Private Passenger Automobile

12/31/2001

Machine Letter

(Voluntary Only)

TEXAS PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF APPROVED DECEMBER 31, 2001 BENCHMARK RATE CHANGES

LIABILITY:	Latest Year Premiums at Present Rates	Approved Statewide Average Rate Change
Total Limits Bodily Injury	$1,225,880,718	-6.7%
Total Limits Property Damage	1,475,716,920	+11.9%
Personal Injury Protection	286,591,864	+0.2%
Uninsured Motorist BI/PD	441,105,499	+23.5%
Medical Payments	29,836,049	+10.0%
Total Liability	**$3,459,131,050**	**+5.8%**
PHYSICAL DAMAGE:		
Comprehensive - All Deductibles	836,283,930	-1.8%
Collision - All Deductibles	1,683,422,354	+7.8%
Total Physical Damage	**$2,519,706,284**	**+4.6%**
TOTAL LIABILITY & PHYSICAL DAMAGE:	**$5,978,837,334**	**+5.3%**

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

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

A. Bodily Injury

Limits in Thousands
Limit Per Person

20/40	25/50	25/100	50/50	55/55	50/100	75/75	100/100	100/200
100%	111%	123%	127%	129%	137%	137%	147%	158%

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	171	174	176	179	180																						
400	174	177	179	180	181	186																					
500	176	179	180	184	187	189	193																				
600	179	181	183	185	189	190	194	199																			
700	180	183	184	188	192	193	197	200	204																		
800	183	186	187	190	193	194	199	203	207	212																	
900	184	187	189	192	196	197	201	204	209	213	217																
1000	187	190	191	194	197	199	202	207	212	216	220	221															
1250	189	191	193	195	199	200	203	209	213	217	222	223	230														
1500	191	194	196	198	202	203	206	212	216	220	224	226	233	240													
1750	193	196	197	200	203	204	208	213	217	222	226	227	234	241	249												
2000	194	197	199	202	206	207	211	216	220	224	229	230	237	244	250	257											
2500	199	201	203	205	209	210	213	219	223	227	232	233	240	247	254	262	267										
3000	201	204	206	210	213	214	218	223	227	232	236	237	244	251	257	264	272	279									
3500	206	209	210	214	217	219	222	227	232	236	240	241	249	256	262	269	276	283	289								
4000	210	213	214	218	222	223	226	232	236	240	244	246	251	259	266	273	280	287	293	299							
4500	213	216	217	221	225	226	229	234	239	243	247	249	256	263	269	276	283	290	296	302	307						
5000	217	220	222	225	229	230	233	239	243	247	252	253	259	266	273	280	287	294	300	306	312	317					
6000	219	222	223	227	230	232	235	240	244	249	253	254	260	267	274	282	289	296	302	307	313	319	323				
7000	222	224	226	230	233	234	238	243	247	252	254	256	263	270	277	284	292	299	305	310	315	320	326	332			
8000	223	226	227	231	235	236	239	244	249	253	257	259	264	272	279	286	293	300	306	312	317	323	327	333	339		
9000	226	229	230	234	237	239	242	247	252	256	259	260	267	274	282	289	296	303	309	315	319	325	330	336	342	348	
10000	227	230	232	235	239	240	243	249	253	257	260	262	269	276	283	290	297	305	310	316	320	326	332	337	343	349	355

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

INCREASED LIMITS TABLE I
C. COMBINED LIABILITY LIMIT

$55,000	100%
75,000	103
100,000	107
150,000	112
200,000	116
250,000	119
300,000	123
325,000	124
400,000	126
450,000	127
500,000	128
525,000	129
550,000	130
600,000	131
650,000	133
700,000	134
750,000	136
800,000	137
900,000	140
1,000,000	142
1,250,000	146
1,400,000	149
1,500,000	151
2,000,000	158
2,500,000	164
3,000,000	170
4,000,000	180
5,000,000	189
6,000,000	195
7,000,000	200
8,000,000	205
9,000,000	211
10,000,000	215

CONVERSION TABLE
(Texas Automobile Manual Page 112)

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

For exposures subject to the following increased limits table.

TABLE I
C. Combined Liability Limit

$10,000	$20,000	$25,000	$45,000	$50,000
130%	118%	113%	103%	101%

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

BASE PREMIUMS

TABLE A - BODILY INJURY	$38
TABLE B - PROPERTY DAMAGE	27
TABLE C - COMBINED LIMIT	91

PREMIUM DIFFERENTIALS
TABLE A - BODILY INJURY

LIMITS IN THOUSANDS	Territories 01,02,03,04,05, 06,07,12,21,22	ALL OTHER TERRITORIES
20/40	1.00	0.69
25/50	1.12	0.77
50/50	1.48	1.02
55/55	1.51	1.04
25/100	1.37	0.95
50/100	1.56	1.08
100/100	1.64	1.13
100/200	1.95	1.35
100/300	2.02	1.39
100/500	2.15	1.48
250/500	2.55	1.76
300/300	2.15	1.48
300/500	2.70	1.86
400/400	2.55	1.76
500/500	2.76	1.90
500/1,000	2.90	2.00
1,000/1,000	3.17	2.19
2,000/2,000	3.45	2.38
5,000/5,000	4.55	3.14

PREMIUM DIFFERENTIALS
TABLE B - PROPERTY DAMAGE

All Territories
(Per Motor Vehicle)

LIMIT IN THOUSANDS	DIFFERENTIAL	LIMIT IN THOUSANDS	DIFFERENTIAL	LIMIT IN THOUSANDS	DIFFERENTIAL
15	1.00	75	1.47	400	2.14
20	1.09	100	1.55	500	2.31
25	1.16	150	1.63	600	2.41
35	1.25	200	1.70	750	2.56
45	1.34	250	1.84	1,000 ...	2.81
50	1.39	300	1.97	2,000 ...	3.31
55	1.40	350	2.06	5,000 ...	4.81

PREMIUM DIFFERENTIALS
TABLE C - COMBINED LIMIT

COMBINED LIMIT IN THOUSANDS	Territories 01,02,03,04,05, 06,07,12,21,22	ALL OTHER TERRITORIES
55	1.00	0.75
75	1.04	0.79
100	1.09	0.83
150	1.20	0.92
200	1.31	1.00
250	1.37	1.05
300	1.42	1.08
325	1.43	1.09
400	1.63	1.25
500	1.76	1.36
1,000	2.06	1.59
2,000	2.31	1.77
5,000	3.17	2.44

Additive rate for the first motor vehicle or dealer's plate for an individual or husband and wife and for each designated person (Tables A and C only): $1.00

METHOD OF CALCULATION:

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

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

(1) $38 x 1.48 = $56 B.I. (Table A)
(2) $56 + $1 = $57
(1) $27 x 1.25 = $34 P.D. (Table B)

EXAMPLE: Individual - first motor vehicle, territory 01, $500,000 combined limit, voluntary risk.

(1) $91 x 1.76 = $160
(2) $160 + $1 = $161

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
MEDICAL PAYMENTS AND PERSONAL INJURY PROTECTION
(Texas Automobile Manual Pages 115-116d)

Terr	Base Rates PIP	Base Rates MP
01	$59	$9
02	65	10
03	56	9
04	50	8
05	50	9
06	52	8
07	68	10
10	47	8
11	42	7
12	50	9
13	48	8
14	45	7
16	45	7
20	45	8
21	58	9
22	47	8
23	49	8
24	45	8
27	51	8
28	45	8
31	48	8
32	47	8
34	48	8
37	47	8
38	59	9
39	56	9
40	47	8
41	50	8
42	59	9
43	56	9
44	56	9
45	53	9
46	47	8
47	48	8
48	50	8
49	51	9
51	45	7
52	47	8
53	47	8
54	50	9
55	59	9
56	56	9
57	68	11
58	55	9
59	52	9
60	45	8
61	47	8
62	45	8
63	43	7
64	42	7
65	39	6
66	47	8

CLASS DIFFERENTIALS	PIP	MP
1A	1.00	1.00
1B	1.36	1.26
1C	1.16	1.09
2A-1	1.49	1.39
2A-2	1.42	1.35
2C-1	1.55	1.45
2C-2	1.37	1.26
2D	1.55	1.45
3	1.10	1.17
3A	1.00	1.05
6A	0.85	0.85
6B	1.12	1.04
6C	1.16	1.09
7	1.12	1.05
8	1.00	1.07
8A	1.07	1.05
1AF	0.85	0.85
2AF-1	1.18	1.11
2AF-2	1.10	1.05
2CF-1	1.12	1.05
2CF-2	1.11	1.05
2DF	1.10	1.05
6AF	0.85	0.85

Increased Limits Factors

Table A	PIP	MP
$500		1.00
$1,000		1.85
$2,500	1.00	3.39
$5,000	1.25	4.62
$10,000	1.65	6.01
$25,000	2.40	7.72
$50,000	2.68	8.79
$75,000	2.82	8.95
$100,000	2.92	9.11

Increased Limits Factors

Table B	PIP	MP
$500		1.00
$1,000		1.98
$2,500	1.00	3.60
$5,000	1.26	5.25
$10,000	1.85	6.46
$25,000	2.69	8.27
$50,000	2.99	9.29
$75,000	3.16	10.11
$100,000	3.26	10.71

	PIP	MP
Table B	0.85	0.76

Method of Calculation:

Table A.

(1) Multiply the base rate by the class differential, rounding to the nearest dollar.

(2) Multiply the result by the Table A increased limits factor, rounding to the nearest dollar.

Table B.

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

(2) Multiply the result by the Table B increased limits factor, rounding to the nearest dollar.

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

I. Autos written under Personal Auto Policy:

B.

Classes	Limits: Per Day/Aggregate 20/600	25/750	30/900	35/1050
2A-1, 2A-2, 2AF-1 2AF-2, 2C-1, 2C-2 2CF-1, 2CF-2	$25	$31	$37	$43
All Other	14	18	21	24

II. Autos written under all other policies:

A: Compute the premium for each coverage as follows:

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

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

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

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
SOUND RECEIVING AND TRANSMITTING EQUIPMENT
(Texas Automobile Manual Page 117)

A. Stereos, radios and other sound reproducing equipment -

1. Permanently installed 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

2. Not permanently installed equipment

   $2.00 per $100 (cost new).

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

$2.00 per $100 (cost new).

Example: Equipment with cost new $2,500.

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

E. Windstorm, Hail or Earthquake:

Rates per $100 of Insurance

Territory	Private Passenger
1	$0.16
2	0.16
3	0.16
4	0.22
5	0.21
6	0.11
7	0.12
10	0.15
11	0.16
12	0.29
13	0.12
14	0.24
16	0.14
20	0.18
21	0.12
22	0.11
23	0.13
24	0.16
27	0.10
28	0.08
31	0.22
32	0.16
34	0.16
37	0.13
38	0.13
39	0.17
40	0.18
41	0.12
42	0.11
43	0.08
44	0.14
45	0.16
46	0.18
47	0.10
48	0.14
49	0.16
51	0.12
52	0.13
53	0.14
54	0.11
55	0.11
56	0.19
57	0.22
58	0.21
59	0.18
60	0.24
61	0.20
62	0.32
63	0.15
64	0.14
65	0.26
66	0.11

H. Towing and Labor Costs:

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

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

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	$0.37	$0.37	$0.37
Theft	0.08	0.08	0.08
Full Coverage Comprehensive	1.52	1.55	1.96
Full Coverage Comprehensive Modified $250 Hail Deductible	1.26	1.28	1.54
$50 Deductible Comprehensive Modified $250 Hail Deductible	1.06 0.95	1.08 0.97	1.33 1.19
$100 Deductible Comprehensive Modified $250 Hail Deductible	0.84 0.79	0.87 0.82	1.06 0.99
Specified Cause of Loss Modified $250 Hail Deductible	1.11 0.98	1.14 1.01	1.41 1.19
Limited Specified Causes of Loss Modified $250 Hail Deductible	1.05 0.93	1.08 0.96	1.35 1.13

Contents Coverage

c.

Fire	0.40	0.40	0.40
Specified Causes of Loss (Excluding Theft)	1.07	1.10	1.37
Limited Specified Causes of Loss (Excluding Theft)	1.02	1.04	1.31

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	$27	$22	$12	$9	$8	$6
601 - 800	29	24	14	10	9	6
801 - 1,050	33	26	15	12	10	8
1,051 - 1,300	36	28	17	14	12	9
1,301 - 1,600	39	30	20	16	15	12
1,601 - 1,900	42	34	23	18	17	14
1,901 - 2,400	47	39	26	20	20	16
2,401 - 3,000	53	43	31	25	24	19
3,001 - 4,000	64	51	39	30	28	23
4,001 - 5,000	74	60	47	39	34	27
5,001 - 6,000	87	70	57	45	40	31
6,001 - 7,000	99	80	66	52	46	38
7,001 - 8,000	111	88	74	60	52	42
8,001 - 9,000	123	97	84	67	59	47
9,001 - 10,000	135	108	93	74	65	52

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	$0.20	$0.18	$0.16	$0.10
02,03,10,11 12,14,21,22, 32,37,40,59, 60,61,62,65,	0.14	0.13	0.10	0.06
05,07,16,24, 47,48,49,51, 52,53,58,63, 64,66	0.10	0.09	0.08	0.05
04,06,13,20, 23,27,28,31, 34,38,39,41, 42,43,44,45, 46,54,55,56, 57	0.13	0.12	0.09	0.06

77. C. All Terrain Vehicles

3. Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	$0.79
Comprehensive	50	0.87
	100	0.86
Collision	200	1.34
	250	1.26

D. Dune Buggies --- non-registered

2.
(c) Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	$0.83
Comprehensive	50	0.92
	100	0.90
Collision	200	4.83
	250	4.59

E. Golf Carts

1. Liability - Minimum Premiums

Bodily Injury	$7
Property Damage	9
Combined Limit Liability	19

3. Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	$0.28
Comprehensive	50	0.30
	100	0.29
Collision	200	0.67
	250	0.61

78. Antique, Collectible and Special Interest Autos

B. Liability - Minimum Premiums.

Bodily Injury	$9
Property Damage	9
Combined Limit Liability	20

Medical payments and personal injury protection. Charge .25 of the private passenger rate in Rate Section II.

D. Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	$0.69
Comprehensive	50	0.76
	100	0.74
Collision	200	1.53
	250	1.47

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

	BASE PREMIUMS $20,000/$40,000 Bodily Injury $15,000 Property Damage $55,000 Single Limit Voluntary Risks		
Terr	B.I.	P.D.	CSL
01	$129	$202	$368
02	118	227	382
03	120	181	335
04	96	190	317
05	119	144	294
06	100	191	322
07	151	160	350
10	70	180	276
11	58	171	252
12	78	149	251
13	72	149	245
14	60	185	269
16	62	149	233
20	58	151	230
21	97	199	328
22	99	190	320
23	84	213	328
24	64	161	248
27	91	213	336
28	89	225	346
31	85	170	282
32	72	160	256
34	79	170	275
37	86	170	283
38	132	201	370
39	112	182	327
40	90	183	302
41	72	154	250
42	84	192	305
43	90	172	290
44	81	167	274
45	99	194	324
46	73	164	262
47	82	167	276
48	92	159	279
49	100	175	305
51	61	157	240
52	73	187	287
53	79	164	269
54	86	158	270
55	116	135	281
56	118	132	281
57	134	144	313
58	84	109	215
59	83	164	273
60	64	149	235
61	59	125	203
62	46	128	192
63	69	149	241
64	71	133	226
65	46	122	185
66	70	165	259

CLASS DIFFERENTIALS All Territories	
1A	1.00
1B	1.13
1C	0.97
2A-1	2.88
2A-2	1.66
2C-1	3.76
2C-2	2.07
2D	2.92
3	1.16
3A	1.43
6A	1.00
6B	1.13
6C	0.97
7	1.00
8	1.40
8A	1.41
1AF	0.85
2AF-1	2.60
2AF-2	1.80
2CF-1	2.75
2CF-2	2.10
2DF	1.68
6AF	0.85

METHOD OF CALCULATION - CLASS PREMIUMS

For the desired territory, multiply the base premium by class differential and round to nearest dollar.

EXAMPLE: 20/40 B.I., class 2A-1, territory 01, voluntary risk.

$129 x 2.88 = $372

METHOD OF CALCULATION - HIRED CAR

(1) Determine class 3 rate as above.
(2) Multiply result in (1) by 0.02 and round to nearest 5 cents.

EXAMPLE: Hired Car, 20/40 B.I., territory 01, voluntary risk.

(1) $129 x 1.16 = $150
(2) $150 x 0.02 = $3.00

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

TERRITORY	BASE RATES COMPREHENSIVE	SPECIFIED CAUSES OF LOSS
1	$0.144	$0.105
2	0.142	0.104
3	0.144	0.105
4	0.196	0.143
5	0.189	0.138
6	0.098	0.072
7	0.105	0.077
10	0.139	0.101
11	0.151	0.110
12	0.255	0.186
13	0.108	0.079
14	0.206	0.150
16	0.126	0.092
20	0.154	0.112
21	0.103	0.075
22	0.103	0.075
23	0.116	0.085
24	0.142	0.104
27	0.093	0.068
28	0.080	0.058
31	0.196	0.143
32	0.151	0.110
34	0.142	0.104
37	0.112	0.082
38	0.123	0.090
39	0.150	0.110
40	0.161	0.118
41	0.108	0.079
42	0.101	0.074
43	0.076	0.055
44	0.122	0.089
45	0.139	0.101
46	0.154	0.112
47	0.084	0.061
48	0.120	0.088
49	0.139	0.101
51	0.111	0.081
52	0.112	0.082
53	0.126	0.092
54	0.098	0.072
55	0.098	0.072
56	0.164	0.120
57	0.200	0.146
58	0.189	0.138
59	0.154	0.112
60	0.212	0.155
61	0.174	0.127
62	0.283	0.207
63	0.143	0.104
64	0.126	0.092
65	0.230	0.168
66	0.091	0.066

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	39.50
2	1989 & Earlier	21.29
3	1989 & Earlier	19.87
4	1989 & Earlier	18.60
5	1989 & Earlier	14.73
6	1989 & Earlier	12.03
7	1989 & Earlier	9.09
7 (Above Z)	1975 & Prior	10.34
8	1976 - 1989	8.54
10	1976 - 1989	7.72
11	1976 - 1989	6.70
12	1976 - 1989	6.05
13	1976 - 1989	5.67
14	1976 - 1981	5.31
14	1982 - 1989	5.16
15	1982 - 1989	4.71
16	1982 - 1989	4.49
17	1982 - 1989	4.19
18	1982 - 1989	3.91
19	1982 - 1989	3.56
20	1982 - 1989	3.12
21	1982 - 1989	2.70

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)

METHOD OF CALCULATION:

(1) Multiply the deductible multiplier by 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) 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) 0.970 x 6.70 = 6.499
(2) 6.499 + (0.030) = 6.469
(3) 6.469 x $0.144 = $0.93

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

SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE & SPECIFIED CAUSES OF LOSS DIFFERENTIALS	SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE & SPECIFIED CAUSES OF LOSS DIFFERENTIALS
1	1990 & Later	13.85	15	1990 & Later	5.04
2	1990 & Later	7.59	16	1990 & Later	4.80
3	1990 & Later	7.35	17	1990 & Later	4.63
4	1990 & Later	7.10	18	1990 & Later	4.52
5	1990 & Later	6.96	19	1990 & Later	4.38
6	1990 & Later	6.57	20	1990 & Later	4.26
7	1990 & Later	6.25	21	1990 & Later	4.16
8	1990 & Later	6.12	22	1990 & Later	4.00
10	1990 & Later	6.02	23	1990 & Later	3.87
11	1990 & Later	5.93	24	1990 & Later	3.64
12	1990 & Later	5.74	25	1990 & Later	3.54
13	1990 & Later	5.57	26	1990 & Later	3.53
14	1990 & Later	5.33	27	1990 & Later	(a)

(a) Subtract 0.01 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 multiplier by 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) 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) 0.970 x 5.93 = 5.752
(2) 5.752 + (0.030) = 5.722
(3) 5.722 x $0.144 = $0.82

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 0.01. Subtract the result from the symbol 26 differential. The result should be no less than half of the symbol 26 differential.
(2) Multiply the deductible differential by 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) 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 0.01 = 0.03
(1) 3.53 - 0.03 = 3.50
(2) 3.50 x 0.970 = 3.395
(3) 3.395 + (0.030) = 3.365
(4) 3.365 x $0.144 = $0.48

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COLLISION - STATED AMOUNT
(Texas Automobile Manual Pages 161 and 162)

TERRITORY	BASE RATE
01	$2.96
02	3.34
03	2.81
04	2.74
05	2.36
06	3.15
07	2.32
10	2.58
11	2.53
12	2.70
13	2.69
14	3.01
16	2.24
20	2.40
21	3.04
22	2.62
23	2.98
24	2.78
27	2.88
28	2.99
31	2.92
32	3.15
34	2.87
37	2.59
38	2.88
39	3.18
40	2.92
41	2.86
42	3.07
43	2.87
44	3.33
45	3.21
46	2.71
47	3.25
48	2.74
49	3.11
51	2.60
52	2.78
53	2.66
54	2.55
55	2.21
56	2.64
57	2.48
58	2.23
59	2.51
60	2.27
61	2.47
62	2.42
63	2.91
64	2.61
65	2.48
66	2.29

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1989 & Earlier	37.50
2	1989 & Earlier	22.69
3	1989 & Earlier	21.02
4	1989 & Earlier	18.60
5	1989 & Earlier	14.94
6	1989 & Earlier	12.35
7	1989 & Earlier	9.68
8	1976 - 1989	8.78
10	1976 - 1989	7.73
11	1976 - 1989	6.69
12	1976 - 1989	6.03
13	1976 - 1989	5.65
14	1976 - 1981	5.43
14	1982 - 1989	5.14
15	1982 - 1989	4.69
16	1982 - 1989	4.46
17	1982 - 1989	4.22
18	1982 - 1989	3.91
19	1982 - 1989	3.56
20	1982 - 1989	3.12
21	1982 - 1989	2.53

STATED AMOUNT
CLASS DIFFERENTIALS

CLASS	VALUE
1A	0.100
1B	0.116
1C	0.100
2A-1	0.292
2A-2	0.187
2C-1	0.462
2C-2	0.264
2D	0.323
3	0.111
3A	0.106
6A	0.100
6B	0.116
6C	0.100
8	0.129
8A	0.138
1AF	0.089
2AF-1	0.287
2AF-2	0.136
2CF-1	0.471
2CF-2	0.360
2DF	0.252
6AF	0.089
7	0.120

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

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1990 & Later	18.46
2	1990 & Later	10.34
3	1990 & Later	9.41
4	1990 & Later	8.74
5	1990 & Later	8.09
6	1990 & Later	7.41
7	1990 & Later	6.93
8	1990 & Later	6.54
10	1990 & Later	6.21
11	1990 & Later	5.93
12	1990 & Later	5.74
13	1990 & Later	5.57
14	1990 & Later	5.33
15	1990 & Later	5.04
16	1990 & Later	4.80
17	1990 & Later	4.63
18	1990 & Later	4.55
19	1990 & Later	4.44
20	1990 & Later	4.29
21	1990 & Later	4.11
22	1990 & Later	3.91
23	1990 & Later	3.73
24	1990 & Later	3.36
25	1990 & Later	2.92
26	1990 & Later	2.60
27	1990 & Later	(a)

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)

(a) Subtract 0.08 from symbol 26 differential for each $10,000 above $80,000. This differential is subject to a minimum of 50% of the symbol 26 relativity.

METHOD OF CALCULATION (1989 and Earlier):

(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 cent.
(4) Multiply the result of (3) times the desired class differential and round to the nearest cent.

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

(1) 0.900 x 8.78 = 7.902
(2) 7.902 + (0.100) = 7.802
(3) 7.802 x $3.34 = $26.06
(4) $26.06 x 0.116 = $3.02

METHOD OF CALCULATION (Cont.):
Symbols 1-26 (1990 & Later)

(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 in (2) by the base rate for the desired territory and round to the nearest cent.
(4) Multiply the result of (3) by the class differential and round to the nearest cent.

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

(1) 0.900 x 6.54 = 5.886
(2) 5.886 + (0.100) = 5.786
(3) 5.786 x $3.34 = $19.33
(4) $19.33 x 0.116 = $2.24

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 0.08. 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 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 in (3) by the base rate for the desired territory and round to the nearest cent.
(5) Multiply the result in (4) 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 0.08 = 0.24
(1) 2.60 - 0.24 = 2.36
(2) 0.900 x 2.36 = 2.124
(3) 2.124 x (0.100) = 2.024
(4) 2.024 x $2.96 = $5.99
(5) $5.99 x 0.116 = $0.69

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

	BASE PREMIUMS	
TERRITORY	COMPREHENSIVE Base Premium	SPECIFIED CAUSE OF LOSS
01	$144	$105
02	142	104
03	144	105
04	196	143
05	189	138
06	98	72
07	105	77
10	139	101
11	151	110
12	255	186
13	108	79
14	206	150
16	126	92
20	154	112
21	103	75
22	103	75
23	116	85
24	142	104
27	93	68
28	80	58
31	196	143
32	151	110
34	142	104
37	112	82
38	123	90
39	150	110
40	161	118
41	108	79
42	101	74
43	76	55
44	122	89
45	139	101
46	154	112
47	84	61
48	120	88
49	139	101
51	111	81
52	112	82
53	126	92
54	98	72
55	98	72
56	164	120
57	200	146
58	189	138
59	154	112
60	212	155
61	174	127
62	283	207
63	143	104
64	126	92
65	230	168
66	91	66

COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS
MODEL YEAR DIFFERENTIALS

2003	1.15
2002	1.12
2001	1.09
2000	1.06
1999	1.03
1998	1.00
1997	0.97
1996	0.94
1995	0.91
1994	0.88
1993	0.85
1992	0.82
1991	0.79
1990 & Prior	0.76

COMPREHENSIVE
DEDUCTIBLE DIFFERENTIALS

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

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

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

ACTUAL VALUE GROUP SYMBOL DIFFERENTIALS

SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPEC COL DIFFERENTIALS	SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPEC COL DIFFERENTIALS
1	1990 & Later	0.450	15	1990 & Later	1.160
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) $105 x 0.76 = $80
(2) $80 x 0.641 = $51

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 differential and round to the nearest dollar.

EXAMPLE: $100 deductible comprehensive, territory 01, 1992 model year, symbol group 5.
(1) 0.970 x 0.740 = 0.718
(2) 0.718 + (0.030) = 0.688
(3) 0.688 x $144 = $99
(4) $99 x 0.82 = $81

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 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 x 0.425 = 1.275
(1) 2.650 + 1.275 = 3.925
(2) 3.925 x 0.970 = 3.807
(3) 3.807 + (0.030) = 3.777
(4) 3.777 x $144 = $544
(5) $544 x 0.82 = $446

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

TERRITORY	BASE PREMIUMS
01	$296
02	334
03	281
04	274
05	251
06	315
07	232
10	258
11	253
12	298
13	269
14	301
16	224
20	240
21	291
22	262
23	298
24	278
27	288
28	299
31	278
32	308
34	285
37	259
38	288
39	318
40	285
41	286
42	307
43	285
44	333
45	315
46	271
47	323
48	274
49	303
51	260
52	278
53	266
54	255
55	221
56	282
57	251
58	223
59	251
60	233
61	247
62	242
63	291
64	261
65	248
66	229

CLASS DIFFERENTIALS

CLASS	VALUE
1A	1.00
1B	1.16
1C	1.00
2A-1	2.92
2A-2	1.87
2C-1	4.62
2C-2	2.64
2D	3.23
3	1.11
3A	1.06
6A	1.00
6B	1.16
6C	1.00
8	1.29
8A	1.38
1AF	0.89
2AF-1	2.87
2AF-2	1.36
2CF-1	4.71
2CF-2	3.60
2DF	2.52
6AF	0.89
7	1.20

COLLISION
MODEL YEAR DIFFERENTIALS

YEAR	VALUE
2003	1.25
2002	1.20
2001	1.15
2000	1.10
1999	1.05
1998	1.00
1997	0.95
1996	0.90
1995	0.85
1994	0.80
1993	0.75
1992	0.70
1991	0.65
1990 & Prior	0.60

COLLISION
DEDUCTIBLE DIFFERENTIALS

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

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

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

METHOD OF CALCULATION:
Symbols 1-21

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

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

(1) 0.975 x 0.65 = 0.634
(2) 0.634 + (0.025) = .609
(3) 0.609 x $296 = $180
(4) 3.23 x 0.60 = 1.938
(5) $180 x 1.938 = $349

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 $296 = $241
(4) 3.23 x 0.85 = 2.746
(5) $241 x 2.746 = $662

METHOD OF CALCULATION (Cont.):
Symbol 27

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

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 $296 = $707
(5) 3.23 x 0.85 = 2.746
(6) $707 x 2.746 = $1,941