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%	114%	123%	127%	128%	137%	133%	142%	153%	149%	165%

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	165	166	170	171	173																						
400	166	169	171	174	175	179																					
500	169	170	174	176	177	180	184																				
600	170	173	176	177	179	182	186	190																			
700	173	175	177	179	180	185	189	191	193																		
800	175	177	179	181	182	187	190	193	196	198																	
900	177	179	181	184	185	189	192	196	198	200	202																
1000	179	180	184	186	187	190	195	198	200	202	205	207															
1250	180	182	186	189	189	192	197	200	202	203	207	209	214														
1500	182	185	189	190	190	195	198	202	203	206	208	212	216	221													
1750	184	187	189	190	192	196	200	202	205	207	209	213	217	222	227												
2000	186	189	190	192	195	198	202	205	207	208	212	214	219	224	229	235											
2500	190	191	195	197	198	202	205	208	211	213	216	218	223	227	233	238	244										
3000	192	196	198	200	202	205	207	212	214	216	218	222	225	230	237	241	246	251									
3500	195	198	201	202	203	207	209	214	216	218	221	224	228	234	238	244	249	254	259								
4000	198	201	202	205	207	209	213	216	218	221	224	225	232	235	241	246	250	256	262	265							
4500	200	202	206	207	208	212	214	218	221	224	225	227	234	238	244	249	253	259	262	267	272						
5000	202	205	207	208	211	214	216	221	223	225	227	229	235	240	245	250	254	261	265	270	273	277					
6000	203	206	208	209	212	216	218	222	224	227	229	232	238	241	246	251	256	262	266	271	273	280	283				
7000	205	207	211	212	214	216	219	224	225	228	230	233	238	244	249	254	257	262	269	272	276	281	285	289			
8000	207	208	212	213	214	218	222	225	225	230	233	235	240	244	250	254	260	264	270	273	277	282	286	291	294		
9000	207	211	214	214	216	219	223	225	228	232	234	235	241	246	251	256	261	266	272	275	280	283	287	292	297	299	
10000	209	212	214	216	217	222	225	227	229	234	235	238	244	248	253	257	262	267	272	276	281	286	289	293	298	300	307

B. Property Damage

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

C. Combined Liability Limit

$55,000 .... 100%
75,000 102
100,000 107
150,000 113
200,000 117
250,000 122
300,000 126
325,000 127
400,000 129
500,000 132
750,000 139
1,000,000 146
2,000,000 162
5,000,000 190
7,500,000 201
10,000,000 212

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%	115%	128%	128%	130%	142%	138%	148%	160%	157%	173%

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	173	177	179	181	184																						
400	175	179	180	184	186	189																					
500	177	180	182	186	189	190	195																				
600	179	182	185	189	190	192	197	200																			
700	181	185	189	190	192	196	200	202	206																		
800	184	187	190	191	195	198	202	205	207	211																	
900	186	189	191	193	197	200	203	207	209	213	214																
1000	189	190	193	196	198	202	206	208	212	214	216	218															
1250	190	192	196	198	201	203	207	211	214	216	218	221	225														
1500	191	195	198	200	202	206	209	213	216	218	221	223	228	235													
1750	193	197	200	202	205	207	212	214	217	221	223	225	230	237	243												
2000	196	198	202	203	207	209	214	216	219	223	225	225	233	238	244	250											
2500	200	202	206	207	211	214	216	221	224	225	228	230	237	243	249	254	260										
3000	203	207	209	212	214	217	221	225	227	229	233	235	240	246	253	259	262	269									
3500	207	208	212	214	217	221	224	225	230	233	235	238	244	250	254	262	266	272	276								
4000	208	212	214	216	219	223	225	229	233	235	238	239	246	251	257	262	269	273	278	282							
4500	212	214	216	219	223	225	228	232	235	238	240	243	249	254	260	266	272	276	282	286	289						
5000	214	216	218	222	225	227	230	234	238	240	243	244	251	256	262	269	273	278	283	287	291	296					
6000	216	217	221	224	225	229	233	235	239	243	244	246	253	259	262	271	275	281	286	289	293	298	303				
7000	216	219	223	225	227	232	235	238	240	244	246	249	254	261	265	272	276	282	286	291	294	299	304	310			
8000	218	221	224	225	229	233	235	238	243	245	248	250	255	262	266	273	278	283	288	292	297	299	307	312	318		
9000	219	223	225	227	230	235	238	240	244	246	250	251	257	262	269	273	280	285	289	293	298	302	308	314	319	325	
10000	222	225	227	229	233	237	239	243	245	249	251	254	259	265	271	276	282	286	291	296	299	304	310	315	321	328	332

B. Property Damage

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

C. Combined Liability Limit

$55,000 .... 100%
75,000 105
100,000 111
150,000 117
200,000 122
250,000 127
300,000 132
325,000 133
400,000 135
500,000 139
750,000 147
1,000,000 154
2,000,000 173
5,000,000 206
10,000,000 221

CONVERSION TABLES

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	
	96%	

TABLE III

A. Bodily Injury	15/30	10/20
	85%	56%
B. Property Damage	$5,000	
	81%	
C. Combined Liability Limit	$ 45,000	
	96%	

CONVERSION TABLES

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
	159%	127%	120%	104%	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
	167%	130%	118%	104%	101%

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
118%	123%	130%	131%	132%	134%	137%	138%
75/100	125/125	175/175	200/200	225/225	250/250	275/275	325/325
139%	144%	153%	157%	160%	165%	169%	175%
350/350	375/375	425/425	250/750	450/450	300/750	475/475	525/525
176%	177%	179%	180%	181%	181%	182%	186%
550/550	650/650	750/750	750/1500	1100/1100	1200/1200	1200/1500	1300/1300
187%	191%	196%	205%	209%	213%	214%	214%
1400/1400	2100/2100	5300/5300	5500/5500	8500/8500			
217%	237%	280%	281%	298%			

Above $10,000/$10,000, add 3.037% per $1,000/$1,000

Limits In Thousands

Limit per Occurence	Limit Per Person 20 %	25 %	30 %	40 %	50 %	100 %
40	100	111	115	118	---	---
45	101	112	115	120	---	---
50	102	114	116	121	127	---
60	105	115	118	123	130	---
70	106	117	120	125	131	---
80	107	118	122	128	132	---
90	110	121	123	130	134	---
100	112	123	126	132	137	142
125	115	126	130	134	141	143
150	118	130	132	138	142	147
175	121	132	134	142	146	150
200	125	134	138	143	149	153
225	128	137	141	146	152	155
250	131	141	142	149	154	159
275	133	142	146	152	157	162
300	137	146	149	154	160	165

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
120%	123%	132%	133%	136%	141%	142%	143%
75/100	125/125	175/175	200/200	225/225	250/250	275/275	325/325
144%	153%	162%	166%	170%	175%	179%	185%
350/350	375/375	425/425	250/750	450/450	300/750	475/475	525/525
187%	189%	190%	190%	191%	193%	193%	196%
550/550	650/650	750/750	750/1500	1100/1100	1200/1200	1200/1500	1300/1300
198%	202%	208%	217%	222%	225%	227%	228%
1400/1400	2100/2100	5300/5300	5500/5500	8500/8500			
232%	253%	298%	299%	321%			

Above $10,000/$10,000, add 3.470% per $1,000/$1,000

Limits In Thousands

Limit per Occurence	Limit Per Person 20 %	25 %	30 %	40 %	50 %	100 %
40	100	109	111	115	---	---
45	101	110	112	116	---	---
50	102	111	112	117	120	---
60	104	112	115	119	123	---
70	105	115	117	120	124	---
80	107	116	118	123	126	---
90	110	118	120	124	128	---
100	112	120	123	126	131	134
125	114	123	124	128	133	137
150	117	124	126	131	134	139
175	119	126	129	134	137	142
200	121	130	132	135	139	144
225	124	132	134	137	142	146
250	126	134	136	141	144	149
275	128	136	138	143	145	151
300	131	138	141	144	148	153

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	

COMBINED LIABILITY - NON-STANDARD LIMITS

Combined Liability Limit Table IIC	
(Limits in Thousands)	
$450	130%
525	132
550	133
600	135
650	136
700	137
800	139
900	142
1,250	149
1,400	151
1,500	153
2,500	166
3,000	171
4,000	177
6,000	192
7,000	197
8,000	200
9,000	204

Combined Liability Limit Table IIIC	
(Limits in Thousands)	
$450	144%
525	147
550	148
600	150
650	152
700	153
800	157
900	159
1,250	166
1,400	169
1,500	172
2,500	189
3,000	195
4,000	205
6,000	222
7,000	228
8,000	234
9,000	239

NON-OWNERSHIP LIABILITY

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	$20	$5	$31
6602	26 - 100	41	18	70
6603	101 - 500	138	59	235
6604	501 - 1,000	260	116	448
6605	Over 1,000	407	170	689

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
Minimum Premium	6	11	19

2. Charge the following rate per volunteer:

	Bodily Injury $20/$40	Property Damage $15,000	Combined Liability $55,000
Rate	$2	$1	$4
Minimum Premium	6	11	19

Minimum premium applies per policy

	TABLE C															
Bodily Injury ($20/40) Class Rate	ALL COMMERCIAL AUTOMOBILES AND PUBLIC AUTOMOBILES EXCEPT SCHOOL BUSES															
	LIMIT PER PERSON															
	Medical Payments Only									Personal Injury Protection (Voluntary)						
	$500	$1,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000
$0 - 41.99	$3	$3	$4	$4	$6	$7	$8	$9	$9	$8	$10	$12	$16	$18	$19	$20
42 - 56.99	4	4	5	6	8	10	11	12	13	10	11	14	18	21	22	23
57 - 74.99	4	5	6	7	10	13	14	15	15	11	12	16	21	23	24	25
75 - 111.99	5	6	7	8	12	15	16	17	18	12	14	18	23	26	27	28
112 - 148.99	6	7	8	10	13	17	19	20	21	13	15	20	26	29	30	31
149 - 181.99	7	8	9	11	15	19	21	22	23	15	17	22	28	32	33	34
182 - 218.99	8	9	10	12	17	21	24	25	26	16	18	24	30	34	36	37
219 - 293.99	9	11	13	15	21	27	30	31	32	18	21	27	34	39	40	42
294 - 367.99	12	14	17	20	27	35	39	40	42	22	25	33	42	48	50	52
368 - 437.99	16	18	22	25	35	44	49	52	54	27	31	40	52	59	61	64
438 - 587.99	19	22	26	31	42	54	60	63	66	32	36	47	61	68	71	74
588 - 746.99	23	26	31	37	50	64	71	75	78	37	42	55	70	79	83	86
747 - Over	26	30	36	42	58	74	82	86	90	42	48	62	80	90	94	98

	TABLE D																
	SCHOOL BUSES																
	LIMIT PER PERSON																
	Medical Payments Only										Personal Injury Protection (Voluntary)						
Bodily Injury ($20/40) School Bus Rate	$250	$500	$1,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000
Private Passenger Type																	
$0 - 41.99	$1	$2	$3	$4	$5	$6	$7	$9	$9	$9	$6	$7	$10	$12	$13	$14	$16
42 - 56.99	1	3	4	5	6	8	10	12	12	12	7	8	12	15	16	17	19
57 - 74.99	1	4	4	6	7	9	11	13	14	14	8	9	12	16	17	18	20
75 & Over	2	5	5	7	9	12	15	17	18	18	10	10	15	19	21	22	25
Commercial or Bus Type																	
$0 - 41.99	$1	$3	$4	$5	$6	$8	$10	$12	$12	$12	$7	$8	$12	$15	$16	$17	$19
42 - 56.99	1	4	4	6	7	9	11	13	14	14	8	9	12	16	17	18	20
57 - 74.99	2	5	5	7	9	12	15	17	18	18	9	10	15	18	20	21	24
75 & Over	2	5	6	8	10	13	16	19	20	20	10	11	16	20	22	23	26

39. MISCELLANEOUS COVERAGES

E. Windstorm, Hail or Earthquake

	All Territories
Zone Rated	$0.06
Public Types	0.07
All Other Types	0.21

48. RATING PLANS

C.9.c. Composite Rating Plan

Kind of Insurance or Subdivision thereof	Texas Expected Loss Ratio
(1) Automobile Liability Including Medical Payments (a) Public (Excl. School Buses), Long Distance and Zone Rated Automobiles........................	0.67
(b) Garages...	0.65
(c) All Other Autmobiles (Including School Buses)...	0.68

LEGAL LIABILITY RATES FOR PHYSICAL DAMAGE
TO TRAILERS UNDER A TRAILER INTERCHANGE AGREEMENT
DAILY PER TRAILER BASE RATES

Limit of Liab.	Local					Intermediate					Long Distance				
	Comp. full (040) Spec. Causes of Loss	Collision Deductibles				Comp. full (040) Spec. Causes of Loss	Collision Deductibles				Comp. full (040) Spec. Causes of Loss	Collision Deductibles			
		$100 (090)	$250 (090)	$500 (090)	$1000 (090)		$100 (090)	$250 (090)	$500 (090)	$1000 (090)		$100 (090)	$250 (090)	$500 (090)	$1000 (090)
$1,000	$0.011	$0.175	$0.116	$0.091	$0.000	$0.018	$0.284	$0.188	$0.148	$0.000	$0.027	$0.437	$0.289	$0.228	$0.000
2,000	0.023	0.195	0.136	0.111	0.020	0.037	0.317	0.220	0.181	0.033	0.057	0.487	0.339	0.278	0.050
3,000	0.035	0.215	0.156	0.131	0.040	0.057	0.349	0.253	0.213	0.065	0.087	0.537	0.389	0.328	0.100
4,000	0.047	0.235	0.176	0.151	0.060	0.076	0.382	0.285	0.246	0.098	0.117	0.587	0.439	0.378	0.150
5,000	0.059	0.255	0.196	0.171	0.080	0.096	0.414	0.318	0.278	0.130	0.147	0.637	0.489	0.428	0.200
6,000	0.071	0.275	0.216	0.191	0.100	0.115	0.447	0.350	0.311	0.163	0.177	0.687	0.539	0.478	0.250
7,000	0.083	0.295	0.236	0.211	0.120	0.135	0.479	0.383	0.343	0.195	0.207	0.737	0.589	0.528	0.300
8,000	0.095	0.315	0.256	0.231	0.140	0.154	0.512	0.415	0.376	0.228	0.237	0.787	0.639	0.578	0.350
9,000	0.107	0.335	0.276	0.251	0.160	0.174	0.544	0.448	0.408	0.260	0.267	0.837	0.689	0.628	0.400
10,000	0.119	0.355	0.296	0.271	0.180	0.193	0.577	0.480	0.441	0.293	0.297	0.887	0.739	0.678	0.450
11,000	0.131	0.375	0.316	0.291	0.200	0.213	0.609	0.513	0.473	0.325	0.327	0.937	0.789	0.728	0.500
12,000	0.143	0.395	0.336	0.311	0.220	0.232	0.642	0.545	0.506	0.358	0.357	0.987	0.839	0.778	0.550
13,000	0.155	0.415	0.356	0.331	0.240	0.252	0.674	0.578	0.538	0.390	0.387	1.037	0.889	0.828	0.600
14,000	0.167	0.435	0.376	0.351	0.260	0.271	0.707	0.610	0.571	0.423	0.417	1.087	0.939	0.878	0.650
15,000	0.179	0.455	0.396	0.371	0.280	0.291	0.739	0.643	0.603	0.455	0.447	1.137	0.989	0.928	0.700
16,000	0.191	0.475	0.416	0.391	0.300	0.310	0.772	0.675	0.636	0.488	0.477	1.187	1.039	0.978	0.750
17,000	0.203	0.495	0.436	0.411	0.320	0.330	0.804	0.708	0.668	0.520	0.507	1.237	1.089	1.028	0.800
18,000	0.215	0.515	0.456	0.431	0.340	0.349	0.837	0.740	0.701	0.553	0.537	1.287	1.139	1.078	0.850
19,000	0.227	0.535	0.476	0.451	0.360	0.369	0.869	0.773	0.733	0.585	0.567	1.337	1.189	1.128	0.900
20,000	0.239	0.555	0.496	0.471	0.380	0.388	0.902	0.805	0.766	0.618	0.597	1.387	1.239	1.178	0.950
Additional charges added to the $20,000 rate for every $1,000 liability in excess of $20,000															
	0.012	0.020	0.020	0.020	0.020	0.020	0.033	0.033	0.033	0.033	0.030	0.050	0.050	0.050	0.050

LIABILITY
COMMERCIAL RATES
(FLEET OR NON-FLEET)
$20,000/40,000/15,000 -- $55,000 Limits

	Base Rates			Hired Car Rates		
Territory	Bodily Injury	Property Damage	Combined Liability	Bodily Injury	Property Damage	Combined Liability
1	$468	$289	$885	$15.25	$6.30	$25.75
2	449	337	908	14.65	7.35	26.05
3	323	198	609	10.55	4.30	17.75
4	334	269	694	10.90	5.85	19.75
5	347	170	612	11.30	3.70	18.10
6	279	185	540	9.10	4.00	15.60
7	277	132	485	9.05	2.85	14.40
10	166	172	383	5.40	3.75	10.60
11	170	162	378	5.55	3.50	10.55
12	195	144	392	6.35	3.15	11.25
13	183	157	390	5.95	3.40	11.00
14	160	162	365	5.20	3.50	10.15
16	164	136	345	5.35	2.95	9.75
20	118	127	277	3.85	2.75	7.65
21	251	181	500	8.20	3.95	14.40
22	314	208	608	10.25	4.50	17.60
23	310	287	681	10.10	6.25	19.10
24	165	172	381	5.40	3.75	10.60
27	264	235	571	8.60	5.10	16.05
28	298	295	673	9.70	6.40	18.75
31	183	145	378	5.95	3.15	10.75
32	161	119	324	5.25	2.60	9.30
34	215	176	449	7.00	3.85	12.75
37	293	185	558	9.55	4.00	16.20
38	397	234	740	12.95	5.10	21.65
39	256	185	511	8.35	4.00	14.65
40	379	228	711	12.35	4.95	20.70
41	184	161	395	6.00	3.50	11.15
42	191	156	399	6.25	3.40	11.35
43	205	169	430	6.70	3.70	12.25
44	181	136	366	5.90	2.95	10.45
45	214	210	482	7.00	4.55	13.45
46	154	163	358	5.00	3.55	9.90
47	184	142	376	6.00	3.10	10.75
48	179	130	358	5.85	2.85	10.30
49	263	166	501	8.60	3.60	14.55
51	172	145	364	5.60	3.15	10.30
52	172	180	398	5.60	3.90	11.05
53	150	145	336	4.90	3.15	9.40
54	201	133	389	6.55	2.90	11.25
55	216	115	390	7.05	2.50	11.50
56	200	112	367	6.55	2.45	10.80
57	244	120	431	7.95	2.60	12.75
58	142	100	281	4.65	2.20	8.15
59	167	138	350	5.45	3.00	9.95
60	161	136	341	5.25	2.95	9.65
61	103	89	220	3.35	1.95	6.20
62	93	85	203	3.05	1.85	5.75
63	142	128	308	4.65	2.80	8.70
64	142	104	285	4.65	2.25	8.20
65	80	88	190	2.60	1.90	5.20
66	210	180	447	6.85	3.90	12.65

PHYSICAL DAMAGE
COMMERCIAL PREMIUMS (NOT ZONE RATED)
Other Than Collision and Collision

Other than Collision Entire State						Collision Terr. 01,02,04				Collision Terr. 13,14,16,28,31,32,34,38 39,40,45,46,47,52,60,61			
Original Cost New	Age Grp.	Specified Causes of Loss	Comp. Full	$50 Ded. Comp.	$100 Ded. Comp.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
	1	$14	$40	$28	$26	$88	$65	$44	$19	$80	$59	$40	$17
$0-	2	10	30	21	19	79	59	39	17	72	53	36	15
$3,000	3	7	22	15	14	70	52	35	15	64	47	32	14
	4,5,6	5	16	11	10	61	46	31	13	56	41	28	12
	1	26	76	53	49	155	125	98	48	141	114	89	43
$3,001-	2	20	57	40	37	140	113	88	43	127	103	80	39
$4,500	3	14	42	29	27	124	100	78	38	113	91	71	35
	4,5,6	10	30	21	20	109	88	68	33	99	80	62	30
	1	36	106	74	69	193	164	129	66	176	149	117	60
$4,501-	2	27	80	56	52	173	147	116	60	158	134	106	54
$6,000	3	20	59	41	38	154	131	103	53	140	119	94	48
	4,5,6	15	43	30	28	135	115	90	46	123	105	82	42
	1	49	142	99	92	230	201	160	88	210	184	146	80
$6,001-	2	36	106	74	69	207	181	144	79	189	165	131	72
$8,000	3	27	78	55	51	184	161	128	70	168	147	117	64
	4,5,6	19	57	40	37	161	141	112	61	147	128	102	56
	1	62	182	128	119	268	239	198	113	244	218	180	103
$8,001-	2	47	137	96	89	241	215	178	101	220	196	162	92
$10,000	3	34	100	70	65	214	191	158	90	195	174	144	82
	4,5,6	25	73	51	47	187	167	138	79	171	152	126	72
	1	87	253	177	165	330	276	250	156	301	252	228	143
$10,001-	2	65	190	133	124	297	249	225	141	271	227	205	128
$15,000	3	48	139	98	91	264	221	200	125	241	202	182	114
	4,5,6	35	101	71	66	231	193	175	109	211	176	160	100
	1	121	355	248	231	405	376	313	219	369	343	285	200
$15,001-	2	91	266	186	173	365	339	281	197	332	309	257	180
$20,000	3	67	195	137	127	324	301	250	175	295	275	228	160
	4,5,6	49	142	99	92	284	263	219	153	259	240	200	140
	1	156	456	319	296	469	444	381	281	428	405	348	257
$20,001-	2	117	342	239	222	422	399	343	253	385	364	313	231
$25,000	3	86	251	176	163	375	355	305	225	342	324	278	205
	4,5,6	62	182	128	119	328	311	267	197	299	283	243	180
	1	225	659	461	428	594	569	506	406	542	519	462	371
$25,001-	2	169	494	346	321	534	512	456	366	487	467	416	333
$40,000	3	124	362	254	235	475	455	405	325	433	415	369	296
	4,5,6	90	263	184	171	416	398	354	284	379	363	323	259
	1	364	1,064	745	692	844	819	756	656	770	747	690	599
$40,001-	2	273	798	559	519	759	737	681	591	693	672	621	539
$65,000	3	200	585	410	380	675	655	605	525	616	597	552	479
	4,5,6	146	426	298	277	591	573	529	459	539	523	483	419
	1	537	1,571	1,099	1,021	1,156	1,131	1,069	969	1,055	1,032	975	884
$65,001-	2	403	1,178	825	766	1,041	1,018	962	872	949	929	877	795
$90,000	3	296	864	605	562	925	905	855	775	844	825	780	707
	4,5,6	215	628	440	408	809	792	748	678	738	722	682	618
	1	711	2,077	1,454	1,350	1,469	1,444	1,381	1,281	1,340	1,317	1,260	1,169
$90,001-	2	533	1,558	1,091	1,013	1,322	1,299	1,243	1,153	1,206	1,185	1,134	1,052
$115,000	3	391	1,143	800	743	1,175	1,155	1,105	1,025	1,072	1,053	1,008	935
	4,5,6	284	831	582	540	1,028	1,011	967	897	938	922	882	818
	1	884	2,584	1,809	1,680	1,781	1,756	1,694	1,594	1,625	1,602	1,545	1,454
Over	2	663	1,938	1,357	1,260	1,603	1,581	1,524	1,434	1,462	1,442	1,390	1,308
$115,000	3	486	1,421	995	924	1,425	1,405	1,355	1,275	1,300	1,281	1,236	1,163
	4,5,6	354	1,034	724	672	1,247	1,229	1,186	1,116	1,137	1,121	1,081	1,017

PHYSICAL DAMAGE
COMMERCIAL PREMIUMS (NOT ZONE RATED)
Other Than Collision and Collision

		Collision							
		Terr. 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				Terr. 07,37,51,57,63,64,65			
Original Cost New	Age Grp.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
$0-$3,000	1	$68	$50	$34	$15	$57	$43	$29	$12
	2	61	45	31	13	52	38	26	11
	3	54	40	27	12	46	34	23	10
	4,5,6	48	35	24	10	40	30	20	9
$3,001-$4,500	1	120	97	76	37	102	82	64	31
	2	108	87	68	33	92	74	58	28
	3	96	78	61	29	81	66	51	25
	4,5,6	84	68	53	26	71	57	45	22
$4,501-$6,000	1	149	127	100	51	126	107	84	43
	2	134	114	90	46	114	97	76	39
	3	120	102	80	41	101	86	68	35
	4,5,6	105	89	70	36	88	75	59	30
$6,001-$8,000	1	178	156	124	68	151	132	105	57
	2	161	141	112	61	136	119	94	52
	3	143	125	99	54	121	106	84	46
	4,5,6	125	109	87	48	106	92	73	40
$8,001-$10,000	1	208	185	153	87	175	157	130	74
	2	187	167	138	79	158	141	117	66
	3	166	148	123	70	140	125	104	59
	4,5,6	145	130	107	61	123	110	91	52
$10,001-$15,000	1	256	214	194	121	216	181	164	103
	2	230	193	175	109	195	163	148	92
	3	205	171	155	97	173	145	131	82
	4,5,6	179	150	136	85	152	127	115	72
$15,001-$20,000	1	314	292	243	170	266	247	205	144
	2	283	263	218	153	239	222	185	129
	3	251	234	194	136	213	197	164	115
	4,5,6	220	204	170	119	186	173	144	100
$20,001-$25,000	1	364	344	296	218	308	291	250	185
	2	327	310	266	196	277	262	225	166
	3	291	275	237	175	246	233	200	148
	4,5,6	255	241	207	153	215	204	175	129
$25,001-$40,000	1	461	441	393	315	390	373	332	267
	2	415	397	354	284	351	336	299	240
	3	369	353	314	252	312	298	266	213
	4,5,6	323	309	275	221	273	261	232	187
$40,001-$65,000	1	655	635	587	509	554	537	496	431
	2	589	572	528	458	498	483	446	387
	3	524	508	469	407	443	430	397	344
	4,5,6	458	445	411	356	387	376	347	301
$65,001-$90,000	1	897	878	829	752	759	742	701	636
	2	808	790	746	677	683	668	631	572
	3	718	702	663	601	607	594	561	508
	4,5,6	628	614	581	526	531	519	491	445
$90,001-$115,000	1	1,140	1,120	1,072	994	964	947	906	841
	2	1,026	1,008	965	895	867	852	815	756
	3	912	896	857	795	771	758	725	672
	4,5,6	798	784	750	696	674	663	634	588
Over $115,000	1	1,382	1,363	1,314	1,237	1,169	1,152	1,111	1,046
	2	1,244	1,227	1,183	1,113	1,052	1,037	1,000	941
	3	1,106	1,090	1,051	989	935	922	889	836
	4,5,6	968	954	920	866	818	806	778	732

LIABILITY
COMMERCIAL ZONE RATING TABLE
$20,000/40,000/15,000 -- $55,000 Limits

Zone 9 (Dallas-Ft. Worth) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.
01 Atlanta 101	$1,090 520 1,910	13 Houston 113	$876 440 1,557	25 New Orleans 125	$927 440 1,622	37 Tulsa 137	$843 404 1,479
02 Balt.-Wash. 102	1,293 622 2,271	14 Indianapolis 114	1,090 520 1,910	26 N. Y. City 126	1,380 683 2,443	40 Pacific 140	997 472 1,743
03 Boston 103	1,380 683 2,443	15 Jacksonville 115	1,090 520 1,910	27 Okla. City 127	843 404 1,479	41 Mountain 141	927 440 1,622
04 Buffalo 104	997 472 1,743	16 Kansas City 116	1,142 537 1,993	28 Omaha 128	976 464 1,709	42 Midwest 142	927 440 1,622
05 Charlotte 105	1,090 520 1,910	17 Little Rock 117	843 404 1,479	29 Phoenix 129	927 440 1,622	43 Southwest 143	843 404 1,479
06 Chicago 106	1,217 574 2,126	18 Los Angeles 118	1,217 593 2,145	30 Philadelphia 130	1,380 683 2,443	44 N. Central 144	948 452 1,661
07 Cincinnati 107	1,090 520 1,910	19 Louisville 119	1,055 500 1,845	31 Pittsburgh 131	1,255 616 2,216	45 Mideast 145	948 452 1,661
08 Cleveland 108	1,182 561 2,068	20 Memphis 120	1,090 520 1,910	32 Portland 132	1,000 472 1,747	46 Gulf 146	927 440 1,622
09 Dal.-Ft. W. 109	843 415 1,490	21 Miami 121	1,203 591 2,125	33 Richmond 133	1,090 520 1,910	47 Southeast 147	948 452 1,661
10 Denver 110	997 472 1,743	22 Milwaukee 122	1,051 500 1,840	34 St. Louis 134	997 472 1,743	48 Eastern 148	948 452 1,661
11 Detroit 111	1,217 574 2,126	23 Min.-St. Paul 123	1,051 500 1,840	35 Salt Lake C. 135	927 440 1,622	49 New England 149	948 452 1,661
12 Hartford 112	1,380 683 2,443	24 Nashville 124	1,090 520 1,910	36 San Francisco 136	1,380 683 2,443	50 Alaska 150	997 472 1,743

LIABILITY
COMMERCIAL ZONE RATING TABLE
$20,000/40,000/15,000 -- $55,000 Limits

Zone 13 (Houston) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.
01 Atlanta 201	$1,213 626 2,172	13 Houston 213	$968 479 1,713	25 New Orleans 225	$1,137 592 2,041	37 Tulsa 237	$931 479 1,666
02 Balt.-Wash. 202	1,428 730 2,551	14 Indianapolis 214	1,213 626 2,172	26 N. Y. City 226	1,524 763 2,706	40 Pacific 240	1,361 705 2,440
03 Boston 203	1,524 763 2,706	15 Jacksonville 215	1,213 626 2,172	27 Okla. City 227	931 479 1,666	41 Mountain 241	1,137 592 2,041
04 Buffalo 204	1,358 700 2,431	16 Kansas City 216	1,300 671 2,328	28 Omaha 228	1,137 592 2,041	42 Midwest 242	1,137 592 2,041
05 Charlotte 205	1,213 626 2,172	17 Little Rock 217	931 479 1,666	29 Phoenix 229	1,137 592 2,041	43 Southwest 243	931 479 1,666
06 Chicago 206	1,358 700 2,431	18 Los Angeles 218	1,358 700 2,431	30 Philadelphia 230	1,524 763 2,706	44 N. Central 244	1,213 626 2,172
07 Cincinnati 207	1,213 626 2,172	19 Louisville 219	1,213 626 2,172	31 Pittsburgh 231	1,385 700 2,466	45 Mideast 245	1,213 626 2,172
08 Cleveland 208	1,306 671 2,336	20 Memphis 220	1,213 626 2,172	32 Portland 232	1,213 626 2,172	46 Gulf 246	1,137 592 2,041
09 Dal.-Ft. W. 209	931 479 1,666	21 Miami 221	1,328 669 2,362	33 Richmond 233	1,213 626 2,172	47 Southeast 247	1,213 626 2,172
10 Denver 210	1,137 592 2,041	22 Milwaukee 222	1,161 598 2,078	34 St. Louis 234	1,348 700 2,418	48 Eastern 248	1,292 669 2,316
11 Detroit 211	1,348 700 2,418	23 Min.-St. Paul 223	1,161 598 2,078	35 Salt Lake C. 235	1,137 592 2,041	49 New England 249	1,292 669 2,316
12 Hartford 212	1,524 763 2,706	24 Nashville 224	1,213 626 2,172	36 San Francisco 236	1,524 763 2,706	50 Alaska 250	1,361 705 2,440

LIABILITY
COMMERCIAL ZONE RATING TABLE
$20,000/40,000/15,000 -- $55,000 Limits

Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.
01 Atlanta 901	$1,390 653 2,426	13 Houston 913	$1,252 576 2,173	25 New Orleans 925	$1,093 513 1,907	37 Tulsa 937	$804 376 1,401
02 Balt.-Wash. 902	1,697 797 2,961	14 Indianapolis 914	1,190 557 2,075	26 N. Y. City 926	1,885 886 3,290	40 Pacific 940	1,011 472 1,761
03 Boston 903	1,885 886 3,290	15 Jacksonville 915	1,390 653 2,426	27 Okla. City 927	804 376 1,401	41 Mountain 941	861 408 1,506
04 Buffalo 904	1,232 576 2,147	16 Kansas City 916	1,242 585 2,169	28 Omaha 928	1,242 584 2,168	42 Midwest 942	861 408 1,506
05 Charlotte 905	1,190 557 2,075	17 Little Rock 917	804 376 1,401	29 Phoenix 929	1,016 480 1,776	43 Southwest 943	804 376 1,401
06 Chicago 906	1,457 689 2,547	18 Los Angeles 918	1,686 775 2,925	30 Philadelphia 930	1,885 886 3,290	44 N. Central 944	882 417 1,542
07 Cincinnati 907	1,093 513 1,907	19 Louisville 919	1,293 607 2,256	31 Pittsburgh 931	1,351 639 2,362	45 Mideast 945	932 442 1,631
08 Cleveland 908	1,242 585 2,169	20 Memphis 920	1,093 513 1,907	32 Portland 932	1,093 510 1,904	46 Gulf 946	936 443 1,637
09 Dal.-Ft. W. 909	1,174 544 2,041	21 Miami 921	1,598 753 2,791	33 Richmond 933	1,190 557 2,075	47 Southeast 947	990 468 1,731
10 Denver 910	1,052 494 1,836	22 Milwaukee 922	1,093 513 1,907	34 St. Louis 934	1,308 617 2,285	48 Eastern 948	990 468 1,731
11 Detroit 911	1,308 617 2,285	23 Min.-St. Paul 923	1,093 513 1,907	35 Salt Lake C. 935	1,016 480 1,776	49 New England 949	990 468 1,731
12 Hartford 912	1,885 886 3,290	24 Nashville 924	1,093 513 1,907	36 San Francisco 936	1,885 886 3,290	50 Alaska 950	1,011 472 1,761

PHYSICAL DAMAGE - STATEWIDE
COMMERCIAL ZONE RATING TABLE
Other Than Collision and Collision

Original Cost New	Age Grp	Other Than Collision All Autos Base Prem	Collision Base Premiums $100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
$0-$1,000	1	$5	$155	$99	$78	$0
	2	4	140	89	70	0
	3	3	124	79	62	0
	4,5,6	2	109	69	54	0
$1,001-$2,000	1	16	163	111	86	54
	2	12	147	99	77	49
	3	9	131	88	69	44
	4,5,6	6	114	77	60	38
$2,001-$3,000	1	26	172	134	104	66
	2	20	154	120	94	59
	3	14	137	107	83	53
	4,5,6	10	120	94	73	46
$3,001-$4,500	1	39	213	165	129	81
	2	29	192	149	116	73
	3	22	170	132	103	65
	4,5,6	16	149	116	90	57
$4,501-$6,000	1	55	243	198	155	97
	2	41	218	178	140	88
	3	30	194	158	124	78
	4,5,6	22	170	139	109	68
$6,001-$8,000	1	73	282	243	190	119
	2	55	254	218	171	107
	3	40	226	194	152	95
	4,5,6	29	198	170	133	83
$8,001-$10,000	1	94	323	289	254	177
	2	71	291	260	229	159
	3	52	259	231	203	141
	4,5,6	38	226	202	178	124
$10,001-$15,000	1	130	380	351	309	215
	2	98	342	316	278	193
	3	72	304	281	247	172
	4,5,6	52	266	246	216	150
$15,001-$20,000	1	183	439	419	368	257
	2	137	395	377	331	232
	3	101	351	335	294	206
	4,5,6	73	307	293	258	180
$20,001-$25,000	1	235	480	460	403	295
	2	176	432	414	362	266
	3	129	384	368	322	236
	4,5,6	94	336	322	282	207
$25,001-$40,000	1	339	594	569	512	404
	2	255	535	512	460	364
	3	187	475	455	409	323
	4,5,6	136	416	398	358	283
$40,001-$65,000	1	548	820	785	728	620
	2	411	738	707	655	558
	3	302	656	628	582	496
	4,5,6	219	574	550	509	434
$65,001-$90,000	1	810	1,102	1,056	998	891
	2	607	992	950	898	802
	3	445	882	845	799	713
	4,5,6	324	772	739	699	624
$90,001-$115,000	1	1,066	1,384	1,327	1,269	1,162
	2	800	1,246	1,194	1,142	1,045
	3	586	1,107	1,061	1,015	929
	4,5,6	426	969	929	888	813
Over $115,000	1	1,326	1,667	1,597	1,539	1,432
	2	995	1,500	1,437	1,386	1,289
	3	729	1,333	1,278	1,232	1,146
	4,5,6	530	1,167	1,118	1,078	1,003

STATED AMOUNT RATES - TYPES OTHER THAN PRIVATE PASSENGER

RATES PER $100 OF INSURANCE

	Full Coverage Comprehensive	Specified Cause of Loss*
Zone Rated	$0.98	$0.40
All Other Types	2.02	0.69

* Includes coverage for Mischief and Vandalism - Normal conditions.

Note: Multiply the stated amount premium by the sum of the appropriate primary and secondary rating factors.

LIABILITY
PUBLIC RATES
$20,000/40,000/15,000 -- $55,000 Limits

Territory	Taxis and Limousines			School and Church Buses			Other Buses			Van Pools		
	Bodily Injury	Property Damage	Combined Liability	Bodily Injury	Property Damage	Combined Liability	Bodily Injury	Property Damage	Combined Liability	Bodily Injury	Property Damage	Combined Liability
1	$2,265	$1,367	$4,241	$187	$113	$350	$1,362	$821	$2,548	$426	$257	$798
2	2,173	1,594	4,351	180	131	359	1,307	957	2,615	409	300	818
3	1,563	937	2,918	129	77	241	940	562	1,754	294	176	549
4	1,617	1,272	3,326	134	105	275	972	764	1,998	304	239	625
5	1,679	804	2,933	139	66	242	1,010	483	1,762	316	151	552
6	1,350	875	2,588	112	72	214	812	525	1,555	254	165	487
7	1,341	624	2,324	111	51	192	806	375	1,397	252	117	437
10	803	814	1,835	66	67	152	483	488	1,103	151	153	345
11	823	766	1,811	68	63	150	495	460	1,088	155	144	341
12	944	681	1,878	78	56	155	567	409	1,129	177	128	353
13	886	743	1,869	73	61	154	533	446	1,123	167	140	351
14	774	766	1,749	64	63	144	466	460	1,051	146	144	329
16	794	643	1,653	66	53	136	477	386	993	149	121	311
20	571	601	1,327	47	50	110	343	361	798	107	113	250
21	1,215	856	2,396	100	71	198	730	514	1,440	228	161	451
22	1,520	984	2,914	126	81	241	914	591	1,751	286	185	548
23	1,500	1,358	3,263	124	112	269	902	815	1,961	282	255	614
24	799	814	1,826	66	67	151	480	488	1,097	150	153	343
27	1,278	1,112	2,736	106	92	226	768	667	1,644	240	209	515
28	1,442	1,395	3,225	119	115	266	867	838	1,938	271	263	607
31	886	686	1,811	73	57	150	533	412	1,088	167	129	341
32	779	563	1,553	64	46	128	469	338	933	147	106	292
34	1,041	832	2,152	86	69	178	626	500	1,293	196	157	405
37	1,418	875	2,674	117	72	221	853	525	1,607	267	165	503
38	1,921	1,107	3,546	159	91	293	1,155	665	2,131	361	208	667
39	1,239	875	2,449	102	72	202	745	525	1,471	233	165	461
40	1,834	1,078	3,407	152	89	281	1,103	648	2,047	345	203	641
41	891	762	1,893	74	63	156	535	457	1,137	167	143	356
42	924	738	1,912	76	61	158	556	443	1,149	174	139	360
43	992	799	2,061	82	66	170	597	480	1,238	187	150	388
44	876	643	1,754	72	53	145	527	386	1,054	165	121	330
45	1,036	993	2,310	86	82	191	623	596	1,388	195	187	434
46	745	771	1,716	62	64	142	448	463	1,031	140	145	323
47	891	672	1,802	74	55	149	535	403	1,083	167	126	339
48	866	615	1,716	72	51	142	521	369	1,031	163	116	323
49	1,273	785	2,401	105	65	198	765	471	1,443	239	148	452
51	832	686	1,744	69	57	144	501	412	1,048	157	129	328
52	832	851	1,907	69	70	157	501	511	1,146	157	160	359
53	726	686	1,610	60	57	133	437	412	968	137	129	303
54	973	629	1,864	80	52	154	585	378	1,120	183	118	351
55	1,045	544	1,869	86	45	154	629	327	1,123	197	102	351
56	968	530	1,759	80	44	145	582	318	1,057	182	100	331
57	1,181	568	2,065	98	47	171	710	341	1,241	222	107	388
58	687	473	1,347	57	39	111	413	284	809	129	89	253
59	808	653	1,677	67	54	138	486	392	1,008	152	123	315
60	779	643	1,634	64	53	135	469	386	982	147	121	307
61	499	421	1,054	41	35	87	300	253	633	94	79	198
62	450	402	973	37	33	80	271	241	585	85	76	183
63	687	605	1,476	57	50	122	413	364	887	129	114	278
64	687	492	1,366	57	41	113	413	295	821	129	93	257
65	387	416	910	32	34	75	233	250	547	73	78	171
66	1,016	851	2,142	84	70	177	611	511	1,287	191	160	403

PHYSICAL DAMAGE
PUBLIC PREMIUMS
COMPREHENSIVE, SPECIFIED CAUSES OF LOSS, COLLISION

Other than Collision Entire State						Terr. 01, 02, 04, 13, 14, 32, 40				Terr. 05, 21, 27, 28, 34, 41, 42, 44, 45, 55, 60, 62			
Original Cost New	Age Grp.	Specified Causes of Loss	Comp. Full	$50 Ded. Comp.	$100 Ded. Comp.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
$0- $3,000	1	$4	$23	$16	$15	$50	$37	$25	$11	$42	$31	$21	$9
	2	3	18	12	11	45	34	23	10	38	28	19	8
	3	2	13	9	8	40	30	20	9	34	25	17	7
	4,5,6	1	9	7	6	35	26	18	8	29	22	15	6
$3,001- $4,500	1	7	45	32	29	89	72	56	27	74	60	47	23
	2	5	34	24	22	80	65	51	25	67	54	42	21
	3	4	25	17	16	71	58	45	22	60	48	37	18
	4,5,6	3	18	13	12	62	50	39	19	52	42	33	16
$4,501- $6,000	1	10	63	44	41	111	94	74	38	92	79	62	32
	2	7	47	33	31	100	85	67	34	83	71	56	29
	3	5	35	24	23	89	75	59	31	74	63	49	25
	4,5,6	4	25	18	16	78	66	52	27	65	55	43	22
$6,001- $8,000	1	13	84	59	55	132	116	92	50	110	97	77	42
	2	10	63	44	41	119	104	83	45	99	87	69	38
	3	7	46	32	30	106	93	74	40	88	77	61	34
	4,5,6	5	34	24	22	93	81	65	35	77	68	54	29
$8,001- $10,000	1	17	108	76	70	154	138	114	65	128	115	95	54
	2	13	81	57	53	139	124	102	58	116	103	85	49
	3	9	59	42	39	123	110	91	52	103	92	76	43
	4,5,6	7	43	30	28	108	96	80	45	90	80	66	38
$10,001- $15,000	1	23	150	105	97	190	159	144	90	158	133	120	75
	2	18	113	79	73	171	143	130	81	143	119	108	68
	3	13	82	58	54	152	127	115	72	127	106	96	60
	4,5,6	9	60	42	39	133	111	101	63	111	93	84	53
$15,001- $20,000	1	33	210	147	137	233	217	180	126	194	181	150	105
	2	25	158	110	102	210	195	162	113	175	163	135	95
	3	18	116	81	75	187	173	144	101	156	144	120	84
	4,5,6	13	84	59	55	163	152	126	88	136	126	105	74
$20,001- $25,000	1	42	270	189	176	270	256	220	162	225	213	183	135
	2	32	203	142	132	243	230	198	146	203	192	165	122
	3	23	149	104	97	216	204	176	130	180	170	146	108
	4,5,6	17	108	76	70	189	179	154	113	158	149	128	95
$25,001- $40,000	1	61	390	273	254	342	328	292	234	285	273	243	195
	2	46	293	205	190	308	295	262	211	257	246	219	176
	3	33	215	150	139	274	262	233	187	228	218	194	156
	4,5,6	24	156	109	101	239	229	204	164	200	191	170	137
$40,001- $65,000	1	98	630	441	410	486	472	436	378	405	393	363	315
	2	74	473	331	307	437	424	392	340	365	354	327	284
	3	54	347	243	225	389	377	348	302	324	314	290	252
	4,5,6	39	252	176	164	340	330	305	265	284	275	254	221
$65,001- $90,000	1	145	930	651	605	666	652	616	558	555	543	513	465
	2	109	698	488	453	599	586	554	502	500	489	462	419
	3	80	512	358	332	533	521	492	446	444	434	410	372
	4,5,6	58	372	260	242	466	456	431	391	389	380	359	326
$90,001- $115,000	1	191	1,230	861	799	846	832	796	738	705	693	663	615
	2	144	923	646	600	761	748	716	664	635	624	597	554
	3	105	676	474	440	677	665	636	590	564	554	530	492
	4,5,6	77	492	344	320	592	582	557	517	494	485	464	431
Over $115,000	1	238	1,530	1,071	995	1,026	1,012	976	918	855	843	813	765
	2	179	1,148	803	746	923	910	878	826	770	759	732	689
	3	131	842	589	547	821	809	780	734	684	674	650	612
	4,5,6	95	612	428	398	718	708	683	643	599	590	569	536

PHYSICAL DAMAGE
PUBLIC PREMIUMS
COMPREHENSIVE, SPECIFIED CAUSES OF LOSS, COLLISION

		Collision							
		Terr. 03, 06, 12, 16, 31, 38, 39, 43, 46, 47, 48, 52, 56, 58, 61, 63				Terr. 07, 10, 11, 20, 22, 23, 24, 37, 49, 51, 53, 54, 57, 59, 64, 65, 66			
Original Cost New	Age Grp.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
$0-$3,000	1	$41	$31	$21	$9	$41	$31	$21	$9
	2	37	28	19	8	37	28	19	8
	3	33	25	17	7	33	25	17	7
	4,5,6	29	21	14	6	29	21	14	6
$3,001-$4,500	1	73	59	46	22	73	59	46	22
	2	66	53	41	20	66	53	41	20
	3	59	47	37	18	59	47	37	18
	4,5,6	51	41	32	16	51	41	32	16
$4,501-$6,000	1	91	77	61	31	91	77	61	31
	2	82	70	55	28	82	70	55	28
	3	73	62	49	25	73	62	49	25
	4,5,6	64	54	43	22	64	54	43	22
$6,001-$8,000	1	109	95	76	41	109	95	76	41
	2	98	85	68	37	98	85	68	37
	3	87	76	60	33	87	76	60	33
	4,5,6	76	66	53	29	76	66	53	29
$8,001-$10,000	1	126	113	93	53	126	113	93	53
	2	114	101	84	48	114	101	84	48
	3	101	90	75	42	101	90	75	42
	4,5,6	88	79	65	37	88	79	65	37
$10,001-$15,000	1	156	130	118	74	156	130	118	74
	2	140	117	106	66	140	117	106	66
	3	125	104	94	59	125	104	94	59
	4,5,6	109	91	83	52	109	91	83	52
$15,001-$20,000	1	191	178	148	103	191	178	148	103
	2	172	160	133	93	172	160	133	93
	3	153	142	118	83	153	142	118	83
	4,5,6	134	124	103	72	134	124	103	72
$20,001-$25,000	1	221	209	180	133	221	209	180	133
	2	199	189	162	119	199	189	162	119
	3	177	168	144	106	177	168	144	106
	4,5,6	155	147	126	93	155	147	126	93
$25,001-$40,000	1	280	268	239	192	280	268	239	192
	2	252	242	215	173	252	242	215	173
	3	224	215	191	153	224	215	191	153
	4,5,6	196	188	167	134	196	188	167	134
$40,001-$65,000	1	398	386	357	310	398	386	357	310
	2	358	348	321	279	358	348	321	279
	3	319	309	286	248	319	309	286	248
	4,5,6	279	271	250	217	279	271	250	217
$65,001-$90,000	1	546	534	504	457	546	534	504	457
	2	491	481	454	412	491	481	454	412
	3	437	427	404	366	437	427	404	366
	4,5,6	382	374	353	320	382	374	353	320
$90,001-$115,000	1	693	681	652	605	693	681	652	605
	2	624	613	587	544	624	613	587	544
	3	555	545	522	484	555	545	522	484
	4,5,6	485	477	456	423	485	477	456	423
Over $115,000	1	841	829	799	752	841	829	799	752
	2	757	746	720	677	757	746	720	677
	3	673	663	640	602	673	663	640	602
	4,5,6	589	580	560	527	589	580	560	527

STATED AMOUNT RATES - PUBLIC TYPES RATES PER $100 OF INSURANCE	
Full Coverage Comprehensive $1.25	Specified Cause of Loss* $0.22

*Includes coverage for Mischief and Vandalism (Normal Conditions)

Note: Multiply the stated amount premium by the sum of the appropriate primary and secondary rating factors

94. AUTOMOBILE DEALERS - PREMIUM DEVELOPMENT

D. Pick up or delivery of automobiles

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

Mileage	Per Driver Per Trip Liability Rates Combined Liability $55,000
51 - 200 miles	$26
Over 200 miles	34

H. 3. Physical damage - Premium development
a., b. and c.

PHYSICAL DAMAGE
DEALERS' RATES
ALL RATES PER $100 OF INSURANCE

Territory				
Refer to Rule 94 for definition of Miscellaneous Types.	01,05,14,23, 39,40,41,57, 59,60	02,03,04,06, 10,22,32,34, 37,38,46,47, 48,49,51,52, 53,54,55,56, 58,63 64,66	07,11,13,20, 21,24,27,28, 31,42,43,44, 45	12,16,61, 62,65
Dealers' Fire Rate	$0.10	$0.10	$0.10	$0.10
* Dealers' Theft Rates				
Storage in Bldg. & Std. Open Lots	0.58	0.58	0.58	0.64
Storage in Non-Std. Open Lots	0.62	0.59	0.59	0.67
Miscellaneous Types	0.13	0.13	0.13	0.13
* Dealers' Specified Causes of Loss Rates				
Buildings	1.16	1.12	1.12	1.23
Open Lots and Mobilehome Dealers				
Standard Open Lots	1.98	1.82	1.84	2.26
Non-Standard Open Lots	2.14	1.98	1.98	2.46
Miscellaneous Types				
Buildings	0.68	0.67	0.67	0.72
Open Lots	1.58	1.45	1.45	1.82
** Dealers' Limited Specified Causes of Loss Rate				
Buildings	1.13	1.09	1.09	1.20
Open Lots and Mobilehome Dealers				
Standard Open Lots	1.95	1.79	1.81	2.23
Non-Standard Open Lots	2.11	1.95	1.97	2.42
Miscellaneous Types				
Buildings	0.66	0.64	0.64	0.68
Open Lots	1.54	1.42	1.43	1.81
* Comprehensive Coverage				
Storage in Bldg.	1.38	1.34	1.34	1.46
Storage in Std. Open Lots	2.28	2.11	2.14	2.58
Storage in Non-Std. Open Lots	2.32	2.15	2.16	2.62
Miscellaneous Types	1.81	1.68	1.70	2.09

* Rates shown are for $100 per car/$500 per occurrence deductible applicable to Theft and M & V.
** Rates shown are for $100 per car/$500 per occurrence deductible applicable to Theft.

Optional deductibles are $250/$1,000 at 0.90 of the above rates and $500/$2,500 at 0.75 of the above rates.

(c) DEALERS BLANKET COLLISION RATES PER $100 OF INSURANCE

Form of Collision Coverage	Reporting Form Total of Values Reported Each Month or Quarter or Non-Reporting Form Total of Limits of Liability	Entire State
$25 Deductible	First $50,000 and under	$4.80
	From $50,001 to $100,000	1.90
	Over $100,000	0.95
$50 Deductible	First $50,000 and under	2.80
	From $50,001 to $100,000	1.10
	Over $100,000	0.55
$100 Deductible	First $50,000 and under	2.00
	From $50,001 to $100,000	0.80
	Over $100,000	0.40
$250 Deductible	First $50,000 and under	1.30
	From $50,001 to $100,000	0.50
	Over $100,000	0.25
$500 Deductible	First $50,000 and under	1.30
	From $50,001 to $100,000	0.50
	Over $100,000	0.25
$1,000 Deductible	First $50,000 and under	1.15
	From $50,001 to $100,000	0.45
	Over $100,000	0.25

Refer to deductible rule for deductibles not shown.

"DRIVE-AWAY" COLLISION PREMIUMS

(5)(a) Individual Coverage - When collision is not written on all dealer's automobiles, charge the following per car per trip.

(5)(b) Blanket Coverage - When collision is written on all dealer's automobiles and "drive-away" operations are in excess of 50 miles, charge the following premiums per car per trip.

ALL TERRITORIES, TYPES, MAKES AND AGE GROUPS

Price New at Factory to Dealers	Mileage	Deductibles $100		$250		$500	
		Coverage Codes (474)		(476)		(477)	
		(5)(a)	(5)(b)	(5)(a)	(5)(b)		(5)(b)
	0 - 500	$3.94	$1.97	$2.36	$1.19	$1.91	$0.97
$0 - $7,500	501 - 1,000	6.55	3.27	3.91	1.97	3.19	1.61
	1,001 - 1,500	8.68	4.36	5.22	2.61	4.24	2.11
	Over 1,500	10.87	5.44	6.52	3.27	5.30	2.66
	0 - 500	5.69	2.83	3.41	1.69	2.77	1.39
$7,501 - $15,000	501 - 1,000	9.43	4.72	5.66	2.83	4.60	2.30
	1,001 - 1,500	12.54	6.27	7.52	3.77	6.10	3.05
	Over 1,500	15.67	7.85	9.40	4.72	7.66	3.83
	0 - 500	7.66	3.83	4.58	2.30	3.72	1.86
$15,001 - $25,000	501 - 1,000	12.73	6.35	7.63	3.83	6.21	3.11
	1,001 - 1,500	16.89	8.46	10.15	5.08	8.24	4.13
	Over 1,500	21.14	10.57	12.68	6.35	10.32	5.16
	0 - 500	9.57	4.80	5.74	2.88	4.66	2.33
$25,001 - $40,000	501 - 1,000	15.92	7.96	9.54	4.77	7.77	3.88
	1,001 - 1,500	21.17	10.57	12.70	6.35	10.32	5.16
	Over 1,500	26.46	13.23	15.87	7.93	12.90	6.46
	0 - 500	13.40	6.69	8.04	4.02	6.52	3.27
40,001 - $65,000	501 - 1,000	22.28	11.12	13.37	6.69	10.87	5.44
	1,001 - 1,500	29.60	14.79	17.75	8.88	14.42	7.21
	Over 1,500	37.01	18.50	22.19	11.10	18.03	9.02
	0 - 500	16.73	8.38	10.04	5.02	8.16	4.08
Over $65,000	501 - 1,000	27.85	13.93	16.70	8.35	13.56	6.80
	1,001 - 1,500	37.01	18.50	22.19	11.10	18.03	9.02
	Over 1,500	46.24	23.14	27.74	13.87	22.55	11.29

Refer to deductible rule for deductibles not shown.

98. GARAGEKEEPERS' INSURANCE - ELIGIBILITY

GARAGEKEEPERS' COVERAGE

	Specified Causes of Loss		Comprehensive		Collision Deductibles $100		Collision Deductibles $250	
Limit of Liability	Legal Liability (214)	Direct (Primary) (215)	Legal Liability (211)	Direct (Primary) (212)	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)
$6,000	$26	$39	$32	$48	$33	$50	$25	$38
7,500	30	45	36	54	41	62	25	38
9,000	36	54	42	63	47	71	31	47
12,000	42	63	52	78	59	89	41	62
15,000	53	80	63	95	73	110	47	71
18,000	56	84	69	104	84	126	58	87
22,500	70	105	85	128	99	149	67	101
30,000	86	129	103	155	128	192	84	126
37,500	102	153	123	185	149	224	98	147
45,000	117	176	140	210	170	255	113	170
60,000	144	216	174	261	214	321	138	207
75,000	170	255	205	308	256	384	164	246
90,000	194	291	232	348	293	440	188	282
120,000	240	360	287	431	366	549	237	356
150,000	281	422	339	509	440	660	287	431
180,000	325	488	390	585	507	761	328	492
225,000	392	588	468	702	605	908	393	590
300,000	493	740	594	891	772	1,158	501	752
375,000	600	900	720	1,080	934	1,401	606	909
450,000	701	1,052	841	1,262	1,096	1,644	712	1,068
600,000	897	1,346	1,077	1,616	1,414	2,121	922	1,383
750,000	1,089	1,634	1,307	1,961	1,726	2,589	1,124	1,686
900,000	1,274	1,911	1,529	2,294	2,021	3,032	1,314	1,971
1,200,000	1,626	2,439	1,951	2,927	2,574	3,861	1,673	2,510
1,500,000	1,939	2,909	2,328	3,492	3,083	4,625	2,002	3,003
2,000,000	2,196	3,294	2,635	3,953	3,517	5,276	2,288	3,432
2,500,000	2,391	3,587	2,870	4,305	3,833	5,750	2,493	3,740

Over $2,500,000 Refer to Department of Insurance.

For $50 Deductible Collision, Charge 165% of $100 Deductible Rate.

For $500 Deductible Collision, Charge 50% of $100 Deductible Rate.

For non-displayed limits below the maximum, interpolation may be used.

LIABILITY
GARAGE RATES
$55,000 LIMITS

Territory	DEALERS	AUTOMOBILE SERVICE OPERATIONS OR TRAILER SALES
1	$985	$7.66
2	716	8.02
3	674	6.07
4	582	5.71
5	894	7.78
6	785	6.90
7	790	6.36
10	644	5.85
11	428	4.39
12	518	4.88
13	598	6.07
14	425	4.71
16	480	5.27
20	438	4.56
21	633	6.67
22	691	7.53
23	643	6.36
24	475	4.47
27	553	5.70
28	629	6.34
31	532	5.29
32	492	4.88
34	560	5.92
37	655	6.10
38	886	8.49
39	817	9.00
40	728	6.70
41	488	5.22
42	476	5.40
43	587	5.71
44	464	4.72
45	660	6.10
46	571	5.99
47	570	4.93
48	587	5.74
49	750	7.04
51	537	5.11
52	530	5.96
53	502	4.94
54	620	6.47
55	608	6.19
56	699	6.58
57	729	5.98
58	516	4.97
59	517	5.28
60	498	5.74
61	436	4.16
62	434	4.17
63	467	4.64
64	434	4.20
65	403	4.03
66	512	5.92

120. ALL-TERRAIN VEHICLES

3. Physical Damage

a. Specified Causes of Loss - Charge $0.65 per $100 of insurance.

Single Interest Annual Premiums - Entire State
All Vehicles except Taxicabs, Buses, Trucks, Tractors and Trailers
Long Distance and Mobile Homes

TEXAS				
Single Interest Annual Premiums				
	Coverage	Coverage	Coverage	Coverage
Pay-Off Balance	Fire & Theft	Conversion, Embezzlement & Secretion	Comprehensive	Collision
$ 0 - 1,500	$4	$3	$8	$29
1,501 - 2,000	5	4	10	36
2,001 - 2,500	6	5	12	43
2,501 - 3,000	7	5	13	49
3,001 - 3,500	8	6	15	56
3,501 - 4,000	9	7	17	63
4,001 - 4,500	10	7	18	68
4,501 - 5,000	11	8	20	74
5,001 - 6,000	12	9	22	81
6,001 - 8,000	14	10	26	97
8,001 & over	$0.18 per $100	$0.14 per $100	$0.34 per $100	$1.26 per $100

134. LEASING OR RENTAL CONCERNS

Coverages Commercial Units - GVW Over 10,000 lbs.	Rate Per Car Per Year $
Specified Causes of Loss	17
$500 Deductible	
Comprehensive	11
Collision	73
$1,000 Deductible	
Comprehensive	8
Collision	52

139. SPECIAL OR MOBILE EQUIPMENT

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	$0.05 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	$0.36 per $100
Comprehensive Full Coverage	$1.02 per $100

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

Specified Causes of Loss	$0.34 per $100
Comprehensive Full Coverage	$0.98 per $100

TEXAS AUTOMOBILE LIABILITY EXPERIENCE RATING PLAN SECTION I, PAGE 3
SPECIAL DEFINITIONS

11. Adjustment of Premium Subject to Experience Rating Texas Operations Only

Adjust the basic limits premium by a factor of 0.840 to reflect the proper level of claim costs during the experience rating period.

EXPERIENCE RATING - DEDUCTIBLE COVERAGE

The following procedure applies for experience rating of risks, whose Texas operations are written on a deductible basis.

Regardless of the deductible used, companies must maintain loss data on full coverage (non-deductible) basis for the purpose of the Experience Rating Plan.

1. Basic Limits Premium Subject to Experience Rating

   The following factors apply to the "basic limit premium subject to experience rating" (except for Personal Injury Protection and Medical Payments) for the portion of the risk written on a deductible basis.

Garage Risks	1.00 - (1.376d)
Zone Rated Risks	1.00 - (1.327d)
Public Automobile Risks, excluding School Buses	1.00 - (1.327d)
All Other Risks, including School Buses	1.00 - (1.320d)

   The symbol "d" is the percentage discount obtained from full coverage rates for the deductible coverage desired on renewal. The Medical Payments and the Personal Injury Protection Premium will be included at full benchmark rates. The full coverage basic premium determines eligibility for risks rated on a deductible basis.

CREDIBILITY TABLE

Texas Adjusted Basic Limits Premium	Credibility Factor	Expected Loss Ratios			Maximum Single Loss
		Garage	Zone Rated & Public Excl. School Buses	All Other Incl. School Buses	
$1 -- $1,050	0.01	0.382	0.396	0.399	$6,400
1,051 -- 1,769	0.02	0.443	0.459	0.462	9,950
1,770 -- 2,502	0.03	0.445	0.461	0.464	10,100
2,503 -- 3,251	0.04	0.446	0.463	0.466	10,250
3,252 -- 4,015	0.05	0.449	0.466	0.468	10,400
4,016 -- 4,796	0.06	0.451	0.468	0.470	10,550
4,797 -- 5,594	0.07	0.453	0.470	0.473	10,650
5,595 -- 6,409	0.08	0.456	0.473	0.476	10,900
6,410 -- 7,243	0.09	0.459	0.476	0.479	11,100
7,244 -- 8,094	0.10	0.461	0.478	0.481	11,250
8,095 -- 8,966	0.11	0.463	0.480	0.483	11,450
8,967 -- 9,857	0.12	0.466	0.483	0.486	11,650
9,858 -- 10,768	0.13	0.469	0.486	0.489	11,850
10,769 -- 11,701	0.14	0.471	0.489	0.491	12,050
11,702 -- 12,656	0.15	0.474	0.491	0.494	12,250
12,657 -- 13,634	0.16	0.476	0.494	0.497	12,450
13,635 -- 14,636	0.17	0.480	0.497	0.500	12,700
14,637 -- 15,662	0.18	0.482	0.500	0.503	12,900
15,663 -- 16,714	0.19	0.485	0.503	0.506	13,150
16,715 -- 17,792	0.20	0.488	0.506	0.509	13,400
17,793 -- 18,898	0.21	0.491	0.509	0.512	13,650
18,899 -- 20,032	0.22	0.494	0.512	0.515	13,900
20,033 -- 21,196	0.23	0.497	0.515	0.518	14,200
21,197 -- 22,390	0.24	0.500	0.518	0.521	14,450
22,391 -- 23,617	0.25	0.502	0.520	0.523	14,600
23,618 -- 24,877	0.26	0.505	0.524	0.527	15,000
24,878 -- 26,172	0.27	0.509	0.528	0.531	15,350
26,173 -- 27,503	0.28	0.513	0.532	0.535	15,650
27,504 -- 28,872	0.29	0.515	0.534	0.537	15,950
28,873 -- 30,280	0.30	0.519	0.538	0.541	16,300
30,281 -- 31,729	0.31	0.522	0.542	0.545	16,650
31,730 -- 33,222	0.32	0.526	0.545	0.548	17,000
33,223 -- 34,759	0.33	0.529	0.548	0.552	17,350
34,760 -- 36,343	0.34	0.533	0.552	0.556	17,750
36,344 -- 37,976	0.35	0.536	0.556	0.559	18,100
37,977 -- 39,661	0.36	0.539	0.559	0.562	18,500
39,662 -- 41,399	0.37	0.543	0.563	0.566	18,950
41,400 -- 43,195	0.38	0.547	0.567	0.571	19,400
43,196 -- 45,049	0.39	0.550	0.571	0.574	19,800
45,050 -- 46,966	0.40	0.554	0.575	0.578	20,300
46,967 -- 48,948	0.41	0.557	0.578	0.581	20,750

CREDIBILITY TABLE

Texas Adjusted Basic Limits Premium			Credibility Factor	Expected Loss Ratios			Maximum Single Loss
				Garage	Zone Rated & Public Excl. School Buses	All Other Incl. School Buses	
$48,949	--	$50,999	0.42	0.563	0.584	0.587	$21,600
51,000	--	53,123	0.43	0.564	0.585	0.589	21,750
53,124	--	55,324	0.44	0.568	0.589	0.593	22,300
55,325	--	57,605	0.45	0.572	0.593	0.596	22,850
57,606	--	59,971	0.46	0.575	0.597	0.600	23,400
59,972	--	62,428	0.47	0.579	0.600	0.604	24,000
62,429	--	64,980	0.48	0.583	0.604	0.608	24,600
64,981	--	67,633	0.49	0.586	0.607	0.611	25,250
67,634	--	70,393	0.50	0.589	0.611	0.614	25,900
70,394	--	73,268	0.51	0.593	0.615	0.619	26,600
73,269	--	76,263	0.52	0.596	0.618	0.622	27,300
76,264	--	79,387	0.53	0.599	0.622	0.625	28,050
79,388	--	82,648	0.54	0.603	0.625	0.629	28,800
82,649	--	86,056	0.55	0.606	0.628	0.632	29,600
86,057	--	89,620	0.56	0.608	0.631	0.635	30,400
89,621	--	93,352	0.57	0.612	0.634	0.638	31,250
93,353	--	97,265	0.58	0.614	0.637	0.641	32,150
97,266	--	101,370	0.59	0.617	0.640	0.644	33,050
101,371	--	105,683	0.60	0.619	0.642	0.646	34,050
105,684	--	110,220	0.61	0.622	0.645	0.649	35,050
110,221	--	114,999	0.62	0.624	0.647	0.651	36,100
115,000	--	120,041	0.63	0.626	0.649	0.653	37,200
120,042	--	125,366	0.64	0.629	0.652	0.656	38,350
125,367	--	130,999	0.65	0.631	0.654	0.658	39,600
131,000	--	136,970	0.66	0.632	0.655	0.659	40,850
136,971	--	143,307	0.67	0.634	0.657	0.661	42,200
143,308	--	150,047	0.68	0.635	0.659	0.662	43,650
150,048	--	157,229	0.69	0.637	0.661	0.665	45,150
157,230	--	164,898	0.70	0.638	0.662	0.666	46,750
164,899	--	173,105	0.71	0.639	0.663	0.667	48,450
173,106	--	181,909	0.72	0.640	0.664	0.668	50,300
181,910	--	191,377	0.73	0.642	0.665	0.669	52,250
191,378	--	201,588	0.74	0.642	0.666	0.670	54,300
201,589	--	212,632	0.75	0.643	0.667	0.671	56,550
212,633	--	224,617	0.76	0.643	0.667	0.671	59,000
224,618	--	237,666	0.77	0.644	0.668	0.672	61,600
237,667	--	251,930	0.78	0.645	0.669	0.673	64,500
251,931	--	267,585	0.79	0.645	0.669	0.673	67,600
267,586	--	284,846	0.80	0.646	0.670	0.674	71,050
284,847	--	303,972	0.81	0.646	0.670	0.674	74,800
303,973	--	325,285	0.82	0.647	0.671	0.675	79,050

CREDIBILITY TABLE

Texas Adjusted Basic Limits Premium	Credibility Factor	Expected Loss Ratios			Maximum Single Loss
		Garage	Zone Rated & Public Excl. School Buses	All Other Incl. School Buses	
$325,286 -- 349,181	0.83	0.647	0.671	0.675	$83,700
349,182 -- 376,161	0.84	0.647	0.671	0.675	89,000
376,162 -- 406,114	0.85	0.647	0.671	0.675	94,900
406,115 -- 436,382	0.86	0.648	0.672	0.676	101,100
436,383 -- 466,650	0.87	0.648	0.672	0.676	107,118
466,651 -- 496,918	0.88	0.648	0.672	0.676	113,000
496,919 -- 527,186	0.89	0.648	0.672	0.676	118,750
527,187 -- 557,454	0.90	0.648	0.672	0.676	124,372
557,455 -- 587,722	0.91	0.648	0.672	0.676	129,871
587,723 -- 617,990	0.92	0.648	0.672	0.676	135,250
617,991 -- 648,258	0.93	0.648	0.672	0.676	140,513
648,259 -- 678,526	0.94	0.648	0.672	0.676	145,664
678,527 -- 708,794	0.95	0.648	0.672	0.676	150,707
708,795 -- 739,062	0.96	0.648	0.672	0.676	155,645
739,063 -- 769,330	0.97	0.648	0.672	0.676	160,481
769,331 -- 799,598	0.98	0.648	0.672	0.676	165,218
799,599 -- 829,866	0.99	0.648	0.672	0.676	169,859
829,867 or over	1.00	0.648	0.672	0.676	170,000

Note: The indemnity portion of the maximum single loss shall be limited to basic limits. Allocated claim expenses shall be added to the indemnity amount, the sum being subject to the maximum single loss amounts specified in the table.

Revised Table of Expected Loss Ratios	
1. Public (Excl. School Buses) and Zone Rated Automobiles	0.675
2. Garages	0.651
3. All Other (Incl. School Buses)	0.679
4. Physical Damage	0.634

Expected loss ratios to be used in connection with deductible coverages shall be established in accordance with the following revised formulas.

	Basic Limits Portion		Increased Limits Portion
	Deductible B.I./P.D.	Full Coverage* B.I./P.D.	B.I. & P.D. Combined
1. Public (Excl. School Buses) and Zone Rated Automobiles	$\frac{0.68 - 0.896D}{1.00 - D}$	0.68	0.68
2. Garages	$\frac{0.65 - 0.896D}{1.00 - D}$	0.65	0.65
3. All Other Automobiles (Incl. School Buses)	$\frac{0.68 - 0.896D}{1.00 - D}$	0.68	0.68

* Applicable for basic limits to the portion of the risk written on a full coverage basis.

D = Deductible Discount

The revised Physical Damage expense ratio is 0.347

The revised tax multiplier is 1.019

TABLE B.
TEXAS
TABLE OF AUTOMOBILE LIABILITY EXPENSE RATIOS
(EXCLUDING THE PROVISIONS FOR THE TAX MULTIPLIER)

Public (Excl. School Buses) and Zone Rated Automobiles

(1) Subject Premium	(2) Expense Ratio
$5,000	0.306
5,034	0.305
5,103	0.304
5,173	0.303
5,245	0.303
5,320	0.302
5,396	0.301
5,475	0.300
5,556	0.299
5,640	0.298
5,726	0.297
5,814	0.296
5,906	0.295
6,000	0.294
6,098	0.293
6,199	0.292
6,303	0.291
6,411	0.290
6,522	0.289
6,638	0.288
6,757	0.287
6,881	0.286
7,010	0.285
7,143	0.284
7,282	0.283
7,426	0.282
7,576	0.281
7,732	0.280
7,895	0.279
8,065	0.278
8,242	0.277
8,427	0.276
8,621	0.275
8,824	0.274
9,037	0.273
9,260	0.272
9,494	0.271

(1) Subject Premium	(2) Expense Ratio
$9,471	0.270
10,000	0.269
10,274	0.268
10,564	0.267
10,870	0.266
11,195	0.265
11,539	0.264
11,905	0.263
12,296	0.262
12,712	0.261
13,158	0.260
13,637	0.259
14,151	0.258
14,706	0.257
15,307	0.256
15,958	0.256
16,667	0.255
17,442	0.254
18,293	0.253
19,231	0.252
20,271	0.251
21,429	0.250
22,728	0.249
24,194	0.248
25,863	0.247
27,778	0.246
30,000	0.245
30,646	0.244
31,319	0.243
32,023	0.242
32,759	0.241
33,530	0.240
34,338	0.239
35,186	0.238
36,076	0.237
37,013	0.236
38,000	0.235

(1) Subject Premium	(2) Expense Ratio
$39,042	0.234
40,141	0.233
41,305	0.232
42,538	0.231
43,847	0.230
45,239	0.229
46,722	0.228
48,306	0.227
50,000	0.226
51,819	0.225
53,774	0.224
55,883	0.223
58,164	0.222
60,639	0.221
63,334	0.220
66,280	0.219
69,513	0.218
73,077	0.217
77,028	0.216
81,429	0.215
86,364	0.214
91,936	0.213
98,276	0.212
105,556	0.211
114,000	0.210
123,914	0.209
135,715	0.208
150,000	0.208
167,648	0.207
190,000	0.206
219,231	0.205
259,091	0.204
316,667	0.203
407,143	0.202
570,000	0.201
950,000	0.200
2,850,000	0.199

(1) Subject Premium	(2) Expense Ratio	(1) Subject Premium	(2) Expense Ratio	(1) Subject Premium	(2) Expense Ratio
$5,000	0.330	$12,000	0.279	$47,664	0.226
5,028	0.329	12,329	0.278	48,572	0.225
5,085	0.328	12,677	0.277	49,515	0.224
5,143	0.327	13,044	0.276	50,496	0.223
5,203	0.327	13,433	0.275	51,516	0.222
5,264	0.326	13,847	0.274	52,578	0.221
5,326	0.325	14,286	0.273	53,685	0.220
5,390	0.324	14,755	0.272	54,839	0.219
5,455	0.323	15,255	0.271	56,044	0.218
5,522	0.322	15,790	0.270	57,304	0.217
5,591	0.321	16,364	0.269	58,321	0.216
5,661	0.320	16,982	0.268	60,000	0.215
5,733	0.319	17,648	0.267	61,446	0.214
5,807	0.318	18,368	0.266	62,963	0.213
5,883	0.317	19,149	0.265	64,557	0.212
5,961	0.316	20,000	0.264	66,234	0.211
6,041	0.315	20,931	0.263	68,000	0.210
6,123	0.314	21,952	0.262	69,864	0.209
6,207	0.313	23,077	0.261	71,831	0.208
6,294	0.312	24,325	0.260	73,914	0.207
6,383	0.311	25,715	0.259	76,120	0.206
6,475	0.310	27,273	0.258	78,462	0.205
6,570	0.309	29,033	0.257	80,953	0.204
6,667	0.308	30,178	0.256	83,607	0.203
6,767	0.307	30,539	0.255	86,441	0.202
6,871	0.306	30,910	0.254	89,474	0.201
6,977	0.305	31,289	0.253	92,728	0.200
7,087	0.304	31,678	0.252	96,227	0.199
7,200	0.303	32,076	0.251	100,000	0.198
7,318	0.302	32,485	0.250	104,082	0.197
7,439	0.301	32,904	0.249	108,511	0.196
7,564	0.300	33,334	0.248	113,334	0.195
7,693	0.299	33,775	0.247	118,605	0.194
7,827	0.298	34,229	0.246	124,391	0.193
7,965	0.297	34,694	0.245	130,770	0.192
8,109	0.296	35,173	0.244	137,838	0.191
8,257	0.295	35,665	0.243	145,715	0.190
8,412	0.294	36,171	0.242	154,546	0.189
8,572	0.293	36,691	0.241	164,517	0.188
8,738	0.292	37,227	0.240	175,863	0.187
8,911	0.291	37,778	0.239	188,889	0.186
9,091	0.290	38,346	0.238	204,000	0.185
9,279	0.289	38,932	0.237	221,740	0.184
9,474	0.288	39,535	0.236	242,858	0.184
9,678	0.287	40,158	0.235	268,422	0.183
9,891	0.286	40,800	0.234	300,000	0.182
10,113	0.285	41,464	0.233	340,000	0.181
10,345	0.284	42,149	0.232	392,308	0.180
10,589	0.283	42,858	0.232	463,637	0.179
10,844	0.282	43,590	0.231	566,667	0.178
11,112	0.281	44,348	0.230	728,572	0.177
11,393	0.280	45,133	0.229	1,020,000	0.176
11,689	0.280	45,946	0.228	1,700,000	0.175
		46,789	0.227	5,100,000	0.174

THE NEW RETROSPECTIVE RATING PLAN - TEXAS
All Other (Including School Buses)

(1) Subject Premium	(2) Expense Ratio
$5,000	0.302
5,028	0.301
5,085	0.300
5,143	0.299
5,203	0.299
5,264	0.298
5,326	0.297
5,390	0.296
5,455	0.295
5,522	0.294
5,591	0.293
5,661	0.292
5,733	0.291
5,807	0.290
5,883	0.289
5,961	0.288
6,041	0.287
6,123	0.286
6,207	0.285
6,294	0.284
6,383	0.283
6,475	0.282
6,570	0.281
6,667	0.280
6,767	0.279
6,871	0.278
6,977	0.277
7,087	0.276
7,200	0.275
7,318	0.274
7,439	0.273
7,564	0.272
7,693	0.271
7,827	0.270
7,965	0.269
8,109	0.268
8,257	0.267
8,412	0.266
8,572	0.265
8,738	0.264
8,911	0.263
9,091	0.262
9,279	0.261
9,474	0.260
9,678	0.259
9,891	0.258
10,113	0.257
10,345	0.256
10,589	0.255
10,844	0.254
11,112	0.253
11,393	0.252
11,689	0.252

(1) Subject Premium	(2) Expense Ratio
$12,000	0.251
12,329	0.250
12,677	0.249
13,044	0.248
13,433	0.247
13,847	0.246
14,286	0.245
14,755	0.244
15,255	0.243
15,790	0.242
16,364	0.241
16,982	0.240
17,648	0.239
18,368	0.238
19,149	0.237
20,000	0.236
20,931	0.235
21,952	0.234
23,077	0.233
24,325	0.232
25,715	0.231
27,273	0.230
29,033	0.229
30,178	0.228
30,539	0.227
30,910	0.226
31,289	0.225
31,678	0.224
32,076	0.223
32,485	0.222
32,904	0.221
33,334	0.220
33,775	0.219
34,229	0.218
34,694	0.217
35,173	0.216
35,665	0.215
36,171	0.214
36,691	0.213
37,227	0.212
37,778	0.211
38,346	0.210
38,932	0.209
39,535	0.208
40,158	0.207
40,800	0.206
41,464	0.205
42,149	0.204
42,858	0.204
43,590	0.203
44,348	0.202
45,133	0.201
45,946	0.200
46,789	0.199

(1) Subject Premium	(2) Expense Ratio
$47,664	0.198
48,572	0.197
49,515	0.196
50,496	0.195
51,516	0.194
52,578	0.193
53,685	0.192
54,839	0.191
56,044	0.190
57,304	0.189
58,321	0.188
60,000	0.187
61,446	0.186
62,963	0.185
64,557	0.184
66,234	0.183
68,000	0.182
69,864	0.181
71,831	0.180
73,914	0.179
76,120	0.178
78,462	0.177
80,953	0.176
83,607	0.175
86,441	0.174
89,474	0.173
92,728	0.172
96,227	0.171
100,000	0.170
104,082	0.169
108,511	0.168
113,334	0.167
118,605	0.166
124,391	0.165
130,770	0.164
137,838	0.163
145,715	0.162
154,546	0.161
164,517	0.160
175,863	0.159
188,889	0.158
204,000	0.157
221,740	0.156
242,858	0.156
268,422	0.155
300,000	0.154
340,000	0.153
392,308	0.152
463,637	0.151
566,667	0.150
728,572	0.149
1,020,000	0.148
1,700,000	0.147
5,100,000	0.146