INCREASED LIMIT 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 TABLES

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

For exposures subject to the following increased limits table.

TABLE I

	$10,000	$20,000	$25,000	$45,000	$50,000
C. Combined liability limit	133%	120%	115%	103%	101%

26. UNINSURED/UNDERINSURED MOTORISTS COVERAGE

NOTE APPLICABLE TO TABLES

For limits below the maximum limits shown in Tables A, B & C interpolation may be used.

TABLE A				
Bodily Injury Premiums				
			Territories	
Limits			**01,02,03,04,05, 06,07,12,21,22**	**All Other**
20	/	40 Voluntary	46	32
25	/	50	51	35
50	/	50	60	41
55	/	55	62	42
25	/	100	62	44
50	/	100	64	45
100	/	100	68	47
100	/	200	74	52
100	/	300	77	54
100	/	500	83	58
250	/	500	88	62
300	/	300	83	58
300	/	500	90	63
400	/	400	88	62
500	/	500	93	65
500	/	1,000	95	66
1,000	/	1,000	107	75
2,000	/	2,000	124	86
5,000	/	5,000	174	122

* Private Passenger autos only.

Note: Add $1 for the first motor vehicle or dealer's plate for an individual or husband and wife and for each designated person.

TABLE B Property Damage All Territories (Per Motor Vehicle)			
Limits	**Premiums**	**Limits**	**Premiums**
		200,000	$19
15,000 Voluntary	$9	250,000	21
20,000	10	300,000	22
25,000	11	350,000	23
35,000	13	400,000	23
45,000	14	500,000	25
50,000	15	600,000	26
55,000	15	750,000	27
75,000	16	1,000,000	29
100,000	17	2,000,000	34
150,000	18	5,000,000	47

* Private Passenger autos only.

TABLE C Premiums for Combined Limits	Territories	
Combined Limits	**01,02,03,04,05, 06,07,12,21,22**	**All Other**
$ 55,000	$75	$56
75,000	79	60
100,000	83	64
150,000	89	68
200,000	93	71
250,000	98	75
300,000	104	79
325,000	105	80
400,000	110	84
500,000	116	89
1,000,000	134	104
2,000,000	155	119
5,000,000	218	168

Note: Add $1 for the first motor vehicle or dealer's plates for an individual or husband and wife and for each designated person.

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE A - VOLUNTARY
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	01		02		03		04		05		06		07		10	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$67	$21	$73	$23	$67	$21	$57	$18	$63	$20	$63	$20	$77	$24	$60	$19
113 1B	77	24	84	26	77	24	66	21	72	23	72	23	89	28	69	22
114 1C	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
102 2A-1	80	25	88	28	80	25	68	22	76	24	76	24	92	29	72	23
103 2A-2	80	25	88	28	80	25	68	22	76	24	76	24	92	29	72	23
104 2C-1	84	26	91	29	84	26	71	23	79	25	79	25	96	30	75	24
105 2C-2	77	24	84	26	77	24	66	21	72	23	72	23	89	28	69	22
124 2D	84	26	91	29	84	26	71	23	79	25	79	25	96	30	75	24
130 3	74	23	80	25	74	23	63	20	69	22	69	22	85	26	66	21
3A	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
161 6A	57	18	62	20	57	18	48	15	54	17	54	17	65	20	51	16
163 6B	64	20	69	22	64	20	54	17	60	19	60	19	73	23	57	18
164 6C	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
* 7	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
160 8	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
8A	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
115 1AF	57	18	62	20	57	18	48	15	54	17	54	17	65	20	51	16
106 2AF-1	70	22	77	24	70	22	60	19	66	21	66	21	81	25	63	20
107 2AF-2	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
108 2CF-1	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
109 2CF-2	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
128 2DF	67	21	73	23	67	21	57	18	63	20	63	20	77	24	60	19
165 6AF	57	18	62	20	57	18	48	15	54	17	54	17	65	20	51	16

Territory	11		12		13		14		16		20		21		22	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$53	$16	$63	$20	$60	$19	$57	$18	$57	$18	$57	$18	$67	$21	$60	$19
113 1B	61	18	72	23	69	22	66	21	66	21	66	21	77	24	69	22
114 1C	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
102 2A-1	64	19	76	24	72	23	68	22	68	22	68	22	80	25	72	23
103 2A-2	64	19	76	24	72	23	68	22	68	22	68	22	80	25	72	23
104 2C-1	66	20	79	25	75	24	71	23	71	23	71	23	84	26	75	24
105 2C-2	61	18	72	23	69	22	66	21	66	21	66	21	77	24	69	22
124 2D	66	20	79	25	75	24	71	23	71	23	71	23	84	26	75	24
130 3	58	18	69	22	66	21	63	20	63	20	63	20	74	23	66	21
3A	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
161 6A	45	14	54	17	51	16	48	15	48	15	48	15	57	18	51	16
163 6B	50	15	60	19	57	18	54	17	54	17	54	17	64	20	57	18
164 6C	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
* 7	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
160 8	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
8A	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
115 1AF	45	14	54	17	51	16	48	15	48	15	48	15	57	18	51	16
106 2AF-1	56	17	66	21	63	20	60	19	60	19	60	19	70	22	63	20
107 2AF-2	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
108 2CF-1	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
109 2CF-2	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
128 2DF	53	16	63	20	60	19	57	18	57	18	57	18	67	21	60	19
165 6AF	45	14	54	17	51	16	48	15	48	15	48	15	57	18	51	16

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE A - VOLUNTARY
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	23		24		27		28		31		32		34		37	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$60	$19	$57	$18	$60	$19	$57	$18	$60	$19	$60	$19	$60	$19	$60	$19
113 1B	69	22	66	21	69	22	66	21	69	22	69	22	69	22	69	22
114 1C	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
102 2A-1	72	23	68	22	72	23	68	22	72	23	72	23	72	23	72	23
103 2A-2	72	23	68	22	72	23	68	22	72	23	72	23	72	23	72	23
104 2C-1	75	24	71	23	75	24	71	23	75	24	75	24	75	24	75	24
105 2C-2	69	22	66	21	69	22	66	21	69	22	69	22	69	22	69	22
124 2D	75	24	71	23	75	24	71	23	75	24	75	24	75	24	75	24
130 3	66	21	63	20	66	21	63	20	66	21	66	21	66	21	66	21
3A	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
161 6A	51	16	48	15	51	16	48	15	51	16	51	16	51	16	51	16
163 6B	57	18	54	17	57	18	54	17	57	18	57	18	57	18	57	18
164 6C	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
* 7	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
160 8	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
8A	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
115 1AF	51	16	48	15	51	16	48	15	51	16	51	16	51	16	51	16
106 2AF-1	63	20	60	19	63	20	60	19	63	20	63	20	63	20	63	20
107 2AF-2	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
108 2CF-1	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
109 2CF-2	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
128 2DF	60	19	57	18	60	19	57	18	60	19	60	19	60	19	60	19
165 6AF	51	16	48	15	51	16	48	15	51	16	51	16	51	16	51	16

Territory	38		39		40		41		42		43		44		45	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$67	$21	$67	$21	$60	$19	$60	$19	$67	$21	$63	$20	$63	$20	$67	$21
113 1B	77	24	77	24	69	22	69	22	77	24	72	23	72	23	77	24
114 1C	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
102 2A-1	80	25	80	25	72	23	72	23	80	25	76	24	76	24	80	25
103 2A-2	80	25	80	25	72	23	72	23	80	25	76	24	76	24	80	25
104 2C-1	84	26	84	26	75	24	75	24	84	26	79	25	79	25	84	26
105 2C-2	77	24	77	24	69	22	69	22	77	24	72	23	72	23	77	24
124 2D	84	26	84	26	75	24	75	24	84	26	79	25	79	25	84	26
130 3	74	23	74	23	66	21	66	21	74	23	69	22	69	22	74	23
3A	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
161 6A	57	18	57	18	51	16	51	16	57	18	54	17	54	17	57	18
163 6B	64	20	64	20	57	18	57	18	64	20	60	19	60	19	64	20
164 6C	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
* 7	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
160 8	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
8A	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
115 1AF	57	18	57	18	51	16	51	16	57	18	54	17	54	17	57	18
106 2AF-1	70	22	70	22	63	20	63	20	70	22	66	21	66	21	70	22
107 2AF-2	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
108 2CF-1	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
109 2CF-2	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
128 2DF	67	21	67	21	60	19	60	19	67	21	63	20	63	20	67	21
165 6AF	57	18	57	18	51	16	51	16	57	18	54	17	54	17	57	18

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE A - VOLUNTARY
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	46		47		48		49		51		52		53		54	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$60	$19	$60	$19	$63	$20	$63	$20	$57	$18	$60	$19	$60	$19	$63	$20
113 1B	69	22	69	22	72	23	72	23	66	21	69	22	69	22	72	23
114 1C	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
102 2A-1	72	23	72	23	76	24	76	24	68	22	72	23	72	23	76	24
103 2A-2	72	23	72	23	76	24	76	24	68	22	72	23	72	23	76	24
104 2C-1	75	24	75	24	79	25	79	25	71	23	75	24	75	24	79	25
105 2C-2	69	22	69	22	72	23	72	23	66	21	69	22	69	22	72	23
124 2D	75	24	75	24	79	25	79	25	71	23	75	24	75	24	79	25
130 3	66	21	66	21	69	22	69	22	63	20	66	21	66	21	69	22
3A	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
161 6A	51	16	51	16	54	17	54	17	48	15	51	16	51	16	54	17
163 6B	57	18	57	18	60	19	60	19	54	17	57	18	57	18	60	19
164 6C	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
* 7	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
160 8	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
8A	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
115 1AF	51	16	51	16	54	17	54	17	48	15	51	16	51	16	54	17
106 2AF-1	63	20	63	20	66	21	66	21	60	19	63	20	63	20	66	21
107 2AF-2	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
108 2CF-1	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
109 2CF-2	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
128 2DF	60	19	60	19	63	20	63	20	57	18	60	19	60	19	63	20
165 6AF	51	16	51	16	54	17	54	17	48	15	51	16	51	16	54	17

Territory	55		56		57		58		59		60		61		62	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$67	$21	$67	$21	$77	$24	$67	$21	$63	$20	$57	$18	$60	$19	$57	$18
113 1B	77	24	77	24	89	28	77	24	72	23	66	21	69	22	66	21
114 1C	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
102 2A-1	80	25	80	25	92	29	80	25	76	24	68	22	72	23	68	22
103 2A-2	80	25	80	25	92	29	80	25	76	24	68	22	72	23	68	22
104 2C-1	84	26	84	26	96	30	84	26	79	25	71	23	75	24	71	23
105 2C-2	77	24	77	24	89	28	77	24	72	23	66	21	69	22	66	21
124 2D	84	26	84	26	96	30	84	26	79	25	71	23	75	24	71	23
130 3	74	23	74	23	85	26	74	23	69	22	63	20	66	21	63	20
3A	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
161 6A	57	18	57	18	65	20	57	18	54	17	48	15	51	16	48	15
163 6B	64	20	64	20	73	23	64	20	60	19	54	17	57	18	54	17
164 6C	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
* 7	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
160 8	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
8A	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
115 1AF	57	18	57	18	65	20	57	18	54	17	48	15	51	16	48	15
106 2AF-1	70	22	70	22	81	25	70	22	66	21	60	19	63	20	60	19
107 2AF-2	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
108 2CF-1	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
109 2CF-2	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
128 2DF	67	21	67	21	77	24	67	21	63	20	57	18	60	19	57	18
165 6AF	57	18	57	18	65	20	57	18	54	17	48	15	51	16	48	15

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE A - VOLUNTARY
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	63		64		65		66					
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.				
111 1A	$53	$16	$53	$16	$50	$15	$60	$19				
113 1B	61	18	61	18	58	17	69	22				
114 1C	53	16	53	16	50	15	60	19				
102 2A-1	64	19	64	19	60	18	72	23				
103 2A-2	64	19	64	19	60	18	72	23				
104 2C-1	66	20	66	20	63	19	75	24				
105 2C-2	61	18	61	18	58	17	69	22				
124 2D	66	20	66	20	63	19	75	24				
130 3	58	18	58	18	55	17	66	21				
3A	53	16	53	16	50	15	60	19				
161 6A	45	14	45	14	43	13	51	16				
163 6B	50	15	50	15	48	14	57	18				
164 6C	53	16	53	16	50	15	60	19				
* 7	53	16	53	16	50	15	60	19				
160 8	53	16	53	16	50	15	60	19				
8A	53	16	53	16	50	15	60	19				
115 1AF	45	14	45	14	43	13	51	16				
106 2AF-1	56	17	56	17	53	16	63	20				
107 2AF-2	53	16	53	16	50	15	60	19				
108 2CF-1	53	16	53	16	50	15	60	19				
109 2CF-2	53	16	53	16	50	15	60	19				
128 2DF	53	16	53	16	50	15	60	19				
165 6AF	45	14	45	14	43	13	51	16				

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

Method of Calculation For Increased Limits:

Multiply Base rate by the increased limits factor.
Round to the nearest dollar.

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE B - VOLUNTARY
All Other Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	01		02		03		04		05		06		07		10	
Type or Class	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P
111 1A	$57	$16	$62	$17	$57	$16	$48	$14	$54	$15	$54	$15	$65	$18	$51	$14
113 1B	65	18	71	20	65	18	56	16	62	17	62	17	75	21	59	17
114 1C	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
102 2A-1	68	19	74	21	68	19	58	16	64	18	64	18	79	22	61	17
103 2A-2	68	19	74	21	68	19	58	16	64	18	64	18	79	22	61	17
104 2C-1	71	20	78	22	71	20	61	17	67	19	67	19	82	23	64	18
105 2C-2	65	18	71	20	65	18	56	16	62	17	62	17	75	21	59	17
124 2D	71	20	78	22	71	20	61	17	67	19	67	19	82	23	64	18
130 3	63	18	68	19	63	18	53	15	59	17	59	17	72	20	56	16
3A	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
161 6A	48	14	53	15	48	14	41	12	46	13	46	13	56	16	43	12
163 6B	54	15	59	17	54	15	46	13	51	14	51	14	62	17	48	14
164 6C	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
* 7	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
160 8	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
8A	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
115 1AF	48	14	53	15	48	14	41	12	46	13	46	13	56	16	43	12
106 2AF-1	60	17	65	18	60	17	51	14	56	16	56	16	69	19	54	15
107 2AF-2	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
108 2CF-1	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
109 2CF-2	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
128 2DF	57	16	62	17	57	16	48	14	54	15	54	15	65	18	51	14
165 6AF	48	14	53	15	48	14	41	12	46	13	46	13	56	16	43	12

Territory	11		12		13		14		16		20		21		22	
Type or Class	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P
111 1A	$45	$12	$54	$15	$51	$14	$48	$14	$48	$14	$48	$14	$57	$16	$51	$14
113 1B	52	14	62	17	59	17	56	16	56	16	56	16	65	18	59	17
114 1C	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
102 2A-1	54	15	64	18	61	17	58	16	58	16	58	16	68	19	61	17
103 2A-2	54	15	64	18	61	17	58	16	58	16	58	16	68	19	61	17
104 2C-1	56	15	67	19	64	18	61	17	61	17	61	17	71	20	64	18
105 2C-2	52	14	62	17	59	17	56	16	56	16	56	16	65	18	59	17
124 2D	56	15	67	19	64	18	61	17	61	17	61	17	71	20	64	18
130 3	50	13	59	17	56	16	53	15	53	15	53	15	63	18	56	16
3A	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
161 6A	38	10	46	13	43	12	41	12	41	12	41	12	48	14	43	12
163 6B	43	12	51	14	48	14	46	13	46	13	46	13	54	15	48	14
164 6C	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
* 7	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
160 8	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
8A	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
115 1AF	38	10	46	13	43	12	41	12	41	12	41	12	48	14	43	12
106 2AF-1	47	13	56	16	54	15	51	14	51	14	51	14	60	17	54	15
107 2AF-2	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
108 2CF-1	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
109 2CF-2	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
128 2DF	45	12	54	15	51	14	48	14	48	14	48	14	57	16	51	14
165 6AF	38	10	46	13	43	12	41	12	41	12	41	12	48	14	43	12

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE B - VOLUNTARY
All Other Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	23		24		27		28		31		32		34		37	
Type or Class	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P
111 1A	$51	$14	$48	$14	$51	$14	$48	$14	$51	$14	$51	$14	$51	$14	$51	$14
113 1B	59	17	56	16	59	17	56	16	59	17	59	17	59	17	59	17
114 1C	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
102 2A-1	61	17	58	16	61	17	58	16	61	17	61	17	61	17	61	17
103 2A-2	61	17	58	16	61	17	58	16	61	17	61	17	61	17	61	17
104 2C-1	64	18	61	17	64	18	61	17	64	18	64	18	64	18	64	18
105 2C-2	59	17	56	16	59	17	56	16	59	17	59	17	59	17	59	17
124 2D	64	18	61	17	64	18	61	17	64	18	64	18	64	18	64	18
130 3	56	16	53	15	56	16	53	15	56	16	56	16	56	16	56	16
3A	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
161 6A	43	12	41	12	43	12	41	12	43	12	43	12	43	12	43	12
163 6B	48	14	46	13	48	14	46	13	48	14	48	14	48	14	48	14
164 6C	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
* 7	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
160 8	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
8A	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
115 1AF	43	12	41	12	43	12	41	12	43	12	43	12	43	12	43	12
106 2AF-1	54	15	51	14	54	15	51	14	54	15	54	15	54	15	54	15
107 2AF-2	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
108 2CF-1	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
109 2CF-2	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
128 2DF	51	14	48	14	51	14	48	14	51	14	51	14	51	14	51	14
165 6AF	43	12	41	12	43	12	41	12	43	12	43	12	43	12	43	12

Territory	38		39		40		41		42		43		44		45	
Type or Class	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P
111 1A	$57	$16	$57	$16	$51	$14	$51	$14	$57	$16	$54	$15	$54	$15	$57	$16
113 1B	65	18	65	18	59	17	59	17	65	18	62	17	62	17	65	18
114 1C	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
102 2A-1	68	19	68	19	61	17	61	17	68	19	64	18	64	18	68	19
103 2A-2	68	19	68	19	61	17	61	17	68	19	64	18	64	18	68	19
104 2C-1	71	20	71	20	64	18	64	18	71	20	67	19	67	19	71	20
105 2C-2	65	18	65	18	59	17	59	17	65	18	62	17	62	17	65	18
124 2D	71	20	71	20	64	18	64	18	71	20	67	19	67	19	71	20
130 3	63	18	63	18	56	16	56	16	63	18	59	17	59	17	63	18
3A	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
161 6A	48	14	48	14	43	12	43	12	48	14	46	13	46	13	48	14
163 6B	54	15	54	15	48	14	48	14	54	15	51	14	51	14	54	15
164 6C	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
* 7	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
160 8	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
8A	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
115 1AF	48	14	48	14	43	12	43	12	48	14	46	13	46	13	48	14
106 2AF-1	60	17	60	17	54	15	54	15	60	17	56	16	56	16	60	17
107 2AF-2	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
108 2CF-1	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
109 2CF-2	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
128 2DF	57	16	57	16	51	14	51	14	57	16	54	15	54	15	57	16
165 6AF	48	14	48	14	43	12	43	12	48	14	46	13	46	13	48	14

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE B - VOLUNTARY
All Other Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	46		47		48		49		51		52		53		54	
Type or Class	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P
111 1A	$51	$14	$51	$14	$54	$15	$54	$15	$48	$14	$51	$14	$51	$14	$54	$15
113 1B	59	17	59	17	62	17	62	17	56	16	59	17	59	17	62	17
114 1C	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
102 2A-1	61	17	61	17	64	18	64	18	58	16	61	17	61	17	64	18
103 2A-2	61	17	61	17	64	18	64	18	58	16	61	17	61	17	64	18
104 2C-1	64	18	64	18	67	19	67	19	61	17	64	18	64	18	67	19
105 2C-2	59	17	59	17	62	17	62	17	56	16	59	17	59	17	62	17
124 2D	64	18	64	18	67	19	67	19	61	17	64	18	64	18	67	19
130 3	56	16	56	16	59	17	59	17	53	15	56	16	56	16	59	17
3A	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
161 6A	43	12	43	12	46	13	46	13	41	12	43	12	43	12	46	13
163 6B	48	14	48	14	51	14	51	14	46	13	48	14	48	14	51	14
164 6C	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
* 7	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
160 8	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
8A	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
115 1AF	43	12	43	12	46	13	46	13	41	12	43	12	43	12	46	13
106 2AF-1	54	15	54	15	56	16	56	16	51	14	54	15	54	15	56	16
107 2AF-2	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
108 2CF-1	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
109 2CF-2	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
128 2DF	51	14	51	14	54	15	54	15	48	14	51	14	51	14	54	15
165 6AF	43	12	43	12	46	13	46	13	41	12	43	12	43	12	46	13

Territory	55		56		57		58		59		60		61		62	
Type or Class	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P
111 1A	$57	$16	$57	$16	$65	$18	$57	$16	$54	$15	$48	$14	$51	$14	$48	$14
113 1B	65	18	65	18	75	21	65	18	62	17	56	16	59	17	56	16
114 1C	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
102 2A-1	68	19	68	19	79	22	68	19	64	18	58	16	61	17	58	16
103 2A-2	68	19	68	19	79	22	68	19	64	18	58	16	61	17	58	16
104 2C-1	71	20	71	20	82	23	71	20	67	19	61	17	64	18	61	17
105 2C-2	65	18	65	18	75	21	65	18	62	17	56	16	59	17	56	16
124 2D	71	20	71	20	82	23	71	20	67	19	61	17	64	18	61	17
130 3	63	18	63	18	72	20	63	18	59	17	53	15	56	16	53	15
3A	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
161 6A	48	14	48	14	56	16	48	14	46	13	41	12	43	12	41	12
163 6B	54	15	54	15	62	17	54	15	51	14	46	13	48	14	46	13
164 6C	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
* 7	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
160 8	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
8A	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
115 1AF	48	14	48	14	56	16	48	14	46	13	41	12	43	12	41	12
106 2AF-1	60	17	60	17	69	19	60	17	56	16	51	14	54	15	51	14
107 2AF-2	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
108 2CF-1	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
109 2CF-2	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
128 2DF	57	16	57	16	65	18	57	16	54	15	48	14	51	14	48	14
165 6AF	48	14	48	14	56	16	48	14	46	13	41	12	43	12	41	12

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE B - VOLUNTARY
All Other Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	63		64		65		66					
Type or Class	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P	P.I.P	M.P				
111 1A	$45	$12	$45	$12	$43	$11	$51	$14				
113 1B	52	14	52	14	49	13	59	17				
114 1C	45	12	45	12	43	11	51	14				
102 2A-1	54	15	54	15	51	14	61	17				
103 2A-2	54	15	54	15	51	14	61	17				
104 2C-1	56	15	56	15	53	14	64	18				
105 2C-2	52	14	52	14	49	13	59	17				
124 2D	56	15	56	15	53	14	64	18				
130 3	50	13	50	13	47	13	56	16				
3A	45	12	45	12	43	11	51	14				
161 6A	38	10	38	10	36	10	43	12				
163 6B	43	12	43	12	40	11	48	14				
164 6C	45	12	45	12	43	11	51	14				
* 7	45	12	45	12	43	11	51	14				
160 8	45	12	45	12	43	11	51	14				
8A	45	12	45	12	43	11	51	14				
115 1AF	38	10	38	10	36	10	43	12				
106 2AF-1	47	13	47	13	45	12	54	15				
107 2AF-2	45	12	45	12	43	11	51	14				
108 2CF-1	45	12	45	12	43	11	51	14				
109 2CF-2	45	12	45	12	43	11	51	14				
128 2DF	45	12	45	12	43	11	51	14				
165 6AF	38	10	38	10	36	10	43	12				

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

Method of Calculation For Increased Limits:

Multiply Base rate by the increased limits factor.
Round to the nearest dollar.

30. RENTAL REIMBURSEMENT
(Coverage Code 047)

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:

4. The rate per $100 of the 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

31. SOUND RECEIVING AND TRANSMITTING EQUIPMENT
(Coverage Code 014)

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

39. MISCELLANEOUS COVERAGES

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

Territory	Private Passenger
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

39. MISCELLANEOUS COVERAGES

H. Towing and Labor Costs:

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

40. DEDUCTIBLE INSURANCE

Physical Damage Coverages Only

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	003	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 comprehensive 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. MISCELLANEOUS TYPE VEHICLES

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

77. MISCELLANEOUS TYPE VEHICLES

E. Golf Carts

1. Liability Charge 0.25 of class 1A private passenger rates. The premiums are subject to the following minimum premium.

$8 - Bodily Injury
$8 - Property Damage
$19 - Combined limit liability

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 Charge 0.25 of class 1A private passenger rates. The premiums are subject to the following minimum premium.

$9 - Bodily Injury
$8 - Property Damage
$20 - Combined limit liability

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

LIABILITY - VOLUNTARY
PRIVATE PASSENGER RATES
$20,000/$40,000/$15,000 LIMITS

Territory	01		02		03		04		05		06		07		10	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$135	$182	$120	$200	$126	$151	$100	$170	$125	$130	$101	$156	$145	$135	$67	$159
113 1B	162	218	144	240	151	181	120	204	150	156	121	187	174	162	80	189
114 1C	146	197	130	216	136	163	108	184	135	140	109	168	157	146	71	169
102 2A-1	392	528	348	580	365	438	290	493	363	377	293	452	421	392	210	499
103 2A-2	250	337	222	370	233	279	185	315	231	241	187	289	268	250	117	278
104 2C-1	516	695	458	764	481	577	382	649	478	497	386	596	554	516	265	628
105 2C-2	302	408	269	448	282	338	224	381	280	291	226	349	325	302	167	396
124 2D	397	535	353	588	370	444	294	500	368	382	297	459	426	397	201	477
130 3	184	248	163	272	171	205	136	231	170	177	137	212	197	184	82	196
3A	204	275	181	302	190	228	151	257	189	196	153	236	219	204	98	232
161 6A	135	182	120	200	126	151	100	170	125	130	101	156	145	135	67	159
163 6B	162	218	144	240	151	181	120	204	150	156	121	187	174	162	80	189
164 6C	146	197	130	216	136	163	108	184	135	140	109	168	157	146	71	169
* 7	173	233	154	256	161	193	128	218	160	166	129	200	186	173	55	130
160 8	196	264	174	290	183	219	145	247	181	189	146	226	210	196	108	256
8A	190	257	169	282	178	213	141	240	176	183	142	220	204	190	95	226
115 1AF	123	166	109	182	115	137	91	155	114	118	92	142	132	123	55	130
106 2AF-1	340	459	302	504	318	381	252	428	315	328	255	393	365	340	183	434
107 2AF-2	224	302	199	332	209	251	166	282	208	216	168	259	241	224	130	308
108 2CF-1	397	535	353	588	370	444	294	500	368	382	297	459	426	397	199	472
109 2CF-2	284	382	252	420	265	317	210	357	263	273	212	328	305	284	147	350
128 2DF	240	324	214	356	224	269	178	303	223	231	180	278	258	240	115	273
165 6AF	123	166	109	182	115	137	91	155	114	118	92	142	132	123	55	130
Hired Car	3.70	4.95	3.25	5.45	3.40	4.10	2.70	4.60	3.40	3.55	2.75	4.25	3.95	3.70	1.65	3.90

Territory	11		12		13		14		16		20		21		22	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$56	$145	$75	$135	$69	$122	$58	$151	$64	$122	$56	$129	$93	$164	$97	$166
113 1B	67	173	89	161	82	145	69	180	76	145	67	154	111	195	116	199
114 1C	59	154	80	143	73	129	61	160	68	129	59	137	99	174	105	179
102 2A-1	176	455	236	424	217	383	182	474	201	383	176	405	292	515	281	481
103 2A-2	98	254	131	236	121	214	102	264	112	214	98	226	163	287	179	307
104 2C-1	221	573	296	533	273	482	229	596	253	482	221	510	367	648	371	634
105 2C-2	139	361	187	336	172	304	144	376	159	304	139	321	232	408	217	372
124 2D	168	435	225	405	207	366	174	453	192	366	168	387	279	492	285	488
130 3	69	178	92	166	85	150	71	186	79	150	69	159	114	202	132	226
3A	82	212	110	197	101	178	85	220	93	178	82	188	136	239	146	251
161 6A	56	145	75	135	69	122	58	151	64	122	56	129	93	164	97	166
163 6B	67	173	89	161	82	145	69	180	76	145	67	154	111	195	116	199
164 6C	59	154	80	143	73	129	61	160	68	129	59	137	99	174	105	179
* 7	46	119	62	111	57	100	48	124	52	100	46	106	76	134	124	212
160 8	90	233	121	217	111	196	93	243	103	196	90	208	150	264	141	241
8A	80	206	107	192	98	173	82	214	91	173	80	183	132	233	137	234
115 1AF	46	119	62	111	57	100	48	124	52	100	46	106	76	134	88	151
106 2AF-1	153	396	205	369	188	333	158	412	175	333	153	352	254	448	244	418
107 2AF-2	109	281	146	262	134	237	113	293	124	237	109	250	180	318	161	276
108 2CF-1	166	431	223	401	205	362	172	448	190	362	166	383	276	487	285	488
109 2CF-2	123	319	165	297	152	268	128	332	141	268	123	284	205	361	204	349
128 2DF	96	249	129	232	119	210	100	260	110	210	96	222	160	282	173	295
165 6AF	46	119	62	111	57	100	48	124	52	100	46	106	76	134	88	151
Hired Car	1.40	3.55	1.85	3.30	1.70	3.00	1.40	3.70	1.60	3.00	1.40	3.20	2.30	4.05	2.65	4.50

* To allow proper voluntary writing credit in the Texas Automobile Insurance Plan, automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116

LIABILITY - VOLUNTARY
PRIVATE PASSENGER RATES
$20,000/$40,000/$15,000 LIMITS

Territory	23		24		27		28		31		32		34		37	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$83	$178	$61	$141	$94	$177	$89	$192	$82	$139	$69	$131	$76	$141	$89	$147
113 1B	99	212	73	168	113	212	106	228	98	165	82	156	90	168	106	175
114 1C	88	189	65	149	102	191	94	204	87	147	73	139	81	149	94	156
102 2A-1	261	559	192	443	273	513	279	603	257	436	217	411	239	443	279	462
103 2A-2	145	312	107	247	174	327	156	336	144	243	121	229	133	247	156	257
104 2C-1	328	703	241	557	359	676	352	758	324	549	273	517	300	557	352	581
105 2C-2	207	443	152	351	211	396	222	478	204	346	172	326	189	351	222	366
124 2D	249	534	183	423	276	520	267	576	246	417	207	393	228	423	267	441
130 3	102	219	75	173	128	241	109	236	101	171	85	161	93	173	109	181
3A	121	260	89	206	142	267	130	280	120	203	101	191	111	206	130	215
161 6A	83	178	61	141	94	177	89	192	82	139	69	131	76	141	89	147
163 6B	99	212	73	168	113	212	106	228	98	165	82	156	90	168	106	175
164 6C	88	189	65	149	102	191	94	204	87	147	73	139	81	149	94	156
* 7	68	146	50	116	120	227	73	157	67	114	57	107	62	116	73	121
160 8	134	287	98	227	136	257	143	309	132	224	111	211	122	227	143	237
8A	118	253	87	200	133	250	126	273	116	197	98	186	108	200	126	209
115 1AF	68	146	50	116	86	161	73	157	67	114	57	107	62	116	73	121
106 2AF-1	227	486	167	385	237	446	243	524	224	379	188	358	207	385	243	401
107 2AF-2	161	345	118	274	156	294	173	372	159	270	134	254	147	274	173	285
108 2CF-1	247	529	181	419	276	520	264	570	244	413	205	389	226	419	264	437
109 2CF-2	183	392	134	310	197	372	196	422	180	306	152	288	167	310	196	323
128 2DF	143	306	105	243	167	315	153	330	141	239	119	225	131	243	153	253
165 6AF	68	146	50	116	86	161	73	157	67	114	57	107	62	116	73	121
Hired Car	2.05	4.40	1.50	3.45	2.55	4.80	2.20	4.70	2.00	3.40	1.70	3.20	1.85	3.45	2.20	3.60

Territory	38		39		40		41		42		43		44		45	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$138	$182	$117	$156	$94	$159	$69	$130	$81	$167	$86	$141	$78	$137	$95	$159
113 1B	166	218	140	187	112	189	82	155	96	199	102	168	93	163	113	189
114 1C	149	197	126	168	100	169	73	138	86	177	91	149	83	145	101	169
102 2A-1	400	528	339	452	295	499	217	408	254	524	270	443	245	430	298	499
103 2A-2	255	337	216	289	165	278	121	228	142	292	151	247	137	240	166	278
104 2C-1	527	695	447	596	371	628	273	514	320	660	340	557	308	541	375	628
105 2C-2	309	408	262	349	234	396	172	324	202	416	214	351	194	341	237	396
124 2D	406	535	344	459	282	477	207	390	243	501	258	423	234	411	285	477
130 3	188	248	159	212	116	196	85	160	100	205	106	173	96	169	117	196
3A	208	275	177	236	137	232	101	190	118	244	126	206	114	200	139	232
161 6A	138	182	117	156	94	159	69	130	81	167	86	141	78	137	95	159
163 6B	166	218	140	187	112	189	82	155	96	199	102	168	93	163	113	189
164 6C	149	197	126	168	100	169	73	138	86	177	91	149	83	145	101	169
* 7	177	233	150	200	77	130	57	107	66	137	71	116	64	112	78	130
160 8	200	264	170	226	151	256	111	209	130	269	138	227	126	221	153	256
8A	195	257	165	220	133	226	98	185	115	237	122	200	111	195	135	226
115 1AF	126	166	106	142	77	130	57	107	66	137	71	116	64	112	78	130
106 2AF-1	348	459	295	393	257	434	188	355	221	456	235	385	213	374	259	434
107 2AF-2	229	302	194	259	182	308	134	252	157	324	167	274	151	266	184	308
108 2CF-1	406	535	344	459	279	472	205	386	241	496	255	419	232	407	282	472
109 2CF-2	290	382	246	328	207	350	152	286	178	367	189	310	172	301	209	350
128 2DF	246	324	208	278	162	273	119	224	139	287	148	243	134	236	163	273
165 6AF	126	166	106	142	77	130	57	107	66	137	71	116	64	112	78	130
Hired Car	3.75	4.95	3.20	4.25	2.30	3.90	1.70	3.20	2.00	4.10	2.10	3.45	1.90	3.40	2.35	3.90

* To allow proper voluntary writing credit in the Texas Automobile Insurance Plan, automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116

LIABILITY - VOLUNTARY
PRIVATE PASSENGER RATES
$20,000/$40,000/$15,000 LIMITS

Territory	46		47		48		49		51		52		53		54	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$70	$137	$79	$137	$88	$130	$101	$147	$59	$136	$70	$154	$76	$136	$84	$129
113 1B	83	163	94	163	105	155	120	175	70	162	83	183	90	162	100	154
114 1C	74	145	84	145	93	138	107	156	63	144	74	163	81	144	89	137
102 2A-1	220	430	248	430	276	408	317	462	185	427	220	484	239	427	264	405
103 2A-2	123	240	138	240	154	228	177	257	103	238	123	270	133	238	147	226
104 2C-1	277	541	312	541	348	514	399	581	233	537	277	608	300	537	332	510
105 2C-2	174	341	197	341	219	324	251	366	147	339	174	383	189	339	209	321
124 2D	210	411	237	411	264	390	303	441	177	408	210	462	228	408	252	387
130 3	86	169	97	169	108	160	124	181	73	167	86	189	93	167	103	159
3A	102	200	115	200	128	190	147	215	86	199	102	225	111	199	123	188
161 6A	70	137	79	137	88	130	101	147	59	136	70	154	76	136	84	129
163 6B	83	163	94	163	105	155	120	175	70	162	83	183	90	162	100	154
164 6C	74	145	84	145	93	138	107	156	63	144	74	163	81	144	89	137
* 7	57	112	65	112	72	107	83	121	48	112	57	126	62	112	69	106
160 8	113	221	127	221	142	209	163	237	95	219	113	248	122	219	135	208
8A	99	195	112	195	125	185	143	209	84	193	99	219	108	193	119	183
115 1AF	57	112	65	112	72	107	83	121	48	112	57	126	62	112	69	106
106 2AF-1	191	374	216	374	240	355	276	401	161	371	191	420	207	371	229	352
107 2AF-2	136	266	153	266	171	252	196	285	114	264	136	299	147	264	163	250
108 2CF-1	208	407	235	407	261	386	300	437	175	404	208	457	226	404	249	383
109 2CF-2	154	301	174	301	194	286	222	323	130	299	154	339	167	299	185	284
128 2DF	120	236	136	236	151	224	174	253	101	234	120	265	131	234	144	222
165 6AF	57	112	65	112	72	107	83	121	48	112	57	126	62	112	69	106
Hired Car	1.70	3.40	1.95	3.40	2.15	3.20	2.50	3.60	1.45	3.35	1.70	3.80	1.85	3.35	2.05	3.20

Territory	55		56		57		58		59		60		61		62	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$112	$111	$114	$119	$129	$130	$81	$95	$82	$148	$62	$136	$57	$109	$45	$108
113 1B	134	133	137	143	155	156	96	113	98	176	74	162	68	130	54	129
114 1C	121	120	123	129	139	140	86	101	87	157	66	144	60	116	48	114
102 2A-1	325	322	331	345	374	377	254	298	257	465	195	427	179	342	141	339
103 2A-2	207	205	211	220	239	241	142	166	144	259	109	238	100	191	79	189
104 2C-1	428	424	435	455	493	497	320	375	324	585	245	537	225	431	178	427
105 2C-2	251	249	255	267	289	291	202	237	204	369	154	339	142	271	112	269
124 2D	329	326	335	350	379	382	243	285	246	444	186	408	171	327	135	324
130 3	152	151	155	162	175	177	100	117	101	182	76	167	70	134	55	133
3A	169	168	172	180	195	196	118	139	120	216	91	199	83	159	66	158
161 6A	112	111	114	119	129	130	81	95	82	148	62	136	57	109	45	108
163 6B	134	133	137	143	155	156	96	113	98	176	74	162	68	130	54	129
164 6C	121	120	123	129	139	140	86	101	87	157	66	144	60	116	48	114
* 7	143	142	146	152	165	166	66	78	67	121	51	112	47	89	37	89
160 8	162	161	165	173	187	189	130	153	132	238	100	219	92	175	72	174
8A	158	157	161	168	182	183	115	135	116	210	88	193	81	155	64	153
115 1AF	102	101	104	108	117	118	66	78	67	121	51	112	47	89	37	89
106 2AF-1	282	280	287	300	325	328	221	259	224	404	169	371	156	298	123	295
107 2AF-2	186	184	189	198	214	216	157	184	159	287	120	264	111	211	87	210
108 2CF-1	329	326	335	350	379	382	241	282	244	440	184	404	169	324	134	321
109 2CF-2	235	233	239	250	271	273	178	209	180	326	136	299	125	240	99	238
128 2DF	199	198	203	212	230	231	139	163	141	255	107	234	98	187	77	186
165 6AF	102	101	104	108	117	118	66	78	67	121	51	112	47	89	37	89
Hired Car	3.05	3.00	3.10	3.25	3.50	3.55	2.00	2.35	2.00	3.65	1.50	3.35	1.40	2.70	1.10	2.65

* To allow proper voluntary writing credit in the Texas Automobile Insurance Plan, automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116

LIABILITY - VOLUNTARY
PRIVATE PASSENGER RATES
$20,000/$40,000/$15,000 LIMITS

Territory	63		64		65		66					
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111 1A	$66	$123	$68	$109	$44	$109	$70	$148				
113 1B	79	146	81	130	52	130	83	176				
114 1C	70	130	72	116	47	116	74	157				
102 2A-1	207	386	214	342	138	342	220	465				
103 2A-2	116	215	119	191	77	191	123	259				
104 2C-1	261	486	269	431	174	431	277	585				
105 2C-2	164	306	169	271	110	271	174	369				
124 2D	198	369	204	327	132	327	210	444				
130 3	81	151	84	134	54	134	86	182				
3A	96	180	99	159	64	159	102	216				
161 6A	66	123	68	109	44	109	70	148				
163 6B	79	146	81	130	52	130	83	176				
164 6C	70	130	72	116	47	116	74	157				
* 7	54	101	56	89	36	89	57	121				
160 8	106	198	109	175	71	175	113	238				
8A	94	175	97	155	62	155	99	210				
115 1AF	54	101	56	89	36	89	57	121				
106 2AF-1	180	336	186	298	120	298	191	404				
107 2AF-2	128	239	132	211	85	211	136	287				
108 2CF-1	196	365	202	324	131	324	208	440				
109 2CF-2	145	271	150	240	97	240	154	326				
128 2DF	114	212	117	187	76	187	120	255				
165 6AF	54	101	56	89	36	89	57	121				
Hired Car	1.60	3.00	1.70	2.70	1.10	2.70	1.70	3.65				

*** To allow proper voluntary writing credit in the Texas Automobile Insurance Plan, automobiles classified as 7 must be sta-**

25 - code 125; operator age 65 or over - code 166; all others - code 116

LIABILITY - COMBINED
PRIVATE PASSENGER RATES
$55,000 COMBINED SINGLE LIMIT

Combined Single Limits do not apply
to the Texas Automobile Insurance Plan.

Territory	01	02	03	04	05	06	07	10	11	12	13	14	16	20	21
Type or Class															
111 1A	$355	$353	$313	$297	$291	$285	$323	$243	$215	$230	$210	$223	$203	$199	$282
113 1B	426	424	376	356	349	342	388	289	256	274	250	265	242	237	336
114 1C	383	381	338	321	314	308	349	258	228	244	223	236	215	211	299
102 2A-1	1,030	1,024	908	861	844	827	937	763	675	722	659	700	637	625	885
103 2A-2	657	653	579	549	538	527	598	425	376	403	368	390	355	348	494
104 2C-1	1,356	1,348	1,196	1,135	1,112	1,089	1,234	960	849	909	830	881	802	786	1,114
105 2C-2	795	791	701	665	652	638	724	605	535	573	523	555	505	496	702
124 2D	1,044	1,038	920	873	856	838	950	729	645	690	630	669	609	597	846
130 3	483	480	426	404	396	388	439	299	264	283	258	274	250	245	347
3A	536	533	473	448	439	430	488	355	314	336	307	326	296	291	412
161 6A	355	353	313	297	291	285	323	243	215	230	210	223	203	199	282
163 6B	426	424	376	356	349	342	388	289	256	274	250	265	242	237	336
164 6C	383	381	338	321	314	308	349	258	228	244	223	236	215	211	299
* 7	454	452	401	380	372	365	413	199	176	189	172	183	166	163	231
160 8	515	512	454	431	422	413	468	391	346	370	338	359	327	320	454
8A	501	498	441	419	410	402	455	345	305	327	298	317	288	283	400
115 1AF	323	321	285	270	265	259	294	199	176	189	172	183	166	163	231
106 2AF-1	895	890	789	748	733	718	814	663	587	628	573	609	554	543	770
107 2AF-2	589	586	520	493	483	473	536	471	417	446	407	433	394	386	547
108 2CF-1	1,044	1,038	920	873	856	838	950	722	639	683	624	662	603	591	838
109 2CF-2	746	741	657	624	611	599	678	535	473	506	462	491	447	438	620
128 2DF	632	628	557	529	518	507	575	418	370	396	361	384	349	342	485
165 6AF	323	321	285	270	265	259	294	199	176	189	172	183	166	163	231
Hired Car	9.65	9.60	8.50	8.10	7.90	7.75	8.80	6.00	5.30	5.65	5.15	5.50	5.00	4.90	6.95

Territory	22	23	24	27	28	31	32	34	37	38	39	40	41	42	43
Type or Class															
111 1A	$289	$283	$218	$296	$304	$243	$218	$237	$260	$359	$306	$279	$217	$269	$251
113 1B	347	337	259	355	362	289	259	282	309	431	367	332	258	320	299
114 1C	312	300	231	320	322	258	231	251	276	388	330	296	230	285	266
102 2A-1	838	889	685	858	955	763	685	744	816	1,041	887	876	681	845	788
103 2A-2	535	495	382	548	532	425	382	415	455	664	566	488	380	471	439
104 2C-1	1,104	1,118	861	1,131	1,201	960	861	936	1,027	1,371	1,169	1,102	857	1,063	991
105 2C-2	647	705	543	663	757	605	543	590	647	804	685	695	540	670	625
124 2D	850	849	654	870	912	729	654	711	780	1,055	900	837	651	807	753
130 3	393	348	268	403	374	299	268	292	320	488	416	343	267	331	309
3A	436	413	318	447	444	355	318	346	380	542	462	407	317	393	366
161 6A	289	283	218	296	304	243	218	237	260	359	306	279	217	269	251
163 6B	347	337	259	355	362	289	259	282	309	431	367	332	258	320	299
164 6C	312	300	231	320	322	258	231	251	276	388	330	296	230	285	266
* 7	370	232	179	379	249	199	179	194	213	460	392	229	178	221	206
160 8	419	456	351	429	489	391	351	382	419	521	444	449	349	433	404
8A	407	402	310	417	432	345	310	337	369	506	431	396	308	382	356
115 1AF	263	232	179	269	249	199	179	194	213	327	278	229	178	221	206
106 2AF-1	728	773	595	746	830	663	595	647	710	905	771	762	592	734	685
107 2AF-2	480	549	423	491	590	471	423	460	504	596	508	541	421	522	487
108 2CF-1	850	841	647	870	903	722	647	704	772	1,055	900	829	644	799	745
109 2CF-2	607	623	480	622	669	535	480	521	572	754	643	614	477	592	552
128 2DF	514	487	375	527	523	418	375	408	447	639	545	480	373	463	432
165 6AF	263	232	179	269	249	199	179	194	213	327	278	229	178	221	206
Hired Car	7.85	6.95	5.35	8.05	7.50	6.00	5.35	5.85	6.40	9.75	8.30	6.85	5.35	6.60	6.20

* To allow proper voluntary writing credit in the Texas Automobile Insurance Plan, automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116.

LIABILITY - COMBINED
PRIVATE PASSENGER RATES
$55,000 COMBINED SINGLE LIMIT

Combined Single Limits do not apply
to the Texas Automobile Insurance Plan.

Territory	44	45	46	47	48	49	51	52	53	54	55	56	57	58	59
Type or Class															
111 1A	$236	$280	$226	$237	$243	$275	$209	$241	$232	$235	$254	$265	$297	$199	$251
113 1B	281	333	269	282	289	327	249	287	276	280	305	318	356	237	299
114 1C	250	297	240	251	258	292	222	255	246	249	274	286	321	211	266
102 2A-1	741	879	710	744	763	864	656	757	728	738	737	769	861	625	788
103 2A-2	413	490	396	415	425	481	366	422	406	411	470	490	549	348	439
104 2C-1	932	1,106	893	936	960	1,086	826	952	916	928	970	1,012	1,135	786	991
105 2C-2	588	697	563	590	605	685	520	600	578	585	569	594	665	496	625
124 2D	708	840	678	711	729	825	627	723	696	705	747	779	873	597	753
130 3	290	344	278	292	299	338	257	296	285	289	345	360	404	245	309
3A	345	409	330	346	355	402	305	352	339	343	384	400	448	291	366
161 6A	236	280	226	237	243	275	209	241	232	235	254	265	297	199	251
163 6B	281	333	269	282	289	327	249	287	276	280	305	318	356	237	299
164 6C	250	297	240	251	258	292	222	255	246	249	274	286	321	211	266
* 7	194	230	185	194	199	226	171	198	190	193	325	339	380	163	206
160 8	380	451	364	382	391	443	336	388	374	378	368	384	431	320	404
8A	335	398	321	337	345	391	297	342	329	334	358	374	419	283	356
115 1AF	194	230	185	194	199	226	171	198	190	193	231	241	270	163	206
106 2AF-1	644	764	617	647	663	751	571	658	633	642	640	668	748	543	685
107 2AF-2	458	543	438	460	471	534	405	468	450	456	422	440	493	386	487
108 2CF-1	701	832	671	704	722	817	621	716	689	698	747	779	873	591	745
109 2CF-2	519	616	497	521	535	605	460	530	510	517	533	557	624	438	552
128 2DF	406	482	389	408	418	473	359	415	399	404	452	472	529	342	432
165 6AF	194	230	185	194	199	226	171	198	190	193	231	241	270	163	206
Hired Car	5.80	6.90	5.55	5.85	6.00	6.75	5.15	5.90	5.70	5.80	6.90	7.20	8.10	4.90	6.20

Territory	60	61	62	63	64	65	66
Type or Class							
111 1A	$213	$181	$163	$207	$196	$164	$236
113 1B	253	215	194	246	233	195	281
114 1C	226	192	173	219	208	174	250
102 2A-1	669	568	512	650	615	515	741
103 2A-2	373	317	285	362	343	287	413
104 2C-1	841	715	644	818	774	648	932
105 2C-2	530	451	406	515	488	408	588
124 2D	639	543	489	621	588	492	708
130 3	262	223	200	255	241	202	290
3A	311	264	238	302	286	239	345
161 6A	213	181	163	207	196	164	236
163 6B	253	215	194	246	233	195	281
164 6C	226	192	173	219	208	174	250
* 7	175	148	134	170	161	134	194
160 8	343	291	262	333	316	264	380
8A	302	257	231	294	278	233	335
115 1AF	175	148	134	170	161	134	194
106 2AF-1	581	494	445	565	535	448	644
107 2AF-2	413	351	316	402	380	318	458
108 2CF-1	633	538	484	615	582	487	701
109 2CF-2	469	398	359	455	431	361	519
128 2DF	366	311	280	356	337	282	406
165 6AF	175	148	134	170	161	134	194
Hired Car	5.25	4.45	4.00	5.10	4.80	4.05	5.80

* To allow proper voluntary writing credit in the Texas Automobile Insurance Plan, automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116.

PHYSICAL DAMAGE
PRIVATE PASSENGER STATED AMOUNT
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS RATES PER $100 OF INSURANCE

TERRITORY	BASE RATES COMPREHENSIVE	BASE RATES SPECIFIED CAUSES OF LOSS
01	$0.58	$0.43
02	0.56	0.41
03	0.58	0.43
04	0.76	0.56
05	0.68	0.50
06	0.35	0.26
07	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

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - STATED AMOUNT (CONT.)

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

COMPREHENSIVE DEDUCTIBLE DIFFERENTIALS

DED.	Differential
Full Coverage	1.140
$50	1.000
100	0.850
200	0.700
250	0.750
500	0.490
1000	0.380

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

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - STATED AMOUNT (CONT.)

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

(a) Subtract 0.006 from symbol 26 differential for each $10,000 above $80,000. This 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.O.B. list price.
(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

PHYSICAL DAMAGE
PRIVATE PASSENGER STATED AMOUNT
COLLISION RATES PER $100 OF INSURANCE

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

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

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - STATED AMOUNT (Cont.)

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

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)

COLLISION DEDUCTIBLE	
DED.	**Differential**
$50	1.440
100	1.160
200	1.000
250	0.950
500	0.740
1,000	0.480

(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 factor.

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - STATED AMOUNT (Cont.)

METHOD OF CALCULATION (1989 & Earlier):

(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 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

METHOD OF CALCULATION (1990 & Later):

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 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

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 minimum 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 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

PHYSICAL DAMAGE
PRIVATE PASSENGER ACTUAL CASH VALUE BASE PREMIUMS
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS

	BASE PREMIUM	
TERRITORY	COMPREHENSIVE	SPECIFIED CAUSE OF LOSS
01	$152	$111
02	149	109
03	152	111
04	206	150
05	183	134
06	95	69
07	102	74
10	135	99
11	146	107
12	267	195
13	105	77
14	200	146
16	122	89
20	149	109
21	108	79
22	102	74
23	122	89
24	149	109
27	98	72
28	78	57
31	206	150
32	146	107
34	149	109
37	118	86
38	129	94
39	152	111
40	169	123
41	105	77
42	98	72
43	74	54
44	118	86
45	146	107
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	173	126
57	210	153
58	183	134
59	149	109
60	206	150
61	169	123
62	274	200
63	139	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 SPECIFIED CAUSES OF LOSS 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

PHYSICAL DAMAGE
PRIVATE PASSENGER ACTUAL CASH VALUE BASE PREMIUMS
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS (Cont.)

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS		
SYMBOL GROUP	**MODEL YEAR**	**COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS DIFFERENTIALS**
1	1990 & Later	0.45
2	1990 & Later	0.55
3	1990 & Later	0.63
4	1990 & Later	0.68
5	1990 & Later	0.74
6	1990 & Later	0.78
7	1990 & Later	0.82
8	1990 & Later	0.88
10	1990 & Later	0.94
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	1.31
19	1990 & Later	1.38
20	1990 & Later	1.47
21	1990 & Later	1.58
22	1990 & Later	1.70
23	1990 & Later	1.84
24	1990 & Later	2.00
25	1990 & Later	2.30
26	1990 & Later	2.65
27	1990 & Later	(a)

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

METHOD OF CALCULATION (Specified Causes of Loss):
(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

PHYSICAL DAMAGE
PRIVATE PASSENGER ACTUAL CASH VALUE BASE PREMIUMS
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS (Cont.)

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 dollar.
(4) Multiply the result of (3) times the model year diferential and round to the nearest dollar.

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

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - ACTUAL CASH VALUE

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 DIFFERENTIAL	
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)

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - ACTUAL CASH VALUE (CONT.)

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

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - ACTUAL CASH VALUE (CONT.)

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

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - ACTUAL CASH VALUE (CONT.)

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 found in (1), 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) Determine the product of the differentials for the desired class and model year, rounding to three decimal places.
(6) Multiply the result of (4) times the result in (5) 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

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 new	50 old	100 new	100 old	250 new	250 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