# TAIPA Rules and Rating Manual

The rules, classifications, territories, rates, and additional charges applicable to coverage assigned in accordance with the provisions of the Texas Automobile Insurance Plan of Operation are contained herein.

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### **GENERAL RULES SECTION**

#### NOTES

#### **GENERAL RULES CHAPTER**

#### Rule 1. APPLICATION OF MANUAL

Throughout this manual "Department" means the Texas Department of Insurance.

Base rates and base premiums mean the Association rates as promulgated by the Department. The rules in this manual apply to the writing of auto insurance in the state of Texas.

- A. This manual is divided into separate Chapters:
  - 1. General Rules
  - 2. Private Passenger
  - 3. Commercial Auto
    - a. Trucks, Tractors and Trailers
    - b. Public Transportation
    - c. Special Types & Operations
- B. If an auto is eligible for classification or rating in more than one chapter of this manual because of its use, use the chapter producing the highest rated classification, unless 80% or more of the use is in a lower rated classification.
- C. All rates and premiums in this manual are annual rates and premiums unless otherwise specified.
- D. When the symbol (e) is shown, it indicates that an endorsement is used.

#### Rule 2. PREMIUM CALCULATION

- A. Calculate the premium for each coverage and exposure for which a separate premium is shown on the policy, as follows:
  - 1. For new policies issued for a term of one year use the premium tables and rates in effect on the policy inception date.

For renewal policies issued for a term of one year use the premium tables and rates in effect on the policy renewal date.

(e) 2. For new policies issued for a term greater than one year, use the premium tables and rates in effect on the policy inception date for the first year and the premium tables and rates in effect on each anniversary date of the policy inception date for each period succeeding the first year.

For renewal policies issued for a term greater than one year, use the premium tables and rates in effect on the policy renewal date for the first year and the premium tables and rates in effect on each anniversary date of the policy renewal date for each period thereafter.

- 3. For interim premium adjustments or calculations, refer to the Changes rule (Rule 4).
- Apply factors or multipliers consecutively. Do not add factors together except where other Manual rules s pecifically require factors to be added or subtracted from other factors.

- Apply factors or multipliers to all intermediate calculations and round the result of each step of the calculation (as marked by an asterisk in the example) to three decimal places, unless otherwise provided by a specific Manual rule. Five-tenths or more of a mill shall be considered one mill. (Example: .1245 = .125)
- 6. Apply the appropriate pro-rata term factor to the resulting premium calculated in A.1 through A.5 of this Rule.
- 7. Round the resulting premium for each cove rage or exposure for which a separate premium is calculated to the nearest whole dollar. Five hundred mills or more shall be rounded to the next higher d ollar. (Example \$100.500 = \$101.00, but 100.499 = \$100.00). This rounding to the nearest whole do llar shall occur only once in the premium calculation in determining the final premium for each coverage or exposure.
- B. An insurer may vary the sequence for applying the factor specified in A.6 of this Rule as long as the result of each calculation specified in A.4 thr ough A.6 of this Rule is rounded to three decimal places and the rounding required in A.5 of this Rule is the last step in the premium calculation.
  - **Example:** (the sequence of calculation may vary except for the rounding required in A.7 of this Rule as the last step in the premium calculation)

To calculate the Bodily Injury premium for a Cl ass 2 C-1 Travis County driver with 10% driver training credit and a additional charge of 15% for a traffic conviction per the Additional Charges rule (**Rule 9**).

В.І.	
	575.00
Driver training credit	<u>x .90</u>
	517.500
15% additional charge	<u>x 1.15</u>
	595.125
Round to the nearest whole dollar	\$595.00

#### Rule 3. POLICY MINIMUM PREMIUM

Apply the following non refundable minimum premium for any period of coverage:

- A. Personal Auto Policies-\$25
- B. All other policies—\$50

#### Rule 4. CHANGES

- A. All changes requiring a djustments of premium shall be computed pro rata.
- B. Addition of any auto or any form of coverage during a policy term— Compute the premium using the rules and rates in effect at the time of the current policy effective date. If the minimum limits required by the Texas Motor Vehicle Safety-Responsibility Act chan ge during the policy period the rates and limits of liability in effect at inception of the policy will apply.

- C. **Transfer of coverage from one auto to another during a policy term**—Compute the premium using rules and rates for the new auto that were in effect at the original inception date of coverage for that auto.
- D. Transfer of auto principal garaging from one rating territory to another during a policy term—Compute the premium using rules and rates for the n ew territory that were in effect at the original inception date of coverage for that auto(s).
- E. Change in classification, additional charges or applicable credits d uring a policy te rm—Compute the premium using rules and rates in effect at the original inception date of coverage for that auto(s).
  - **Note:** If a change o utlined in B., D. or E. occurs simultaneously with a substitution of an auto, rates and rules ap plication of Para graph C applies.

#### Rule 5. CONTINUATION OF COVERAGE— CANCELLED OR TERMINATED POLICY

If a policy is cancelled or terminated for non-payment of premium, coverage may be continued as follows:

- A. The policy may be reinstated or rene wed at the option of the company without lapse in coverage.
- B. If the company elects to continue coverage for the insured after payment of premium but not to reinstate or renew the policy as set forth in A above, a short term policy may be issued to complete the ori ginal policy term in accor dance with the procedure set out in the premium dev elopment rul es at the ru les and rates in effect at the inception of such short term policy.
- C. In lie u of the procedures set out in A or B ab ove, the company may issue a new full term policy in accordance with the policy term and premium development rules.

Except as provided for in A ab ove, no c ancelled or terminated policy may be reinstated.

#### Rule 6. CANCELLATIONS

#### All Policies—Computation of Premium

This provision appl ies when a policy, auto or form of coverage is cancelled.

- A. Subject to the Policy Minimum Premium rule (Rule 3), compute return premium pro rata.
- B. Examples for Use of Pro Rata Table:

		Factor
1. Earned Basis a. Cancellation September 22, 2003 Policy Effective Date:	Date:	.726
July 6, 2003		512
		.214
<ul> <li>b. Cancellation</li> </ul>	Date:	
March 7, 2004		1.181
Policy Effective Date:		956

December 15, 2003

.225 When the fact or for the cancellation date is less than the factor for the policy effective date add unity 1.

2. U nearned Basis

a. Policy Effective	Date:	
July 6, 2003 Policy Expiration July 6, 2004	Date:	1.512
Cancellation Date: September 22, 2003	3	726
		.786
b. Policy Effective Da		
December 15, 2003		
Policy E xpiration	Date:	
December 15, 2004		.956
Cancellation Date:		404
March 7, 2004	-	181
		.775

When the factor for the policy expiration date is less than the factor for the cancellation date add unity 1.

**Note:** As it is not customary to charge for the extra day (February 29<sup>th</sup>), which occurs one year every four years, this table shall also be used for each such year.

P/R

#### **GENERAL RULES**

#### PRO RATA TABLE

			_									-					
	January	,		ebruar	У		March		Dav	April		Dav	May		Dav	June	
Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio
Month	Year		Month	Year		Month	Year		Month	Year		Month	Year		Month	Year	
1	1	0.003	1	32	0.088	1	60	0.164	1	91	0.249	1	121	0.332	1		0.416
2 3	2 3	0.005 0.008	2 3	33 34	0.090 0.093	2 3	61 62	0.167 0.170	2 3	92 93	0.252 0.255	2	122 123	0.334 0.337	2 3		0.419 0.422
4	4	0.000	4	35	0.096	4	63	0.173	4	94	0.258	4	124	0.340	4		0.425
5	5	0.014	5	36	0.099	5	64	0.175	5	95	0.260	5	125	0.342	5		0.427
6	6	0.016	6	37	0.101	6	65	0.178	6	96	0.263	6	126	0.345	6		0.430
7	7	0.019	7	38	0.104	7	66	0.181	7	97	0.266	7	127	0.348	7		0.433
8 9	8 9	0.022 0.025	8 9	39 40	0.107 0.110	8 9	67 68	0.184 0.186	8 9	98 99	0.268 0.271	8 9	128 129	0.351 0.353	8 9		0.436 0.438
10	10	0.025	10	40	0.110	10	69	0.180	10	100	0.271	10	130	0.356	10		0.438
11	11	0.030	11	42	0.115	11	70	0.192	11	101	0.277	11	131	0.359	11		0.444
12	12	0.033	12	43	0.118	12	71	0.195	12	102	0.279	12	132	0.362	12	163	0.447
13	13	0.036	13	44	0.121	13	72	0.197	13	103	0.282	13	133	0.364	13		0.449
14	14	0.038	14	45	0.123	14	73	0.200	14	104	0.285	14	134	0.367	14		0.452
15 16	15 16	0.041 0.044	15 16	46 47	0.126 0.129	15 16	74 75	0.203 0.205	15 16	105 106	0.288 0.290	15 16	135 136	0.370 0.373	15 16		0.455 0.458
17	17	0.047	17	48	0.123	17	76	0.208	17	107	0.293	17	137	0.375	17		0.460
18	18	0.049	18	49	0.134	18	77	0.211	18	108	0.296	18	138	0.378	18		0.463
19	19	0.052	19	50	0.137	19	78	0.214	19	109	0.299	19	139	0.381	19		0.466
20	20	0.055	20	51	0.140	20	79	0.216	20	110	0.301	20	140	0.384	20		0.468
21 22	21 22	0.058 0.060	21 22	52 53	0.142 0.145	21 22	80 81	0.219 0.222	21 22	111 112	0.304 0.307	21 22	141 142	0.386 0.389	21 22		0.471 0.474
23	22	0.063	23	54	0.143	23	82	0.222	23		0.307	23	142	0.392	23		0.474
24	24	0.066	24	55	0.151	24	83	0.227	24	114	0.312	24	144	0.395	24	175	0.479
25	25	0.068	25	56	0.153	25	84	0.230	25	115	0.315	25	145	0.397	25		0.482
26	26	0.071	26	57	0.156	26	85	0.233	26	116	0.318	26	146	0.400	26		0.485
27 28	27 28	0.074 0.077	27 28	58 59	0.159 0.162	27 28	86 87	0.236 0.238	27 28	117 118	0.321 0.323	27 28	147 148	0.403 0.405	27 28		0.488 0.490
29	29	0.079	20	00	0.102	29	88	0.241	29	119	0.326	29	149	0.408	29		0.493
30	30	0.082				30	89	0.244	30		0.329	30	150	0.411	30		0.496
31	31	0.085				31	90	0.247				31	151	0.414	_		
Dav	July			August			ptemb	er		Octobe	er	_	ovemb	er		ecemb	er
Day of	July Day Of	Ratio	Day	Day of		Day of	Day of		Day of	Day of		Day of	ovemb Day of		Day of	ecemb Day of	
of Month	Day Of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
of Month 1	Day Of Year 182	0.499	Day of Month 1	Day of Year 213	Ratio 0.584	Day of Month 1	Day of Year 244	Ratio 0.668	Day of Month 1	Day of Year 274	Ratio 0.751	Day of Month 1	Day of Year 305	Ratio 0.836	Day of Month 1	Day of Year 335	Ratio 0.918
of Month 1 2	Day Of Year 182 183	0.499 0.501	Day of Month 1 2	Day of Year 213 214	Ratio 0.584 0.586	Day of Month 1 2	Day of Year 244 245	Ratio 0.668 0.671	Day of Month 1 2	Day of Year 274 275	Ratio 0.751 0.753	Day of Month 1 2	Day of Year 305 306	Ratio 0.836 0.838	Day of Month 1 2	Day of Year 335 336	Ratio 0.918 0.921
of <u>Month</u> 1 2 3	Day Of Year 182 183 184	0.499 0.501 0.504	Day of Month 1 2 3	Day of Year 213 214 215	Ratio 0.584 0.586 0.589	Day of Month 1 2 3	Day of Year 244 245 246	Ratio 0.668 0.671 0.674	Day of Month 1 2 3	Day of Year 274 275 276	Ratio 0.751 0.753 0.756	Day of Month 1 2 3	Day of Year 305 306 307	Ratio 0.836 0.838 0.841	Day of Month 1 2 3	Day of Year 335 336 337	Ratio 0.918 0.921 0.923
of Month 1 2	Day Of Year 182 183	0.499 0.501 0.504 0.507	Day of Month 1 2	Day of Year 213 214	Ratio 0.584 0.586	Day of Month 1 2	Day of Year 244 245	Ratio 0.668 0.671 0.674 0.677	Day of Month 1 2	Day of Year 274 275	Ratio 0.751 0.753	Day of Month 1 2	Day of Year 305 306	Ratio 0.836 0.838	Day of Month 1 2	Day of Year 335 336 337 338	Ratio 0.918 0.921 0.923 0.926
of Month 1 2 3 4	Day Of Year 182 183 184 185	0.499 0.501 0.504	Day of Month 1 2 3 4	Day of Year 213 214 215 216	Ratio 0.584 0.586 0.589 0.592	Day of Month 1 2 3 4	Day of Year 244 245 246 247	Ratio 0.668 0.671 0.674	Day of Month 1 2 3 4	Day of 274 275 276 277	Ratio 0.751 0.753 0.756 0.759	Day of Month 1 2 3 4	Day of Year 305 306 307 308	Ratio 0.836 0.838 0.841 0.844	Day of Month 1 2 3 4	Day of Year 335 336 337 338 339	Ratio 0.918 0.921 0.923
of <u>Month</u> 1 2 3 4 5 6 7	Day Of Year 182 183 184 185 186 187 188	0.499 0.501 0.504 0.507 0.510 0.512 0.515	Day of Month 1 2 3 4 5 6 7	Day of Year 213 214 215 216 217 218 219	Ratio 0.584 0.586 0.589 0.592 0.595 0.597 0.600	Day of Month 2 3 4 5 6 7	Day of Year 244 245 246 247 248 249 250	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685	Day of Month 1 2 3 4 5 6 7	Day of Year 274 275 276 277 278 279 280	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767	Day of Month 1 2 3 4 5 6 7	Day of Year 305 306 307 308 309 310 311	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852	Day of Month 1 2 3 4 5 6 7	Day of Year 335 336 337 338 339 340 341	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934
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of Month 1 2 3 4 5 6 7 8 9	Day Of Year 182 183 184 185 186 187 188 189 190	0.499 0.501 0.504 0.507 0.510 0.512 0.515 0.518 0.521	Day of Month 1 2 3 4 5 6 7 8 9	Day of Year 213 214 215 216 217 218 219 220 221	Ratio 0.584 0.586 0.589 0.592 0.595 0.597 0.600 0.603 0.605	Day of Month 1 2 3 4 5 6 7 8 9	Day of Year 244 245 246 247 248 249 250 251 252	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690	Day of Month 1 2 3 4 5 6 7 8 9	Day of Year 274 275 276 277 278 279 280 281 282	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773	Day of Month 1 2 3 4 5 6 7 8 9	Day of Year 305 306 307 308 309 310 311 312 313	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858	Day of Month 1 2 3 4 5 6 7 8 9	Day of Year 335 336 337 338 339 340 341 342 343	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940
of Month 1 2 3 4 5 6 7 8 9 10	Day Of Year 182 183 184 185 186 187 188 189 190 191	0.499 0.501 0.504 0.507 0.510 0.512 0.515 0.518 0.521 0.523	Day of Month 2 3 4 5 6 7 8 9 10	Day of Year 213 214 215 216 217 218 219 220 221 222	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608	Day of Month 1 2 3 4 5 6 7 8 9 10	Day of Year 244 245 246 247 248 249 250 251 252 253	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693	Day of Month 1 2 3 4 5 6 7 8 9 10	Day of Year 274 275 276 277 278 279 280 281 282 283	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775	Day of Month 1 2 3 4 5 6 7 8 9 10	Day of Year 305 306 307 308 309 310 311 312 313 314	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.858 0.860	Day of Month 1 2 3 4 5 6 7 8 9 10	Day of Year 335 336 337 338 339 340 341 342 343 344	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942
of Month 1 2 3 4 5 6 7 8 9 10 11	Day Of Year 182 183 184 185 186 187 188 189 190 191 192	0.499 0.501 0.504 0.507 0.510 0.512 0.515 0.518 0.521 0.523 0.526	Day of Month 2 3 4 5 6 7 8 9 10 11	Day of Year 213 214 215 216 217 218 219 220 221 222 223	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611	Day of Month 1 2 3 4 5 6 7 8 9 10 11	Day of Year 244 245 246 247 248 249 250 251 252 253 254	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.696	Day of Month 1 2 3 4 5 6 7 8 9 10 11	Day of Year 274 275 276 277 278 279 280 281 282 283 284	Ratio 0.751 0.753 0.756 0.762 0.764 0.767 0.770 0.773 0.775 0.778	Day of Month 1 2 3 4 5 6 7 8 9 10 11	Day of Year 305 306 307 308 309 310 311 312 313 314 315	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.855 0.858 0.860 0.863	Day of Month 1 2 3 4 5 6 7 8 9 10 11	Day of Year 335 336 337 338 339 340 341 342 343 344 344 345	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945
of Month 1 2 3 4 5 6 7 8 9 10	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193	0.499 0.501 0.504 0.507 0.510 0.512 0.515 0.518 0.521 0.523 0.526 0.529	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611 0.614	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.682 0.685 0.698 0.693 0.699	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.778	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.855 0.855 0.855 0.858 0.860 0.863 0.866	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12	Day of Year 335 336 337 338 339 340 341 342 343 344 345 346	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.948
of Month 1 2 3 4 5 6 7 8 9 10 11 12	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194	0.499 0.501 0.504 0.507 0.510 0.512 0.515 0.518 0.521 0.523 0.526	Day of Month 2 3 4 5 6 7 8 9 10 11	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611	Day of Month 1 2 3 4 5 6 7 8 9 10 11	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.696	Day of Month 1 2 3 4 5 6 7 8 9 10 11	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.778 0.781 0.784	Day of Month 1 2 3 4 5 6 7 8 9 10 11	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.855 0.858 0.860 0.863	Day of Month 1 2 3 4 5 6 7 8 9 10 11	Day of Year 335 336 337 338 339 340 341 342 343 344 345 346 347	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195	0.499 0.501 0.504 0.507 0.510 0.512 0.515 0.521 0.523 0.522 0.529 0.532	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.605 0.608 0.611 0.614 0.616	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.693 0.693 0.696 0.699 0.701	Day of 1 2 3 4 5 6 7 8 9 10 11 12 13	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.778 0.781 0.784 0.784	Day of Month 1 2 3 4 5 6 7 8 9 10 11 11 12 13	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.855 0.855 0.860 0.863 0.866 0.868 0.861	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13	Day of Year 335 336 337 338 339 340 341 342 343 344 345 346 347 348	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.948 0.951
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197	0.499 0.501 0.504 0.507 0.510 0.512 0.518 0.521 0.523 0.522 0.532 0.532 0.534 0.537 0.540	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.605 0.601 0.614 0.616 0.619 0.622 0.625	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.696 0.699 0.701 0.704 0.707 0.710	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.781 0.781 0.784 0.784 0.789 0.792	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.863 0.863 0.866 0.868 0.861 0.868 0.871 0.874 0.877	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Day year 3355 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.951 0.953 0.956 0.959
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198	0.499 0.501 0.504 0.510 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.532 0.534 0.537 0.540 0.542	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611 0.614 0.616 0.619 0.622 0.625 0.627	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.699 0.701 0.704 0.707 0.710 0.712	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 285 286 287 288 289 290	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.764 0.770 0.773 0.775 0.778 0.778 0.778 0.784 0.786 0.789 0.782 0.792 0.795	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.868 0.871 0.874 0.877 0.879	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Day of Year 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.951 0.953 0.956 0.959 0.962
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199	0.499 0.501 0.504 0.510 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.534 0.537 0.540 0.542 0.545	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Day of Year 213 214 215 216 217 218 220 221 222 223 224 225 226 227 228 229 230	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611 0.614 0.619 0.622 0.625 0.627 0.630	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 255 255 255 255 255 255 255 255	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.693 0.699 0.701 0.701 0.701 0.701 0.712 0.715	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 286 287 288 289 290 291	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.778 0.784 0.784 0.786 0.789 0.792 0.795 0.797	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 320 321 322	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.868 0.871 0.874 0.877 0.879 0.882	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Day year 3355 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.948 0.951 0.953 0.956 0.959 0.959 0.962 0.964
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200	0.499 0.501 0.504 0.507 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.532 0.532 0.533 0.540 0.540 0.542 0.548	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Day of Year 213 214 215 216 217 218 220 221 222 223 224 225 226 227 228 229 230 231	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611 0.614 0.619 0.622 0.625 0.627 0.630 0.633	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 255 255 255 255 255 255 255 255	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.699 0.701 0.704 0.707 0.710 0.712 0.715 0.718	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.778 0.781 0.781 0.784 0.786 0.789 0.792 0.795 0.797 0.800	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.866 0.866 0.871 0.874 0.877 0.879 0.882 0.885	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Day year 3355 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.951 0.953 0.959 0.959 0.962 0.964 0.967
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201	0.499 0.501 0.504 0.512 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.532 0.532 0.537 0.540 0.542 0.545 0.548 0.551	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Day of Year 213 214 215 216 217 218 220 221 222 223 224 225 226 227 228 229 230 231 232	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611 0.614 0.619 0.622 0.625 0.627 0.630 0.633 0.633 0.636	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.690 0.693 0.690 0.699 0.701 0.704 0.701 0.712 0.715 0.718 0.721	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Day Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.781 0.781 0.784 0.789 0.792 0.795 0.795 0.797 0.800 0.803	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.866 0.866 0.871 0.874 0.877 0.879 0.882 0.885 0.888	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Day year 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.945 0.951 0.953 0.956 0.959 0.962 0.964 0.967 0.970
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202	0.499 0.501 0.504 0.507 0.512 0.515 0.518 0.521 0.523 0.529 0.532 0.532 0.534 0.540 0.542 0.545 0.548 0.551 0.553	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611 0.614 0.616 0.619 0.622 0.625 0.627 0.630 0.633 0.633 0.636 0.638	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.690 0.693 0.699 0.701 0.704 0.707 0.710 0.712 0.715 0.718 0.721 0.723	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 286 287 288 289 290 291 292 293 294	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.773 0.775 0.775 0.778 0.775 0.778 0.781 0.784 0.786 0.789 0.792 0.795 0.797 0.800 0.803 0.805	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.863 0.866 0.863 0.871 0.871 0.874 0.877 0.879 0.882 0.885 0.888 0.890	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355	Ratio 0.918 0.921 0.923 0.926 0.929 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.945 0.948 0.951 0.953 0.956 0.959 0.962 0.967 0.967 0.970 0.973
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203	0.499 0.501 0.504 0.507 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.532 0.534 0.534 0.542 0.545 0.548 0.545 0.548 0.551	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.603 0.604 0.611 0.614 0.616 0.619 0.622 0.625 0.625 0.625 0.633 0.633 0.633 0.633 0.634	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.693 0.693 0.693 0.699 0.701 0.704 0.707 0.710 0.712 0.715 0.718 0.721 0.723 0.726	Day off 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.778 0.781 0.784 0.784 0.789 0.789 0.792 0.795 0.797 0.800 0.803 0.805 0.808	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326	Ratio 0.836 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.868 0.871 0.874 0.877 0.877 0.877 0.879 0.882 0.888 0.880 0.883 0.890 0.893	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Day of Year 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.948 0.951 0.953 0.956 0.959 0.962 0.962 0.964 0.967 0.970 0.973 0.975
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204	0.499 0.501 0.504 0.507 0.512 0.515 0.518 0.521 0.523 0.529 0.532 0.532 0.534 0.540 0.542 0.545 0.548 0.551 0.553	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611 0.614 0.616 0.619 0.622 0.625 0.627 0.630 0.633 0.633 0.636 0.638	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.690 0.693 0.699 0.701 0.704 0.707 0.710 0.712 0.715 0.718 0.721 0.723	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.773 0.775 0.775 0.778 0.775 0.778 0.781 0.784 0.786 0.789 0.792 0.795 0.797 0.800 0.803 0.805	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.863 0.866 0.863 0.871 0.871 0.874 0.877 0.879 0.882 0.885 0.888 0.890	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Day of Year 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357	Ratio 0.918 0.921 0.923 0.926 0.929 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.945 0.948 0.951 0.953 0.956 0.959 0.962 0.967 0.967 0.970 0.973
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205	0.499 0.501 0.504 0.507 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.532 0.534 0.534 0.542 0.542 0.545 0.542 0.551 0.553 0.555	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.605 0.608 0.611 0.614 0.616 0.619 0.622 0.625 0.627 0.633 0.636 0.633 0.636 0.638 0.641 0.644	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.698 0.690 0.693 0.696 0.699 0.701 0.704 0.707 0.710 0.712 0.715 0.718 0.721 0.723 0.726 0.729	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.778 0.778 0.781 0.784 0.784 0.786 0.789 0.792 0.795 0.795 0.797 0.800 0.803 0.803 0.805 0.808 0.811	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327	Ratio 0.836 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.868 0.871 0.874 0.877 0.879 0.882 0.885 0.890 0.883 0.890 0.893 0.896	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Day year 3355 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.945 0.945 0.945 0.948 0.951 0.953 0.956 0.959 0.962 0.964 0.967 0.970 0.973 0.975 0.978
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207	0.499 0.501 0.504 0.512 0.515 0.518 0.521 0.523 0.526 0.522 0.532 0.534 0.537 0.540 0.542 0.548 0.548 0.551 0.555 0.555 0.555 0.5559 0.562 0.564 0.567	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.605 0.604 0.614 0.614 0.614 0.614 0.612 0.625 0.627 0.630 0.633 0.633 0.633 0.633 0.634 0.644 0.644 0.6447 0.644 0.647 0.649 0.652	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 263 264 265 266 265 266 267 268 269	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.696 0.699 0.701 0.701 0.701 0.712 0.715 0.718 0.721 0.723 0.726 0.722 0.732 0.732 0.734 0.737	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Day Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 295 296 297 298 295 296 297 298 299 295 295 295 295 295 295 295	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.781 0.781 0.784 0.784 0.789 0.792 0.795 0.795 0.797 0.800 0.803 0.803 0.805 0.803 0.811 0.814 0.816 0.819	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330	Ratio 0.836 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.868 0.871 0.874 0.877 0.879 0.882 0.885 0.880 0.893 0.893 0.893 0.890 0.901 0.904	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Day year 3355 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.948 0.951 0.953 0.956 0.959 0.962 0.964 0.967 0.970 0.973 0.975 0.978 0.981 0.984 0.986
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	Day Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208	0.499 0.501 0.504 0.510 0.512 0.515 0.518 0.521 0.523 0.526 0.522 0.534 0.537 0.540 0.542 0.545 0.548 0.551 0.553 0.555 0.555 0.562 0.564 0.567 0.570	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	Day Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 238 239	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.605 0.604 0.614 0.616 0.619 0.622 0.625 0.627 0.630 0.633 0.636 0.633 0.636 0.638 0.644 0.647 0.649 0.645 0.645	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 263 264 265 266 265 266 265 266 267 268 269 270	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.696 0.699 0.701 0.701 0.701 0.712 0.715 0.718 0.721 0.723 0.726 0.729 0.732 0.734 0.737 0.740	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	Day Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.781 0.784 0.784 0.786 0.789 0.792 0.795 0.795 0.797 0.800 0.803 0.803 0.805 0.808 0.811 0.814 0.816 0.819 0.822	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331	Ratio 0.836 0.838 0.841 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.871 0.874 0.877 0.879 0.882 0.885 0.888 0.890 0.893 0.893 0.890 0.893 0.890 0.901 0.904 0.907	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	Day year 3355 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.951 0.953 0.956 0.959 0.962 0.964 0.967 0.973 0.975 0.973 0.975 0.978 0.984 0.984 0.986 0.989
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209	0.499 0.501 0.504 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.534 0.537 0.540 0.542 0.545 0.548 0.551 0.548 0.555 0.556 0.555 0.562 0.562 0.564 0.567 0.570 0.573	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 238 239 230 231 232 238 239 230 231 232 234 235 236 237 238 239 230 231 232 234 235 236 237 238 239 230 231 235 236 237 238 239 230 237 238 239 230 231 238 239 239 230 237 238 239 239 230 237 238 239 239 230 237 238 239 239 230 237 238 239 239 239 230 237 238 239 239 230 237 238 239 239 239 239 239 239 239 239	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.605 0.604 0.614 0.616 0.619 0.622 0.625 0.627 0.630 0.633 0.636 0.638 0.641 0.644 0.647 0.649 0.652 0.655 0.655	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 263 264 265 266 267 268 269 270 271	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.696 0.699 0.701 0.704 0.707 0.710 0.712 0.715 0.718 0.721 0.723 0.726 0.729 0.732 0.734 0.737 0.740 0.742	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.781 0.784 0.786 0.789 0.792 0.795 0.797 0.800 0.803 0.803 0.803 0.803 0.805 0.808 0.811 0.814 0.816 0.819 0.822 0.825	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 321 322 323 324 325 326 327 328 329 320 321 322 323 324 325 326 327 328 329 320 321 322 323 324 325 326 327 328 329 320 321 320 321 320 321 320 321 322 323 324 325 326 327 328 329 320 321 322 323 324 325 326 327 328 329 320 321 322 323 324 325 326 327 328 329 320 321 322 323 324 325 326 327 328 329 320 321 322 323 324 325 326 327 328 329 320 321 322 323 324 325 326 327 328 329 330 331 331 329 320 321 322 323 324 325 326 327 328 329 330 331 331 332	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.868 0.871 0.874 0.877 0.879 0.882 0.890 0.893 0.890 0.893 0.890 0.901 0.904 0.907 0.910	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day year 3355 336 337 338 339 340 341 342 343 344 345 346 347 350 351 352 353 354 355 356 357 358 359 360 361 362	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.953 0.956 0.959 0.962 0.964 0.967 0.970 0.973 0.975 0.978 0.981 0.984 0.984 0.988 0.989 0.992
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 22 23 24 25 26 27 28 29	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210	0.499 0.501 0.504 0.512 0.515 0.518 0.521 0.523 0.526 0.522 0.534 0.540 0.542 0.545 0.545 0.545 0.545 0.555 0.556 0.556 0.559 0.564 0.570 0.573 0.575	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	Day Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 230 231 232 234 235 236 237 238 239 230 231 232 234 235 236 237 238 239 230 231 232 234 235 236 237 238 239 230 231 232 234 235 236 237 238 239 230 231 232 234 235 236 237 238 239 230 237 238 239 230 231 238 239 238 239 230 231 238 239 230 231 238 239 230 231 238 239 230 231 238 239 230 237 238 239 230 237 238 239 230 237 238 239 230 237 238 239 240 240 240 241 257 238 239 240 241 238 239 240 241	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.603 0.614 0.616 0.619 0.622 0.625 0.627 0.630 0.633 0.636 0.638 0.641 0.644 0.647 0.649 0.652 0.655 0.655 0.655 0.655	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 266 267 268 269 270 271 272	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.690 0.693 0.690 0.693 0.696 0.699 0.701 0.704 0.701 0.712 0.715 0.715 0.715 0.715 0.715 0.712 0.723 0.726 0.729 0.732 0.740 0.742 0.745	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	Day Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.784 0.786 0.789 0.792 0.795 0.795 0.797 0.800 0.803 0.805 0.803 0.801 0.814 0.816 0.819 0.822 0.825 0.827	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	Day of Year 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333	Ratio 0.836 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.868 0.871 0.874 0.877 0.879 0.882 0.871 0.874 0.877 0.879 0.882 0.890 0.893 0.890 0.893 0.890 0.901 0.901 0.901 0.901 0.912	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	Day year 3355 336 337 338 339 340 341 342 343 344 345 346 347 350 351 352 353 354 355 356 357 358 359 360 361 362 363	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.953 0.956 0.959 0.962 0.964 0.967 0.970 0.973 0.975 0.978 0.981 0.984 0.989 0.985 0.989 0.992 0.995
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day Of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211	0.499 0.501 0.504 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.534 0.537 0.540 0.542 0.545 0.548 0.551 0.548 0.555 0.556 0.555 0.562 0.562 0.564 0.567 0.570 0.573	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 230 231 232 233 234 235 236 237 238 239 240 241 242 233 234 242 244 245 244 245 244 245 246 247 248 249 240 244 245 246 247 248 249 249 240 244 245 246 247 248 249 249 249 249 249 249 249 249 249 249	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.605 0.604 0.614 0.616 0.619 0.622 0.625 0.627 0.630 0.633 0.636 0.638 0.641 0.644 0.647 0.649 0.652 0.655 0.655	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 266 267 268 269 270 271 272	Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.696 0.699 0.701 0.704 0.707 0.710 0.712 0.715 0.718 0.721 0.723 0.726 0.729 0.732 0.734 0.737 0.740 0.742	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day ofar 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303	Ratio 0.751 0.753 0.756 0.759 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.781 0.784 0.786 0.789 0.792 0.795 0.797 0.800 0.803 0.803 0.803 0.803 0.805 0.808 0.811 0.814 0.816 0.819 0.822 0.825	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day of Year 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.866 0.868 0.871 0.874 0.877 0.879 0.882 0.890 0.893 0.890 0.893 0.890 0.901 0.904 0.907 0.910	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Day of Year 3355 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.942 0.945 0.945 0.945 0.953 0.956 0.959 0.962 0.964 0.967 0.970 0.973 0.975 0.978 0.981 0.984 0.984 0.988 0.989 0.992

#### Rule 7. UNINSURED/UNDERINSURED MOTORISTS COVERAGE

A. Owners (coverage Code: Refer to the Statistical Plan)—Uninsured/underinsured motorists coverage must be provided when liability coverage is written for the owner of an auto or trailer that is registered or specifically garaged in T exas unless rejected in writing by the named insured.

> Once rejected, the coverage is not required under subsequent renewals issued by the same company or affiliated insurer, unless requested by the named insured in writing.

- B. **Non-owners** (Coverage code 9900) Uninsured/underinsured motorists coverage may be provided for a non-owner under a Named Non-owner or Named Operator-Governmental Employee Policy. Charge the rate applicable for the first auto for owners.
- C. **Limits**—The minimum limit is that limit which is required by the Texas Motor Vehicle Safety-Responsibility Act. Coverage is to be provided on a split limit basis only.
- D. **Deductible**—Property damage liability coverage is subject to \$250 deductible.
- E. **Modification**—Do not modify the premium under any rating plan or other manual rule provisions.
- F **Rates**—Refer to the appropriate rate section. If liability rates are based on private passenger liability rates, use the private passenger rates. For all others, use the truck, tractor, trailer or public transportation rates.

#### Rule 8. PERSONAL INJURY PROTECTION

A. Owners—Personal injury protection must be provided when bodily injury liability coverage is written for the owner of an auto or trailer principally garaged in Texas, unless specifically rejected in writing by the named insured.

> Once rejected personal injury protection is not required under subsequent renewals issued by the same company or an affiliated insurer, unless requested by the named insured in writing.

- B. **Non-owners**—Personal injury protection coverage may be provided under a Named Non-owner Policy. Refer to the Named Non-owner Coverage rule (Rule 45).
- C. **Rates**—Refer to the appropriate Personal Injury Protection Rate pages. For private passenger autos and autos classified and rated as private passenger autos use the rates in Table A or Table B of the Private Passenger Rate Section. For risks written at a percentage of private passenger rates, such as motorcycles, use the rates in Table B of the Private Passenger Rate Section unless specifie d otherwise in the rule.
  - NOTES: 1. If personal injury protection insurance is afforded for more than one auto covered under the same policy owned by an individual or husband and wife resident in the same ho usehold, apply the personal

injury protection rate in Table A to onl y one auto.

2. Apply applicable rating factor(s) to the base rate before entering table for personal injury protection, except for private passenger autos eligible for credits under the rule s in the Private Passenger Chapter.

The limit of liability is \$2,500 per person, per accident.

#### Rule 9. ADDITIONAL CHARGES

A. Additional charges are applicable to all risks.

#### B. Experience Period

The exp erience per iod is the 36 months immediately preceding the date of the policy.

#### C. Apply Additional Charges for

- each accident involving the applicant, named insured or any other person who operates the auto(s); and
- each conviction involving the applicant, named insured or any other person who operates the auto(s).

#### D. Additional Charges for Accidents and Convictions

#### 1. Accidents

If during the experience period the applicant or anyone who usually drives the motor vehicle has been involved as an operator or owner in a motor vehicle accident resulting in injury to or death of any other person or damage to property of another, apply the following additional charge:

20%-For each accident

**Exceptions**: No a dditional charge shall apply for involvement in an accident:

- a. that occurred while the auto owned or operated by the applicant or other person who usually drives the applicant's auto was lawfully parked, standing, or stopped; or
- b. in which the auto was struck by a hit-and-run driver, if such accident was reported to the proper authority within 24 hours; or
- c. as a result of which the applicant or other person who usually drives the applicant's auto obtained a judgment against, or a settlement from or on behalf of, the owner or operator of another auto involved in such accident if the judgment or settlement was obtained prior to the date of a pplication or in case of renewal, prior to the effective date of the renewal policy, and provided no judgment was obtained against or any amount paid in settlement by or on behalf of the applicant or other person who usually drives the applicant's auto as a result of such accident; or
- d. in connection with which neither the applicant nor other person who usually drives the

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applicant's auto was convicted of a moving traffic violation and the owner or operator of another auto involved was so convicted; or

e. resulting in the payment of a personal injury protection loss only.

#### 2. Convictions

The term "convictions" as used herein, includes a final conviction in any court in the United States; forfeiture of bond; or payment of a fine or an amount accepted by the court, whether paid by or on behalf of the applicant or operator, as a result of an allegation that a violation of a law regulating the operation of autos has been committed.

	Conviction	Additional Charge
a*.	driving while under the influence of alco hol, con trolled substance drugs, or a combination of two or more of the substances; or	60%
b*.	involuntary manslaughter; or	60%
C.	criminally negligent operation of an auto; or	60%
d.	failure to stop, rend er ai d, a nd disclose id entity at the sce ne of an auto accident; or	60%
e.	driving while license suspended or driving without a valid driver's or oper ator's license in for ce and effect; (no additional charge will be charged for a conviction of fail ure to have a motorcycle operator's en dorsement provided the operator h as an otherwise va lid driv er's or operator's license).	60%
f.	Any other traffic conviction	15%

Exceptions: There is no additional charge for the following convictions:

(1)	parking,
(2)	expired inspection sticker, or
(3)	failure to maintain or provide
	evidence of Auto Liability
	Insurance,
(4)	violations of written promises
	to appear in court.

\*Note: Personal Auto Policies—For offenses of driving while under the influence of alcohol, controlled substance, drugs, or a combination of two or more of these substances or involuntary manslaughter, the applicable additional charges for these offenses shall apply only for a thirty-six (36) month period following the date of conviction.

E. The additional charges in paragraph D.1 and D.2 above shall be the sum of additional charges for each conviction or accident but shall not exceed 100%. The additional charge shall be in addition to any premium charge ap plicable under the Certified Risks—Financial Responsibility Laws rule (Rule 10).

- F. If, during the term of the policy, it becomes necessary for the insured to file proof of financial responsibility in accordance with the provisions of a financial responsibility law, the cause for which the filing is required shall be deemed to be within the experi ence periods referred to in paragraph D.1 and D.2 above and any additional premium shall be computed on a prorata basis from the date the certificate is r equired until the end of the policy period. (Exception: see note under convictions).
- G. Compute the additional charge premium as follows:
  - 1. **Owners**—Apply the a dditional charge percentage to the manual premium, modified in accordance with an y a pplicable manual rule or rating plan, for the highest rated a uto for which insurance is to be afforded.
  - Garages—Named o perator Basis— For policies issued to auto sales agencies, repair shops, storage garages, service stations, and trailer sales on a named operator bas is, apply the additional charge percentage to the manual premium for the highest rated named operator.
  - 3. Non-owners—Named Driver or Named Nonowner Policy —Apply the additional charge percentage to the manual premium for the policy.
    - **Exception:** Provided owner's coverage is assigned through the Association, the additional charges applied in the rating of the owner's coverage shall not be applied in the rating of a Named Driver or Named Non-owner Policy, assigned through the Association, that insures a relative of the owner who is a resident of the same household.

#### Rule 10. CERTIFIED RISKS—FINANCIAL RESPONSIBILITY LAWS

A policy for which a n SR- 22 must be made shall be amended to conform to the definition, if any, of motor vehicle liability policy in any applicable financial responsibility, safety responsibility, or compulsory automobile liability law.

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Attach the appropriate Financial Responsibility Certificate Endorsement. Policies certified under an SR-22 filing must describe the motor vehicle so certified. If a Non-owner Policy is involved the certificate must so indicate. Further, The Texas Motor Vehicle Safety-Responsibility Act r equires with respect to an "owners policy of liability insurance" that such policy shall provide coverage for the insured named therein and any other person, as insured, using a vehicle so certified with the express or implied permission of such named insured.

**Premium Charge:** \$20 for the insured for whom the certificate is filed.

**GENERAL RULES** 

#### Rule 11. SUSPENSION

If the period of suspension is less than thirty consecutive days, return premium for the suspension period is not permissible.

- This Rule does not apply to the following types of risks: Α.
  - 1. Risks for which a certificate has been filed in accordance with a financial responsibility law.
  - Risks subject to the requirements of a city, state or 2. federal authority regulating motor carriers of passengers or property.
- B. Policy coverages may be suspended by endorsement. 0 The premium for the period of insurance must be computed on a prorata basis in accor dance with the provisions in paragraph C.
- C. When coverages provided by a policy are suspended, Θ the following provisions are applicable:
  - The coverages may be reinstated upon request of 1 the named insured, effective not earlier than the receipt of such request by the company.
  - 2. There instatement endorsement shall not extend beyond the policy expiration date.
  - 3. Pro rata return premium for the period of suspension is payable up on reinstatem ent of the insurance.
  - 4. If the policy expires during the period of suspension, the named insured shall be entitled to prorat a return premium with respect to the minimum period of suspension and the Policy Minimum Premium rule (Rule 3).
  - 5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such a year, or any part thereof, a prorata premium credit s hall be granted for the period of suspension.

#### Rule 12. INDIVIDUAL AS THE NAMED INSURED

Endorse a policy other than a Personal Auto Policy, 0 covering an individual (owning more than 50%) as a named insured with the Individual Named Insured Endorsement.

#### Rule 13. TERRITORIES

This Rule contains the Texas Territory Schedule and Statistical Code designations for all automobile coverages.

The appropriate territory schedule and statistical code number may be determined by referring to the alphabetical county index. If the county is unknown, refer to an atlas or map for necessary identifying information.

In the event the city or town is located in more than one county, the actual county of garaging determines the territory.

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GENERAL RULES

NOTES

## PRIVATE PASSENGER CHAPTER

NOTES

#### PRIVATE PASSENGER CHAPTER

#### Rule 30. DEFINITIONS

#### A. **Definitions**

#### E 1. Private Passenger Auto

A private passenger auto is a four- wheel a uto, of the private passenger or station wagon type, owned or leased under written contract for a continuous period of at least six months.

Classify the following autos as private passenger autos if they meet the specified criteria:

- a. Utility Type Autos that are
  - owned or leased under a written contract for a continuous period of at least six months:
    - (a) by an individual, or by two or more individuals who are residents of the same household, or
    - (b) by two or more individuals who are not residents of the same household, but are related by blood, marriage or adoption, including a ward or foster child; and
  - (2) not used for the delivery or transportation of goods, materials or supplies other than samples, unless:
    - (a) the delivery of goods, materials or supplies is not the primar y usage of the auto.
    - (b) for farming or ranching.
- b. Autos owned by a farm partnership or farm corporation that:
  - are principally garaged on a farm or ranch and principally used in farm or ranch operations, and
  - (2) meet the requirements in the first paragraph of 1 and 1.a.(2) above.

Refer to the Private Passenger Auto Classifications rule ( Rule 32 ) par agraph A.4.

#### 2. Utility Type Auto

A utility type auto means an auto (with a G.V.W. of 25,000 lbs. or less) of the pickup body, van type and multi-use type, which includes Jeeps, Blazers, Rancheros, Broncos and other similar autos.

#### 3. Utility Type Trailers

Utility type trailers designed to be pulled by a private passenger auto or utility type auto not used for business or commercial purposes other than farming or ranching.

This does not include mobile home, recreational, store, display or passenger trailers.

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#### 4. Mobile Home Trailers (Class Code 7963)

Trailers equipped with living quarters that include cooking, dining, sleeping facilities and plumbing or refrigeration.

#### 5. Recreational Trailers (Class Code 9582)

Trailers less than 40 feet in length, less than 8 feet in width and used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping.

#### 6. Motorhomes (Class Code 9437)

 Self-propelled motor vehicles with a living area that is an integral part of the vehicle chassis. The living area must consist of facilities for cooking and sleeping. 0

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- b. A pickup used solely to transport a permanently attached camper body.
- A self-pro pelled motor vehicle not described above but that is used primarily for recreational camping.
- **Note:** Removable or slip-in campers or trucks equipped with camper shells are not eligible for this Rule.

#### 7. Motorcycles

Motorcycles, mopeds, motorscooters, motorbikes, go-carts and any other similar autos required to be **\*** insured under Chapter 601, Transportation Code.

#### 8. All-Terrain Vehicles (Class Code 9590)

Four wheel autos equipped with balloon tires designed for use on rugged terrain or rugged terrain and water required to be insured under

#### 9. Dune Buggies (Class Code 9432)

Chapter 601, Transportation Code.

Autos of the private passenger type designed or modified for use principally off public roads required to be insured under Chapter 601, Transportation Code.

#### 10. Golf Carts (Class Code 9435)

Three or four wheel autos with limited speed capabilities designed to carry golfers and their equipment around a golf course and neighboring roadways required to be insured under Chapter 601, Transportation Code.

#### 11. Antique, Collectible and Special Interest Autos (Class Code 9620)

Autos of the private passenger type that are:

- a. maintained primarily for use in exhibitions, club activities, parades and other functions of public interest and
- b. occasionally used for other purposes.
- c. required to be insured under Chapter 601, Transportation Code.

#### \* 12. Ineligible Vehicles

Government owned vehicles or government employees while operating a government vehicle in the course of that person's employment.

- B. An auto subject to rating under any other Chapter of this manual shall not be considered a private passenger auto as defined in this Chapter.
- C. Private Passenger Auto as used in this Chapter refers to a private passenger auto or an auto considered as a private passenger auto.
- D. Liability as used in this Chapter refers only to bodily injury and property damage coverages.

#### Rule 31. PREMIUM DEVELOPMENT

A. Refer to the Territories rule (Rule 13) to determine the schedule number of the territory in which the auto will be principally garaged.

#### B. Liability Coverage

- 1. Refer to the Private Passenger Auto Classifications rule (Rule 32) for the appropriate classification.
- 2. Refer to the Private Pass enger Rate S ection by territory and classification.
- 3. If a driver training credit (Rule 33) applies, decrease the rates determined above by the appropriate percentage.
- If a driver improvement course credit (Rule 3 4) applies, decrease the rates determined above by the appropriate percentage.
- If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.
- **Note:** Credits will not be cumulative on any one auto, but a pplication of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

#### C. Personal Injury Protection

- Personal injury protection coverage shall be afforded with respect to an auto insured for liability unless rejected in writing by the named insured.
- 2. Refer to the Personal Injury Protection rule (Rule 8).
- 3. If a passive restraint credit (Rule 3 5) applies, decrease the rates determined above by the appropriate percentage.

- 4. If a driver training credit (Rule 33) applies, decrease the rates determined above by the appropriate percentage.
- 5. If a driver improvement course credit (Rule 3 4) applies, decrease the rates determined above by the appropriate percentage.
- If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.
- Note: Credits will not be cumulative on any one auto, but a pplication of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

#### D. Uninsured/Underinsured Motorists Coverage

- 1. Uninsured/underinsured motorists coverage shall be afforded with respect to an auto insured for liability unless rejected in writing by the named insured.
- 2. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
- E. If a financial responsibility filing is required, refer to the Certified Risk s—Financial Responsibility Laws rule (Rule 10).

#### Rule 32. PRIVATE PASSENGER AUTO CLASSIFICATIONS

- A. Private passenger autos owned or leased for a continuous period of six months or more sh all be classified as shown in the following chart with the following exceptions:
  - Private passenger autos owned by a member of the clergy and used principally in church related duties shall be classified on the age of the operators, but will not be considered as used for business nor driven to and from work;
  - 2. A private passenger auto subject to Class 3, 3A, 8, or 8A used in the business of the United States Government by an employee of the government may be classified and rated for liability only as 1A, 1B, 1C, 6A, 6B, or 6C;
  - 3. Private passenger autos owned by a corporation, partnership, or unincorporated association shall be classified and rated as Class 3;
  - 4. Private pass enger autos principally garaged on a farm or ranch and neither used in any occupation other than farming or ranching nor customarily used in going to or from work other than farming or ranching, shall be classified and rated as Class 1AF, 2AF-1, 2AF-2, 2CF-1, 2CF-2, 2DF, or 6AF.

Refer to paragraph B of th is Rule for the definitions of terms used in this Rule.

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IF MORE THAN ONE CLASSIFICATION IS APPLICABLE, THE CLASS DEVELOPING THE HIGHER PREMIUM SHOULD BE USED									
						Description of Use Of Auto			
					Othe	r Than Busin			
					Not	Driven To	Driven To		
					Driven	Or From	Or From		
					To Or	Work More	Work 50%	Business	Farm
	Descr	iption of Op	erator		From Work	than 50% of the Time	or Less of the Time	Use	Autos
Νο Υοι		ators & No		erators	1A	1B	1C	3*	1AF
		but No Yo			6A	6B	6C	8†	6AF
	Females Unmarried Under Age							2DF	
			Owner or	Under Age 21	2C-1				2CF-1
		Unmarried	Principal Operator	Under Age 25 but Age 21 or Older		20	C-2		2CF-2
Operators	routilui		Not Owner	Under Age 21	2A-1			2AF-1	
				or Principal Operator	Principal	Under Age 25 but Age 21 or Older	2A-2		2AF-2
		Marriad	Under	Under Age 21		2A-1			2AF-1
Married		warried	Under Age 25 but Age 21 or Older		2A-2			2AF-2	

If the auto is a Utility Type Auto use Class 3A

† If the auto is a Utility Type Auto use Class 8A

#### B. Definitions

The following terms used in the classification descriptions of the rule shall mean:

- 1. "Age" means the age attained on the last birthday.
- 2. "Driven to or from work" means that the auto is customarily used in the course of driving to or from work.
  - a. The term "customarily" shall include the use of autos in a car-pool or other share-the-ride arrangements.
  - An auto used for driving to or from school shall be considered as used for driving to or from work.
- 3. "Farm auto" means an auto principally garaged on a farm or ranch that is not customar ily used in going to or from school or going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.
- "Married" maans a married person living with spouse and includes a person widowed, divorced or legally separated only if such person has custody of a child resident of the same household.
- 5. "Resident" means anyone residing in the same household and an individual absent from the household while attending school; however, it shall not include an individual in active military service with the armed forces of the United States of America unless such individual customarily operates the auto.

- 6. "Senior Operator" means an applicant 65 years of age or over, any other operator of the auto 65 years of age or over resident of the same household as the applicant or any other operator 65 years of age or over who customarily operates the auto.
- 7. "Used for business" means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto in his or her occupation, profession or business, other than in going to or from his or her principal place of occupation, profession or business.
- "Youthful operator" means an a pplicant or any other operator resident in the same household as the applicant, who customarily operates the auto, and is one of the following:
  - a. "Male operator under 25 years of age" means a male applicant und er 25 years of age, any other male operator of the auto under 25 years of age resident of the same household as the applicant or an y other male o perator under 25 years of age who customarily operates the auto.
  - b. "Unmarried female operator under 21 years of age" means an unmarried female applicant under 21 years of age, any other unmarried female operator of the auto under 21 years of age resident of the same household as the applicant or any other unmarried female

operator under 21 years of age who customarily operates the auto.

- C. Two or more autos in the same household as the applicant
  - 1. If there are more autos than operators, or an equal number of autos and operators, assign operators to autos as follows:
    - a. Each youthful operator to the auto principally operated.

If a youthful driver is the sole operator of more than one auto, the youthful classification will be assigned to the auto with the highest total premium.

- b. Remaining youthful operators to remaining autos in the order of highest rated youthful operator to the auto with the highest total premium without regard to the autos operated.
- c. Each senior operator to the auto principally operated.

If all operators in the household are age 65 or over, the "Senior Operator" classification applies to all autos.

- d. Any remaining autos at the appropriate classification without regard to youthful operators and senior operators.
- 2. If there are more operators than autos, assign operators to autos as follows:
  - a. Select the youthful operators with the highest rate equal to the number of autos.
  - b. Of those selected, assign any principal operators to the autos they principally operate.
  - c. Of those selected and remaining after principal operator assignment, assign operators to autos in the order of highest rated youthful operator to the auto with the highest total premium.
  - d. Each senior operator to the auto principally operated.
  - e. Any remaining autos at the appropriate classification without regard to youthful operator and senior operator.

#### Rule 33. DRIVER TRAINING CREDIT

#### Liability and Personal Injury Protection Coverages Only

This Rule only applies to Private Passenger Autos and autos included in the Private Passenger Auto definition under the Definitions rule (Rule 30).

- A. Apply a 10% credit to the premium for any auto, if the following criteria are met:
  - 1. The auto is classified as class 2A-1, 2A-2, 2AF -1, 2AF-2, 2C-1, 2C-2, 2D, 2CF-1, 2CF-2, or 2DF.
  - 2. Each of the following applicants and operators have successfully completed a driver education course:

- a. Any male applicant under 25 years of age.
- b. Any unmarried female applicant under 21 years of age.
- All male operators of the auto under 25 years of age and all unmarried female operators of the auto under 21 years of age resident of the same household as the applicant or who customarily operate the auto have successfully completed a driver education course.
- B. Satisfactory evidence must be presented and consist of one of the following:
  - 1. SO-30, Driver Training Certificate.
  - 2. Texas Driver Education Certificate DL-41A, Revised 10/78.
  - 3. LIDR-13 (motor vehicle record) from the Texas Department of Public Safety containing a notation that an approved driver education course has been completed.
  - 4. 964-D or 964-E Driver Education Certificate, or any other form approved for this purpose by the Texas Education Agency.

A photocopy of any of the four above will be acceptable.

C. Only one Driver T raining Credit (Rule 33) or Driver Improvement Course Credit (Rule 34) may apply to any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

#### Rule 34. DRIVER IMPROVEMENT COURSE CREDIT

#### Liability and Personal Injury Protection Coverages Only

This Rule only applies to Private Passenger Autos and autos included in the Private Passenger Auto definition under the Definitions rule (Rule 30).

- A. Apply a 10% credit to the premium for an auto, other than motorcycle, afforded personal auto coverage if the principal operator has successfully completed a driver safety course described below and met its standards.
  - Any driving safety course a pproved by the T exas Education Agency (TEA) (including the State Board of Educati on or the Commissioner of Education) and taught through a TEA approved school or course provider (or a contractually authorized user of its course) under T exas Civil Statutes, Article 4413(29c), provided that the course is taught in its entirety, regardless of whether a uniform certificate of completion is issued to the graduates.
  - 2. A driving safety course described in this paragraph and taught through an organization that has 50,000 or more members, qualifies for a tax exemption under Section 50 1(a), Internal Revenue Code of 1986 (26 U.S. C. Section 50 1(a)), base d on being listed under Section 5 01 (c)(4), Intern al Revenue Code of 198 6 (26 U.S.C. Section 50 1 (c)(4)), and conducts for its members and other individuals who are at least 50 years of age a driving safety course that is not used for purposes of former Section

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143A, Uniform Act Regul ating Traffic on High ways (Article 6701d, Vernon's Texas Civil Statutes), now the Transportation Code, Title 7, Sections 543.101 et seq.

- B. If the policy insures two or more autos apply the credit to each auto princip ally o perated b y t he pers on awarded the certificate of course completion.
- C. Apply the credit for a period of 36 months subsequent to the date of issuanc e of the certificate of completion. Following suc h 36-mo nth p eriod, in orde r to again qualify for su ch credit, the course must be aga in successfully c ompleted and evidence again presented to the company.
- D. Only one Driv er T raining Cr edit (Ru le 3 3) or Driver Improvement Course Credit (Rule 34) may apply to any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other a utos o n the policy provided t he necessary gualifications are met.

#### Rule 35. PASSIVE RESTRAINT CREDIT

- A. This Rule only applies to Private Passenger Autos and autos included in the Private Passenger Auto definition under the Definitions rule (Rule 30).
- B. Passive Restraint Systems are systems that meet all of the following criteria:
  - 1. Are continually operative the moment an individual enters the auto and the auto begins movement.
  - 2. Restrain the occupants from movement in the event of a collision.
  - 3. Automatically deploy without any manual operation being performed by the occupants of the auto.
- C. Apply the following credit to the Personal Injury Protection premium for autos equipped with factory installed passive restraint systems that meet the published Federal Safety Standards:

#### **Restraint System Description Credit**

- 1. Air inflatable passive restraint system (air bags)

   a. All front seat occupants protected
   b. Driver only protecte
   15%
- b. Driver only protecte15%2.Belt passive restraint systema. All front seat occupants protected30%b. Driver only protected15%
- D. The credits in this rule will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met. A credit applied under this Rule is to be in addition to credits applied under any other rule.

#### Rule 36. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AUTOS

A. Written on a Personal Auto Policy

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private

passenger auto and utility type auto without additional premium charge and without specific description of the trailer.

#### B. Written on a Commercial Policy

Refer to the Trailers Designed For Use With Private Passenger Autos Or Utility Type Autos—Commercial rule (Rule 84).

#### Rule 37. MOTORHOMES

#### A. Written on a Personal Auto Policy

- 1. Liability and personal injury protection coverages
  - a. Motorhomes used in driving to or from work or used in business—rate as private passenger autos.
  - b. Pleasure use motorhomes
    - (1) Liability—Charge .50 of the 1A rates from the Private Passenger Rate Section.
    - (2) Personal injury protection—Charge the class 1A in Table B of the Private Passenger Rate Section.
- Uninsured/underinsured motorists—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

#### B. Written on a Commercial Policy

Refer to the Motorhomes—Commercial rule (Rule 80).

#### Rule 38. MOTORCYCLES

This Rule applies to motorcycles not used for business. For business use motorcycles, refer to the Motorcycles—Commercial rule (Rule 79).

#### A. Written on a Personal Auto Policy

1. **Liability**—Apply the following factors to the class 1A rate:

Engine	Operator Under		All Other	
Size cc	Age 25	Code	Operators	Code
0-100	.60	9221	.45	9231
101-200	.75	9222	.60	9232
201-360	1.05	9223	.90	9233
361-500	1.20	9224	1.05	9234
501-800	1.35	9225	1.20	9235
801-1000	1.45	9226	1.30	9236
Over 1000	+.10 for		+.10 for	
	each		each	
	200cc or		200cc or	
	fraction		fraction	
	over		over	
	1,000cc		1,000cc	

- 2. **Personal injury protection**—Multiply the Class 1A premium from Table A of the Private Passenger Rate Section by 2.00.
- 3. Uninsured/underinsured motoris ts—Multiply the premium developed in accordance with the Uninsured/Underinsured Motorists Coverage rule (Rule 7) by 2.00.

#### B. Written on a Commercial Policy

Refer to the Motorcycles—Commercial rule (Rule 79).

#### Rule 39. MOTORCYCLE OPERATOR CREDITS

#### Liability and Personal Injury Protection Coverages Only

- A. This Rule applies to motorcycles written on a specified auto basis and owned by an individual or husband and wife who are resident in the same household, except autos used for commercial purposes.
- B. Application of credits—Apply a credit of 10% to the liability and personal injury protection coverages premiums in the following manner, provided the necessary qualifications set out in this Rule are met:
  - 1. Credits shall not be cumulative on any one auto.
  - 2. If the policy insures two or more autos, apply the credits to each auto principally operated by a person who has received a certificate.
  - 3. Apply the credit only to the number of autos equal to the number of operators having a certificate, except for the Motorcycle Operator Training Credit the operator must be under age 25.
- C. Period of application—Apply the credits to new and renewal policies effective within a period of 36 months subsequent to the date of completion.

Following each 36-month period, in order to continue to qualify for the credit, the course must be repeated and evidence of completion presented to the company.

- **Exception**: The Motorcycle Operator Training Credit once completed will continue in effect until the operator reaches the age of 25.
- D. Satisfactory evidence includes the original certificate or a photostat copy of the certificate.
  - **Exception**: For the Motorcycle Operator Training Course credit satisfactory evidence must consist of one of the following:
    - 1. Texas Driver Education Certificate DL–41A;
    - LIDR-13 (motor vehicle record) from the Texas Department of Public Safety containing annotation that an approved Motorcycle Operator Training Course has been completed.

In lieu of the original, a photographic copy of any of the two above will be acceptable.

#### E. Courses approved under this Rule

- 1. National Safety Council's Motorcycle Defensive Driving Course meeting the standards established by the National Safety Council requires certification by the Texas Safety Association.
- 2. Motorcycle Safety Foundation's Better Biking Course meeting the standards established by the Motorcycle Safety Foundation or the Texas Department of Public Safety requires certification by Motorcycle Safety Foundation or the Texas Department of Public Safety.

- 3. Motorcycle Safety Foundation's Motorcycle Rider Course requires certification by the Motorcycle Safety Foundation or the Texas Department of Public Safety. However, all operators of the auto must have successfully completed a motorcycle rider course meeting the following standards:
  - The course was sponsored by a recognized secondary school, driver training school, college or university, the Motorcycle Safety Foundation or the Texas Department of Public Safety and conducted by certified instructors.
  - b. The course had the official approval of the Motorcycle Safety Foundation or the Texas Department of Public Safety.
  - c. The course was composed of a minimum of twenty hours of motorcycle rider course instruction as required by the Motorcycle Safety Foundation or the Texas Department of Public Safety for an approved course.
- 4. **Motorcycle Operator Training Credit** may only be applied when the auto is rated under the "operator under age 25" class and all operators of such auto under age 25 have successfully completed a Motorcycle Operator Training Course meeting the following standards:
  - a. The course was sponsored by a recognized secondary school, driver training school, college or university and conducted by certified instructors.
  - b. The course had the official approval of the Texas Department of Public Safety and the Texas Education Agency.
  - c. The course was composed of a minimum of thirty hours of classroom driver education instruction plus a minimum of twenty hours of motorcycle training course instruction as required by the T exas D epartment of Public Safety and the Texas Education Agency for an approved course.

#### Rule 40. ALL-TERRAIN VEHICLES (Class Code 9590)

This Rule applies to all-terr ain vehicles (ATVs) not use d for business. For busin ess use ATVs, refer to the All Terrain Vehicles—Commercial rule (Rule 81).

#### A. Written on a Personal Auto Policy

- 1. Liability—Charge .50 of Class 1A private passenger rates from the Private Passenger Rate Section.
- Personal injury protection—Multiply the class 1A rates from of Table A of the Private Passenger Rate Section by 2.00
- Uninsured/underinsured motorists—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

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#### B. Written on a Commercial Policy

Refer to the All Terrain Vehicles—Commercial rule (Rule 81).

#### Rule 41. DUNE BUGGIES (Class Code 9426)

Olassify and rate as private passenger autos.

#### Rule 42. GOLF CARTS (Class Code 9435)

This Rule applies to golf carts not used for business. For business use golf carts, refer to the Golf Carts—Commercial rule (Rule 82).

#### A. Written on a Personal Auto Policy A. A.

- 1. Liability—Charge .25 of class 1A rates in the Private Passenger Rate Section.
- Personal injury protection—Charge the class 1A rate in Table A of the Private Passenger Rate Section.
- Uninsured/underinsured motorists—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

#### B. Written on a Commercial Policy

Refer to the Golf Carts—Commercial rule (Rule 82).

#### Rule 43. ANTIQUE. COLLECTIBLE AND SPECIAL INTEREST AUTOS (Class Code 9620)

#### A. Written on a Personal Auto Policy

- 1. **Liability**—Charge .25 of the applicable rates in the Private Passenger Rate Section.
- 2. **Personal injury protection** —Charge .25 of the rate in Table A in the Private Passenger Rate Section.
- Uninsured/underinsured motorists—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
- B. If the auto is registered with the Texas Department of Transportation as a collector's item it is not eligible for assignment through the association.

#### C. Written on a Commercial Policy

Refer to the Antique, Collectible And Special Interest Autos—Commercial rule (Rule 83).

#### Rule 44. AMPHIBIOUS AUTOS

This Rule applies to autos designed to operate on both land and water.

#### A. Written on a Personal Auto Policy

Rate as land autos according to their use.

#### B. Written on a Commercial Policy

Refer to the Amphibious Equipment—Commercial rule (Rule 89).

#### Rule 45. NAMED NON-OWNER COVERAGE (Class Code 7000)

#### Named Non-Owner Coverage

(Applicable to Personal Auto Policies Only) Permanent coverage for owned autos must be afforded under a separate policy.

A Personal Auto Policy may be endorsed to provide coverage for a named individual and spouse, if residents of the same household, with respect to the operation by either or on behalf of either of non-owned autos or the presence of either or both in any such auto, subject to the following provisions:

#### A. Liability Coverage

Determine the bodily injury and property damage liability rates for named non-owner coverage as follows:

Apply the specified factor to the Class 3 private passenger rate for the territory in which the named insured resides

De	Description of Driver and Usage				
	Public or Livery Conveyance Autos			*	
	Comr	nercial Types	N2	1.25	
Business Use	Private Passenger	Male Under 25 Years of Age	N3	1.05	
	Type Autos	No Male Under 25 Years of Age	N4	1.00	
Non- Business	Male Operator Under 25 Years of Age			.50	
Use	No Male Operator Under 25 Years of Age			.40	
Garage	Covered Under a Garage Policy			1.10	
Employee†	Not Covered L	N8	2.10		

- \* If there is primary coverage on the public autos, apply a factor of .50 the applicable public rate. If there is no primary insurance on the public autos, apply a factor of 1.00 the applicable public rate.
- † Garage employee is limited to employees whose duties involve the operation of autos.

**EXCEPTIONS:** 1. When there is an uninsured auto (the non-owner operator is an excluded driver under the owner's policy or the owner has no insurance on the auto) furnished for regular use or in the household, charge 1.00 of the otherwise applicable rate that would apply if the non-owner operator owned the auto.

If an individual is furnished an auto for regular use in the business of the United States Government, the

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applicable N5 or N6 rate shall apply.

The following terms used in the classification descriptions in this Rule shall mean:

- a. "Male operator under 25 years of age" means a male applicant under 25 years of age or the spouse of a female applicant if a resident in the same household.
- b. "Used in business" means that the use of an auto is required by or customarily involved in the duties of the applicant or spouse, if a resident in the same household, in his or her occupation, profession or business other than going to or from his or her principal place of occupation, profession or business.
- c. "Garage business" means the use of an auto in the business of an auto sales agency, trailer sales, repair shop, service station, storage garage or public parking place.

#### B. Personal Injury Protection

Apply a factor of 1.00 to the Class 3 Personal Injury Protection in Table A of the Private Passenger Rate Section.

C. Uninsured/Underinsured Motorists Coverage

Apply a factor of 1.00 to the Uninsured/Underinsured Motorists Rates in the Private Passenger Rate Section.

## II. Named Operator Coverage-Government Employee (Applicable to Personal Auto Policies Only)

#### Liability and Personal Injury Protection Coverages Only

## (This Rule is not available for policies certified under an SR 22 filing.)

- A. A policy may be endorsed to cover only the interest of an employee of the government or any governmental subdivision for accidents occurring while such employee is operating or riding in an y private passenger or commercial auto provided:
  - 1. such auto is owned by the government or any governmental subdivision,
  - such auto, if not owned by the government or any governmental sub division, is in the care, custody or control of the government and is not owned by such employee or a member of his or her household, and
  - 3. the use of the auto is "pleasure and business" or "commercial".

#### B. Premium Development

#### 1. Liability Coverage

Apply a factor of .50 to the applicable bodily injury and property damage rates in the Private Passenger Rate Section for the highest rated territory in which the auto is operated.

#### 2. Personal Injury Protection

Apply a factor of 1.00 to the Personal Injury Protection rates in Table A in the Private Passenger Rate Section for the highest rated territory in which the auto is operated.

#### **ENDORSEMENT REFERENCES**

	Endorsement	
Rule	Title	Number
30	Additional Insured—Lessor	510AIP-1 🕇
30, 37, 38, 40, 41, 42	Miscellaneous Type Vehicle Endorsement	583AIP
42 30,43	Antique, Collectible or Special Interest Auto	586AIP
,	Antique, Collectible or Special Interest Auto	
32, 45	Federal Employees—Using Autos in Government Business	513AIP
44	Amphibious Automobile or Amphibious Mobile Home Trailer Excluded While Being Launched, Beached, or Used on Water	514AIP
45	Named Non-Owner Coverage	578AIP
45	Named-Operator Government—Employees	579AIP

#### **PRIVATE PASSENGER RATE SECTION**

#### PRIVATE PASSENGER RATING WORKSHEET

Refer to the Premium Development rule (Rule 31) for Premium Development Procedures.

	B.I. Liability	P.D. Liability	Personal Injury Protection	Uninsured/ Underinsured Motorists
Base Rates				
Driver Training Credit (Rule 33)				
Driver Improvement Course Credit (Rule 34)				
Passive Restraint Credit (Rule 35)				
Additional Charges (Rule 9)				
Whole Dollar Premium				
Financial Responsibility Filing (Rule 10)				
Total				

**Note**: Credits under Driving Training Credit (Ru le 33) and Driver Improvement Course Credit (Rule 34) will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met

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PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE RATES \$30.000/\$60.000/\$25.000 Limits

							\$30,000	/\$60,000	/\$25,000	Limits							
Terr	itory	0	1	0	2	0	3	0	4	0	5	0	6	0	7	1	.0
Туре	Class	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	\$355	\$319	\$271	\$298	\$290	\$258	\$242	\$262	\$289	\$208	\$266	\$274	\$367	\$223	\$202	\$276
113	1B	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
114	1C	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
102	2A-1	895	804	683	751	731	650	610	660	728	524	670	690	925	562	509	696
103	2A-2	501	450	382	420	409	364	341	369	407	293	375	386	517	314	285	389
104	2C-1	1026	922	783	861	838	746	699	757	835	601	769	792	1061	644	584	798
105	2C-2	611	549	466	513	499	444	416	451	497	358	458	471	631	384	347	475
124	2D	799	718	610	671	653	581	545	590	650	468	599	617	826	502	455	621
130	3	369	332	282	310	302	268	252	272	301	216	277	285	382	232	210	287
	3A	465	418	355	390	380	338	317	343	379	272	348	359	481	292	265	362
161	6A	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
163	6B	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
164	6C	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
160	8	483	434	369	405	394	351	329	356	393	283	362	373	499	303	275	375
	8A	454	408	347	381	371	330	310	335	370	266	340	351	470	285	259	353
115	1AF	295	265	225	247	241	214	201	217	240	173	221	227	305	185	168	229
106	2AF-1	806	724	615	676	658	586	549	595	656	472	604	622	833	506	459	627
107	2AF-2	568	510	434	477	464	413	387	419	462	333	426	438	587	357	323	442
108	2CF-1	848	762	648	712	693	617	578	626	691	497	636	655	877	533	483	660
109	2CF-2	657	590	501	551	537	477	448	485	535	385	492	507	679	413	374	511
128	2DF	533	479	407	447	435	387	363	393	434	312	399	411	551	335	303	414
165	6AF	302	271	230	253	247	219	206	223	246	177	226	233	312	190	172	235

Terr	itory	1	1	1	2	1	.3	1	4	1	.6	2	0	2	1	2	2
Туре	Class	B.I.	P.D.														
111	1A	\$159	\$233	\$204	\$206	\$187	\$204	\$170	\$255	\$172	\$210	\$157	\$210	\$259	\$269	\$259	\$262
113	1B	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
114	1C	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
102	2A-1	401	587	514	519	471	514	428	643	433	529	396	529	653	678	653	660
103	2A-2	224	329	288	290	264	288	240	360	243	296	221	296	365	379	365	369
104	2C-1	460	673	590	595	540	590	491	737	497	607	454	607	749	777	749	757
105	2C-2	273	401	351	354	322	351	292	439	296	361	270	361	445	463	445	451
124	2D	358	524	459	464	421	459	383	574	387	473	353	473	583	605	583	590
130	3	165	242	212	214	194	212	177	265	179	218	163	218	269	280	269	272
	3A	208	305	267	270	245	267	223	334	225	275	206	275	339	352	339	343
161	6A	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
163	6B	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
164	6C	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
160	8	216	317	277	280	254	277	231	347	234	286	214	286	352	366	352	356
	8A	204	298	261	264	239	261	218	326	220	269	201	269	332	344	332	335
115	1AF	132	193	169	171	155	169	141	212	143	174	130	174	215	223	215	217
106	2AF-1	361	529	463	468	424	463	386	579	390	477	356	477	588	611	588	595
107	2AF-2	254	373	326	330	299	326	272	408	275	336	251	336	414	430	414	419
108	2CF-1	380	557	488	492	447	488	406	609	411	502	375	502	619	643	619	626
109	2CF-2	294	431	377	381	346	377	315	472	318	389	290	389	479	498	479	485
128	2DF	239	350	306	309	281	306	255	383	258	315	236	315	389	404	389	393
165	6AF	135	198	173	175	159	173	145	217	146	179	133	179	220	229	220	223

							\$30,000	/\$60,000	/\$25,000	Limits							
Terr	itory	2	3	2	4	2	7	2	28	3	1	3	2	3	4	3	57
Туре	Class	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	\$213	\$290	\$175	\$235	\$230	\$285	\$237	\$310	\$224	\$241	\$196	\$223	\$221	\$241	\$231	\$230
113	1B	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
114	1C	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
102	2A-1	537	731	441	592	580	718	597	781	564	607	494	562	557	607	582	580
103	2A-2	300	409	247	331	324	402	334	437	316	340	276	314	312	340	326	324
104	2C-1	616	838	506	679	665	824	685	896	647	696	566	644	639	696	668	665
105	2C-2	366	499	301	404	396	490	408	533	385	415	337	384	380	415	397	396
124	2D	479	653	394	529	518	641	533	698	504	542	441	502	497	542	520	518
130	3	222	302	182	244	239	296	246	322	233	251	204	232	230	251	240	239
	3A	279	380	229	308	301	373	310	406	293	316	257	292	290	316	303	301
161	6A	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
163	6B	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
164	6C	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
160	8	290	394	238	320	313	388	322	422	305	328	267	303	301	328	314	313
	8A	273	371	224	301	294	365	303	397	287	308	251	285	283	308	296	294
115	1AF	177	241	145	195	191	237	197	257	186	200	163	185	183	200	192	191
106	2AF-1	484	658	397	533	522	647	538	704	508	547	445	506	502	547	524	522
107	2AF-2	341	464	280	376	368	456	379	496	358	386	314	357	354	386	370	368
108	2CF-1	509	693	418	562	550	681	566	741	535	576	468	533	528	576	552	550
109	2CF-2	394	537	324	435	426	527	438	574	414	446	363	413	409	446	427	426
128	2DF	320	435	263	353	345	428	356	465	336	362	294	335	332	362	347	345
165	6AF	181	247	149	200	196	242	201	264	190	205	167	190	188	205	196	196

#### PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE RATES \$30,000/\$60,000/\$25,000,Limits

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Terr	itory	3	8	3	9	4	0	4	1	4	2	4	3	4	4	4	5
Туре	Class	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	\$318	\$272	\$282	\$258	\$242	\$262	\$205	\$224	\$233	\$268	\$248	\$239	\$208	\$224	\$264	\$272
113	1B	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
114	1C	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
102	2A-1	801	685	711	650	610	660	517	564	587	675	625	602	524	564	665	685
103	2A-2	448	384	398	364	341	369	289	316	329	378	350	337	293	316	372	384
104	2C-1	919	786	815	746	699	757	592	647	673	775	717	691	601	647	763	786
105	2C-2	547	468	485	444	416	451	353	385	401	461	427	411	358	385	454	468
124	2D	716	612	635	581	545	590	461	504	524	603	558	538	468	504	594	612
130	3	331	283	293	268	252	272	213	233	242	279	258	249	216	233	275	283
	3A	417	356	369	338	317	343	269	293	305	351	325	313	272	293	346	356
161	6A	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
163	6B	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
164	6C	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
160	8	432	370	384	351	329	356	279	305	317	364	337	325	283	305	359	370
	8A	407	348	361	330	310	335	262	287	298	343	317	306	266	287	338	348
115	1AF	264	226	234	214	201	217	170	186	193	222	206	198	173	186	219	226
106	2AF-1	722	617	640	586	549	595	465	508	529	608	563	543	472	508	599	617
107	2AF-2	509	435	451	413	387	419	328	358	373	429	397	382	333	358	422	435
108	2CF-1	760	650	674	617	578	626	490	535	557	641	593	571	497	535	631	650
109	2CF-2	588	503	522	477	448	485	379	414	431	496	459	442	385	414	488	503
128	2DF	477	408	423	387	363	393	308	336	350	402	372	359	312	336	396	408
165	6AF	270	231	240	219	206	223	174	190	198	228	211	203	177	190	224	231

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PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE RATES \$30.000/\$60.000/\$25.000 Limits

							\$30,000	/\$60,000	/\$25,000	Limits							
Terr	itory	4	6	4	7	4	8	4	9	5	1	5	2	5	3	5	4
Туре	Class	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	\$195	\$232	\$208	\$228	\$235	\$232	\$259	\$242	\$163	\$224	\$191	\$262	\$204	\$228	\$241	\$233
113	1B	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
114	1C	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
102	2A-1	491	585	524	575	592	585	653	610	411	564	481	660	514	575	607	587
103	2A-2	275	327	293	321	331	327	365	341	230	316	269	369	288	321	340	329
104	2C-1	564	670	601	659	679	670	749	699	471	647	552	757	590	659	696	673
105	2C-2	335	399	358	392	404	399	445	416	280	385	329	451	351	392	415	401
124	2D	439	522	468	513	529	522	583	545	367	504	430	590	459	513	542	524
130	3	203	241	216	237	244	241	269	252	170	233	199	272	212	237	251	242
	3A	255	304	272	299	308	304	339	317	214	293	250	343	267	299	316	305
161	6A	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
163	6B	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
164	6C	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
160	8	265	316	283	310	320	316	352	329	222	305	260	356	277	310	328	317
	8A	250	297	266	292	301	297	332	310	209	287	244	335	261	292	308	298
115	1AF	162	193	173	189	195	193	215	201	135	186	159	217	169	189	200	193
106	2AF-1	443	527	472	518	533	527	588	549	370	508	434	595	463	518	547	529
107	2AF-2	312	371	333	365	376	371	414	387	261	358	306	419	326	365	386	373
108	2CF-1	466	554	497	545	562	554	619	578	390	535	456	626	488	545	576	557
109	2CF-2	361	429	385	422	435	429	479	448	302	414	353	485	377	422	446	431
128	2DF	293	348	312	342	353	348	389	363	245	336	287	393	306	342	362	350
165	6AF	166	197	177	194	200	197	220	206	139	190	162	223	173	194	205	198

Terr	itory	5	5	5	6	5	7	5	8	5	9	6	0	6	1	6	2
Туре	Class	B.I.	P.D.														
111	1A	\$289	\$199	\$294	\$189	\$334	\$204	\$223	\$158	\$217	\$229	\$172	\$206	\$158	\$182	\$132	\$185
113	1B	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
114	1C	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
102	2A-1	728	501	741	476	842	514	562	398	547	577	433	519	398	459	333	466
103	2A-2	407	281	415	266	471	288	314	223	306	323	243	290	223	257	186	261
104	2C-1	835	575	850	546	965	590	644	457	627	662	497	595	457	526	381	535
105	2C-2	497	342	506	325	574	351	384	272	373	394	296	354	272	313	227	318
124	2D	650	448	662	425	752	459	502	356	488	515	387	464	356	410	297	416
130	3	301	207	306	197	347	212	232	164	226	238	179	214	164	189	137	192
	3A	379	261	385	248	438	267	292	207	284	300	225	270	207	238	173	242
161	6A	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
163	6B	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
164	6C	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
160	8	393	271	400	257	454	277	303	215	295	311	234	280	215	248	180	252
	8A	370	255	376	242	428	261	285	202	278	293	220	264	202	233	169	237
115	1AF	240	165	244	157	277	169	185	131	180	190	143	171	131	151	110	154
106	2AF-1	656	452	667	429	758	463	506	359	493	520	390	468	359	413	300	420
107	2AF-2	462	318	470	302	534	326	357	253	347	366	275	330	253	291	211	296
108	2CF-1	691	476	703	452	798	488	533	378	519	547	411	492	378	435	315	442
109	2CF-2	535	368	544	350	618	377	413	292	401	424	318	381	292	337	244	342
128	2DF	434	299	441	284	501	306	335	237	326	344	258	309	237	273	198	278
165	6AF	246	169	250	161	284	173	190	134	184	195	146	175	134	155	112	157

							\$30,000	/\$60,000	/\$25,000	) Limits		
Terr	itory	6	3	6	4	6	5	6	6			
Туре	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.			
111	1A	\$194	\$206	\$182	\$184	\$136	\$171	\$201	\$218			
113	1B	194	206	182	184	136	171	201	218			
114	1C	194	206	182	184	136	171	201	218			
102	2A-1	489	519	459	464	343	431	507	549			
103	2A-2	274	290	257	259	192	241	283	307			
104	2C-1	561	595	526	532	393	494	581	630			
105	2C-2	334	354	313	316	234	294	346	375			
124	2D	437	464	410	414	306	385	452	491			
130	3	202	214	189	191	141	178	209	227			
	3A	254	270	238	241	178	224	263	286			
161	6A	194	206	182	184	136	171	201	218			
163	6B	194	206	182	184	136	171	201	218			
164	6C	194	206	182	184	136	171	201	218			
160	8	264	280	248	250	185	233	273	296			
	8A	248	264	233	236	174	219	257	279			
115	1AF	161	171	151	153	113	142	167	181			
106	2AF-1	440	468	413	418	309	388	456	495			
107	2AF-2	310	330	291	294	218	274	322	349			
108	2CF-1	464	492	435	440	325	409	480	521			
109	2CF-2	359	381	337	340	252	316	372	403			
128	2DF	291	309	273	276	204	257	302	327			
165	6AF	165	175	155	156	116	145	171	185			

#### PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE RATES \$30.000/\$60.000/\$25.000 Limits

**PRIVATE PASSENGER RATES** 

#### PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles (Table A)

\$2,500 Limit Per Person Territory Type Class **1A** \$304 \$331 \$285 \$255 \$255 \$265 \$346 \$240 \$213 \$255 \$244 \$230 \$230 \$230 \$296 \$240 1B 1C 2A-1 2A-2 2C-1 2C-2 2D 3A 6A 6B 6C 8A 1AF 2AF-1 2AF-2 2CF-1 2CF-2 2DF 6AF 

Тот	itory	23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
		23	24	21	28	51	52	54	57	30	- 29	40	41	42	43	44	43
Туре	Class	40-0	4000	40.00	4000	4044	40.00	4444	40.00	4000	400-	40.00	40	4000	4007	400-	40.00
111	1A	\$250	\$230	\$260	\$230	\$244	\$240	\$244	\$240	\$300	\$285	\$240	\$255	\$300	\$285	\$285	\$269
113	1B	325	299	338	299	317	312	317	312	390	371	312	332	390	371	371	350
114	1C	290	267	302	267	283	278	283	278	348	331	278	296	348	331	331	312
102	2A-1	373	343	387	343	364	358	364	358	447	425	358	380	447	425	425	401
103	2A-2	355	327	369	327	346	341	346	341	426	405	341	362	426	405	405	382
104	2C-1	388	357	403	357	378	372	378	372	465	442	372	395	465	442	442	417
105	2C-2	343	315	356	315	334	329	334	329	411	390	329	349	411	390	390	369
124	2D	388	357	403	357	378	372	378	372	465	442	372	395	465	442	442	417
130	3	275	253	286	253	268	264	268	264	330	314	264	281	330	314	314	296
	3A	250	230	260	230	244	240	244	240	300	285	240	255	300	285	285	269
161	6A	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
163	6B	280	258	291	258	273	269	273	269	336	319	269	286	336	319	319	301
164	6C	290	267	302	267	283	278	283	278	348	331	278	296	348	331	331	312
160	8	250	230	260	230	244	240	244	240	300	285	240	255	300	285	285	269
	8A	268	246	278	246	261	257	261	257	321	305	257	273	321	305	305	288
115	1AF	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
106	2AF-1	295	271	307	271	288	283	288	283	354	336	283	301	354	336	336	317
107	2AF-2	275	253	286	253	268	264	268	264	330	314	264	281	330	314	314	296
108	2CF-1	280	258	291	258	273	269	273	269	336	319	269	286	336	319	319	301
103	2CF-2	278	255	289	255	273	265	273	265	333	315	265	283	333	315	315	299
109	2CF-2 2DF	278	253	285	253	271	260	268	260	330	310 314	264	285	330	310 314	314	296
		-									-		-		-	-	
165	6AF	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229

#### **PRIVATE PASSENGER RATES**

#### PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles (Table A)

\$2,500 Limit Per Person

Terr	itory	46	47	48	49	51	52	53	54	55	56	57	58	59	60	61	62
Туре	Class																
111	1A	\$240	\$244	\$255	\$260	\$230	\$240	\$240	\$255	\$300	\$285	\$346	\$280	\$265	\$230	\$240	\$230
113	1B	312	317	332	338	299	312	312	332	390	371	450	364	345	299	312	299
114	1C	278	283	296	302	267	278	278	296	348	331	401	325	307	267	278	267
102	2A-1	358	364	380	387	343	358	358	380	447	425	516	417	395	343	358	343
103	2A-2	341	346	362	369	327	341	341	362	426	405	491	398	376	327	341	327
104	2C-1	372	378	395	403	357	372	372	395	465	442	536	434	411	357	372	357
105	2C-2	329	334	349	356	315	329	329	349	411	390	474	384	363	315	329	315
124	2D	372	378	395	403	357	372	372	395	465	442	536	434	411	357	372	357
130	3	264	268	281	286	253	264	264	281	330	314	381	308	292	253	264	253
	3A	240	244	255	260	230	240	240	255	300	285	346	280	265	230	240	230
161	6A	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196
163	6B	269	273	286	291	258	269	269	286	336	319	388	314	297	258	269	258
164	6C	278	283	296	302	267	278	278	296	348	331	401	325	307	267	278	267
160	8	240	244	255	260	230	240	240	255	300	285	346	280	265	230	240	230
	8A	257	261	273	278	246	257	257	273	321	305	370	300	284	246	257	246
115	1AF	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196
106	2AF-1	283	288	301	307	271	283	283	301	354	336	408	330	313	271	283	271
107	2AF-2	264	268	281	286	253	264	264	281	330	314	381	308	292	253	264	253
108	2CF-1	269	273	286	291	258	269	269	286	336	319	388	314	297	258	269	258
109	2CF-2	266	271	283	289	255	266	266	283	333	316	384	311	294	255	266	255
128	2DF	264	268	281	286	253	264	264	281	330	314	381	308	292	253	264	253
165	6AF	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196

Terri	itory	63	64	65	66							
Туре	Class	05	7	05	00		I					
111	1A	\$219	\$213	\$200	\$240							
111	1A 1B	285	277	,200 260	312							
		255	247	232	278							
114	1C			-	_							
102	2A-1	326	317	298	358							
103	2A-2	311	302	284	341							
104	2C-1	339	330	310	372							
105	2C-2	300	292	274	329							
124	2D	339	330	310	372							
130	3	241	234	220	264							
	3A	219	213	200	240							
161	6A	186	181	170	204							
163	6B	245	239	224	269							
164	6C	254	247	232	278							
160	8	219	213	200	240							
	8A	234	228	214	257							
115	1AF	186	181	170	204							
106	2AF-1	258	251	236	283							
107	2AF-2	241	234	220	264							
108	2CF-1	245	239	224	269							
109	2CF-2	243	236	222	266							
128	2DF	241	234	220	264							
165	6AF	186	181	170	204							

PRIVATE PASSENGER RATES

#### PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES +

All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B)

\$2,500	Limit Pe	r Person
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Terr	itory	01	02	03	04	05	06	07	10	11	12	13	14	16	20	21	22
Туре	Class																
111	1A	\$258	\$281	\$242	\$217	\$217	\$225	\$294	\$204	\$181	\$217	\$207	\$196	\$196	\$196	\$252	\$204
113	1B	336	366	315	282	282	293	382	265	235	282	270	254	254	254	327	265
114	1C	300	326	281	251	251	261	341	237	210	251	241	227	227	227	292	237
102	2A-1	385	419	361	323	323	336	438	304	270	323	309	291	291	291	375	304
103	2A-2	367	400	344	308	308	320	418	290	257	308	295	278	278	278	357	290
104	2C-1	401	436	375	336	336	349	456	316	281	336	321	303	303	303	390	316
105	2C-2	354	385	332	297	297	309	403	279	248	297	284	268	268	268	345	279
124	2D	401	436	375	336	336	349	456	316	281	336	321	303	303	303	390	316
130	3	284	309	266	238	238	248	324	224	199	238	228	215	215	215	277	224
	3A	258	281	242	217	217	225	294	204	181	217	207	196	196	196	252	204
161	6A	220	239	206	184	184	191	250	173	154	184	176	166	166	166	214	173
163	6B	289	315	271	243	243	252	329	228	203	243	232	219	219	219	282	228
164	6C	300	326	281	251	251	261	341	237	210	251	241	227	227	227	292	237
160	8	258	281	242	217	217	225	294	204	181	217	207	196	196	196	252	204
	8A	276	301	259	232	232	241	315	218	194	232	222	209	209	209	269	218
115	1AF	220	239	206	184	184	191	250	173	154	184	176	166	166	166	214	173
106	2AF-1	305	332	286	256	256	266	347	241	214	256	245	231	231	231	297	241
107	2AF-2	284	309	266	238	238	248	324	224	199	238	228	215	215	215	277	224
108	2CF-1	289	315	271	243	243	252	329	228	203	243	232	219	219	219	282	228
109	2CF-2	287	312	269	241	241	250	326	226	201	241	230	217	217	217	279	226
128	2DF	284	309	266	238	238	248	324	224	199	238	228	215	215	215	277	224
165	6AF	220	239	206	184	184	191	250	173	154	184	176	166	166	166	214	173

Terr	itory	23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Туре	Class																
111	1A	\$213	\$196	\$221	\$196	\$207	\$204	\$207	\$204	\$255	\$242	\$204	\$217	\$255	\$242	\$242	\$229
113	1B	276	254	287	254	270	265	270	265	332	315	265	282	332	315	315	297
114	1C	247	227	256	227	241	237	241	237	296	281	237	251	296	281	281	265
102	2A-1	317	291	329	291	309	304	309	304	380	361	304	323	380	361	361	341
103	2A-2	302	278	314	278	295	290	295	290	362	344	290	308	362	344	344	325
104	2C-1	329	303	343	303	321	316	321	316	395	375	316	336	395	375	375	354
105	2C-2	291	268	303	268	284	279	284	279	349	332	279	297	349	332	332	313
124	2D	329	303	343	303	321	316	321	316	395	375	316	336	395	375	375	354
130	3	234	215	243	215	228	224	228	224	281	266	224	238	281	266	266	252
	3A	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
161	6A	181	166	188	166	176	173	176	173	217	206	173	184	217	206	206	194
163	6B	238	219	248	219	232	228	232	228	286	271	228	243	286	271	271	256
164	6C	247	227	256	227	241	237	241	237	296	281	237	251	296	281	281	265
160	8	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
	8A	227	209	236	209	222	218	222	218	273	259	218	232	273	259	259	245
115	1AF	181	166	188	166	176	173	176	173	217	206	173	184	217	206	206	194
106	2AF-1	251	231	261	231	245	241	245	241	301	286	241	256	301	286	286	270
107	2AF-2	234	215	243	215	228	224	228	224	281	266	224	238	281	266	266	252
108	2CF-1	238	219	248	219	232	228	232	228	286	271	228	243	286	271	271	256
109	2CF-2	236	217	245	217	230	226	230	226	283	269	226	241	283	269	269	254
128	2DF	234	215	243	215	228	224	228	224	281	266	224	238	281	266	266	252
165	6AF	181	166	188	166	176	173	176	173	217	206	173	184	217	206	206	194

#### PRIVATE PASSENGER RATES

# + PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B)

	\$2,5	500 Limit	Per Pers	on

Terri	itory	46	47	48	49	51	52	53	54	55	56	57	58	59	60	61	62
Туре	Class																
111	1A	\$204	\$207	\$217	\$221	\$196	\$204	\$204	\$217	\$255	\$242	\$294	\$238	\$225	\$196	\$204	\$196
113	1B	265	270	282	287	254	265	265	282	332	315	382	309	293	254	265	254
114	1C	237	241	251	256	227	237	237	251	296	281	341	276	261	227	237	227
102	2A-1	304	309	323	329	291	304	304	323	380	361	438	355	336	291	304	291
103	2A-2	290	295	308	314	278	290	290	308	362	344	418	338	320	278	290	278
104	2C-1	316	321	336	343	303	316	316	336	395	375	456	369	349	303	316	303
105	2C-2	279	284	297	303	268	279	279	297	349	332	403	326	309	268	279	268
124	2D	316	321	336	343	303	316	316	336	395	375	456	369	349	303	316	303
130	3	224	228	238	243	215	224	224	238	281	266	324	262	248	215	224	215
	3A	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196
161	6A	173	176	184	188	166	173	173	184	217	206	250	202	191	166	173	166
163	6B	228	232	243	248	219	228	228	243	286	271	329	267	252	219	228	219
164	6C	237	241	251	256	227	237	237	251	296	281	341	276	261	227	237	227
160	8	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196
	8A	218	222	232	236	209	218	218	232	273	259	315	255	241	209	218	209
115	1AF	173	176	184	188	166	173	173	184	217	206	250	202	191	166	173	166
106	2AF-1	241	245	256	261	231	241	241	256	301	286	347	281	266	231	241	231
107	2AF-2	224	228	238	243	215	224	224	238	281	266	324	262	248	215	224	215
108	2CF-1	228	232	243	248	219	228	228	243	286	271	329	267	252	219	228	219
109	2CF-2	226	230	241	245	217	226	226	241	283	269	326	264	250	217	226	217
128	2DF	224	228	238	243	215	224	224	238	281	266	324	262	248	215	224	215
165	6AF	173	176	184	188	166	173	173	184	217	206	250	202	191	166	173	166

Taur	it and	62	64	65			1		1				
	itory	63	64	65	66								
Туре	Class					T	r		r	1	1		
111	1A	\$186	\$181	\$170	\$204								
113	1B	242	235	221	265								
114	1C	216	210	197	237								
102	2A-1	277	270	253	304								
103	2A-2	264	257	241	290								
104	2C-1	289	281	264	316								
105	2C-2	255	248	233	279								
124	2D	289	281	264	316								
130	3	205	199	187	224								
	3A	186	181	170	204								
161	6A	158	154	145	173								
163	6B	208	203	190	228								
164	6C	216	210	197	237								
160	8	186	181	170	204								
	8A	199	194	182	218								
115	1AF	158	154	145	173								
106	2AF-1	220	214	201	241								
107	2AF-2	205	199	187	224								
108	2CF-1	208	203	190	228								
109	2CF-2	207	201	189	226								
128	2DF	205	199	187	224								
165	6AF	158	154	145	173								

# **PRIVATE PASSENGER RATES**



# PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

\$30,000/60,000 Bodily	\$25,000	
Territories 01,02,03,04,05,	All Other	Property
06,07,12,21,22	Territories	Damage
141	97	86

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

# TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL THIRD

# COMMERCIAL CHAPTER

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NOTES
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# TRUCKS, TRACTORS, TRAILERS SUBCHAPTER

# Rule 50. ELIGIBILITY – INELIGIBILITY

#### I. ELIGIBLE VEHICLES

(e) This Subchapter applies to all trucks, with a gross vehicle weight of 26,000 lbs. or less, (less than 48,000 lbs. for farm vehicles) designed to carry goods or materials (cargo), including utility type autos, tru ck-tractors, trailers and semi-trailers including an auto hired, loaned, leased or furnished for 1 year or more. If the insured is providing the primary insurance c overing the auto, rate as though owned by the insured.

The following exceptions apply:

A. Autos used for public transportation. Refer to the Public Auto Subchapter.

Autos leased or rented to others by leasing or rental concerns—Refer to the Leasing Or Rental Concerns rule (Rule 78).

- C. Utility type autos owned by a farm partnership or farm corporation and use d for farming or ranching and not customarily used for other business. Refer to the private passenger Definitions rule (Rule 30).
- D. Utility type autos that are:
  - 1. Described in the private passenger Definitions rule (Rules 30); and
  - Not used for the delivery or transportation of goods, materials or supplies other than samples, unless the delivery of goods, materials and supplies is;
    - a. Not the primary usage of the auto; or
    - b. For farming or ranching.

#### Refer to the Private Passenger Chapter

- E. An auto that is a utility type used in the business of the United States Government, and owned by an employee of the government, may be rated as a private passenger auto if:
  - 1. It is described in the private passenger D efinitions rule (Rules 30); and
  - 2. Not customarily used in any other occupation, profession or business of the insured other than farming or ranching, and
- Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.

Refer to the Private Passenger Chapter.

- F. Refer to the Special and Mobile Equipment Subchapter for rules applicable to:
  - 1. Ambulance Services
  - 2. Funeral directors

**e** 

3. Special or Mobile Equipment including mobile health units.

**Note:** Utility type me ans autos (with a G.V.W. of 25,000 lbs. or less) of the pick-up body, van type and multi-use type, which include J eeps, Blazers, Rancheros, Broncos, and other similar autos.

#### **II. INELIGIBLE VEHICLES**

The following vehicles are not eligible.

- A. T ow trucks.
- B. Farm vehicles with a gross vehicle weight of 48,000 lbs. or more. (Any vehicle or combination vehicles controlled or oper ated b y a farmer or rancher be ing used to transport agr icultural prod ucts, farm machiner y, and farm supplies to or from a farm or ranch).
- C. Vehicles or combination vehicles with a gross vehicle weight of more than 26,000 lbs. designed to carry goods or materials (cargo).
- D. Vehicles transporting hazardous materials in a quantity requiring plac arding b y a regul ation under the Hazardous Transportation Act.
- E. Government v ehicles C hapter 6 01, T ransportation Code does not apply to government owned vehicles or government e mployees while op erating a government vehicle in the course of that perso n's employment. A government v ehicle is a m otor vehic le owned by th e United States, Texas, or a political subdivision of Texas. (§601.007.)
- F. Household goods carriers.

#### Rule 51. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

- A. This Rule applies to:
  - 1. All light trucks and trailers used with light trucks.
  - All other trucks, tractors and trailers that r egularly operate within a 200-mile r adius from the street address of principal garaging. F or autos regularly operating beyond a 200-mile radius, refer to the Premium Dev elopment—Zone Rate d Autos rul e (Rule 52).
- B. Determine the classification rating factor and class code as follows:
  - Determine whether the risk is classified as fleet or non-fleet acco rding to the T rucks, Tractors And Trailers Classifications rule (Rule 53).
  - 2. Determine the primary rating factor from the trucks, tractors and trailers class ifications r ule (Rule 5 3) based on size class, business use class and radius class.
  - Determine the secondary rating factor, if an y, from the trucks, tractors and trail ers classifications rul e (Rule 53) b ased on the special in dustry classifications.
  - 4. Determine the combined rating factor by adding the secondary r ating factor to, o r subtracting it from, the primary rating factor.

5. For trailers used with light trucks that regularly operate beyond a 200-mile radius, use the rating factor for the intermediate rating class.

#### C. Premium Development

1. Determine the territory from the territory definitions based on the street address of principal garaging.

#### 2. Liability coverages

\*

- a. Determine the fleet or non-fleet base premiums from the liability base premium shown on the rate page.
- For fleet, multiply the base premium by a factor of 1.10.
  - b. Multiply the base premium by the combined rating factor.
  - c. If additional charges for accidents and convictions (R ule 9) apply, increase the rates determined above by the appropriate percentage.

#### 3. Personal injury protection coverage

- a. Refer to the Truck, Tractor, T railer Rate Section.
- b. Primary and secon dary rating factors do not apply.
- If additional charges for accidents and convictions (R ule 9) apply, increase the rates determined above by the appropriate percentage.

#### 4. Uninsured/underinsured motorists coverage

- a. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
- b. Primary and secondary factors do not apply.
- D. Refer to the special provisions in the Truck, Tractors and Trailers Classifications rule (Rule 5 3) for applicability.
- E. Refer to Individual as the Named Insured rule (Rule 12) if applicable.
- F. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).

#### Rule 52. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

- A. Except for light trucks and trailers used with light trucks, this Rule applies to trucks, tractors and trailers regularly operated beyond a 200-mile radius from the street address of principal garaging.
- B. Determine the zone or zone combination and cod e for each auto as follows:
  - When an auto is principally garaged in a regional zone and operates from terminals in that zone and in one or more metro politan zones, the zone combination is the regional zone and the metropolitan zone farthest away.

- 2. In all other situations, the zone combination is the zone of principal garaging and the zone of the terminal (included in the auto's operations) farthest from that point.
- 3. A terminal is any point at which an auto regularly loads or unloads. It is not limited to a terminal facility that the insured owns and operates.
- 4. The zone-rating table that applies is that table for the zone in which the place of principal garaging is located.

#### Example:

A truck garaged in D allas, Texas takes zone-rating table 09. The zone for the farthest terminal is selected from those listed in zone rating table 09, as determined by the application of paragraphs 1, 2, and 3 above, and reference to the long distance zone map.

#### C. Premium Development

- 1. Determine the classification rating factor and class code as follows:
  - Determine whether the auto is classified as fleet or non-fleet according to the Trucks, Tractors and Trailers Classifications rule (Rule 53).
  - b. Determine the primary rating factor from the Trucks, Tractors and Trailers Class ifications rule (Rule 53).

#### 2. Liability coverages

- a. Determine the liability base premiums for the zone combination from the zone-rating table.
- Multiply the base premium by the zone-rating factor from the primary classification table in the Trucks, Tractors and Trailers Classification rule (Rule 53).

For fleet, multiply the base premium by a factor of 0.70.

 If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

#### 3. Personal injury protection coverage

- a. Trucks, tractors and trailers—Use personal injury protection table in the Truck, Tr actor, Trailer Rate Section. In Zones 09 and 13 apply the rate for the highest rated territory in the zone. In Zone 43 apply the rate of principal garaging.
- b. Primary and secondary rating factors do not apply.
- c. If additional charges for accidents and convictions (R ule 9) apply, increase the rates determined above by the appropriate percentage.

#### 4. Uninsured/underinsured motorists coverage

\*

- a. Primary and secondary rating factors do not apply.
- b. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
- D. Refer to the special provisions in the Trucks, Tractors and Trailers Classifications rule (Rule 53) for applicability.
- E. Long Distance Zone Definitions:

#### **Metropolitan Zones**

- 01 ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
- 02 BALTIMORE-WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
- 03 BOSTON Z one includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
- 04 BUFFALO Z one includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.
- 05 CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
- 06 CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan—North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
- 07 CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio, and Covington-Newport, Kentucky territories.
- 08 CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.
- 09 DALLAS-FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
- 10 DENVER Zone includes Denver and North Central, Colorado territories.
- 11 DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
- 12 HARTFORD Zone includes all of Hartford and New Haven C ounties, an d Bri dgeport an d F airfield-Stratford Connecticut territories.
- 13 HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
- 14 INDIANAPOLIS Z one includes all of Marian County, Indiana territory.
- 15 JACKSONVILLE Zone includes all of Jacks onville, Florida territory.

- 16 KANSAS CITY Zone includes all of Kansas City, Kansas and Independence and all Kansas City, Missouri territories.
- 17 LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
- 18 LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.
- 19 LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffers onville, Indiana territories.
- 20 MEMPHIS Z one includes all of Shelby County, Tennessee territory.
- 21 MIAMI Zone includes Miami and Miami Beach, Florida territories.
- 22 MILWAUKEE Zone includes Ken osha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
- 23 MINNEAPOLIS-ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.
- 24 NASHVILLE Zone includes all of Davidson County, Tennessee territory.
- 25 NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
- 26 NEW YORK CITY Z one includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories, and Darien Greenwich and Stamford, Connecticut territories.
- 27 OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.
- 28 OMAHA Zone includes all of Douglas and Sarpi, Nebraska Counties and Council Bluffs, Iowa territory.
- 29 PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.
- 30 PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
- 31 PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
- 32 PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.
- 33 RICHMOND Zone includes all of Richmond, Virginia territory.
- 34 ST. LOUIS Z one includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.

- 35 SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
- 36 SAN F RANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
- 37 TULSA Zone includes all of Tulsa, Oklahoma territory.

#### **Regional Zones**

- 40 PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone) and Washington (excluding Portland Zone).
- 41 MOUNTAIN Zone includes the States of Arizon a (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
- 42 MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis- St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
- 43 SOUTHWEST Zone includes the States of Arkansas (excluding L ittle R ock Z one), Oklahoma (excluding Oklahoma City and Tulsa Zone) and Texas (excluding Dallas-Fort Worth and Houston Zones).
- 44 NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Z ones), Ohio (excluding Cincinnati and Cleveland Z ones) and Michigan (excluding Detroit Zone).
- 45 MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
- 46 GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
- 47 SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Z one), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).
- 48 EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (e xcluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).

- 49 NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.
- 50 ALASKA Zone includes all of the State of Alaska.

#### Zone Combination Coding

Commercial Statistical Plan (CSP) coding instructions for zone combinations:

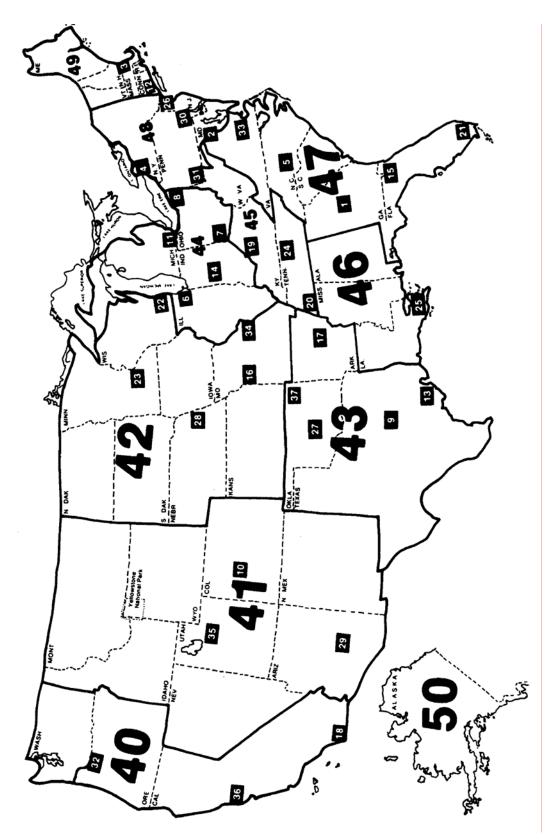
Full Plan—use three digit zone combination code shown in rating tables.

Example—vehicle garaged in Dallas with terminal in Atlanta, code 101.

Intermediate Plan— use three digit zone combination code shown in rating table preceded by state code 42.

Example—vehicle garaged in Dallas with terminal in Atlanta, code 42101.

- F. Refer to Individual as the Named Insured rule (Rule 12) if applicable.
- G. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).



# **TRUCKS, TRACTORS, TRAILERS**

# ↓ LIABILITY TRUCK, TRACTOR, TRAILER ZONE RATING TABLE \$30,000/\$60,000/\$25,000 Zone 09 (Dallas-Ft.Worth) Zone of Principal Garaging

Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.
Zone	B.I.	Zone	B.I.	Zone	B.I.	Zone	B.I.
Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.
01		13		25		37	
Atlanta	\$1,446	Houston	\$1,098	New Orleans	\$1,559	Tulsa	\$1,098
101	877	113	616	125	875	137	616
02		14		26		40	
BaltWash.	1,932	Indianapolis	1,493	N. Y. City	1,932	Pacific	1,541
102	1,084	114	838	126	1,084	140	865
03		15		27		41	
Boston	1,051	Jacksonville	1,563	Okla. City	1,098	Mountain	1,376
103	590	115	877	127	616	141	772
04		16		28		42	
Buffalo	1,932	Kansas City	1,070	Omaha	1,070	Midwest	1,070
104	1,084	116	600	128	600	142	600
05		17		29		43	
Charlotte	1,563	Little Rock	1,098	Phoenix	1,376	Southwest	1,098
105	877	117	616	121	772	143	616
06		18		30		44	
Chicago	1,493	Los Angeles	1,541	Philadelphia	1,932	N. Central	1,493
106	838	118	865	130	1,084	144	838
07		19		31		45	
Cincinnati	1,493	Louisville	1,171	Pittsburgh	1,932	Mideast	1,171
107	838	119	657	131	1,084	145	657
08		20		32		46	
Cleveland	1,493	Memphis	1,171	Portland	1,541	Gulf	1,559
108	838	120	657	132	865	146	875
09		21		33		47	
DalFt. W.	1,098	Miami	1,563	Richmond	1,563	Southeast	1,563
109	616	121	877	133	877	147	877
10		22		34		48	
Denver	1,376	Milwaukee	1,070	St. Louis	1,070	Eastern	1,932
110	772	122	600	134	600	148	1,084
11		23		35		49	
Detroit	1,493	MinSt. Paul	1,070	Salt Lake C.	1,376	New England	1,051
111	838	123	600	135	772	141	590
12		24		36		50	
Hartford	1,051	Nashville	1,171	San Francisco	1,541	Alaska	1,541
112	590	124	657	136	865	150	865

Effective January 1, 2011

FOURTH REPRINTING

# **TRUCKS, TRACTORS, TRAILERS**

# ← LIABILITY TRUCK, TRACTOR, TRAILER ZONE RATING TABLE \$30,000/\$60,000/\$25,000 Zone 13 (Houston) Zone of Principal Garaging

Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.
Zone	B.I.	Zone	B.I.	Zone	B.I.	Zone	B.I.
Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.
01		13		25		37	
Atlanta	\$1,446	Houston	\$1,098	New Orleans	\$1,559	Tulsa	\$1,098
201	877	213	616	225	875	237	616
02		14		26		40	
BaltWash.	1,932	Indianapolis	1,493	N. Y. City	1,932	Pacific	1,541
202	1,084	214	838	226	1,084	240	865
03		15		27		41	
Boston	1,051	Jacksonville	1,563	Okla. City	1,098	Mountain	1,376
203	590	215	877	227	616	241	772
04		16		28		42	
Buffalo	1,932	Kansas City	1,070	Omaha	1,070	Midwest	1,070
204	1,084	216	600	228	600	242	600
05		17		29		43	
Charlotte	1,563	Little Rock	1,098	Phoenix	1,376	Southwest	1,098
205	877	217	616	229	772	243	616
06		18		30		44	
Chicago	1,493	Los Angeles	1,541	Philadelphia	1,932	N. Central	1,493
206	838	218	865	230	1,084	244	838
07		19		31		45	
Cincinnati	1,493	Louisville	1,171	Pittsburgh	1,932	Mideast	1,171
207	838	219	657	231	1,084	245	657
08		20		32		46	
Cleveland	1,493	Memphis	1,171	Portland	1,541	Gulf	1,559
208	838	220	657	232	865	246	875
09		21		33		47	
DalFt. W.	1,098	Miami	1,563	Richmond	1,563	Southeast	1,563
209	616	221	877	233	877	247	877
10		22		34		48	
Denver	1,376	Milwaukee	1,070	St. Louis	1,070	Eastern	1,932
210	772	222	600	234	600	248	1,084
11		23		35		49	
Detroit	1,493	MinSt. Paul	1,070	Salt Lake C.	1,376	New England	1,051
211	838	223	600	235	772	249	590
12		24		36		50	
Hartford	1,051	Nashville	1,171	San Francisco	1,541	Alaska	1,541
212	590	224	657	236	865	250	865

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Effective January 1, 2011

# **TRUCKS, TRACTORS, TRAILERS**

# ← LIABILITY TRUCK, TRACTOR, TRAILER ZONE RATING TABLE \$30,000/\$60,000/\$25,000 Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.
Zone	B.I.	Zone	B.I.	Zone	B.I.	Zone	B.I.
Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.
01		13		25		37	
Atlanta	\$1,446	Houston	\$1,098	New Orleans	\$1,559	Tulsa	\$1,098
901	877	913	616	925	875	937	616
02		14		26		40	
BaltWash.	1,932	Indianapolis	1,493	N. Y. City	1,932	Pacific	1,541
902	1,084	914	838	926	1,084	940	865
03		15		27		41	
Boston	1,051	Jacksonville	1,563	Okla. City	1,098	Mountain	1,376
903	590	915	877	927	616	941	772
04		16		28		42	
Buffalo	1,932	Kansas City	1,070	Omaha	1,070	Midwest	1,070
904	1,084	916	600	928	600	942	600
05		17		29		43	
Charlotte	1,563	Little Rock	1,098	Phoenix	1,376	Southwest	1,098
905	877	917	616	929	772	943	616
06		18		30		44	
Chicago	1,493	Los Angeles	1,541	Philadelphia	1,932	N. Central	1,493
906	838	918	865	930	1,084	944	838
07		19		31		45	
Cincinnati	1,493	Louisville	1,171	Pittsburgh	1,932	Mideast	1,171
907	838	919	657	931	1,084	945	657
08		20		32		46	
Cleveland	1,493	Memphis	1,171	Portland	1,541	Gulf	1,559
908	838	920	657	932	865	946	875
09		21		33		47	
DalFt. W.	1,098	Miami	1,563	Richmond	1,563	Southeast	1,563
909	616	921	877	933	877	947	877
10		22		34		48	
Denver	1,376	Milwaukee	1,070	St. Louis	1,070	Eastern	1,932
910	772	922	600	934	600	948	1,084
11		23		35		49	
Detroit	1,493	MinSt. Paul	1,070	Salt Lake C.	1,376	New England	1,051
911	838	923	600	935	772	949	590
12		24		36		50	
Hartford	1,051	Nashville	1,171	San Francisco	1,541	Alaska	1,541
912	590	924	657	936	865	950	865

Effective January 1, 2011

FOURTH REPRINTING

#### Rule 53. TRUCKS. TRACTORS AND TRAILERS CLASSIFICATIONS

#### A. Fleet—Non-fleet Classifications

- 1. Classify as fleet the autos of any risk that has five or more self-propelled autos of any type that are under one ownership.
- 2. Do not include mobile equipment insured on a General Liability Policy in determining if the risk is a fleet.
- 3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
- 4. Classify the autos of any other risk as non-fleet.
- Do not change the fleet or non-fleet class ification because of mid term changes in the number of owned autos except at the request of the insured, in which case the policy must be cancelled and rewritten in accordance with the Changes rule (Rule 4).

#### B. Primary Classifications

- 1. Gross vehicle weight (G.V.W.) and gross combination weight (G.C.W.) mean:
  - a. **G.V.W.**—The maximum loaded weight for which a single auto is designed, as specified by the manufacturer.
  - b. G.C.W.—The maximum loaded weight for a combination truck-tractor and semi-trailer or trailer for which the truck-tractor is designed, as specified by the manufacturer.

#### 2. Size class

A vehicle with a gross vehicle weight in excess of 26,000 lbs. (48,000 lbs. or more for farm vehicles) designed to carry goods or materials (cargo), is not eligible for assignment through the association.

- a. Light trucks—trucks that have a gross vehicle weight (G.V.W.) of 10,000 lbs. or less.
- b. Medium trucks-
  - (1) Trucks that have a gross vehicle weight (G.V.W.) of 10,001–20,000 lbs.
  - (2) Include crawler type trucks in this class.
- Heavy trucks—trucks that have a gross vehicle weight (G.V.W.) of 20,001–26,000 l bs. farm trucks 45,000 lbs.
- d. Extra-heavy trucks—farm trucks that have a gross vehicle weight (G.V.W.) over 45,000 lbs. and less than 48,000 lbs.
- e. Truck-tractors—a truck-tractor is a motorized auto with or without body for carrying commodities or materials, equipped with a fifth wheel coupling device for semi-trailers.
  - (1) Heavy truck-tractors—truck-tractors that have a gross combination weight (G.C.W.) of 26,000 lbs. (farm truck-tractors 45,000 lbs. or less).

- (2) Extra-heavy farm truck-tractors—farm truck-tractors that have a gross combination weight (G.C.W.) over 45,0 00 lbs. and less than 48,000 lbs.
- f. Semi-trailers—a semi-trailer is a trailer equipped with a fifth wheel coupling device for use with a truck-tractor, with a load capacity over 2,000 lbs. This includes bogies used to convert containers into semi-trailers.
- g. Trailers—any trailer with a load capacity over 2,000 lbs. other than a semi-trailer.
- h. Service or utility trailer—any trailer or semitrailer with a load capacity of 2,000 lbs. or less.
- i. If a bus is to be rated as a truck, determine the size class from the seating capacity as follows:

Seating Capacity	Size Class
1–8	Light
9–20	Medium
21–60	Heavy
over 60	Extra Heavy

3. **Business use classes**—If an auto has more than one use, use the highest rated classification unless 80% or more of the use is in a lower rated activity. In that case, use the lower rated classification.

However, if there is a change in actual use of the auto during the policy period the classification shall be amended accordingly.

- a. Service use-includes
  - (1) Autos used for transporting the insured's personnel, tools, equipment and incidental supplies to or from a job location; or
  - (2) Autos used primarily in connection with an insured's own farming or ranching operations; or
  - Note: (1) and (2) above are confined to autos principally parked at job locations for the majority of the working day.
  - (3) Autos used to transport supervisory personnel between job locations; or
  - (4) Autos driven by salesmen or driven principally to and from work or used for pleasure.

This classification applies to autos that have reduced exposure because their use is closely associated with the installation or service of appliances, fixtures, equipment, and other products. It includes autos used by artisantype risks, such as carpenters, plumbers, and contractors, other than those eligible for Personal Auto Policy coverage. The delivery of a product to be installed or that has been repaired does not disqualify the auto from this classification.

 Retail use—autos used to pick up property from, or deliver property to individual households.

Deliveries of heating fuel, milk, groceries, drugs, and laundry are examples of the exposures in this classification. This class also includes parcel post and mail delivery where deliveries are only to private households.

- c. Commercial use—Truckers and autos used for transporting property other than those autos defined as service or retail.
- 4. **Radius class**—determine radius on a straight line from the street of principal garaging.
  - a. Local—up to 50 miles—The auto is not regularly operated beyond a radius of 50 miles

from the street address where such auto is principally garaged.

- b. Intermediate—51 to 200 miles—The auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such auto is principally garaged.
- c. Long Distance—over 200 miles—The auto is operated regularly beyond a 200-mile radius from the street address where such auto is principally garaged. Apply zone rates for other than light trucks.
- 5. **Primary classifications**—Refer to the Fleet, Non-fleet Primary Classifications tables.

#### NON-FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class				Radius Clas	S
OTHER THAN FARM	Business Use		Local Up to 50	Intermediate 51 to	Long Distance Over 200
VEHICLES	Class		Miles	200 Miles	Miles
	Service	Factor	1.00	1.20	1.30
		Code	011	012	013
_ight Trucks (0–10,000	Retail	Factor	1.50	1.80	1.80
bs. G.V.W.)	retair	Code	021	022	023
	Commercial	Factor	1.35	1.65	1.75
	Commercial	Code	031	032	033
					ZONE RATED
	Comico	Factor	1.05	1.25	0.90
	Service	Code	211	212	213
Medium Trucks	D. ()	Factor	1.55	1.85	0.90
(10,001–20,000 lbs. G.V.W.)	Retail	Code	221	222	223
J. V. VV. J		Factor	1.40	1.70	0.90
	Commercial	Code	231	232	233
		Factor	1.10	1.40	1.00
	Service	Code	311	312	313
Heavy Trucks		Factor	1.65	2.05	1.00
20,001–26,000 lbs.	Retail	Code	321	322	323
G.V.W.)		Factor	1.50	1.90	1.00
	Commercial	Code	331	332	333
		Factor	1.35	1.65	1.00
	Service	Code	341	342	343
Heavy Truck–Tractors		Factor	2.00	2.45	1.00
(0–26,000 lbs. G.C.W.)	Retail	Code	351	352	353
		Factor	1.85	2.30	1.00
	Commercial	Code	361	362	363
FARM VEHICLES					Long Distance Over 200 Miles
		Factor	1.00	1.20	1.30
	Service	Code	011	012	013
Light Trucks		Factor	1.50	1.80	1.80
(0–10,000 lbs. G.V.W.)	Retail	Code	021	022	023
		Factor	1.35	1.65	1.75
	Commercial	Code	031	032	033
					ZONE RATED
		Factor	1.05	1.25	0.90
	Service	Code	211	212	213
Medium Trucks		Factor	1.55	1.85	0.90
(10,001–20,000 lbs.	Retail	Code	221	222	223
G.V.W.)		Factor	1.40	1.70	0.90
	Commercial	Code	231	232	233

# TRUCKS, TRACTORS, TRAILERS

# NON-FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class				Radius Class		
FARM VEHICLES	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	ZONE RATED	
	Service	Factor	1.10	1.40	1.00	+
	Service	Code	311	312	313	
Heavy Trucks (20,001–45,000 lbs.	Retail	Factor	1.65	2.05	1.00	
(20,001–45,000 lbs. G.V.W.)	Retail	Code	321	322	323	
,	Commercial	Factor	1.50	1.90	1.00	
	Commercial	Code	331	332	333	
Extra-Heavy Trucks (Over	45,000 lbs less	Factor	2.10	2.70	1.45	+
than 48,000 lbs. G.V.W.)		Code	401	402	403	
	Service	Factor	1.35	1.65	1.00	
	Service	Code	341	342	343	
Heavy Truck–Tractors	Retail Commercial	Factor	2.00	2.45	1.00	
(0-45,000 lbs. G.C.W.)		Code	351	352	353	
		Factor	1.85	2.30	1.00	+
		Code	361	362	363	
Extra-Heavy Truck-Tractor	- ( - · · · · · · · · · · · · · · · · ·	Factor	2.35	3.00	1.45	+
less than 48,000 lbs. G.C.\	N.)	Code	501	502	503	
TRAILER TYPES						_
Semi-trailers		Factor	0.10	0.15	0.15	
Semi-iraliers		Code	671	672	673	
Trailara		Factor	0.10	0.15	0.15	
Trailers	Code	681	682	683		
Service or Utility Trailer (0-	2,000 lbs. Load	Factor	0.00	0.00	0.00	
capacity)		Code	691	692	693	

Size Class				Radius Cla	ss
OTHER THAN FARM	Business Use			Intermediate 51 to	
VEHICLES	Class		Local Up to 50 Miles	200 Miles	Long Distance Over 200 Miles
Light Trucks	Service	Factor	1.00	1.20	1.30
(0–10,000 lbs.		Code	014	015	016
G.V.W.)	Retail	Factor	1.50	1.80	1.80
		Code	024	025	026
	Commercial	Factor	1.35	1.65	1.75
		Code	034	035	036
					ZONE RATED
Medium Trucks	Service	Factor	1.05	1.25	0.90
(10,001–20,000 lbs.		Code	214	215	216
G.V.W.)	Retail	Factor	1.55	1.85	0.90
		Code	224	225	226
	Commercial	Factor	1.40	1.70	0.90
		Code	234	235	236
Heavy Trucks	Service	Factor	1.10	1.40	1.00
(20,001–26,000 lbs.		Code	314	315	316
G.V.W.)	Retail	Factor	1.65	2.05	1.00
		Code	324	325	326
	Commercial	Factor	1.50	1.90	1.00
		Code	334	335	336
Heavy	Service	Factor	1.35	1.65	1.00
Truck–Tractors		Code	344	345	346
(0–26,000 lbs.	Retail	Factor	2.00	2.45	1.00
G.C.W.)		Code	354	355	356
	<b>C</b> ommercial	Factor	1.85	2.30	1.00
		Code	364	365	366
FARM VEHICLES					Long Distance Over 200 Miles
Light Trucks	Service	Factor	1.00	1.20	1.30
(0-10,000 lbs.		Code	014	015	016
G.V.W.)	Retail	Factor	1.50	1.80	1.80
		Code	024	025	026
	Commercial	Factor	1.35	1.65	1.75
		Code	034	035	036
	•	•	•		ZONE RATED
Medium Trucks	Service	Factor	1.05	1.25	0.90
(10,001–20,000 lbs.		Code	214	215	216
G.V.W.)	Retail	Factor	1.55	1.85	0.90
		Code	224	225	226
	Commercial	Factor	1.40	1.70	0.90
		Code	234	235	236

# FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

#### Size Class **Radius Class Business Use** Local Up to 50 Intermediate 51 to **FARM VEHICLES** ZONE RATED Class Miles 200 Miles 1.10 Factor 1.40 1.00 + Service Code 314... 315... 316... Heavy Trucks 2.05 1.00 Factor 1.65 (20,001-45,000 lbs. Retail Code 324... 325... 326... G.V.W.) 1.00 1.50 1.90 Factor ✦ Commercial Code 334... 335... 336... Extra-Heavy Trucks (Over 45,000 lbs. - less 2.70 Factor 2.10 1.45 ✦ than 48,000 lbs. G.C.W.) 404... 406.. Code 405... 1.35 1.65 1.00 Factor Service Code 346.. 344... 345... Factor 1.00 2.00 2.45 Heavy Truck–Tractors Retail (0-45,000 lbs. G.C.W.) Code 354... 355... 356... 1.85 2.30 1.00 Factor Commercial 364... Code 365... 366... Extra-Heavy Truck-Tractors (Over 45,000 2.35 3.00 1.45 Factor + Ibs. - less than 48,000 lbs. G.C.W.) Code 504... 505... 506... TRAILER TYPES Factor 0.10 0.15 0.15 Semi-trailers Code 674... 675... 676... Factor 0.10 0.15 0.15 Trailers Code 684... 685... 686.. 0.00 0.00 0.00 Factor Service or Utility Trailer (0-2,000 lbs. Load capacity) 695... 696... Code 694...

#### C. Secondary classification—Special industry classes. Refer to the Secondary Classification tables.

#### 1. Application

According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided, in the  $4^{th}$  and  $5^{th}$  digit of the classification code.

#### 2. Autos Having More Than One Use

- a. If an auto has more than one use, use the highest rated classification unless 80% or more of the use is in a lower rated activity. In that case, use the lower rated classification.
- b. However, if there is a change in actual use of the auto during the policy period the classification shall be amended accordingly.

#### 3. Trailer Types and Zone-Rated Autos

a. Codes

Use the classifications and codes provided in the tables of this section,

b. Factors

All secondary factors for Trailer Types and Zone-Rated Autos are zero (0.00). Do not use the factors provided in this section.

S	econdary Factor For Auto	os (Except Trailer Types	and Zone-									
	Rated Autos)											
Cla	ssification	Secondary Factor	Code									
Foo	od delivery—Autos used											
	food manufacturers to											
	nsport raw and finished											
	ducts or used in											
	plesale distribution of											
foo	•••											
а.	Canneries and packing											
	plants	+0.40	31									
b.	Fish and seafood	+0.40	32									
C.	Frozen food	+0.40	33									
d.	Fruit and vegetable	+0.40	34									
e.		+0.40	35									
f.	All other food delivery	+0.40	39									
	ecialized delivery—Autos											
	ed in deliveries subject to											
time	e and similar constraints.											
а.	Armored cars	+0.65	41									
	Film delivery	+0.65	42									
C.	- 3-											
	newspapers	+0.65	43									
d.	Mail and parcel post	+0.65	44									
e.	All other	+0. 65	49									
	ste disposal—Autos											
	sporting salvage and											
was	ste material for disposal											
or r	esale.											
a.	Auto dismantlers	+0. 25	51									
b.	Building wrecking											
	operators	+0. 25	52									
C.	Garbage & Ash											
	Removal	+0. 25	53									
d.	Junk dealers	+0. 25	54									
e.	All other	+0. 25	59									

Secondary Factor For Autos (Except Trailer Types and Zone- Rated Autos)						
Cla	ssification	Secondary Factor	Code			
Far	mers—Autos owned by a					
farn	ner, used in connection					
with	the operation of his or					
	her own farm and					
occ	asionally used to haul					
	nmodities for other					
farn	ners. {Also see the					
	cial provision for Farm					
	ers in the Trucks, Tractor					
and	Trailers Classification					
rule	(Rule 53)}					
a.	Individually owned or					
	farm corp. (other than					
	livestock hauling)-					
	autos not subject to					
	rating in the Private					
	Passenger Section.	-0.50	61			
b.	Livestock hauling	-0.50	62			
c.	All other	-0.50	69			
Dur	np and transit mix trucks					
	t truckers)					
*a.	,	-0.20	71			
*b.		0.20				
ν.	than guarrying)	-0.20	72			
*c.	1 3 8/	-0.20	73			
*d.		-0.20	74			
*e.		-0.20	79			
	e factor and codes only	0.20	10			
	en no other secondary					
clas	sifications apply					
	ntractors (other than					
	np trucks)					
a.	Building—commercial	-0.05	81			
a. b.	Building—private	-0.00	01			
D.	dwelling	-0.05	82			
c.	Electrical, plumbing,	-0.00	02			
0.	masonry, plastering					
	and other repair or					
	service	-0.05	83			
d.	Excavating	-0.05	84			
u. e.	Street and road	-0.05	85			
e. f.	All other	-0.05	89			
		-0.05	03			
	otherwise specified	0.00	01			
a.	Logging and Lumbering All other	0.00	91			
b.	All other.	0.00	99			
I						

#### D. Special Provisions for certain risks

- Transporters of liquid products—A policy that covers an auto used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed.
- Amusement devices—Amusement devices mounted on commercial autos (Class Code 7905)—A policy written to cover a commercial auto on which an amusement device has been mounted shall be endorsed to limit coverage to the operation of the commercial auto only.
- Rolling stores—A policy that covers autos equipped as a rolling store must exclude product liability.

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# e 4. Trailers and semi-trailers used as showrooms.

a. Liability coverage may be provided for trailers or semi-trailers used as showrooms or salesrooms. The policy must exclude product liability.

Multiply the trailer or semi-trailer rating factor by 2.00.

b. Personal injury protection

Multiply the personal injury protection premium for a class 3 private passenger auto for the territory in which the risk is located by 3.00. Refer to the private Passenger Chapter.

- (e) 5. Tank trailers not exceeding 1,000 water gallons capacity and dry fertilizer trailers having a load capacity of not more than 2,000 lbs. owned by an anhydrous ammonia, liquefied petroleum gas or dry fertilizer dealer may be insured to cover only the named owner while such trailers are loaned or rented, including calling for and delivering to customers.
- 6. Specially constructed trailers or semi-trailers, operated by a cotton gin, when attached to a commercial auto, and used to transport field picked cotton from field to cotton gin shall be rated as follows:

If used for other hauling purposes during the policy term, such trailers shall be classified and rated in accordance with the applicable manual rule.

# 7. Office and supply trailers

- a. Coverage for the office and supply trailers and semi-trailers used by a construction contractor shall be insured without additional charge while such trailer or semi-trailer is hauled or towed by any auto insured by the company.
- b. Personal injury protection

Multiply the Class 3 personal injury protection premium b y 3.00. Use the territor y in which the risk is located.

- 8. Farm trailers The liability coverage on a policy that covers autos owned by a farmer or rancher shall extend, by endorsement without charge or description, to any trailer being pulled by a covered auto while being used for farming or ranching purposes or any trailer principally used for farm or ranch purposes while being pulled by any covered auto. However, this coverage is not extended for loss in connection with any trucktractor and commercial semi-trailer, any office, store, display or passenger trailer, to the operation of farm machinery, or any trailer while hauling for hire or any commercial purposes other than farming or ranching unless these autos are described on the policy.
- Mobile health units—The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service.
- 10. **Trailers**—The liability coverage on a policy shall extend without charge or description for a trailer designed for use with and being pulled by a covered private passenger auto or utility type auto if the trailer is not customarily used for business purposes with another type auto.

# Rule 54. TRUCKERS

#### Definition of a trucker

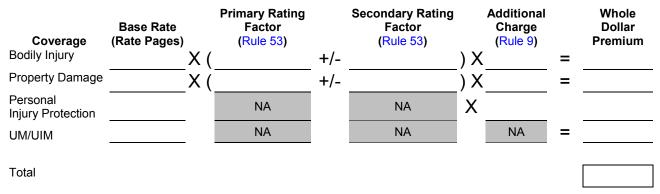
A trucker isa a person, firm or corporation in the business of transporting goods, materials or commodities for another, including any person, firm or corporation required to obtain a Texas Department of Transportation Permit from the Motor Transportation Division.

Truckers are not eligible for assignment through the association.

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TRUCKS, TRACTORS, AND TRAILERS ZONE RATED WORKSHEET **Primary Rating Secondary Rating** Additional Whole Factor Factor **Base Rate** Charge Dollar (Rule 53) Coverage (Rule 52) (Rule 53) (Rule 9) Premium Bodily Injury Х ( +/-) X = Property Damage ) X Х ( +/-\_ Personal Х NA NA Injury Protection NA NA NA \_ UM/UIM Total

# **ENDORSEMENT REFERENCES**

<b>Rule</b> 50 53 53 53	Endorsement Title Federal Employees Using Auto in Government Business Amusement Devices Mounted on Commercial Autos Cotton Trailers Farm Trailers	<b>Number</b> TE 99 12A TE 23 25A TE 23 28A TE 23 29A
53 53 53 53 53 50	Loaned Or Rented Trailers Professional Services Not Covered Rolling Stores Wrong Delivery of Liquid Products Hired Autos Specified As Covered Autos You Own	TE 23 19A TE 20 18 TE 23 04 TE 23 05 TE 99 16

# NOTES

# PUBLIC TRANSPORTATION SUBCHAPTER

## Rule 60. ELIGIBILITY – INELIGIBILITY

#### I. ELIGIBLE VEHICLES

- This Subchapter applies to autos registered or used for the transportation of members of the public as described herein.
- e Autos hired, loaned, leased or furnished 1 year or more: if the insured is providing the primary insurance covering the auto, rate as though owned by the insured.

#### II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

- A. Vehicles designed or used to transport 15 or more passengers, including the driver, unless operated by an entity whose primary function is not the transportation of passengers, such as a day care, hotel, private school, nursing home or similar organization.
- B. Government Vehicles In addition, Chapter 601, Transportation Code does not apply to government vehicles or government employees while operating a government vehicle in the course of that person's employment. A government vehicle is a motor vehicle owned by the United States, Texas, or a political subdivision of Texas §601.007.
- C. School buses owned by political subdivisions or school districts.
- D. Vehicles required to file proof of financial responsibility by any statute or ordinance other than Chapter 601, Transportation Code.

# Rule 61. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

- A. This Rule applies to:
  - 1. All taxis, limousines (except air port I imousines), school, church and urban buses and van pools.
  - All other public autos that regularly operate within a 200-mile radius from the street address of principal garaging. For those autos regularly operated beyond a 200-mile radius, refer to the Premium Development—Zone Rated Autos rule (Rule 62).
- B. Determine the classification rating factor and class code as follows:
  - 1. Determine whether the risk is classified as fleet or non-fleet according to the Public Auto Classifications rule (Rule 63).
  - 2. Determine the primary rating factor from the Public Auto Class ifications rule (Rule 63) based on use class and radius class. For van pools the rating factor is based on seating capacity.
  - 3. Determine the secondary rating factor, if any, from the Public Auto Classifications rule (Rule 63) based on seating capacity.
  - 4. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.

#### C. Premium Development

- 1. Determine the rating territory from the territory definitions based on the highest rated territory in Texas where the public auto is operated.
- 2. Liability coverages
  - a. Determine the fleet or non-fleet base premiums from the Public Transportation Auto Rate Section.

For fleet, multiply the base premiums by the following factors:

\*

Taxicabs and Limousines 1.10

School and Church Buses 1.20

- b. Multiply the base premium by the combined rating factor.
- If additional charges for accidents and convictions (R ule 9) apply, increase the rates determined above by the appropriate percentage.

#### 3. Personal injury protection coverage

- a. For personal injury protection determine the premium from the personal injury protection tables in the Public T ransportation Auto R ate Section.
- The rate thus determined from the table will not be modified by a primary or secondary rating factor.
- b. If additional charges for accidents and convictions (R ule 9) apply, increase the rates determined above by the appropriate percentage.

#### 4. Uninsured/underinsured motorists coverage

- a. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
- b. Primary and secondary factors do not apply.
- D. Refer to Individual as the Named Insured rule (Rule 12) if applicable.
- E. If a financial responsibility filing under Chapter 601,Transportation Code is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).

#### Rule 62. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

This Rule applies to all public autos other than taxis, limousines, school, church and urban buses or van pools, which regularly operate beyond a 200-mile radius from the street address of principal garaging.

- A. Determine the zone or zone combination and code of each auto as follows:
  - 1. When an auto is principally garaged in a regional zone and operates in that zone and in one or more metropolitan zones, the zone combination is the

regional zone and the metropolitan zone farthest away.

2. In all other situations, the zone combination is the zone of principal garaging and the zone included in the auto's operations farthest from that point.

#### Examples

- a. The auto is principally garaged in Houston, Texas (Metropolitan Zone 13) and operates in Beaumont, Texas (Southwest Zone 43), the proper zone combination is 13 and 43.
- The auto is principally garaged in Corpus Christi, Texas (Southwest Zone 43) and operates in Dallas, Texas (Metropolitan Zone 09), the proper zone combination is 43 and 09.

#### B. Premium Development

- 1. Determine the classification rating factor and class code as follows:
  - a. Determine whether the auto is classified as fleet or non-fleet according to the Public Autos Classifications rule (Rule 63).
  - b. Determine the primary rating factor from the Public Autos Classifications rule (Rule 63).
  - c. Secondary rating factors do not apply.

#### 2. Liability coverage

- a. Determine the fleet or non-fleet base premiums for the zone comb ination from the zone-rating table.
- b. Multiply the base premium by the primary rating factor.
- If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

#### 3. Personal injury protection coverage

- a. For personal injury protection determine the premium from the personal injury protection tables in the Public T ransportation Auto R ate Section. In Zones 09 and 13 apply the rate for the highest rated territory in the zone. In Zone 43 apply the rate of principal garaging.
- b. The rate thus determined from the table will not be modified by a primary or secondary rating factor.
- c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

#### 4. Uninsured/underinsured motorists coverage

- a. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
- b. Primary and secondary factors do not apply.

#### C. Long Distance Zone Definitions :

#### Metropolitan Zones

- 01 ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
- 02 BALTIMORE-WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
- 03 BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
- 04 BUFFALO Znne includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.
- 05 CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
- 06 CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan—North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
- 07 CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio, and Covington-Newport, Kentucky territories.
- 08 CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the villa ge of Mog adore), all Cleveland and Painesville, Ohio territories.
- 09 DALLAS-FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
- 10 DENVER Zone includes Denver and North Central, Colorado territories.
- 11 DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
- 12 HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford Connecticut territories.
- 13 HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
- 14 INDIANAPOLIS Zone includes all of Marian County, Indiana territory.
- 15 JACKSONVILLE Zone includes all of Jacks onville, Florida territory.
- 16 KANSAS CIT Y Zone includes all of Kansas City, Kansas and Independence and all Kansas City, Missouri territories.
- 17 LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
- 18 LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riversi de and San Bernardino, California territories.

- 19 LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
- 20 MEMPHIS Zone includes all of Shelby County, Tennessee territory.
- 21 MIAMI Zone includes Miami and Miami Beach, Florida territories.
- 22 MILWAUKEE Zone includes Kenosha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
- 23 MINNEAPOLIS-ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.
- 24 NASHVILLE Zone includes all of Davidson County, Tennessee territory.
- 25 NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
- 26 NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Pl ainfield, New Jersey territories, and Darien Greenwich and Stamford, Connecticut territories.
- 27 OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.
- 28 OMAHA Zone includes all of Douglas and Sarpi, Nebraska Counties and Council Bluffs, Iowa territory.
- 29 PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.
- 30 PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
- 31 PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
- 32 PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.
- 33 RICHMOND Zone includes all of Richmond, Virginia territory.
- 34 ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.
- 35 SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
- 36 SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
- 37 TULSA Zone includes all of Tulsa, Oklahoma territory.

#### **Regional Zones**

Effective April 1, 2008

- 40 PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone) and Washington (excluding Portland Zone).
- 41 MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
- 42 MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis- St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
- 43 SOUTHWEST Zone includes the States of Arkansas (excluding Little R ock Z one), Oklahoma (excluding Oklahoma City and Tulsa Zone) and Texas (excluding Dallas-Fort Worth and Houston Zones).
- 44 NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indanapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).
- 45 MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
- 46 GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
- 47 SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).
- 48 EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (e xcluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).
- 49 NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.
- 50 ALASKA Zone includes all of the State of Alaska.

#### Zone Combination Coding

Commercial Statistical Plan (CSP) coding instructions for zone combinations:

Full Plan—use three digit zone combination code shown in rating tables.

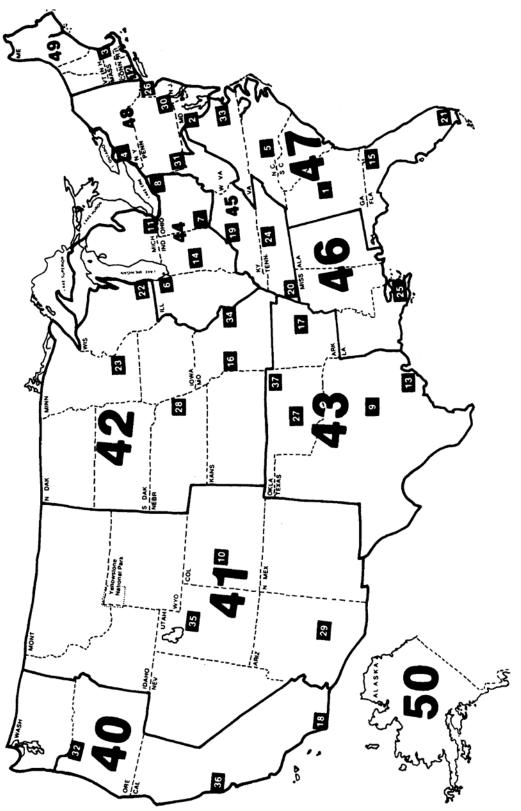
Example—vehicle garaged in Dallas with terminal in Atlanta, code 101.

Intermediate Plan— use three digit zone combination code shown in rating table preceded by state code 42.

Example—vehicle garaged in Dallas with terminal in Atlanta, code 42101.

- D. Refer to Individual as the Named Insured rule (Rule 12) if applicable.
- E. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10)





# **PUBLIC TRANSPORTATION**

# LIABILITY PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE \$30,000/\$60,000/\$25,000 Zone 09 (Dallas-Ft.Worth) Zone of Principal Garaging

Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.
Zone	B.I.	Zone	B.I.	Zone	B.I.	Zone	B.I.
Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.
01		13		25		37	
Atlanta	\$1,446	Houston	\$1,098	New Orleans	\$1,559	Tulsa	\$1,098
101	877	113	616	125	875	137	616
02		14		26		40	
BaltWash.	1,932	Indianapolis	1,493	N. Y. City	1,932	Pacific	1,541
102	1,084	114	838	126	1,084	140	865
03		15		27		41	
Boston	1,051	Jacksonville	1,563	Okla. City	1,098	Mountain	1,376
103	590	115	877	127	616	141	772
04		16		28		42	
Buffalo	1,932	Kansas City	1,070	Omaha	1,070	Midwest	1,070
104	1,084	116	600	128	600	142	600
05		17		29		43	
Charlotte	1,563	Little Rock	1,098	Phoenix	1,376	Southwest	1,098
105	877	117	616	121	772	143	616
06		18		30		44	
Chicago	1,493	Los Angeles	1,541	Philadelphia	1,932	N. Central	1,493
106	838	118	865	130	1,084	144	838
07		19		31		45	
Cincinnati	1,493	Louisville	1,171	Pittsburgh	1,932	Mideast	1,171
107	838	119	657	131	1,084	145	657
08		20		32		46	
Cleveland	1,493	Memphis	1,171	Portland	1,541	Gulf	1,559
108	838	120	657	132	865	146	875
09		21		33		47	
DalFt. W.	1,098	Miami	1,563	Richmond	1,563	Southeast	1,563
109	616	121	877	133	877	147	877
10		22		34		48	
Denver	1,376	Milwaukee	1,070	St. Louis	1,070	Eastern	1,932
110	772	122	600	134	600	148	1,084
11		23		35		49	
Detroit	1,493	MinSt. Paul	1,070	Salt Lake C.	1,376	New England	1,051
111	838	123	600	135	772	141	590
12		24		36		50	
Hartford	1,051	Nashville	1,171	San Francisco	1,541	Alaska	1,541
112	590	124	657	136	865	150	865

# PUBLIC TRANSPORTATION

# ← LIABILITY PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE \$30,000/\$60,000/\$25,000 Zone 13 (Houston) Zone of Principal Garaging

Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.
Zone	B.I.	Zone	B.I.	Zone	B.I.	Zone	B.I.
Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.
01		13		25		37	
Atlanta	\$1,446	Houston	\$1,098	New Orleans	\$1,559	Tulsa	\$1,098
201	877	213	616	225	875	237	616
02		14		26		40	
BaltWash.	1,932	Indianapolis	1,493	N. Y. City	1,932	Pacific	1,541
202	1,084	214	838	226	1,084	240	865
03		15		27		41	
Boston	1,051	Jacksonville	1,563	Okla. City	1,098	Mountain	1,376
203	590	215	877	227	616	241	772
04		16		28		42	
Buffalo	1,932	Kansas City	1,070	Omaha	1,070	Midwest	1,070
204	1,084	216	600	228	600	242	600
05		17		29		43	
Charlotte	1,563	Little Rock	1,098	Phoenix	1,376	Southwest	1,098
205	877	217	616	229	772	243	616
06		18		30		44	
Chicago	1,493	Los Angeles	1,541	Philadelphia	1,932	N. Central	1,493
206	838	218	865	230	1,084	244	838
07		19		31		45	
Cincinnati	1,493	Louisville	1,171	Pittsburgh	1,932	Mideast	1,171
207	838	219	657	231	1,084	245	657
08		20		32		46	
Cleveland	1,493	Memphis	1,171	Portland	1,541	Gulf	1,559
208	838	220	657	232	865	246	875
09		21		33		47	
DalFt. W.	1,098	Miami	1,563	Richmond	1,563	Southeast	1,563
209	616	221	877	233	877	247	877
10		22		34		48	
Denver	1,376	Milwaukee	1,070	St. Louis	1,070	Eastern	1,932
210	772	222	600	234	600	248	1,084
11		23		35		49	
Detroit	1,493	MinSt. Paul	1,070	Salt Lake C.	1,376	New England	1,051
211	838	223	600	235	772	249	590
12		24		36		50	
Hartford	1,051	Nashville	1,171	San Francisco	1,541	Alaska	1,541
212	590	224	657	236	865	250	865

# PUBLIC TRANSPORTATION

# LIABILITY PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE \$30,000/\$60,000/\$25,000 Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.
Zone	B.I.	Zone	B.I.	Zone	B.I.	Zone	B.I.
Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.
01		13		25		37	
Atlanta	\$1,446	Houston	\$1,098	New Orleans	\$1,559	Tulsa	\$1,098
901	877	913	616	925	875	937	616
02		14		26		40	
BaltWash.	1,932	Indianapolis	1,493	N. Y. City	1,932	Pacific	1,541
902	1,084	914	838	926	1,084	940	865
03		15		27		41	
Boston	1,051	Jacksonville	1,563	Okla. City	1,098	Mountain	1,376
903	590	915	877	927	616	941	772
04		16		28		42	
Buffalo	1,932	Kansas City	1,070	Omaha	1,070	Midwest	1,070
904	1,084	916	600	928	600	942	600
05		17		29		43	
Charlotte	1,563	Little Rock	1,098	Phoenix	1,376	Southwest	1,098
905	877	917	616	929	772	943	616
06		18		30		44	
Chicago	1,493	Los Angeles	1,541	Philadelphia	1,932	N. Central	1,493
906	838	918	865	930	1,084	944	838
07		19		31		45	
Cincinnati	1,493	Louisville	1,171	Pittsburgh	1,932	Mideast	1,171
907	838	919	657	931	1,084	945	657
08		20		32		46	
Cleveland	1,493	Memphis	1,171	Portland	1,541	Gulf	1,559
908	838	920	657	932	865	946	875
09		21		33		47	
DalFt. W.	1,098	Miami	1,563	Richmond	1,563	Southeast	1,563
909	616	921	877	933	877	947	877
10		22		34		48	
Denver	1,376	Milwaukee	1,070	St. Louis	1,070	Eastern	1,932
910	772	922	600	934	600	948	1,084
11		23		35		49	
Detroit	1,493	MinSt. Paul	1,070	Salt Lake C.	1,376	New England	1,051
911	838	923	600	935	772	949	590
12		24		36		50	
Hartford	1,051	Nashville	1,171	San Francisco	1,541	Alaska	1,541
912	590	924	657	936	865	950	865

# Rule 63. PUBLIC AUTO CLASSIFICATIONS

Classify public autos as follows:

A. If an auto has more than one use, use the highest rated classification unless 80% or more of the use is in a lower rated activity. In that case use the I ower rated classification.

# B. Fleet—Non-fleet Classification

- Classify as fleet the autos of any risk that has five (5) or more self-propelled autos of any type that are under one ownership. Do not include autos owned by allied or subsidiary interests.
- 2. Do not include mobile equipment insured on a General Liability Policy in determining if the risk is a fleet.
- 3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk is otherwise classified as a fleet.
- 4. Classify the autos of any other risk as non-fleet.
- Do not change the fleet or non-fleet classification because of mid-term changes in the number of owned autos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the Cancellations rule (Rule 6).

# C. Seating Capacity

- 1. Use the seating capacity specified by the manufacturer of the auto unless a public authority rules otherwise.
- 2. Include the driver's seat when determining seating capacity.
- 3. A vehicle designed or used to transport more than 15 passengers, including the driver, is not eligible for assignment through the association, unless operated by an entity whose primary function is not the transportation of passengers, such as a hotel, day care center, private school, nursing home or similar organization.

# D. Primary Classifications

# 1. Radius Class

Determine radius on a straight line from the street address of principal garaging.

- Local—up to 50 miles—The auto is not regularly operated beyond a radius of 50 miles from the street address where such auto is principally garaged.
- b. Intermediate—51 to 200 miles—The auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such auto is principally garaged.
- c. Long Distance—over 200 miles—The auto is operated regularly beyond a 200-mile radius from the street address where such auto is principally garaged. Apply zone rates for all autos other than taxis, limousines (except

airport limousines), school, church and urban buses and van pools.

# 2. Use Class

- a. Taxicab or similar passenger carrying service—A metered or unmetered auto that is operated for hire by the named insured or an employee, but does not pick up, transport or discharge passengers along a route.
- b. Limousine—An unmarked auto with a seating capacity of 8 or less that is operated for hire by the named insured or an employee and used on a prearranged basis for special or business functions, weddings, funerals or similar purposes.

\*

c. School bus—An auto that carries students or other persons to and from school, or in any school activity including games, outings and similar school trips. This classification applies only to autos used in conjunction with school activities accredited by the Texas Education Agency, institutions of higher learning such as colleges or universities, or any private schools accredited by an agency recognized and under the direction of the Texas Education Agency.

School buses owned by political subdivisions or school districts are not eligible for assignment through the association.

- d. Church bus— An auto used by a church to transport persons to or from services and other church related activities . This classification does not apply to public autos used primarily for daily school activities.
- e. Inter-city bus —An auto that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.
- f. Urban bus—An auto that picks up, transports and discharges passengers at frequent local stops a long a prescribed route. This classification applies only to autos operated principally within the limits of a city or town and communities contiguous to such city or town, and includes scheduled express service between points on that route.
- Airport bus or airport limousine—An auto for hire that transports passengers between airports and other passenger stations or motels.
- h. Charter bus— An auto chartered for special trips, touring, picnics, outings, games and similar uses.
- i. Sightseeing bus—An auto accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.

j. Transportation of athletes and entertainers— An auto owned by a group, individual, firm or organization that transports its own professional athletes, musicians, or other entertainers.

#### EXCEPTIONS:

- (1) If it is used to transport other professional athletes or entertainers, rate as a charter bus.
- (2) If it is used to transport its own nonprofessional athletes, musicians or entertainers, rate as a public auto not otherwise classified.
- k. Van pools—An auto of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.
  - **Note:** This Rule is not applicable to an auto operated under a bonafide carpooling or ride sharing arrangement with fellow employees of the same or different employers, and which qualifies for classification and rating under the Private Passenger Auto Classifications rule (Rule 32).
  - Employer furnished transportation— Transportation is held out by an employer as an inducement to employment, a condition of employment or is incident to employment.
    - (a) Employer owned autos-Autos owned, or leased for one year or more, by an employer and used to provide transportation only for his or her employees.
    - (b) Employee owned autos—Autos owned, or leased for one year or more by an individual employee and used to provide transportation only for fellow employees of his or her employer.
  - (2) All other—Autos that do not meet the eligibility requirements of paragraph (1) above.
- I. Transportation of employees—other than van pools—Autos of any type used to transport employees other than in van pools.
  - Autos owned, leased for one year or more, by an employer and used to transport only his or her own employees.
    - (a) Private passenger autos —Charge Class 3 rates shown in the Private Passenger Rate Section (Class code 5851).
    - (b) All other autos—Rate as van pool-all other (Class code 5851).

# PUBLIC TRANSPORTATION

- (2) Autos owned, or leased for one year or more by a person or organization who is in the business of transporting employees of one or more employers. Rate as public auto not otherwise classified.
- m. Social service agency auto —An auto used by a government, civic, private, charitable, or social service organization to provide transportation to clients incident to the social services sponsored by the organization, including special trips and outings.
  - (1) This classification includes, for example, autos used to transport:
    - (a) Senior citizens or other clients to congregate meal centers, medical facilities, social functions, shopping centers;
    - (b) Handicapped persons to work or rehabilitative programs;
    - Children to daycare centers, head start nurseries and other schools not accredited by the Texas Education Agency or an agency recognized and under the direction of the Texas Education Agency.
    - (d) Boy Scout or Girl Scout groups to planned activities.
  - (2) The following autos are eligible for this classification
    - (a) Autos owned, or leased for one year or more, by the social service agency.
    - (b) Autos donated to the social service agency, without a driver.
    - © Autos hired under contract by the social service agency.
  - (3) If an auto has more than one use, use the highest rated classification unless 80% or more of the use is in a lower rated activity. In that case use the lower rated classification.
  - (4) Separate codes and rating factors apply to:
    - (a) Employee-operated autos—Autos operated by employees of the social service agency—If a social service auto is also operated by volunteer drivers or other non-agency employees, use the "All Other" classification unless 80% or more of the use is by agency employees.
    - (b) All other—Autos that do not meet the requirements of paragraph (a).
- n. Public auto not otherwise classified—This classification includes, but is not limited to autos such as country club buses, cemetery buses, real estate development buses, and courtesy buses run by hotels.

# **PUBLIC TRANSPORTATION**

#### NON-FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

			Radius		٦
		Local	Intermediate	Long Distance	
Taxicabs And Limousines		Up to 50 Miles	51 to 200 Miles	Over 200 Miles	
Taxicab or Similar	Factor	1.00	1.15	1.25	1
Passenger Carrying	Code	4159	4169	4179	
Service					
Limousine	Factor	0.40	0.45	0.50	+
	Code	4259	4269	4279	
School Buses and					
Church Buses					
School Bus	Factor	1.50	1.75	1.90	]+
	Code	625—	626—	627—	
Church Bus	Factor	1.00	1.15	1.25	
	Code	635—	636—	637—	
Other Buses				•	
Urban Bus	Factor	0.80	0.90	]	
	Code	515—	516—		
				ZONE RATED	
Airport Bus or	Factor	0.70	0.80	1.10	7+
Airport Limousine	Code	525—	526—	5279	
Inter-City Bus	Factor	1.05	1.20	1.85	
	Code	535—	536—	5379	
Charter Bus	Factor	1.00	1.15	1.85	1
	Code	545—	546—	5479	
Sightseeing Bus	Factor	0.75	0.85	1.65	+
	Code	555—	556—	5579	
Trans. of Athletes	Factor	0.45	0.50	1.00	
And Entertainers	Code	565—	566—	5679	
Social Service	Factor	0.55	0.65	0.95	
Auto	Code	645—	646—	6479	
Employee-Operated					
Social Service	Factor	0.50	0.60	0.95	
Auto	Code	655—	656—	6579	
All Other					
Public, NOC	Factor	0.55	0.65	0.95	1
	Code	585—	586—	5879	

Van Pools	Seating Capacity		
		1 to 8	9 to 20
Employer Furnished	Factor	1.00	1.05
	Code	4111	4112
All Other	Factor	1.10	1.15
	Code	4121	4122

		Radius				
		Local	Intermediate	Long Distance	1	
Taxicabs And Limousines		Up to 50 Miles	51 to 200 Miles	Over 200 Miles		
Taxicab or Similar	Factor	1.00	1.15	1.25		
Passenger Carrying	Code	4189	4199	4109		
Service						
Limousine	Factor	0.40	0.45	0.50	1	
	Code	4289	4299	4209		
School Buses and					-	
Church Buses						
Other School Bus	Factor	1.50	1.75	1.90	]∢	
	Code	628—	629—	620—		
Church Bus	Factor	1.00	1.15	1.25	1	
	Code	638—	639—	630—		
Other Buses					-	
Urban Bus	Factor	0.80	0.90			
	Code	518—	519—			
				ZONE RATED		
Airport Bus or	Factor	0.70	0.80	1.10	1	
Airport Limousine	Code	528—	529—	5209		
Inter-City Bus	Factor	1.05	1.20	1.85	1	
	Code	538—	539—	5309		
Charter Bus	Factor	1.00	1.15	1.85	1	
	Code	548—	549—	5409		
Sightseeing Bus	Factor	0.75	0.85	1.65		
	Code	558—	559—	5509		
Trans. of Athletes	Factor	0.45	0.50	1.00	1	
And Entertainers	Code	568—	569—	5609		
Social Service	Factor	0.55	0.65	0.95	1∢	
Auto	Code	648—	649—	6409		
Employee-Operated						
Social Service	Factor	0.50	0.60	0.95	1	
Auto	Code	658—	659—	6509		
All Other						
Public, NOC	Factor	0.55	0.65	0.95	1	
	Code	588—	589—	5809		

#### FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

Van Pools		Seating Capacity		
		1 to 8	9 to 20	
Employer Furnished	Factor	1.00	1.05	
	Code	4111	4112	
All Other	Factor	1.10	1.15	
	Code	4121	4122	

#### E. Secondary classification

Secondary classifications factors are not applicable to taxicabs, limousines (except airport limousines), and van pools. These classification factors are not applicable to zone rated risks. According to

 classification, combine the secondary factor in this section with the primary factor. Insert the code provided in the 4<sup>th</sup> digit of the classification code.

J	Code	L *Seating Capacity	iability Fact School Buses and Church Buses	or Other Buses
*	1	1-8	0.00	-0.20
	•			
	2	9–20	+0.10	-0.15
	3	21–60	+0.25	+0.15
	4	Over 60	+0.50	+0.40
	9	All Other-N	Not Secondari	ly Rated

\* Vehicles designed or used to transport 15 or more passengers, in cluding the driver, unless operated by an entity whose primary function is not the transportation of passengers, such as a day care center, hotel, private school, nursing home or similar organization.

#### F. Special provisions

1. If a truck is to be rated as a public auto, determine the seating capacity from the size class as follows:

Size Class	Seating Capacity
Light	1–8
Medium	9–20
Heavy	21–60
Extra Heavy	over 60

- 2. If a bus is to be rated as a truck, refer to the Trucks, Tractors, and Trailers Rule.
- 3. Determine the liability premium for a public auto that is a combination unit consisting of a motor powered vehicle and one or more trailers based on the seating capacity of the entire unit.

Increase premium by a factor of 1.10

#### Rule 64. PASSENGER HAZARD EXCLUDED

This Rule does not apply to any auto operating under the Motor Bus Law of the Texas Department of Transportation, Interstate Commerce Commission or similar regulatory authority for which financial responsibility filing is required, since such autos are not eligible through the Association.

(e) If personal injury protection coverage is not afforded, bodily injury liability insurance with respect to any person in or upon, entering or alighting from a public auto may be excluded by endorsement with respect to the following classifications.

#### Classification

A. Church bus

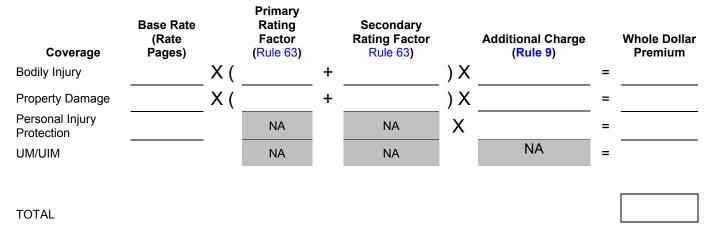
- B. Civic, charitable, welfare organization bus and social services agencies autos
- C. School bus
- D. All other buses
- E. Taxicabs and limousines

Multiply the bodily injury rate by .75.

#### TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

#### PUBLIC TRANSPORTATION

#### PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET



#### ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET

<b>Coverage</b> Bodily Injury	Base Rate (Rule 62)	х	Primary Rating Factor (Rule 63)	Х	Additional Charge (Rule 9)	=	Whole Dollar Premium
Property Damage		Х		Х		=	
Personal Injury Protection			NA	Х		- =	
UM/UIM			NA		NA	=	
TOTAL							

## **PUBLIC TRANSPORTATION**

## **ENDORSEMENT REFERENCES**

Rule	Endorsement Title
60	Public Transportation Autos
64	Public Auto—Passenger Hazard Excluded
60	Hired Auto Specified As Covered Autos You Own

Number TE 24 02 TE 24 09A TE 99 16

Notes

## SPECIAL TYPES AND OPERATIONS SUBCHAPTER

## Rule 70. ELIGIBILITY – INELIGIBILITY

This Subchapter applies to all autos specified herein that are not classified and rated in other Chapters.

#### **ELIGIBLE VEHICLES** I.

An auto specified herein owned by an individual or by husband and wife who are residents of the same household not customarily used in the occupation, profession or business of the insured other than farming or ranching shall be afforded personal auto coverage in accordance with the Individual As The Named Insured rule (Rule 12).

e An auto hired, loaned, leased or furnished for 1 year or more: if the insured is providing the primary insurance covering the auto, rate as though owned by the insured.

#### **II. INELIGIBLE VEHICLES**

The following vehicles are not eligible.

- A. Government vehicles In addition. Chapter 601. Transportation Code does not apply to government vehicles or government employees while operating a government vehicle in the course of that person's employment. A government vehicle is a vehicle owned by the United States, Texas, or a political subdivision of Texas. §601.007.
- B. Vehicles registered as collector's items. These are vehicles under which the owner files with Texas Department of Transportation (TxDOT) an affidavit that the item is only used for exhibitions, club activities, parades and other functions of public interest and not used for regular transportation.
- C. Golf carts non-registered.
- D. Road roller or grader Excluded under Chapter 601.002(5) Transportation Code.
- E. Traction engine Excluded under Chapter 601.002(5) Transportation Code.
- F. Tractor crane Excluded under Chapter 601.002(5) Transportation Code.
- G. Power shovel Excluded under Chapter 601.002(5) Transportation Code.
- H. Well driller Excluded under Chapter 601.002(5) Transportation Code.
- Implements of husbandry, farm implements, L machinery, and tools used in tilling the soil including self propelled machinery specifically designed or adapted for applying food materials or agricultural chemicals, but not specifically designed or adapted for the sole purpose of transporting the chemicals. The term does not include a passenger car or truck.
- Vehicles owned by volunteer fire departments. A volunteer fire department includes entities that answer fire alarms and extinguish fires and also provide emergency medicalservices that are composed of members that do not receive compensation or receive nominal compensation.
- J.

## K. Household goods carriers.

#### SECOND REPRINTING

## Rule 71. PREMIUM DEVELOPMENT

- A. Determine the rating territory from the territory definitions based on the street address of principal garaging.
- Liability-See specific rating instructions for each B classification in this Subchapter.

If additional charges for accidents and convictions (Rule 9) apply, increase the liability premium developed for the classific ation by the appropriate percentage.

- Injury Protection-Refers to specific C. Personal rules in this Subchapter. If no premium or procedures are shown, determine premiums as follows:
  - If liability premiums are developed from truck, 1. tractor, trailer base premium fleet or non-fleet, charge truck, tractor, trailer personal injury protection premiums.
  - If liability premiums are developed from private 2 passenger type premiums, charge private passenger personal injury protection premiums.
  - For risks written at a percentage of private 3 passenger rates, such as motorcycles, use the Personal Injury Protection rates in Table B of the Private Passenger Rate Section unless otherwise specified in the rule.

If additional charges for accidents and convictions (Rule 9) apply, increase the personal injury protection for the classification by the appropriate percentage.

- D. Uninsured/Underinsured Motorists Coverage— Refer to the Uninsured/Underinsured Motorists rule (Rule 7).
- E. Refer to Individual as the Named Insured rule (Rule 12) if applicable.
- F. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).

#### Rule 72. AMBULANCES-(Class Code 7919)

- A. The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. e
- The policy must exclude coverage for bodily injury or В. property damage that results from providing or failing to provide any professional service. **(e)**

#### C. Premium Development

Liability - Multiply the fleet or non-fleet truck, tractor, trailer base rate by 1.75.

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#### Rule 73. DRIVER TRAINING PROGRAMS (EDUCATIONAL INSTITUTIONS AND COMMERCIAL DRIVING SCHOOLS) AND AUTO REPAIR TRAINING

A. Driver training programs—Non-public educational institutions (Class Code 7926)—This applies to private passenger autos used for driver training as part of a non-public school curriculum.

#### **Premium Development**

#### 1. Liability coverages

- a. For autos equipped with dual controls, multiply the Class 3 rates in the Private Passenger Rate Section by .75. There must be dual brakes to qualify as dual controls.
- b. For autos not equipped with dual controls, multiply the Class 3 rates in the Private Passenger Rate Section by 1.50.
- c. Coverage may not be extended to apply to the liability of a student and the parent or guardian of such student to an auto being used for the purpose of the driver-training program.
- 2. All other coverages—Charge Class 3 private passenger rates in the Private Passenger Rate Section.
- B. Commercial driving schools (Class Code 7927)— This applies to autos used by driving schools to give driving instruction.

#### **Premium Development**

- 1. Owned private passenger autos.
  - a. Liability coverages:
    - For autos equipped with dual controls, charge the Class 3 rates in the Private Passenger Rate Section. There must be dual brakes to qualify as dual controls.
    - (2) For autos not equipped with dual controls, multiply the Class 3 rates in the Private Passenger Rate Section by 2.00.
  - b. For all other coverages, charge Class 3 rates in the Private Passenger Rate Section.
- Motorcycles, motorscooters, motorbikes and similar autos used for driver training purposes. If such autos are only used on parking lots or blocked-off streets, the liability premiums otherwise applicable shall be multiplied by .90.
- 3. All other types of owned autos—Rate Trucks, Tractors and Trailers or Public autos as applicable.
- (e) 4. Non-owned autos used for driving instruction.

## SPECIAL TYPES

- a. Charge the Class 3 rates in the Private Passenger Rate Section for each instructor in excess of the number of owned autos.
- b. The policy shall be endorsed to cover driving instructors and their students.
- C. Auto repair training.

For autos used by schools in auto repair training, the rules and rates for owned autos apply.

#### Rule 74. DRIVE-AWAY CONTRACTORS (Class Code 7923)

A drive-a way contractor is a risk that transports autos under their own power for factories or auto dealers.

**Named operator basis**—The rating provisions applicable to a risk insured on a specified auto basis shall apply except that the rate shall be "per named operator".

### Rule 75. VOLUNTEER FIRE DEPARTMENTS

These risks are not eligible for assignment through the association. Volunteer fire fighters operating the fire fighting vehicles may be insured under the non-owner rules of the Manual (Rule 45).

### Rule 76. FUNERAL DIRECTORS

#### A. Eligibility

- 1. This Rule applies to autos owned or used by a funeral director.
- The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service.

#### B. Premium Development

- 1. Limousines (Class Code 7915)—Multiply the Class 3 in the Private Passenger Rate Section by .90.
- Hearses or flower cars (Class Code 7922)— Multiply the base rates in the Truck, Tractor, Trailer Rate Section by 0.55.
- Combination hearses and ambulances— Classify and rate the autos according to the Ambulances rule (Rule 72).
- 4. Autos used for other purposes—Classify and rate the auto according to its regular use.

## Rule 77. LAW ENFORCEMENT AGENCIES

Law enforcement agencies are not eligible for assignment through the association.

## Rule 78. LEASING OR RENTAL CONCERNS \*

This Rule applies to risks which lease or rent autos to ethers without drivers.

A. For autos laased or rented with drivers, refer to the Truck, Tractor, and Trailers Classifications rule (Rule 53) or the Public Auto Classifications rule (Rule 63). \*

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- B. Public transportation autos leased or rented by the concern to public transportation auto risks, refer to the Public Auto Classifications rule (Rule 63).
- C. Passenger hazard may not be excluded.
- Premium Development—A risk engaged in leasing or renting autos or trailers to others without drivers may be insured on the specified auto basis. The premium is to be determined on the basis of the territory in which the auto is principally garaged in accordance with the following provisions.
  - Specified auto basis—Long Term—Coverage for Owner and Rentee Private Passenger and trucks, tractors, and trailers, commercial trailers, motorcycles, motorized scooters, motorized bicycles, power cycles and any other similar motorized vehicles awaiting assignment or reassignment.
    - a. Private Passenger –Leased for one year or more.
      - (1) Autos
      - (2) Motorcycles, motorized scooters, motorized bicycles, powercycles and any other similar motorized vehicles with an unladen weight not in excess of 300 lbs.
         (3) Autos described in (2)

Class 3

- above with a gross unladen weight in excess of 300 lbs.
- b. Truck, Tractor and Trailer Leased for 6 months or more.

Rate the auto at the classification rates in this Manual that apply to the lessee

- 2. Specified auto basis—Short Term— Coverage for Owner and Rentee.
  - a. Trucks, tractors, and trailers Leased for less than 6 months. -Multiply the base rates in the Truck, Tractor, Trailer Rate Section by the following factors:

	Code	Liability
Trucks	7211	2.50
Tractors	7212	2.75
Trailers, Semi-trailers, and_Service trailers.	7213	0.10

- b. Private passenger autos (Class Code 7214)—Leased for less than one year. Multiply the Class 3 rates in the Private Passenger Rate Section by a factor of 3.00.
- Special types (Class Code 7216)— Motorcycles, motorbikes, and other similar autos—Leased for less than one year. -Multiply the rates developed in the Motorcycle rule (Rule 79) by a factor of 4.00.

- d. Auto service operations or trailer sales—
   Leased for less than one year.- Charge the Class 3 rates in the Private Passenger Rate Section.
- e. Motorhomes (Class Code 7215)—Leased for less than 6 months.--Multiply the rates developed in the Motorhomes rule (Rule 80) by a factor of 2.00.
- f. Rent-it-here/leave-it-there autos—The policy shall be endorsed to exclude coverage for the owner or rentee of any "rent-it-here/leave-it-there" auto not owned by the named insured.

#### Rule 79. MOTORCYCLES—COMMERCIAL (Class Code 7942)

#### A. Definition

Motorcycles, mopeds, motorscooters, motorbikes, go-carts and any other similar autos.

#### B. Business Use Motorcycles

1. **Liability**—Apply the appropriate factor from the table below to Class 3 rates in the Private Passenger Rate Section.

Engine Size (cc)	Factor applied to Private Passenger Class 3
0-100	.29
101–200	.33
201–360	.59
361–500	.65
501–800	.76
801–1,000	.85
Over 1,000	+.10 for each 200cc or
	fraction over 1,000 cc

- 2. **Personal injury protection**—Use personal injury protection table in the Truck, Tractor, Trailer Rate Section . Multiply the premium determined by 2.00.
- 3. Uninsured/Underinsured Motoris ts—Refer to the Uninsured/Underinsured Motorists rule (Error! Reference source not found.) and multiply the premium so determined by 2.00.
- C. Pleasure and Drive to and From Work Motorcycles
  - 1. Written on a Commercial Policy
    - a. **Liability**—Apply the appropriate factor from the table below to Class 3 rates in the Private Passenger Rate Section.

Engine Size (cc)	Operator Under Age 25	Code	All Other Operators	Code
0-100	0.60	9221	0.45	9231
101–200	0.75	9222	0.60	9232
201–360	1.05	9223	0.90	9233
361–500	1.20	9224	1.05	9234
501–800	1.35	9225	1.20	9235
801–1,000	1.45	9226	1.30	9236

#### TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

#### Operator Engine Under All Other Size (cc) Age 25 Code Operators Code Over 1,000 +.10 for +.10 for each each 200cc or 200cc or fraction fraction over over 1,000 cc 1,000 cc

- b. **Personal injury protection** —Multiply the Class 1A premium shown in Table A of the Private Passenger Rate Section by 2.00.
- c. **Uninsured/Underinsured Motorists** Refer to the Uninsured/Underinsured Motorists rule (Rule 7) and multiply the premium so determined by 2.00.

#### 2. Written on a Personal Auto Policy

Refer to the Motorcycles rule (Rule 38).

#### Rule 80. MOTORHOMES—COMMERCIAL

#### A. Definition

- Self-propelled motor vehicles with a living area that is an integral part of the vehicle chassis. The living area must consist of facilities for cooking and sleeping.
- 2. A pickup used solely to transport a permanently attached camper body.
- 3. A self-propelled motor vehicle not described above but that is used primarily for recreational camping.
- **Note**: Removable or slip-in campers or trucks equipped with camper shells are not eligible for this Rule.

#### B. Motorhomes written on a Commercial Policy

1. Liability

Apply a factor of 0.60 (not more than 22 feet Class Code 7960), 0.75 (pickup used solely to transport camper body Class Code 7962) or 0.75 (more than 22 feet Class Code 7961) to the appropriate base rates in the Truck, Tr actor, Trailer Rate Section.

2. Personal injury protection

Use the personal injury protection table in the Truck, Tractor, Trailer Rate Section.

#### C. Motorhomes written on a Personal Auto Policy

Refer to the Motorhomes rule (Rule 37).

#### Rule 81. ALL TERRAIN VEHICLES— COMMERCIAL (Class Code 9590)

#### A. Definition

Four wheel autos equipped with balloon tires designed for u se on rugged terrain or rugged terrain and water which may be driven on public roadways and which are required to be insured under Chapter 601, Transportation Code.

#### SPECIAL TYPES

- B. Written on a Commercial Policy
  - 1. Used for Business
    - a. Liability—Multiply the Class 3 rates in the Private P assenger Rate Section by the following factors:

Factors
.29
.38
.59
.65
.76
.85
+.10 for each 200cc or fraction over 1,000cc

b. **Personal injury protection** —Multiply the Class 3 rate from Table A of the Private Passenger Rate Section by 2.00.

#### 2. Used for Pleasure or Drive to and from Work

- a. Liability—Multiply the Class 3 rates in the Private Passenger Rate Section by .50
- b. **Personal injury protection** —Multiply the Class 3 rate from Table A, of the Private Passenger Rate Section by 2.00.

#### C. Written on a Personal Auto Policy

Refer to the All-Terrain Vehicles rule (Rule 40).

#### Rule 82. GOLF CARTS—COMMERCIAL (Class Code 9460)

#### A. Definition

Three or four wheel autos with limited speed capabilities designed to carry golfers and their equipment around a golf course and neighboring public roadways which are required to be insured under Chapter 601, Transportation Code.

#### B. Written on a Commercial Policy

- 1. **Used for Business** (other than for transportation of passengers in connection with such business, or rented or leased to others)
  - a. Liability—Multiply base rates in the Truck, Tractor, Trailer Rate Section by 0.50.
  - b. **Personal injury protection**—Charge the Class 3 rate from Table A of the Private Passenger Rate Section.
- 2. Used for Pleasure or Drive to and from Work
  - a. Liability—Multiply the Class 3 rates in the Private Passenger Rate Section by .25.
  - b. **Personal inju ry protection** —Charge the Class 3 rate from Table A of the Private Passenger Rate Section.
- C. Written on a Personal Auto Policy

Refer to the Golf Carts rule (Rule 42).

# Rule 83. ANTIQUE. COLLECTIBLE AND SPECIAL INTEREST AUTOS— COMMERCIAL (Class Code 9620)

#### A. Definition

Autos that are:

- 1. required to be insured under Chapter 601, Transportation Code
- 2. maintained primarily for use in exhibitions, club activities, parades and other functions of public interest and
- 3. occasionally used for other purposes.
- 4. If the auto is registered with the Texas Department of Transportation as a collector's item it is not eligible for assignment through the association.

#### **B. Written on a Commercial Policy**

- 1. Liability— Multiply the Class 3 rates in the Private Passenger Rate Section by .25.
- 2. **Personal injury protection**—Charge .25 of the Class 3 rate from the appropriate table in the Private Passenger Rate Section.

#### C. Written on a Personal Auto Policy

Refer to the Antique, Collectible and Special Interest Autos rule (Rule 43).

#### Rule 84. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AUTOS— COMMERCIAL

#### A. Commercial Policies

- 1. Liability
  - a. Trailers with a load capacity of 2,000 pounds or less designed primarily for travel on public roads are provided liability coverage without specific description or premium charge.
  - b. All other trailers designed for use with private passenger autos or utility type autos as defined in the Definitions rule (Rule 30) of the Private Passenger Chapter—Multiply the base rates in the Truck ,Tractor, Trailer Rate Section by 0.40.

#### 2. Personal injury protection

Use the Bodily Injury base rates in the Truck, Tractor, Trailer Rate Section multiplied by 1.60 to enter the Personal Injury Protection table in the Truck, Tractor, Trailer Rate Section.

#### B. Personal Auto Policies

For trailers designed for use with private passenger autos or utility type autos as defined in the Definitions rule (Rule 30) of the Private Passenger Chapter covered under a personal auto policy, refer to the Trailers Designed For Use With Private

Effective April 1, 2008

Passenger Autos Or Utility Type Autos rule (Rule 36).

#### Rule 85. MOBILE HOME TRAILERS (Class Code 7963)

- A. Mobile homes trailers are trailers that meet both of the following criteria:
  - 1. They are equipped with living quarters including cooking, dining, sleeping facilities and plumbing or refrigeration.
  - 2. They are designed to be pulled by other than a private passenger or utility type auto as defined in the Definitions rule (Rule 30) of the Private Passenger Chapter.

#### B. Premium Development

#### 1. Liability

Multiply the base rates in the Truck, Tractor, Trailer Rate Section by a factor of 0.20.

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#### 2. Personal injury protection

Refer to the Personal Injury Protection table in the Truck, Tractor, Trailer Rate Section.

#### Rule 86. NAMED OPERATOR OR SPECIFIED AUTO BASIS (Class Code 7070)

A. This Rule is not available to cover finance companies and banks for the repossession and resale of financed autos.

This Rule provides for coverage on the named operator or specified auto basis under the Business Auto Coverage Form. This Rule is intended for risks employing one or two drivers or operating one or two autos; where the operations are more extensive a Garage Coverage form is preferable. The rates provided for in paragraph C and D below shall be the applicable rates for the territory in which the garage business is located.

#### C. Named Operator Basis

- Named Operators may be insured for the operation of any auto at a rate of twice the Class 3 for private passenger for each named operator.
- Named operators may be insured for the epidemion of non-owned autos only at the Class 3 private passenger rate for each named operator.
- Personal injury protection may be provided for the operation of an owned auto only, for e ach named operator afforded bodily injury liability coverage at the personal injury protection coverage premium for a Class 3 private passenger auto.
- 4. It is not permissible to audit such a policy in order to determine the number of operators on which to base the premium; nor shall the policy provide automatic coverage for substitutes or successors in the event of illness or discharge of named operators.

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#### TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

#### D. Specified Auto Basis

- 1. Autos owned by the named insured may be insured on the specified auto basis at the following rates:
  - a. Private passenger autos—Refer to the Private Passenger Rate Section and charge rate for Class 3 private passenger.
  - b. Trucks, Tractors, and Trailers—Refer to the Trucks, Tractors and Trailers Subchapter.

For personal injury protection coverage charge the applicable Class 3 private passenger or truck, tractor, trailer premium.

- (e) 2. Autos not owned by the named insured may be insured on the specified auto basis at the following rates:
  - a. Private passenger autos—Refer to the Private Passenger Rate Section and charge rate for Class 3 private passenger.
  - b. Trucks, Tractors, and Trailers—Refer to the Trucks, Tractors and Trailers Subchapter.

#### Rule 87. RESERVED FOR FUTURE USE

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#### \* Rule 88. SPECIAL OR MOBILE EQUIPMENT

- (e) Land motor vehicles other than farm equipment are eligible if the equipment has a G.V.W./G.C.W. of 26,000 lbs. or less, or if the G.V.W./G.C.W. is 26,000 lbs or more and is not designed to carry goods or materials (cargo). (Class Code 7906)
  - A. The vehicles described below must be covered on an auto policy.
    - Self-propelled vehicles described in paragraph B.1, 2, 3, or 4 below with the following types of permanently attached equipment are not eligible.
    - 1. Equipment designed primarily for:
      - (a) Snow removal;
      - (b) Road and right-of-way maintenance, but not construction or resurfacing;
      - (c) Street cleaning;
    - Cherry pickers and similar devices mounted on auto or truck chassis and used to raise or lower workers; and
    - Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.
    - Note: Operations coverage is not provided under an auto coverage part for equipment listed in 2 and 3 above.
    - B. The following should be written on a General Liability policy; however, if the insured does not have general liability coverage, then coverage

#### SPECIAL TYPES

shall be provided on an auto policy. Operations coverage is not provided on an auto policy.

- 1. Bulldozers, forklifts, and other vehicles designed for use principally off public roads;
- 2. Vehicles maintained for use solely on or next to premises the insured owns or rents;
- 3. Vehicles that travel on crawler treads;
- 4. Vehicles maintained primarily to provide mobility to permanently mounted:
  - (a) Power cranes, shovels, loaders, diggers or drills; or
  - (b) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- 5. Vehicles not described in 1, 2, 3, or 4 above that are not self propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
  - (a) Air compressors, pumps and generators, including spraying, welding, building cleanings, geophysical exploration, lighting and well servicing equipment; or
  - (b) Cherry pickers and similar devices used to raise and lower workers.
- Vehicles not described in A, or B.1, 2, 3, 4, and 5 above maintained primarily for purposes other than the transportation of persons, or goods and materials (cargo).

#### 3. Premium Development

Class

Liability—Multiply the fleet or non-fleet truck, tractor, trailer base rate by the appropriate rating factor.

Dating

Class		Rating
Code	Description	Factor
7906	Oilers, tar spreaders, road	1.00
	and right-of-way maintenance	
	equipment, snow removal,	
	street cleaning equipment,	
	cherry pickers and similar	
	devices used to raise and	
	lower workers, air	
	compressors, pumps and	
	generators, including	
	spraying, welding, building,	
	cleaning, geophysical	
	exploration, lighting and well	
	service equipment and	
	concrete mixers ( other than	
	trucks equipped with agitator	
	for mixing concrete in transit)	

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#### SPECIAL TYPES

#### Rule 89. AMPHIBIOUS EQUIPMENT— COMMERCIAL

This Rule applies to autos designed to operate on both land and water.

A. Written on a Commercial Policy

Rate as land autos according to their use.

B. Written on a Personal Auto Policy

Refer to the Amphibious Equipment—Private Passenger rule (Rule 44).

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## ENDORSEMENT REFERENCES

	Endorsement	
Rule	Title	Number
70	Hired Autos Specified As Covered Autos you Own	TE 99 16
72,	Emergency Vehicles—Volunteer Firefighters' And Workers' Injuries	TE 20 07A
72, 76	Professional Services Not Covered	TE 20 18
73	Driving Schools (Other Than Public Schools)	TE 20 06A
74	Drive-A Way Contractor–Named Operator	TE 20 33A
78	Leasing or Rental Concerns–Rent-It-Here/Leave-It-There Autos	TE 20 12A
78	Leasing or Rental Concerns–Schedule of Limits For Owned Autos	TE 20 13A
83	Antique, Collectible or Special Interest Auto	TE 20 32B
86	Named Operator Coverage (Any Auto)	TE 99 84A
86	Named Operator Coverage (Non-Owned Autos Only)	TE 99 85A
86	Personal Injury Protection Endorsement—Texas	TE 04 01C
86	Specified Non-Owned Auto	TE 99 86A
88	Exclusion of Equipment, Specially Constructed Vehicles and Vehicles With Permanently Mounted Special Equipment	TE 20 45A
88	Mobile Equipment	TE 20 15A
89	Amphibious Vehicles	TE 20 31A

NOTES

## Truck, Tractor, Trailer Rate Section

+	LIABILITY BASE RATES
,	(FUEFT OD NON FUEFT)

(FLEET OR NON-FLEET)				
		\$25,000	\$2,500	
	\$30,000/ 60,000	Property	Personal Injury	
Territory	<b>Bodily Injury</b>	Damage	Protection	
1	\$384	\$297	\$11	
2	356	275	11	
3	331	256	13	
4	305	236	11	
5	240	186	11	
6	262	203	10	
7	247	191	11	
10	177	137	8	
11	162	125	6	
12	236	182	10	
13	247	191	10	
14	164	126	8	
16	202	156	10	
20	159	123	8	
21	337	260	10	
22	291	225	10	
23	327	252	13	
24	193	149	8	
27	322	249	15	
28	381	295	11	
31	257	198	11	
32	243	188	11	
34	270	209	11	
37	294	228	11	
38	354	274	13	
39	297	229	11	
40	377	291	11	
41	222	172	8	
42	245	189	11	
43	270	209	10	
44	235	182	11	
45	288	223	10	
46	255	197	8	
47	248	192	8	
48	199	154	8	
49	352	272	11	
51	203	157	8	
52	291	225	10	
53	247	191	10	
54	230	178	8	
55	215	166	10	
56	205	159	10	
57	304	235	13	
58	150	116	8	
59	176	136	8	
60	200	154	6	
61	124	96	8	
62	104	80	6	
63	198	153	8	
64	182	140	8	
65	102	79	6	
66	251	194	10	

### UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

\$30,000/\$60,000	\$25,000 Property
<b>Bodily Injury</b>	Damage
\$30	\$29

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

## Public Transportation Auto Rate Section

+	PUBLIC AUTO RATES
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\$30,000/60,000/25,000 LIABILITY	
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	Taxis and L	imousines	School and C	60,000/25,000 Thurch Buses	Other	Ruses	Van I	Pools
		Property	School and C	Property	other	Property	van	Property
Territory	Bodily Injury	Damage	<b>Bodily Injury</b>	Damage	<b>Bodily Injury</b>	Damage	Bodily Injury	Damage
1	\$2,048	\$1,583	\$217	\$167	\$1,441	\$1,114	\$493	\$381
2	1,902	1,470	201	156	1,338	1,034	458	354
3	1,769	1,367	187	144	1,244	961	426	329
4	1,630	1,260	172	133	1,147	886	393	303
5	1,283	992	135	105	903	698	309	239
6	1,401	1,082	148	114	985	761	338	261
7	1,317	1,018	139	107	927	716	317	245
10	945	730	100	77	665	514	228	176
11	865	668	91	71	609	470	209	161
12	1,259	973	133	103	885	684	303	234
13	1,321	1,021	140	108	930	718	318	246
14	874	675	92	71	615	475	211	163
16	1,079	834	114	88	759	586	260	201
20	848	656	90	69	597	461	204	158
21	1,798	1,389	190	147	1,265	978	433	335
22	1,551	1,199	164	127	1,091	843	374	289
23	1,743	1,347	184	142	1,227	948	420	325
24	1,028	794	109	84	724	559	248	191
27	1,718	1,327	182	141	1,209	934	414	320
28	2,036	1,573	215	166	1,432	1,107	491	379
31	1,372	1,060	145	112	965	746	330	255
32	1,296	1,002	137	106	912	705	312	241
34	1,443	1,115	152	118	1,015	784	348	269
37	1,572	1,215	166	128	1,106	855	379	293
38	1,890	1,460	200	155	1,330	1,027	455	352
39	1,585	1,224	167	129	1,115	862	382	295
40	2,011	1,554	212	164	1,415	1,093	485	375
41	1,188	918	125	97	835	646	286	221
42	1,309	1,011	138	107	921	712	315	244
43	1,443	1,115	152	118	1,015	784	348	269
44	1,254	969	133	102	882	682	302	233
45	1,538	1,189	162	125	1,082	836	371	287
46	1,359	1,050	143	111	956	739	327	253
47	1,325	1,024	140	108	932	721	320	247
48	1,062	821	112	87	747	577	256	198
49	1,882	1,454	199	154	1,324	1,023	454	350
51	1,082	836	114	88	762	589	261	202
52	1,555	1,201	164	127	1,094	845	375	289
53	1,317	1,018	139	107	927	716	317	245
54	1,229	950	130	100	865 800	668	296	229
55	1,150	889	122	94	809	625	277	214
56	1,096	847	116	90 133	771	596	264	204
57	1,622	1,254	172 95	133	1,141	882	391 192	302
58	803	620	85	66 77	565	437	193 227	149
59 60	940 1,066	727 824	99 113	77 87	662 750	512 579	256	175 198
	661	511	70	54	464	359	159	198
61 62	556	429	70 59	54 45	464 391	302	134	123
62	1,058	429 817		45 86	744	575	255	104
64	970	750	112	80	683	527	233	197
65	543	420	57	44	383	296	131	100
66	1,342	1,037	142	44 110	944	730	323	250
00	1,342	1,057	142	110	544	, 30	525	230

## Public Transportation Auto Rate Section

PUBLIC AUTO RATES \$2,500 PER PERSON PERSONAL INJURY PROTECTION RATES

72,3		PERSONAL INJUR		
	Taxis and	School and	Other than	
Territory	Limousines	Church Buses	School Bus	Van Pools
1	\$60	\$6	\$42	\$15
2	60	6	42	15
3	69	7	48	16
4	60	6	42	15
5	60	6	42	15
6	52	6	36	12
7	60	6	42	15
10	43	4	30	10
11	34	3	24	9
12	52	6	36	12
13	52	6	36	12
14	43 52	4 6	30 36	10 12
16				
20 21	43 52	4	30 36	10 12
21	52	6	36	12
22	69	7	48	12
23	43	4	30	10
24	78	7	55	10
28	60	6	42	15
31	60	6	42	15
32	60	6	42	15
34	60	6	42	15
37	60	6	42	15
38	69	7	48	16
39	60	6	42	15
40	60	6	42	15
41	43	4	30	10
42	60	6	42	15
43	52	6	36	12
44	60	6	42	15
45	52	6	36	12
46	43	4	30	10
47	43 43	4	30	10
48 49	43 60	4 6	30 42	10 15
49 51	43	4	30	15
52	43 52	6	36	10
53	52	6	36	12
54	43	4	30	10
55	52	6	36	12
56	52	6	36	12
57	69	7	48	16
58	43	4	30	10
59	43	4	30	10
60	34	3	24	9
61	43	4	30	10
62	34	3	24	9
63	43	4	30	10
64	43	4	30	10
65	34	3	24	9
66	52	6	36	12

#### PUBLIC AUTO UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

\$30,000/\$60,000	\$25,000
<b>Bodily Injury</b>	Property Damage
\$30	\$29

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

## NOTES

## INDEX OF ENDORSEMENTS

## Endorsements for use with policies affording coverage assigned through TAIPA

TITLE	NUMBER
Additional Insured	TE 9901B
Additional Insured - Lessor	510AIP-1 +
Additional Insured - Lessor	TE 2002A
Amendatory Endorsement - Texas	TE 0039B
Amendatory Endorsement - Texas	TE 0040B
Amphibious Auto or Amph.Mobile Home Trailer.	514AIP
Amphibious Vehicles	TE 2031A
Amusement Devices Mounted On Commercial Autos	TE 2325A
Antique, Collectible & Special Interest Auto	TE 2032B
Antique, Collectible, & Special Interest Auto	586AIP
Calculation of Premium-Other Than 12 Month Policies	TE 9900A
Cancellation Provision or Coverage Change Endorsement	TE 0202A
Cap on Losses From Acts of TerrorismPursuant to the Terrorism Insurance Act of 2002	TE 9988
Cotton Trailers	TE 2328A TE 2033A
Drive-Away Contractor-Named Operator Driving Schools (Other than Public Schools)	TE 2006A
Emergency Vehs-Volunteer Firefighters & Workers Injuries	TE 2000A TE 2007A
Excl.of Equip Specially Constructed Vehs.& Vehs With Perm etc.	TE 2045A
Exclusion of Acts of Terrorism as Defined in the Terrorism Risk Insurance Act of 2002	TE 9987
Exclusion of Named Driver & Partial Rejection of Coverages	TE 9941B
Exclusion of Named Driver & Partial Rejection of Coverages Farm Trailers	515AIP TE 2329A
Federal Employees Using Autos In Government Business	513AIP
Federal Employees Using Vehicle In Government Business	TE 9912A
Financial Responsibility Certification-SR-22 Filing	TE 9982B
Financial Responsibility Certification-SR-22 Filing	571AIP
Fleet Schedule-Liability and Physical Damage	TE 9976B
General Change Endorsement	TE 9904A
Hired Autos Specified as Covered Autos You Own	TE 9916
Individual Named Insured	TE 9917H
Leasing & Rental Concerns-Rent it Here/Leave it There Autos	TE 2012A
Leasing & Rental Concerns-Schedule of Limits Owned Autos	TE 2013A
Loaned Or Rented Trailers	TE 2319A
Miscellaneous Type Vehicle Endorsement	583AIP
Mobile Equipment	TE 2015A
Multi Purpose Equipment	TE 2303
Named Non-Owner Coverage	578AIP
Named Operator Coverage (Non-Owned Auto Only) Named Operator Coverages (Any Auto)	TE 9985A TE 9984A
Named Operator Government Employee	
	579AIP
Nuclear Energy Liability Exclusion Endorsement-Broad Form Personal Injury Protection	IL 0021 TE 0401C
Professional Services Not Covered	TE 2018
Public Autos-Passenger Hazard Excluded	TE 2409A
Public Transportation Automobiles	TE 2402
Reinstatement of Insurance	TE 0238A
Reinstatement of Insurance	543AIP
Rolling Stores	TE 2304
Rural Electrification Cooperative Endorsement	TE 9971A
Specified Non Owned Autos.	TE 9986A
Split Liability Limits	TE 9927B
Suspension of Insurance	TE 0240A
Suspension of Insurance	542AIP
Uninsured/Underinsured Motorists	TE 0409D
Wrong Delivery of Liquid Products	TE 2305

#### NON RULE ENDORSEMENTS

The following endorsements are not covered by Manual rule, however, MAY be used on an optional basis with the coverage or policy form under which the number appears.

<u>Business Auto</u>	Personal Auto
TE 0202A	
TE 2002A	
TE 2303	
TE 9901B	
TE 9904A	
TE 9941B	515AIP
TE 9942B	
TE 9971A	
TE 9976B	
TE 9987	
TE 9988	

The following endorsements not covered by Manual rule MUST be added to the applicable policy form provided such amendatory language has not been included in the policy form.

IL 0021 TE 0039B TE 0040B TE 9927B

Policy coverage forms

TE 0001 TE 0017

## **EFFECTIVE DATES**

Rule 42.

## **GENERAL RULES CHAPTER**

December 1, 2004
December 1, 2004
December 1, 2004
April 1, 2008
December 1, 2004
March 1, 2006
December 1, 2004
March 1, 2006
December 1, 2004
Reserved for Future Use

## PRIVATE PASSENGER CHAPTER

Rule 30.	September 1, 2007
Rule 31.	December 1, 2004
Rule 32.	December 1, 2004
Rule 33.	December 1, 2004
Rule 34.	December 1, 2004
Rule 35.	December 1, 2004
Rule 36.	December 1, 2004
Rule 37.	December 1, 2004
Rule 38.	December 1, 2004
Rule 39.	December 1, 2004
Rule 40.	December 1, 2004
Rule 41.	December 1, 2004

Rule 43.	September 1, 2007
Rule 44.	December 1, 2004
Rule 45.	December 1, 2004
Rule 46.	Reserved for Future Use
Rule 47.	Reserved for Future Use
Rule 48.	Reserved for Future Use
Rule 49.	Reserved for Future Use

December 1, 2004

## **COMMERCIAL AUTO CHAPTER**

Rule 50.	September 1, 2007
Rule 51.	April 1, 2008
Rule 52.	January 1, 2011
Rule 53.	January 1, 2011
Rule 54.	September 1, 2007
Rule 55.	Reserved for Future Use
Rule 56.	Reserved for Future Use
Rule 57.	Reserved for Future Use
Rule 58.	Reserved for Future Use
Rule 59.	Reserved for Future Use

## PUBLIC TRANSPORTATION SUBCHAPTER

Rule 60. Rule 61. Rule 62. Rule 63. Rule 64. Rule 65. Rule 66. Rule 67.	September 1, 2007 April 1, 2008 January 1, 2011 November 1, 2009 December 1, 2004 Reserved for Future Use Reserved for Future Use Reserved for Future Use

## SPECIAL TYPES AND OPERATIONS SUBCHAPTER

- Rule 70. September 1, 2007
- Rule 71. December 1, 2004
- Rule 72.April 1, 2008Rule 73.September 1, 2007
- Rule 74. September 1, 2007
- Rule 75. September 1, 2007
- Rule 76. April 1, 2008
- Rule 77. September 1, 2007

## **EFFECTIVE DATES**

## SPECIAL TYPES AND OPERATIONS **SUBCHAPTER** (Continued)

Rule 78.	April 1, 2008
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- Rule 79. June 1, 2007
- April 1, 2008 Rule 80.
- September 1, 2007 Rule 81.
- September 1, 2007 Rule 82.
- September 1, 2007 Rule 83. December 1, 2004 Rule 84.
- April 1, 2008 Rule 85.
- December 1, 2004 Rule 86.
- September 1, 2007 Rule 87.
- September 1, 2007 Rule 88.
- Rule 89. September 1, 2007

## **WORKSHEETS**

Private Passenger Auto Rating Worksheet	December 1, 2004
Experience Rating Worksheet	December 1, 2004
Trucks, Tractors, and Trailers Other Than Zone Rated Worksheet	December 1, 2004
Trucks, Tractors, and Trailers Zone Rated Worksheet	December 1, 2004
Public Transportation Autos Other Than Zone Rated Worksheet	December 1, 2004
Zone Rated Public Transportation Autos Worksheet	December 1, 2004

## RATES

Private Passenger Auto Liability Rates	January 1, 2011
Private Passenger Personal Injury Protection Rates	January 1, 2011
Private Passenger Uninsured/Underinsured Motorists Coverage Rates	January 1, 2011
Trucks, Tractors, and Trailers Liability Base Rates	January 1, 2011
Trucks, Tractors, and Trailers Personal Injury Protection Base Rates	January 1, 2011
Trucks, Tractors, and Trailers Uninsured/Underinsured Motorists Coverage Rates	January 1, 2011
Public Auto Liability Base Rates	January 1, 2011
Public Auto Personal Injury Protection Base Rates	January 1, 2011
Public Auto Uninsured/Underinsured Motorists Coverage Rates	January 1, 2011