

**Texas Automobile Insurance Plan Association
2020 Commercial Vehicle Rate Filing
Explanatory Memorandum**

Introduction

TAIPA is proposing changes in base rates for commercial vehicles that will generate an estimated overall change of +4.8% in commercial vehicle premiums. No changes in any rate factors for commercial vehicles are being proposed in this filing.

Background

The following Table 1 presents the number of Texas assigned risks reported for 2015 through 2018. For the latest four years, TAIPA’s insured exposure counts have remained very low and relatively stable from year to year.

The 2018 exposure counts are the latest available statistical data. 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>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Non-Zone Rated:				
Trucks, Tractors, Trailers	350	300	239	260
Taxis, Limousines	228	190	144	111
School, Church Buses	101	83	65	53
Other Buses	121	108	85	73
Van Pools	0	1	1	1
Zone Rated:				
Trucks	0	0	0	0
Public Autos	0	0	0	0

As would be expected, 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. Only about one-third of the trucks insured through TAIPA are insured for either PIP, UMBI, or UMPD.

While a low count of insureds for TAIPA is the desirable situation, the low count does create challenges to traditional ratemaking procedures. The low count of insured vehicles means there are not enough historical claim losses to provide a credible database of assigned risk claim losses that are necessary to apply traditional actuarial ratemaking procedures.

Proposed Commercial Vehicle Rates

Basis for Proposed Rate Changes

For several years 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. During that era, TAIPA subscribed to the ISO loss costs and the actuarial staff of the TDI used those loss costs to calculate TAIPA's commercial vehicle rate schedule. By 2015 this approach was no longer cost-effective for TAIPA. With so few insured commercial vehicles, the ISO subscription fees, when expressed on a per insured vehicle basis, were no longer economically reasonable.

Beginning with its 2015 rate filing, TAIPA began tracking the annual change in the voluntary market's loss costs and using those loss cost changes as the basis for its annual rate changes. TAIPA originally anticipated that the annual change in the three-year average loss costs for the voluntary commercial vehicle market would provide a sufficiently reliable and credible indication of the actual trend in Texas loss costs.

TAIPA's original anticipation of reasonable stability in the voluntary market's three-year average loss costs has never been realized. Instead we have observed large, random swings in the three-year loss costs for commercial vehicles. Some of the random variation was undoubtedly due to TAIPA's need to subdivide the aggregate commercial vehicle loss data into eleven (11) categories of commercial vehicles.

For three previous rate filings TAIPA attempted to remove some of the random variation by normalizing the data for distribution shifts between territories and for the effects of year-to-year changes in the insurers that report their data to the ISO. None of those past attempts to remove distortions in the commercial loss cost data were fruitful. Even after attempting to remove some of the variations in the loss cost data, the adjusted three-year average loss costs were highly variable with insufficient credibility for ratemaking purposes.

TAIPA is no longer attempting to remove any distorting effects of either the territory distribution shifts or the year-to-year changes in insurers that report commercial loss data. TAIPA is now relying entirely on the year-to-year percentage changes in the commercial vehicle loss costs filed with the TDI by the ISO. In TAIPA's judgment the percentage change in ISO loss costs, filed with and accepted by the TDI, provides the most reliable measure of both the magnitude of the industrywide annual change in commercial vehicle loss costs in Texas and the magnitude of the change in commercial vehicle rate levels in the voluntary market.

It must be emphasized that TAIPA is not adopting ISO loss costs, as it did prior to 2015, or in any way developing its rate schedule or rate change indications derived from ISO loss costs. TAIPA does not review or refer to ISO's filed loss costs. TAIPA is simply monitoring the overall annual percentage change in commercial vehicle loss costs reported by ISO in its loss cost filings with the TDI. It is TAIPA's

judgment that the annual percentage change in ISO loss costs best approximates the annual change in the industry's loss costs for commercial vehicles.

It has been TAIPA's policy since 2015 to limit its annual rate changes to no more than +5% for both private passenger and commercial vehicles. In recent years, ISO's commercial vehicle loss costs have been increasing significantly more than 5% per year. This means that TAIPA's commercial vehicle rates have not been keeping pace with the industry's commercial vehicle rates and loss cost trends. Due to the very low number of commercial vehicles insured by TAIPA, TAIPA is once again opting to limit its proposed rate change to no more than +5%.

In its 2019 Loss Cost filing for commercial vehicles, ISO filed a 12.6% increase in liability loss costs for trucks and a 9.7% increase in liability loss costs for private passenger type commercial vehicles. ISO filed no change in loss costs for the personal injury protection and uninsured motorist coverages. Based on the 2019 ISO loss cost changes, which were accepted by the TDI, TAIPA is proposing an across-the-board increase in its liability base rates of +5% and no changes to its rates for the personal injury protection and uninsured motorist coverages.

Proposed Rate Changes

The following Table 2 provides a summary of TAIPA's proposed commercial base rate changes by type of commercial vehicle. TAIPA is proposing only base rate changes with no changes being proposed to any territory or class rate factors. The proposed base rates and the base rate changes for each territory are presented in Exhibits I - XI.

Table 2: Proposed Commercial Vehicle Rate Changes

<u>Coverage</u>			<u>Proposed</u> <u>Rate Change</u>	<u>Coverage</u>			<u>Proposed</u> <u>Rate Change</u>
Non-Zone Rated:				Zone Rated:			
Trucks	BI		+5.1%	Trucks Zone 9	BI		+5.0%
	PD		+4.9		PD		+5.0
	PIP		0.0				
Taxis/Limos	BI		+5.0	Trucks Zone 13	BI		+5.0
	PD		+5.0		PD		+5.0
	PIP		0.0	Trucks Zone 43	BI		+5.0
			PD			+5.0	
Sch./Ch. Buses	BI		+4.8	Public Autos Zone 9	BI		+5.0
	PD		+5.1		PD		+5.0
	PIP		0.0				
Other Buses	BI		+5.0	Public Autos Zone 13	BI		+5.0
	PD		+5.0		PD		+5.0
	PIP		0.0	Public Autos Zone 43	BI		+5.0
Vans	BI		+4.9		PD		+5.0
	PD		+5.1				
	PIP		0.0				

In order to calculate the overall average rate level for commercial vehicles, TAIPA needs a premium distribution by type of commercial vehicle. Such data are not provided in the ISO data reports. TAIPA derives the needed premium distribution based on its estimate of “base premiums”, which are defined as the number of exposure units times the current average base rate for each coverage and type of vehicle. The calculation of the premium distribution used in the following Table 3 is presented in Exhibit XII.

Table 3: Total Commercial Rate Change

<u>Coverage</u>	<u>Proposed Premium Change</u>	<u>TAIPA Premium Distribution</u>
BI Liability	+5.0%	.556
PD Liability	+5.0%	.400
PIP	0.0%	.014
UMBI	0.0%	.014
UMPD	0.0%	.015
All Coverages	+4.8%	.999

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

(1) Territory	(2) 2018 E.C. Months	(3) Current TAIPA Base Rate	(4) Current Rate Factor	(5) Selected Rate Factor	(6) Selected Base	(7) Base Rate Change
1	231	\$443	1.000	1.000	\$465	1.050
2	21	399	0.901	0.901	419	1.050
3	64	377	0.851	0.851	396	1.050
4	14	333	0.752	0.752	349	1.048
5	0	266	0.600	0.600	279	1.049
6	56	288	0.650	0.650	302	1.049
7	0	284	0.641	0.641	298	1.049
10	36	177	0.400	0.400	186	1.051
11	73	199	0.449	0.449	209	1.050
12	11	288	0.650	0.650	302	1.049
13	0	266	0.600	0.600	279	1.049
14	24	199	0.449	0.449	209	1.050
16	0	199	0.449	0.449	209	1.050
20	0	199	0.449	0.449	209	1.050
21	72	266	0.600	0.600	279	1.049
22	-5	333	0.752	0.752	349	1.048
23	7	333	0.752	0.752	349	1.048
24	0	222	0.501	0.501	233	1.050
27	32	377	0.851	0.851	396	1.050
28	73	399	0.901	0.901	419	1.050
31	26	266	0.600	0.600	279	1.049
32	69	301	0.679	0.679	316	1.050
34	0	310	0.700	0.700	325	1.048
37	31	310	0.700	0.700	325	1.048
38	2	399	0.901	0.901	419	1.050
39	0	310	0.700	0.700	325	1.048
40	0	377	0.851	0.851	396	1.050
41	0	244	0.551	0.551	256	1.049
42	18	288	0.650	0.650	302	1.049
43	38	288	0.650	0.650	302	1.049
44	0	266	0.600	0.600	279	1.049
45	0	333	0.752	0.752	349	1.048
46	43	266	0.600	0.600	279	1.049
47	79	266	0.600	0.600	279	1.049
48	12	222	0.501	0.501	233	1.050
49	56	377	0.851	0.851	396	1.050
51	4	222	0.501	0.501	233	1.050
52	1	310	0.700	0.700	325	1.048
53	20	266	0.600	0.600	279	1.049
54	18	230	0.519	0.519	241	1.048
55	72	222	0.501	0.501	233	1.050
56	36	222	0.501	0.501	233	1.050
57	1,055	399	0.901	0.901	419	1.050
58	10	199	0.449	0.449	209	1.050
59	-15	199	0.449	0.449	209	1.050
60	0	222	0.501	0.501	233	1.050
61	0	133	0.300	0.300	140	1.053
62	0	111	0.251	0.251	117	1.054
63	226	222	0.501	0.501	233	1.050
64	492	199	0.449	0.449	209	1.050
65	102	111	0.251	0.251	117	1.054
66	12	266	0.600	0.600	279	1.049
Totals	3,116	\$312			\$328	1.051

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	175	\$309	1.000	1.000	\$324	1.049
2	21	325	1.052	1.052	341	1.049
3	57	263	0.851	0.851	276	1.049
4	14	247	0.799	0.799	259	1.049
5	0	185	0.599	0.599	194	1.049
6	56	233	0.754	0.754	244	1.047
7	0	185	0.599	0.599	194	1.049
10	36	133	0.430	0.430	140	1.053
11	73	142	0.460	0.460	148	1.042
12	11	201	0.650	0.650	211	1.050
13	0	201	0.650	0.650	211	1.050
14	24	155	0.502	0.502	163	1.052
16	0	148	0.479	0.479	155	1.047
20	0	139	0.450	0.450	146	1.050
21	72	263	0.851	0.851	276	1.049
22	-11	217	0.702	0.702	227	1.046
23	7	268	0.867	0.867	281	1.049
24	0	179	0.579	0.579	188	1.050
27	30	279	0.903	0.903	292	1.047
28	59	309	1.000	1.000	324	1.049
31	26	192	0.621	0.621	201	1.047
32	69	201	0.650	0.650	211	1.050
34	0	201	0.650	0.650	211	1.050
37	31	217	0.702	0.702	227	1.046
38	2	279	0.903	0.903	292	1.047
39	0	223	0.722	0.722	234	1.049
40	0	294	0.951	0.951	309	1.051
41	0	164	0.531	0.531	172	1.049
42	18	195	0.631	0.631	204	1.046
43	38	195	0.631	0.631	204	1.046
44	0	179	0.579	0.579	188	1.050
45	0	257	0.832	0.832	269	1.047
46	43	201	0.650	0.650	211	1.050
47	79	185	0.599	0.599	194	1.049
48	12	155	0.502	0.502	163	1.052
49	56	260	0.841	0.841	272	1.046
51	4	167	0.540	0.540	176	1.054
52	1	247	0.799	0.799	259	1.049
53	20	206	0.667	0.667	216	1.049
54	18	164	0.531	0.531	172	1.049
55	72	155	0.502	0.502	163	1.052
56	36	155	0.502	0.502	163	1.052
57	997	235	0.761	0.761	246	1.047
58	10	136	0.440	0.440	143	1.051
59	-15	136	0.440	0.440	143	1.051
60	0	155	0.502	0.502	163	1.052
61	0	109	0.353	0.353	114	1.046
62	0	93	0.301	0.301	98	1.054
63	226	155	0.502	0.502	163	1.052
64	475	136	0.440	0.440	143	1.051
65	102	78	0.252	0.252	81	1.038
66	12	185	0.599	0.599	194	1.049
Totals	2,956	\$204			\$214	1.049

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	97	\$13	1.000	1.000	\$13	1.000
2	8	12	0.923	0.923	12	1.000
3	40	12	0.923	0.923	12	1.000
4	2	12	0.923	0.923	12	1.000
5	0	11	0.846	0.846	11	1.000
6	0	10	0.769	0.769	10	1.000
7	0	13	1.000	1.000	13	1.000
10	12	9	0.692	0.692	9	1.000
11	6	8	0.615	0.615	8	1.000
12	11	9	0.692	0.692	9	1.000
13	0	12	0.923	0.923	12	1.000
14	24	9	0.692	0.692	9	1.000
16	0	9	0.692	0.692	9	1.000
20	0	8	0.615	0.615	8	1.000
21	47	10	0.769	0.769	10	1.000
22	-5	10	0.769	0.769	10	1.000
23	18	13	1.000	1.000	13	1.000
24	0	7	0.538	0.538	7	1.000
27	0	14	1.077	1.077	14	1.000
28	37	12	0.923	0.923	12	1.000
31	0	12	0.923	0.923	12	1.000
32	0	13	1.000	1.000	13	1.000
34	0	12	0.923	0.923	12	1.000
37	17	12	0.923	0.923	12	1.000
38	1	13	1.000	1.000	13	1.000
39	0	12	0.923	0.923	12	1.000
40	0	12	0.923	0.923	12	1.000
41	0	9	0.692	0.692	9	1.000
42	0	12	0.923	0.923	12	1.000
43	12	12	0.923	0.923	12	1.000
44	0	13	1.000	1.000	13	1.000
45	0	11	0.846	0.846	11	1.000
46	43	9	0.692	0.692	9	1.000
47	14	11	0.846	0.846	11	1.000
48	0	9	0.692	0.692	9	1.000
49	9	12	0.923	0.923	12	1.000
51	4	8	0.615	0.615	8	1.000
52	1	11	0.846	0.846	11	1.000
53	0	9	0.692	0.692	9	1.000
54	0	8	0.615	0.615	8	1.000
55	0	12	0.923	0.923	12	1.000
56	36	10	0.769	0.769	10	1.000
57	333	13	1.000	1.000	13	1.000
58	10	9	0.692	0.692	9	1.000
59	-15	9	0.692	0.692	9	1.000
60	0	8	0.615	0.615	8	1.000
61	0	8	0.615	0.615	8	1.000
62	0	7	0.538	0.538	7	1.000
63	114	9	0.692	0.692	9	1.000
64	259	7	0.538	0.538	7	1.000
65	37	7	0.538	0.538	7	1.000
66	0	12	0.923	0.923	12	1.000
Totals	1,172	\$10			\$10	1.000

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Territory	2018 E.C. Months	Current TAIPA Base Rate	Current Rate Factor	Selected Rate Factor	Selected Base	Base Rate Change
1	14	\$2,135	1.000	1.000	\$2,242	1.050
2	1	1922	0.900	0.900	2,018	1.050
3	0	1815	0.850	0.850	1,906	1.050
4	0	1495	0.700	0.700	1,569	1.049
5	13	1388	0.650	0.650	1,457	1.050
6	0	1527	0.715	0.715	1,603	1.050
7	0	1409	0.660	0.660	1,480	1.050
10	0	961	0.450	0.450	1,009	1.050
11	0	961	0.450	0.450	1,009	1.050
12	490	1388	0.650	0.650	1,457	1.050
13	0	1495	0.700	0.700	1,569	1.049
14	217	982	0.460	0.460	1,031	1.050
16	127	1068	0.500	0.500	1,121	1.050
20	0	961	0.450	0.450	1,009	1.050
21	0	2135	1.000	1.000	2,242	1.050
22	186	1601	0.750	0.750	1,682	1.051
23	0	1601	0.750	0.750	1,682	1.051
24	42	1153	0.540	0.540	1,211	1.050
27	0	1708	0.800	0.800	1,794	1.050
28	0	1922	0.900	0.900	2,018	1.050
31	0	1388	0.650	0.650	1,457	1.050
32	0	1495	0.700	0.700	1,569	1.049
34	0	1495	0.700	0.700	1,569	1.049
37	0	1495	0.700	0.700	1,569	1.049
38	0	1815	0.850	0.850	1,906	1.050
39	0	1601	0.750	0.750	1,682	1.051
40	0	2135	1.000	1.000	2,242	1.050
41	0	1281	0.600	0.600	1,345	1.050
42	0	1601	0.750	0.750	1,682	1.051
43	0	1388	0.650	0.650	1,457	1.050
44	0	1281	0.600	0.600	1,345	1.050
45	0	1601	0.750	0.750	1,682	1.051
46	0	1388	0.650	0.650	1,457	1.050
47	0	1537	0.720	0.720	1,614	1.050
48	0	1068	0.500	0.500	1,121	1.050
49	0	1922	0.900	0.900	2,018	1.050
51	0	1174	0.550	0.550	1,233	1.050
52	0	1495	0.700	0.700	1,569	1.049
53	0	1281	0.600	0.600	1,345	1.050
54	0	1174	0.550	0.550	1,233	1.050
55	0	1281	0.600	0.600	1,345	1.050
56	0	1068	0.500	0.500	1,121	1.050
57	202	1922	0.900	0.900	2,018	1.050
58	49	961	0.450	0.450	1,009	1.050
59	57	1068	0.500	0.500	1,121	1.050
60	170	1068	0.500	0.500	1,121	1.050
61	0	683	0.320	0.320	717	1.050
62	0	534	0.250	0.250	561	1.051
63	4	1068	0.500	0.500	1,121	1.050
64	0	1068	0.500	0.500	1,121	1.050
65	13	534	0.250	0.250	561	1.051
66	0	1281	0.600	0.600	1,345	1.050
Totals	1,585	\$1,334			\$1,400	1.050

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	14	\$1,658	1.000	1.000	\$1,741	1.050
2	1	1492	0.900	0.900	1,567	1.050
3	0	1326	0.800	0.800	1,393	1.051
4	0	1161	0.700	0.700	1,219	1.050
5	13	962	0.580	0.580	1,010	1.050
6	0	1127	0.680	0.680	1,184	1.051
7	0	1028	0.620	0.620	1,079	1.050
10	0	663	0.400	0.400	696	1.050
11	0	829	0.500	0.500	871	1.051
12	496	995	0.600	0.600	1,045	1.050
13	0	995	0.600	0.600	1,045	1.050
14	217	763	0.460	0.460	801	1.050
16	127	829	0.500	0.500	871	1.051
20	0	763	0.460	0.460	801	1.050
21	0	1658	1.000	1.000	1,741	1.050
22	186	1376	0.830	0.830	1,445	1.050
23	0	1244	0.750	0.750	1,306	1.050
24	42	829	0.500	0.500	871	1.051
27	0	1326	0.800	0.800	1,393	1.051
28	0	1492	0.900	0.900	1,567	1.050
31	0	995	0.600	0.600	1,045	1.050
32	0	1078	0.650	0.650	1,132	1.050
34	0	1078	0.650	0.650	1,132	1.050
37	0	1161	0.700	0.700	1,219	1.050
38	0	1658	1.000	1.000	1,741	1.050
39	0	1194	0.720	0.720	1,254	1.050
40	0	1492	0.900	0.900	1,567	1.050
41	0	912	0.550	0.550	958	1.050
42	0	1244	0.750	0.750	1,306	1.050
43	0	1244	0.750	0.750	1,306	1.050
44	0	995	0.600	0.600	1,045	1.050
45	0	1161	0.700	0.700	1,219	1.050
46	0	995	0.600	0.600	1,045	1.050
47	0	995	0.600	0.600	1,045	1.050
48	0	763	0.460	0.460	801	1.050
49	0	1492	0.900	0.900	1,567	1.050
51	0	995	0.600	0.600	1,045	1.050
52	0	1260	0.760	0.760	1,323	1.050
53	0	995	0.600	0.600	1,045	1.050
54	0	912	0.550	0.550	958	1.050
55	0	962	0.580	0.580	1,010	1.050
56	0	829	0.500	0.500	871	1.051
57	201	1244	0.750	0.750	1,306	1.050
58	49	580	0.350	0.350	609	1.050
59	57	829	0.500	0.500	871	1.051
60	170	829	0.500	0.500	871	1.051
61	0	497	0.300	0.300	522	1.050
62	0	415	0.250	0.250	435	1.048
63	4	829	0.500	0.500	871	1.051
64	0	746	0.450	0.450	783	1.050
65	13	415	0.250	0.250	435	1.048
66	0	1078	0.650	0.650	1,132	1.050
Totals	1,590	\$986			\$1,035	1.050

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	14	\$55	1.000	1.000	\$55	1.000
2	6	50	0.909	0.909	50	1.000
3	0	58	1.055	1.055	58	1.000
4	0	50	0.909	0.909	50	1.000
5	13	50	0.909	0.909	50	1.000
6	0	44	0.800	0.800	44	1.000
7	0	50	0.909	0.909	50	1.000
10	0	44	0.800	0.800	44	1.000
11	0	25	0.455	0.455	25	1.000
12	496	44	0.800	0.800	44	1.000
13	0	44	0.800	0.800	44	1.000
14	85	33	0.600	0.600	33	1.000
16	127	44	0.800	0.800	44	1.000
20	0	33	0.600	0.600	33	1.000
21	0	44	0.800	0.800	44	1.000
22	194	44	0.800	0.800	44	1.000
23	0	58	1.055	1.055	58	1.000
24	42	33	0.600	0.600	33	1.000
27	0	58	1.055	1.055	58	1.000
28	0	61	1.109	1.109	61	1.000
31	0	50	0.909	0.909	50	1.000
32	0	61	1.109	1.109	61	1.000
34	0	50	0.909	0.909	50	1.000
37	0	50	0.909	0.909	50	1.000
38	0	58	1.055	1.055	58	1.000
39	0	50	0.909	0.909	50	1.000
40	0	58	1.055	1.055	58	1.000
41	0	44	0.800	0.800	44	1.000
42	0	50	0.909	0.909	50	1.000
43	0	50	0.909	0.909	50	1.000
44	0	61	1.109	1.109	61	1.000
45	0	44	0.800	0.800	44	1.000
46	0	44	0.800	0.800	44	1.000
47	0	44	0.800	0.800	44	1.000
48	0	33	0.600	0.600	33	1.000
49	0	50	0.909	0.909	50	1.000
51	0	33	0.600	0.600	33	1.000
52	0	44	0.800	0.800	44	1.000
53	0	44	0.800	0.800	44	1.000
54	0	33	0.600	0.600	33	1.000
55	0	50	0.909	0.909	50	1.000
56	0	44	0.800	0.800	44	1.000
57	188	58	1.055	1.055	58	1.000
58	25	33	0.600	0.600	33	1.000
59	57	33	0.600	0.600	33	1.000
60	170	33	0.600	0.600	33	1.000
61	0	33	0.600	0.600	33	1.000
62	0	33	0.600	0.600	33	1.000
63	4	44	0.800	0.800	44	1.000
64	0	33	0.600	0.600	33	1.000
65	13	25	0.455	0.455	25	1.000
66	0	50	0.909	0.909	50	1.000
Totals	1,434	\$43			\$43	1.000

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	141	\$226	1.000	1.000	\$237	1.049
2	59	203	0.898	0.898	213	1.049
3	16	192	0.850	0.850	201	1.047
4	34	170	0.752	0.752	178	1.047
5	0	136	0.602	0.602	143	1.051
6	0	147	0.650	0.650	154	1.048
7	0	136	0.602	0.602	143	1.051
10	0	90	0.398	0.398	94	1.044
11	0	113	0.500	0.500	119	1.053
12	0	136	0.602	0.602	143	1.051
13	0	136	0.602	0.602	143	1.051
14	0	102	0.451	0.451	107	1.049
16	0	113	0.500	0.500	119	1.053
20	0	102	0.451	0.451	107	1.049
21	0	192	0.850	0.850	201	1.047
22	10	158	0.699	0.699	166	1.051
23	202	170	0.752	0.752	178	1.047
24	0	136	0.602	0.602	143	1.051
27	12	181	0.801	0.801	190	1.050
28	0	181	0.801	0.801	190	1.050
31	0	158	0.699	0.699	166	1.051
32	0	147	0.650	0.650	154	1.048
34	0	147	0.650	0.650	154	1.048
37	0	158	0.699	0.699	166	1.051
38	0	181	0.801	0.801	190	1.050
39	0	181	0.801	0.801	190	1.050
40	0	203	0.898	0.898	213	1.049
41	0	124	0.549	0.549	130	1.048
42	0	147	0.650	0.650	154	1.048
43	0	147	0.650	0.650	154	1.048
44	0	129	0.571	0.571	135	1.047
45	0	158	0.699	0.699	166	1.051
46	0	136	0.602	0.602	143	1.051
47	0	136	0.602	0.602	143	1.051
48	0	102	0.451	0.451	107	1.049
49	0	192	0.850	0.850	201	1.047
51	0	113	0.500	0.500	119	1.053
52	0	158	0.699	0.699	166	1.051
53	0	124	0.549	0.549	130	1.048
54	0	147	0.650	0.650	154	1.048
55	0	113	0.500	0.500	119	1.053
56	0	113	0.500	0.500	119	1.053
57	47	192	0.850	0.850	201	1.047
58	0	86	0.381	0.381	90	1.047
59	0	113	0.500	0.500	119	1.053
60	0	131	0.580	0.580	137	1.046
61	0	68	0.301	0.301	71	1.044
62	0	57	0.252	0.252	60	1.053
63	40	113	0.500	0.500	119	1.053
64	65	108	0.478	0.478	113	1.046
65	10	63	0.279	0.279	66	1.048
66	0	147	0.650	0.650	154	1.048
Totals	636	\$176			\$185	1.048

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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)
Territory	2018 E.C. Months	Current TAIPA Base Rate	Current Rate Factor	Selected Rate Factor	Selected Base	Base Rate Change
1	141	\$192	1.000	1.000	\$202	1.052
2	59	173	0.901	0.901	182	1.052
3	16	153	0.797	0.797	161	1.052
4	34	144	0.750	0.750	151	1.049
5	0	115	0.599	0.599	121	1.052
6	0	125	0.651	0.651	131	1.048
7	0	115	0.599	0.599	121	1.052
10	0	77	0.401	0.401	81	1.052
11	0	77	0.401	0.401	81	1.052
12	0	115	0.599	0.599	121	1.052
13	0	115	0.599	0.599	121	1.052
14	0	97	0.505	0.505	102	1.052
16	0	97	0.505	0.505	102	1.052
20	0	100	0.521	0.521	105	1.050
21	0	164	0.854	0.854	172	1.049
22	10	135	0.703	0.703	142	1.052
23	202	144	0.750	0.750	151	1.049
24	0	115	0.599	0.599	121	1.052
27	12	153	0.797	0.797	161	1.052
28	0	173	0.901	0.901	182	1.052
31	0	115	0.599	0.599	121	1.052
32	0	125	0.651	0.651	131	1.048
34	0	128	0.667	0.667	135	1.055
37	0	135	0.703	0.703	142	1.052
38	0	164	0.854	0.854	172	1.049
39	0	138	0.719	0.719	146	1.058
40	0	169	0.880	0.880	178	1.053
41	0	105	0.547	0.547	110	1.048
42	0	120	0.625	0.625	126	1.050
43	0	120	0.625	0.625	126	1.050
44	0	107	0.557	0.557	113	1.056
45	0	135	0.703	0.703	142	1.052
46	0	115	0.599	0.599	121	1.052
47	0	115	0.599	0.599	121	1.052
48	0	107	0.557	0.557	113	1.056
49	0	164	0.854	0.854	172	1.049
51	0	115	0.599	0.599	121	1.052
52	0	135	0.703	0.703	142	1.052
53	0	127	0.661	0.661	134	1.055
54	0	105	0.547	0.547	110	1.048
55	0	97	0.505	0.505	102	1.052
56	0	97	0.505	0.505	102	1.052
57	47	153	0.797	0.797	161	1.052
58	0	77	0.401	0.401	81	1.052
59	0	97	0.505	0.505	102	1.052
60	0	97	0.505	0.505	102	1.052
61	0	58	0.302	0.302	61	1.052
62	0	48	0.250	0.250	51	1.063
63	40	97	0.505	0.505	102	1.052
64	65	97	0.505	0.505	102	1.052
65	10	58	0.302	0.302	61	1.052
66	0	138	0.719	0.719	146	1.058
Totals	636	\$149			\$157	1.051

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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)	(2)	(3)	(4)	(5)	(6)	(7)
Territory	2018 E.C. Months	Current TAIPA Base Rate	Current Rate Factor	Selected Rate Factor	Selected Base	Base Rate Change
1	125	\$7	1.000	1.000	\$7	1.000
2	59	7	1.000	1.000	7	1.000
3	4	6	0.857	0.857	6	1.000
4	32	6	0.857	0.857	6	1.000
5	0	6	0.857	0.857	6	1.000
6	0	5	0.714	0.714	5	1.000
7	0	6	0.857	0.857	6	1.000
10	0	6	0.857	0.857	6	1.000
11	0	4	0.571	0.571	4	1.000
12	0	5	0.714	0.714	5	1.000
13	0	5	0.714	0.714	5	1.000
14	0	4	0.571	0.571	4	1.000
16	0	5	0.714	0.714	5	1.000
20	0	4	0.571	0.571	4	1.000
21	0	5	0.714	0.714	5	1.000
22	0	5	0.714	0.714	5	1.000
23	196	6	0.857	0.857	6	1.000
24	0	5	0.714	0.714	5	1.000
27	12	6	0.857	0.857	6	1.000
28	0	6	0.857	0.857	6	1.000
31	0	6	0.857	0.857	6	1.000
32	0	6	0.857	0.857	6	1.000
34	0	6	0.857	0.857	6	1.000
37	0	6	0.857	0.857	6	1.000
38	0	6	0.857	0.857	6	1.000
39	0	6	0.857	0.857	6	1.000
40	0	7	1.000	1.000	7	1.000
41	0	5	0.714	0.714	5	1.000
42	0	6	0.857	0.857	6	1.000
43	0	7	1.000	1.000	7	1.000
44	0	7	1.000	1.000	7	1.000
45	0	5	0.714	0.714	5	1.000
46	0	5	0.714	0.714	5	1.000
47	0	5	0.714	0.714	5	1.000
48	0	4	0.571	0.571	4	1.000
49	0	6	0.857	0.857	6	1.000
51	0	5	0.714	0.714	5	1.000
52	0	5	0.714	0.714	5	1.000
53	0	5	0.714	0.714	5	1.000
54	0	5	0.714	0.714	5	1.000
55	0	6	0.857	0.857	6	1.000
56	0	5	0.714	0.714	5	1.000
57	47	6	0.857	0.857	6	1.000
58	0	4	0.571	0.571	4	1.000
59	0	4	0.571	0.571	4	1.000
60	0	4	0.571	0.571	4	1.000
61	0	4	0.571	0.571	4	1.000
62	0	4	0.571	0.571	4	1.000
63	32	5	0.714	0.714	5	1.000
64	53	4	0.571	0.571	4	1.000
65	10	4	0.571	0.571	4	1.000
66	0	6	0.857	0.857	6	1.000
Totals	570	\$6			\$6	1.000

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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) <u>Territory</u>	(2) <u>2018 E.C. Months</u>	(3) <u>Current TAIPA Base Rate</u>	(4) <u>Current Rate Factor</u>	(5) <u>Selected Rate Factor</u>	(6) <u>Selected Base</u>	(7) <u>Base Rate Change</u>
1	253	\$1,650	1.000	1.000	\$1,733	1.050
2	12	1568	0.950	0.950	1,646	1.050
3	90	1320	0.800	0.800	1,386	1.050
4	0	1320	0.800	0.800	1,386	1.050
5	0	990	0.600	0.600	1,040	1.051
6	0	1073	0.650	0.650	1,126	1.049
7	0	990	0.600	0.600	1,040	1.051
10	0	660	0.400	0.400	693	1.050
11	0	660	0.400	0.400	693	1.050
12	0	1056	0.640	0.640	1,109	1.050
13	0	1073	0.650	0.650	1,126	1.049
14	60	743	0.450	0.450	780	1.050
16	0	743	0.450	0.450	780	1.050
20	0	743	0.450	0.450	780	1.050
21	0	1403	0.850	0.850	1,473	1.050
22	0	1254	0.760	0.760	1,317	1.050
23	0	1238	0.750	0.750	1,300	1.050
24	0	825	0.500	0.500	867	1.051
27	0	1320	0.800	0.800	1,386	1.050
28	4	1485	0.900	0.900	1,560	1.051
31	0	1238	0.750	0.750	1,300	1.050
32	0	1155	0.700	0.700	1,213	1.050
34	0	1238	0.750	0.750	1,300	1.050
37	0	1155	0.700	0.700	1,213	1.050
38	16	1403	0.850	0.850	1,473	1.050
39	0	1238	0.750	0.750	1,300	1.050
40	0	1485	0.900	0.900	1,560	1.051
41	0	908	0.550	0.550	953	1.050
42	0	1155	0.700	0.700	1,213	1.050
43	0	1073	0.650	0.650	1,126	1.049
44	0	1073	0.650	0.650	1,126	1.049
45	0	1155	0.700	0.700	1,213	1.050
46	0	990	0.600	0.600	1,040	1.051
47	0	990	0.600	0.600	1,040	1.051
48	2	759	0.460	0.460	797	1.050
49	0	1403	0.850	0.850	1,473	1.050
51	0	825	0.500	0.500	867	1.051
52	0	1155	0.700	0.700	1,213	1.050
53	0	908	0.550	0.550	953	1.050
54	0	908	0.550	0.550	953	1.050
55	0	825	0.500	0.500	867	1.051
56	0	825	0.500	0.500	867	1.051
57	66	1320	0.800	0.800	1,386	1.050
58	0	710	0.430	0.430	745	1.049
59	0	825	0.500	0.500	867	1.051
60	0	825	0.500	0.500	867	1.051
61	0	495	0.300	0.300	520	1.051
62	0	413	0.250	0.250	433	1.048
63	0	825	0.500	0.500	867	1.051
64	132	825	0.500	0.500	867	1.051
65	245	413	0.250	0.250	433	1.048
66	0	990	0.600	0.600	1,040	1.051
Totals	880	\$1,053			\$1,106	1.050

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Territory</u>	<u>2018 E.C. Months</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	253	\$1,248	1.000	1.000	\$1,310	1.050
2	12	1248	1.000	1.000	1,310	1.050
3	90	1061	0.850	0.850	1,114	1.050
4	0	998	0.800	0.800	1,048	1.050
5	0	749	0.600	0.600	786	1.049
6	0	811	0.650	0.650	852	1.051
7	0	749	0.600	0.600	786	1.049
10	0	624	0.500	0.500	655	1.050
11	0	624	0.500	0.500	655	1.050
12	0	749	0.600	0.600	786	1.049
13	0	686	0.550	0.550	721	1.051
14	60	562	0.450	0.450	590	1.050
16	0	686	0.550	0.550	721	1.051
20	0	562	0.450	0.450	590	1.050
21	0	1123	0.900	0.900	1,179	1.050
22	0	874	0.700	0.700	917	1.049
23	0	1061	0.850	0.850	1,114	1.050
24	0	649	0.520	0.520	681	1.049
27	0	998	0.800	0.800	1,048	1.050
28	4	1248	1.000	1.000	1,310	1.050
31	0	749	0.600	0.600	786	1.049
32	0	811	0.650	0.650	852	1.051
34	0	874	0.700	0.700	917	1.049
37	0	874	0.700	0.700	917	1.049
38	16	1061	0.850	0.850	1,114	1.050
39	0	874	0.700	0.700	917	1.049
40	0	1123	0.900	0.900	1,179	1.050
41	0	686	0.550	0.550	721	1.051
42	0	811	0.650	0.650	852	1.051
43	0	811	0.650	0.650	852	1.051
44	0	749	0.600	0.600	786	1.049
45	0	874	0.700	0.700	917	1.049
46	0	749	0.600	0.600	786	1.049
47	0	749	0.600	0.600	786	1.049
48	2	624	0.500	0.500	655	1.050
49	0	1061	0.850	0.850	1,114	1.050
51	0	624	0.500	0.500	655	1.050
52	0	874	0.700	0.700	917	1.049
53	0	774	0.620	0.620	812	1.049
54	0	686	0.550	0.550	721	1.051
55	0	624	0.500	0.500	655	1.050
56	0	624	0.500	0.500	655	1.050
57	66	936	0.750	0.750	983	1.050
58	0	437	0.350	0.350	459	1.050
59	0	624	0.500	0.500	655	1.050
60	0	624	0.500	0.500	655	1.050
61	0	437	0.350	0.350	459	1.050
62	0	312	0.250	0.250	328	1.051
63	0	624	0.500	0.500	655	1.050
64	132	562	0.450	0.450	590	1.050
65	245	312	0.250	0.250	328	1.051
66	0	749	0.600	0.600	786	1.049
Totals	880	\$790			\$830	1.050

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Territory</u>	<u>2018 E.C. Months</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	252	\$42	1.000	1.000	\$42	1.000
2	0	42	1.000	1.000	42	1.000
3	76	50	1.190	1.190	50	1.000
4	0	46	1.095	1.095	46	1.000
5	0	42	1.000	1.000	42	1.000
6	0	34	0.810	0.810	34	1.000
7	0	38	0.905	0.905	38	1.000
10	0	34	0.810	0.810	34	1.000
11	0	23	0.548	0.548	23	1.000
12	0	34	0.810	0.810	34	1.000
13	0	38	0.905	0.905	38	1.000
14	35	25	0.595	0.595	25	1.000
16	0	38	0.905	0.905	38	1.000
20	0	25	0.595	0.595	25	1.000
21	0	38	0.905	0.905	38	1.000
22	0	38	0.905	0.905	38	1.000
23	0	46	1.095	1.095	46	1.000
24	0	29	0.690	0.690	29	1.000
27	0	46	1.095	1.095	46	1.000
28	4	42	1.000	1.000	42	1.000
31	0	38	0.905	0.905	38	1.000
32	0	38	0.905	0.905	38	1.000
34	0	38	0.905	0.905	38	1.000
37	0	38	0.905	0.905	38	1.000
38	16	44	1.048	1.048	44	1.000
39	0	38	0.905	0.905	38	1.000
40	0	44	1.048	1.048	44	1.000
41	0	34	0.810	0.810	34	1.000
42	0	38	0.905	0.905	38	1.000
43	0	46	1.095	1.095	46	1.000
44	0	38	0.905	0.905	38	1.000
45	0	34	0.810	0.810	34	1.000
46	0	34	0.810	0.810	34	1.000
47	0	34	0.810	0.810	34	1.000
48	2	25	0.595	0.595	25	1.000
49	0	38	0.905	0.905	38	1.000
51	0	25	0.595	0.595	25	1.000
52	0	36	0.857	0.857	36	1.000
53	0	34	0.810	0.810	34	1.000
54	0	25	0.595	0.595	25	1.000
55	0	46	1.095	1.095	46	1.000
56	0	38	0.905	0.905	38	1.000
57	66	50	1.190	1.190	50	1.000
58	0	32	0.762	0.762	32	1.000
59	0	25	0.595	0.595	25	1.000
60	0	27	0.643	0.643	27	1.000
61	0	25	0.595	0.595	25	1.000
62	0	25	0.595	0.595	25	1.000
63	0	34	0.810	0.810	34	1.000
64	132	32	0.762	0.762	32	1.000
65	0	19	0.452	0.452	19	1.000
66	0	46	1.095	1.095	46	1.000
Totals	583	\$41			\$41	1.000

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Territory</u>	<u>2018 E.C. Months</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	18	\$546	1.000	1.000	\$573	1.049
2	0	546	1.000	1.000	573	1.049
3	0	437	0.800	0.800	458	1.048
4	0	437	0.800	0.800	458	1.048
5	0	328	0.601	0.601	344	1.049
6	0	383	0.701	0.701	402	1.050
7	0	328	0.601	0.601	344	1.049
10	0	218	0.399	0.399	229	1.050
11	0	218	0.399	0.399	229	1.050
12	0	328	0.601	0.601	344	1.049
13	0	328	0.601	0.601	344	1.049
14	0	218	0.399	0.399	229	1.050
16	0	274	0.502	0.502	288	1.051
20	0	246	0.451	0.451	258	1.049
21	0	546	1.000	1.000	573	1.049
22	0	383	0.701	0.701	402	1.050
23	0	492	0.901	0.901	517	1.051
24	0	274	0.502	0.502	288	1.051
27	0	437	0.800	0.800	458	1.048
28	0	546	1.000	1.000	573	1.049
31	0	328	0.601	0.601	344	1.049
32	0	355	0.650	0.650	372	1.048
34	0	355	0.650	0.650	372	1.048
37	0	383	0.701	0.701	402	1.050
38	0	464	0.850	0.850	487	1.050
39	0	410	0.751	0.751	430	1.049
40	0	492	0.901	0.901	517	1.051
41	0	300	0.549	0.549	315	1.050
42	0	355	0.650	0.650	372	1.048
43	0	355	0.650	0.650	372	1.048
44	0	328	0.601	0.601	344	1.049
45	0	383	0.701	0.701	402	1.050
46	0	328	0.601	0.601	344	1.049
47	0	328	0.601	0.601	344	1.049
48	0	246	0.451	0.451	258	1.049
49	0	464	0.850	0.850	487	1.050
51	0	274	0.502	0.502	288	1.051
52	0	383	0.701	0.701	402	1.050
53	0	300	0.549	0.549	315	1.050
54	0	300	0.549	0.549	315	1.050
55	0	274	0.502	0.502	288	1.051
56	0	274	0.502	0.502	288	1.051
57	0	410	0.751	0.751	430	1.049
58	0	191	0.350	0.350	201	1.052
59	0	218	0.399	0.399	229	1.050
60	0	274	0.502	0.502	288	1.051
61	0	165	0.302	0.302	173	1.048
62	0	137	0.251	0.251	143	1.044
63	0	246	0.451	0.451	258	1.049
64	0	246	0.451	0.451	258	1.049
65	0	137	0.251	0.251	143	1.044
66	0	328	0.601	0.601	344	1.049
Totals	18	\$546			\$573	1.049

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	18	\$375	1.000	1.000	\$394	1.051
2	0	375	1.000	1.000	394	1.051
3	0	300	0.800	0.800	315	1.050
4	0	319	0.851	0.851	335	1.050
5	0	225	0.600	0.600	236	1.049
6	0	244	0.651	0.651	256	1.049
7	0	225	0.600	0.600	236	1.049
10	0	169	0.451	0.451	178	1.053
11	0	150	0.400	0.400	158	1.053
12	0	206	0.549	0.549	216	1.049
13	0	206	0.549	0.549	216	1.049
14	0	169	0.451	0.451	178	1.053
16	0	169	0.451	0.451	178	1.053
20	0	169	0.451	0.451	178	1.053
21	0	375	1.000	1.000	394	1.051
22	0	263	0.701	0.701	276	1.049
23	0	338	0.901	0.901	355	1.050
24	0	188	0.501	0.501	197	1.048
27	0	300	0.800	0.800	315	1.050
28	0	375	1.000	1.000	394	1.051
31	0	225	0.600	0.600	236	1.049
32	0	244	0.651	0.651	256	1.049
34	0	244	0.651	0.651	256	1.049
37	0	263	0.701	0.701	276	1.049
38	0	338	0.901	0.901	355	1.050
39	0	270	0.720	0.720	284	1.052
40	0	375	1.000	1.000	394	1.051
41	0	206	0.549	0.549	216	1.049
42	0	225	0.600	0.600	236	1.049
43	0	281	0.749	0.749	295	1.050
44	0	263	0.701	0.701	276	1.049
45	0	263	0.701	0.701	276	1.049
46	0	225	0.600	0.600	236	1.049
47	0	225	0.600	0.600	236	1.049
48	0	169	0.451	0.451	178	1.053
49	0	319	0.851	0.851	335	1.050
51	0	188	0.501	0.501	197	1.048
52	0	319	0.851	0.851	335	1.050
53	0	255	0.680	0.680	268	1.051
54	0	199	0.531	0.531	209	1.050
55	0	188	0.501	0.501	197	1.048
56	0	188	0.501	0.501	197	1.048
57	0	319	0.851	0.851	335	1.050
58	0	131	0.349	0.349	138	1.053
59	0	169	0.451	0.451	178	1.053
60	0	188	0.501	0.501	197	1.048
61	0	113	0.301	0.301	119	1.053
62	0	94	0.251	0.251	99	1.053
63	0	180	0.480	0.480	189	1.050
64	0	195	0.520	0.520	205	1.051
65	0	94	0.251	0.251	99	1.053
66	0	225	0.600	0.600	236	1.049
Totals	18	\$375			\$394	1.051

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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)
<u>Territory</u>	<u>2018 E.C. Months</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	0	\$13	1.000	1.000	\$13	1.000
2	0	12	0.923	0.923	12	1.000
3	0	15	1.154	1.154	15	1.000
4	0	12	0.923	0.923	12	1.000
5	0	12	0.923	0.923	12	1.000
6	0	10	0.769	0.769	10	1.000
7	0	12	0.923	0.923	12	1.000
10	0	10	0.769	0.769	10	1.000
11	0	6	0.462	0.462	6	1.000
12	0	10	0.769	0.769	10	1.000
13	0	10	0.769	0.769	10	1.000
14	0	9	0.692	0.692	9	1.000
16	0	10	0.769	0.769	10	1.000
20	0	9	0.692	0.692	9	1.000
21	0	10	0.769	0.769	10	1.000
22	0	10	0.769	0.769	10	1.000
23	0	15	1.154	1.154	15	1.000
24	0	9	0.692	0.692	9	1.000
27	0	15	1.154	1.154	15	1.000
28	0	12	0.923	0.923	12	1.000
31	0	12	0.923	0.923	12	1.000
32	0	12	0.923	0.923	12	1.000
34	0	12	0.923	0.923	12	1.000
37	0	12	0.923	0.923	12	1.000
38	0	15	1.154	1.154	15	1.000
39	0	12	0.923	0.923	12	1.000
40	0	15	1.154	1.154	15	1.000
41	0	10	0.769	0.769	10	1.000
42	0	12	0.923	0.923	12	1.000
43	0	12	0.923	0.923	12	1.000
44	0	12	0.923	0.923	12	1.000
45	0	10	0.769	0.769	10	1.000
46	0	10	0.769	0.769	10	1.000
47	0	10	0.769	0.769	10	1.000
48	0	9	0.692	0.692	9	1.000
49	0	12	0.923	0.923	12	1.000
51	0	9	0.692	0.692	9	1.000
52	0	10	0.769	0.769	10	1.000
53	0	10	0.769	0.769	10	1.000
54	0	9	0.692	0.692	9	1.000
55	0	12	0.923	0.923	12	1.000
56	0	10	0.769	0.769	10	1.000
57	0	15	1.154	1.154	15	1.000
58	0	9	0.692	0.692	9	1.000
59	0	9	0.692	0.692	9	1.000
60	0	9	0.692	0.692	9	1.000
61	0	9	0.692	0.692	9	1.000
62	0	9	0.692	0.692	9	1.000
63	0	10	0.769	0.769	10	1.000
64	0	9	0.692	0.692	9	1.000
65	0	6	0.462	0.462	6	1.000
66	0	12	0.923	0.923	12	1.000
Totals	0	#DIV/0!				1.000

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$1,400	1.000	1.000	\$1,470	1.050
102	0	1,820	1.300	1.300	1,911	1.050
103	0	1,190	0.850	0.850	1,250	1.050
104	0	1,750	1.250	1.250	1,838	1.050
105	0	1,400	1.000	1.000	1,470	1.050
106	0	1,400	1.000	1.000	1,470	1.050
107	0	1,260	0.900	0.900	1,323	1.050
108	0	1,260	0.900	0.900	1,323	1.050
109	0	1,120	0.800	0.800	1,176	1.050
110	0	1,330	0.950	0.950	1,397	1.050
111	0	1,400	1.000	1.000	1,470	1.050
112	0	980	0.700	0.700	1,029	1.050
113	0	1,050	0.750	0.750	1,103	1.050
114	0	1,260	0.900	0.900	1,323	1.050
115	0	1,260	0.900	0.900	1,323	1.050
116	0	910	0.650	0.650	956	1.051
117	0	1,120	0.800	0.800	1,176	1.050
118	0	1,680	1.200	1.200	1,764	1.050
119	0	1,120	0.800	0.800	1,176	1.050
120	0	1,120	0.800	0.800	1,176	1.050
121	0	1,260	0.900	0.900	1,323	1.050
122	0	910	0.650	0.650	956	1.051
123	0	910	0.650	0.650	956	1.051
124	0	1,050	0.750	0.750	1,103	1.050
125	0	1,400	1.000	1.000	1,470	1.050
126	0	1,610	1.150	1.150	1,691	1.050
127	0	1,120	0.800	0.800	1,176	1.050
128	0	910	0.650	0.650	956	1.051
129	0	1,260	0.900	0.900	1,323	1.050
130	0	1,750	1.250	1.250	1,838	1.050
131	0	1,750	1.250	1.250	1,838	1.050
132	0	1,610	1.150	1.150	1,691	1.050
133	0	1,260	0.900	0.900	1,323	1.050
134	0	980	0.700	0.700	1,029	1.050
135	0	1,120	0.800	0.800	1,176	1.050
136	0	1,540	1.100	1.100	1,617	1.050
137	0	980	0.700	0.700	1,029	1.050
140	0	1,820	1.300	1.300	1,911	1.050
141	0	1,400	1.000	1.000	1,470	1.050
142	0	1,120	0.800	0.800	1,176	1.050
143	0	1,190	0.850	0.850	1,250	1.050
144	0	1,540	1.100	1.100	1,617	1.050
145	0	1,190	0.850	0.850	1,250	1.050
146	0	1,680	1.200	1.200	1,764	1.050
147	0	1,610	1.150	1.150	1,691	1.050
148	0	2,030	1.450	1.450	2,132	1.050
149	0	1,190	0.850	0.850	1,250	1.050
150	0	1,540	1.100	1.100	1,617	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO
Col (3) = Base Territory is T.1 Harris County
Col (4) = Territory Base Rate / T.1 Base Rate
Col (6) = Col (5) x T.1 Selected Base Col (6)
Col (7) = Col (6) / 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**

(1) Territory	(2) 2018 E.C. Months	(3) Current TAIPA Base Rate	(4) Current Rate Factor	(5) Selected Rate Factor	(6) Selected Base	(7) Base Rate Change
101	0	\$786	1.000	1.000	\$825	1.050
102	0	1101	1.401	1.401	1,156	1.050
103	0	629	0.800	0.800	660	1.049
104	0	1022	1.300	1.300	1,073	1.050
105	0	786	1.000	1.000	825	1.050
106	0	786	1.000	1.000	825	1.050
107	0	708	0.901	0.901	743	1.049
108	0	708	0.901	0.901	743	1.049
109	0	629	0.800	0.800	660	1.049
110	0	708	0.901	0.901	743	1.049
111	0	747	0.950	0.950	785	1.051
112	0	550	0.700	0.700	578	1.051
113	0	629	0.800	0.800	660	1.049
114	0	708	0.901	0.901	743	1.049
115	0	708	0.901	0.901	743	1.049
116	0	511	0.650	0.650	536	1.049
117	0	629	0.800	0.800	660	1.049
118	0	983	1.251	1.251	1,032	1.050
119	0	629	0.800	0.800	660	1.049
120	0	629	0.800	0.800	660	1.049
121	0	708	0.901	0.901	743	1.049
122	0	511	0.650	0.650	536	1.049
123	0	511	0.650	0.650	536	1.049
124	0	590	0.751	0.751	619	1.049
125	0	786	1.000	1.000	825	1.050
126	0	904	1.150	1.150	949	1.050
127	0	629	0.800	0.800	660	1.049
128	0	511	0.650	0.650	536	1.049
129	0	786	1.000	1.000	825	1.050
130	0	904	1.150	1.150	949	1.050
131	0	904	1.150	1.150	949	1.050
132	0	943	1.200	1.200	990	1.050
133	0	708	0.901	0.901	743	1.049
134	0	590	0.751	0.751	619	1.049
135	0	629	0.800	0.800	660	1.049
136	0	864	1.099	1.099	907	1.050
137	0	550	0.700	0.700	578	1.051
140	0	1022	1.300	1.300	1,073	1.050
141	0	786	1.000	1.000	825	1.050
142	0	629	0.800	0.800	660	1.049
143	0	668	0.850	0.850	701	1.049
144	0	864	1.099	1.099	907	1.050
145	0	668	0.850	0.850	701	1.049
146	0	943	1.200	1.200	990	1.050
147	0	904	1.150	1.150	949	1.050
148	0	1101	1.401	1.401	1,156	1.050
149	0	668	0.850	0.850	701	1.049
150	0	864	1.099	1.099	907	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
201	0	\$1,400	1.000	1.000	\$1,470	1.050
202	0	1,820	1.300	1.300	1,911	1.050
203	0	1,190	0.850	0.850	1,250	1.050
204	0	1,750	1.250	1.250	1,838	1.050
205	0	1,400	1.000	1.000	1,470	1.050
206	0	1,400	1.000	1.000	1,470	1.050
207	0	1,260	0.900	0.900	1,323	1.050
208	0	1,260	0.900	0.900	1,323	1.050
209	0	1,120	0.800	0.800	1,176	1.050
210	0	1,330	0.950	0.950	1,397	1.050
211	0	1,400	1.000	1.000	1,470	1.050
212	0	980	0.700	0.700	1,029	1.050
213	0	1,050	0.750	0.750	1,103	1.050
214	0	1,260	0.900	0.900	1,323	1.050
215	0	1,260	0.900	0.900	1,323	1.050
216	0	910	0.650	0.650	956	1.051
217	0	1,120	0.800	0.800	1,176	1.050
218	0	1,680	1.200	1.200	1,764	1.050
219	0	1,120	0.800	0.800	1,176	1.050
220	0	1,120	0.800	0.800	1,176	1.050
221	0	1,260	0.900	0.900	1,323	1.050
222	0	910	0.650	0.650	956	1.051
223	0	910	0.650	0.650	956	1.051
224	0	1,050	0.750	0.750	1,103	1.050
225	0	1,400	1.000	1.000	1,470	1.050
226	0	1,610	1.150	1.150	1,691	1.050
227	0	1,120	0.800	0.800	1,176	1.050
228	0	910	0.650	0.650	956	1.051
229	0	1,260	0.900	0.900	1,323	1.050
230	0	1,750	1.250	1.250	1,838	1.050
231	0	1,750	1.250	1.250	1,838	1.050
232	0	1,610	1.150	1.150	1,691	1.050
233	0	1,260	0.900	0.900	1,323	1.050
234	0	980	0.700	0.700	1,029	1.050
235	0	1,120	0.800	0.800	1,176	1.050
236	0	1,540	1.100	1.100	1,617	1.050
237	0	980	0.700	0.700	1,029	1.050
240	0	1,820	1.300	1.300	1,911	1.050
241	0	1,400	1.000	1.000	1,470	1.050
242	0	1,120	0.800	0.800	1,176	1.050
243	0	1,190	0.850	0.850	1,250	1.050
244	0	1,540	1.100	1.100	1,617	1.050
245	0	1,190	0.850	0.850	1,250	1.050
246	0	1,680	1.200	1.200	1,764	1.050
247	0	1,610	1.150	1.150	1,691	1.050
248	0	2,030	1.450	1.450	2,132	1.050
249	0	1,190	0.850	0.850	1,250	1.050
250	0	1,540	1.100	1.100	1,617	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO
Col (3) = Base Territory is T.1 Harris County
Col (4) = Territory Base Rate / T.1 Base Rate
Col (6) = Col (5) x T.1 Selected Base Col (6)
Col (7) = Col (6) / 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**

(1) Territory	(2) 2018 E.C. Months	(3) Current TAIPA Base Rate	(4) Current Rate Factor	(5) Selected Rate Factor	(6) Selected Base	(7) Base Rate Change
201	0	\$714	1.000	1.000	\$750	1.050
202	0	1,000	1.401	1.401	1,051	1.051
203	0	571	0.800	0.800	600	1.051
204	0	928	1.300	1.300	975	1.051
205	0	714	1.000	1.000	750	1.050
206	0	714	1.000	1.000	750	1.050
207	0	643	0.901	0.901	676	1.051
208	0	643	0.901	0.901	676	1.051
209	0	571	0.800	0.800	600	1.051
210	0	643	0.901	0.901	676	1.051
211	0	678	0.950	0.950	713	1.052
212	0	500	0.700	0.700	525	1.050
213	0	571	0.800	0.800	600	1.051
214	0	643	0.901	0.901	676	1.051
215	0	643	0.901	0.901	676	1.051
216	0	464	0.650	0.650	488	1.052
217	0	571	0.800	0.800	600	1.051
218	0	893	1.251	1.251	938	1.050
219	0	571	0.800	0.800	600	1.051
220	0	571	0.800	0.800	600	1.051
221	0	643	0.901	0.901	676	1.051
222	0	464	0.650	0.650	488	1.052
223	0	464	0.650	0.650	488	1.052
224	0	536	0.751	0.751	563	1.050
225	0	714	1.000	1.000	750	1.050
226	0	821	1.150	1.150	863	1.051
227	0	571	0.800	0.800	600	1.051
228	0	464	0.650	0.650	488	1.052
229	0	714	1.000	1.000	750	1.050
230	0	821	1.150	1.150	863	1.051
231	0	821	1.150	1.150	863	1.051
232	0	857	1.200	1.200	900	1.050
233	0	643	0.901	0.901	676	1.051
234	0	536	0.751	0.751	563	1.050
235	0	571	0.800	0.800	600	1.051
236	0	785	1.099	1.099	824	1.050
237	0	500	0.700	0.700	525	1.050
240	0	928	1.300	1.300	975	1.051
241	0	714	1.000	1.000	750	1.050
242	0	571	0.800	0.800	600	1.051
243	0	607	0.850	0.850	638	1.051
244	0	785	1.099	1.099	824	1.050
245	0	607	0.850	0.850	638	1.051
246	0	857	1.200	1.200	900	1.050
247	0	821	1.150	1.150	863	1.051
248	0	1,000	1.401	1.401	1,051	1.051
249	0	607	0.850	0.850	638	1.051
250	0	785	1.099	1.099	824	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
301	0	\$1,435	1.000	1.000	\$1,507	1.050
302	0	1,866	1.300	1.300	1,959	1.050
303	0	1,220	0.850	0.850	1,281	1.050
304	0	1,794	1.250	1.250	1,884	1.050
305	0	1,435	1.000	1.000	1,507	1.050
306	0	1,435	1.000	1.000	1,507	1.050
307	0	1,292	0.900	0.900	1,356	1.050
308	0	1,292	0.900	0.900	1,356	1.050
309	0	1,148	0.800	0.800	1,206	1.051
310	0	1,363	0.950	0.950	1,432	1.051
311	0	1,435	1.000	1.000	1,507	1.050
312	0	1,005	0.700	0.700	1,055	1.050
313	0	1,076	0.750	0.750	1,130	1.050
314	0	1,292	0.900	0.900	1,356	1.050
315	0	1,292	0.900	0.900	1,356	1.050
316	0	933	0.650	0.650	980	1.050
317	0	1,148	0.800	0.800	1,206	1.051
318	0	1,722	1.200	1.200	1,808	1.050
319	0	1,148	0.800	0.800	1,206	1.051
320	0	1,148	0.800	0.800	1,206	1.051
321	0	1,292	0.900	0.900	1,356	1.050
322	0	933	0.650	0.650	980	1.050
323	0	933	0.650	0.650	980	1.050
324	0	1,076	0.750	0.750	1,130	1.050
325	0	1,435	1.000	1.000	1,507	1.050
326	0	1,650	1.150	1.150	1,733	1.050
327	0	1,148	0.800	0.800	1,206	1.051
328	0	933	0.650	0.650	980	1.050
329	0	1,292	0.900	0.900	1,356	1.050
330	0	1,794	1.250	1.250	1,884	1.050
331	0	1,794	1.250	1.250	1,884	1.050
332	0	1,650	1.150	1.150	1,733	1.050
333	0	1,292	0.900	0.900	1,356	1.050
334	0	1,005	0.700	0.700	1,055	1.050
335	0	1,148	0.800	0.800	1,206	1.051
336	0	1,579	1.100	1.100	1,658	1.050
337	0	1,005	0.700	0.700	1,055	1.050
340	0	1,866	1.300	1.300	1,959	1.050
341	0	1,435	1.000	1.000	1,507	1.050
342	0	1,148	0.800	0.800	1,206	1.051
343	0	1,220	0.850	0.850	1,281	1.050
344	0	1,579	1.100	1.100	1,658	1.050
345	0	1,220	0.850	0.850	1,281	1.050
346	0	1,722	1.200	1.200	1,808	1.050
347	0	1,650	1.150	1.150	1,733	1.050
348	0	2,081	1.450	1.450	2,185	1.050
349	0	1,220	0.850	0.850	1,281	1.050
350	0	1,579	1.100	1.100	1,658	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO
Col (3) = Base Territory is T.1 Harris County
Col (4) = Territory Base Rate / T.1 Base Rate
Col (6) = Col (5) x T.1 Selected Base Col (6)
Col (7) = Col (6) / 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> <u>Territory</u>	<u>(2)</u> <u>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
301	0	\$804	1.000	1.000	\$844	1.050
302	0	1125	1.399	1.399	1,181	1.050
303	0	643	0.800	0.800	675	1.050
304	0	1045	1.300	1.300	1,097	1.050
305	0	804	1.000	1.000	844	1.050
306	0	804	1.000	1.000	844	1.050
307	0	723	0.899	0.899	759	1.050
308	0	723	0.899	0.899	759	1.050
309	0	643	0.800	0.800	675	1.050
310	0	723	0.899	0.899	759	1.050
311	0	764	0.950	0.950	802	1.050
312	0	563	0.700	0.700	591	1.050
313	0	643	0.800	0.800	675	1.050
314	0	723	0.899	0.899	759	1.050
315	0	723	0.899	0.899	759	1.050
316	0	523	0.650	0.650	549	1.050
317	0	643	0.800	0.800	675	1.050
318	0	1006	1.251	1.251	1,056	1.050
319	0	643	0.800	0.800	675	1.050
320	0	643	0.800	0.800	675	1.050
321	0	723	0.899	0.899	759	1.050
322	0	523	0.650	0.650	549	1.050
323	0	523	0.650	0.650	549	1.050
324	0	604	0.751	0.751	634	1.050
325	0	804	1.000	1.000	844	1.050
326	0	925	1.150	1.150	971	1.050
327	0	643	0.800	0.800	675	1.050
328	0	523	0.650	0.650	549	1.050
329	0	804	1.000	1.000	844	1.050
330	0	925	1.150	1.150	971	1.050
331	0	925	1.150	1.150	971	1.050
332	0	965	1.200	1.200	1,013	1.050
333	0	723	0.899	0.899	759	1.050
334	0	604	0.751	0.751	634	1.050
335	0	643	0.800	0.800	675	1.050
336	0	885	1.101	1.101	929	1.050
337	0	563	0.700	0.700	591	1.050
340	0	1045	1.300	1.300	1,097	1.050
341	0	804	1.000	1.000	844	1.050
342	0	643	0.800	0.800	675	1.050
343	0	684	0.851	0.851	718	1.050
344	0	885	1.101	1.101	929	1.050
345	0	684	0.851	0.851	718	1.050
346	0	965	1.200	1.200	1,013	1.050
347	0	925	1.150	1.150	971	1.050
348	0	1125	1.399	1.399	1,181	1.050
349	0	684	0.851	0.851	718	1.050
350	0	885	1.101	1.101	929	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$1,273	1.000	1.000	\$1,337	1.050
102	0	1,591	1.250	1.250	1,671	1.050
103	0	955	0.750	0.750	1,003	1.050
104	0	1,591	1.250	1.250	1,671	1.050
105	0	1,273	1.000	1.000	1,337	1.050
106	0	1,273	1.000	1.000	1,337	1.050
107	0	1,273	1.000	1.000	1,337	1.050
108	0	1,273	1.000	1.000	1,337	1.050
109	0	955	0.750	0.750	1,003	1.050
110	0	1,273	1.000	1.000	1,337	1.050
111	0	1,273	1.000	1.000	1,337	1.050
112	0	955	0.750	0.750	1,003	1.050
113	0	955	0.750	0.750	1,003	1.050
114	0	1,273	1.000	1.000	1,337	1.050
115	0	1,273	1.000	1.000	1,337	1.050
116	0	955	0.750	0.750	1,003	1.050
117	0	955	0.750	0.750	1,003	1.050
118	0	1,591	1.250	1.250	1,671	1.050
119	0	1,082	0.850	0.850	1,136	1.050
120	0	1,082	0.850	0.850	1,136	1.050
121	0	1,273	1.000	1.000	1,337	1.050
122	0	955	0.750	0.750	1,003	1.050
123	0	955	0.750	0.750	1,003	1.050
124	0	1,082	0.850	0.850	1,136	1.050
125	0	1,273	1.000	1.000	1,337	1.050
126	0	1,591	1.250	1.250	1,671	1.050
127	0	955	0.750	0.750	1,003	1.050
128	0	955	0.750	0.750	1,003	1.050
129	0	1,273	1.000	1.000	1,337	1.050
130	0	1,591	1.250	1.250	1,671	1.050
131	0	1,591	1.250	1.250	1,671	1.050
132	0	1,591	1.250	1.250	1,671	1.050
133	0	1,273	1.000	1.000	1,337	1.050
134	0	955	0.750	0.750	1,003	1.050
135	0	1,273	1.000	1.000	1,337	1.050
136	0	1,591	1.250	1.250	1,671	1.050
137	0	955	0.750	0.750	1,003	1.050
140	0	1,591	1.250	1.250	1,671	1.050
141	0	1,273	1.000	1.000	1,337	1.050
142	0	955	0.750	0.750	1,003	1.050
143	0	955	0.750	0.750	1,003	1.050
144	0	1,273	1.000	1.000	1,337	1.050
145	0	1,273	1.000	1.000	1,337	1.050
146	0	1,273	1.000	1.000	1,337	1.050
147	0	1,273	1.000	1.000	1,337	1.050
148	0	1,591	1.250	1.250	1,671	1.050
149	0	955	0.750	0.750	1,003	1.050
150	0	1,591	1.250	1.250	1,671	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO
Col (3) = Base Territory is T.1 Harris County
Col (4) = Territory Base Rate / T.1 Base Rate
Col (6) = Col (5) x T.1 Selected Base Col (6)
Col (7) = Col (6) / 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**

<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(5)</i>	<i>(6)</i>	<i>(7)</i>
<u>Territory</u>	<u>2018 E.C. Months</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
101	0	\$788	1.000	1.000	\$827	1.049
102	0	986	1.251	1.251	1,035	1.050
103	0	592	0.751	0.751	621	1.049
104	0	986	1.251	1.251	1,035	1.050
105	0	788	1.000	1.000	827	1.049
106	0	788	1.000	1.000	827	1.049
107	0	788	1.000	1.000	827	1.049
108	0	788	1.000	1.000	827	1.049
109	0	592	0.751	0.751	621	1.049
110	0	788	1.000	1.000	827	1.049
111	0	788	1.000	1.000	827	1.049
112	0	592	0.751	0.751	621	1.049
113	0	592	0.751	0.751	621	1.049
114	0	788	1.000	1.000	827	1.049
115	0	788	1.000	1.000	827	1.049
116	0	592	0.751	0.751	621	1.049
117	0	592	0.751	0.751	621	1.049
118	0	986	1.251	1.251	1,035	1.050
119	0	671	0.852	0.852	704	1.049
120	0	671	0.852	0.852	704	1.049
121	0	788	1.000	1.000	827	1.049
122	0	592	0.751	0.751	621	1.049
123	0	592	0.751	0.751	621	1.049
124	0	671	0.852	0.852	704	1.049
125	0	788	1.000	1.000	827	1.049
126	0	986	1.251	1.251	1,035	1.050
127	0	592	0.751	0.751	621	1.049
128	0	592	0.751	0.751	621	1.049
129	0	788	1.000	1.000	827	1.049
130	0	986	1.251	1.251	1,035	1.050
131	0	986	1.251	1.251	1,035	1.050
132	0	986	1.251	1.251	1,035	1.050
133	0	788	1.000	1.000	827	1.049
134	0	592	0.751	0.751	621	1.049
135	0	788	1.000	1.000	827	1.049
136	0	986	1.251	1.251	1,035	1.050
137	0	592	0.751	0.751	621	1.049
140	0	986	1.251	1.251	1,035	1.050
141	0	788	1.000	1.000	827	1.049
142	0	592	0.751	0.751	621	1.049
143	0	592	0.751	0.751	621	1.049
144	0	788	1.000	1.000	827	1.049
145	0	788	1.000	1.000	827	1.049
146	0	788	1.000	1.000	827	1.049
147	0	788	1.000	1.000	827	1.049
148	0	986	1.251	1.251	1,035	1.050
149	0	592	0.751	0.751	621	1.049
150	0	986	1.251	1.251	1,035	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
201	0	\$1,273	1.000	1.000	\$1,337	1.050
202	0	1,591	1.250	1.250	1,671	1.050
203	0	955	0.750	0.750	1,003	1.050
204	0	1,591	1.250	1.250	1,671	1.050
205	0	1,273	1.000	1.000	1,337	1.050
206	0	1,273	1.000	1.000	1,337	1.050
207	0	1,273	1.000	1.000	1,337	1.050
208	0	1,273	1.000	1.000	1,337	1.050
209	0	955	0.750	0.750	1,003	1.050
210	0	1,273	1.000	1.000	1,337	1.050
211	0	1,273	1.000	1.000	1,337	1.050
212	0	955	0.750	0.750	1,003	1.050
213	0	955	0.750	0.750	1,003	1.050
214	0	1,273	1.000	1.000	1,337	1.050
215	0	1,273	1.000	1.000	1,337	1.050
216	0	955	0.750	0.750	1,003	1.050
217	0	955	0.750	0.750	1,003	1.050
218	0	1,591	1.250	1.250	1,671	1.050
219	0	1,082	0.850	0.850	1,136	1.050
220	0	1,082	0.850	0.850	1,136	1.050
221	0	1,273	1.000	1.000	1,337	1.050
222	0	955	0.750	0.750	1,003	1.050
223	0	955	0.750	0.750	1,003	1.050
224	0	1,082	0.850	0.850	1,136	1.050
225	0	1,273	1.000	1.000	1,337	1.050
226	0	1,591	1.250	1.250	1,671	1.050
227	0	955	0.750	0.750	1,003	1.050
228	0	955	0.750	0.750	1,003	1.050
229	0	1,273	1.000	1.000	1,337	1.050
230	0	1,591	1.250	1.250	1,671	1.050
231	0	1,591	1.250	1.250	1,671	1.050
232	0	1,591	1.250	1.250	1,671	1.050
233	0	1,273	1.000	1.000	1,337	1.050
234	0	955	0.750	0.750	1,003	1.050
235	0	1,273	1.000	1.000	1,337	1.050
236	0	1,591	1.250	1.250	1,671	1.050
237	0	955	0.750	0.750	1,003	1.050
240	0	1,591	1.250	1.250	1,671	1.050
241	0	1,273	1.000	1.000	1,337	1.050
242	0	955	0.750	0.750	1,003	1.050
243	0	955	0.750	0.750	1,003	1.050
244	0	1,273	1.000	1.000	1,337	1.050
245	0	1,273	1.000	1.000	1,337	1.050
246	0	1,273	1.000	1.000	1,337	1.050
247	0	1,273	1.000	1.000	1,337	1.050
248	0	1,591	1.250	1.250	1,671	1.050
249	0	955	0.750	0.750	1,003	1.050
250	0	1,591	1.250	1.250	1,671	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO
Col (3) = Base Territory is T.1 Harris County
Col (4) = Territory Base Rate / T.1 Base Rate
Col (6) = Col (5) x T.1 Selected Base Col (6)
Col (7) = Col (6) / 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**

<i>(1)</i> <u>Territory</u>	<i>(2)</i> <u>2018 E.C. Months</u>	<i>(3)</i> <u>Current TAIPA Base Rate</u>	<i>(4)</i> <u>Current Rate Factor</u>	<i>(5)</i> <u>Selected Rate Factor</u>	<i>(6)</i> <u>Selected Base</u>	<i>(7)</i> <u>Base Rate Change</u>
201	0	\$715	1.000	1.000	\$751	1.050
202	0	894	1.250	1.250	939	1.050
203	0	536	0.750	0.750	563	1.050
204	0	894	1.250	1.250	939	1.050
205	0	715	1.000	1.000	751	1.050
206	0	715	1.000	1.000	751	1.050
207	0	715	1.000	1.000	751	1.050
208	0	715	1.000	1.000	751	1.050
209	0	536	0.750	0.750	563	1.050
210	0	715	1.000	1.000	751	1.050
211	0	715	1.000	1.000	751	1.050
212	0	536	0.750	0.750	563	1.050
213	0	536	0.750	0.750	563	1.050
214	0	715	1.000	1.000	751	1.050
215	0	715	1.000	1.000	751	1.050
216	0	536	0.750	0.750	563	1.050
217	0	536	0.750	0.750	563	1.050
218	0	894	1.250	1.250	939	1.050
219	0	608	0.850	0.850	638	1.049
220	0	608	0.850	0.850	638	1.049
221	0	715	1.000	1.000	751	1.050
222	0	536	0.750	0.750	563	1.050
223	0	536	0.750	0.750	563	1.050
224	0	608	0.850	0.850	638	1.049
225	0	715	1.000	1.000	751	1.050
226	0	894	1.250	1.250	939	1.050
227	0	536	0.750	0.750	563	1.050
228	0	536	0.750	0.750	563	1.050
229	0	715	1.000	1.000	751	1.050
230	0	894	1.250	1.250	939	1.050
231	0	894	1.250	1.250	939	1.050
232	0	894	1.250	1.250	939	1.050
233	0	715	1.000	1.000	751	1.050
234	0	536	0.750	0.750	563	1.050
235	0	715	1.000	1.000	751	1.050
236	0	894	1.250	1.250	939	1.050
237	0	536	0.750	0.750	563	1.050
240	0	894	1.250	1.250	939	1.050
241	0	715	1.000	1.000	751	1.050
242	0	536	0.750	0.750	563	1.050
243	0	536	0.750	0.750	563	1.050
244	0	715	1.000	1.000	751	1.050
245	0	715	1.000	1.000	751	1.050
246	0	715	1.000	1.000	751	1.050
247	0	715	1.000	1.000	751	1.050
248	0	894	1.250	1.250	939	1.050
249	0	536	0.750	0.750	563	1.050
250	0	894	1.250	1.250	939	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / 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>2018</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>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
301	0	\$1,370	1.000	1.000	\$1,439	1.050
302	0	1,713	1.250	1.250	1,799	1.050
303	0	1,028	0.750	0.750	1,079	1.050
304	0	1,713	1.250	1.250	1,799	1.050
305	0	1,370	1.000	1.000	1,439	1.050
306	0	1,370	1.000	1.000	1,439	1.050
307	0	1,370	1.000	1.000	1,439	1.050
308	0	1,370	1.000	1.000	1,439	1.050
309	0	1,028	0.750	0.750	1,079	1.050
310	0	1,370	1.000	1.000	1,439	1.050
311	0	1,370	1.000	1.000	1,439	1.050
312	0	1,028	0.750	0.750	1,079	1.050
313	0	1,028	0.750	0.750	1,079	1.050
314	0	1,370	1.000	1.000	1,439	1.050
315	0	1,370	1.000	1.000	1,439	1.050
316	0	1,028	0.750	0.750	1,079	1.050
317	0	1,028	0.750	0.750	1,079	1.050
318	0	1,713	1.250	1.250	1,799	1.050
319	0	1,165	0.850	0.850	1,223	1.050
320	0	1,165	0.850	0.850	1,223	1.050
321	0	1,370	1.000	1.000	1,439	1.050
322	0	1,028	0.750	0.750	1,079	1.050
323	0	1,028	0.750	0.750	1,079	1.050
324	0	1,165	0.850	0.850	1,223	1.050
325	0	1,370	1.000	1.000	1,439	1.050
326	0	1,713	1.250	1.250	1,799	1.050
327	0	1,028	0.750	0.750	1,079	1.050
328	0	1,028	0.750	0.750	1,079	1.050
329	0	1,370	1.000	1.000	1,439	1.050
330	0	1,713	1.250	1.250	1,799	1.050
331	0	1,713	1.250	1.250	1,799	1.050
332	0	1,713	1.250	1.250	1,799	1.050
333	0	1,370	1.000	1.000	1,439	1.050
334	0	1,028	0.750	0.750	1,079	1.050
335	0	1,370	1.000	1.000	1,439	1.050
336	0	1,713	1.250	1.250	1,799	1.050
337	0	1,028	0.750	0.750	1,079	1.050
340	0	1,713	1.250	1.250	1,799	1.050
341	0	1,370	1.000	1.000	1,439	1.050
342	0	1,028	0.750	0.750	1,079	1.050
343	0	1,028	0.750	0.750	1,079	1.050
344	0	1,370	1.000	1.000	1,439	1.050
345	0	1,370	1.000	1.000	1,439	1.050
346	0	1,370	1.000	1.000	1,439	1.050
347	0	1,370	1.000	1.000	1,439	1.050
348	0	1,713	1.250	1.250	1,799	1.050
349	0	1,028	0.750	0.750	1,079	1.050
350	0	1,713	1.250	1.250	1,799	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO
Col (3) = Base Territory is T.1 Harris County
Col (4) = Territory Base Rate / T.1 Base Rate
Col (6) = Col (5) x T.1 Selected Base Col (6)
Col (7) = Col (6) / 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**

<u>(1)</u> <i>Territory</i>	<u>(2)</u> <i>2018 E.C. Months</i>	<u>(3)</u> <i>Current TAIPA Base Rate</i>	<u>(4)</u> <i>Current Rate Factor</i>	<u>(5)</u> <i>Selected Rate Factor</i>	<u>(6)</u> <i>Selected Base</i>	<u>(7)</u> <i>Base Rate Change</i>
301	0	\$804	1.000	1.000	\$844	1.050
302	0	1006	1.251	1.251	1,056	1.050
303	0	604	0.751	0.751	634	1.050
304	0	1006	1.251	1.251	1,056	1.050
305	0	804	1.000	1.000	844	1.050
306	0	804	1.000	1.000	844	1.050
307	0	804	1.000	1.000	844	1.050
308	0	804	1.000	1.000	844	1.050
309	0	604	0.751	0.751	634	1.050
310	0	804	1.000	1.000	844	1.050
311	0	804	1.000	1.000	844	1.050
312	0	604	0.751	0.751	634	1.050
313	0	604	0.751	0.751	634	1.050
314	0	804	1.000	1.000	844	1.050
315	0	804	1.000	1.000	844	1.050
316	0	604	0.751	0.751	634	1.050
317	0	604	0.751	0.751	634	1.050
318	0	1006	1.251	1.251	1,056	1.050
319	0	684	0.851	0.851	718	1.050
320	0	684	0.851	0.851	718	1.050
321	0	804	1.000	1.000	844	1.050
322	0	604	0.751	0.751	634	1.050
323	0	604	0.751	0.751	634	1.050
324	0	684	0.851	0.851	718	1.050
325	0	804	1.000	1.000	844	1.050
326	0	1006	1.251	1.251	1,056	1.050
327	0	604	0.751	0.751	634	1.050
328	0	604	0.751	0.751	634	1.050
329	0	804	1.000	1.000	844	1.050
330	0	1006	1.251	1.251	1,056	1.050
331	0	1006	1.251	1.251	1,056	1.050
332	0	1006	1.251	1.251	1,056	1.050
333	0	804	1.000	1.000	844	1.050
334	0	604	0.751	0.751	634	1.050
335	0	804	1.000	1.000	844	1.050
336	0	1006	1.251	1.251	1,056	1.050
337	0	604	0.751	0.751	634	1.050
340	0	1006	1.251	1.251	1,056	1.050
341	0	804	1.000	1.000	844	1.050
342	0	604	0.751	0.751	634	1.050
343	0	604	0.751	0.751	634	1.050
344	0	804	1.000	1.000	844	1.050
345	0	804	1.000	1.000	844	1.050
346	0	804	1.000	1.000	844	1.050
347	0	804	1.000	1.000	844	1.050
348	0	1006	1.251	1.251	1,056	1.050
349	0	604	0.751	0.751	634	1.050
350	0	1006	1.251	1.251	1,056	1.050
Totals	0	#DIV/0!				

Notes: Col (2) = TAIPA Earned Car Months for 2018, Texas Industry Data from ISO

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

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

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

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

**Calculation of Estimated
Premium Distribution by Coverage**

(1) <u>Coverage</u>	(2) <u>Vehicle</u>	(3) <u>Earned Car Months</u>	(4) <u>Earned Car Years</u>	(5) <u>Average Base Rate</u>	(6) <u>Est. Annual Base Premium</u>	(7) <u>Est. Prem. Distribution</u>
BI Liability	Trucks, Tractors, Trailers	3,116	260	312	81,120	
	Taxis, Limousines	1,585	132	1,334	176,088	
	School and Church Buses	636	53	176	9,328	
	Other Buses	880	73	1,053	76,869	
	Total					343,405
PD Liability	Trucks, Tractors, Trailers	2,956	246	204	50,184	
	Taxis, Limousines	1,590	133	986	131,138	
	School and Church Buses	636	53	149	7,897	
	Other Buses	880	73	790	57,670	
	Total					246,889
PIP	Trucks, Tractors, Trailers	1,172	98	10	980	
	Taxis, Limousines	1,434	120	43	5,160	
	School and Church Buses	570	48	6	288	
	Other Buses	583	49	41	2,009	
	Total					8,437
UMBI	Trucks, Tractors, Trailers	1,204	100	29	2,900	
	Taxis, Limousines	1,339	112	29	3,248	
	School and Church Buses	548	46	29	1,334	
	Other Buses	597	50	29	1,450	
	Total					8,932
UMPD	Trucks, Tractors, Trailers	1,127	94	32	3,008	
	Taxis, Limousines	1,336	111	32	3,552	
	School and Church Buses	512	43	32	1,376	
	Other Buses	591	49	32	1,568	
	Total					9,504
All Coverages	Total				617,167	0.999

Notes:

- Col (3) and Col (5) from Exhibits VII - XVII
- Col (4) = Col (3) / 12
- Col (6) = Col (4) X Col (5)
- Col (7) = Total for each coverage/All coverages total