1.250	0.000	1.250	1,515	1.000
132	0	1,515	1.250	0.000	1.250	1,515	1.000
133	0	1,212	1.000	0.000	1.000	1,212	1.000
134	0	909	0.750	0.000	0.750	909	1.000
135	0	1,212	1.000	0.000	1.000	1,212	1.000
136	0	1,515	1.250	0.000	1.250	1,515	1.000
137	0	909	0.750	0.000	0.750	909	1.000
140	0	1,515	1.250	0.000	1.250	1,515	1.000
141	0	1,212	1.000	0.000	1.000	1,212	1.000
142	0	909	0.750	1.497	0.750	909	1.000
143	0	909	0.750	32.704	0.750	909	1.000
144	0	1,212	1.000	0.000	1.000	1,212	1.000
145	0	1,212	1.000	0.000	1.000	1,212	1.000
146	0	1,212	1.000	5.376	1.000	1,212	1.000
147	0	1,212	1.000	0.000	1.000	1,212	1.000
148	0	1,515	1.250	0.000	1.250	1,515	1.000
149	0	909	0.750	0.000	0.750	909	1.000
150	0	1,515	1.250	0.000	1.250	1,515	1.000
Totals	0						1.000

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Public Autos - Principally Garaged Zone 9 - Dallas/Ft. Worth
Property Damage
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2016</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>3-Year Avg.</u> <u>Loss Cost</u>	<u>(6)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(7)</u> <u>Selected</u> <u>Base</u>	<u>(8)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$715	1.000	\$0.000	1.000	\$750	1.049
102	0	894	1.250	0.000	1.250	938	1.049
103	0	536	0.750	0.000	0.750	563	1.050
104	0	894	1.250	0.000	1.250	938	1.049
105	0	715	1.000	0.000	1.000	750	1.049
106	0	715	1.000	0.000	1.000	750	1.049
107	0	715	1.000	0.000	1.000	750	1.049
108	0	715	1.000	0.000	1.000	750	1.049
109	0	536	0.750	0.000	0.750	563	1.050
110	0	715	1.000	0.000	1.000	750	1.049
111	0	715	1.000	0.000	1.000	750	1.049
112	0	536	0.750	0.000	0.750	563	1.050
113	0	536	0.750	0.000	0.750	563	1.050
114	0	715	1.000	0.000	1.000	750	1.049
115	0	715	1.000	0.000	1.000	750	1.049
116	0	536	0.750	0.000	0.750	563	1.050
117	0	536	0.750	0.000	0.750	563	1.050
118	0	894	1.250	0.000	1.250	938	1.049
119	0	608	0.850	0.000	0.850	638	1.049
120	0	608	0.850	0.000	0.850	638	1.049
121	0	715	1.000	0.000	1.000	750	1.049
122	0	536	0.750	0.000	0.750	563	1.050
123	0	536	0.750	0.000	0.750	563	1.050
124	0	608	0.850	0.000	0.850	638	1.049
125	0	715	1.000	0.000	1.000	750	1.049
126	0	894	1.250	0.000	1.250	938	1.049
127	0	536	0.750	0.000	0.750	563	1.050
128	0	536	0.750	0.000	0.750	563	1.050
129	0	715	1.000	0.000	1.000	750	1.049
130	0	894	1.250	0.000	1.250	938	1.049
131	0	894	1.250	0.000	1.250	938	1.049
132	0	894	1.250	0.000	1.250	938	1.049
133	0	715	1.000	0.000	1.000	750	1.049
134	0	536	0.750	0.000	0.750	563	1.050
135	0	715	1.000	0.000	1.000	750	1.049
136	0	894	1.250	0.000	1.250	938	1.049
137	0	536	0.750	0.000	0.750	563	1.050
140	0	894	1.250	46.278	1.250	938	1.049
141	0	715	1.000	0.000	1.000	750	1.049
142	0	536	0.750	89.106	0.750	563	1.050
143	0	536	0.750	14.852	0.750	563	1.050
144	0	715	1.000	0.000	1.000	750	1.049
145	0	715	1.000	0.000	1.000	750	1.049
146	0	715	1.000	78.118	1.000	750	1.049
147	0	715	1.000	0.000	1.000	750	1.049
148	0	894	1.250	20.992	1.250	938	1.049
149	0	536	0.750	0.000	0.750	563	1.050
150	0	894	1.250	0.000	1.250	938	1.049
Totals	0						1.049

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Public Autos - Principally Garaged Zone 13 - Houston
Bodily Injury
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2016</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>3-Year Avg.</u> <u>Loss Cost</u>	<u>(6)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(7)</u> <u>Selected</u> <u>Base</u>	<u>(8)</u> <u>Base Rate</u> <u>Change</u>
201	0	\$1,212	1.000	\$0.000	1.000	\$1,212	1.000
202	0	1,515	1.250	0.000	1.250	1,515	1.000
203	0	909	0.750	0.000	0.750	909	1.000
204	0	1,515	1.250	0.000	1.250	1,515	1.000
205	0	1,212	1.000	0.000	1.000	1,212	1.000
206	0	1,212	1.000	0.000	1.000	1,212	1.000
207	0	1,212	1.000	0.000	1.000	1,212	1.000
208	0	1,212	1.000	0.000	1.000	1,212	1.000
209	0	909	0.750	0.000	0.750	909	1.000
210	0	1,212	1.000	0.000	1.000	1,212	1.000
211	0	1,212	1.000	0.000	1.000	1,212	1.000
212	0	909	0.750	0.000	0.750	909	1.000
213	0	909	0.750	0.000	0.750	909	1.000
214	0	1,212	1.000	0.000	1.000	1,212	1.000
215	0	1,212	1.000	0.000	1.000	1,212	1.000
216	0	909	0.750	0.000	0.750	909	1.000
217	0	909	0.750	0.000	0.750	909	1.000
218	0	1,515	1.250	0.000	1.250	1,515	1.000
219	0	1,030	0.850	0.000	0.850	1,030	1.000
220	0	1,030	0.850	0.000	0.850	1,030	1.000
221	0	1,212	1.000	0.000	1.000	1,212	1.000
222	0	909	0.750	0.000	0.750	909	1.000
223	0	909	0.750	0.000	0.750	909	1.000
224	0	1,030	0.850	0.000	0.850	1,030	1.000
225	0	1,212	1.000	0.000	1.000	1,212	1.000
226	0	1,515	1.250	0.000	1.250	1,515	1.000
227	0	909	0.750	0.000	0.750	909	1.000
228	0	909	0.750	0.000	0.750	909	1.000
229	0	1,212	1.000	0.000	1.000	1,212	1.000
230	0	1,515	1.250	0.000	1.250	1,515	1.000
231	0	1,515	1.250	0.000	1.250	1,515	1.000
232	0	1,515	1.250	0.000	1.250	1,515	1.000
233	0	1,212	1.000	0.000	1.000	1,212	1.000
234	0	909	0.750	0.000	0.750	909	1.000
235	0	1,212	1.000	0.000	1.000	1,212	1.000
236	0	1,515	1.250	0.000	1.250	1,515	1.000
237	0	909	0.750	0.000	0.750	909	1.000
240	0	1,515	1.250	0.000	1.250	1,515	1.000
241	0	1,212	1.000	0.000	1.000	1,212	1.000
242	0	909	0.750	0.000	0.750	909	1.000
243	0	909	0.750	0.000	0.750	909	1.000
244	0	1,212	1.000	0.000	1.000	1,212	1.000
245	0	1,212	1.000	0.000	1.000	1,212	1.000
246	0	1,212	1.000	0.000	1.000	1,212	1.000
247	0	1,212	1.000	422.111	1.000	1,212	1.000
248	0	1,515	1.250	53.342	1.250	1,515	1.000
249	0	909	0.750	0.000	0.750	909	1.000
250	0	1,515	1.250	0.000	1.250	1,515	1.000
Totals	0						1.000

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Public Autos - Principally Garaged Zone 13 - Houston
Property Damage
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2016</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>3-Year Avg.</u> <u>Loss Cost</u>	<u>(6)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(7)</u> <u>Selected</u> <u>Base</u>	<u>(8)</u> <u>Base Rate</u> <u>Change</u>
201	0	\$715	1.000	\$0.000	1.000	\$715	1.000
202	0	894	1.250	0.000	1.250	894	1.000
203	0	536	0.750	0.000	0.750	536	1.000
204	0	894	1.250	0.000	1.250	894	1.000
205	0	715	1.000	0.000	1.000	715	1.000
206	0	715	1.000	0.000	1.000	715	1.000
207	0	715	1.000	0.000	1.000	715	1.000
208	0	715	1.000	0.000	1.000	715	1.000
209	0	536	0.750	0.000	0.750	536	1.000
210	0	715	1.000	0.000	1.000	715	1.000
211	0	715	1.000	0.000	1.000	715	1.000
212	0	536	0.750	0.000	0.750	536	1.000
213	0	536	0.750	0.000	0.750	536	1.000
214	0	715	1.000	0.000	1.000	715	1.000
215	0	715	1.000	0.000	1.000	715	1.000
216	0	536	0.750	0.000	0.750	536	1.000
217	0	536	0.750	0.000	0.750	536	1.000
218	0	894	1.250	0.000	1.250	894	1.000
219	0	608	0.850	0.000	0.850	608	1.000
220	0	608	0.850	0.000	0.850	608	1.000
221	0	715	1.000	0.000	1.000	715	1.000
222	0	536	0.750	0.000	0.750	536	1.000
223	0	536	0.750	0.000	0.750	536	1.000
224	0	608	0.850	0.000	0.850	608	1.000
225	0	715	1.000	0.000	1.000	715	1.000
226	0	894	1.250	0.000	1.250	894	1.000
227	0	536	0.750	0.000	0.750	536	1.000
228	0	536	0.750	0.000	0.750	536	1.000
229	0	715	1.000	0.000	1.000	715	1.000
230	0	894	1.250	0.000	1.250	894	1.000
231	0	894	1.250	0.000	1.250	894	1.000
232	0	894	1.250	0.000	1.250	894	1.000
233	0	715	1.000	0.000	1.000	715	1.000
234	0	536	0.750	0.000	0.750	536	1.000
235	0	715	1.000	0.000	1.000	715	1.000
236	0	894	1.250	0.000	1.250	894	1.000
237	0	536	0.750	0.000	0.750	536	1.000
240	0	894	1.250	0.000	1.250	894	1.000
241	0	715	1.000	0.000	1.000	715	1.000
242	0	536	0.750	0.000	0.750	536	1.000
243	0	536	0.750	0.000	0.750	536	1.000
244	0	715	1.000	0.000	1.000	715	1.000
245	0	715	1.000	0.000	1.000	715	1.000
246	0	715	1.000	19.132	1.000	715	1.000
247	0	715	1.000	169.560	1.000	715	1.000
248	0	894	1.250	17.773	1.250	894	1.000
249	0	536	0.750	0.000	0.750	536	1.000
250	0	894	1.250	0.000	1.250	894	1.000
Totals	0						1.000

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Public Autos - Principally Garaged Zone 43 - Rem. Of Texas
Bodily Injury
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2016</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>3-Year Avg.</u> <u>Loss Cost</u>	<u>(6)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(7)</u> <u>Selected</u> <u>Base</u>	<u>(8)</u> <u>Base Rate</u> <u>Change</u>
301	0	\$1,243	1.000	\$0.000	1.000	\$1,305	1.050
302	0	1,554	1.250	0.000	1.250	766	0.493
303	0	932	0.750	0.000	0.750	979	1.050
304	0	1,554	1.250	0.000	1.250	1,631	1.050
305	0	1,243	1.000	0.000	1.000	1,305	1.050
306	0	1,243	1.000	0.000	1.000	1,305	1.050
307	0	1,243	1.000	0.000	1.000	1,305	1.050
308	0	1,243	1.000	0.000	1.000	1,305	1.050
309	0	932	0.750	0.000	0.750	979	1.050
310	0	1,243	1.000	0.000	1.000	1,305	1.050
311	0	1,243	1.000	0.000	1.000	1,305	1.050
312	0	932	0.750	0.000	0.750	979	1.050
313	0	932	0.750	0.000	0.750	979	1.050
314	0	1,243	1.000	0.000	1.000	1,305	1.050
315	0	1,243	1.000	0.000	1.000	1,305	1.050
316	0	932	0.750	0.000	0.750	979	1.050
317	0	932	0.750	0.000	0.750	979	1.050
318	0	1,554	1.250	0.000	1.250	1,631	1.050
319	0	1,057	0.850	0.000	0.850	1,109	1.049
320	0	1,057	0.850	0.000	0.850	1,109	1.049
321	0	1,243	1.000	0.000	1.000	1,305	1.050
322	0	932	0.750	0.000	0.750	979	1.050
323	0	932	0.750	0.000	0.750	979	1.050
324	0	1,057	0.850	0.000	0.850	1,109	1.049
325	0	1,243	1.000	0.000	1.000	1,305	1.050
326	0	1,554	1.250	0.000	1.250	1,631	1.050
327	0	932	0.750	0.000	0.750	979	1.050
328	0	932	0.750	0.000	0.750	979	1.050
329	0	1,243	1.000	0.000	1.000	1,305	1.050
330	0	1,554	1.250	0.000	1.250	1,631	1.050
331	0	1,554	1.250	0.000	1.250	1,631	1.050
332	0	1,554	1.250	0.000	1.250	1,631	1.050
333	0	1,243	1.000	0.000	1.000	1,305	1.050
334	0	932	0.750	0.000	0.750	979	1.050
335	0	1,243	1.000	0.000	1.000	1,305	1.050
336	0	1,554	1.250	0.000	1.250	1,631	1.050
337	0	932	0.750	0.000	0.750	979	1.050
340	0	1,554	1.250	0.752	1.250	1,631	1.050
341	0	1,243	1.000	0.000	1.000	1,305	1.050
342	0	932	0.750	0.000	0.750	979	1.050
343	0	932	0.750	14.060	0.750	979	1.050
344	0	1,243	1.000	0.000	1.000	1,305	1.050
345	0	1,243	1.000	0.000	1.000	1,305	1.050
346	0	1,243	1.000	739.842	1.000	1,305	1.050
347	0	1,243	1.000	34.907	1.000	1,305	1.050
348	0	1,554	1.250	0.000	1.250	1,631	1.050
349	0	932	0.750	0.000	0.750	979	1.050
350	0	1,554	1.250	0.000	1.250	1,631	1.050
Totals	0						1.050

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.

**Public Autos - Principally Garaged Zone 43 - Rem. Of Texas
Property Damage
TAIPA Base Rates by Territory**

(1) <u>Territory</u>	(2) <u>2016 E.C. Months</u>	(3) <u>Current TAIPA Base Rate</u>	(4) <u>Current Rate Factor</u>	(5) <u>3-Year Avg. Loss Cost</u>	(6) <u>Selected Rate Factor</u>	(7) <u>Selected Base</u>	(8) <u>Base Rate Change</u>
301	0	\$730	1.000	\$57.554	1.000	\$766	1.049
302	0	913	1.251	0.000	1.251	958	1.049
303	0	548	0.751	0.000	0.751	575	1.049
304	0	913	1.251	0.000	1.251	958	1.049
305	0	730	1.000	0.000	1.000	766	1.049
306	0	730	1.000	0.000	1.000	766	1.049
307	0	730	1.000	0.000	1.000	766	1.049
308	0	730	1.000	0.000	1.000	766	1.049
309	0	548	0.751	0.000	0.751	575	1.049
310	0	730	1.000	0.000	1.000	766	1.049
311	0	730	1.000	0.000	1.000	766	1.049
312	0	548	0.751	0.000	0.751	575	1.049
313	0	548	0.751	0.000	0.751	575	1.049
314	0	730	1.000	0.000	1.000	766	1.049
315	0	730	1.000	0.000	1.000	766	1.049
316	0	548	0.751	0.000	0.751	575	1.049
317	0	548	0.751	0.000	0.751	575	1.049
318	0	913	1.251	0.000	1.251	958	1.049
319	0	621	0.851	0.000	0.851	652	1.050
320	0	621	0.851	0.000	0.851	652	1.050
321	0	730	1.000	0.000	1.000	766	1.049
322	0	548	0.751	0.000	0.751	575	1.049
323	0	548	0.751	0.000	0.751	575	1.049
324	0	621	0.851	0.000	0.851	652	1.050
325	0	730	1.000	0.000	1.000	766	1.049
326	0	913	1.251	0.000	1.251	958	1.049
327	0	548	0.751	0.000	0.751	575	1.049
328	0	548	0.751	0.000	0.751	575	1.049
329	0	730	1.000	0.000	1.000	766	1.049
330	0	913	1.251	0.000	1.251	958	1.049
331	0	913	1.251	0.000	1.251	958	1.049
332	0	913	1.251	0.000	1.251	958	1.049
333	0	730	1.000	0.000	1.000	766	1.049
334	0	548	0.751	0.000	0.751	575	1.049
335	0	730	1.000	0.000	1.000	766	1.049
336	0	913	1.251	0.000	1.251	958	1.049
337	0	548	0.751	0.000	0.751	575	1.049
340	0	913	1.251	2.180	1.251	958	1.049
341	0	730	1.000	0.000	1.000	766	1.049
342	0	548	0.751	0.000	0.751	575	1.049
343	0	548	0.751	3.277	0.751	575	1.049
344	0	730	1.000	0.000	1.000	766	1.049
345	0	730	1.000	0.000	1.000	766	1.049
346	0	730	1.000	7.090	1.000	766	1.049
347	0	730	1.000	2.495	1.000	766	1.049
348	0	913	1.251	0.000	1.251	958	1.049
349	0	548	0.751	0.000	0.751	575	1.049
350	0	913	1.251	0.000	1.251	958	1.049
Totals	0						1.049

Notes: Col (2) = TAIPA Earned Car Months for 2016, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (5) = 2014, 2015, 2016 A.Y. Inc. Losses/ALAE, Voluntary Data, Texas Industrywide from ISO

Col (7) = Col (6) x T.1 Selected Base Col (7)

Col (8) = Col (7) / Col (3)

A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.