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OPERATIONS MANAGER

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December 22, 1997

To: Companies Receiving Private Passenger Assignments

TAIPA Private Passenger Rates 3/1/98

Attached please find a copy of the preliminary machine letter, for TAIPA private passenger rates, issued by the Texas Department of Insurance (TDI).

Following review these rates may be subject to change.

A bulletin will be mailed at a later date containing a copy of the board order and commercial rate information.

If you have any questions, please contact the undersigned at the above telephone number or by internet e-mail datamda@taipa.org.

Sincerely,

Margaret Alsobrook
Operations Manager

MDA:dr

Enclosure

**PRIVATE PASSENGER
AUTOMOBILE**

MACHINE LETTER
PAGES 1, 3, 5, AND 6
***(3/1/98 ASSIGNED RISK
RATES ADDED)***

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
BODILY INJURY AND PROPERTY DAMAGE
 (Texas Automobile Manual Pages 150-157)

BASE PREMIUMS					
\$20,000/\$40,000 Bodily Injury \$15,000 Property Damage \$55,000 Single Limit					
Terr	Voluntary Risk			Assigned Risk	
	B.I.	P.D.	CSL	B.I.	P.D.
01	\$185	\$151	\$391	\$475	\$220
02	164	166	378	421	242
03	173	125	350	444	182
04	136	141	317	349	206
05	172	107	331	442	156
06	139	129	309	357	188
07	199	112	372	511	163
10	91	131	247	234	191
11	77	120	218	198	175
12	103	112	245	265	163
13	94	101	222	241	147
14	79	125	226	203	182
16	88	101	214	226	147
20	77	106	205	198	155
21	127	136	300	326	198
22	133	137	309	342	200
23	114	147	293	293	214
24	84	117	225	216	171
27	130	146	314	334	213
28	122	159	316	313	232
31	113	115	261	290	168
32	94	108	229	241	157
34	105	117	252	270	171
37	122	121	279	313	176
38	191	151	399	491	220
39	161	129	338	414	188
40	130	131	299	334	191
41	94	107	228	241	156
42	111	138	281	285	201
43	118	117	269	303	171
44	107	113	251	275	165
45	131	131	300	337	191
46	96	113	237	247	165
47	108	113	252	277	165
48	121	107	264	311	156
49	138	121	300	355	176
51	82	112	217	211	163
52	96	127	250	247	185
53	104	112	246	267	163
54	114	106	254	293	155
55	153	92	291	393	134
56	156	98	301	401	143
57	176	107	336	452	156
58	111	79	223	285	115
59	112	122	266	288	178
60	84	112	220	216	163
61	78	90	190	200	131
62	62	89	168	159	130
63	90	102	218	231	149
64	94	90	212	241	131
65	61	90	168	157	131
66	96	122	245	247	178

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

METHOD OF CALCULATION - CLASS PREMIUMS

For the desired territory, multiply the base premium by class differential and round to nearest dollar.
 EXAMPLE: 20/40 B.I., class 2A-1, territory 01, voluntary risk.
 $\$185 \times 2.90 = \537
 EXAMPLE: 20/40 B.I., class 2A-1, territory 01, assigned risk.
 $\$475 \times 2.90 = \$1,378$

METHOD OF CALCULATION - HIRED CAR

(1) Determine class 3 rate as above.
 (2) Multiply result in (1) by 0.02 and round to nearest 5 cents.
 EXAMPLE: Hired Car, 20/40 B.I., territory 01, voluntary risk.
 (1) $\$185 \times 1.36 = \252
 (2) $\$252 \times 0.02 = \5.05

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To <i>Pat</i>	From <i>Lojce</i>
Co.	Co.
Dept.	Phone #
Fax # <i>972-644-8768</i>	Fax #

Voluntary Risks Effective 1/20/98
 Assigned Risks Effective 3/1/98

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

MEDICAL PAYMENTS BASE PREMIUMS
Limit Per Person

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,500</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>
TABLE A	\$14	\$18	\$24	\$26	\$33	\$43	\$49	\$49	\$49
TABLE B	11	15	18	22	27	35	39	43	45

PERSONAL INJURY PROTECTION BASE PREMIUMS
Limit Per Person

	<u>\$2,500</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>	<u>Involuntary</u>
TABLE A	\$75	\$81	\$103	\$149	\$165	\$175	\$181	\$2,500
TABLE B	64	70	98	141	157	165	169	362
								309

RATE DIFFERENTIALS					
VOLUNTARY		INVOLUNTARY		TABLES A & B	
\$20,000/\$40,000		\$20,000/\$40,000		MEDICAL	
BODILY INJURY		BODILY INJURY		PAYMENTS	
CLASS PREMIUM		CLASS PREMIUM		P. I. P.	
0	- 31.99	0	- 81.99	0.71	0.81
32	- 74.99	82	- 192.99	0.78	0.85
75	- 111.99	193	- 287.99	0.83	0.89
112	- 153.99	288	- 395.99	0.89	0.93
154	- 191.99	396	- 492.99	0.95	0.96
192	& over	493	& over	1.00	1.00

METHOD OF CALCULATION:

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

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

- $\$77 \times 1.19 = \92 \$92 is in the \$75-\$111.99 interval
- $0.89 \times \$81 = \72

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

BASE PREMIUMS

TABLE A - BODILY INJURY	\$58
TABLE B - PROPERTY DAMAGE	12
TABLE C - COMBINED LIMIT	96

PREMIUM DIFFERENTIALS
TABLE A - BODILY INJURY

<u>LIMITS</u> IN <u>THOUSANDS</u>	<u>Territories</u>		<u>ALL OTHER</u> <u>TERRITORIES</u>
	<u>01,02,03,04,05,</u> <u>06,07,12,21,22</u>		
20/40 INVOLUNTARY	6.08	.....	4.20
20/40	1.00	.....	0.69
25/50	1.10	.....	0.76
50/50	1.31	.....	0.90
55/55	1.34	.....	0.92
25/100	1.35	.....	0.95
50/100	1.39	.....	0.97
100/100	1.47	.....	1.03
100/200	1.61	.....	1.12
100/300	1.68	.....	1.18
100/500	1.81	.....	1.26
250/500	1.92	.....	1.34
300/300	1.81	.....	1.26
300/500	1.96	.....	1.37
400/400	1.92	.....	1.34
500/500	2.02	.....	1.41
500/1,000	2.06	.....	1.44
1,000/1,000	2.33	.....	1.63
2,000/2,000	2.69	.....	1.88
5,000/5,000	3.79	.....	2.66

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

PREMIUM DIFFERENTIALS
TABLE B - PROPERTY DAMAGE

All Territories
 (Per Motor Vehicle)

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

	<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>
INVOLUNTARY	15	5.26

PREMIUM DIFFERENTIALS
TABLE C - COMBINED LIMIT

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

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