COMMERCIAL AUTOMOBILE

12/31/2001

MACHINE LETTER

(VOLUNTARY ONLY)

TEXAS COMMERCIAL AUTOMOBILE INSURANCE
SUMMARY OF APPROVED 12/31/2001 BENCHMARK RATE CHANGES

LIABILITY:	Latest Year Premiums at Present Rates (000)	Approved Statewide Average
Other Than Zone - Basic Limits BI	$132,385	-18.9%
Other Than Zone - Basic Limits PD	96,669	+20.0%
Zone - Basic Limits BI	10,030	-12.9%
Zone - Basic Limits PD	4,708	+20.0%
Dealers - Basic Limits BI, PD	21,430	-20.0%
Service - Basic Limits BI, PD	5,796	+20.0%
Publics Not Zone Rated - Basic Limits BI	8,601	-9.2%
Publics Not Zone Rated - Basic Limits PD	5,541	+2.6%
PIP	5,947	-20.0%
Excess Limits - BI	152,247	+16.1%
Total Liability	**$443,354**	**+3.1%**
PHYSICAL DAMAGE:		
Other Than Zone - Fire, Theft, etc.	$11,109	-5.8%
Other Than Zone - Comprehensive	26,892	+13.5%
Other Than Zone - Collision (All Deductibles)	84,435	+9.7%
Zone Rated - Other Than Collision	2,339	-8.4%
Zone Rated - Collision (All Deductibles)	4,509	+20.0%
Public - Fire, Theft, etc.	224	-0.3%
Public - Comprehensive	1,070	+12.8%
Public - Collision (All Deductibles)	2,493	+10.3%
Dealers - Other Than Collision	2,601	+7.3%
Dealers - Collision (All Deductibles)	838	+20.0%
Garagekeepers - Other Than Collision	3,205	+6.8%
Garagekeepers - Collision	2,364	+16.8%
Total Physical Damage	**$142,079**	**9.3%**
TOTAL LIABILITY & PHYSICAL DAMAGE:	**$585,433**	**4.6%**

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
(Texas Automobile Manual Page 110)

INCREASED LIMITS TABLE II

Applicable to all automobiles and coverages except as shown in Tables I and III.

A. Bodily Injury

Limits in Thousands
Limit Per Person

20/40	25/50	25/100	50/50	55/55	50/100	75/75	100/100	100/200	150/150	100/300
100%	120%	132%	138%	139%	152%	146%	159%	175%	169%	191%

Supplemental Table

Limits in Thousands
Limit Per Person

Limit Per Occurrence	100 %	150 %	200 %	250 %	300 %	400 %	500 %	600 %	700 %	800 %	900 %	1000 %	1250 %	1500 %	1750 %	2000 %	2500 %	3000 %	3500 %	4000 %	4500 %	5000 %	6000 %	7000 %	8000 %	9000 %	10000 %
300	191	193	198	200	203																						
400	193	197	200	204	205	211																					
500	197	198	204	207	208	212	218																				
600	198	203	207	208	211	215	221	227																			
700	203	205	208	211	212	220	225	228	231																		
800	205	208	211	214	215	222	227	231	235	238																	
900	208	211	214	218	220	225	229	235	238	241	243																
1000	211	212	218	221	222	227	234	238	241	243	248	250															
1250	212	215	221	225	225	229	236	241	243	245	250	253	260														
1500	215	220	225	227	227	234	238	243	245	249	252	257	263	270													
1750	218	222	225	227	229	235	241	243	248	250	253	259	265	272	279												
2000	221	225	227	229	234	238	243	248	250	252	257	260	267	274	281	290											
2500	227	228	234	236	238	243	248	252	256	259	263	266	273	279	287	294	302										
3000	229	235	238	241	243	248	250	257	260	263	266	272	276	283	293	298	305	312									
3500	234	238	242	243	245	250	253	260	263	266	270	274	280	288	294	302	309	317	324								
4000	238	242	243	248	250	253	259	263	266	270	274	276	286	290	298	305	311	319	328	332							
4500	241	243	249	250	252	257	260	266	270	274	276	279	288	294	302	309	315	324	328	335	342						
5000	243	248	250	252	256	260	263	270	273	276	279	281	290	297	304	311	317	326	332	339	343	349					
6000	245	249	252	253	257	263	266	272	274	279	281	286	294	298	305	312	319	328	333	340	343	353	357				
7000	248	250	256	257	260	263	267	274	276	280	283	287	294	302	309	317	321	328	338	342	347	354	360	366			
8000	250	252	257	259	260	266	272	276	276	283	287	290	297	302	311	317	325	331	339	343	349	356	362	369	373		
9000	250	256	260	260	263	267	273	276	280	286	288	290	298	305	312	319	326	333	342	346	353	357	363	370	377	380	
10000	253	257	260	263	265	272	276	279	281	288	290	294	302	308	315	321	328	335	342	347	354	362	366	371	378	381	391

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

INCREASED LIMITS TABLES II
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 110)

Property Damage Table IIB	
$15,000	100%
20,000	103
25,000	104
30,000	105
35,000	106
40,000	107
45,000	108
50,000	109
60,000	110
70,000	110
80,000	110
90,000	111
100,000	112
110,000	113
120,000	114
130,000	115
140,000	116
150,000	116
175,000	117
200,000	118
225,000	119
250,000	120
275,000	121
300,000	122
350,000	122
400,000	123
450,000	124
500,000	125
550,000	126
600,000	127
650,000	128
700,000	129
750,000	129
800,000	130
850,000	131
900,000	131
950,000	132
1,000,000	133
2,000,000	141
3,000,000	149
4,000,000	155
5,000,000	161

Combined Liability Limit Table IIC	
$55,000	100%
75,000	102
100,000	108
150,000	113
200,000	118
250,000	123
300,000	128
325,000	129
400,000	131
500,000	135
750,000	142
1,000,000	150
2,000,000	168
5,000,000	198
7,500,000	212
10,000,000	223

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
(Texas Automobile Manual Page 111)

INCREASED LIMITS TABLE III

Applicable to any basic limits rate or premium covering automobiles transporting butane or liquified petroleum gases.

A. Bodily Injury

Limits in Thousands
Limit Per Person

20/40	25/50	25/100	50/50	55/55	50/100	75/75	100/100	100/200	150/150	100/300
100%	121%	139%	139%	142%	159%	153%	167%	184%	180%	203%

Supplemental Table

Limits in Thousands
Limit Per Person

Limit Per Oc- cur- rence	100 %	150 %	200 %	250 %	300 %	400 %	500 %	600 %	700 %	800 %	900 %	1000 %	1250 %	1500 %	1750 %	2000 %	2500 %	3000 %	3500 %	4000 %	4500 %	5000 %	6000 %	7000 %	8000 %	9000 %	10000 %
300	203	208	211	214	218																						
400	205	211	212	218	221	225																					
500	208	212	215	221	225	227	234																				
600	211	215	220	225	227	229	236	241																			
700	214	220	225	227	229	235	241	243	249																		
800	218	222	227	228	234	238	243	248	250	256																	
900	221	225	228	231	236	241	245	250	253	259	260																
1000	225	227	231	235	238	243	249	252	257	260	263	266															
1250	227	229	235	238	242	245	250	256	260	263	266	270	276														
1500	228	234	238	241	243	249	253	259	263	266	270	273	280	290													
1750	231	236	241	243	248	250	257	260	265	270	273	276	283	293	301												
2000	235	238	243	245	250	253	260	263	267	273	276	276	287	294	302	311											
2500	241	243	249	250	256	260	263	270	274	276	280	283	293	301	309	317	325										
3000	245	250	253	257	260	265	270	276	279	281	287	290	297	305	315	324	328	338									
3500	250	252	257	260	265	270	274	276	283	287	290	294	302	311	317	328	333	342	347								
4000	252	257	260	263	267	273	276	281	287	290	294	295	305	312	321	328	338	343	350	356							
4500	257	260	263	267	273	276	280	286	290	294	297	301	309	317	325	333	342	347	356	362	366						
5000	260	263	266	272	276	279	283	288	294	297	301	302	312	319	328	338	343	350	357	363	369	376					
6000	263	265	270	274	276	281	287	290	295	301	302	305	315	324	328	340	346	354	362	366	371	378	385				
7000	263	267	273	276	279	286	290	294	297	302	305	309	317	326	332	342	347	356	362	369	373	380	387	395			
8000	266	270	274	276	281	287	290	294	301	304	308	311	318	328	333	343	350	357	364	370	377	380	391	398	407		
9000	267	273	276	279	283	290	294	297	302	305	311	312	321	328	338	343	353	360	366	371	378	384	392	401	408	416	
10000	272	276	279	281	287	293	295	301	304	309	312	317	324	332	340	347	356	362	369	376	380	387	395	402	411	421	426

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

INCREASED LIMITS TABLE III
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 111)

Property Damage Table IIIB	
$15,000	100%
20,000	103
25,000	106
30,000	107
35,000	109
40,000	110
45,000	110
50,000	110
60,000	112
70,000	114
80,000	115
90,000	117
100,000	119
110,000	119
120,000	120
130,000	121
140,000	122
150,000	123
175,000	124
200,000	126
225,000	127
250,000	128
275,000	129
300,000	130
350,000	131
400,000	132
450,000	134
500,000	135
550,000	137
600,000	139
650,000	139
700,000	140
750,000	141
800,000	142
850,000	143
900,000	144
950,000	144
1,000,000	145
2,000,000	158
3,000,000	170
4,000,000	180
5,000,000	189

Combined Liability Limit Table IIIC	
$55,000	100%
75,000	105
100,000	113
150,000	119
200,000	125
250,000	131
300,000	137
325,000	138
400,000	140
500,000	145
750,000	153
1,000,000	161
2,000,000	183
5,000,000	221
7,500,000	238
10,000,000	252

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

CONVERSION TABLES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 112)

Tables for converting liability rates and premiums from $20,000/$40,000 bodily injury limits, $15,000 property damage limit or $55,000 combined liability limit.

For exposures subject to the following increased limits tables:

TABLE II

A. Bodily Injury	15/30	10/20
	90%	61%
B. Property Damage	$5,000	
	87%	
C. Combined Liability Limit	$ 45,000	
	93%	

TABLE III

A. Bodily Injury	15/30	10/20
	85%	56%
B. Property Damage	$5,000	
	81%	
C. Combined Liability Limit	$ 45,000	
	93%	

CONVERSION TABLES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 112)

Tables for converting liability rates and premiums to $20,000/$40,000 bodily injury limits, $15,000 property damage limit or $55,000 combined liability limit.

For exposures subject to the following increased limits tables:

TABLE II

A. Bodily Injury	10/10	10/20	15/15	20/20	25/25
	179%	165%	163%	116%	103%
B. Property Damage	$10,000	$5,000			
	105%	115%			
C. Combined Liability Limit	$10,000	$20,000	$25,000	$45,000	$50,000
	153%	126%	120%	107%	101%

TABLE III

A. Bodily Injury	10/10	10/20	15/15	20/20	25/25
	192%	177%	175%	119%	100%
B. Property Damage	$10,000	$5,000			
	107%	123%			
C. Combined Liability Limit	$10,000	$20,000	$25,000	$45,000	$50,000
	160%	129%	119%	107%	101%

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

BODILY INJURY - NON-STANDARD LIMITS

TABLE IIA

Limits in Thousands

40/40	45/45	60/60	65/65	70/70	80/80	85/85	90/90
125%	132%	142%	144%	145%	148%	152%	153%
75/100	125/125	175/175	200/200	225/225	250/250	275/275	325/325
155%	162%	175%	180%	184%	191%	197%	205%
350/350	375/375	425/425	250/750	450/450	300/750	475/475	525/525
207%	208%	211%	212%	214%	214%	215%	221%
550/550	650/650	750/750	750/1500	1100/1100	1200/1200	1200/1500	1300/1300
222%	228%	235%	248%	253%	259%	260%	260%
1400/1400	2100/2100	5300/5300	5500/5500	8500/8500			
265%	293%	353%	354%	378%			

Above $10,000/$10,000, add 4.270% per $1,000/$1,000

Limit per Occurence	Limits In Thousands Limit Per Person 20 %	25 %	30 %	40 %	50 %	100 %
40	100	115	121	125	---	---
45	101	117	121	128	---	---
50	103	120	122	130	138	---
60	107	121	125	132	142	---
70	108	124	128	135	144	---
80	110	125	131	139	145	---
90	114	130	132	142	148	---
100	117	132	137	145	152	159
125	121	137	142	148	158	160
150	125	142	145	153	159	166
175	130	145	148	159	165	170
200	135	148	153	160	169	175
225	139	152	158	165	173	177
250	144	158	159	169	176	183
275	146	159	165	173	180	187
300	152	165	169	176	184	191

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

BODILY INJURY - NON-STANDARD LIMITS

TABLE IIIA

Limits in Thousands

40/40	45/45	60/60	65/65	70/70	80/80	85/85	90/90
128%	132%	145%	146%	151%	158%	159%	160%
75/100	125/125	175/175	200/200	225/225	250/250	275/275	325/325
162%	175%	187%	193%	198%	205%	211%	220%
350/350	375/375	425/425	250/750	450/450	300/750	475/475	525/525
222%	225%	227%	227%	228%	231%	231%	235%
550/550	650/650	750/750	750/1500	1100/1100	1200/1200	1200/1500	1300/1300
238%	243%	252%	265%	272%	276%	279%	280%
1400/1400	2100/2100	5300/5300	5500/5500	8500/8500			
286%	315%	378%	380%	411%			

Above $10,000/$10,000, add 4.879% per $1,000/$1,000

Limits In Thousands

Limit per Occurence	Limit Per Person 20 %	25 %	30 %	40 %	50 %	100 %
40	100	111	114	118	---	---
45	101	112	115	120	---	---
50	102	114	115	121	125	---
60	105	115	118	123	128	---
70	106	118	121	125	130	---
80	109	120	122	128	132	---
90	112	122	125	130	134	---
100	115	125	128	132	138	142
125	117	128	130	134	141	146
150	121	130	132	138	142	148
175	123	132	136	142	146	152
200	126	137	139	143	148	154
225	130	139	142	146	152	157
250	132	142	144	150	154	160
275	134	144	147	153	155	163
300	138	147	150	154	159	165

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

PROPERTY DAMAGE - NON-STANDARD LIMITS

Property Damage Limit Table IIB (Limits in Thousands)	
$6,000	167%
7,000	172
8,000	175
9,000	179
10,000	182
12,500	191
15,000	197
17,500	205
20,000	212
Above $20,000, add 2.489% per million	

Property Damage Limit Table IIIB (Limits in Thousands)	
$6,000	196%
7,000	203
7,500	207
8,000	210
9,000	214
10,000	219
Above $10,000 add 3.878% per million	

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

COMBINED LIABILITY - NON-STANDARD LIMITS

Combined Liability Limit Table IIC (Limits in Thousands)	
$450	135%
525	145
550	146
600	149
650	150
700	151
800	155
900	157
1,250	166
1,400	169
1,500	172
2,500	189
3,000	195
4,000	206
6,000	221
7,000	227
8,000	232
9,000	236

Combined Liability Limit Table IIIC (Limits in Thousands)	
$450	150%
525	154
550	155
600	157
650	159
700	161
800	165
900	167
1,250	176
1,400	180
1,500	183
2,500	203
3,000	211
4,000	223
6,000	241
7,000	248
8,000	256
9,000	261

NON-OWNERSHIP LIABILITY
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 113)

B. Premium Development

1.

Class Code	Total Number of Employees	Bodily Injury Limits $20/40	Property Damage Limit $15,000	Combined Liability Limit $55,000
6601	0 - 25	$16	$6	$28
6602	26 - 100	33	22	68
6603	101 - 500	112	71	226
6604	501 - 1,000	211	139	431
6605	Over 1,000	330	204	661

C. Special provision for social service agency risks

1. Multiply the total number of volunteers who regularly operate their own autos to transport social service clients in connection with the agency's program by the following rate:

	Bodily Injury $20/40	Property Damage $15,000	Combined Liability $55,000
Rate	$2	$1	$4
Minumum Premium	5	13	20

2. Charge the following rate per volunteer:

	Bodily Injury $20/40	Property Damage $15,000	Combined Liability $55,000
Rate	$2	$1	$4
Minumum Premium	5	13	20

Minimum premium applies per policy.

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 116e)

TABLE C BASE RATES

ALL COMMERCIAL AUTOMOBILES AND PUBLIC AUTOMOBILES EXCEPT SCHOOL BUSES

	$500	$1,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000
Medical Payments	$21	$24	$29	$34	$46	$59	$66	$69	$72
Personal Injury Protection	--	--	34	38	50	64	72	75	78

TABLE C RATE RELATIVITIES

Bodily Injury (20/40) Class Rate			Medical Payments	Personal Injury Protection
$0	-	33.99	0.10	0.20
34	-	45.99	0.14	0.23
46	-	60.99	0.17	0.26
61	-	90.99	0.20	0.29
91	-	120.99	0.23	0.32
121	-	147.99	0.26	0.35
148	-	177.99	0.29	0.38
178	-	237.99	0.36	0.43
238	-	297.99	0.47	0.53
298	-	354.99	0.60	0.65
355	-	476.99	0.73	0.76
477	-	605.99	0.87	0.88
606	&	Over	1.00	1.00

METHOD OF CALCULATION
(1) Select the Base Rate for the desired Coverage and Limit.
(2) Determine the appropriate 20/40 B.I. class rate interval and the corresponding Rate Relativity.
(3) Multiply the Base Rate by the Rate Relativity. Round to nearest dollar.

EXAMPLE
Medical Payments, $1,000 Limit per person, 20/40 B.I. class rate of $600.
$24 x 0.87 = $21

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS (CONT.)
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 116e)

TABLE D BASE RATES

SCHOOL BUSES

	$250	$500	$1,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000
Medical Payments	$2	$4	$5	$6	$8	$10	$13	$15	$16	$16
Personal Injury Protection	--	--	--	8	9	13	16	18	18	21

TABLE D RATE RELATIVITIES

UNADJUSTED

Bodily Injury (20/40) Class Rate	Medical Payments	Personal Injury Protection
Private Passenger Type		
$0 - 33.99	0.45	0.60
34 - 45.99	0.62	0.73
46 - 60.99	0.70	0.78
61 & Over	0.91	0.95
Commercial or Bus Type		
$0 - 33.99	0.62	0.73
34 - 45.99	0.70	0.78
46 - 60.99	0.91	0.92
61 & Over	1.00	1.00

METHOD OF CALCULATION

(1) Select the Base Rate for the desired Coverage and Limit.
(2) Determine the appropriate 20/40 B.I. class rate interval and the corresponding Rate Relativity.
(3) Multiply the Base Rate by the Rate Relativity. Round to nearest dollar.

EXAMPLE

P.I.P., $5,000 Limit per person, Private Passenger Type, 20/40 B.I. class rate of $75.
$9 x 0.95 = $9 (rounded)

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

WINDSTORM, HAIL OR EARTHQUAKE
RATES PER $100 OF INSURANCE
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 118)

E. Windstorm, Hail, or Earthquake

	All Territories
Zone Rated	$0.05
Public Types	0.07
All Other Types	0.20

AUTOMOBILE DEALERS
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 193)

D. Pick up or delivery of automobiles

1. Rate each driver per trip for such pick up or delivery as follows:

Mileage	Per Driver Per Trip Liability Rates Combined Liability $55,000
51 - 200 miles	$23
over 200 miles	29

Split Limit Rates for Experience Rating Purposes Only

Mileage	Per Driver Per Trip Liability Rates	
	Bodily Injury	Property Damage
51 - 200 miles	$15	$2
over 200 miles	18	4

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

LEGAL LIABILITY - TRAILERS
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 133)

Full Coverage Comprehensive or Specified Causes of Loss	COLLISION DEDUCTIBLES			
	$100	$250	$500	$1,000
BASE RATES				
$0.025	$0.524	$0.347	$0.274	$0.000

Full Coverage Comprehensive or Specified Causes of Loss	COLLISION DEDUCTIBLES			
	$100	$250	$500	$1,000
RATES PER $1,000 OF LIABILITY				
$0.027	$0.060	$0.060	$0.060	$0.060

DISTANCE RELATIVITIES	
Long Distance	1.00
Intermediate	0.65
Local	0.40

METHOD OF CALCULATION
(1) Determine desired limit of liability in thousands.
(2) Subtract 1.
(3) Multiply result in (2) by the rate per $1,000 of liability and add appropriate Base Rate.
(4) Multiply result in (3) by Distance Relativity. Round to three decimals.

EXAMPLE
Intermediate, $10,000 limit of liability, $100 Deductible Collision
(9 x $0.060) + $0.524 = $1.064
$1.064 x 0.65 = $0.692

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

COMMERCIAL AUTOMOBILES BASE PREMIUMS
FLEET OR NON-FLEET
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 134)

Territory	Bodily Injury	Property Damage
01	$357	$374
02	340	378
03	272	263
04	253	291
05	262	173
06	223	206
07	247	162
10	134	183
11	138	178
12	165	161
13	151	183
14	125	165
16	141	157
20	99	139
21	206	215
22	245	236
23	266	363
24	137	188
27	229	302
28	256	381
31	157	197
32	136	154
34	181	211
37	238	221
38	319	303
39	206	223

Territory	Bodily Injury	Property Damage
40	$291	$284
41	159	186
42	172	203
43	182	212
44	159	158
45	201	290
46	137	209
47	163	177
48	155	158
49	218	206
51	142	174
52	161	248
53	135	184
54	178	164
55	190	135
56	187	136
57	229	158
58	131	119
59	147	158
60	143	164
61	92	105
62	75	100
63	133	159
64	122	128
65	68	97
66	181	227

COMBINED
(1) Multiply Bodily Injury Base Rate by 1.39. Round to nearest cent.
(2) Multiply Property Damage Base Rate by 0.99. Round to nearest cent.
(3) Add results in (1) and (2). Round to nearest dollar.

EXAMPLE
Territory 1.

(1) $357 x 1.39 = $496.23
(2) $374 x 0.99 = $370.26
(3) $496.23 + $370.26 = $866 (rounded)

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

COMMERCIAL AUTOMOBILES BASE RATES
FLEET OR NON-FLEET
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 134)

HIRED CAR RATES - METHOD OF CALCULATION

BODILY INJURY
Multiply Base Rate by 0.032625 and round to nearest 5 cents.

PROPERTY DAMAGE
Multiply Base Rate by 0.021750 and round to nearest 5 cents.

EXAMPLE
Territory 65.

BODILY INJURY
\$68 x 0.032625 = \$2.20 (rounded)

PROPERTY DAMAGE
\$97 x 0.021750 = \$2.10 (rounded)

COMBINED LIABILITY
(1) Multiply Hired Car B.I. Base Rate by 1.39 and round to nearest cent.
(2) Multiply Hired Car P.D. Base Rate by 0.99 and round to nearest cent.
(3) Add results in (1) and (2) and round to the nearest 5 cents.

EXAMPLE
Territory 65.

(1) \$2.20 x 1.39 = \$3.06
(2) \$2.10 x 0.99 = \$2.08
(3) \$3.06 + \$2.08 = \$5.15 (rounded)

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

	TERRITORIES				
	Statewide	01,02,04	13,14,16,28 31,32,34,38 39,40,45,46 47,52,60,61	03,05,06,10,11,12 20,21,22,23,24 27,41,42,43,44 48,49,53,54,55 56,58,59,62,66	07,37,51,57 63,64,65
	COMMERCIAL (NOT ZONE RATED) (TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGES 135 - 136)				
Specified Causes of Loss	$24	---	---	---	---
Comprehensive	86	---	---	---	---
Collision	---	$137	$125	$106	$90
	ZONE RATED (TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 143)				
Other Than Collision	$24	---	---	---	---
Collision	198	---	---	---	---

	TERRITORIES				
	Statewide	01,02, 04,13, 14,32,40	05,21,27,28, 34,41,42,44, 45,55,60,62	03,06,12,16, 31,38,39,43, 46,47,48,52, 56,58,61,63	07,10,11, 20,22,23, 24,37,49, 51,53,54, 57,59,64, 65,66
	PUBLIC (TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGES 185 - 186)				
Specified Causes of Loss	$7	---	---	---	---
Comprehensive	51	---	---	---	---
Collision	---	$79	$66	$65	$65

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COST RELATIVITIES

Price Group	Other Than Collision	COLLISION COVERAGES			
		$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
COMMERCIAL (NOT ZONE RATED) AND PUBLIC					
$0 - 3,000	0.520	0.70	0.52	0.35	0.15
3,001 - 4,500	1.000	1.24	1.00	0.78	0.38
4,501 - 6,000	1.400	1.54	1.31	1.03	0.53
6,001 - 8,000	1.867	1.84	1.61	1.28	0.70
8,001 - 10,000	2.400	2.14	1.91	1.58	0.90
10,001 - 15,000	3.333	2.64	2.21	2.00	1.25
15,001 - 20,000	4.667	3.24	3.01	2.50	1.75
20,001 - 25,000	6.000	3.75	3.55	3.05	2.25
25,001 - 40,000	8.667	4.75	4.55	4.05	3.25
40,001 - 65,000	14.000	6.75	6.55	6.05	5.25
65,001 - 90,000	20.667	9.25	9.05	8.55	7.75
90,001 - 115,000	27.333	11.75	11.55	11.05	10.25
Over 115,000	34.000	14.25	14.05	13.55	12.75

Price Group	Other Than Collision	COLLISION COVERAGES			
		$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
ZONE RATED AUTOMOBILES					
$0 - 1,000	0.204	0.94	0.60	0.47	0.00
1,001 - 2,000	0.602	0.99	0.67	0.52	0.33
2,001 - 3,000	1.000	1.04	0.81	0.63	0.40
3,001 - 4,500	1.504	1.29	1.00	0.78	0.49
4,501 - 6,000	2.106	1.47	1.20	0.94	0.59
6,001 - 8,000	2.814	1.71	1.47	1.15	0.72
8,001 - 10,000	3.619	1.96	1.75	1.54	1.07
10,001 - 15,000	5.018	2.30	2.13	1.87	1.30
15,001 - 20,000	7.035	2.66	2.54	2.23	1.56
20,001 - 25,000	9.035	2.91	2.79	2.44	1.79
25,001 - 40,000	13.053	3.60	3.45	3.10	2.45
40,001 - 65,000	21.088	4.97	4.76	4.41	3.76
65,001 - 90,000	31.142	6.68	6.40	6.05	5.40
90,001 - 115,000	41.000	8.39	8.04	7.69	7.04
Over 115,000	51.000	10.10	9.68	9.33	8.68

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COMMERCIAL (NOT ZONE RATED), ZONE RATED AND PUBLIC (CONT.)

AGE RELATIVITES

Age Group	Other Than Collision	Collision
1	1.00	1.00
2	0.75	0.90
3	0.55	0.80
4,5,6	0.40	0.70

DEDUCTIBLE RELATIVITIES - COMMERCIAL (NOT ZONE RATED) AND PUBLIC

Comprehensive	Relativities
Full Coverage	1.00
$50 Deductible	0.70
$100 Deductible	0.65

METHODS OF CALCULATION

OTHER THAN COLLISION

(1) Multiply Cost Relativity by the Age Relativity. Round to three decimals.
(2) Multiply product of (1) by the Base Rate and further by the Deductible Relativity. Round to nearest dollar.

COLLISION

(1) Multiply Cost Relativity by the Age Relativity. Round to three decimals.
(2) Multiply the product of (1) by the Base Rate. Round to nearest dollar.

EXAMPLES

OTHER THAN COLLISION
Commercial (Not Zone Rated), Original Cost New $4,501 - $6,000, Age Group 3, $50 Deductible Comprehensive, Statewide

1.400 x 0.55 = 0.770
0.770 x $86 x 0.70 = $46

COLLISION
Public, Original Cost New $6,001 - $8,000, Age Group 4, $250 Deductible Collision, Territory 01.

1.61 x 0.70 = 1.127
1.127 x $79 = $89

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

ZONE RATING TABLE
ZONE 09 (DALLAS-FT. WORTH) ZONE OF PRINCIPAL GARAGING
(TEXAS AUTOMOBILE MANUAL PAGE 137)

Zone No.	Bodily Injury	Property Damage
01	$1,004	$644
02	1,190	770
03	1,270	846
04	918	585
05	1,004	644
06	1,120	711
07	1,004	644
08	1,088	695
09	776	514
10	918	585
11	1,120	711
12	1,270	846
13	806	545
14	1,004	644
15	1,004	644
16	1,051	665
17	776	500
18	1,120	734
19	971	619
20	1,004	644
21	1,108	732
22	968	619
23	968	619
24	1,004	644

Zone No.	Bodily Injury	Property Damage
25	$853	$545
26	1,270	846
27	776	500
28	899	575
29	853	545
30	1,270	846
31	1,155	763
32	921	585
33	1,004	644
34	918	585
35	853	545
36	1,270	846
37	776	500
40	918	585
41	853	545
42	853	545
43	776	500
44	873	560
45	873	560
46	853	545
47	873	560
48	873	560
49	873	560
50	918	585

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

ZONE RATING TABLE
ZONE 13 (HOUSTON) ZONE OF PRINCIPAL GARAGING
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 138)

Zone No.	Bodily Injury	Property Damage
01	$1,031	$699
02	1,214	815
03	1,296	852
04	1,154	781
05	1,031	699
06	1,154	781
07	1,031	699
08	1,110	749
09	791	535
10	967	661
11	1,146	781
12	1,296	852
13	823	535
14	1,031	699
15	1,031	699
16	1,105	749
17	791	535
18	1,154	781
19	1,031	699
20	1,031	699
21	1,129	747
22	987	667
23	987	667
24	1,031	699

Zone No.	Bodily Injury	Property Damage
25	$967	$661
26	1,296	852
27	791	535
28	967	661
29	967	661
30	1,296	852
31	1,177	781
32	1,031	699
33	1,031	699
34	1,146	781
35	967	661
36	1,296	852
37	791	535
40	1,157	787
41	967	661
42	967	661
43	791	535
44	1,031	699
45	1,031	699
46	967	661
47	1,031	699
48	1,098	747
49	1,098	747
50	1,157	787

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

ZONE RATING TABLE
ZONE 43 (REMAINDER OF TEXAS) ZONE OF PRINCIPAL GARAGING
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 139)

Zone No.	Bodily Injury	Property Damage
01	$1,206	$790
02	1,472	964
03	1,635	1,072
04	1,069	697
05	1,032	674
06	1,264	833
07	948	621
08	1,077	708
09	1,018	658
10	913	598
11	1,135	746
12	1,635	1,072
13	1,086	697
14	1,032	674
15	1,206	790
16	1,077	708
17	697	455
18	1,463	937
19	1,122	734
20	948	621
21	1,386	911
22	948	621
23	948	621
24	948	621

Zone No.	Bodily Injury	Property Damage
25	$948	$621
26	1,635	1,072
27	697	455
28	1,077	706
29	881	581
30	1,635	1,072
31	1,172	773
32	948	617
33	1,032	674
34	1,135	746
35	881	581
36	1,635	1,072
37	697	455
40	877	571
41	747	494
42	747	494
43	697	455
44	765	504
45	809	535
46	812	536
47	859	566
48	859	566
49	859	566
50	877	571

COMBINED LIABILITY RATES - METHOD OF CALCULATION

(1) Multiply Bodily Injury Zone Rate by 1.39. Round to the nearest cent.
(2) Multiply Property Damage Zone Rate by 0.99. Round to the nearest cent.
(3) Add results in (1) and (2). Round to nearest dollar.

EXAMPLE
Zone 09 (Dallas-Ft. Worth) Zone of Principal Garaging Operating to Zone 01.

(1) $1,004 x 1.39 = $1,395.56
(2) $644 x 0.99 = $637.56
(3) $1,395.56 + $637.56 = $2,033 (rounded)

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

PUBLIC RATES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 184)

RATE RELATIVITIES (APPLICABLE TO COMMERCIAL AUTOMOBILE BASE RATES)

	BODILY INJURY PROPERTY DAMAGE COMBINED LIABILITY
1. Taxis and Limousines	4.73
2. School and Church Buses	0.39
3. Other Buses	2.84
4. Van Pools	0.89

METHOD OF CALCULATION
Multiply Base Rates for Commercial Automobiles by the above Rate Relativities.
Round to nearest dollar.

EXAMPLE
Taxis and Limousines, B.I., Territory 1.
$357 x 4.73 = $1,689

EXAMPLE
Taxis and Limousines, Combined Liability, Territory 1.
$866 x 4.73 = $4,096

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

DEALERS' COLLISION RATES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 195)

DEALERS' ANNUAL BLANKET COLLISION RATES PER $100 OF INSURANCE	
Revised Base Rates	
$25 Deductible	$5.75
50 Deductible	3.35
100 Deductible	2.40
250 Deductible	1.60
500 Deductible	1.55
1,000 Deductible	1.40
Value Differentials	
First $50,000	1.00
$50,001 - $100,000	0.40
Over $100,000	0.20

METHOD OF CALCULATION
Multiply the Base Rate for the desired Deductible by the Value Differential.
Round to nearest 5 cents.

EXAMPLE
Total of Values Reported, $75,000; $500 Deductible.
$1.55 x 0.40 = $0.60

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

DEALERS' COLLISION RATES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 195)

DEALERS' "DRIVE-AWAY" COLLISION PREMIUMS

Revised Base Premium:	$33.29
Price Differentials:	
$0 - $7,500	0.235
7,501 - 15,000	0.339
15,001 - 25,000	0.457
25,001 - 40,000	0.572
40,001 - 65,000	0.800
Over $65,000	1.000
Mileage Differentials:	
0 - 500	0.362
501 - 1,000	0.602
1,001 - 1,500	0.800
Over 1,500	1.000
Deductible Differentials:	
$100	1.667
$250	1.000
$500	0.813
Coverage Differentials:	
Individual	1.000
Blanket	0.500

METHOD OF CALCULATION

(1) Multiply Price Differential by Mileage Differential by Deductible Differential by Coverage Differential. Round result to three decimals

(2) Multiply result in (1) by base premium. Round to nearest cent.

EXAMPLE

Price new $25,001 - $40,000; Mileage 1,001 - 1,500; $500 Deductible; Blanket Coverage

(1) 0.572 x 0.800 x 0.813 x 0.500 = 0.186

(2) 0.186 x $33.29 = $6.19

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

GARAGE RATES
COMBINED LIABILITY
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 198)

Territory	Dealers	Auto Serv. Operations or Trailer Sales
01	$903	$11.08
02	693	10.46
03	592	8.79
04	563	8.21
05	648	8.39
06	566	7.41
07	570	6.84
10	462	6.24
11	342	5.08
12	394	5.33
13	431	6.50
14	332	5.38
16	344	5.64
20	314	4.84
21	455	7.14
22	520	8.10
23	607	9.17
24	363	5.70
27	536	8.20
28	608	9.11
31	382	5.81
32	352	5.19
34	411	6.32
37	546	7.32
38	680	9.73
39	589	9.69

Territory	Dealers	Auto Serv. Operations or Trailer Sales
40	$631	$9.62
41	370	5.62
42	432	6.29
43	423	6.69
44	364	5.12
45	525	8.06
46	411	6.41
47	409	5.70
48	424	6.16
49	541	7.54
51	386	5.47
52	410	7.08
53	367	5.74
54	471	6.96
55	440	6.67
56	504	7.08
57	526	6.44
58	461	5.31
59	374	5.60
60	356	6.12
61	313	4.43
62	311	4.45
63	335	4.95
64	311	4.48
65	288	4.27
66	427	6.77

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

FOR EXPERIENCE RATING PURPOSES ONLY
GARAGES
DEALERS

Territory

Type or Class	1	2	3	4	5	6	7	10	11	12
Bodily Injury	$530	$369	$337	$299	$410	$344	$346	$261	$173	$222
Property Damage	168	182	125	149	79	89	90	100	103	86

Territory

Type or Class	13	14	16	20	21	22	23	24	27	28
Bodily Injury	$250	$167	$190	$165	$267	$311	$337	$196	$280	$324
Property Damage	84	101	81	85	85	89	140	91	148	159

Territory

Type or Class	31	32	34	37	38	39	40	41	42	43
Bodily Injury	$214	$193	$226	$321	$406	$354	$370	$211	$226	$240
Property Damage	85	85	98	101	117	98	118	77	119	90

Territory

Type or Class	44	45	46	47	48	49	51	52	53	54
Bodily Injury	$196	$300	$232	$238	$247	$321	$220	$233	$208	$279
Property Damage	92	109	89	79	81	96	81	87	79	84

Territory

Type or Class	55	56	57	58	59	60	61	62	63	64
Bodily Injury	$264	$306	$321	$266	$197	$185	$172	$172	$185	$174
Property Damage	74	79	81	92	101	100	75	73	79	70

Territory

Type or Class	65	66								
Bodily Injury	$152	$246								
Property Damage	77	86								

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

FOR EXPERIENCE RATING PURPOSES ONLY
GARAGES
AUTOMOBILE SERVICE OPERATIONS OR TRAILER SALES

Territory

Type or Class	1	2	3	4	5	6	7	10	11	12
Bodily Injury	$5.24	$5.03	$4.17	$3.51	$4.60	$3.77	$3.51	$2.66	$1.91	$2.30
Property Damage	3.84	3.51	3.02	3.36	2.02	2.19	1.98	2.57	2.45	2.15

Territory

Type or Class	13	14	16	20	21	22	23	24	27	28
Bodily Injury	$3.21	$2.07	$2.59	$1.98	$3.44	$4.24	$4.07	$2.27	$3.39	$3.80
Property Damage	2.06	2.53	2.06	2.11	2.38	2.23	3.55	2.57	3.53	3.87

Territory

Type or Class	31	32	34	37	38	39	40	41	42	43
Bodily Injury	$2.64	$2.24	$2.91	$3.50	$4.95	$5.24	$4.61	$2.70	$2.74	$3.08
Property Damage	2.16	2.10	2.30	2.47	2.88	2.43	3.24	1.89	2.50	2.43

Territory

Type or Class	44	45	46	47	48	49	51	52	53	54
Bodily Injury	$2.19	$3.69	$3.08	$2.63	$3.02	$3.69	$2.57	$3.42	$2.54	$3.61
Property Damage	2.10	2.96	2.15	2.06	1.98	2.43	1.92	2.35	2.23	1.96

Territory

Type or Class	55	56	57	58	59	60	61	62	63	64
Bodily Injury	$3.48	$3.72	$3.27	$2.48	$2.29	$2.66	$1.85	$1.90	$2.21	$1.93
Property Damage	1.85	1.93	1.91	1.88	2.44	2.44	1.88	1.83	1.90	1.82

Territory

Type or Class	65	66								
Bodily Injury	$1.72	$3.41								
Property Damage	1.90	2.05								

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

SINGLE INTEREST ANNUAL PREMIUMS - ENTIRE STATE
ALL VEHICLES EXCEPT TAXICABS, BUSES, TRUCKS, TRACTORS AND TRAILERS
LONG DISTANCE AND MOBILE HOMES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 206)

BASE PREMIUMS

Fire & Theft	Conversion Embezzlement & Secretion	Comprehensive	Collision
$8	$6	$15	$56

PREMIUM RELATIVITIES

Original Unpaid Balance (Including Finance Charge)			Relativities
$0	-	1,500	0.51
1,501	-	2,000	0.65
2,001	-	2,500	0.77
2,501	-	3,000	0.88
3,001	-	3,500	1.00
3,501	-	4,000	1.12
4,001	-	4,500	1.22
4,501	-	5,000	1.32
5,001	-	6,000	1.45
6,001	-	8,000	1.73
Over 8,000			0.0225 (Per $100)

METHODS OF CALCULATION

FOR $8,000 AND UNDER
Multiply base premium by Premium Relativity. Round to nearest dollar.

FOR OVER $8,000
(1) Multiply base premium by 0.0225. Round to 2 decimals.
(2) Multiply the result in (1) by Original Unpaid Balance in hundreds. Round to nearest dollar.

EXAMPLES

(1) Fire & Theft, $6,001 - $8,000 Original Unpaid Balance.
$8 x 1.73 = $14

(2) Comprehensive, $18,000 Original Unpaid Balance.
$15 x 0.0225 = $0.34 per $100
$0.34 x 180 = $61 (rounded)

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

SPECIAL OR MOBILE EQUIPMENT
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 213)

C. Physical damage coverages only

Rates:

2. Baggage or freight trucks and industrial trucks

Specified Causes of Loss	$0.02	per $100
Comprehensive Full Coverage	$0.06	per $100

3. Farm tractors (not truck type), Self-propelled farm implements and farm tractor equipment - harvesters:

   a. Equipment used for commercial purposes or in custom farming:

Specified Causes of Loss	$0.34	per $100
Comprehensive Full Coverage	$1.16	per $100

   b. Equipment owned by farmers and used in connection with their own farming operations:

Specified Causes of Loss	$0.32	per $100
Comprehensive Full Coverage	$1.11	per $100

ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOMOBILES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 205)

B.

2. Medical payments and personal injury protection.
Charge .25 of the class 3 private passenger rate from the appropriate table in Rate Section II.

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

MISCELLANEOUS RATES

	December 31, 2001 Rate Change Factor
Stated Amount Rates - Types Other Than Private Passenger	
(Texas Automobile Rules and Rating Manual page 144)	
Zone Rated	0.916
All Other Types	
Full Coverage Comprehensive	1.135
Specified Causes of Loss	0.942
Stated Amount Rates - Public Types	
(Texas Automobile Rules and Rating Manual page 187)	
Full Coverage Comprehensive	1.128
Specified Causes of Loss	0.997
Dealers' Fire, Theft, Specified Causes of Loss, Limited Specified Causes of Loss and Comprehensive	
(Texas Automobile Rules and Rating Manual page 194)	1.073
All Terrain Vehicles - Used for commercial purposes	
(Texas Automobile Rules and Rating Manual page 205)	
Specified Causes of Loss	0.942

METHOD OF CALCULATION
Multiply current rate by December 31, 2001 rate change factor. Round to nearest cent.

Leasing or Rental Concerns - Commercial Units - GVW Over 10,000 lbs.	
(Texas Automobile Rules and Rating Manual page 208)	
Specified Causes of Loss	0.942
Comprehensive	1.135
Collision	1.097

METHOD OF CALCULATION
Multiply current rate by December 31, 2001 rate change factor. Round to nearest dollar.

GARAGEKEEPERS' COVERAGE	
(Texas Automobile Rules and Rating Manual page 197)	
Other Than Collision - Legal Liability	1.068
Collision - Legal Liability	1.168

METHOD OF CALCULATION
Multiply current Legal Liability rate by December 31, 2001 rate change factor.
Round to nearest dollar.

To calculate Garagekeepers' Direct (Primary) rates, multiply Legal Liability rate by 1.50 and round to nearest dollar.