Commercial Automobile

12/31/2001

Rate Bulletin

(Voluntary Only)

INCREASED LIMITS TABLE II

Applicable to all automobiles and coverages except as shown in Tables I and III.

A. Bodily Injury

Limits in Thousands
Limit Per Person

20/40	25/50	25/100	50/50	55/55	50/100	75/75	100/100	100/200	150/150	100/300
100%	120%	132%	138%	139%	152%	146%	159%	175%	169%	191%

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	191	193	198	200	203																						
400	193	197	200	204	205	211																					
500	197	198	204	207	208	212	218																				
600	198	203	207	208	211	215	221	227																			
700	203	205	208	211	212	220	225	228	231																		
800	205	208	211	214	215	222	227	231	235	238																	
900	208	211	214	218	220	225	229	235	238	241	243																
1000	211	212	218	221	222	227	234	238	241	243	248	250															
1250	212	215	221	225	225	229	236	241	243	245	250	253	260														
1500	215	220	225	227	227	234	238	243	245	249	252	257	263	270													
1750	218	222	225	227	229	235	241	243	248	250	253	259	265	272	279												
2000	221	225	227	229	234	238	243	248	250	252	257	260	267	274	281	290											
2500	227	228	234	236	238	243	248	252	256	259	263	266	273	279	287	294	302										
3000	229	235	238	241	243	248	250	257	260	263	266	272	276	283	293	298	305	312									
3500	234	238	242	243	245	250	253	260	263	266	270	274	280	288	294	302	309	317	324								
4000	238	242	243	248	250	253	259	263	266	270	274	276	286	290	298	305	311	319	328	332							
4500	241	243	249	250	252	257	260	266	270	274	276	279	288	294	302	309	315	324	328	335	342						
5000	243	248	250	252	256	260	263	270	273	276	279	281	290	297	304	311	317	326	332	339	343	349					
6000	245	249	252	253	257	263	266	272	274	279	281	286	294	298	305	312	319	328	333	340	343	353	357				
7000	248	250	256	257	260	263	267	274	276	280	283	287	294	302	309	317	321	328	338	342	347	354	360	366			
8000	250	252	257	259	260	266	272	276	276	283	287	290	297	302	311	317	325	331	339	343	349	356	362	369	373		
9000	250	256	260	260	263	267	273	276	280	286	288	290	298	305	312	319	326	333	342	346	353	357	363	370	377	380	
10000	253	257	260	263	265	272	276	279	281	288	290	294	302	308	315	321	328	335	342	347	354	362	366	371	378	381	391

B. Property Damage

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

C. Combined Liability Limit

$55,000	100%
75,000	102
100,000	108
150,000	113
200,000	118
250,000	123
300,000	128
325,000	129
400,000	131
500,000	135
750,000	143
1,000,000	150
2,000,000	168
5,000,000	198
7,500,000	212
10,000,000	223

INCREASED LIMITS TABLE III

Applicable to any basic limits rate or premium covering automobiles transporting butane or liquified petroleum gases.

A. Bodily Injury

Limits in Thousands
Limit Per Person

20/40	25/50	25/100	50/50	55/55	50/100	75/75	100/100	100/200	150/150	100/300
100%	121%	139%	139%	142%	159%	153%	167%	184%	180%	203%

Supplemental Table

Limits in Thousands
Limit Per Person

Limit Per Oc-cur-rence	100 %	150 %	200 %	250 %	300 %	400 %	500 %	600 %	700 %	800 %	900 %	1000 %	1250 %	1500 %	1750 %	2000 %	2500 %	3000 %	3500 %	4000 %	4500 %	5000 %	6000 %	7000 %	8000 %	9000 %	10000 %
300	203	208	211	214	218																						
400	205	211	212	218	221	225																					
500	208	212	215	221	225	227	234																				
600	211	215	220	225	227	229	236	241																			
700	214	220	225	227	229	235	241	243	249																		
800	218	222	227	228	234	238	243	248	250	256																	
900	221	225	228	231	236	241	245	250	253	259	260																
1000	225	227	231	235	238	243	249	252	257	260	263	266															
1250	227	229	235	238	242	245	250	256	260	263	266	270	276														
1500	228	234	238	241	243	249	253	259	263	266	270	273	280	290													
1750	231	236	241	243	248	250	257	260	265	270	273	276	283	293	301												
2000	235	238	243	245	250	253	260	263	267	273	276	276	287	294	302	311											
2500	241	243	249	250	256	260	263	270	274	276	280	283	293	301	309	317	325										
3000	245	250	253	257	260	265	270	276	279	281	287	290	297	305	315	324	328	338									
3500	250	252	257	260	265	270	274	276	283	287	290	294	302	311	317	328	333	342	347								
4000	252	257	260	263	267	273	276	281	287	290	294	295	305	312	321	328	338	343	350	356							
4500	257	260	263	267	273	276	280	286	290	294	297	301	309	317	325	333	342	347	356	362	366						
5000	260	263	266	272	276	279	283	288	294	297	301	302	312	319	328	338	343	350	357	363	369	376					
6000	263	265	270	274	276	281	287	290	295	301	302	305	315	324	328	340	346	354	362	366	371	378	385				
7000	263	267	273	276	279	286	290	294	297	302	305	309	317	326	332	342	347	356	362	369	373	380	387	395			
8000	266	270	274	276	281	287	290	294	301	304	308	311	318	328	333	343	350	357	364	370	377	380	391	398	407		
9000	267	273	276	279	283	290	294	297	302	305	311	312	321	328	338	343	353	360	366	371	378	384	392	401	408	416	
10000	272	276	279	281	287	293	295	301	304	309	312	317	324	332	340	347	356	362	369	376	380	387	395	402	411	421	426

B. Property Damage

$15,000 .... 100%
20,000 103
25,000 106
30,000 107
35,000 109
40,000 110
45,000 110
50,000 110
60,000 112
70,000 114
80,000 115
90,000 117
100,000 119
110,000 119

$120,000 .... 120%
130,000 121
140,000 122
150,000 123
175,000 124
200,000 126
225,000 127
250,000 128
275,000 129
300,000 130
350,000 131
400,000 132
450,000 134
500,000 135

$550,000 .... 137%
600,000 139
650,000 139
700,000 140
750,000 141
800,000 142
850,000 143
900,000 144
950,000 144
1,000,000 145
2,000,000 158
3,000,000 170
4,000,000 180
5,000,000 189

C. Combined Liability Limit

$55,000 .... 100%
75,000 105
100,000 113
150,000 119
200,000 125
250,000 131
300,000 137
325,000 138
400,000 140
500,000 145
750,000 153
1,000,000 161
2,000,000 183
5,000,000 221
7,500,000 238
10,000,000 252

CONVERSION TABLES

Tables for converting liability rates and premiums from $20,000/$40,000 bodily injury limits, $15,000 property damage limit or $55,000 combined liability limit.

For exposures subject to the following increased limits tables:

TABLE II

A. Bodily Injury	15/30	10/20
	90%	61%
B. Property Damage	$5,000	
	87%	
C. Combined Liability Limit	$ 45,000	
	93%	

TABLE III

A. Bodily Injury	15/30	10/20
	85%	56%
B. Property Damage	$5,000	
	81%	
C. Combined Liability Limit	$ 45,000	
	93%	

CONVERSION TABLES

Tables for converting liability rates and premiums to $20,000/$40,000 bodily injury limits, $15,000 property damage limit or $55,000 combined liability limit.

For exposures subject to the following increased limits tables:

TABLE II

A. Bodily Injury	10/10	10/20	15/15	20/20	25/25
	179%	165%	163%	116%	103%
B. Property Damage	$10,000	$5,000			
	105%	115%			
C. Combined Liability Limit	$10,000	$20,000	$25,000	$45,000	$50,000
	153%	126%	120%	107%	101%

TABLE III

A. Bodily Injury	10/10	10/20	15/15	20/20	25/25
	192%	177%	175%	119%	100%
B. Property Damage	$10,000	$5,000			
	107%	123%			
C. Combined Liability Limit	$10,000	$20,000	$25,000	$45,000	$50,000
	160%	129%	119%	107%	101%

BODILY INJURY - NON-STANDARD LIMITS

TABLE IIA

Limits in Thousands

40/40	45/45	60/60	65/65	70/70	80/80	85/85	90/90
125%	132%	142%	144%	145%	148%	152%	153%
75/100	125/125	175/175	200/200	225/225	250/250	275/275	325/325
155%	162%	175%	180%	184%	191%	197%	205%
350/350	375/375	425/425	250/750	450/450	300/750	475/475	525/525
207%	208%	211%	212%	214%	214%	215%	221%
550/550	650/650	750/750	750/1500	1100/1100	1200/1200	1200/1500	1300/1300
222%	228%	235%	248%	253%	259%	260%	260%
1400/1400	2100/2100	5300/5300	5500/5500	8500/8500			
265%	293%	353%	354%	378%			

Above $10,000/$10,000, add 4.270% per $1,000/$1,000

Limits In Thousands

Limit per Occurence	Limit Per Person 20 %	25 %	30 %	40 %	50 %	100 %
40	100	115	121	125	---	---
45	101	117	121	128	---	---
50	103	120	122	130	138	---
60	107	121	125	132	142	---
70	108	124	128	135	144	---
80	110	125	131	139	145	---
90	114	130	132	142	148	---
100	117	132	137	145	152	159
125	121	137	142	148	158	160
150	125	142	145	153	159	166
175	130	145	148	159	165	170
200	135	148	153	160	169	175
225	139	152	158	165	173	177
250	144	158	159	169	176	183
275	146	159	165	173	180	187
300	152	165	169	176	184	191

BODILY INJURY - NON-STANDARD LIMITS

TABLE IIIA

Limits in Thousands

40/40	45/45	60/60	65/65	70/70	80/80	85/85	90/90
128%	132%	145%	146%	151%	158%	159%	160%
75/100	125/125	175/175	200/200	225/225	250/250	275/275	325/325
162%	175%	187%	193%	198%	205%	211%	220%
350/350	375/375	425/425	250/750	450/450	300/750	475/475	525/525
222%	225%	227%	227%	228%	231%	231%	235%
550/550	650/650	750/750	750/1500	1100/1100	1200/1200	1200/1500	1300/1300
238%	243%	252%	265%	272%	276%	279%	280%
1400/1400	2100/2100	5300/5300	5500/5500	8500/8500			
286%	315%	378%	380%	411%			

Above $10,000/$10,000, add 4.879% per $1,000/$1,000

Limit per Occurence	Limits In Thousands Limit Per Person 20 %	25 %	30 %	40 %	50 %	100 %
40	100	111	114	118	---	---
45	101	112	115	120	---	---
50	102	114	115	121	125	---
60	105	115	118	123	128	---
70	106	118	121	125	130	---
80	109	120	122	128	132	---
90	112	122	125	130	134	---
100	115	125	128	132	138	142
125	117	128	130	134	141	146
150	121	130	132	138	142	148
175	123	132	136	142	146	152
200	126	137	139	143	148	154
225	130	139	142	146	152	157
250	132	142	144	150	154	160
275	134	144	147	153	155	163
300	138	147	150	154	159	165

PROPERTY DAMAGE - NON-STANDARD LIMITS

Property Damage Limit Table IIB (Limits in Thousands)	
$6,000	167%
7,000	172
8,000	175
9,000	179
10,000	182
12,500	191
15,000	197
17,500	205
20,000	212
Above $20,000, add 2.489% per million	

Property Damage Limit Table IIIB (Limits in Thousands)	
$6,000	196%
7,000	203
7,500	207
8,000	210
9,000	214
10,000	219
Above $10,000 add 3.878% per million	

COMBINED LIABILITY - NON-STANDARD LIMITS

Combined Liability Limit Table IIC (Limits in Thousands)	
$450	135%
525	145
550	146
600	149
650	150
700	151
800	155
900	157
1,250	166
1,400	169
1,500	172
2,500	189
3,000	195
4,000	206
6,000	221
7,000	227
8,000	232
9,000	236

Combined Liability Limit Table IIIC (Limits in Thousands)	
$450	150%
525	154
550	155
600	157
650	159
700	161
800	165
900	167
1,250	176
1,400	180
1,500	183
2,500	203
3,000	211
4,000	223
6,000	241
7,000	248
8,000	256
9,000	261

NON-OWNERSHIP LIABILITY

B. Premium Development

1.

Class Code	Total Number of Employees	Bodily Injury Limits $20/$40	Property Damage Limit $15,000	Combined Liability Limit $55,000
6601	0 - 25	$16	$6	$28
6602	26 - 100	33	22	68
6603	101 - 500	112	71	226
6604	501 - 1,000	211	139	431
6605	Over 1,000	330	204	661

C. Special provision for social service agency risks.

1. Multiply the total number of volunteers who regularly operate their own autos to transport social service clients in connection with the agency's program by the following rate:

	Bodily Injury $20/$40	Property Damage $15,000	Combined Liability $55,000
Rate	$2	$1	$4
Minimum Premium	5	13	20

2. Charge the following rate per volunteer:

	Bodily Injury $20/$40	Property Damage $15,000	Combined Liability $55,000
Rate	$2	$1	$4
Minimum Premium	5	13	20

Minimum premium applies per policy

TABLE C

Bodily Injury ($20/40) Class Rate	ALL COMMERCIAL AUTOMOBILES AND PUBLIC AUTOMOBILES EXCEPT SCHOOL BUSES															
	LIMIT PER PERSON															
	Medical Payments Only									Personal Injury Protection (Voluntary)						
	$500	$1,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000
$0 - 33.99	$2	$2	$3	$3	$5	$6	$7	$7	$7	$7	$8	$10	$13	$14	$15	$16
34 - 45.99	3	3	4	5	6	8	9	10	10	8	9	12	15	17	17	18
46 - 60.99	4	4	5	6	8	10	11	12	12	9	10	13	17	19	20	20
61 - 90.99	4	5	6	7	9	12	13	14	14	10	11	15	19	21	22	23
91 - 120.99	5	6	7	8	11	14	15	16	17	11	12	16	20	23	24	25
121 - 147.99	5	6	8	9	12	15	17	18	19	12	13	18	22	25	26	27
148 - 177.99	6	7	8	10	13	17	19	20	21	13	14	19	24	27	29	30
178 - 237.99	8	9	10	12	17	21	24	25	26	15	16	22	28	31	32	34
238 - 297.99	10	11	14	16	22	28	31	32	34	18	20	27	34	38	40	41
298 - 354.99	13	14	17	20	28	35	40	41	43	22	25	33	42	47	49	51
355 - 476.99	15	18	21	25	34	43	48	50	53	26	29	38	49	55	57	59
477 - 605.99	18	21	25	30	40	51	57	60	63	30	33	44	56	63	66	69
606 - Over	21	24	29	34	46	59	66	69	72	34	38	50	64	72	75	78

	TABLE D																
	SCHOOL BUSES																
	LIMIT PER PERSON																
	Medical Payments Only										Personal Injury Protection (Voluntary)						
Bodily Injury ($20/40) School Bus Rate	$250	$500	$1,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000
Private Passenger Type																	
$0 - 33.99	$1	$2	$2	$3	$4	$5	$6	$7	$7	$7	$5	$5	$8	$10	$11	$11	$13
34 - 45.99	1	2	3	4	5	6	8	9	10	10	6	7	9	12	13	13	15
46 - 60.99	1	3	4	4	6	7	9	11	11	11	6	7	10	12	14	14	16
61 & Over	2	4	5	5	7	9	12	14	15	15	8	9	12	15	17	17	20
Commercial or Bus Type																	
$0 - 33.99	$1	$2	$3	$4	$5	$6	$8	$9	$10	$10	$6	$7	$9	$12	$13	$13	$15
34 - 45.99	1	3	4	4	6	7	9	11	11	11	6	7	10	12	14	14	16
46 - 60.99	2	4	5	5	7	9	12	14	15	15	7	8	12	15	17	17	19
61 & Over	2	4	5	6	8	10	13	15	16	16	8	9	13	16	18	18	21

39. MISCELLANEOUS COVERAGES

E. Windstorm, Hail or Earthquake

	All Territories
Zone Rated	$0.05
Public Types	0.07
All Other Types	0.20

48. RATING PLANS

C.9.c. Composite Rating Plan

Kind of Insurance or Subdivision thereof	Texas Expected Loss Ratio
(1) Automobile Liability Including Medical Payments (a) Public (Excl. School Buses), Long Distance and Zone Rated Automobiles........................	0.65
(b) Garages..	0.63
(c) All Other Autmobiles (Including School Buses)..	0.66

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

Limit of Liab.	Local					Intermediate					Long Distance				
	Comp. full (040) Spec. Causes of Loss	Collision Deductibles				Comp. full (040) Spec. Causes of Loss	Collision Deductibles				Comp. full (040) Spec. Causes of Loss	Collision Deductibles			
		$100 (090)	$250 (090)	$500 (090)	$1000 (090)		$100 (090)	$250 (090)	$500 (090)	$1000 (090)		$100 (090)	$250 (090)	$500 (090)	$1000 (090)
$1,000	$0.010	$0.210	$0.139	$0.110	$0.000	$0.016	$0.341	$0.226	$0.178	$0.000	$0.025	$0.524	$0.347	$0.274	$0.000
2,000	0.021	0.234	0.163	0.134	0.024	0.034	0.380	0.265	0.217	0.039	0.052	0.584	0.407	0.334	0.060
3,000	0.032	0.258	0.187	0.158	0.048	0.051	0.419	0.304	0.256	0.078	0.079	0.644	0.467	0.394	0.120
4,000	0.042	0.282	0.211	0.182	0.072	0.069	0.458	0.343	0.295	0.117	0.106	0.704	0.527	0.454	0.180
5,000	0.053	0.306	0.235	0.206	0.096	0.086	0.497	0.382	0.334	0.156	0.133	0.764	0.587	0.514	0.240
6,000	0.064	0.330	0.259	0.230	0.120	0.104	0.536	0.421	0.373	0.195	0.160	0.824	0.647	0.574	0.300
7,000	0.075	0.354	0.283	0.254	0.144	0.122	0.575	0.460	0.412	0.234	0.187	0.884	0.707	0.634	0.360
8,000	0.086	0.378	0.307	0.278	0.168	0.139	0.614	0.499	0.451	0.273	0.214	0.944	0.767	0.694	0.420
9,000	0.096	0.402	0.331	0.302	0.192	0.157	0.653	0.538	0.490	0.312	0.241	1.004	0.827	0.754	0.480
10,000	0.107	0.426	0.355	0.326	0.216	0.174	0.692	0.577	0.529	0.351	0.268	1.064	0.887	0.814	0.540
11,000	0.118	0.450	0.379	0.350	0.240	0.192	0.731	0.616	0.568	0.390	0.295	1.124	0.947	0.874	0.600
12,000	0.129	0.474	0.403	0.374	0.264	0.209	0.770	0.655	0.607	0.429	0.322	1.184	1.007	0.934	0.660
13,000	0.140	0.498	0.427	0.398	0.288	0.227	0.809	0.694	0.646	0.468	0.349	1.244	1.067	0.994	0.720
14,000	0.150	0.522	0.451	0.422	0.312	0.244	0.848	0.733	0.685	0.507	0.376	1.304	1.127	1.054	0.780
15,000	0.161	0.546	0.475	0.446	0.336	0.262	0.887	0.772	0.724	0.546	0.403	1.364	1.187	1.114	0.840
16,000	0.172	0.570	0.499	0.470	0.360	0.280	0.926	0.811	0.763	0.585	0.430	1.424	1.247	1.174	0.900
17,000	0.183	0.594	0.523	0.494	0.384	0.297	0.965	0.850	0.802	0.624	0.457	1.484	1.307	1.234	0.960
18,000	0.194	0.618	0.547	0.518	0.408	0.315	1.004	0.889	0.841	0.663	0.484	1.544	1.367	1.294	1.020
19,000	0.204	0.642	0.571	0.542	0.432	0.332	1.043	0.928	0.880	0.702	0.511	1.604	1.427	1.354	1.080
20,000	0.215	0.666	0.595	0.566	0.456	0.350	1.082	0.967	0.919	0.741	0.538	1.664	1.487	1.414	1.140
Additional charges added to the $20,000 rate for every $1,000 liability in excess of $20,000															
	0.011	0.024	0.024	0.024	0.024	0.018	0.039	0.039	0.039	0.039	0.027	0.060	0.060	0.060	0.060

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

	Base Rates			Hired Car Rates		
Territory	Bodily Injury	Property Damage	Combined Liability	Bodily Injury	Property Damage	Combined Liability
1	$357	$374	$866	$11.65	$8.15	$24.25
2	340	378	847	11.10	8.20	23.55
3	272	263	638	8.85	5.70	17.95
4	253	291	640	8.25	6.35	17.75
5	262	173	535	8.55	3.75	15.60
6	223	206	514	7.30	4.50	14.60
7	247	162	504	8.05	3.50	14.65
10	134	183	367	4.35	4.00	10.00
11	138	178	368	4.50	3.85	10.05
12	165	161	389	5.40	3.50	11.00
13	151	183	391	4.95	4.00	10.85
14	125	165	337	4.10	3.60	9.25
16	141	157	351	4.60	3.40	9.75
20	99	139	275	3.25	3.00	7.50
21	206	215	499	6.70	4.70	13.95
22	245	236	574	8.00	5.15	16.20
23	266	363	729	8.70	7.90	19.90
24	137	188	377	4.45	4.10	10.25
27	229	302	617	7.45	6.55	16.85
28	256	381	733	8.35	8.30	19.85
31	157	197	413	5.10	4.30	11.35
32	136	154	342	4.45	3.35	9.50
34	181	211	460	5.90	4.60	12.75
37	238	221	550	7.75	4.80	15.50
38	319	303	743	10.40	6.60	21.00
39	206	223	507	6.70	4.85	14.10
40	291	284	686	9.50	6.20	19.35
41	159	186	405	5.20	4.05	11.25
42	172	203	440	5.60	4.40	12.15
43	182	212	463	5.95	4.60	12.80
44	159	158	377	5.20	3.45	10.65
45	201	290	566	6.55	6.30	15.35
46	137	209	397	4.45	4.55	10.70
47	163	177	402	5.30	3.85	11.20
48	155	158	372	5.05	3.45	10.45
49	218	206	507	7.10	4.50	14.35
51	142	174	370	4.65	3.80	10.20
52	161	248	469	5.25	5.40	12.65
53	135	184	370	4.40	4.00	10.10
54	178	164	410	5.80	3.55	11.55
55	190	135	398	6.20	2.95	11.55
56	187	136	395	6.10	2.95	11.40
57	229	158	475	7.45	3.45	13.80
58	131	119	300	4.25	2.60	8.50
59	147	158	361	4.80	3.45	10.10
60	143	164	361	4.65	3.55	9.95
61	92	105	232	3.00	2.30	6.45
62	75	100	203	2.45	2.20	5.60
63	133	159	342	4.35	3.45	9.45
64	122	128	296	4.00	2.80	8.35
65	68	97	191	2.20	2.10	5.15
66	181	227	476	5.90	4.95	13.10

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

Other than Collision Entire State						Collision							
						Terr. 01,02,04				Terr. 13,14,16,28,31,32,34,38 39,40,45,46,47,52,60,61			
Original Cost New	Age Grp.	Specified Causes of Loss	Comp. Full	$50 Ded. Comp.	$100 Ded. Comp.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
	1	$12	$45	$31	$29	$96	$71	$48	$21	$88	$65	$44	$19
$0-	2	9	34	23	22	86	64	43	18	79	59	39	17
$3,000	3	7	25	17	16	77	57	38	16	70	52	35	15
	4,5,6	5	18	13	12	67	50	34	14	61	46	31	13
	1	24	86	60	56	170	137	107	52	155	125	98	48
$3,001-	2	18	65	45	42	153	123	96	47	140	113	88	43
$4,500	3	13	47	33	31	136	110	85	42	124	100	78	38
	4,5,6	10	34	24	22	119	96	75	36	109	88	68	33
	1	34	120	84	78	211	179	141	73	193	164	129	66
$4,501-	2	25	90	63	59	190	162	127	65	173	147	116	60
$6,000	3	18	66	46	43	169	144	113	58	154	131	103	53
	4,5,6	13	48	34	31	148	126	99	51	135	115	90	46
	1	45	161	112	104	252	221	175	96	230	201	160	88
$6,001-	2	34	120	84	78	227	199	158	86	207	181	144	79
$8,000	3	25	88	62	57	202	176	140	77	184	161	128	70
	4,5,6	18	64	45	42	176	154	123	67	161	141	112	61
	1	58	206	144	134	293	262	216	123	268	239	198	113
$8,001-	2	43	155	108	101	264	236	195	111	241	215	178	101
$10,000	3	32	114	79	74	235	209	173	99	214	191	158	90
	4,5,6	23	83	58	54	205	183	152	86	187	167	138	79
	1	80	287	201	186	362	303	274	171	330	276	250	156
$10,001-	2	60	215	151	140	326	272	247	154	297	249	225	141
$15,000	3	44	158	110	102	289	242	219	137	264	221	200	125
	4,5,6	32	115	80	75	253	212	192	120	231	193	175	109
	1	112	401	281	261	444	412	343	240	405	376	313	219
$15,001-	2	84	301	211	196	399	371	308	216	365	339	281	197
$20,000	3	62	221	155	143	355	330	274	192	324	301	250	175
	4,5,6	45	161	112	104	311	289	240	168	284	263	219	153
	1	144	516	361	335	514	486	418	308	469	444	381	281
$20,001-	2	108	387	271	252	462	438	376	277	422	399	343	253
$25,000	3	79	284	199	184	411	389	334	247	375	355	305	225
	4,5,6	58	206	144	134	360	340	292	216	328	311	267	197
	1	208	745	522	484	651	623	555	445	594	569	506	406
$25,001-	2	156	559	391	363	586	561	499	401	534	512	456	366
$40,000	3	114	410	287	266	521	499	444	356	475	455	405	325
	4,5,6	83	298	209	194	456	436	388	312	416	398	354	284
	1	336	1,204	843	783	925	897	829	719	844	819	756	656
$40,001-	2	252	903	632	587	832	808	746	647	759	737	681	591
$65,000	3	185	662	464	430	740	718	663	575	675	655	605	525
	4,5,6	134	482	337	313	647	628	580	503	591	573	529	459
	1	496	1,777	1,244	1,155	1,267	1,240	1,171	1,062	1,156	1,131	1,069	969
$65,001-	2	372	1,333	933	866	1,141	1,116	1,054	956	1,041	1,018	962	872
$90,000	3	273	978	684	635	1,014	992	937	849	925	905	855	775
	4,5,6	198	711	498	462	887	868	820	743	809	792	748	678
	1	656	2,351	1,645	1,528	1,610	1,582	1,514	1,404	1,469	1,444	1,381	1,281
$90,001-	2	492	1,763	1,234	1,146	1,449	1,424	1,362	1,264	1,322	1,299	1,243	1,153
$115,000	3	361	1,293	905	840	1,288	1,266	1,211	1,123	1,175	1,155	1,105	1,025
	4,5,6	262	940	658	611	1,127	1,108	1,060	983	1,028	1,011	967	897
	1	816	2,924	2,047	1,901	1,952	1,925	1,856	1,747	1,781	1,756	1,694	1,594
Over	2	612	2,193	1,535	1,425	1,757	1,732	1,671	1,572	1,603	1,581	1,524	1,434
$115,000	3	449	1,608	1,126	1,045	1,562	1,540	1,485	1,397	1,425	1,405	1,355	1,275
	4,5,6	326	1,170	819	760	1,367	1,347	1,299	1,223	1,247	1,229	1,186	1,116

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

		Collision							
		Terr. 03,05,06,10,11,12,20,21, 22,23,24,27,41,42,43,44,48,49, 53,54,55,56,58,59,62,66				Terr. 07,37,51,57,63,64,65			
Original Cost New	Age Grp.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
$0-$3,000	1	$74	$55	$37	$16	$63	$47	$32	$14
	2	67	50	33	14	57	42	28	12
	3	59	44	30	13	50	37	25	11
	4,5,6	52	39	26	11	44	33	22	9
$3,001-$4,500	1	131	106	83	40	112	90	70	34
	2	118	95	74	36	100	81	63	31
	3	105	85	66	32	89	72	56	27
	4,5,6	92	74	58	28	78	63	49	24
$4,501-$6,000	1	163	139	109	56	139	118	93	48
	2	147	125	98	51	125	106	83	43
	3	131	111	87	45	111	94	74	38
	4,5,6	114	97	76	39	97	83	65	33
$6,001-$8,000	1	195	171	136	74	166	145	115	63
	2	176	154	122	67	149	130	104	57
	3	156	137	109	59	132	116	92	50
	4,5,6	137	119	95	52	116	101	81	44
$8,001-$10,000	1	227	202	167	95	193	172	142	81
	2	204	182	151	86	173	155	128	73
	3	181	162	134	76	154	138	114	65
	4,5,6	159	142	117	67	135	120	100	57
$10,001-$15,000	1	280	234	212	133	238	199	180	113
	2	252	211	191	119	214	179	162	101
	3	224	187	170	106	190	159	144	90
	4,5,6	196	164	148	93	166	139	126	79
$15,001-$20,000	1	343	319	265	186	292	271	225	158
	2	309	287	239	167	262	244	203	142
	3	275	255	212	148	233	217	180	126
	4,5,6	240	223	186	130	204	190	158	110
$20,001-$25,000	1	398	376	323	239	338	320	275	203
	2	358	339	291	215	304	288	247	182
	3	318	301	259	191	270	256	220	162
	4,5,6	278	263	226	167	236	224	192	142
$25,001-$40,000	1	504	482	429	345	428	410	365	293
	2	453	434	386	310	385	369	328	263
	3	403	386	343	276	342	328	292	234
	4,5,6	352	338	301	241	299	287	255	205
$40,001-$65,000	1	716	694	641	557	608	590	545	473
	2	644	625	577	501	547	531	490	425
	3	572	555	513	445	486	472	436	378
	4,5,6	501	486	449	390	425	413	381	331
$65,001-$90,000	1	981	959	906	822	833	815	770	698
	2	882	863	816	739	749	733	693	628
	3	784	767	725	657	666	652	616	558
	4,5,6	686	672	634	575	583	570	539	488
$90,001-$115,000	1	1,246	1,224	1,171	1,087	1,058	1,040	995	923
	2	1,121	1,102	1,054	978	952	936	895	830
	3	996	979	937	869	846	832	796	738
	4,5,6	872	857	820	761	740	728	696	646
Over $115,000	1	1,511	1,489	1,436	1,352	1,283	1,265	1,220	1,148
	2	1,359	1,340	1,293	1,216	1,154	1,138	1,098	1,033
	3	1,208	1,191	1,149	1,081	1,026	1,012	976	918
	4,5,6	1,057	1,043	1,005	946	898	885	854	803

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

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

Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.
01 Atlanta 101	$1,004 644 2,033	13 Houston 113	$806 545 1,660	25 New Orleans 125	$853 545 1,725	37 Tulsa 137	$776 500 1,574
02 Balt.-Wash. 102	1,190 770 2,416	14 Indianapolis 114	1,004 644 2,033	26 N. Y. City 126	1,270 846 2,603	40 Pacific 140	918 585 1,855
03 Boston 103	1,270 846 2,603	15 Jacksonville 115	1,004 644 2,033	27 Okla. City 127	776 500 1,574	41 Mountain 141	853 545 1,725
04 Buffalo 104	918 585 1,855	16 Kansas City 116	1,051 665 2,119	28 Omaha 128	899 575 1,819	42 Midwest 142	853 545 1,725
05 Charlotte 105	1,004 644 2,033	17 Little Rock 117	776 500 1,574	29 Phoenix 129	853 545 1,725	43 Southwest 143	776 500 1,574
06 Chicago 106	1,120 711 2,261	18 Los Angeles 118	1,120 734 2,283	30 Philadelphia 130	1,270 846 2,603	44 N. Central 144	873 560 1,768
07 Cincinnati 107	1,004 644 2,033	19 Louisville 119	971 619 1,963	31 Pittsburgh 131	1,155 763 2,361	45 Mideast 145	873 560 1,768
08 Cleveland 108	1,088 695 2,200	20 Memphis 120	1,004 644 2,033	32 Portland 132	921 585 1,859	46 Gulf 146	853 545 1,725
09 Dal.-Ft. W. 109	776 514 1,588	21 Miami 121	1,108 732 2,265	33 Richmond 133	1,004 644 2,033	47 Southeast 147	873 560 1,768
10 Denver 110	918 585 1,855	22 Milwaukee 122	968 619 1,958	34 St. Louis 134	918 585 1,855	48 Eastern 148	873 560 1,768
11 Detroit 111	1,120 711 2,261	23 Min.-St. Paul 123	968 619 1,958	35 Salt Lake C. 135	853 545 1,725	49 New England 149	873 560 1,768
12 Hartford 112	1,270 846 2,603	24 Nashville 124	1,004 644 2,033	36 San Francisco 136	1,270 846 2,603	50 Alaska 150	918 585 1,855

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

Zone 13 (Houston) Zone of Principal Garaging

Zone No. / Zone / Comb. Code	Liab. B.I. / P.D. / Comb.	Zone No. / Zone / Comb. Code	Liab. B.I. / P.D. / Comb.	Zone No. / Zone / Comb. Code	Liab. B.I. / P.D. / Comb.	Zone No. / Zone / Comb. Code	Liab. B.I. / P.D. / Comb.
01	$1,031	13	$823	25	$967	37	$791
Atlanta	699	Houston	535	New Orleans	661	Tulsa	535
201	2,125	213	1,674	225	1,999	237	1,629
02	1,214	14	1,031	26	1,296	40	1,157
Balt.-Wash.	815	Indianapolis	699	N. Y. City	852	Pacific	787
202	2,494	214	2,125	226	2,645	240	2,387
03	1,296	15	1,031	27	791	41	967
Boston	852	Jacksonville	699	Okla. City	535	Mountain	661
203	2,645	215	2,125	227	1,629	241	1,999
04	1,154	16	1,105	28	967	42	967
Buffalo	781	Kansas City	749	Omaha	661	Midwest	661
204	2,377	216	2,277	228	1,999	242	1,999
05	1,031	17	791	29	967	43	791
Charlotte	699	Little Rock	535	Phoenix	661	Southwest	535
205	2,125	217	1,629	229	1,999	243	1,629
06	1,154	18	1,154	30	1,296	44	1,031
Chicago	781	Los Angeles	781	Philadelphia	852	N. Central	699
206	2,377	218	2,377	230	2,645	244	2,125
07	1,031	19	1,031	31	1,177	45	1,031
Cincinnati	699	Louisville	699	Pittsburgh	781	Mideast	699
207	2,125	219	2,125	231	2,409	245	2,125
08	1,110	20	1,031	32	1,031	46	967
Cleveland	749	Memphis	699	Portland	699	Gulf	661
208	2,284	220	2,125	232	2,125	246	1,999
09	791	21	1,129	33	1,031	47	1,031
Dal.-Ft. W.	535	Miami	747	Richmond	699	Southeast	699
209	1,629	221	2,309	233	2,125	247	2,125
10	967	22	987	34	1,146	48	1,098
Denver	661	Milwaukee	667	St. Louis	781	Eastern	747
210	1,999	222	2,032	234	2,366	248	2,266
11	1,146	23	987	35	967	49	1,098
Detroit	781	Min.-St. Paul	667	Salt Lake C.	661	New England	747
211	2,366	223	2,032	235	1,999	249	2,266
12	1,296	24	1,031	36	1,296	50	1,157
Hartford	852	Nashville	699	San Francisco	852	Alaska	787
212	2,645	224	2,125	236	2,645	250	2,387

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

Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.	Zone No. Zone Comb. Code	Liab. B.I. P.D. Comb.
01 Atlanta 901	$1,206 790 2,458	13 Houston 913	$1,086 697 2,200	25 New Orleans 925	$948 621 1,933	37 Tulsa 937	$697 455 1,419
02 Balt.-Wash. 902	1,472 964 3,000	14 Indianapolis 914	1,032 674 2,102	26 N. Y. City 926	1,635 1,072 3,334	40 Pacific 940	877 571 1,784
03 Boston 903	1,635 1,072 3,334	15 Jacksonville 915	1,206 790 2,458	27 Okla. City 927	697 455 1,419	41 Mountain 941	747 494 1,527
04 Buffalo 904	1,069 697 2,176	16 Kansas City 916	1,077 708 2,198	28 Omaha 928	1,077 706 2,196	42 Midwest 942	747 494 1,527
05 Charlotte 905	1,032 674 2,102	17 Little Rock 917	697 455 1,419	29 Phoenix 929	881 581 1,800	43 Southwest 943	697 455 1,419
06 Chicago 906	1,264 833 2,582	18 Los Angeles 918	1,463 937 2,961	30 Philadelphia 930	1,635 1,072 3,334	44 N. Central 944	765 504 1,562
07 Cincinnati 907	948 621 1,933	19 Louisville 919	1,122 734 2,286	31 Pittsburgh 931	1,172 773 2,394	45 Mideast 945	809 535 1,654
08 Cleveland 908	1,077 708 2,198	20 Memphis 920	948 621 1,933	32 Portland 932	948 617 1,929	46 Gulf 946	812 536 1,659
09 Dal.-Ft. W. 909	1,018 658 2,066	21 Miami 921	1,386 911 2,828	33 Richmond 933	1,032 674 2,102	47 Southeast 947	859 566 1,754
10 Denver 910	913 598 1,861	22 Milwaukee 922	948 621 1,933	34 St. Louis 934	1,135 746 2,316	48 Eastern 948	859 566 1,754
11 Detroit 911	1,135 746 2,316	23 Min.-St. Paul 923	948 621 1,933	35 Salt Lake C. 935	881 581 1,800	49 New England 949	859 566 1,754
12 Hartford 912	1,635 1,072 3,334	24 Nashville 924	948 621 1,933	36 San Francisco 936	1,635 1,072 3,334	50 Alaska 950	877 571 1,784

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

Original Cost New	Age Grp	Other Than Collision All Autos Base Prem	Collision Base Premiums $100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
	1	$5	$186	$119	$93	$0
$0-	2	4	168	107	84	0
$1,000	3	3	149	95	74	0
	4,5,6	2	130	83	65	0
	1	14	196	133	103	65
$1,001-	2	11	176	119	93	59
$2,000	3	8	157	106	82	52
	4,5,6	6	137	93	72	46
	1	24	206	160	125	79
$2,001-	2	18	185	144	112	71
$3,000	3	13	165	128	100	63
	4,5,6	10	144	112	87	55
	1	36	255	198	154	97
$3,001-	2	27	230	178	139	87
$4,500	3	20	204	158	124	78
	4,5,6	14	179	139	108	68
	1	51	291	238	186	117
$4,501-	2	38	262	214	168	105
$6,000	3	28	233	190	149	93
	4,5,6	20	204	166	130	82
	1	68	339	291	228	143
$6,001-	2	51	305	262	205	128
$8,000	3	37	271	233	182	114
	4,5,6	27	237	204	159	100
	1	87	388	347	305	212
$8,001-	2	65	349	312	274	191
$10,000	3	48	310	277	244	169
	4,5,6	35	272	243	213	148
	1	120	455	422	370	257
$10,001-	2	90	410	380	333	232
$15,000	3	66	364	337	296	206
	4,5,6	48	319	295	259	180
	1	169	527	503	442	309
$15,001-	2	127	474	453	397	278
$20,000	3	93	421	402	353	247
	4,5,6	68	369	352	309	216
	1	217	576	552	483	354
$20,001-	2	163	519	497	435	319
$25,000	3	119	461	442	386	284
	4,5,6	87	403	387	338	248
	1	313	713	683	614	485
$25,001-	2	235	642	615	552	437
$40,000	3	172	570	546	491	388
	4,5,6	125	499	478	430	340
	1	506	984	942	873	744
$40,001-	2	380	886	848	786	670
$65,000	3	278	787	754	699	596
	4,5,6	202	689	660	611	521
	1	747	1,323	1,267	1,198	1,069
$65,001-	2	561	1,190	1,140	1,078	962
$90,000	3	411	1,058	1,014	958	855
	4,5,6	299	926	887	839	748
	1	984	1,661	1,592	1,523	1,394
$90,001-	2	738	1,495	1,433	1,370	1,255
$115,000	3	541	1,329	1,274	1,218	1,115
	4,5,6	394	1,163	1,114	1,066	976
	1	1,224	2,000	1,917	1,847	1,719
Over	2	918	1,800	1,725	1,663	1,547
$115,000	3	673	1,600	1,533	1,478	1,375
	4,5,6	490	1,400	1,342	1,293	1,203

STATED AMOUNT RATES - TYPES OTHER THAN PRIVATE PASSENGER

RATES PER $100 OF INSURANCE

	Full Coverage Comprehensive	Specified Cause of Loss*
Zone Rated	$0.90	$0.37
All Other Types	2.29	0.65

* Includes coverage for Mischief and Vandalism - Normal conditions.

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

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

Territory	Taxis and Limousines			School and Church Buses			Other Buses			Van Pools		
	Bodily Injury	Property Damage	Combined Liability	Bodily Injury	Property Damage	Combined Liability	Bodily Injury	Property Damage	Combined Liability	Bodily Injury	Property Damage	Combined Liability
1	$1,689	$1,769	$4,096	$139	$146	$338	$1,014	$1,062	$2,459	$318	$333	$771
2	1,608	1,788	4,006	133	147	330	966	1,074	2,405	303	336	754
3	1,287	1,244	3,018	106	103	249	772	747	1,812	242	234	568
4	1,197	1,376	3,027	99	113	250	719	826	1,818	225	259	570
5	1,239	818	2,531	102	67	209	744	491	1,519	233	154	476
6	1,055	974	2,431	87	80	200	633	585	1,460	198	183	457
7	1,168	766	2,384	96	63	197	701	460	1,431	220	144	449
10	634	866	1,736	52	71	143	381	520	1,042	119	163	327
11	653	842	1,741	54	69	144	392	506	1,045	123	158	328
12	780	762	1,840	64	63	152	469	457	1,105	147	143	346
13	714	866	1,849	59	71	152	429	520	1,110	134	163	348
14	591	780	1,594	49	64	131	355	469	957	111	147	300
16	667	743	1,660	55	61	137	400	446	997	125	140	312
20	468	657	1,301	39	54	107	281	395	781	88	124	245
21	974	1,017	2,360	80	84	195	585	611	1,417	183	191	444
22	1,159	1,116	2,715	96	92	224	696	670	1,630	218	210	511
23	1,258	1,717	3,448	104	142	284	755	1,031	2,070	237	323	649
24	648	889	1,783	53	73	147	389	534	1,071	122	167	336
27	1,083	1,428	2,918	89	118	241	650	858	1,752	204	269	549
28	1,211	1,802	3,467	100	149	286	727	1,082	2,082	228	339	652
31	743	932	1,953	61	77	161	446	559	1,173	140	175	368
32	643	728	1,618	53	60	133	386	437	971	121	137	304
34	856	998	2,176	71	82	179	514	599	1,306	161	188	409
37	1,126	1,045	2,602	93	86	215	676	628	1,562	212	197	490
38	1,509	1,433	3,514	124	118	290	906	861	2,110	284	270	661
39	974	1,055	2,398	80	87	198	585	633	1,440	183	198	451
40	1,376	1,343	3,245	113	111	268	826	807	1,948	259	253	611
41	752	880	1,916	62	73	158	452	528	1,150	142	166	360
42	814	960	2,081	67	79	172	488	577	1,250	153	181	392
43	861	1,003	2,190	71	83	181	517	602	1,315	162	189	412
44	752	747	1,783	62	62	147	452	449	1,071	142	141	336
45	951	1,372	2,677	78	113	221	571	824	1,607	179	258	504
46	648	989	1,878	53	82	155	389	594	1,127	122	186	353
47	771	837	1,901	64	69	157	463	503	1,142	145	158	358
48	733	747	1,760	60	62	145	440	449	1,056	138	141	331
49	1,031	974	2,398	85	80	198	619	585	1,440	194	183	451
51	672	823	1,750	55	68	144	403	494	1,051	126	155	329
52	762	1,173	2,218	63	97	183	457	704	1,332	143	221	417
53	639	870	1,750	53	72	144	383	523	1,051	120	164	329
54	842	776	1,939	69	64	160	506	466	1,164	158	146	365
55	899	639	1,883	74	53	155	540	383	1,130	169	120	354
56	885	643	1,868	73	53	154	531	386	1,122	166	121	352
57	1,083	747	2,247	89	62	185	650	449	1,349	204	141	423
58	620	563	1,419	51	46	117	372	338	852	117	106	267
59	695	747	1,708	57	62	141	417	449	1,025	131	141	321
60	676	776	1,708	56	64	141	406	466	1,025	127	146	321
61	435	497	1,097	36	41	90	261	298	659	82	93	206
62	355	473	960	29	39	79	213	284	577	67	89	181
63	629	752	1,618	52	62	133	378	452	971	118	142	304
64	577	605	1,400	48	50	115	346	364	841	109	114	263
65	322	459	903	27	38	74	193	275	542	61	86	170
66	856	1,074	2,251	71	89	186	514	645	1,352	161	202	424

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

Other than Collision Entire State						Terr. 01, 02, 04, 13, 14, 32, 40				Terr. 05, 21, 27, 28, 34, 41, 42, 44, 45, 55, 60, 62			
Original Cost New	Age Grp.	Specified Causes of Loss	Comp. Full	$50 Ded. Comp.	$100 Ded. Comp.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
$0-$3,000	1	$4	$27	$19	$17	$55	$41	$28	$12	$46	$34	$23	$10
	2	3	20	14	13	50	37	25	11	42	31	21	9
	3	2	15	10	9	44	33	22	9	37	27	18	8
	4,5,6	1	11	7	7	39	29	19	8	32	24	16	7
$3,001-$4,500	1	7	51	36	33	98	79	62	30	82	66	51	25
	2	5	38	27	25	88	71	55	27	74	59	46	23
	3	4	28	20	18	78	63	49	24	65	53	41	20
	4,5,6	3	20	14	13	69	55	43	21	57	46	36	18
$4,501-$6,000	1	10	71	50	46	122	103	81	42	102	86	68	35
	2	7	54	37	35	109	93	73	38	91	78	61	31
	3	5	39	27	26	97	83	65	33	81	69	54	28
	4,5,6	4	29	20	19	85	72	57	29	71	61	48	24
$6,001-$8,000	1	13	95	67	62	145	127	101	55	121	106	84	46
	2	10	71	50	46	131	114	91	50	109	96	76	42
	3	7	52	37	34	116	102	81	44	97	85	68	37
	4,5,6	5	38	27	25	102	89	71	39	85	74	59	32
$8,001-$10,000	1	17	122	86	80	169	151	125	71	141	126	104	59
	2	13	92	64	60	152	136	112	64	127	113	94	53
	3	9	67	47	44	135	121	100	57	113	101	83	48
	4,5,6	7	49	34	32	118	106	87	50	99	88	73	42
$10,001-$15,000	1	23	170	119	110	209	175	158	99	174	146	132	83
	2	18	128	89	83	188	157	142	89	157	131	119	74
	3	13	93	65	61	167	140	126	79	139	117	106	66
	4,5,6	9	68	48	44	146	122	111	69	122	102	92	58
$15,001-$20,000	1	33	238	167	155	256	238	198	138	214	199	165	116
	2	25	179	125	116	230	214	178	124	192	179	149	104
	3	18	131	92	85	205	190	158	111	171	159	132	92
	4,5,6	13	95	67	62	179	166	138	97	150	139	116	81
$20,001-$25,000	1	42	306	214	199	296	280	241	178	248	234	201	149
	2	32	230	161	149	267	252	217	160	223	211	181	134
	3	23	168	118	109	237	224	193	142	198	187	161	119
	4,5,6	17	122	86	80	207	196	169	124	173	164	141	104
$25,001-$40,000	1	61	442	309	287	375	359	320	257	314	300	267	215
	2	46	332	232	215	338	324	288	231	282	270	241	193
	3	33	243	170	158	300	288	256	205	251	240	214	172
	4,5,6	24	177	124	115	263	252	224	180	219	210	187	150
$40,001-$65,000	1	98	714	500	464	533	517	478	415	446	432	399	347
	2	74	536	375	348	480	466	430	373	401	389	359	312
	3	54	393	275	255	427	414	382	332	356	346	319	277
	4,5,6	39	286	200	186	373	362	335	290	312	303	280	243
$65,001-$90,000	1	145	1,054	738	685	731	715	675	612	611	597	564	512
	2	109	791	553	514	658	643	608	551	549	538	508	460
	3	80	580	406	377	585	572	540	490	488	478	451	409
	4,5,6	58	422	295	274	512	500	473	429	427	418	395	358
$90,001-$115,000	1	191	1,394	976	906	928	912	873	810	776	762	729	677
	2	144	1,046	732	680	835	821	786	729	698	686	656	609
	3	105	767	537	498	743	730	698	648	620	610	583	541
	4,5,6	77	558	390	362	650	639	611	567	543	534	511	474
Over $115,000	1	238	1,734	1,214	1,127	1,126	1,110	1,070	1,007	941	927	894	842
	2	179	1,301	910	845	1,013	999	963	907	846	835	805	757
	3	131	954	668	620	901	888	856	806	752	742	715	673
	4,5,6	95	694	486	451	788	777	749	705	658	649	626	589

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

		Collision							
		Terr. 03, 06, 12, 16, 31, 38, 39, 43, 46, 47, 48, 52, 56, 58, 61, 63				Terr. 07, 10, 11, 20, 22, 23, 24, 37, 49, 51, 53, 54, 57, 59, 64, 65, 66			
Original Cost New	Age Grp.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.	$100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
$0-$3,000	1	$46	$34	$23	$10	$46	$34	$23	$10
	2	41	30	20	9	41	30	20	9
	3	36	27	18	8	36	27	18	8
	4,5,6	32	24	16	7	32	24	16	7
$3,001-$4,500	1	81	65	51	25	81	65	51	25
	2	73	59	46	22	73	59	46	22
	3	64	52	41	20	64	52	41	20
	4,5,6	56	46	35	17	56	46	35	17
$4,501-$6,000	1	100	85	67	34	100	85	67	34
	2	90	77	60	31	90	77	60	31
	3	80	68	54	28	80	68	54	28
	4,5,6	70	60	47	24	70	60	47	24
$6,001-$8,000	1	120	105	83	46	120	105	83	46
	2	108	94	75	41	108	94	75	41
	3	96	84	67	36	96	84	67	36
	4,5,6	84	73	58	32	84	73	58	32
$8,001-$10,000	1	139	124	103	59	139	124	103	59
	2	125	112	92	53	125	112	92	53
	3	111	99	82	47	111	99	82	47
	4,5,6	97	87	72	41	97	87	72	41
$10,001-$15,000	1	172	144	130	81	172	144	130	81
	2	154	129	117	73	154	129	117	73
	3	137	115	104	65	137	115	104	65
	4,5,6	120	101	91	57	120	101	91	57
$15,001-$20,000	1	211	196	163	114	211	196	163	114
	2	190	176	146	102	190	176	146	102
	3	168	157	130	91	168	157	130	91
	4,5,6	147	137	114	80	147	137	114	80
$20,001-$25,000	1	244	231	198	146	244	231	198	146
	2	219	208	178	132	219	208	178	132
	3	195	185	159	117	195	185	159	117
	4,5,6	171	162	139	102	171	162	139	102
$25,001-$40,000	1	309	296	263	211	309	296	263	211
	2	278	266	237	190	278	266	237	190
	3	247	237	211	169	247	237	211	169
	4,5,6	216	207	184	148	216	207	184	148
$40,001-$65,000	1	439	426	393	341	439	426	393	341
	2	395	383	354	307	395	383	354	307
	3	351	341	315	273	351	341	315	273
	4,5,6	307	298	275	239	307	298	275	239
$65,001-$90,000	1	601	588	556	504	601	588	556	504
	2	541	529	500	453	541	529	500	453
	3	481	471	445	403	481	471	445	403
	4,5,6	421	412	389	353	421	412	389	353
$90,001-$115,000	1	764	751	718	666	764	751	718	666
	2	687	676	646	600	687	676	646	600
	3	611	601	575	533	611	601	575	533
	4,5,6	535	526	503	466	535	526	503	466
Over $115,000	1	926	913	881	829	926	913	881	829
	2	834	822	793	746	834	822	793	746
	3	741	731	705	663	741	731	705	663
	4,5,6	648	639	617	580	648	639	617	580

STATED AMOUNT RATES - PUBLIC TYPES RATES PER $100 OF INSURANCE	
Full Coverage Comprehensive $1.41	Specified Cause of Loss* $0.22

*Includes coverage for Mischief and Vandalism (Normal Conditions)

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

94. AUTOMOBILE DEALERS - PREMIUM DEVELOPMENT

D. Pick up or delivery of automobiles

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

	Per Driver Per Trip Liability Rates
Mileage	Combined Liability $55,000
51 - 200 miles	$23
Over 200 miles	29

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

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

Territory				
Refer to Rule 94 for definition of Miscellaneous Types.	01,05,14,23, 39,40,41,57, 59,60	02,03,04,06, 10,22,32,34, 37,38,46,47, 48,49,51,52, 53,54,55,56, 58,63 64,66	07,11,13,20, 21,24,27,28, 31,42,43,44, 45	12,16,61, 62,65
Dealers' Fire Rate	0.11	0.11	0.11	0.11
* Dealers' Theft Rates				
Storage in Bldg. & Std. Open Lots	0.62	0.62	0.62	0.69
Storage in Non-Std. Open Lots	0.67	0.63	0.63	0.72
Miscellaneous Types	0.14	0.14	0.14	0.14
* Dealers' Specified Causes of Loss Rates				
Buildings	1.24	1.20	1.20	1.32
Open Lots and Mobilehome Dealers				
Standard Open Lots	2.12	1.95	1.97	2.42
Non-Standard Open Lots	2.30	2.12	2.12	2.64
Miscellaneous Types				
Buildings	0.73	0.72	0.72	0.77
Open Lots	1.70	1.56	1.56	1.95
** Dealers' Limited Specified Causes of Loss Rate				
Buildings	1.21	1.17	1.17	1.29
Open Lots and Mobilehome Dealers				
Standard Open Lots	2.09	1.92	1.94	2.39
Non-Standard Open Lots	2.26	2.09	2.11	2.60
Miscellaneous Types				
Buildings	0.71	0.69	0.69	0.73
Open Lots	1.65	1.52	1.53	1.94
* Comprehensive Coverage				
Storage in Bldg.	1.48	1.44	1.44	1.57
Storage in Std. Open Lots	2.45	2.26	2.30	2.77
Storage in Non-Std. Open Lots	2.49	2.31	2.32	2.81
Miscellaneous Types	1.94	1.80	1.82	2.24

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

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

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

Form of Collision Coverage	Reporting Form Total of Values Reported Each Month or Quarter or Non-Reporting Form Total of Limits of Liability	Entire State
$25 Deductible	First $50,000 and under	5.75
	From $50,001 to $100,000	2.30
	Over $100,000	1.15
$50 Deductible	First $50,000 and under	3.35
	From $50,001 to $100,000	1.35
	Over $100,000	0.65
$100 Deductible	First $50,000 and under	2.40
	From $50,001 to $100,000	0.95
	Over $100,000	0.50
$250 Deductible	First $50,000 and under	1.60
	From $50,001 to $100,000	0.65
	Over $100,000	0.30
$500 Deductible	First $50,000 and under	1.55
	From $50,001 to $100,000	0.60
	Over $100,000	0.30
$1,000 Deductible	First $50,000 and under	1.40
	From $50,001 to $100,000	0.55
	Over $100,000	0.30

Refer to deductible rule for deductibles not shown.

"DRIVE-AWAY" COLLISION PREMIUMS

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

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

ALL TERRITORIES, TYPES, MAKES AND AGE GROUPS

Price New at Factory to Dealers	Mileage	Deductibles					
		$100		$250		$500	
		Coverage Codes					
		(474)		(476)		(477)	
		(5)(a)	(5)(b)	(5)(a)	(5)(b)	(5)(a)	(5)(b)
$0 - $7,500	0 - 500	4.73	2.36	2.83	1.43	2.30	1.17
	501 - 1,000	7.86	3.93	4.69	2.36	3.83	1.93
	1,001 - 1,500	10.42	5.23	6.26	3.13	5.09	2.53
	Over 1,500	13.05	6.52	7.82	3.93	6.36	3.20
$7,501 - $15,000	0 - 500	6.82	3.40	4.09	2.03	3.33	1.66
	501 - 1,000	11.32	5.66	6.79	3.40	5.53	2.76
	1,001 - 1,500	15.05	7.52	9.02	4.53	7.32	3.66
	Over 1,500	18.81	9.42	11.29	5.66	9.19	4.59
$15,001 - $25,000	0 - 500	9.19	4.59	5.49	2.76	4.46	2.23
	501 - 1,000	15.28	7.62	9.15	4.59	7.46	3.73
	1,001 - 1,500	20.27	10.15	12.18	6.09	9.89	4.96
	Over 1,500	25.37	12.68	15.21	7.62	12.38	6.19
$25,001 - $40,000	0 - 500	11.49	5.76	6.89	3.46	5.59	2.80
	501 - 1,000	19.11	9.55	11.45	5.73	9.32	4.66
	1,001 - 1,500	25.40	12.68	15.25	7.62	12.38	6.19
	Over 1,500	31.76	15.88	19.04	9.52	15.48	7.76
40,001 - $65,000	0 - 500	16.08	8.02	9.65	4.83	7.82	3.93
	501 - 1,000	26.73	13.35	16.05	8.02	13.05	6.52
	1,001 - 1,500	35.52	17.74	21.31	10.65	17.31	8.66
	Over 1,500	44.41	22.20	26.63	13.32	21.64	10.82
Over $65,000	0 - 500	20.07	10.05	12.05	6.03	9.79	4.89
	501 - 1,000	33.42	16.71	20.04	10.02	16.28	8.16
	1,001 - 1,500	44.41	22.20	26.63	13.32	21.64	10.82
	Over 1,500	55.49	27.76	33.29	16.65	27.06	13.55

Refer to deductible rule for deductibles not shown.

98. GARAGEKEEPERS' INSURANCE - ELIGIBILITY

GARAGEKEEPERS' COVERAGE

					Collision			
					Deductibles			
	Specified Causes of Loss		Comprehensive		$100		$250	
Limit of Liability	Legal Liability (214)	Direct (Primary) (215)	Legal Liability (211)	Direct (Primary) (212)	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)
$6,000	$28	$42	$34	$51	$39	$59	$29	$44
7,500	32	48	38	57	48	72	29	44
9,000	38	57	45	68	55	83	36	54
12,000	45	68	56	84	69	104	48	72
15,000	57	86	67	101	85	128	55	83
18,000	60	90	74	111	98	147	68	102
22,500	75	113	91	137	116	174	78	117
30,000	92	138	110	165	150	225	98	147
37,500	109	164	131	197	174	261	114	171
45,000	125	188	150	225	199	299	132	198
60,000	154	231	186	279	250	375	161	242
75,000	182	273	219	329	299	449	192	288
90,000	207	311	248	372	342	513	220	330
120,000	256	384	307	461	427	641	277	416
150,000	300	450	362	543	514	771	335	503
180,000	347	521	417	626	592	888	383	575
225,000	419	629	500	750	707	1,061	459	689
300,000	527	791	634	951	902	1,353	585	878
375,000	641	962	769	1,154	1,091	1,637	708	1,062
450,000	749	1,124	898	1,347	1,280	1,920	832	1,248
600,000	958	1,437	1,150	1,725	1,652	2,478	1,077	1,616
750,000	1,163	1,745	1,396	2,094	2,016	3,024	1,313	1,970
900,000	1,361	2,042	1,633	2,450	2,361	3,542	1,535	2,303
1,200,000	1,737	2,606	2,084	3,126	3,006	4,509	1,954	2,931
1,500,000	2,071	3,107	2,486	3,729	3,601	5,402	2,338	3,507
2,000,000	2,345	3,518	2,814	4,221	4,108	6,162	2,672	4,008
2,500,000	2,554	3,831	3,065	4,598	4,477	6,716	2,912	4,368

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

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

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

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

LIABILITY
GARAGE RATES
$55,000 LIMITS

Territory	DEALERS	AUTOMOBILE SERVICE OPERATIONS OR TRAILER SALES
1	$903	$11.08
2	693	10.46
3	592	8.79
4	563	8.21
5	648	8.39
6	566	7.41
7	570	6.84
10	462	6.24
11	342	5.08
12	394	5.33
13	431	6.50
14	332	5.38
16	344	5.64
20	314	4.84
21	455	7.14
22	520	8.10
23	607	9.17
24	363	5.70
27	536	8.20
28	608	9.11
31	382	5.81
32	352	5.19
34	411	6.32
37	546	7.32
38	680	9.73
39	589	9.69
40	631	9.62
41	370	5.62
42	432	6.29
43	423	6.69
44	364	5.12
45	525	8.06
46	411	6.41
47	409	5.70
48	424	6.16
49	541	7.54
51	386	5.47
52	410	7.08
53	367	5.74
54	471	6.96
55	440	6.67
56	504	7.08
57	526	6.44
58	461	5.31
59	374	5.60
60	356	6.12
61	313	4.43
62	311	4.45
63	335	4.95
64	311	4.48
65	288	4.27
66	427	6.77

120. ALL-TERRAIN VEHICLES

3. Physical Damage

a. Specified Causes of Loss - Charge $0.61 per $100 of insurance.

123. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOMOBILES

B. 2. Medical payments and personal injury protection.
Charge .25 of the class 3 private passenger rate from the appropriate table in Rate Section II.

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

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

134. LEASING OR RENTAL CONCERNS

Coverages Commercial Units - GVW Over 10,000 lbs.	Rate Per Car Per Year $
Specified Causes of Loss	16
$500 Deductible	
Comprehensive	12
Collision	80
$1,000 Deductible	
Comprehensive	9
Collision	57

139. SPECIAL OR MOBILE EQUIPMENT

C. Physical Damage Coverages Only

Rates

2. Baggage or freight trucks and industrial trucks:

Specified Causes of Loss	$0.02 per $100
Comprehensive Full Coverage	$0.06 per $100

3. Farm tractors (not truck type), Self-propelled farm implements and farm tractor equipment - harvesters

a. Equipment used for commercial purposes or in custom farming:

Specified Causes of Loss	$0.34 per $100
Comprehensive Full Coverage	$1.16 per $100

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

Specified Causes of Loss	$0.32 per $100
Comprehensive Full Coverage	$1.11 per $100

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

Adjust the basic limits premium by a factor of 0.891 to reflect the proper level of claim costs during the experience rating period.

EXPERIENCE RATING - DEDUCTIBLE COVERAGE

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

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

1. Basic Limits Premium Subject to Experience Rating

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

Garage Risks	1.00 - (1.417d)
Zone Rated Risks	1.00 - (1.367d)
Public Automobile Risks, excluding School Buses	1.00 - (1.367d)
All Other Risks, including School Buses	1.00 - (1.358d)

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

CREDIBILITY TABLE

Texas Adjusted Basic Limits Premium	Credibility Factor	Expected Loss Ratios			Maximum Single Loss
		Garage	Zone Rated & Public Excl. School Buses	All Other Incl. School Buses	
$1 -- $1,050	0.01	0.371	0.385	0.387	$6,400
1,051 -- 1,769	0.02	0.430	0.445	0.448	9,950
1,770 -- 2,502	0.03	0.431	0.447	0.450	10,100
2,503 -- 3,251	0.04	0.433	0.449	0.452	10,250
3,252 -- 4,015	0.05	0.436	0.452	0.455	10,400
4,016 -- 4,796	0.06	0.438	0.454	0.457	10,550
4,797 -- 5,594	0.07	0.440	0.456	0.459	10,650
5,595 -- 6,409	0.08	0.443	0.459	0.462	10,900
6,410 -- 7,243	0.09	0.445	0.462	0.464	11,100
7,244 -- 8,094	0.10	0.447	0.464	0.466	11,250
8,095 -- 8,966	0.11	0.450	0.466	0.469	11,450
8,967 -- 9,857	0.12	0.452	0.469	0.472	11,650
9,858 -- 10,768	0.13	0.455	0.471	0.474	11,850
10,769 -- 11,701	0.14	0.457	0.474	0.477	12,050
11,702 -- 12,656	0.15	0.460	0.477	0.480	12,250
12,657 -- 13,634	0.16	0.462	0.479	0.482	12,450
13,635 -- 14,636	0.17	0.465	0.482	0.485	12,700
14,637 -- 15,662	0.18	0.468	0.485	0.488	12,900
15,663 -- 16,714	0.19	0.470	0.488	0.491	13,150
16,715 -- 17,792	0.20	0.474	0.491	0.494	13,400
17,793 -- 18,898	0.21	0.476	0.494	0.497	13,650
18,899 -- 20,032	0.22	0.479	0.497	0.500	13,900
20,033 -- 21,196	0.23	0.482	0.500	0.503	14,200
21,197 -- 22,390	0.24	0.485	0.503	0.506	14,450
22,391 -- 23,617	0.25	0.487	0.505	0.508	14,600
23,618 -- 24,877	0.26	0.491	0.509	0.512	15,000
24,878 -- 26,172	0.27	0.494	0.512	0.516	15,350
26,173 -- 27,503	0.28	0.498	0.516	0.519	15,650
27,504 -- 28,872	0.29	0.500	0.518	0.522	15,950
28,873 -- 30,280	0.30	0.504	0.522	0.525	16,300
30,281 -- 31,729	0.31	0.507	0.526	0.529	16,650
31,730 -- 33,222	0.32	0.510	0.529	0.532	17,000
33,223 -- 34,759	0.33	0.513	0.532	0.535	17,350
34,760 -- 36,343	0.34	0.517	0.536	0.539	17,750
36,344 -- 37,976	0.35	0.520	0.539	0.543	18,100
37,977 -- 39,661	0.36	0.523	0.542	0.546	18,500
39,662 -- 41,399	0.37	0.527	0.546	0.550	18,950
41,400 -- 43,195	0.38	0.531	0.550	0.554	19,400
43,196 -- 45,049	0.39	0.534	0.554	0.557	19,800
45,050 -- 46,966	0.40	0.538	0.557	0.561	20,300
46,967 -- 48,948	0.41	0.541	0.561	0.564	20,750

CREDIBILITY TABLE

Texas Adjusted Basic Limits Premium	Credibility Factor	Expected Loss Ratios			Maximum Single Loss
		Garage	Zone Rated & Public Excl. School Buses	All Other Incl. School Buses	
$48,949 -- $50,999	0.42	0.547	0.567	0.570	$21,600
51,000 -- 53,123	0.43	0.548	0.568	0.571	21,750
53,124 -- 55,324	0.44	0.552	0.572	0.575	22,300
55,325 -- 57,605	0.45	0.555	0.575	0.579	22,850
57,606 -- 59,971	0.46	0.559	0.579	0.583	23,400
59,972 -- 62,428	0.47	0.562	0.582	0.586	24,000
62,429 -- 64,980	0.48	0.565	0.586	0.590	24,600
64,981 -- 67,633	0.49	0.569	0.589	0.593	25,250
67,634 -- 70,393	0.50	0.572	0.593	0.596	25,900
70,394 -- 73,268	0.51	0.576	0.597	0.600	26,600
73,269 -- 76,263	0.52	0.579	0.600	0.604	27,300
76,264 -- 79,387	0.53	0.582	0.603	0.607	28,050
79,388 -- 82,648	0.54	0.585	0.606	0.610	28,800
82,649 -- 86,056	0.55	0.588	0.610	0.613	29,600
86,057 -- 89,620	0.56	0.591	0.612	0.616	30,400
89,621 -- 93,352	0.57	0.594	0.615	0.619	31,250
93,353 -- 97,265	0.58	0.596	0.618	0.622	32,150
97,266 -- 101,370	0.59	0.599	0.621	0.625	33,050
101,371 -- 105,683	0.60	0.601	0.623	0.627	34,050
105,684 -- 110,220	0.61	0.604	0.626	0.630	35,050
110,221 -- 114,999	0.62	0.606	0.628	0.632	36,100
115,000 -- 120,041	0.63	0.608	0.630	0.634	37,200
120,042 -- 125,366	0.64	0.610	0.632	0.636	38,350
125,367 -- 130,999	0.65	0.612	0.634	0.638	39,600
131,000 -- 136,970	0.66	0.613	0.636	0.640	40,850
136,971 -- 143,307	0.67	0.615	0.638	0.642	42,200
143,308 -- 150,047	0.68	0.616	0.639	0.643	43,650
150,048 -- 157,229	0.69	0.618	0.641	0.645	45,150
157,230 -- 164,898	0.70	0.620	0.642	0.646	46,750
164,899 -- 173,105	0.71	0.620	0.643	0.647	48,450
173,106 -- 181,909	0.72	0.621	0.644	0.648	50,300
181,910 -- 191,377	0.73	0.623	0.645	0.649	52,250
191,378 -- 201,588	0.74	0.623	0.646	0.650	54,300
201,589 -- 212,632	0.75	0.624	0.647	0.651	56,550
212,633 -- 224,617	0.76	0.625	0.647	0.651	59,000
224,618 -- 237,666	0.77	0.625	0.648	0.652	61,600
237,667 -- 251,930	0.78	0.626	0.649	0.653	64,500
251,931 -- 267,585	0.79	0.626	0.649	0.653	67,600
267,586 -- 284,846	0.80	0.627	0.650	0.654	71,050
284,847 -- 303,972	0.81	0.627	0.650	0.654	74,800
303,973 -- 325,285	0.82	0.628	0.651	0.655	79,050

CREDIBILITY TABLE

Texas Adjusted Basic Limits Premium	Credibility Factor	Expected Loss Ratios			Maximum Single Loss
		Garage	Zone Rated & Public Excl. School Buses	All Other Incl. School Buses	
$325,286 -- 349,181	0.83	0.628	0.651	0.655	$83,700
349,182 -- 376,161	0.84	0.628	0.651	0.655	89,000
376,162 -- 406,114	0.85	0.628	0.651	0.655	94,900
406,115 -- 436,382	0.86	0.629	0.652	0.656	101,100
436,383 -- 466,650	0.87	0.629	0.652	0.656	107,118
466,651 -- 496,918	0.88	0.629	0.652	0.656	113,000
496,919 -- 527,186	0.89	0.629	0.652	0.656	118,750
527,187 -- 557,454	0.90	0.629	0.652	0.656	124,372
557,455 -- 587,722	0.91	0.629	0.652	0.656	129,871
587,723 -- 617,990	0.92	0.629	0.652	0.656	135,250
617,991 -- 648,258	0.93	0.629	0.652	0.656	140,513
648,259 -- 678,526	0.94	0.629	0.652	0.656	145,664
678,527 -- 708,794	0.95	0.629	0.652	0.656	150,707
708,795 -- 739,062	0.96	0.629	0.652	0.656	155,645
739,063 -- 769,330	0.97	0.629	0.652	0.656	160,481
769,331 -- 799,598	0.98	0.629	0.652	0.656	165,218
799,599 -- 829,866	0.99	0.629	0.652	0.656	169,859
829,867 or over	1.00	0.629	0.652	0.656	170,000

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

THE NEW RETROSPECTIVE RATING PLAN - TEXAS

Revised Table of Expected Loss Ratios	
1. Public (Excl. School Buses) and Zone Rated Automobiles	0.652
2. Garages	0.629
3. All Other (Incl. School Buses)	0.656
4. Physical Damage	0.619

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

	Basic Limits Portion		Increased Limits Portion
	Deductible B.I./P.D.	Full Coverage* B.I./P.D.	B.I. & P.D. Combined
1. Public (Excl. School Buses) and Zone Rated Automobiles	$\frac{0.65 - 0.891D}{1.00 - D}$	0.65	0.65
2. Garages	$\frac{0.63 - 0.891D}{1.00 - D}$	0.63	0.63
3. All Other Automobiles (Incl. School Buses)	$\frac{0.66 - 0.891D}{1.00 - D}$	0.66	0.66

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

D = Deductible Discount

The revised Physical Damage expense ratio is 0.361

The revised tax multiplier is 1.020

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

Public (Excl. School Buses) and Zone Rated Automobiles

(1) Subject Premium	(2) Expense Ratio
$5,000	0.328
5,034	0.327
5,103	0.326
5,173	0.325
5,245	0.325
5,320	0.324
5,396	0.323
5,475	0.322
5,556	0.321
5,640	0.320
5,726	0.319
5,814	0.318
5,906	0.317
6,000	0.316
6,098	0.315
6,199	0.314
6,303	0.313
6,411	0.312
6,522	0.311
6,638	0.310
6,757	0.309
6,881	0.308
7,010	0.307
7,143	0.306
7,282	0.305
7,426	0.304
7,576	0.303
7,732	0.302
7,895	0.301
8,065	0.300
8,242	0.299
8,427	0.298
8,621	0.297
8,824	0.296
9,037	0.295
9,260	0.294
9,494	0.293

(1) Subject Premium	(2) Expense Ratio
$9,741	0.292
10,000	0.291
10,274	0.290
10,564	0.289
10,870	0.288
11,195	0.287
11,539	0.286
11,905	0.285
12,296	0.284
12,712	0.283
13,158	0.282
13,637	0.281
14,151	0.280
14,706	0.279
15,307	0.278
15,958	0.278
16,667	0.277
17,442	0.276
18,293	0.275
19,231	0.274
20,271	0.273
21,429	0.272
22,728	0.271
24,194	0.270
25,863	0.269
27,778	0.268
30,000	0.267
30,646	0.266
31,319	0.265
32,023	0.264
32,759	0.263
33,530	0.262
34,338	0.261
35,186	0.260
36,076	0.259
37,013	0.258
38,000	0.257

(1) Subject Premium	(2) Expense Ratio
$39,042	0.256
40,141	0.255
41,305	0.254
42,538	0.253
43,847	0.252
45,239	0.251
46,722	0.250
48,306	0.249
50,000	0.248
51,819	0.247
53,774	0.246
55,883	0.245
58,164	0.244
60,639	0.243
63,334	0.242
66,280	0.241
69,513	0.240
73,077	0.239
77,028	0.238
81,429	0.237
86,364	0.236
91,936	0.235
98,276	0.234
105,556	0.233
114,000	0.232
123,914	0.231
135,715	0.230
150,000	0.230
167,648	0.229
190,000	0.228
219,231	0.227
259,091	0.226
316,667	0.225
407,143	0.224
570,000	0.223
950,000	0.222
2,850,000	0.221

(1) Subject Premium	(2) Expense Ratio
$5,000	0.351
5,028	0.350
5,085	0.349
5,143	0.348
5,203	0.348
5,264	0.347
5,326	0.346
5,390	0.345
5,455	0.344
5,522	0.343
5,591	0.342
5,661	0.341
5,733	0.340
5,807	0.339
5,883	0.338
5,961	0.337
6,041	0.336
6,123	0.335
6,207	0.334
6,294	0.333
6,383	0.332
6,475	0.331
6,570	0.330
6,667	0.329
6,767	0.328
6,871	0.327
6,977	0.326
7,087	0.325
7,200	0.324
7,318	0.323
7,439	0.322
7,564	0.321
7,693	0.320
7,827	0.319
7,965	0.318
8,109	0.317
8,257	0.316
8,412	0.315
8,572	0.314
8,738	0.313
8,911	0.312
9,091	0.311
9,279	0.310
9,474	0.309
9,678	0.308
9,891	0.307
10,113	0.306
10,345	0.305
10,589	0.304
10,844	0.303
11,112	0.302
11,393	0.301
11,689	0.301

(1) Subject Premium	(2) Expense Ratio
$12,000	0.300
12,329	0.299
12,677	0.298
13,044	0.297
13,433	0.296
13,847	0.295
14,286	0.294
14,755	0.293
15,255	0.292
15,790	0.291
16,364	0.290
16,982	0.289
17,648	0.288
18,368	0.287
19,149	0.286
20,000	0.285
20,931	0.284
21,952	0.283
23,077	0.282
24,325	0.281
25,715	0.280
27,273	0.279
29,033	0.278
30,178	0.277
30,539	0.276
30,910	0.275
31,289	0.274
31,678	0.273
32,076	0.272
32,485	0.271
32,904	0.270
33,334	0.269
33,775	0.268
34,229	0.267
34,694	0.266
35,173	0.265
35,665	0.264
36,171	0.263
36,691	0.262
37,227	0.261
37,778	0.260
38,346	0.259
38,932	0.258
39,535	0.257
40,158	0.256
40,800	0.255
41,464	0.254
42,149	0.253
42,858	0.253
43,590	0.252
44,348	0.251
45,133	0.250
45,946	0.249
46,789	0.248

(1) Subject Premium	(2) Expense Ratio
$47,664	0.247
48,572	0.246
49,515	0.245
50,496	0.244
51,516	0.243
52,578	0.242
53,685	0.241
54,839	0.240
56,044	0.239
57,304	0.238
58,321	0.237
60,000	0.236
61,446	0.235
62,963	0.234
64,557	0.233
66,234	0.232
68,000	0.231
69,864	0.230
71,831	0.229
73,914	0.228
76,120	0.227
78,462	0.226
80,953	0.225
83,607	0.224
86,441	0.223
89,474	0.222
92,728	0.221
96,227	0.220
100,000	0.219
104,082	0.218
108,511	0.217
113,334	0.216
118,605	0.215
124,391	0.214
130,770	0.213
137,838	0.212
145,715	0.211
154,546	0.210
164,517	0.209
175,863	0.208
188,889	0.207
204,000	0.206
221,740	0.205
242,858	0.205
268,422	0.204
300,000	0.203
340,000	0.202
392,308	0.201
463,637	0.200
566,667	0.199
728,572	0.198
1,020,000	0.197
1,700,000	0.196
5,100,000	0.195

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

(1) Subject Premium	(2) Expense Ratio
$5,000	0.324
5,028	0.323
5,085	0.322
5,143	0.321
5,203	0.321
5,264	0.320
5,326	0.319
5,390	0.318
5,455	0.317
5,522	0.316
5,591	0.315
5,661	0.314
5,733	0.313
5,807	0.312
5,883	0.311
5,961	0.310
6,041	0.309
6,123	0.308
6,207	0.307
6,294	0.306
6,383	0.305
6,475	0.304
6,570	0.303
6,667	0.302
6,767	0.301
6,871	0.300
6,977	0.299
7,087	0.298
7,200	0.297
7,318	0.296
7,439	0.295
7,564	0.294
7,693	0.293
7,827	0.292
7,965	0.291
8,109	0.290
8,257	0.289
8,412	0.288
8,572	0.287
8,738	0.286
8,911	0.285
9,091	0.284
9,279	0.283
9,474	0.282
9,678	0.281
9,891	0.280
10,113	0.279
10,345	0.278
10,589	0.277
10,844	0.276
11,112	0.275
11,393	0.274
11,689	0.274

(1) Subject Premium	(2) Expense Ratio
$12,000	0.273
12,329	0.272
12,677	0.271
13,044	0.270
13,433	0.269
13,847	0.268
14,286	0.267
14,755	0.266
15,255	0.265
15,790	0.264
16,364	0.263
16,982	0.262
17,648	0.261
18,368	0.260
19,149	0.259
20,000	0.258
20,931	0.257
21,952	0.256
23,077	0.255
24,325	0.254
25,715	0.253
27,273	0.252
29,033	0.251
30,178	0.250
30,539	0.249
30,910	0.248
31,289	0.247
31,678	0.246
32,076	0.245
32,485	0.244
32,904	0.243
33,334	0.242
33,775	0.241
34,229	0.240
34,694	0.239
35,173	0.238
35,665	0.237
36,171	0.236
36,691	0.235
37,227	0.234
37,778	0.233
38,346	0.232
38,932	0.231
39,535	0.230
40,158	0.229
40,800	0.228
41,464	0.227
42,149	0.226
42,858	0.226
43,590	0.225
44,348	0.224
45,133	0.223
45,946	0.222
46,789	0.221

(1) Subject Premium	(2) Expense Ratio
$47,664	0.220
48,572	0.219
49,515	0.218
50,496	0.217
51,516	0.216
52,578	0.215
53,685	0.214
54,839	0.213
56,044	0.212
57,304	0.211
58,321	0.210
60,000	0.209
61,446	0.208
62,963	0.207
64,557	0.206
66,234	0.205
68,000	0.204
69,864	0.203
71,831	0.202
73,914	0.201
76,120	0.200
78,462	0.199
80,953	0.198
83,607	0.197
86,441	0.196
89,474	0.195
92,728	0.194
96,227	0.193
100,000	0.192
104,082	0.191
108,511	0.190
113,334	0.189
118,605	0.188
124,391	0.187
130,770	0.186
137,838	0.185
145,715	0.184
154,546	0.183
164,517	0.182
175,863	0.181
188,889	0.180
204,000	0.179
221,740	0.178
242,858	0.178
268,422	0.177
300,000	0.176
340,000	0.175
392,308	0.174
463,637	0.173
566,667	0.172
728,572	0.171
1,020,000	0.170
1,700,000	0.169
5,100,000	0.168