

**TEXAS PRIVATE PASSENGER AUTOMOBILE INSURANCE**  
**SUMMARY OF APPROVED FEBRUARY 15, 1999 BENCHMARK RATE CHANGES**

<u>LIABILITY:</u>	<u>Latest Year Premiums at Present Rates</u>	<u>Approved Statewide Average Rate Change</u>
Total Limits Bodily Injury	\$1,406,577,000	-19.5%
Total Limits Property Damage	1,035,929,947	+8.1%
Personal Injury Protection	288,331,051	-3.2%
Uninsured Motorist BI/PD	455,349,839	-25.0%
Medical Payments	<u>16,594,668</u>	<u>+25.0%</u>
Total Liability	<u>\$3,202,782,505</u>	-9.7%
 <u>PHYSICAL DAMAGE:</u>		
Comprehensive - Full Coverage	\$18,277,572	-22.6%
Comprehensive - \$50 Deductible	190,620,557	-19.6%
Comprehensive - \$100 Deductible	166,219,619	-19.0%
Comprehensive - \$200 Deductible	44,869,859	-22.5%
Comprehensive - \$250 Deductible	28,359,346	-11.7%
Comprehensive - \$500 Deductible	83,007,987	-25.0%
Subtotal Comprehensive	\$531,354,940	-20.2%
Collision - \$100 Deductible	\$29,346,902	+25.0%
Collision - \$200 Deductible	123,297,822	+25.0%
Collision - \$250 Deductible	252,734,916	+25.0%
Collision - \$500 Deductible	282,744,218	+25.0%
Subtotal Collision	\$688,123,858	+25.0%
Comprehensive - All Deductibles	\$838,913,027	-20.2%
Collision - All Deductibles	838,867,894	+25.0%
Total Physical Damage	\$1,677,780,921	+2.4%
 <b>TOTAL LIABILITY &amp; PHYSICAL DAMAGE:</b>	 <b>\$4,880,563,426</b>	 <b>-5.5%</b>

**INCREASED LIMIT 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 TABLES**

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

For exposures subject to the following increased limits table.

TABLE I

C. Combined liability limit	<u>\$10,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$45,000</u>	<u>\$50,000</u>
	137%	122%	116%	103%	101%

**26. UNINSURED/UNDERINSURED MOTORISTS COVERAGE**

**NOTE APPLICABLE TO TABLES**

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

<b>TABLE A</b>		
<b>Bodily Injury Premiums</b>		
<b>Limits</b>	<b>Territories</b>	
	<b>01,02,03,04,05, 06,07,12,21,22</b>	<b>All Other</b>
20 / 40 Voluntary	44	30
25 / 50	48	33
50 / 50	58	40
55 / 55	59	40
25 / 100	59	42
50 / 100	61	43
100 / 100	65	45
100 / 200	71	49
100 / 300	74	52
100 / 500	80	55
250 / 500	84	59
300 / 300	80	55
300 / 500	86	60
400 / 400	84	59
500 / 500	89	62
500 / 1,000	91	63
1,000 / 1,000	103	72
2,000 / 2,000	118	83
5,000 / 5,000	167	117

\* Private Passenger autos only.

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

RATE SECTION II, PAGE 114 TEXAS AUTOMOBILE RULES AND RATING MANUAL  
COMMON COVERAGES

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

\* Private Passenger autos only.

<b>TABLE C</b>		
<b>Premiums for Combined Limits</b>		
<b>Combined Limits</b>	<b>Territories</b>	
	<b>01,02,03,04,05, 06,07,12,21,22</b>	<b>All Other</b>
\$ 55,000	\$72	\$54
75,000	76	58
100,000	80	61
150,000	85	65
200,000	89	68
250,000	94	72
300,000	99	76
325,000	101	77
400,000	105	81
500,000	111	86
1,000,000	129	99
2,000,000	149	114
5,000,000	210	161

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

		TABLE A															
		Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles															
		LIMIT PER PERSON															
Bodily Injury (\$20/40) Class Rate	Medical Payments Only									Personal Injury Protection Voluntary							
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
					1	2	5	7	0			1	2	5	7	0	
		1	2	5	0	5	0	5	0	2	5	0	5	0	5	0	
	5	0	5	0	0	0	0	0	0	5	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
0 - 24.99	\$13	\$16	\$21	\$23	\$29	\$38	\$43	\$43	\$43	\$59	\$63	\$81	\$117	\$130	\$137	\$142	
25 - 60.99	14	18	23	26	32	42	48	48	48	62	66	85	122	136	144	149	
61 - 89.99	15	19	25	27	34	45	51	51	51	65	69	89	128	142	150	156	
90 - 123.99	16	20	27	29	36	48	54	54	54	68	73	93	134	149	157	163	
124 - 153.99	17	22	29	31	39	51	58	58	58	70	75	96	138	154	162	168	
154 & over	18	23	30	33	41	54	61	61	61	73	78	100	144	160	169	175	

		TABLE B															
		All Other Automobiles Classified or Rated as Private Passenger Automobiles															
		LIMIT PER PERSON															
Bodily Injury (\$20/40) Class Rate		Medical Payments Only								Personal Injury Protection Voluntary							
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
			1	2	5	1	2	5	7	0	2	5	1	2	5	7	1
			,	,	,	,	,	,	,	,	,	,	,	,	,	,	,
		5	0	5	0	0	0	0	0	5	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0 -	24.99	\$10	\$13	\$16	\$20	\$24	\$31	\$35	\$38	\$40	\$50	\$55	\$77	\$110	\$123	\$130	\$133
25 -	60.99	11	15	18	22	27	34	38	42	44	53	58	81	116	129	136	139
61 -	89.99	12	16	19	23	28	37	41	45	46	55	61	85	121	135	142	146
90 -	123.99	12	17	20	25	30	39	44	48	50	58	63	88	126	141	149	153
124 -	153.99	13	18	22	27	32	42	47	51	53	60	65	91	131	146	154	157
154 & over		14	19	23	28	34	44	49	54	56	62	68	95	136	152	160	164

**30. RENTAL REIMBURSEMENT**

**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:

4. The rate per \$100 of the 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

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

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

<b>39. MISCELLANEOUS COVERAGES</b>
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**E. Windstorm, Hail or Earthquake**

**RATES PER \$100 OF INSURANCE**

Private Territory Passenger	Private Territory 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

**39. MISCELLANEOUS COVERAGES**

**H. Towing and Labor Costs:**

Limit of Liability Per Disablement	Premium Per Car
\$40	\$2
80	5
120	6

<b>77. MISCELLANEOUS TYPE VEHICLES</b>
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**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

**77. MISCELLANEOUS TYPE VEHICLES**

**E. Golf Carts**

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

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

**3. Physical Damage**

<u>Coverage</u>	<u>Deductible</u>	<u>Rate per \$100</u>
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** Charge 0.25 of class 1A private passenger rates. The premiums are subject to the following minimum premium.

- \$10 - Bodily Injury
- \$8 - Property Damage
- \$22 - Combined limit liability

**D. Physical Damage**

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

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

Territory Type or Class	01		02		03		04		05		06		07		10	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$149	\$163	\$133	\$179	\$139	\$135	\$110	\$152	\$138	\$116	\$112	\$139	\$160	\$121	\$74	\$142
113 1B	179	196	160	215	167	162	132	182	166	139	134	167	192	145	88	169
114 1C	161	176	144	193	150	146	119	164	149	125	121	150	173	131	78	151
102 2A-1	432	473	386	519	403	392	319	441	400	336	325	403	464	351	232	446
103 2A-2	276	302	246	331	257	250	204	281	255	215	207	257	296	224	130	249
104 2C-1	569	623	508	684	531	516	420	581	527	443	428	531	611	462	292	561
105 2C-2	334	365	298	401	311	302	246	340	309	260	251	311	358	271	184	354
124 2D	438	479	391	526	409	397	323	447	406	341	329	409	470	356	222	426
130 3	203	222	181	243	189	184	150	207	188	158	152	189	218	165	91	175
3A	225	246	201	270	210	204	166	230	208	175	169	210	242	183	108	207
161 6A	149	163	133	179	139	135	110	152	138	116	112	139	160	121	74	142
163 6B	179	196	160	215	167	162	132	182	166	139	134	167	192	145	88	169
164 6C	161	176	144	193	150	146	119	164	149	125	121	150	173	131	78	151
* 7	191	209	170	229	178	173	141	195	177	148	143	178	205	155	61	116
160 8	216	236	193	260	202	196	160	220	200	168	162	202	232	175	119	229
8A	210	230	188	252	196	190	155	214	195	164	158	196	226	171	105	202
115 1AF	136	148	121	163	126	123	100	138	126	106	102	126	146	110	61	116
106 2AF-1	375	411	335	451	350	340	277	383	348	292	282	350	403	305	202	388
107 2AF-2	247	271	221	297	231	224	183	252	229	193	186	231	266	201	144	275
108 2CF-1	438	479	391	526	409	397	323	447	406	341	329	409	470	356	220	422
109 2CF-2	313	342	279	376	292	284	231	319	290	244	235	292	336	254	163	312
128 2DF	265	290	237	319	247	240	196	271	246	206	199	247	285	215	127	244
165 6AF	136	148	121	163	126	123	100	138	126	106	102	126	146	110	61	116
Hired Car	4.05	4.45	3.60	4.85	3.80	3.70	3.00	4.15	3.75	3.15	3.05	3.80	4.35	3.30	1.80	3.50

Territory Type or Class	11		12		13		14		16		20		21		22	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$62	\$130	\$83	\$121	\$76	\$109	\$64	\$135	\$71	\$109	\$62	\$115	\$103	\$147	\$107	\$148
113 1B	74	155	99	144	90	130	76	161	84	130	74	137	123	175	128	178
114 1C	66	138	88	128	81	116	68	143	75	116	66	122	109	156	116	160
102 2A-1	195	408	261	380	239	342	201	424	223	342	195	361	323	462	310	429
103 2A-2	109	228	145	212	133	191	112	236	124	191	109	201	180	257	198	274
104 2C-1	245	514	328	478	300	431	253	533	280	431	245	454	407	581	409	565
105 2C-2	154	324	207	301	189	271	159	336	177	271	154	286	256	366	240	332
124 2D	186	390	249	363	228	327	192	405	213	327	186	345	309	441	315	435
130 3	76	160	102	149	93	134	79	166	87	134	76	141	127	181	146	201
3A	91	190	121	177	111	159	93	197	104	159	91	168	150	215	162	223
161 6A	62	130	83	121	76	109	64	135	71	109	62	115	103	147	107	148
163 6B	74	155	99	144	90	130	76	161	84	130	74	137	123	175	128	178
164 6C	66	138	88	128	81	116	68	143	75	116	66	122	109	156	116	160
* 7	51	107	68	99	62	89	52	111	58	89	51	94	84	121	137	189
160 8	100	209	134	195	122	175	103	217	114	175	100	185	166	237	155	215
8A	88	185	118	172	108	155	91	192	101	155	88	163	146	209	151	209
115 1AF	51	107	68	99	62	89	52	111	58	89	51	94	84	121	97	135
106 2AF-1	169	355	227	330	207	298	175	369	194	298	169	314	281	401	270	373
107 2AF-2	120	252	161	235	147	211	124	262	138	211	120	223	200	285	178	246
108 2CF-1	184	386	247	359	226	324	190	401	211	324	184	342	306	437	315	435
109 2CF-2	136	286	183	266	167	240	141	297	156	240	136	253	227	323	225	311
128 2DF	107	224	143	208	131	187	110	232	122	187	107	198	177	253	190	263
165 6AF	51	107	68	99	62	89	52	111	58	89	51	94	84	121	97	135
Hired Car	1.50	3.20	2.05	3.00	1.85	2.70	1.60	3.30	1.75	2.70	1.50	2.80	2.55	3.60	2.90	4.00

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

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

Territory Type or Class	23		24		27		28		31		32		34		37	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$92	\$159	\$67	\$126	\$104	\$158	\$98	\$172	\$91	\$124	\$76	\$117	\$84	\$126	\$98	\$131
113 1B	109	189	80	150	125	190	117	205	108	148	90	139	100	150	117	156
114 1C	98	169	71	134	112	171	104	182	96	131	81	124	89	134	104	139
102 2A-1	289	499	210	396	302	458	308	540	286	389	239	367	264	396	308	411
103 2A-2	161	278	117	221	192	292	172	301	159	217	133	205	147	221	172	229
104 2C-1	363	628	265	498	397	604	387	679	359	490	300	462	332	498	387	517
105 2C-2	229	396	167	314	233	354	244	428	227	309	189	291	209	314	244	326
124 2D	276	477	201	378	306	465	294	516	273	372	228	351	252	378	294	393
130 3	113	196	82	155	141	215	121	212	112	153	93	144	103	155	121	161
3A	134	232	98	184	157	239	143	251	133	181	111	171	123	184	143	191
161 6A	92	159	67	126	104	158	98	172	91	124	76	117	84	126	98	131
163 6B	109	189	80	150	125	190	117	205	108	148	90	139	100	150	117	156
164 6C	98	169	71	134	112	171	104	182	96	131	81	124	89	134	104	139
* 7	75	130	55	103	133	202	80	141	75	102	62	96	69	103	80	107
160 8	148	256	108	203	151	229	158	277	147	200	122	188	135	203	158	211
8A	131	226	95	179	147	223	139	244	129	176	108	166	119	179	139	186
115 1AF	75	130	55	103	95	144	80	141	75	102	62	96	69	103	80	107
106 2AF-1	251	434	183	344	262	398	268	470	248	339	207	319	229	344	268	358
107 2AF-2	178	308	130	244	173	262	190	334	177	241	147	227	163	244	190	254
108 2CF-1	273	472	199	374	306	465	291	511	270	368	226	347	249	374	291	389
109 2CF-2	202	350	147	277	218	332	216	378	200	273	167	257	185	277	216	288
128 2DF	158	273	115	217	185	281	169	296	157	213	131	201	144	217	169	225
165 6AF	75	130	55	103	95	144	80	141	75	102	62	96	69	103	80	107
Hired Car	2.25	3.90	1.65	3.10	2.80	4.30	2.40	4.25	2.25	3.05	1.85	2.90	2.05	3.10	2.40	3.20

Territory Type or Class	38		39		40		41		42		43		44		45	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$153	\$163	\$129	\$139	\$104	\$142	\$76	\$116	\$89	\$149	\$95	\$126	\$86	\$122	\$105	\$142
113 1B	184	196	155	167	124	169	90	138	106	177	113	150	102	145	125	169
114 1C	165	176	139	150	110	151	81	123	94	158	101	134	91	129	111	151
102 2A-1	444	473	374	403	327	446	239	364	279	468	298	396	270	383	330	446
103 2A-2	283	302	239	257	182	249	133	203	156	261	166	221	151	214	184	249
104 2C-1	584	623	493	531	411	561	300	458	352	589	375	498	340	482	415	561
105 2C-2	343	365	289	311	259	354	189	289	222	371	237	314	214	304	261	354
124 2D	450	479	379	409	312	426	228	348	267	447	285	378	258	366	315	426
130 3	208	222	175	189	128	175	93	143	109	183	117	155	106	150	129	175
3A	231	246	195	210	152	207	111	169	130	218	139	184	126	178	153	207
161 6A	153	163	129	139	104	142	76	116	89	149	95	126	86	122	105	142
163 6B	184	196	155	167	124	169	90	138	106	177	113	150	102	145	125	169
164 6C	165	176	139	150	110	151	81	123	94	158	101	134	91	129	111	151
* 7	196	209	165	178	85	116	62	95	73	122	78	103	71	100	86	116
160 8	222	236	187	202	167	229	122	187	143	240	153	203	138	196	169	229
8A	216	230	182	196	148	202	108	165	126	212	135	179	122	173	149	202
115 1AF	139	148	117	126	85	116	62	95	73	122	78	103	71	100	86	116
106 2AF-1	386	411	325	350	284	388	207	317	243	407	259	344	235	333	287	388
107 2AF-2	254	271	214	231	202	275	147	225	173	289	184	244	167	237	204	275
108 2CF-1	450	479	379	409	309	422	226	345	264	443	282	374	255	362	312	422
109 2CF-2	321	342	271	292	229	312	167	255	196	328	209	277	189	268	231	312
128 2DF	272	290	230	247	179	244	131	200	153	256	163	217	148	210	181	244
165 6AF	139	148	117	126	85	116	62	95	73	122	78	103	71	100	86	116
Hired Car	4.15	4.45	3.50	3.80	2.55	3.50	1.85	2.85	2.20	3.65	2.35	3.10	2.10	3.00	2.60	3.50

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

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

Territory Type or Class	46		47		48		49		51		52		53		54	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$77	\$122	\$87	\$122	\$97	\$116	\$111	\$131	\$65	\$121	\$77	\$137	\$84	\$121	\$92	\$115
113 1B	92	145	104	145	115	138	132	156	77	144	92	163	100	144	109	137
114 1C	82	129	92	129	103	123	118	139	69	128	82	145	89	128	98	122
102 2A-1	242	383	273	383	305	364	349	411	204	380	242	430	264	380	289	361
103 2A-2	135	214	152	214	170	203	194	229	114	212	135	240	147	212	161	201
104 2C-1	304	482	344	482	383	458	438	517	257	478	304	541	332	478	363	454
105 2C-2	192	304	217	304	242	289	276	326	162	301	192	341	209	301	229	286
124 2D	231	366	261	366	291	348	333	393	195	363	231	411	252	363	276	345
130 3	95	150	107	150	119	143	137	161	80	149	95	169	103	149	113	141
3A	112	178	127	178	142	169	162	191	95	177	112	200	123	177	134	168
161 6A	77	122	87	122	97	116	111	131	65	121	77	137	84	121	92	115
163 6B	92	145	104	145	115	138	132	156	77	144	92	163	100	144	109	137
164 6C	82	129	92	129	103	123	118	139	69	128	82	145	89	128	98	122
* 7	63	100	71	100	80	95	91	107	53	99	63	112	69	99	75	94
160 8	124	196	140	196	156	187	179	211	105	195	124	221	135	195	148	185
8A	109	173	124	173	138	165	158	186	92	172	109	195	119	172	131	163
115 1AF	63	100	71	100	80	95	91	107	53	99	63	112	69	99	75	94
106 2AF-1	210	333	238	333	265	317	303	358	177	330	210	374	229	330	251	314
107 2AF-2	149	237	169	237	188	225	215	254	126	235	149	266	163	235	178	223
108 2CF-1	229	362	258	362	288	345	330	389	193	359	229	407	249	359	273	342
109 2CF-2	169	268	191	268	213	255	244	288	143	266	169	301	185	266	202	253
128 2DF	132	210	150	210	167	200	191	225	112	208	132	236	144	208	158	198
165 6AF	63	100	71	100	80	95	91	107	53	99	63	112	69	99	75	94
Hired Car	1.90	3.00	2.15	3.00	2.40	2.85	2.75	3.20	1.60	3.00	1.90	3.40	2.05	3.00	2.25	2.80

Territory Type or Class	55		56		57		58		59		60		61		62	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$123	\$99	\$125	\$106	\$142	\$116	\$89	\$85	\$90	\$132	\$68	\$121	\$63	\$97	\$50	\$96
113 1B	148	119	150	127	170	139	106	101	107	157	81	144	75	115	60	114
114 1C	133	107	135	114	153	125	94	90	95	140	72	128	67	103	53	102
102 2A-1	357	287	363	307	412	336	279	267	283	414	214	380	198	305	157	301
103 2A-2	228	183	231	196	263	215	156	149	158	231	119	212	110	170	88	168
104 2C-1	470	378	478	405	542	443	352	336	356	521	269	478	249	383	198	379
105 2C-2	276	222	280	237	318	260	222	212	224	329	169	301	157	242	125	239
124 2D	362	291	368	312	417	341	267	255	270	396	204	363	189	291	150	288
130 3	167	135	170	144	193	158	109	105	111	162	84	149	77	119	62	118
3A	186	149	189	160	214	175	130	124	131	193	99	177	92	142	73	140
161 6A	123	99	125	106	142	116	89	85	90	132	68	121	63	97	50	96
163 6B	148	119	150	127	170	139	106	101	107	157	81	144	75	115	60	114
164 6C	133	107	135	114	153	125	94	90	95	140	72	128	67	103	53	102
* 7	157	127	160	136	182	148	73	70	74	108	56	99	52	80	41	79
160 8	178	144	181	154	206	168	143	137	145	213	109	195	101	156	81	155
8A	173	140	176	149	200	164	126	121	128	187	97	172	89	138	71	136
115 1AF	112	90	114	96	129	106	73	70	74	108	56	99	52	80	41	79
106 2AF-1	310	249	315	267	358	292	243	232	246	360	186	330	172	265	137	262
107 2AF-2	204	164	208	176	236	193	173	165	175	256	132	235	122	188	97	186
108 2CF-1	362	291	368	312	417	341	264	252	267	392	202	359	187	288	149	285
109 2CF-2	258	208	263	223	298	244	196	187	198	290	150	266	139	213	110	211
128 2DF	219	176	223	189	253	206	153	146	155	227	117	208	108	167	86	165
165 6AF	112	90	114	96	129	106	73	70	74	108	56	99	52	80	41	79
Hired Car	3.35	2.70	3.40	2.90	3.85	3.15	2.20	2.10	2.20	3.25	1.70	3.00	1.55	2.40	1.25	2.35

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

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

Territory	63		64		65		66					
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111 1A	\$73	\$110	\$75	\$97	\$49	\$97	\$77	\$132				
113 1B	87	131	89	115	58	115	92	157				
114 1C	77	117	80	103	52	103	82	140				
102 2A-1	229	345	236	305	154	305	242	414				
103 2A-2	128	193	131	170	86	170	135	231				
104 2C-1	288	435	296	383	194	383	304	521				
105 2C-2	182	274	187	242	122	242	192	329				
124 2D	219	330	225	291	147	291	231	396				
130 3	90	135	92	119	60	119	95	162				
3A	107	161	110	142	72	142	112	193				
161 6A	73	110	75	97	49	97	77	132				
163 6B	87	131	89	115	58	115	92	157				
164 6C	77	117	80	103	52	103	82	140				
* 7	60	90	62	80	40	80	63	108				
160 8	118	177	121	156	79	156	124	213				
8A	104	156	107	138	70	138	109	187				
115 1AF	60	90	62	80	40	80	63	108				
106 2AF-1	199	300	205	265	134	265	210	360				
107 2AF-2	142	213	146	188	95	188	149	256				
108 2CF-1	217	327	223	288	146	288	229	392				
109 2CF-2	161	242	165	213	108	213	169	290				
128 2DF	126	189	129	167	84	167	132	227				
165 6AF	60	90	62	80	40	80	63	108				
Hired Car	1.80	2.70	1.85	2.40	1.20	2.40	1.90	3.25				

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

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

Territory	01	02	03	04	05	06	07	10	11	12	13	14	16	20	21
<b>type or Class</b>															
111 1A	\$355	\$350	\$315	\$293	\$295	\$283	\$329	\$236	\$208	\$227	\$206	\$216	\$200	\$194	\$279
113 1B	426	420	378	352	354	340	395	281	248	270	245	257	238	231	332
114 1C	383	378	340	316	319	306	355	250	220	241	218	229	212	206	296
102 2A-1	1,030	1,015	914	850	856	821	954	741	653	713	647	678	628	609	876
103 2A-2	657	648	583	542	546	524	609	413	364	397	361	378	350	340	488
104 2C-1	1,356	1,337	1,203	1,119	1,127	1,081	1,257	932	822	897	814	853	790	766	1,102
105 2C-2	795	784	706	656	661	634	737	588	518	565	513	538	498	483	695
124 2D	1,044	1,029	926	861	867	832	967	708	624	681	618	648	600	582	837
130 3	483	476	428	398	401	385	447	290	256	279	253	266	246	239	343
3A	536	529	476	442	445	427	497	345	304	331	301	315	292	283	407
161 6A	355	350	315	293	295	283	329	236	208	227	206	216	200	194	279
163 6B	426	420	378	352	354	340	395	281	248	270	245	257	238	231	332
164 6C	383	378	340	316	319	306	355	250	220	241	218	229	212	206	296
* 7	454	448	403	375	378	362	421	194	171	186	169	177	164	159	229
160 8	515	508	457	425	428	410	477	380	335	365	332	348	322	312	449
8A	501	494	444	413	416	399	464	335	295	322	293	307	284	275	396
115 1AF	323	319	287	267	268	258	299	194	171	186	169	177	164	159	229
106 2AF-1	895	882	794	738	743	713	829	644	568	620	562	590	546	530	762
107 2AF-2	589	581	523	486	490	470	546	458	404	440	400	419	388	376	541
108 2CF-1	1,044	1,029	926	861	867	832	967	701	618	674	612	642	594	576	829
109 2CF-2	746	735	662	615	620	594	691	519	458	499	453	475	440	427	614
128 2DF	632	623	561	522	525	504	586	406	358	390	354	372	344	334	480
165 6AF	323	319	287	267	268	258	299	194	171	186	169	177	164	159	229
Hired Car	9.65	9.50	8.55	7.95	8.00	7.70	8.95	5.80	5.10	5.60	5.05	5.30	4.90	4.80	6.85

Territory	22	23	24	27	28	31	32	34	37	38	39	40	41	42	43
<b>type or Class</b>															
111 1A	\$285	\$276	\$211	\$291	\$297	\$241	\$214	\$233	\$257	\$360	\$305	\$275	\$213	\$262	\$248
113 1B	342	328	251	349	353	287	255	277	306	432	366	327	253	312	295
114 1C	308	293	224	314	315	255	227	247	272	389	329	292	226	278	263
102 2A-1	827	867	663	844	933	757	672	732	807	1,044	885	864	669	823	779
103 2A-2	527	483	369	538	520	422	375	408	450	666	564	481	373	459	434
104 2C-1	1,089	1,090	833	1,112	1,173	952	845	920	1,015	1,375	1,165	1,086	841	1,035	980
105 2C-2	638	687	525	652	740	600	533	580	640	806	683	685	530	652	618
124 2D	838	828	633	856	891	723	642	699	771	1,058	897	825	639	786	744
130 3	388	339	260	396	365	296	263	287	316	490	415	338	262	322	305
3A	430	403	308	439	434	352	312	340	375	544	461	402	311	383	362
161 6A	285	276	211	291	297	241	214	233	257	360	305	275	213	262	248
163 6B	342	328	251	349	353	287	255	277	306	432	366	327	253	312	295
164 6C	308	293	224	314	315	255	227	247	272	389	329	292	226	278	263
* 7	365	226	173	372	244	198	175	191	211	461	390	226	175	215	203
160 8	413	444	340	422	478	388	345	375	414	522	442	443	343	422	399
8A	402	392	300	410	422	342	304	331	365	508	430	391	302	372	352
115 1AF	259	226	173	265	244	198	175	191	211	328	278	226	175	215	203
106 2AF-1	718	753	576	733	811	658	584	636	702	907	769	751	581	715	677
107 2AF-2	473	535	409	483	576	468	415	452	499	598	506	534	413	508	481
108 2CF-1	838	820	627	856	882	716	636	692	763	1,058	897	817	633	778	737
109 2CF-2	599	607	464	611	653	530	471	513	565	756	641	605	469	576	546
128 2DF	507	475	363	518	511	415	368	401	442	641	543	473	366	451	427
165 6AF	259	226	173	265	244	198	175	191	211	328	278	226	175	215	203
Hired Car	7.75	6.80	5.20	7.90	7.30	5.90	5.25	5.75	6.30	9.80	8.30	6.75	5.25	6.45	6.10

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

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

Territory	44	45	46	47	48	49	51	52	53	54	55	56	57	58	59
Type or Class															
111 1A	\$232	\$277	\$220	\$233	\$241	\$274	\$203	\$235	\$228	\$233	\$259	\$268	\$300	\$200	\$247
113 1B	276	330	262	277	287	326	242	280	271	277	311	322	360	238	294
114 1C	246	294	233	247	255	290	215	249	242	247	280	289	324	212	262
102 2A-1	728	870	691	732	757	860	637	738	716	732	751	777	870	628	776
103 2A-2	406	485	385	408	422	480	355	411	399	408	479	496	555	350	432
104 2C-1	916	1,094	869	920	952	1,082	802	928	901	920	989	1,024	1,146	790	976
105 2C-2	578	690	548	580	600	682	505	585	568	580	580	600	672	498	615
124 2D	696	831	660	699	723	822	609	705	684	699	761	788	882	600	741
130 3	285	341	271	287	296	337	250	289	280	287	352	364	408	246	304
3A	339	404	321	340	352	400	296	343	333	340	391	405	453	292	361
161 6A	232	277	220	233	241	274	203	235	228	233	259	268	300	200	247
163 6B	276	330	262	277	287	326	242	280	271	277	311	322	360	238	294
164 6C	246	294	233	247	255	290	215	249	242	247	280	289	324	212	262
* 7	190	227	180	191	198	225	166	193	187	191	332	343	384	164	203
160 8	374	446	354	375	388	441	327	378	367	375	376	389	435	322	398
8A	329	393	312	331	342	389	288	334	324	331	365	378	423	284	351
115 1AF	190	227	180	191	198	225	166	193	187	191	236	244	273	164	203
106 2AF-1	633	756	601	636	658	748	554	642	622	636	653	675	756	546	674
107 2AF-2	450	537	427	452	468	532	394	456	442	452	430	445	498	388	479
108 2CF-1	689	823	653	692	716	814	603	698	677	692	761	788	882	594	734
109 2CF-2	510	609	484	513	530	603	447	517	502	513	544	563	630	440	543
128 2DF	399	476	378	401	415	471	349	404	392	401	461	477	534	344	425
165 6AF	190	227	180	191	198	225	166	193	187	191	236	244	273	164	203
Hired Car	5.70	6.80	5.40	5.75	5.90	6.75	5.00	5.80	5.60	5.75	7.05	7.30	8.15	4.90	6.10

Territory	60	61	62	63	64	65	66								
Type or Class															
111 1A	\$207	\$177	\$159	\$203	\$193	\$159	\$230								
113 1B	246	211	189	242	230	189	274								
114 1C	219	188	169	215	205	169	244								
102 2A-1	650	556	499	637	606	499	722								
103 2A-2	362	310	278	355	338	278	403								
104 2C-1	818	699	628	802	762	628	909								
105 2C-2	515	441	396	505	481	396	573								
124 2D	621	531	477	609	579	477	690								
130 3	255	218	196	250	237	196	283								
3A	302	258	232	296	282	232	336								
161 6A	207	177	159	203	193	159	230								
163 6B	246	211	189	242	230	189	274								
164 6C	219	188	169	215	205	169	244								
* 7	170	145	130	166	158	130	189								
160 8	333	285	256	327	311	256	370								
8A	294	251	226	288	274	226	327								
115 1AF	170	145	130	166	158	130	189								
106 2AF-1	565	483	434	554	527	434	628								
107 2AF-2	402	343	308	394	374	308	446								
108 2CF-1	615	526	472	603	573	472	683								
109 2CF-2	455	389	350	447	425	350	506								
128 2DF	356	304	273	349	332	273	396								
165 6AF	170	145	130	166	158	130	189								
Hired Car	5.10	4.35	3.90	5.00	4.75	3.90	5.65								

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

TERRITORY	BASE PREMIUM		
	COMPREHENSIVE		SPECIFIED CAUSE OF LOSS
	\$50 DED	\$100 DED	
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)  $\$44 \times 0.68 = \$30$
- (2)  $\$30 \times 1.276 = \$38$

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

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

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS		
SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS 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 (1) by symbol 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 the F.O.B. list price. Divide the result by \$10,000 and round down to the nearest whole number. Multiply the 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)  $\$33 \times 22.85 = \$754$

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

TERRITORY	BASE RATE		
	\$200 DEDUCTIBLE	\$250 DEDUCTIBLE	\$500 DEDUCTIBLE
01	\$2.05	\$1.95	\$1.52
02	2.34	2.22	1.73
03	2.05	1.95	1.52
04	2.01	1.91	1.49
05	1.88	1.79	1.39
06	2.13	2.02	1.58
07	1.66	1.58	1.23
10	1.86	1.77	1.38
11	1.80	1.71	1.33
12	2.21	2.10	1.64
13	1.84	1.75	1.36
14	2.16	2.05	1.60
16	1.54	1.46	1.14
20	1.75	1.66	1.30
21	1.95	1.85	1.44
22	1.89	1.80	1.40
23	2.05	1.95	1.52
24	2.05	1.95	1.52
27	2.04	1.94	1.51
28	2.11	2.00	1.56
31	1.85	1.76	1.37
32	2.08	1.98	1.54
34	1.93	1.83	1.43
37	1.80	1.71	1.33
38	2.08	1.98	1.54
39	2.26	2.15	1.67
40	1.91	1.81	1.41
41	2.03	1.93	1.50
42	2.18	2.07	1.61
43	1.93	1.83	1.43
44	2.24	2.13	1.66
45	2.13	2.02	1.58
46	1.99	1.89	1.47
47	2.16	2.05	1.60
48	1.88	1.79	1.39
49	2.04	1.94	1.51
51	1.80	1.71	1.33
52	1.93	1.83	1.43
53	1.93	1.83	1.43
54	1.78	1.69	1.32
55	1.63	1.55	1.21
56	2.10	2.00	1.55
57	1.88	1.79	1.39
58	1.66	1.58	1.23
59	1.81	1.72	1.34
60	1.71	1.62	1.27
61	1.81	1.72	1.34
62	1.70	1.62	1.26
63	1.99	1.89	1.47
64	1.83	1.74	1.35
65	1.76	1.67	1.30
66	1.68	1.60	1.24

PHYSICAL DAMAGE  
PRIVATE PASSENGER AUTOMOBILE  
COLLISION - STATED AMOUNT

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

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

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

**METHOD OF CALCULATION (1989 & Earlier):**

- ( 1 ) Multiply the appropriate deductible base rate by the symbol group differential and round to the nearest cent.
- ( 2 ) Multiply the result in ( 1 ) by the class differential and round to the nearest cent.

EXAMPLE: \$500 deductible collision, class 1B, territory 02, 1985 model year, symbol 8.  
 (1)  $\$1.73 \times 0.591 = \$1.02$   
 (2)  $\$1.02 \times 1.12 = \$1.14$

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

**METHOD OF CALCULATION (1990 & Later):**

Symbols 1 - 26

- ( 1 ) Multiply the appropriate deductible base rate by the symbol differential and round to the nearest cent.
- ( 2 ) Multiply the result in ( 1 ) by the class differential and round to the nearest cent.

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

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

Symbol 27

- ( 1 ) Determine the appropriate deductible base rate for the desired territory.
- ( 2 ) Calculate the appropriate symbol differential. Subtract \$80,000 from the F.O.B. 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) 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)  $\$0.23 \times 1.12 = \$0.26$

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

TERRITORY	BASE RATES		
	COMPREHENSIVE		SPECIFIED CAUSES OF LOSS
	\$50 DED.	\$100 DED.	
01	\$0.77	\$0.75	\$0.57
02	0.75	0.71	0.55
03	0.77	0.75	0.57
04	1.01	0.97	0.74
05	0.91	0.88	0.67
06	0.47	0.45	0.35
07	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 comprehensive, charge 114% of the \$50 deductible comprehensive rate.

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

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

**METHOD OF CALCULATION:**

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

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

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

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

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

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

**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 the 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)  $\$0.75 \times 0.709 = \$0.53$

PHYSICAL DAMAGE  
PRIVATE PASSENGER AUTOMOBILE  
COLLISION - ACTUAL CASH VALUE

TERRITORY	\$200 DEDUCTIBLE	\$250 DEDUCTIBLE	\$500 DEDUCTIBLE
	BASE PREMIUMS	BASE PREMIUMS	BASE PREMIUMS
01	\$124	\$118	\$92
02	141	134	104
03	122	116	90
04	120	114	89
05	113	107	84
06	129	123	95
07	98	93	73
10	112	106	83
11	110	105	81
12	134	127	99
13	112	106	83
14	130	124	96
16	91	86	67
20	105	100	78
21	117	111	87
22	113	107	84
23	122	116	90
24	124	118	92
27	122	116	90
28	129	123	95
31	112	106	83
32	124	118	92
34	115	109	85
37	108	103	80
38	124	118	92
39	136	129	101
40	115	109	85
41	122	116	90
42	130	124	96
43	115	109	85
44	134	127	99
45	127	121	94
46	118	112	87
47	130	124	96
48	113	107	84
49	122	116	90
51	108	103	80
52	117	111	87
53	117	111	87
54	106	101	78
55	96	91	71
56	127	121	94
57	113	107	84
58	100	95	74
59	110	105	81
60	105	100	78
61	108	103	80
62	103	98	76
63	118	112	87
64	108	103	80
65	105	100	78
66	103	98	76

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

COLLISION	
MODEL YEAR DIFFERENTIALS	
YEAR	VALUE
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

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

**ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS**

<b>SYMBOL GROUP</b>	<b>MODEL YEAR</b>	<b>DIFFERENTIALS</b>
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 ) Determine the product of the differentials for the desired class, model year and symbol group, rounding the final result to three decimal places.
- ( 2 ) Multiply the appropriate deductible base premium and round to the nearest dollar.

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

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

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

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS		
SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
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 \$80,000.

**METHOD OF CALCULATION:**

Symbols 1-26

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

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

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

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

**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) \$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)  $\$323 \times 4.36 = \$1,408$

**40. DEDUCTIBLE INSURANCE**

B. The factors in this rule shall not apply to dealers comprehensive or garagekeepers insurance. For deductibles not shown on the rate pages, compute the premium as follows:

**1. Comprehensive Deductibles.**

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

<u>Deductible Amount</u>	<u>Code</u>	<u>Factor</u>
\$200	015	0.70
250	055	0.75
500	726	0.49
1,000	727	0.38

INCREASED LIMITS TABLE I

Applicable to private passenger automobiles and miscellaneous type vehicles as classified and rated in the private passenger section of this 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 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 %	#### %
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	246	249	253	258	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						
5000	223	226	228	230	232	236	240	245	249	253	258	262	268	275	282	289	296	303	309	315	321	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

B. Property Damage

\$15,000	....	100%	\$120,000	....	113%	\$550,000	....	126%
20,000	....	101	130,000	....	114	600,000	....	127
25,000	....	102	140,000	....	115	650,000	....	128
30,000	....	103	150,000	....	116	700,000	....	129
35,000	....	104	175,000	....	117	750,000	....	130
40,000	....	105	200,000	....	118	800,000	....	131
45,000	....	106	225,000	....	119	850,000	....	132
50,000	....	107	250,000	....	120	900,000	....	133
60,000	....	108	275,000	....	121	950,000	....	134
70,000	....	108	300,000	....	122	1,000,000	....	135
80,000	....	109	350,000	....	123	2,000,000	....	144
90,000	....	110	400,000	....	124	3,000,000	....	153
100,000	....	111	450,000	....	125	4,000,000	....	160
110,000	....	112	500,000	....	125	5,000,000	....	167

C. Combined Liability Limit

\$55,000	....	100%	\$750,000	....	141%
75,000	....	103	800,000	....	143
100,000	....	108	900,000	....	146
150,000	....	114	1,000,000	....	150
200,000	....	118	1,250,000	....	154
250,000	....	122	1,400,000	....	157
300,000	....	127	1,500,000	....	159
325,000	....	128	2,000,000	....	167
400,000	....	130	2,500,000	....	174
450,000	....	132	3,000,000	....	180
500,000	....	133	4,000,000	....	191
525,000	....	134	5,000,000	....	201
550,000	....	135	6,000,000	....	206
600,000	....	136	7,000,000	....	212
650,000	....	138	8,000,000	....	217
700,000	....	139	9,000,000	....	223
			10,000,000	....	227