

**PRIVATE PASSENGER
AUTOMOBILE**

***MACHINE LETTER
REVISED PAGES***

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	\$237	\$131	\$440	\$456	\$252
02	210	144	417	404	277
03	221	109	398	425	210
04	174	123	349	335	237
05	219	93	379	421	179
06	177	112	343	340	215
07	254	97	430	488	187
10	116	114	264	223	219
11	99	104	232	190	200
12	131	97	267	252	187
13	120	88	244	231	169
14	101	109	239	194	210
16	113	88	235	217	169
20	99	92	220	190	177
21	162	118	329	312	227
22	169	119	339	325	229
23	145	128	316	279	246
24	106	102	239	204	196
27	165	127	341	317	244
28	155	138	339	298	265
31	144	100	287	277	192
32	120	94	250	231	181
34	134	102	276	258	196
37	155	105	307	298	202
38	243	131	448	467	252
39	205	112	379	394	215
40	166	114	330	319	219
41	121	93	250	233	179
42	142	120	304	273	231
43	150	102	297	288	196
44	137	98	276	263	188
45	167	114	331	321	219
46	123	98	258	237	188
47	138	98	277	265	188
48	154	93	294	296	179
49	177	105	336	340	202
51	104	97	232	200	187
52	123	110	269	237	212
53	133	97	270	256	187
54	146	92	282	281	177
55	196	80	336	377	154
56	199	85	345	383	163
57	225	93	387	433	179
58	141	69	253	271	133
59	143	106	292	275	204
60	108	97	237	208	187
61	100	78	208	192	150
62	79	77	179	152	148
63	115	89	238	221	171
64	119	78	233	229	150
65	78	78	179	150	150
66	123	106	265	237	204

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

LIABILITY MULTI-CAR DISCOUNT	
All territories	-20.0%

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.
 $\$237 \times 2.90 = \687

EXAMPLE: 20/40 B.I., class 2A-1, territory 01, assigned risk.
 $\$456 \times 2.90 = \$1,322$

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) $\$237 \times 1.36 = \322

(2) $\$322 \times 0.02 = \6.45

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

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

A. Bodily Injury

Limits in Thousands
 Limit Per Person

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

Supplemental Table

Limits in Thousands
 Limit Per Person

Limit Per Oc- cur- rence	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	3500	4000	4500	5000	6000	7000	8000	9000	10
300	177	180	182	185	186																						
400	180	183	185	186	187	192																					
500	182	185	186	189	190	195	199																				
600	185	187	189	190	192	196	200	205																			
700	186	189	190	193	195	199	203	206	210																		
800	189	192	193	195	196	200	205	209	213	218																	
900	190	193	195	197	199	203	207	210	215	219	223																
1000	193	196	197	199	200	205	209	213	218	222	226	230															
1250	195	197	199	200	202	206	210	215	219	223	228	232	239														
1500	197	200	202	203	205	209	213	218	222	226	230	235	242	249													
1750	199	202	203	205	206	210	215	219	223	228	232	236	243	250	258												
2000	200	203	205	207	209	213	218	222	226	230	235	239	246	253	259	266											
2500	205	207	209	210	212	216	220	225	229	233	238	242	249	256	263	271	276										
3000	207	210	212	215	216	220	225	229	233	238	242	246	253	260	266	273	281	288									
3500	212	215	216	219	220	225	229	233	238	242	246	250	258	265	271	278	285	292	298								
4000	216	219	220	223	225	229	233	238	242	246	250	255	260	268	275	282	289	296	302	308							
4500	219	222	223	226	228	232	236	240	245	249	253	258	265	272	278	285	292	299	305	311	316						
5000	223	226	228	230	232	236	240	245	249	253	258	262	268	275	282	289	296	303	309	315	321	326					
6000	225	228	229	232	233	238	242	246	250	255	259	263	269	276	283	291	298	305	311	316	322	328	332				
7000	228	230	232	235	236	240	245	249	253	258	260	265	272	279	286	293	301	308	314	319	324	329	335	341			
8000	229	232	233	236	238	242	246	250	255	259	263	268	273	281	288	295	302	309	315	321	326	332	336	342	348		
9000	232	235	236	239	240	245	249	253	258	262	265	269	276	283	291	298	305	312	318	324	328	334	339	345	351	357	
10000	233	236	238	240	242	246	250	255	259	263	266	271	278	285	292	299	306	314	319	325	329	335	341	346	352	358	364



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	\$19	\$25	\$32	\$35	\$45	\$58	\$66	\$67	\$67
TABLE B	15	21	25	30	37	47	53	58	61

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> <u>\$2,500</u>
TABLE A	\$70	\$76	\$97	\$140	\$155	\$164	\$170	\$250
TABLE B	60	66	92	132	147	155	159	214

RATE DIFFERENTIALS					
VOLUNTARY		INVOLUNTARY		TABLES A & B	
\$20,000/\$40,000		\$20,000/\$40,000		MEDICAL	
BODILY INJURY		BODILY INJURY		P. I. P.	
CLASS PREMIUM		CLASS PREMIUM		PAYMENTS	
0	- 39.99	0	- 76.99	0.71	0.81
40	- 95.99	77	- 184.99	0.78	0.85
96	- 142.99	185	- 274.99	0.83	0.89
143	- 196.99	275	- 378.99	0.89	0.93
197	- 243.99	379	- 468.99	0.95	0.96
244	& over	469	& over	1.00	1.00

METHOD OF CALCULATION:

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

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

- (1) $\$99 \times 1.19 = \118 \$118 is in the \$96-\$142.99 interval
- (2) $0.89 \times \$76 = \68

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

INCREASED LIMITS TABLE I
C. COMBINED LIABILITY LIMIT

\$55,000	100%
75,000	104
100,000	110
150,000	116
200,000	122
250,000	127
300,000	132
325,000	133
400,000	135
450,000	138
500,000	139
525,000	141
550,000	141
600,000	143
650,000	145
700,000	146
750,000	148
800,000	151
900,000	154
1,000,000	158
1,250,000	163
1,400,000	167
1,500,000	169
2,000,000	179
2,500,000	186
3,000,000	193
4,000,000	205
5,000,000	217
6,000,000	222
7,000,000	228
8,000,000	233
9,000,000	239
10,000,000	244

CONVERSION TABLE
(Texas Automobile Manual Page 112)

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

For exposures subject to the following increased limits table.

TABLE I
C. Combined Liability Limit

\$10,000	\$20,000	\$25,000	\$45,000	\$50,000
156%	130%	122%	104%	101%

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COLLISION - ACTUAL VALUE (CONT.)
(Texas Automobile Manual Pages 161-3, 170-172, 179-180a, 180h-180j)

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

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

METHOD OF CALCULATION:

Symbols 1-21

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

EXAMPLE: Class 2D, 1985 model year, symbol group 5, \$250 deductible, territory 01.

- (1) \$67 x 0.95 = \$64
- (2) 3.11 x 0.93 x 1.20 = 3.471
- (3) \$64 x 3.471 = \$222

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COLLISION - ACTUAL VALUE (CONT.)

Texas Automobile Manual Pages 164-169, 173-178, 180b-180g, and 180k-180z

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

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

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

METHOD OF CALCULATION:

Symbols 1-26

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

EXAMPLE: Class 2D, 1992 model year, symbol group 5, \$250 deductible, territory 01.

$$\begin{aligned}
 (1) \quad & \$67 \times 0.95 & = & \$64 \\
 (2) \quad & 3.11 \times 1.08 \times 1.87 & = & 6.281 \\
 (3) \quad & \$64 \times 6.281 & = & \$402
 \end{aligned}$$

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COLLISION - ACTUAL VALUE (CONT.)

METHOD OF CALCULATION (Cont.):

Symbol 27

- (1) Determine symbol 1 actual value premium for the desired coverage, territory, driver classification and model year.
- (2) Calculate the appropriate symbol differential. Subtract \$80,000 from the F.O.B. list price. Divide the result by \$10,000 and round down to the nearest whole number. Multiply the result by 0.14 and add the symbol 26 differential.
- (3) Multiply premium in (1) by result in (2) and round to nearest dollar.

EXAMPLE: Class 2D, 1992 model year, \$119,000 F.O.B. list price, \$250 deductible, territory 01.

- | | | | | | | | |
|-----|-----------|---|----------|---|----------|---|-------|
| (1) | \$67 | x | 0.95 | = | \$64 | | |
| (1) | 3.11 | x | 1.08 | x | 1.00 | = | 3.359 |
| (1) | \$64 | x | 3.359 | = | \$215 | | |
| (2) | \$119,000 | - | \$80,000 | = | \$39,000 | | |
| (2) | \$39,000 | / | \$10,000 | = | 3 | | |
| (2) | 3 | x | 0.14 | + | 3.94 | = | 4.36 |
| (3) | \$215 | x | 4.36 | = | \$937 | | |

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COLLISION - STATED AMOUNT
(Texas Automobile Manual Pages 159 and 160)

<u>TERRITORY</u>	<u>BASE RATE</u>	<u>TERRITORY</u>	<u>BASE RATE</u>	<u>TERRITORY</u>	<u>BASE RATE</u>
01	\$1.52	27	\$1.51	51	\$1.33
02	1.73	28	1.56	52	1.42
03	1.52	31	1.37	53	1.42
04	1.49	32	1.53	54	1.31
05	1.39	34	1.42	55	1.20
06	1.57	37	1.33	56	1.55
07	1.23	38	1.53	57	1.39
10	1.38	39	1.67	58	1.23
11	1.33	40	1.41	59	1.34
12	1.64	41	1.50	60	1.27
13	1.36	42	1.61	61	1.34
14	1.60	43	1.42	62	1.26
16	1.14	44	1.65	63	1.47
20	1.29	45	1.57	64	1.35
21	1.44	46	1.47	65	1.30
22	1.40	47	1.60	66	1.24
23	1.52	48	1.39		
24	1.52	49	1.51		

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

METHOD OF CALCULATION:

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

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

- (1) \$1.73 x 0.74 = \$1.28
- (2) \$1.28 x 0.591 = \$0.76
- (3) \$0.76 x 1.12 = \$0.85