TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
BODILY INJURY AND PROPERTY DAMAGE
(Texas Automobile Manual Pages 150-157)

BASE PREMIUMS
$20,000/$40,000 Bodily Injury
$15,000 Property Damage
$55,000 Single Limit

	Voluntary Risks			Assigned Risks	
Terr	B.I.	P.D.	CSL	B.I.	P.D.
01	$149	$163	$355	$282	$224
02	133	179	350	252	246
03	139	135	315	263	186
04	110	152	293	208	209
05	138	116	295	261	160
06	112	139	283	212	191
07	160	121	329	303	166
10	74	142	236	140	195
11	62	130	208	117	179
12	83	121	227	157	166
13	76	109	206	144	150
14	64	135	216	121	186
16	71	109	200	134	150
20	62	115	194	117	158
21	103	147	279	195	202
22	107	148	285	202	204
23	92	159	276	174	219
24	67	126	211	127	173
27	104	158	291	197	217
28	98	172	297	185	237
31	91	124	241	172	171
32	76	117	214	144	161
34	84	126	233	159	173
37	98	131	257	185	180
38	153	163	360	289	224
39	129	139	305	244	191
40	104	142	275	197	195
41	76	116	213	144	160
42	89	149	262	168	205
43	95	126	248	180	173
44	86	122	232	163	168
45	105	142	277	199	195
46	77	122	220	146	168
47	87	122	233	165	168
48	97	116	241	183	160
49	111	131	274	210	180
51	65	121	203	123	166
52	77	137	235	146	189
53	84	121	228	159	166
54	92	115	233	174	158
55	123	99	259	233	136
56	125	106	268	236	146
57	142	116	300	269	160
58	89	85	200	168	117
59	90	132	247	170	182
60	68	121	207	129	166
61	63	97	177	119	133
62	50	96	159	95	132
63	73	110	203	138	151
64	75	97	193	142	133
65	49	97	159	93	133
66	77	132	230	146	182

CLASS DIFFERENTIALS

	Territories	
	01,02,03,04,05,06,07, 22,27,38,39,55,56,57	All Other
1A	1.00	1.00
1B	1.20	1.19
1C	1.08	1.06
2A-1	2.90	3.14
2A-2	1.85	1.75
2C-1	3.82	3.95
2C-2	2.24	2.49
2D	2.94	3.00
3	1.36	1.23
3A	1.51	1.46
6A	1.00	1.00
6B	1.20	1.19
6C	1.08	1.06
7	1.28	0.82
8	1.45	1.61
8A	1.41	1.42
1AF	0.91	0.82
2AF-1	2.52	2.73
2AF-2	1.66	1.94
2CF-1	2.94	2.97
2CF-2	2.10	2.20
2DF	1.78	1.72
6AF	0.91	0.82

METHOD OF CALCULATION - CLASS PREMIUMS

For the desired territory, multiply the base premium by class differential and round to nearest dollar.

EXAMPLE: 20/40 B.I., class 2A-1, territory 01, voluntary risk.
$149 x 2.90 = $432

EXAMPLE: 20/40 B.I., class 2A-1, territory 01, assigned risk.
$282 x 2.90 = $818

METHOD OF CALCULATION - HIRED CAR

(1) Determine class 3 rate as above.
(2) Multiply result in (1) by 0.02 and round to nearest 5 cents.

EXAMPLE: Hired Car, 20/40 B.I., territory 01, voluntary risk.
(1) $149 x 1.36 = $203
(2) $203 x 0.02 = $4.05

Voluntary Risks Effective 2/15/99
Assigned Risks Effective 3/1/99

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE

PERSONAL INJURY PROTECTION & MEDICAL PAYMENTS

(Texas Automobile Manual Page 115)

MEDICAL PAYMENTS BASE PREMIUMS
Limit Per Person

	$500	$1,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000
TABLE A	$18	$23	$30	$33	$41	$54	$61	$61	$61
TABLE B	14	19	23	28	34	44	49	54	56

PERSONAL INJURY PROTECTION BASE PREMIUMS
Limit Per Person

	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000	Involuntary $2,500
TABLE A	$73	$78	$100	$144	$160	$169	$175	$287
TABLE B	62	68	95	136	152	160	164	244

RATE DIFFERENTIALS

VOLUNTARY $20,000/$40,000 BODILY INJURY CLASS PREMIUM	INVOLUNTARY $20,000/$40,000 BODILY INJURY CLASS PREMIUM	TABLES A & B MEDICAL PAYMENTS	TABLES A & B P.I.P.
0 - 24.99	0 - 46.99	0.71	0.81
25 - 60.99	47 - 114.99	0.78	0.85
61 - 89.99	115 - 169.99	0.83	0.89
90 - 123.99	170 - 233.99	0.89	0.93
124 - 153.99	234 - 290.99	0.95	0.96
154 & over	291 & over	1.00	1.00

METHOD OF CALCULATION:

(1) Determine the 20/40 B.I. base premium and select the appropriate 20/40 B.I. class premium interval.

(2) Multiply the rate differential which corresponds to the correct 20/40 B.I. class premium interval and coverage, by the base premium for the selected coverage, limit and table and round to the nearest dollar.

EXAMPLE: P.I.P., $5,000 limit per person, Table A, Class 1B, territory 11.

(1) $62 x 1.19 = $74 $74 is in the $61-$89.99 interval

(2) 0.89 x $78 = $69

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
UNINSURED/UNDERINSURED MOTORIST
(Texas Automobile Manual Page 113-114)

BASE PREMIUMS

TABLE A - BODILY INJURY	$44
TABLE B - PROPERTY DAMAGE	9
TABLE C - COMBINED LIMIT	72

PREMIUM DIFFERENTIALS
TABLE A - BODILY INJURY

LIMITS IN THOUSANDS	Territories 01,02,03,04,05, 06,07,12,21,22		ALL OTHER TERRITORIES
20/40 INVOLUNTARY	4.756	....	3.28
20/40	1.00	....	0.69
25/50	1.10	....	0.76
50/50	1.31	....	0.90
55/55	1.34	....	0.92
25/100	1.35	....	0.95
50/100	1.39	....	0.97
100/100	1.47	....	1.03
100/200	1.61	....	1.12
100/300	1.68	....	1.18
100/500	1.81	....	1.26
250/500	1.92	....	1.34
300/300	1.81	....	1.26
300/500	1.96	....	1.37
400/400	1.92	....	1.34
500/500	2.02	....	1.41
500/1,000	2.06	....	1.44
1,000/1,000	2.33	....	1.63
2,000/2,000	2.69	....	1.88
5,000/5,000	3.79	....	2.66

PREMIUM DIFFERENTIALS
TABLE B - PROPERTY DAMAGE

All Territories
(Per Motor Vehicle)

LIMIT IN THOUSANDS	DIFFERENTIAL	LIMIT IN THOUSANDS	DIFFERENTIAL	LIMIT IN THOUSANDS	DIFFERENTIAL
15	1.00	75	1.76	400	2.59
20	1.13	100	1.88	500	2.76
25	1.25	150	2.02	600	2.86
35	1.40	200	2.15	750	3.01
45	1.55	250	2.29	1,000 ...	3.26
50	1.63	300	2.42	2,000 ...	3.76
55	1.65	350	2.51	5,000 ...	5.26

	LIMIT IN THOUSANDS	DIFFERENTIAL
INVOLUNTARY	15	4.111

PREMIUM DIFFERENTIALS
TABLE C - COMBINED LIMIT

COMBINED LIMIT IN THOUSANDS	Territories 01,02,03,04,05, 06,07,12,21,22	ALL OTHER TERRITORIES
55	1.00	0.75
75	1.05	0.80
100	1.11	0.85
150	1.18	0.90
200	1.24	0.95
250	1.31	1.00
300	1.38	1.05
325	1.40	1.07
400	1.46	1.12
500	1.54	1.19
1,000	1.79	1.38
2,000	2.07	1.59
5,000	2.91	2.24

Additive rate for the first motor vehicle or dealer's plate for an individual or husband and wife and for each designated person (Tables A and C only): $1.00