

**JANUARY 20, 1998 TEXAS COMMERCIAL AUTOMOBILE BENCHMARK RATES**

The following revised rates, premiums, rating factors and instructions are provided for the benefit of companies utilizing EDP equipment to generate January 20, 1998 Texas commercial automobile benchmark rate and premium charts.

**I. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**

**A. COMMERCIAL (NOT ZONE RATED)**

- 1. Revised Bodily Injury and Property Damage Base Rates.
- 2. Method of calculation for Combined Liability Base Rates.
- 3. Example.
- 4. Method of calculation for Hired Car Rates.
- 5. Examples.

**B. COMMERCIAL (ZONE RATED)**

- 1. Revised Bodily Injury and Property Damage Zone Rates.
- 2. Method of calculation for Combined Liability Zone Rates.
- 3. Example.

**C. PUBLIC (NOT ZONE RATED)**

- 1. Bodily Injury, Property Damage and Combined Liability Rate Relativities.
- 2. Method of calculation.
- 3. Examples.

**D. GARAGE COMBINED LIABILITY RATES**

- 1. Revised Dealer Rates.
- 2. Revised Automobile Service Operations or Trailer Sales Rates.
- 3. Revised Dealer Split Limit Rates for Experience Rating Purposes Only.
- 4. Revised Automobile Service Operations or Trailer Sales Split Limit Rates for Experience Rating Purposes Only.

**E. INCREASED LIMITS TABLE II**

- 1. Revised Bodily Injury Increased Limits Table IIA.
- 2. Revised Property Damage Increased Limits Table IIB.
- 3. Revised Combined Liability Increased Limits Table IIC.

**F. INCREASED LIMITS TABLE III**

- 1. Revised Bodily Injury Increased Limits Table IIIA.
- 2. Revised Property Damage Increased Limits Table IIIB.
- 3. Revised Combined Liability Increased Limits Table IIIC.

**G. NON - STANDARD INCREASED LIMITS**

- 1. Revised Bodily Injury Table IIA Non - Standard Limits.
- 2. Revised Bodily Injury Table IIIA Non - Standard Limits.
- 3. Revised Property Damage Table IIB Non - Standard Limits.
- 4. Revised Property Damage Table IIIB Non - Standard Limits.
- 5. Revised Combined Liability Table IIC Non - Standard Limits.
- 6. Revised Combined Liability Table IIIC Non- Standard Limits.

**H. REVISED CONVERSION TABLES II AND III**