

**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

Terr	Voluntary Risks		
	B.I.	P.D.	CSL
	01	\$149	\$163	$355
02	133	179	350
03	139	135	315
04	110	152	293
05	138	116	295
06	112	139	283
07	160	121	329
10	74	142	236
11	62	130	208
12	83	121	227
13	76	109	206
14	64	135	216
16	71	109	200
20	62	115	194
21	103	147	279
22	107	148	285
23	92	159	276
24	67	126	211
27	104	158	291
28	98	172	297
31	91	124	241
32	76	117	214
34	84	126	233
37	98	131	257
38	153	163	360
39	129	139	305
40	104	142	275
41	76	116	213
42	89	149	262
43	95	126	248
44	86	122	232
45	105	142	277
46	77	122	220
47	87	122	233
48	97	116	241
49	111	131	274
51	65	121	203
52	77	137	235
53	84	121	228
54	92	115	233
55	123	99	259
56	125	106	268
57	142	116	300
58	89	85	200
59	90	132	247
60	68	121	207
61	63	97	177
62	50	96	159
63	73	110	203
64	75	97	193
65	49	97	159
66	77	132	230

CLASS DIFFERENTIALS

	Territories	
	01,02,03,04,05,06,07, 22,27,38,39,55,56,57	All Other
1A	1.00	1.00
1B	1.20	1.19
1C	1.08	1.06
2A-1	2.90	3.14
2A-2	1.85	1.75
2C-1	3.82	3.95
2C-2	2.24	2.49
2D	2.94	3.00
3	1.36	1.23
3A	1.51	1.46
6A	1.00	1.00
6B	1.20	1.19
6C	1.08	1.06
7	1.28	0.82
8	1.45	1.61
8A	1.41	1.42
1AF	0.91	0.82
2AF-1	2.52	2.73
2AF-2	1.66	1.94
2CF-1	2.94	2.97
2CF-2	2.10	2.20
2DF	1.78	1.72
6AF	0.91	0.82

METHOD OF CALCULATION - CLASS PREMIUMS

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

EXAMPLE: 20/40 B.I., class 2A-1,
territory 01, voluntary risk.
 $\$149 \times 2.90 = \432

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) $\$149 \times 1.36 = \203
(2) $\$203 \times 0.02 = \4.05

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

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

A. Bodily Injury

Limits in Thousands
Limit Per Person

20/40	25/50	25/100	50/50	55/55	50/100	75/75	100/100	100/200
100%	114%	126%	130%	132%	140%	140%	150%	164%

Supplemental Table

Limits in Thousands
Limit Per Person

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

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

MEDICAL PAYMENTS BASE PREMIUMS
Limit Per Person

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,500</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>
TABLE A	\$18	\$23	\$30	\$33	\$41	\$54	\$61	\$61	\$61
TABLE B	14	19	23	28	34	44	49	54	56

PERSONAL INJURY PROTECTION BASE PREMIUMS
Limit Per Person

	<u>\$2,500</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>
TABLE A	\$73	\$78	\$100	\$144	\$160	\$169	\$175
TABLE B	62	68	95	136	152	160	164

RATE DIFFERENTIALS		
VOLUNTARY		
\$20,000/\$40,000		
CLASS PREMIUM	TABLES A & B	
	MEDICAL PAYMENTS	P. I. P.
0 - 24.99	0.71	0.81
25 - 60.99	0.78	0.85
61 - 89.99	0.83	0.89
90 - 123.99	0.89	0.93
124 - 153.99	0.95	0.96
154 & over	1.00	1.00

METHOD OF CALCULATION:

- (1) Determine the 20/40 B.I. base premium and select the appropriate 20/40 B.I. class premium interval.
- (2) Multiply the rate differential which corresponds to the correct 20/40 B.I. class premium interval and coverage, by the base premium for the selected coverage, limit and table and round to the nearest dollar.

EXAMPLE: P.I.P., \$5,000 limit per person, Table A, Class 1B, territory 11.

- (1) $\$62 \times 1.19 = \74 \$74 is in the \$61-\$89.99 interval
- (2) $0.89 \times \$78 = \69

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	108
150,000	114
200,000	118
250,000	122
300,000	127
325,000	128
400,000	130
450,000	132
500,000	133
525,000	134
550,000	135
600,000	136
650,000	138
700,000	139
750,000	141
800,000	143
900,000	146
1,000,000	150
1,250,000	154
1,400,000	157
1,500,000	159
2,000,000	167
2,500,000	174
3,000,000	180
4,000,000	191
5,000,000	201
6,000,000	206
7,000,000	212
8,000,000	217
9,000,000	223
10,000,000	227

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
137%	122%	116%	103%	101%

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE

UNINSURED/UNDERINSURED MOTORIST

(Texas Automobile Manual Page 113-114)

BASE PREMIUMS

TABLE A - BODILY INJURY	\$44
TABLE B - PROPERTY DAMAGE	9
TABLE C - COMBINED LIMIT	72

PREMIUM DIFFERENTIALS

TABLE A - BODILY INJURY

LIMITS IN <u>THOUSANDS</u>	Territories		ALL OTHER <u>TERRITORIES</u>
	01,02,03,04,05, <u>06,07,12,21,22</u>		
20/40	1.00	.....	0.69
25/50	1.10	.....	0.76
50/50	1.31	.....	0.90
55/55	1.34	.....	0.92
25/100	1.35	.....	0.95
50/100	1.39	.....	0.97
100/100	1.47	.....	1.03
100/200	1.61	.....	1.12
100/300	1.68	.....	1.18
100/500	1.81	.....	1.26
250/500	1.92	.....	1.34
300/300	1.81	.....	1.26
300/500	1.96	.....	1.37
400/400	1.92	.....	1.34
500/500	2.02	.....	1.41
500/1,000	2.06	.....	1.44
1,000/1,000	2.33	.....	1.63
2,000/2,000	2.69	.....	1.88
5,000/5,000	3.79	.....	2.66

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE

UNINSURED/UNDERINSURED MOTORIST (CONT.)

(Texas Automobile Manual Page 113-114)

PREMIUM DIFFERENTIALS
TABLE B - PROPERTY DAMAGE

All Territories
(Per Motor Vehicle)

<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>	<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>	<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>
15	1.00	75	1.76	400	2.59
20	1.13	100	1.88	500	2.76
25	1.25	150	2.02	600	2.86
35	1.40	200	2.15	750	3.01
45	1.55	250	2.29	1,000 ...	3.26
50	1.63	300	2.42	2,000 ...	3.76
55	1.65	350	2.51	5,000 ...	5.26

PREMIUM DIFFERENTIALS
TABLE C - COMBINED LIMIT

<u>COMBINED LIMIT IN THOUSANDS</u>	<u>Territories</u>	
	<u>01,02,03,04,05,06,07,12,21,22</u>	<u>ALL OTHER TERRITORIES</u>
55	1.00	0.75
75	1.05	0.80
100	1.11	0.85
150	1.18	0.90
200	1.24	0.95
250	1.31	1.00
300	1.38	1.05
325	1.40	1.07
400	1.46	1.12
500	1.54	1.19
1,000	1.79	1.38
2,000	2.07	1.59
5,000	2.91	2.24

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

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

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) $\$44 \times 1.31 = \58 B.I. (Table A)
- (2) $\$58 + \$1 = \$59$
- (1) $\$9 \times 1.4 = \13 P.D. (Table B)

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

- (1) $\$72 \times 1.54 = \111
- (2) $\$111 + \$1 = \$112$

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COLLISION - ACTUAL VALUE

(Texas Automobile Manual Page 165)

<u>TERRITORY</u>	<u>BASE PREMIUMS</u>
01	\$124
02	141
03	122
04	120
05	113
06	129
07	98
10	112
11	110
12	134
13	112
14	130
16	91
20	105
21	117
22	113
23	122
24	124
27	122
28	129
31	112
32	124
34	115
37	108
38	124
39	136
40	115
41	122
42	130
43	115
44	134
45	127
46	118
47	130
48	113
49	122
51	108
52	117
53	117
54	106
55	96
56	127
57	113
58	100
59	110
60	105
61	108
62	103
63	118
64	108
65	105
66	103

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

<u>COLLISION MODEL YEAR DIFFERENTIALS</u>	
<u>YEAR</u>	<u>VALUE</u>
1999	1.04
1998	1.00
1997	0.96
1996	0.92
1995	0.88
1994	0.84
1993	0.80
1992	0.76
1991	0.72
1990 & Prior	0.68

<u>COLLISION DEDUCTIBLE DIFFERENTIALS</u>	
<u>DED.</u>	<u>VALUE</u>
\$200	1.00
250	0.95
500	0.74

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COLLISION - ACTUAL VALUE (CONT.)

(Texas Automobile Manual Page 166)

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

<u>SYMBOL GROUP</u>	<u>MODEL YEAR</u>	<u>DIFFERENTIALS</u>
1	1989 & Earlier	0.50
2	1989 & Earlier	0.70
3	1989 & Earlier	0.85
4	1989 & Earlier	1.00
5	1989 & Earlier	1.20
6	1989 & Earlier	1.40
7	1989 & Earlier	1.55
8	1976 - 1989	1.65
10	1976 - 1989	1.90
11	1976 - 1989	2.05
12	1976 - 1989	2.20
13	1976 - 1989	2.35
14	1976 - 1981	2.75
14	1982 - 1989	2.50
15	1982 - 1989	2.70
16	1982 - 1989	2.89
17	1982 - 1989	3.09
18	1982 - 1989	3.28
19	1982 - 1989	3.48
20	1982 - 1989	3.67
21	1982 - 1989	4.08

METHOD OF CALCULATION:

Symbols 1-21

- (1) Multiply the collision base premium for the desired territory by the desired deductible differential and round to the nearest dollar.
- (2) Determine the product of the differentials for the desired class, model year and symbol group, rounding the final result to three decimal places.
- (3) Multiply result in (1) by result in (2) and round to nearest dollar.

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

- (1) $\$124 \times 0.95 = \118
- (2) $3.11 \times .68 \times 1.20 = 2.538$
- (3) $\$118 \times 2.538 = \299

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COLLISION - ACTUAL VALUE (CONT.)

(Texas Automobile Manual Page 167)

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

<u>SYMBOL GROUP</u>	<u>MODEL YEAR</u>	<u>DIFFERENTIALS</u>
1	1990 & Later	1.00
2	1990 & Later	1.55
3	1990 & Later	1.67
4	1990 & Later	1.75
5	1990 & Later	1.87
6	1990 & Later	1.92
7	1990 & Later	2.02
8	1990 & Later	2.12
10	1990 & Later	2.18
11	1990 & Later	2.23
12	1990 & Later	2.33
13	1990 & Later	2.38
14	1990 & Later	2.47
15	1990 & Later	2.57
16	1990 & Later	2.66
17	1990 & Later	2.76
18	1990 & Later	2.84
19	1990 & Later	2.94
20	1990 & Later	3.04
21	1990 & Later	3.15
22	1990 & Later	3.28
23	1990 & Later	3.41
24	1990 & Later	3.58
25	1990 & Later	3.77
26	1990 & Later	3.94
27	1990 & Later	(a)

(a) Add 0.14 to symbol 26 relativity for each \$10,000 above \$80,00

METHOD OF CALCULATION:

Symbols 1-26

- (1) Multiply the collision base premium for the desired territory by the desired deductible differential and round to the nearest dollar.
- (2) Determine the product of the differentials for the desired model year and symbol group, rounding the final result to two decimal places.
- (3) Multiply result in (1) by result in (2) and round to nearest dollar.

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

- (1) $\$124 \times 0.95 = \118
- (2) $3.11 \times 0.88 \times 1.87 = 5.118$
- (3) $\$118 \times 5.118 = \604

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COLLISION - ACTUAL VALUE (CONT.)

(Texas Automobile Manual Pages 168-180z)

METHOD OF CALCULATION (Cont.):

Symbol 27

- (1) Determine symbol 1 actual value premium for the desired coverage, territory, driver classification and model year.
- (2) 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 0.14 and add the symbol 26 differential.
- (3) Multiply premium in (1) by result in (2) and round to nearest dollar.

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

- (1) $\$124 \times 0.95 = \118
- (1) $3.11 \times 0.88 \times 1.00 = 2.737$
- (1) $\$118 \times 2.737 = \323
- (2) $\$119,000 - \$80,000 = \$39,000$
- (2) $\$39,000 / \$10,000 = 3$
- (2) $3 \times 0.14 + 3.94 = 4.36$
- (3) $\$323 \times 4.36 = \$1,408$

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

<u>TERRITORY</u>	<u>BASE RATE</u>	<u>TERRITORY</u>	<u>BASE RATE</u>	<u>TERRITORY</u>	<u>BASE RATE</u>
01	\$2.05	27	\$2.04	51	\$1.80
02	2.34	28	2.11	52	1.93
03	2.05	31	1.85	53	1.93
04	2.01	32	2.08	54	1.78
05	1.88	34	1.93	55	1.63
06	2.13	37	1.80	56	2.10
07	1.66	38	2.08	57	1.88
10	1.86	39	2.26	58	1.66
11	1.80	40	1.91	59	1.81
12	2.21	41	2.03	60	1.71
13	1.84	42	2.18	61	1.81
14	2.16	43	1.93	62	1.70
16	1.54	44	2.24	63	1.99
20	1.75	45	2.13	64	1.83
21	1.95	46	1.99	65	1.76
22	1.89	47	2.16	66	1.68
23	2.05	48	1.88		
24	2.05	49	2.04		

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

METHOD OF CALCULATION:

- (1) Multiply the collision base rate for the desired territory desired deductible differential (page 8) and round to the nearest cent.
- (2) Multiply the result in (1) by the symbol group differential to the nearest cent.
- (3) Multiply the result in (2) by the class differential (page 8) to the nearest cent.

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

- (1) \$2.34 x 0.74 = \$1.73
- (2) \$1.73 x 0.591 = \$1.02
- (3) \$1.02 x 1.12 = \$1.14

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COLLISION - STATED AMOUNT (CONT.)

(Texas Automobile Manual Page 162)

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

(a) Subtract 0.005 from symbol 26 differential for each \$10,000 above \$80,000.

METHOD OF CALCULATION:

Symbols 1-26

- (1) Multiply the collision base rate for the desired territory by the desired deductible differential (page 8) and round to the nearest cent.
- (2) Multiply the result in (1) by the symbol group differential and round to the nearest cent.
- (3) Multiply the result in (2) by the class differential (page 8) and round to the nearest cent.

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

- (1) $\$2.34 \times 0.74 = \1.73
- (2) $\$1.73 \times 0.473 = \0.82
- (3) $\$0.82 \times 1.12 = \0.92

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COLLISION - STATED AMOUNT (CONT.)

(Texas Automobile Manual Page 162)

METHOD OF CALCULATION (Cont.):

Symbol 27

- (1) Multiply the collision base rate for the desired territory by the desired deductible differential (page 8) and round to the nearest cent.
- (2) Calculate the appropriate symbol differential. Subtract \$80,000 from the F.O.B. list price. Divide the result by \$10,000 and round down to the nearest whole number. Multiply the result by 0.005. Subtract the result from the symbol 26 differential. Multiply the result in (1) by the symbol differential and round to the nearest cent.
- (3) Multiply the result in (2) by the class differential and round to the nearest cent.

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

- (1) $\$2.05 \times 0.74 = \1.52
- (2) $\$119,000 - \$80,000 = \$39,000$
- (2) $\$39,000 / \$10,000 = 3$
- (2) $3 \times 0.005 = 0.015$
- (2) $0.166 - 0.015 = 0.151$
- (2) $\$1.52 \times 0.151 = \0.23
- (3) $\$0.23 \times 1.12 = \0.26

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

TERRITORY	BASE PREMIUMS		
	COMPREHENSIVE		SPECIFIED
	\$50 DED	\$100 DED	CAUSE OF LOSS
01	\$45	\$44	\$33
02	44	43	32
03	45	44	33
04	61	59	45
05	54	52	40
06	28	27	21
07	30	29	22
10	40	39	29
11	43	42	32
12	79	76	58
13	31	30	23
14	59	57	43
16	36	35	26
20	44	43	32
21	32	31	23
22	30	29	22
23	36	35	26
24	44	43	32
27	29	28	21
28	23	22	17
31	61	59	45
32	43	42	32
34	44	43	32
37	35	34	26
38	38	37	28
39	45	44	33
40	50	48	37
41	31	30	23
42	29	28	21
43	22	21	16
44	35	34	26
45	43	42	32
46	44	43	32
47	24	23	18
48	35	34	26
49	42	41	31
51	32	31	23
52	35	34	26
53	36	35	26
54	28	27	21
55	28	27	21
56	51	49	37
57	62	60	46
58	54	52	40
59	44	43	32
60	61	59	45
61	50	48	37
62	81	78	59
63	41	40	30
64	36	35	26
65	66	64	48
66	26	25	19

COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS MODEL YEAR DIFFERENTIALS	
1999	1.04
1998	1.00
1997	0.96
1996	0.92
1995	0.88
1994	0.84
1993	0.80
1992	0.76
1991	0.72
1990 & Prior	0.68

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS DIFFERENTIALS
1	1989 & Earlier	0.527
2	1989 & Earlier	0.657
3	1989 & Earlier	0.803
4	1989 & Earlier	1.000
5	1989 & Earlier	1.276
6	1989 & Earlier	1.610
7	1989 & Earlier	2.000
8	1976 - 1989	2.450
10	1976 - 1989	3.050
11	1976 - 1989	3.700
12	1976 - 1989	4.350
13	1976 - 1989	5.000
14	1976 - 1981	6.500
14	1982 - 1989	5.650
15	1982 - 1989	6.530
16	1982 - 1989	7.590
17	1982 - 1989	8.830
18	1982 - 1989	10.240
19	1982 - 1989	11.920
20	1982 - 1989	13.860
21	1982 - 1989	18.630

METHOD OF CALCULATION:

- (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: \$100 deductible comprehensive territory 01, 1989 model year, symbol group 5.

- (1) \$44 x 0.68 = \$30
- (2) \$30 x 1.276 = \$38

NOTE: For full coverage, charge 114% of the \$50 deductible comprehensive rate.

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

ACTUAL VALUE GROUP SYMBOL DIFFERENTIALS		
SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPEC COL DIFFERENTIALS
1	1990 & Later	1.00
2	1990 & Later	2.00
3	1990 & Later	2.35
4	1990 & Later	2.61
5	1990 & Later	2.92
6	1990 & Later	3.20
7	1990 & Later	3.55
8	1990 & Later	3.93
10	1990 & Later	4.23
11	1990 & Later	4.50
12	1990 & Later	4.83
13	1990 & Later	5.12
14	1990 & Later	5.50
15	1990 & Later	5.90
16	1990 & Later	6.31
17	1990 & Later	6.76
18	1990 & Later	7.24
19	1990 & Later	7.80
20	1990 & Later	8.57
21	1990 & Later	9.30
22	1990 & Later	10.24
23	1990 & Later	11.24
24	1990 & Later	13.09
25	1990 & Later	14.85
26	1990 & Later	16.85
27	1990 & Later	(a)

(a) Add 2.00 to symbol 26 relativity for each \$10,000 above \$80,000.

METHOD OF CALCULATION:

Symbols 1-26

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

- (1) $\$44 \times 0.76 = \33
- (2) $\$33 \times 2.92 = \96

Symbol 27

- (1) Multiply base premium by model year differential and round to nearest dollar.
- (2) Calculate the appropriate symbol differential. Subtract \$80,000 from F.O.B. list price. Divide the result by \$10,000 and round down to the nearest whole number. Multiply result by 2.00 and add symbol 26 differential.
- (3) Multiply premium in (1) by result in (2) and round to nearest dollar.

EXAMPLE: \$100 deductible comprehensive, territory 01, 1992 model year, \$119,000 F.O.B. list price.

- (1) $\$44 \times 0.76 = \33
- (2) $\$119,000 - \$80,000 = \$39,000$
- (2) $\$39,000 / \$10,000 = 3$
- (2) $3 \times 2.00 + 16.85 = 22.85$
- (3) $\$33 \times 22.85 = \754

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

TERRITORY	BASE RATES		SPECIFIED CAUSES OF LOSS
	COMPREHENSIVE \$50 DED.	COMPREHENSIVE \$100 DED.	
1	\$0.77	\$0.75	\$0.57
2	0.75	0.71	0.55
3	0.77	0.75	0.57
4	1.01	0.97	0.74
5	0.91	0.88	0.67
6	0.47	0.45	0.35
7	0.51	0.49	0.38
10	0.65	0.62	0.48
11	0.71	0.70	0.53
12	1.34	1.30	0.98
13	0.52	0.51	0.39
14	0.98	0.95	0.73
16	0.62	0.59	0.46
20	0.75	0.74	0.56
21	0.55	0.53	0.41
22	0.50	0.49	0.38
23	0.62	0.59	0.46
24	0.75	0.74	0.56
27	0.48	0.47	0.36
28	0.38	0.37	0.28
31	1.01	0.97	0.74
32	0.73	0.70	0.54
34	0.75	0.74	0.56
37	0.58	0.57	0.42
38	0.62	0.60	0.46
39	0.77	0.75	0.57
40	0.81	0.79	0.60
41	0.52	0.51	0.39
42	0.49	0.48	0.37
43	0.38	0.36	0.28
44	0.59	0.58	0.44
45	0.73	0.70	0.53
46	0.75	0.74	0.56
47	0.42	0.40	0.30
48	0.59	0.58	0.44
49	0.70	0.67	0.51
51	0.55	0.53	0.40
52	0.59	0.58	0.45
53	0.62	0.59	0.46
54	0.47	0.46	0.36
55	0.47	0.45	0.35
56	0.85	0.82	0.63
57	1.05	1.01	0.77
58	0.91	0.88	0.67
59	0.75	0.74	0.56
60	1.01	0.97	0.74
61	0.83	0.79	0.60
62	1.37	1.34	1.01
63	0.68	0.66	0.50
64	0.60	0.59	0.45
65	1.13	1.09	0.84
66	0.46	0.45	0.34

NOTE: For full coverage, charge 114% of the \$50 deductible rate.

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

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

METHOD OF CALCULATION:

- (1) Multiply stated amount base rate by symbol group differential and round to nearest cent.

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

(1) $\$0.75 \times 0.868 = \0.65

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

(a) Subtract 0.006 from symbol 26 differential for each \$10,000 above \$80,000.

METHOD OF CALCULATION:

Symbols 1-26

- (1) Multiply stated amount base rate by symbol group differential and round to nearest cent.

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

(1) $\$0.75 \times 0.862 = \0.65

Symbol 27

- (1) Calculate the appropriate symbol differential. Subtract \$80,000 from the F.O.B. list price. Divide the result by \$10,000 and round down to nearest whole number. Multiply the result by 0.006. Subtract the result from the symbol 26 differential.
- (2) Multiply stated amount base rate by the symbol differential in (1) 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) $3 \times 0.006 = 0.018$

(1) $0.727 - 0.018 = 0.709$

(2) $\$0.75 \times 0.709 = \0.53

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DEDUCTIBLE INSURANCE - PHYSICAL DAMAGE
(Texas Automobile Manual Page 118)

B. For deductibles not shown on the rate pages, compute the premiums as follows:

1. Comprehensive Deductibles

- a. Autos using private passenger rates. Multiply the factor below times the \$50 deductible comprehensive premium for the deductible provided.

Deductible Amount	Factor
\$200	0.70
250	0.75
500	0.49
1,000	0.38

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	\$34	\$42	\$50	\$58
All Other	19	24	28	33

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.

<u>Coverages</u>	<u>All Classes</u>
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
 $5 \times \$10 \times 30 = \$1,500$
 $\$1,500 \times \$3.58 \text{ 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 -
Charge \$1.63 per \$100 of cost new.

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

	Rate per Unit
\$ 0 to \$ 750	\$10
751 to 1,500	18
1,501 and over	34

TEXAS PRIVATE PASSENGER AUTOMOBILE INSURANCE
MISCELLANEOUS COVERAGES
(Texas Automobile Manual Page 118)

E. Windstorm, Hail or Earthquake:

Rates per \$100 of Insurance

Territory	Private Passenger
1	\$0.22
2	0.22
3	0.22
4	0.30
5	0.27
6	0.14
7	0.16
10	0.20
11	0.21
12	0.40
13	0.16
14	0.30
16	0.19
20	0.22
21	0.17
22	0.15
23	0.19
24	0.22
27	0.14
28	0.11
31	0.30
32	0.21
34	0.22
37	0.18
38	0.19
39	0.22
40	0.25
41	0.16
42	0.14
43	0.11
44	0.18
45	0.22
46	0.22
47	0.13
48	0.18
49	0.21
51	0.16
52	0.18
53	0.19
54	0.15
55	0.14
56	0.26
57	0.31
58	0.27
59	0.22
60	0.30
61	0.25
62	0.41
63	0.20
64	0.18
65	0.33
66	0.14

TEXAS PRIVATE PASSENGER AUTOMOBILE INSURANCE

MISCELLANEOUS COVERAGES

(Texas Automobile Manual Page 118)

H. Towing and Labor Costs:

<u>Limit of Liability Per Disablement</u>	<u>Premium Per Car</u>
\$40	\$2
80	5
120	6

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
ALL TERRAIN VEHICLES AND DUNE BUGGIES (NON-REGISTERED)
(Texas Automobile Manual Page 148)

77. C. All Terrain Vehicles

3. Physical Damage

<u>Coverage</u>	<u>Deductible</u>	<u>Rate per \$100</u>
Specified Causes of Loss	\$0	\$1.06
Comprehensive	50	1.18
	100	1.17
Collision	200	1.18
	250	1.11

D. Dune Buggies --- non-registered

2.

(c) Physical Damage

<u>Coverage</u>	<u>Deductible</u>	<u>Rate per \$100</u>
Specified Causes of Loss	\$0	\$1.13
Comprehensive	50	1.25
	100	1.22
Collision	200	4.26
	250	4.05

**TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
GOLF CARTS AND ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS
(Texas Automobile Manual Page 149)**

E. Golf Carts

1. Liability - Minimum Premiums

Bodily Injury	\$9
Property Damage	8
Combined Limit Liability	20

3. Physical Damage

Coverage	Deductible	Rate per \$100
Specified Causes of Loss	\$0	\$0.38
Comprehensive	50	0.42
	100	0.41
Collision	200	0.59
	250	0.54

78. Antique, Collectible and Special Interest Autos

B. Liability - Minimum Premiums.

Bodily Injury	\$10
Property Damage	8
Combined Limit Liability	22

D. Physical Damage

Coverage	Deductible	Rate per \$100
Specified Causes of Loss	\$0	\$0.93
Comprehensive	50	1.03
	100	1.00
Collision	200	1.35
	250	1.29