TEXAS PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF APPROVED NOVEMBER 1, 2000 BENCHMARK RATE CHANGES

LIABILITY:	Latest Year Premiums at Present Rates	Approved Statewide Average Rate Change
Total Limits Bodily Injury	$1,161,862,918	-9.5%
Total Limits Property Damage	1,176,190,795	+11.9%
Combined Single Limits BI/PD	39,135,889	+1.3%*
Personal Injury Protection	271,698,310	+0.4%
Uninsured Motorist BI/PD	355,919,061	+4.7%
Medical Payments	21,648,347	+25.0%
Total Liability	**$3,026,455,320**	**+1.8%**
PHYSICAL DAMAGE:		
Comprehensive - All Deductibles	710,265,362	-25.0%
Collision - All Deductibles	1,121,493,456	+5.2%
Total Physical Damage	**$1,831,758,818**	**-6.5%**
TOTAL LIABILITY & PHYSICAL DAMAGE:	**$4,858,214,138**	**-1.3%**

* listed percentage for Combined Single Limits BI/PD is based on a weighted average of the BI and PD rate changes.

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
INCREASED LIMITS TABLE I
(Texas Automobile Manual Page 109)

Applicable to private passenger automobiles and miscellaneous type vehicles as classified and rated in the private passenger section of the manual.

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
100%	114%	126%	130%	132%	140%	140%	150%	164%

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	177	180	182	185	186																						
400	180	183	185	186	187	192																					
500	182	185	186	189	190	195	199																				
600	185	187	189	190	192	196	200	205																			
700	186	189	190	193	195	199	203	206	210																		
800	189	192	193	195	196	200	205	209	213	218																	
900	190	193	195	197	199	203	207	210	215	219	223																
1000	193	196	197	199	200	205	209	213	218	222	226	230															
1250	195	197	199	200	202	206	210	215	219	223	228	232	239														
1500	197	200	202	203	205	209	213	218	222	226	230	235	242	249													
1750	199	202	203	205	206	210	215	219	223	228	232	236	243	250	258												
2000	200	203	205	207	209	213	218	222	226	230	235	239	246	253	259	266											
2500	205	207	209	210	212	216	220	225	229	233	238	242	249	256	263	271	276										
3000	207	210	212	215	216	220	225	229	233	238	242	246	253	260	266	273	281	288									
3500	212	215	216	219	220	225	229	233	238	242	246	250	258	265	271	278	285	292	298								
4000	216	219	220	223	225	229	233	238	242	246	250	255	260	268	275	282	289	296	302	308							
4500	219	222	223	226	228	232	236	240	245	249	253	258	265	272	278	285	292	299	305	311	316						
5000	223	226	228	230	232	236	240	245	249	253	258	262	268	275	282	289	296	303	309	315	321	326					
6000	225	228	229	232	233	238	242	246	250	255	259	263	269	276	283	291	298	305	311	316	322	328	332				
7000	228	230	232	235	236	240	245	249	253	258	260	265	272	279	286	293	301	308	314	319	324	329	335	341			
8000	229	232	233	236	238	242	246	250	255	259	263	268	273	281	288	295	302	309	315	321	326	332	336	342	348		
9000	232	235	236	239	240	245	249	253	258	262	265	269	276	283	291	298	305	312	318	324	328	334	339	345	351	357	
10000	233	236	238	240	242	246	250	255	259	263	266	271	278	285	292	299	306	314	319	325	329	335	341	346	352	358	364

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
INCREASED LIMITS TABLE IC
(Texas Automobile Manual Page 109)

INCREASED LIMITS TABLE I
C. COMBINED LIABILITY LIMIT

$55,000	....	100%
75,000	....	103
100,000	....	107
150,000	....	113
200,000	....	117
250,000	....	120
300,000	....	124
325,000	....	125
400,000	....	127
450,000	....	129
500,000	....	130
525,000	....	131
550,000	....	131
600,000	....	133
650,000	....	134
700,000	....	136
750,000	....	137
800,000	....	139
900,000	....	142
1,000,000	....	145
1,250,000	....	149
1,400,000	....	152
1,500,000	....	154
2,000,000	....	162
2,500,000	....	168
3,000,000	....	174
4,000,000	....	184
5,000,000	....	194
6,000,000	....	199
7,000,000	....	205
8,000,000	....	210
9,000,000	....	215
10,000,000	....	220

CONVERSION TABLE
(Texas Automobile Manual Page 112)

Tables for converting liability rates and premiums to $55,000 combined liability limit.

For exposures subject to the following increased limits table.

TABLE I
C. Combined Liability Limit

$10,000	$20,000	$25,000	$45,000	$50,000
133%	120%	115%	103%	101%

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

BASE PREMIUMS

TABLE A - BODILY INJURY	$46
TABLE B - PROPERTY DAMAGE	9
TABLE C - COMBINED LIMIT	75

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	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

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

METHOD OF CALCULATION:
(1) Multiply base premium by the premium differential for the desired coverage, territory and limits. Round to nearest dollar.
(2) Apply $1.00 additive rate, if applicable, to B.I. or CSL premium.

EXAMPLE: Individual - first motor vehicle, territory 01, 50/50 B.I. limits and 35,000 P.D. limits, voluntary risk.

```
(1)  $46 x 1.31 = $60     B.I. (Table A)
(2)  $60 + $1 = $61
(1)  $9 x 1.4 = $13       P.D. (Table B)
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EXAMPLE: Individual - first motor vehicle, territory 01, $500,000 combined limit, voluntary risk.

(1) $75 x 1.54 = $116
(2) $116 + $1 = $117

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
MEDICAL PAYMENTS AND PERSONAL INJURY PROTECTION
(Texas Automobile Manual Pages 115)

Terr	Base Rates PIP	MP
01	$67	$21
02	73	23
03	67	21
04	57	18
05	63	20
06	63	20
07	77	24
10	60	19
11	53	16
12	63	20
13	60	19
14	57	18
16	57	18
20	57	18
21	67	21
22	60	19
23	60	19
24	57	18
27	60	19
28	57	18
31	60	19
32	60	19
34	60	19
37	60	19
38	67	21
39	67	21
40	60	19
41	60	19
42	67	21
43	63	20
44	63	20
45	67	21
46	60	19
47	60	19
48	63	20
49	63	20
51	57	18
52	60	19
53	60	19
54	63	20
55	67	21
56	67	21
57	77	24
58	67	21
59	63	20
60	57	18
61	60	19
62	57	18
63	53	16
64	53	16
65	50	15
66	60	19

CLASS DIFFERENTIALS	
1A	1.00
1B	1.15
1C	1.00
2A-1	1.20
2A-2	1.20
2C-1	1.25
2C-2	1.15
2D	1.25
3	1.10
3A	1.00
6A	0.85
6B	0.95
6C	1.00
7	1.00
8	1.00
8A	1.00
1AF	0.85
2AF-1	1.05
2AF-2	1.00
2CF-1	1.00
2CF-2	1.00
2DF	1.00
6AF	0.85

Increased Limits Factors

Table A	PIP	MP
$500		1.00
$1,000		1.29
$2,500	1.00	1.59
$5,000	1.09	1.76
$10,000	1.38	2.29
$25,000	1.98	2.94
$50,000	2.21	3.35
$75,000	2.33	3.41
$100,000	2.41	3.47

Increased Limits Factors

Table B	PIP	MP
$500		1.00
$1,000		1.38
$2,500	1.00	1.69
$5,000	1.10	2.00
$10,000	1.55	2.46
$25,000	2.22	3.15
$50,000	2.47	3.54
$75,000	2.61	3.85
$100,000	2.69	4.08

	PIP	MP
Table B	0.85	0.76

Method of Calculation:

Table A.

(1) Multiply the base rate by the class differential, rounding to the nearest dollar.
(2) Multiply the result by the Table A increased limits factor, rounding to the nearest dollar.

Table B.

(1) Multiply the base rate by the class differential and the Table B factor (0.85 for PIP, 0.76 for MP), rounding to the nearest dollar.
(2) Multiply the result by the Table B increased limits factor, rounding to the nearest dollar.

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
RENTAL REIMBURSEMENT
(Texas Automobile Manual Page 117)

I. Autos written under Personal Auto Policy:

B.

Classes	Limits: Per Day/Aggregate			
	20/600	25/750	30/900	35/1050
2A-1, 2A-2, 2AF-1 2AF-2, 2C-1, 2C-2 2CF-1, 2CF-2	$26	$32	$38	$44
All Other	14	18	21	25

II. Autos written under all other policies:

A: Compute the premium for each coverage as follows:

1. The number of automobiles - multiplied by
2. The agreed maximum amount of rental reimbursement (minimum $10) for each day - multiplied by
3. The maximum number of days (minimum 30 days) - multiplied by
4. The rate per $100 of liability amount.

Coverages	All Classes
Fire and Theft	$1.87
Limited Specified Causes of Loss	3.01
Specified Causes of Loss	3.07
Comprehensive	3.58
Collision	6.13

Example:
5 automobiles
$10 per day reimbursement limit
30 days coverage rental reimbursement for comprehensive
$3.58 rate per $100
5 x $10 x 30 = $1,500
$1,500 x $3.58 per $100 = $54

SOUND RECEIVING AND TRANSMITTING EQUIPMENT
(Texas Automobile Manual Page 117)

A. Stereos, radios and other sound reproducing equipment -

$1.80 per $100 (cost new) of coverage excess of $1,500

Example: Permanently installed equipment with cost new $2,500.

(1) $2,500 - $1,500 = 1000
(2) 1000 / 100 = 10
(3) 10 x $1.80 = $18

B. Cost new of radio, scanning monitor receiver or telephone including all accessories, equipment and antenna.

$2.00 per $100 (cost new).

Example: Equipment with cost new $2,500.

(1) $2,500 / 100 = 25
(2) 25 x $2.00 = $50

E. Windstorm, Hail or Earthquake:

Rates per $100 of Insurance

Territory	Private Passenger
1	$0.17
2	0.17
3	0.17
4	0.23
5	0.20
6	0.11
7	0.12
10	0.15
11	0.16
12	0.30
13	0.12
14	0.23
16	0.14
20	0.17
21	0.13
22	0.11
23	0.14
24	0.17
27	0.11
28	0.08
31	0.23
32	0.16
34	0.17
37	0.14
38	0.14
39	0.17
40	0.19
41	0.12
42	0.11
43	0.08
44	0.14
45	0.17
46	0.17
47	0.10
48	0.14
49	0.16
51	0.12
52	0.14
53	0.14
54	0.11
55	0.11
56	0.20
57	0.23
58	0.20
59	0.17
60	0.23
61	0.19
62	0.31
63	0.15
64	0.14
65	0.25
66	0.11

H. Towing and Labor Costs:

Limit of Liability Per Disablement	Premium Per Car
$40	$1
80	4
120	5

B. The factors in this rule shall not apply to dealers comprehensive or garagekeepers insurance. For deductibles not shown on the rate pages, compute the premium as follows:

1. Comprehensive Deductibles.

Autos using other than private passenger rates. Multiply the factor below times the full coverage comprehensive premium for the deductible provided.

Deductible Amount	Code	Factor
$50	03	0.70
100	010	0.65
200	015	0.62
250	055	0.60
500	726	0.50
1,000	727	0.45

2. Collision Deductibles.

Autos using other than private passenger rates. Multiply the factor below times the $250 deductible collision premium for the deductible provided.

Deductible Amount	Code	Factor
$50	072	1.17
200	073	1.05
500	077	0.86
1,000	078	0.67

Note: Deductible Factors for autos using Private Passenger rates have been relocated to the premium computation section as of 11/1/00.

77. C. All Terrain Vehicles

3. Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	$0.80
Comprehensive	50	0.89
	100	0.88
Collision	200	1.24
	250	1.17

D. Dune Buggies --- non-registered

2.
(c) Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	$0.85
Comprehensive	50	0.94
	100	0.92
Collision	200	4.48
	250	4.26

E. Golf Carts

1. Liability - Minimum Premiums

Bodily Injury	$8
Property Damage	8
Combined Limit Liability	19

3. Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	$0.29
Comprehensive	50	0.31
	100	0.30
Collision	200	0.62
	250	0.57

78. Antique, Collectible and Special Interest Autos

B. Liability - Minimum Premiums.

Bodily Injury	$9
Property Damage	8
Combined Limit Liability	20

D. Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	$0.70
Comprehensive	50	0.77
	100	0.75
Collision	200	1.42
	250	1.36

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
BODILY INJURY AND PROPERTY DAMAGE
(Texas Automobile Manual Pages 150-154)

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

Terr	B.I.	P.D.	CSL
01	$135	$182	$355
02	120	200	353
03	126	151	313
04	100	170	297
05	125	130	291
06	101	156	285
07	145	135	323
10	67	159	243
11	56	145	215
12	75	135	230
13	69	122	210
14	58	151	223
16	64	122	203
20	56	129	199
21	93	164	282
22	97	166	289
23	83	178	283
24	61	141	218
27	94	177	296
28	89	192	304
31	82	139	243
32	69	131	218
34	76	141	237
37	89	147	260
38	138	182	359
39	117	156	306
40	94	159	279
41	69	130	217
42	81	167	269
43	86	141	251
44	78	137	236
45	95	159	280
46	70	137	226
47	79	137	237
48	88	130	243
49	100	147	275
51	59	135	209
52	70	153	241
53	76	135	232
54	83	129	235
55	111	111	254
56	113	119	265
57	129	130	297
58	81	95	199
59	81	148	251
60	62	135	213
61	57	109	181
62	45	107	163
63	66	123	207
64	68	109	196
65	44	109	164
66	70	148	236

CLASS DIFFERENTIALS
Territories

Class	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.
$135 x 2.90 = $392

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) $135 x 1.36 = $184
(2) $203 x 0.02 = $4.05

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COLLISION - ACTUAL VALUE
(Texas Automobile Manual Page 165)

TERRITORY	BASE PREMIUMS
01	$278
02	316
03	273
04	269
05	253
06	289
07	219
10	251
11	246
12	300
13	251
14	291
16	204
20	235
21	262
22	253
23	273
24	278
27	273
28	289
31	251
32	278
34	257
37	242
38	278
39	304
40	257
41	273
42	291
43	257
44	300
45	284
46	264
47	291
48	253
49	273
51	242
52	262
53	262
54	237
55	215
56	284
57	253
58	224
59	246
60	235
61	242
62	231
63	264
64	242
65	235
66	231

CLASS DIFFERENTIALS

CLASS	VALUE
1A	1.00
1B	1.12
1C	0.95
2A-1	2.90
2A-2	1.78
2C-1	4.49
2C-2	2.55
2D	3.11
3	1.16
3A	1.05
6A	1.00
6B	1.12
6C	0.95
8	1.42
8A	1.41
1AF	0.96
2AF-1	2.66
2AF-2	1.30
2CF-1	4.70
2CF-2	3.60
2DF	2.46
6AF	0.96
7	1.18

COLLISION
MODEL YEAR DIFFERENTIALS

YEAR	VALUE
2002	1.20
2001	1.15
2000	1.10
1999	1.05
1998	1.00
1997	0.95
1996	0.90
1995	0.85
1994	0.80
1993	0.75
1992	0.70
1991	0.65
1990 & Prior	0.60

COLLISION
DEDUCTIBLE DIFFERENTIALS

DED.	Multiplier	Constant
$50	1.220	0.220
100	1.090	0.090
200	1.000	0.000
250	0.975	(0.025)
500	0.900	(0.100)
1000	0.750	(0.250)

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1989 & Earlier	0.30
2	1989 & Earlier	0.42
3	1989 & Earlier	0.51
4	1989 & Earlier	0.60
5	1989 & Earlier	0.65
6	1989 & Earlier	0.71
7	1989 & Earlier	0.75
8	1976 - 1989	0.79
10	1976 - 1989	0.87
11	1976 - 1989	0.92
12	1976 - 1989	0.98
13	1976 - 1989	1.06
14	1976 - 1981	1.25
14	1982 - 1989	1.13
15	1982 - 1989	1.22
16	1982 - 1989	1.36
17	1982 - 1989	1.52
18	1982 - 1989	1.66
19	1982 - 1989	1.80
20	1982 - 1989	1.87
21	1982 - 1989	2.02

METHOD OF CALCULATION:
Symbols 1-21

(1) Multiply the applicable deductible multiplier times the symbol group differential, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result of (2) times the base rate for the desired territory and round to the nearest dollar.
(4) Determine the product of the differentials for the desired class and model year, rounding to three decimal places.
(5) Multiply the result of (3) times the result in (4) and round to the nearest dollar.

EXAMPLE: Class 2D, 1986 model year, symbol group 5, $250 deductible, territory 01.

(1)	0.975 x 0.65 = 0.634
(2)	0.634 + (0.025) = .609
(3)	0.609 x $278 = $169
(4)	3.11 x 0.60 = 1.866
(5)	$169 x 1.866 = $315

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1990 & Later	0.60
2	1990 & Later	0.75
3	1990 & Later	0.80
4	1990 & Later	0.83
5	1990 & Later	0.86
6	1990 & Later	0.88
7	1990 & Later	0.91
8	1990 & Later	0.94
10	1990 & Later	0.97
11	1990 & Later	1.00
12	1990 & Later	1.04
13	1990 & Later	1.08
14	1990 & Later	1.12
15	1990 & Later	1.16
16	1990 & Later	1.20
17	1990 & Later	1.25
18	1990 & Later	1.32
19	1990 & Later	1.40
20	1990 & Later	1.48
21	1990 & Later	1.56
22	1990 & Later	1.66
23	1990 & Later	1.77
24	1990 & Later	1.85
25	1990 & Later	1.90
26	1990 & Later	1.95
27	1990 & Later	(a)

(a) Add 0.175 to symbol 26 relativity for each $10,000 above $80,000.

METHOD OF CALCULATION:
Symbols 1-26

(1) Multiply the applicable deductible multiplier times the symbol group differential, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result of (2) times the base rate for the desired territory and round to the nearest dollar.
(4) Determine the product of the differentials for the desired class and model year, rounding to three decimal places.
(5) Multiply the result of (3) times the result in (4) and round to the nearest dollar.

EXAMPLE: Class 2D, 1995 model year, symbol group 5, $250 deductible, territory 01.

(1) 0.975 x 0.86 = 0.839
(2) 0.839 + (0.025) = .814
(3) 0.814 x $278 = $226
(4) 3.11 x 0.85 = 2.644
(5) $226 x 2.644 = $598

METHOD OF CALCULATION (Cont.):
Symbol 27

(1) Calculate the appropriate symbol differential. Subtract $80,000 from the F.O.B. list price. Divide the result by $10,000 and round down to the nearest whole number. Multiply the result by 0.175 and add the symbol 26 differential.
(2) Multiply the applicable deductible multiplier times the symbol group differential, rounding to three decimal places.
(3) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(4) Multiply the result of (2) times the base rate for the desired territory and round to the nearest dollar.
(5) Determine the product of the differentials for the desired class and model year, rounding to three decimal places.
(6) Multiply the result of (3) times the result in (4) and round to the nearest dollar.

EXAMPLE: Class 2D, 1995 model year, $119,000 F.O.B. list price, $250 deductible, territory 01.

(1) $119,000 - $80,000 = $39,000
(1) $39,000 / $10,000 = 3
(1) 3 x 0.175 + 1.95 = 2.475
(2) 0.975 x 2.475 = 2.413
(3) 2.413 + (0.025) = 2.388
(4) 2.388 x $278 = $664
(5) 3.11 x 0.85 = 2.644
(6) $664 x 2.644 = $1,756

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COLLISION - STATED AMOUNT

(Texas Automobile Manual Pages 161 and 162)

TERRITORY	BASE RATE	TERRITORY	BASE RATE	TERRITORY	BASE RATE
01	$2.16	27	$2.15	51	$1.89
02	2.46	28	2.22	52	2.03
03	2.16	31	1.95	53	2.03
04	2.11	32	2.19	54	1.87
05	1.98	34	2.03	55	1.71
06	2.24	37	1.89	56	2.21
07	1.75	38	2.19	57	1.98
10	1.96	39	2.38	58	1.75
11	1.89	40	2.01	59	1.90
12	2.32	41	2.14	60	1.80
13	1.94	42	2.29	61	1.90
14	2.27	43	2.03	62	1.79
16	1.62	44	2.36	63	2.09
20	1.84	45	2.24	64	1.93
21	2.05	46	2.09	65	1.85
22	1.99	47	2.27	66	1.77
23	2.16	48	1.98		
24	2.16	49	2.15		

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1989 & Earlier	1.240
2	1989 & Earlier	1.220
3	1989 & Earlier	1.130
4	1989 & Earlier	1.000
5	1989 & Earlier	0.890
6	1989 & Earlier	0.785
7	1989 & Earlier	0.689
8	1976 - 1989	0.591
10	1976 - 1989	0.545
11	1976 - 1989	0.481
12	1976 - 1989	0.437
13	1976 - 1989	0.404
14	1976 - 1981	0.355
14	1982 - 1989	0.366
15	1982 - 1989	0.335
16	1982 - 1989	0.306
17	1982 - 1989	0.277
18	1982 - 1989	0.249
19	1982 - 1989	0.222
20	1982 - 1989	0.197
21	1982 - 1989	0.159

DEDUCTIBLE	DIFFERENTIALS
$50	1.44
100	1.16
200	1.00
250	0.95
500	0.74
1,000	0.48

METHOD OF CALCULATION:

(1) Multiply the deductible differential times the symbol group differential, rounding to three decimal place

(2) Multiply the result in (1) by the collision base rate and round to the nearest cent.

(3) Multiply the result in (2) by the class differential (page 15) and round to the nearest cent.

EXAMPLE: $500 deductible collision, class 1B, territory 02,
1985 model year, symbol 8.

(1) 0.74 x 0.591 = 0.437

(2) 0.437 x $2.46 = $1.08

(3) $1.08 x 1.12 = $1.21

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COLLISION - STATED AMOUNT (CONT.)
(Texas Automobile Manual Page 162)

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1990 & Later	1.000
2	1990 & Later	0.689
3	1990 & Later	0.615
4	1990 & Later	0.585
5	1990 & Later	0.553
6	1990 & Later	0.524
7	1990 & Later	0.492
8	1990 & Later	0.473
10	1990 & Later	0.453
11	1990 & Later	0.432
12	1990 & Later	0.412
13	1990 & Later	0.397
14	1990 & Later	0.379
15	1990 & Later	0.360
16	1990 & Later	0.343
17	1990 & Later	0.330
18	1990 & Later	0.318
19	1990 & Later	0.302
20	1990 & Later	0.286
21	1990 & Later	0.269
22	1990 & Later	0.249
23	1990 & Later	0.231
24	1990 & Later	0.210
25	1990 & Later	0.188
26	1990 & Later	0.166
27	1990 & Later	(a)

(a) Subtract 0.005 from symbol 26 differential for each $10,000 above $80,000. This differential is subject to a minimum of 50% of the symbol 26 relativity.

METHOD OF CALCULATION:
Symbols 1-26
(1) Multiply the deductible differential times the symbol group differential, rounding to three decimal places.
(2) Multiply the result in (1) by the collision base rate and round to the nearest cent.
(3) Multiply the result in (2) by the class differential (page 15) and round to the nearest cent.

EXAMPLE: $500 deductible collision, class 1B, territory 02, 1991 model year, symbol 8.

(1) 0.74 x 0.473 = 0.350
(2) 0.350 x $2.46 = $0.86
(3) $0.86 x 1.12 = $0.96

METHOD OF CALCULATION (Cont.):
Symbol 27

(1) Calculate the appropriate symbol differential. Subtract $80,000 from the F.O.B. list price. Divide the result by $10,000 and round down to the nearest whole number. Multiply the result by 0.005. Subtract the result from the symbol 26 differential. This is subject to a minir of half of the symbol 26 differential.

(2) Multiply the deductible differential times the symbol group differential found in (1), rounding to three decimal places.

(3) Multiply the result in (2) by the collision base rate and round to the nearest cent.

(4) Multiply the result in (3) by the class differential (page 15) and round to the nearest cent.

EXAMPLE: $500 deductible collision, 1991 model year, $119,000 F.O.B. list price, class 1B, territory 01.

(1) $119,000 - $80,000 = $39,000
(1) $39,000 / $10,000 = 3
(1) 3 x 0.005 = 0.015
(1) 0.166 - 0.015 = 0.151
(2) 0.74 x 0.151 = 0.112
(3) 0.112 x $2.16 = $0.24
(4) $0.24 x 1.12 = $0.27

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - ACTUAL VALUE
(Texas Automobile Manual Page 163)

	BASE PREMIUMS	
TERRITORY	COMPREHENSIVE Base Premium	SPECIFIED CAUSE OF LOSS
01	$152	$111
02	149	109
03	152	111
04	206	150
05	182	133
06	95	69
07	101	74
10	135	99
11	145	106
12	267	195
13	105	77
14	199	145
16	122	89
20	149	109
21	108	79
22	101	74
23	122	89
24	149	109
27	98	72
28	78	57
31	206	150
32	145	106
34	149	109
37	118	86
38	128	93
39	152	111
40	169	123
41	105	77
42	98	72
43	74	54
44	118	86
45	145	106
46	149	109
47	81	59
48	118	86
49	142	104
51	108	79
52	118	86
53	122	89
54	95	69
55	95	69
56	172	126
57	209	153
58	182	133
59	149	109
60	206	150
61	169	123
62	273	199
63	138	101
64	122	89
65	223	163
66	88	64

COMPREHENSIVE AND
SPECIFIED CAUSES OF LOSS
MODEL YEAR DIFFERENTIALS

2002	1.12
2001	1.09
2000	1.06
1999	1.03
1998	1.00
1997	0.97
1996	0.94
1995	0.91
1994	0.88
1993	0.85
1992	0.82
1991	0.79
1990 & Prior	0.76

COMPREHENSIVE
DEDUCTIBLE DIFFERENTIALS

DED.	Multiplier	Constant
Full Coverage	1.080	0.080
$50	1.000	0.000
100	0.970	(0.030)
200	0.900	(0.100)
250	0.875	(0.125)
500	0.780	(0.220)
1000	0.700	(0.300)

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SCOL DIFFERENTIALS
1	1989 & Earlier	0.316
2	1989 & Earlier	0.394
3	1989 & Earlier	0.482
4	1989 & Earlier	0.600
5	1989 & Earlier	0.641
6	1989 & Earlier	0.692
7	1989 & Earlier	0.750
8	1976 - 1989	0.769
10	1976 - 1989	0.869
11	1976 - 1989	0.922
12	1976 - 1989	0.983
13	1976 - 1989	1.063
14	1976 - 1981	1.221
14	1982 - 1989	1.135
15	1982 - 1989	1.224
16	1982 - 1989	1.370
17	1982 - 1989	1.508
18	1982 - 1989	1.660
19	1982 - 1989	1.799
20	1982 - 1989	1.872
21	1982 - 1989	2.156

ACTUAL VALUE GROUP SYMBOL DIFFERENTIALS

SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPEC COL DIFFERENTIALS	SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPEC COL DIFFERENTIALS
1	1990 & Later	0.450	15	1990 & Later	1.16
2	1990 & Later	0.550	16	1990 & Later	1.20
3	1990 & Later	0.625	17	1990 & Later	1.25
4	1990 & Later	0.675	18	1990 & Later	1.31
5	1990 & Later	0.740	19	1990 & Later	1.38
6	1990 & Later	0.780	20	1990 & Later	1.47
7	1990 & Later	0.820	21	1990 & Later	1.58
8	1990 & Later	0.880	22	1990 & Later	1.70
10	1990 & Later	0.940	23	1990 & Later	1.84
11	1990 & Later	1.000	24	1990 & Later	2.00
12	1990 & Later	1.040	25	1990 & Later	2.30
13	1990 & Later	1.080	26	1990 & Later	2.65
14	1990 & Later	1.120	27	1990 & Later	(a)

(a) Add 0.425 to symbol 26 relativity for each $10,000 Above $80,000.

METHOD OF CALCULATION (S. C. of L.):

(1) Multiply base premium by model year differential and round to nearest dollar.
(2) Multiply result in (1) by symbol group differential and round to nearest dollar.

EXAMPLE: Specified Cause of Loss, territory 01, 1989 model year, symbol group 5.
(1) $111 x 0.76 = $84
(2) $84 x 0.641 = $54

METHOD OF CALCULATION for COMPREHENSIVE:

Symbols 1-26

(1) Multiply the applicable deductible multiplier times the symbol relativity, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result of (2) times the base rate for the desired territory and round to the nearest cent.
(4) Multiply the result of (3) times the model year diferential and round to the nearest cent.

EXAMPLE: $100 deductible comprehensive, territory 01, 1992 model year, symbol group 5.
(1) 0.970 x 0.74 = 0.718
(2) 0.718 + (0.030) = 0.688
(3) 0.688 x $152 = $105
(4) $105 x 0.82 = $86

Symbol 27

(1) Calculate the appropriate symbol differential. Subtract $80,000 from the F.O.B. list price. Divide the result by $10,000 and round down to the nearest whole number. Multiply the result by 0.425. Add the result to the symbol 26 differential.
(2) Multiply the applicable deductible multiplier times the symbol relativity, rounding to three decimal places.
(3) Add the deductible constant to the result of (2). *For deductibles higher than the base, this constant is actually negative.*
(4) Multiply the result of (3) times the base rate for the desired territory and round to the nearest dollar.
(5) Multiply the result of (4) times the model year diferential and round to the nearest dollar.

EXAMPLE: $100 deductible comprehensive, territory 01, 1992 model year,
$119,000 F.O.B. list price.
(1) $119,000 - $80,000 = $39,000
(1) $39,000 / $10,000 = 3
(1) 3 x 0.425 = 1.275
(1) 2.65 + 1.275 = 3.925
(2) 3.925 x 0.970 = 3.807
(3) 3.807 + (0.030) = 3.777
(4) 3.777 x $152 = $574
(5) $574 x 0.82 = $471

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - STATED AMOUNT
(Texas Automobile Manual Page 158)

TERRITORY	BASE RATES COMPREHENSIVE	SPECIFIED CAUSES OF LOSS
1	$0.58	$0.43
2	0.56	0.41
3	0.58	0.43
4	0.76	0.56
5	0.68	0.50
6	0.35	0.26
7	0.38	0.29
10	0.49	0.36
11	0.53	0.40
12	1.01	0.74
13	0.39	0.29
14	0.74	0.55
16	0.47	0.35
20	0.56	0.42
21	0.41	0.31
22	0.38	0.29
23	0.47	0.35
24	0.56	0.42
27	0.36	0.27
28	0.29	0.21
31	0.76	0.56
32	0.55	0.41
34	0.56	0.42
37	0.44	0.32
38	0.47	0.35
39	0.58	0.43
40	0.61	0.45
41	0.39	0.29
42	0.37	0.28
43	0.29	0.21
44	0.44	0.33
45	0.55	0.40
46	0.56	0.42
47	0.32	0.23
48	0.44	0.33
49	0.53	0.38
51	0.41	0.30
52	0.44	0.34
53	0.47	0.35
54	0.35	0.27
55	0.35	0.26
56	0.64	0.47
57	0.79	0.58
58	0.68	0.50
59	0.56	0.42
60	0.76	0.56
61	0.62	0.45
62	1.03	0.76
63	0.51	0.38
64	0.45	0.34
65	0.85	0.63
66	0.35	0.26

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - STATED AMOUNT
(Texas Automobile Manual Page 159)

SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE & SPECIFIED CAUSE OF LOSS DIFFERENTIALS
1	1989 & Earlier	1.258
2	1989 & Earlier	1.145
3	1989 & Earlier	1.068
4	1989 & Earlier	1.000
5	1989 & Earlier	0.946
6	1989 & Earlier	0.903
7	1989 & Earlier	0.889
7 (Above Z)	1975 & Prior	0.863
8	1976 - 1989	0.878
10	1976 - 1989	0.874
11	1976 - 1989	0.868
12	1976 - 1989	0.863
13	1976 - 1989	0.860
14	1976 - 1981	0.838
14	1982 - 1989	0.828
15	1982 - 1989	0.810
16	1982 - 1989	0.803
17	1982 - 1989	0.791
18	1982 - 1989	0.777
19	1982 - 1989	0.761
20	1982 - 1989	0.745
21	1982 - 1989	0.728

DEDUCTIBLE	DIFFERENTIALS
Full Coverage	1.14
$50	1.00
100	0.85
200	0.70
250	0.75
500	0.49
1,000	0.38

METHOD OF CALCULATION:

(1) Multiply the deducitible differential by the symbol group differential, rounding to three decimal places.

(2) Multiply the result of (1) by stated amount base rate for the desired territory and round to the nearest cent.

EXAMPLE: $100 deductible comprehensive, territory 01, 1985 model year, symbol 11.

(1) 0.85 x 0.868 = 0.738

(2) 0.738 x $0.58 = $0.43

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - STATED AMOUNT (CONT.)
(Texas Automobile Manual Page 160)

SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE & SPECIFIED CAUSES OF LOSS DIFFERENTIALS	SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE & SPECIFIED CAUSES OF LOSS DIFFERENTIALS
1	1990 & Later	1.000	15	1990 & Later	0.821
2	1990 & Later	0.889	16	1990 & Later	0.815
3	1990 & Later	0.882	17	1990 & Later	0.810
4	1990 & Later	0.877	18	1990 & Later	0.805
5	1990 & Later	0.874	19	1990 & Later	0.798
6	1990 & Later	0.872	20	1990 & Later	0.793
7	1990 & Later	0.869	21	1990 & Later	0.785
8	1990 & Later	0.866	22	1990 & Later	0.777
10	1990 & Later	0.864	23	1990 & Later	0.767
11	1990 & Later	0.862	24	1990 & Later	0.754
12	1990 & Later	0.861	25	1990 & Later	0.739
13	1990 & Later	0.846	26	1990 & Later	0.727
14	1990 & Later	0.832	27	1990 & Later	(a)

(a) Subtract 0.006 from symbol 26 differential for each $10,000 above $80,000. Th
differential is subject to a minimum at 50% of the symbol 26 relativity.

METHOD OF CALCULATION:

Symbols 1-26

(1) Multiply the deducitible differential by the symbol group differential, rounding to three decimal places.
(2) Multiply the result of (1) by stated amount base rate for the desired territory and round to the nearest cent.

EXAMPLE: $100 deductible comprehensive, territory 01, 1991 model year, symbol 11.
(1) 0.85 x 0.862 = 0.733
(2) 0.733 x $0.58 = $0.43

Symbol 27

(1) Calculate the appropriate symbol differential. Subtract $80,000 from the F.O.B. list price. Divide the result by $10,000 and round down to nearest whole number. Multiply the result by 0.006. Subtract the result from the symbol 26 differential. The result should be no less than half of the symbol 26 differential.
(2) Multiply the deducitible differential by the symbol group differential found in (1), rounding to three decimal places.
(3) Multiply the result of (2) by stated amount base rate for the desired territory and round to the nearest cent.

EXAMPLE: $100 deductible comprehensive, territory 01, 1991 model year, $119,000 F.(

(1) $119,000 - $80,000 = $39,000
(1) $39,000 / $10,000 = 3
(1) 3 x 0.006 = 0.018
(1) 0.727 - 0.018 = 0.709
(2) 0.85 x 0.709 = 0.603
(3) 0.603 x $0.58 = $0.35

40. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE VEHICLES

A. Liability. No charge.

B. Physical damage

1 Mobile homes and recreational trailers

Rates per $100 of Insurance

a. and b.

Territory	01,06,07,12, 21,22,37,38 39,40,48,49, 54,55,56,57	02,03,04,13,23 24,27,28,31,32 34,41,42,43,44, 45,46,47,51,52, 53,58,63,64,66	05,10,11,14, 16,20,59,60, 61,62,65
Fire	$0.38	$0.38	$0.38
Theft	0.08	0.08	0.08
Full Coverage Comprehensive	1.55	1.58	2.00
Full Coverage Comprehensive Modified $250 Hail Deductible	1.28	1.30	1.57
$50 Deductible Comprehensive	1.08	1.10	1.35
Modified $250 Hail Deductible	0.97	0.99	1.21
$100 Deductible Comprehensive	0.86	0.89	1.08
Modified $250 Hail Deductible	0.80	0.83	1.01
Specified Cause of Loss	1.13	1.16	1.44
Modified $250 Hail Deductible	1.00	1.03	1.21
Limited Specified Causes of Loss	1.07	1.10	1.37
Modified $250 Hail Deductible	0.95	0.98	1.15

Contents Coverage

c.

Fire	0.41	0.41	0.41
Specified Causes of Loss (Excluding Theft)	1.09	1.12	1.40
Limited Specified Causes of Loss (Excluding Theft)	1.04	1.06	1.33

COLLISION PREMIUMS

The Premiums shown below are subject to a retained minimum premium equal to .25 of the annual premiums applicable.

Original Cost New	Deductibles 50		100		250	
	new	old	new	old	new	old
- - 600	$25	$20	$11	$8	$7	$6
601 - 800	27	22	13	9	8	6
801 - 1,050	31	24	14	11	9	7
1,051 - 1,300	33	26	16	13	11	8
1,301 - 1,600	36	28	19	15	14	11
1,601 - 1,900	39	32	21	17	16	13
1,901 - 2,400	44	36	24	19	19	15
2,401 - 3,000	49	40	29	23	22	18
3,001 - 4,000	59	47	36	28	26	21
4,001 - 5,000	69	56	44	36	32	25
5,001 - 6,000	81	65	53	42	37	29
6,001 - 7,000	92	74	61	48	43	35
7,001 - 8,000	103	82	69	56	48	39
8,001 - 9,000	114	90	78	62	55	44
9,001 - 10,000	125	100	86	69	60	48

d. Trip collision may be afforded for a period of thirty consecutive days.

TRIP COLLISION RATES

Territory	RATES PER $100 OF INSURANCE Deductibles $100 Ded	$250 Ded	$500 Ded	$1000 Ded
01	$0.19	$0.17	$0.15	$0.09
02,03,10,11 12,14,21,22, 32,37,40,59, 60,61,62,65,	0.13	0.12	0.09	0.06
05,07,16,24, 47,48,49,51, 52,53,58,63, 64,66	0.09	0.08	0.07	0.05
04,06,13,20, 23,27,28,31, 34,38,39,41, 42,43,44,45, 46,54,55,56, 57	0.12	0.11	0.08	0.06