

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COLLISION - ACTUAL VALUE (CONT.)

(Texas Automobile Manual Pages 168-180z)

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 to the nearest dollar.
- (5) Determine the product of the differentials for the desired class and model rounding to three decimal places.
- (6) Multiply the result of (4) times the result in (5) and round to the nearest

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) $3 \times 0.175 + 1.95 = 2.475$
- (2) $0.975 \times 2.475 = 2.413$
- (3) $2.413 + (0.025) = 2.388$
- (4) $2.388 \times \$278 = \664
- (5) $3.11 \times 0.85 = 2.644$
- (6) $\$664 \times 2.644 = \$1,756$

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

TERRITORY	BASE PREMIUMS	
	COMPREHENSIVE	SPECIFIED
	Base Premium	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 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

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - ACTUAL VALUE (CONT.)
(Texas Automobile Manual Page 164)

ACTUAL VALUE GROUP SYMBOL DIFFERENTIALS

COMPREHENSIVE			COMPREHENSIVE		
SYMBOL GROUP	MODEL YEAR	AND SPEC COL DIFFERENTIALS	SYMBOL GROUP	MODEL YEAR	AND SPEC COL DIFFERENTIALS
1	1990 & Later	0.450	15	1990 & Later	1.160
2	1990 & Later	0.550	16	1990 & Later	1.200
3	1990 & Later	0.625	17	1990 & Later	1.250
4	1990 & Later	0.675	18	1990 & Later	1.310
5	1990 & Later	0.740	19	1990 & Later	1.380
6	1990 & Later	0.780	20	1990 & Later	1.470
7	1990 & Later	0.820	21	1990 & Later	1.580
8	1990 & Later	0.880	22	1990 & Later	1.700
10	1990 & Later	0.940	23	1990 & Later	1.840
11	1990 & Later	1.000	24	1990 & Later	2.000
12	1990 & Later	1.040	25	1990 & Later	2.300
13	1990 & Later	1.080	26	1990 & Later	2.650
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 \times 0.76 = \84
- (2) $\$84 \times 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
- (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 **do**
- (4) Multiply the result of (3) times the model year differential and round to the nearest **dollar**.

EXAMPLE: \$100 deductible comprehensive, territory 01, 1992 model year, symbol group 5.

- (1) $0.970 \times 0.74 = 0.718$
- (2) $0.718 + (0.030) = 0.688$
- (3) $0.688 \times \$152 = \105
- (4) $\$105 \times 0.82 = \86

Symbol 27

- (1) Calculate the appropriate symbol differential. Subtract \$80,000 from the F.O.B. list price. Divide result by \$10,000 and round down to the nearest whole number. Multiply the result by 0.425. Add t result to the symbol 26 differential.
- (2) Multiply the applicable deductible multiplier times the symbol relativity, rounding to three decimal
- (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 **do**
- (5) Multiply the result of (4) times the model year differential 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) $3 \times 0.425 = 1.275$
- (1) $2.65 + 1.275 = 3.925$
- (2) $3.925 \times 0.970 = 3.807$
- (3) $3.807 + (0.030) = 3.777$
- (4) $3.777 \times \$152 = \574
- (5) $\$574 \times 0.82 = \471

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	0.97
200	0.74
250	0.69
500	0.49
1000	0.38

METHOD OF CALCULATION:

- (1) Multiply the stated amount base rate for the desired term the deductible differential and round to the nearest cent
- (2) Multiply the result of (1) times the symbol group differential round to the nearest cent.

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

- (1) $0.97 \times 0.868 = 0.842$
- (2) $0.842 \times \$0.58 = \0.49

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

COMPREHENSIVE & SPECIFIED CAUSES OF LOSS			COMPREHENSIVE & SPECIFIED CAUSES OF LOSS		
SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS	SYMBOL GROUP	MODEL YEAR	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. This differential is subject to a minimum at 50% of the symbol 26 relativity.

METHOD OF CALCULATION:

Symbols 1-26

- (1) **Multiply the deductible 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.**

EXAMPL \$100 deductible comprehensive, territory 01, 1991 model year, symbol 11.

- (1) **0.97 x 0.862 = 0.836**
- (2) **0.836 + \$0.58 = \$0.48**

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 0 of the symbol 26 differential.**
- (2) **Multiply the deductible 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.**

EXAMPL \$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) **0.97 x 0.709 = 0.688**
- (3) **0.688 x \$0.58 = \$0.40**

**TEXAS PRIVATE PASSENGER AUTOMOBILE
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE VEHICLES
(Texas Automobile Manual Page 147)**

76. 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	02,03,04,13,23 01,06,07,12,24,27,28,31,32 21,22,37,38,44,41,42,43,44,05,10,11,14, 39,40,48,49,45,46,47,51,52,16,20,59,60, 54,55,56,57,53,58,63,64,66,61,62,65		
	01,06,07,12,24,27,28,31,32	21,22,37,38,44,41,42,43,44,05,10,11,14, 39,40,48,49,45,46,47,51,52,16,20,59,60, 54,55,56,57,53,58,63,64,66,61,62,65	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 Modified \$250 Hail Deductible	1.08 0.97	1.10 0.99	1.35 1.21
\$100 Deductible Comprehensive Modified \$250 Hail Deductible	0.86 0.80	0.89 0.83	1.08 1.01
Specified Cause of Loss Modified \$250 Hail Deductible	1.13 1.00	1.16 1.03	1.44 1.21
Limited Specified Causes of Loss Modified \$250 Hail Deductible	1.07 0.95	1.10 0.98	1.37 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