



TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

MARGARET ALSOBROOK  
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January 18, 1999

**TAIPA Bulletin No. 81**

To: Member Companies

From: Margaret Alsobrook  
Operations Manager

Re: March 1, 1999 Rate Changes

The Commissioner of Insurance has made the final decision for TAIPA rate changes effective March 1, 1999. For your information, the following items are enclosed:

1. Commissioner's Bulletin No. B-0003-99; and
2. The private passenger machine letter showing the changes by coverage and by class and territory for "Private Passenger" risk assigned through TAIPA.

The rate decision is found in Board Order No. 98-1494. If you wish a copy of that order, it is available on the internet at [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

As has always been the case, the Commissioner adopted the benchmark rates for commercial risks as the rates for Other Than Private Passenger risks assigned through TAIPA. The benchmark rates for commercial risks did not change except for the application of the new and larger tort reform rate reduction factors which became effective January 1, 1999. Those new tort reform rate reduction factors were not made applicable to risks written through TAIPA. However, the language of the Commissioner's rate order requires that commercial risks written through TAIPA be reduced, effective **March 1, 1999**, to the same level as the benchmark rates that became applicable on January 1, 1999.

This means that any new or renewal OTPP business with an effective date during the month of January and February be written at the unmodified benchmark rate. Then, the TAIPA rates and benchmark rates will become the same on March 1, 1999.

If you need additional information concerning the implementation of the March 1, 1999, rate changes, please contact my office.



# Texas Department of Insurance

333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104  
512-463-6169

## COMMISSIONER'S BULLETIN NO. B-0003-99

DATE: January 15, 1999

TO: ALL INSURANCE COMPANIES, CORPORATIONS, EXCHANGES,  
MUTUALS, RECIPROCALLS, ASSOCIATIONS, LLOYDS OR OTHER  
INSURERS WRITING AUTOMOBILE INSURANCE IN THE STATE OF TEXAS

RE: TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION (TAIPA)

On December 22, 1998, the Commissioner of Insurance, in accordance with the statutory requirement of Article 21.81 of the Texas Insurance Code, ordered changes in rates for private passenger and commercial automobile insurance obtained through the Texas Automobile Insurance Plan Association (TAIPA) -- the assigned risk plan. The Commissioner ordered private passenger TAIPA rates for bodily injury liability coverage to be 89.1% above the voluntary benchmark rates and property damage liability coverage to be 37.6% above the voluntary benchmark rates. The Commissioner also changed rates for private passenger personal injury protection to 292.9% above benchmark, UM bodily injury to 375.6% above benchmark, and UM property damage to 311.1% above benchmark. The overall rate change, after reflection of tort reform, was -27.4%. The voluntary market commercial automobile benchmark rates will apply to such vehicles written in TAIPA.

The changes in the TAIPA rates ordered by the Commissioner are effective for all policies effective on and after March 1, 1999.

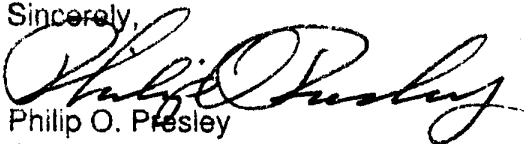
Enclosed for your use are revised rates, premiums, rating factors and instructions (called the "machine letter") for companies utilizing EDP equipment to generate March 1, 1999 involuntary private passenger rates. Also enclosed for your use are the new involuntary private passenger auto rate tables (called the "rate bulletin"); similar in format to those that will soon appear in the Texas Automobile Rules and Rating Manual. Please note that the voluntary rates included on these pages are the same as were previously distributed in the sections entitled "Private Passenger Automobile - 2/15/99 Machine Letter (Voluntary Only)" and "Private Passenger Automobile - 2/15/99 Rate Bulletin (Voluntary Only)" of Commissioner's Bulletin B-0087-98. The assigned risk rates were simply added to the pages previously distributed.

The assigned risk rates for commercial automobile are the same as the voluntary commercial automobile benchmark rates. Specifically, these rates are those included in the sections entitled "Commercial Automobile - Machine Letter Effective 1/1/99 (Voluntary Only) - (1/20/98 Benchmark Rates Adjusted For 1/1/99 Tort Reductions)" and "Commercial Automobile - Rate Bulletin Effective 1/1/99 (Voluntary Only) - (1/20/98

Benchmark Rates Adjusted For 1/1/99 Tort Reductions)" of Commissioner's Bulletin B-0075-98, dated October 16, 1998.

Questions regarding this bulletin should be directed to the Property and Casualty Actuarial Section at (512) 475-3017.

Sincerely,



Philip O. Presley  
Chief Property/Casualty Actuary  
Technical Analysis

Attachments:

Private Passenger Auto Machine Letter – Pages 1, 3, 5, and 6 (3/1/99 Assigned Risk Rates Added)

Private Passenger Auto Rate Bulletin – Pages 2-5 and 17-20 (3/1/99 Assigned Risk Rates Added)

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**PRIVATE PASSENGER  
AUTOMOBILE**

***MACHINE LETTER  
PAGES 1, 3, 5, AND 6  
(3/1/99 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 Risks			Assigned Risks	
	B.I.	P.D.	CSL	B.I.	P.D.
01	\$149	\$163	\$355	\$282	\$224
02	133	179	350	252	246
03	139	135	315	263	186
04	110	152	293	208	209
05	138	116	295	261	160
06	112	139	283	212	191
07	160	121	329	303	166
10	74	142	236	140	195
11	62	130	208	117	179
12	83	121	227	157	166
13	76	109	206	144	150
14	64	135	216	121	186
16	71	109	200	134	150
20	62	115	194	117	158
21	103	147	279	195	202
22	107	148	285	202	204
23	92	159	276	174	219
24	67	126	211	127	173
27	104	158	291	197	217
28	98	172	297	185	237
31	91	124	241	172	171
32	76	117	214	144	161
34	84	126	233	159	173
37	98	131	257	185	180
38	153	163	360	289	224
39	129	139	305	244	191
40	104	142	275	197	195
41	76	116	213	144	160
42	89	149	262	168	205
43	95	126	248	180	173
44	86	122	232	163	168
45	105	142	277	199	195
46	77	122	220	146	168
47	87	122	233	165	168
48	97	116	241	183	160
49	111	131	274	210	180
51	65	121	203	123	166
52	77	137	235	146	189
53	84	121	228	159	166
54	92	115	233	174	158
55	123	99	259	233	136
56	125	106	268	236	146
57	142	116	300	269	160
58	89	85	200	168	117
59	90	132	247	170	182
60	68	121	207	129	166
61	63	97	177	119	133
62	50	96	159	95	132
63	73	110	203	138	151
64	75	97	193	142	133
65	49	97	159	93	133
66	77	132	230	146	182

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.

$$\$149 \times 2.90 = \$432$$

EXAMPLE: 20/40 B.I., class 2A-1,  
territory 01, assigned risk.

$$\$282 \times 2.90 = \$818$$

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.

$$(1) \$149 \times 1.36 = \$203$$

$$(2) \$203 \times 0.02 = \$4.05$$

Voluntary Risks Effective 2/15/99

Assigned Risks Effective 3/1/99

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

MEDICAL PAYMENTS BASE PREMIUMS  
 Limit Per Person

TABLE A	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
	\$18	\$23	\$30	\$33	\$41	\$54	\$61	\$61	\$61
TABLE B	14	19	23	28	34	44	49	54	56

PERSONAL INJURY PROTECTION BASE PREMIUMS  
 Limit Per Person

TABLE A	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	Involuntary
	\$73	\$78	\$100	\$144	\$160	\$169	\$175	\$287
TABLE B	62	68	95	136	152	160	164	244

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 - 24.99	0 - 46.99	0.71
25 - 60.99	47 - 114.99	0.81
61 - 89.99	115 - 169.99	0.78
90 - 123.99	170 - 233.99	0.83
124 - 153.99	234 - 290.99	0.89
154 & over	291 & over	0.89
		0.93
		0.95
		0.96
		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.

- $\$62 \times 1.19 = \$74$
- $0.89 \times \$78 = \$69$

\$74 is in the \$61-\$89.99 interval

Voluntary Risks Effective 2/15/99  
 Assigned Risks Effective 3/1/99

**TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE**

**UNINSURED/UNDERINSURED MOTORIST**

(Texas Automobile Manual Page 113-114)

BASE PREMIUMS

TABLE A - BODILY INJURY .....	\$44
TABLE B - PROPERTY DAMAGE .....	9
TABLE C - COMBINED LIMIT .....	72

PREMIUM DIFFERENTIALS

TABLE A - BODILY INJURY

LIMITS IN THOUSANDS	Territories		ALL OTHER TERRITORIES
	01, 02, 03, 04, 05, 06, 07, 12, 21, 22		
20/40 INVOLUNTARY .....	4.756	.....	3.28
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

Voluntary Risks Effective 2/15/99

Assigned Risks Effective 3/1/99

**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 .....	4.111

PREMIUM DIFFERENTIALS  
 TABLE C - COMBINED LIMIT

<u>COMBINED LIMIT IN THOUSANDS</u>	<u>Territories</u>	
	<u>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



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**PRIVATE PASSENGER  
AUTOMOBILE**

***RATE BULLETIN  
PAGES 2-5 & 17-20  
(3/1/99 ASSIGNED RISK  
RATES ADDED)***

**TEXAS PRIVATE PASSENGER AUTOMOBILE INSURANCE**  
**SUMMARY OF APPROVED MARCH 1, 1999 RATE CHANGES**  
**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

<u>REQUIRED COVERAGES:</u>	<u>Latest Year Premiums at Present Rates (000)</u>	<u>Approved Statewide Rate Change After Tort Reform</u>	<u>TAIPA Rates Relative to Voluntary Benchmarks</u>
Bodily Injury	\$156,837	-41.1%	+89.1%
Property Damage	<u>80,609</u>	<u>+2.0%</u>	<u>+37.6%</u>
Total:	237,446	-26.5%	----
 <u>OPTIONAL COVERAGES:</u>			
Personal Injury Protection	21,380	-21.2%	+292.9%
Uninsured Motorist BI	25,491	-41.3%	+375.6%
Uninsured Motorist PD	<u>incl. with UMBI</u>	<u>-41.3%</u>	<u>+311.1%</u>
Total:	46,871	-32.1%	----
 Total - All Coverages:	 \$284,317	 -27.4%	 ----

**26. UNINSURED/UNDERINSURED MOTORISTS COVERAGE**

**NOTE APPLICABLE TO TABLES**

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

TABLE A		
Bodily Injury Premiums		
Limits	Territories	
	01,02,03,04,05, 06,07,12,21,22	All Other
* \$ 20 / 40 Involuntary	\$209	\$144
20 / 40 Voluntary	44	30
25 / 50	48	33
50 / 50	58	40
55 / 55	59	40
25 / 100	59	42
50 / 100	61	43
100 / 100	65	45
100 / 200	71	49
100 / 300	74	52
100 / 500	80	55
250 / 500	84	59
300 / 300	80	55
300 / 500	86	60
400 / 400	84	59
500 / 500	89	62
500 / 1,000	91	63
1,000 / 1,000	103	72
2,000 / 2,000	118	83
5,000 / 5,000	167	117

\* Private Passenger autos only.

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

TABLE B					
Property Damage					
All Territories					
(Per Motor Vehicle)					
Limits		Premiums	Limits		Premiums
\$15,000	Involuntary	\$37	200,000		\$19
15,000	Voluntary	9	250,000		21
20,000		10	300,000		22
25,000		11	350,000		23
35,000		13	400,000		23
45,000		14	500,000		25
50,000		15	600,000		26
55,000		15	750,000		27
75,000		16	1,000,000		29
100,000		17	2,000,000		34
150,000		18	5,000,000		47

\* Private Passenger autos only.

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

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

TABLE A

Individually Owned Automobiles Classified or Rated  
as Private Passenger Automobiles

LIMIT PER PERSON

Bodily Injury (\$20/40) Class Rate	Medical Payments Only										Personal Injury Protection					Voluntary		Involuntary
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
0 - 24.99	\$13	\$16	\$21	\$23	\$29	\$38	\$43	\$43	\$43	\$43	\$59	\$63	\$81	\$117	\$130	\$137	\$142	\$232
25 - 60.99	14	18	23	26	32	42	48	48	48	48	62	66	85	122	136	144	149	244
61 - 89.99	15	19	25	27	34	45	51	51	51	51	65	69	89	128	142	150	156	255
90 - 123.99	16	20	27	29	36	48	54	54	54	54	68	73	93	134	149	157	163	267
124 - 153.99	17	22	29	31	39	51	58	58	58	58	70	75	96	138	154	162	168	276
154 & over	18	23	30	33	41	54	61	61	61	61	73	78	100	144	160	169	175	287
0 - 46.99																		
47 - 114.99																		
115 - 169.99																		
170 - 233.99																		
234 - 290.99																		
291 & over																		

Voluntary Risks Effective 2/15/99  
Assigned Risks Effective 3/1/99

Bodily Injury (\$20/40) Class Rate		TABLE B All Other Automobiles Classified or Rated as Private Passenger Automobiles																		Involuntary \$
		LIMIT PER PERSON																		
		Medical Payments Only						Personal Injury Protection						Voluntary						
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
0 -	24.99	\$10	\$13	\$16	\$20	\$24	\$31	\$35	\$38	\$40	\$50	\$55	\$77	\$110	\$123	\$130	\$133	\$136	\$139	2
25 -	60.99	11	15	18	22	27	34	38	42	44	53	58	81	116	129	136	139	136	139	0
61 -	89.99	12	16	19	23	28	37	41	45	46	55	61	85	121	135	142	146	142	146	0
90 -	123.99	12	17	20	25	30	39	44	48	50	58	63	88	126	141	149	153	149	153	0
124 -	153.99	13	18	22	27	32	42	47	51	53	60	65	91	131	146	154	157	154	157	5
154 & over		14	19	23	28	34	44	49	54	56	62	68	95	136	152	160	164	160	164	0
0 -	46.99																			\$198
47 -	114.99																			207
115 -	169.99																			217
170 -	233.99																			227
234 -	290.99																			234
291 & over																				244

Voluntary Risks Effective 2/15/99  
Assigned Risks Effective 3/1/99

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

Territory Type or Class	01		02		03		04		05		06		07		10	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$282	\$224	\$252	\$246	\$263	\$186	\$208	\$209	\$281	\$160	\$212	\$191	\$303	\$166	\$140	\$195
113 1B	338	269	302	295	316	223	250	251	313	192	254	229	364	199	167	232
114 1C	305	242	272	266	284	201	225	226	282	173	229	206	327	179	148	207
102 2A-1	818	650	731	713	763	539	603	606	757	464	615	554	879	481	440	612
103 2A-2	522	414	466	455	487	344	365	387	483	296	392	353	561	307	245	341
104 2C-1	1,077	856	983	940	1,005	711	795	798	997	611	810	730	1,157	634	553	770
105 2C-2	632	502	564	551	589	417	466	468	585	358	475	428	679	372	349	486
124 2D	829	659	741	723	773	547	612	614	767	470	623	562	891	488	420	585
130 3	384	305	343	335	358	253	283	284	355	218	288	260	412	226	172	240
3A	426	338	381	371	397	281	314	316	394	242	320	288	458	251	204	285
161 6A	282	224	252	246	263	186	208	209	261	160	212	191	303	166	140	195
163 6B	338	269	302	295	316	223	250	251	313	192	254	229	364	199	167	232
164 6C	305	242	272	266	284	201	225	226	282	173	229	206	327	179	148	207
* 7	361	287	323	315	337	238	266	268	334	205	271	244	388	212	115	160
160 8	409	325	365	357	381	270	302	303	378	232	307	277	439	241	225	314
8A	398	316	355	347	371	262	293	295	368	226	299	269	427	234	199	277
115 1AF	257	204	229	224	239	169	189	190	238	146	193	174	276	151	115	160
106 2AF-1	711	564	635	620	663	469	524	527	658	403	534	481	764	418	382	532
107 2AF-2	468	372	418	408	437	309	345	347	433	266	352	317	503	276	272	378
108 2CF-1	829	659	741	723	773	547	612	614	767	470	623	562	891	488	416	579
109 2CF-2	592	470	529	517	552	391	437	439	548	336	445	401	636	349	308	429
128 2DF	502	399	449	438	468	331	370	372	465	285	377	340	539	295	241	335
165 6AF	257	204	229	224	239	169	189	190	238	146	193	174	276	151	115	160

Territory or Class	11		12		13		14		16		20		21		22	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$117	\$179	\$157	\$166	\$144	\$150	\$121	\$186	\$134	\$150	\$117	\$158	\$195	\$202	\$202	\$204
113 1B	139	213	187	198	171	179	144	221	159	179	139	188	232	240	242	245
114 1C	124	190	166	176	153	159	128	197	142	159	124	167	207	214	218	220
102 2A-1	367	562	493	521	452	471	380	584	421	471	367	496	612	634	586	592
103 2A-2	205	313	275	291	262	263	212	326	235	263	205	277	341	354	374	377
104 2C-1	462	707	620	656	569	593	478	735	529	593	462	624	770	798	772	779
105 2C-2	291	446	391	413	359	374	301	463	334	374	291	393	486	503	462	457
124 2D	351	537	471	498	432	450	363	558	402	450	351	474	585	606	594	600
130 3	144	220	193	204	177	185	149	229	165	185	144	194	240	246	275	277
3A	171	261	229	242	210	219	177	272	196	219	171	231	285	295	305	308
161 6A	117	179	157	166	144	150	121	186	134	150	117	158	195	202	202	204
163 6B	139	213	187	198	171	179	144	221	159	179	139	188	232	240	242	245
164 6C	124	190	166	176	153	159	128	197	142	159	124	167	207	214	218	220
* 7	96	147	129	136	118	123	99	153	110	123	96	130	160	166	259	261
160 8	188	288	253	267	232	242	195	299	216	242	188	254	314	325	293	296
8A	166	254	223	236	204	213	172	264	190	213	166	224	277	287	285	288
115 1AF	96	147	129	136	118	123	99	153	110	123	96	130	160	166	184	186
106 2AF-1	319	489	429	453	393	410	330	508	366	410	319	431	532	551	509	514
107 2AF-2	227	347	305	322	279	291	235	361	260	291	227	307	378	392	335	339
108 2CF-1	347	532	466	493	428	446	359	552	398	446	347	469	579	600	594	600
109 2CF-2	257	394	345	365	317	330	266	409	295	330	257	348	429	444	424	428
128 2DF	201	308	270	286	248	258	208	320	230	258	201	272	335	347	360	363
165 6AF	96	147	129	136	118	123	99	153	110	123	96	130	160	166	184	186

\* Automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116.

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

Territory Type or Class	23		24		27		28		31		32		34		37	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$174	\$219	\$127	\$173	\$197	\$217	\$185	\$237	\$172	\$171	\$144	\$161	\$159	\$173	\$185	\$180
113 1B	207	261	151	206	236	260	220	282	205	203	171	192	189	206	220	214
114 1C	184	232	135	183	213	234	196	251	182	181	153	171	169	183	196	191
102 2A-1	546	688	399	543	671	629	581	744	540	537	452	506	499	543	581	565
103 2A-2	305	383	222	303	364	401	324	415	301	299	252	282	278	303	324	315
104 2C-1	687	865	502	683	753	829	731	936	679	675	569	636	628	683	731	711
105 2C-2	433	545	316	431	441	486	461	590	428	426	359	401	396	431	461	448
124 2D	522	657	381	519	579	638	555	711	516	513	432	483	477	519	555	540
130 3	214	269	156	213	268	295	228	292	212	210	177	198	196	213	228	221
3A	254	320	185	253	297	328	270	346	251	250	210	235	232	253	270	283
161 6A	174	219	127	173	197	217	185	237	172	171	144	161	159	173	185	180
163 6B	207	261	151	206	236	260	220	282	205	203	171	192	189	206	220	214
164 6C	184	232	135	183	213	234	196	251	182	181	153	171	169	183	196	191
* 7	143	180	104	142	252	278	182	194	141	140	118	132	130	142	152	148
160 8	280	353	204	279	286	315	298	382	277	275	232	259	256	279	298	290
8A	247	311	180	246	278	306	263	337	244	243	204	229	226	246	263	256
115 1AF	143	180	104	142	179	197	152	194	141	140	118	132	130	142	152	148
106 2AF-1	475	598	347	472	496	547	505	647	470	467	393	440	434	472	505	491
107 2AF-2	338	425	246	336	327	360	359	460	334	332	279	312	308	336	359	349
108 2CF-1	517	650	377	514	579	638	549	704	511	508	428	478	472	514	549	535
109 2CF-2	383	482	279	381	414	456	407	521	378	376	317	354	350	381	407	396
128 2DF	299	377	218	298	351	386	318	408	296	294	248	277	273	298	318	310
165 6AF	143	180	104	142	179	197	152	194	141	140	118	132	130	142	152	148

Territory Type or Class	38		39		40		41		42		43		44		45	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$289	\$224	\$244	\$191	\$197	\$195	\$144	\$160	\$168	\$205	\$180	\$173	\$183	\$168	\$199	\$195
113 1B	347	269	293	229	234	232	171	190	200	244	214	206	194	200	237	232
114 1C	312	242	264	206	209	207	153	170	178	217	191	183	173	178	211	207
102 2A-1	838	650	708	554	619	612	452	502	528	644	565	543	512	528	625	612
103 2A-2	535	414	451	353	345	341	252	280	294	359	316	303	285	294	348	341
104 2C-1	1,104	856	932	730	778	770	569	632	664	810	711	683	644	664	786	770
105 2C-2	647	502	547	428	491	486	359	398	418	510	448	431	406	418	496	486
124 2D	850	659	717	562	591	585	432	480	504	615	540	519	489	504	597	585
130 3	393	305	332	280	242	240	177	197	207	252	221	213	200	207	245	240
3A	436	338	368	288	288	285	210	234	245	299	263	253	238	245	291	285
161 6A	289	224	244	191	197	195	144	160	168	205	180	173	163	168	199	195
163 6B	347	269	293	229	234	232	171	190	200	244	214	206	194	200	237	232
164 6C	312	242	264	206	209	207	153	170	178	217	191	183	173	178	211	207
* 7	370	287	312	244	162	160	118	131	138	168	148	142	134	138	163	160
160 8	419	325	354	277	317	314	232	258	270	330	290	279	262	270	320	314
8A	407	316	344	289	280	277	204	227	239	291	256	246	231	239	283	277
115 1AF	283	204	222	174	162	160	118	131	138	168	148	142	134	138	163	160
106 2AF-1	728	564	615	481	538	532	393	437	459	560	491	472	445	459	543	532
107 2AF-2	480	372	405	317	382	378	279	310	326	398	349	336	316	326	386	378
108 2CF-1	850	659	717	562	585	579	428	475	499	609	535	514	484	499	591	579
109 2CF-2	607	470	512	401	433	429	317	352	370	451	396	381	359	370	438	429
128 2DF	514	399	434	340	339	335	248	275	289	353	310	298	280	289	342	335
165 6AF	263	204	222	174	162	160	118	131	138	168	148	142	134	138	163	160

\* Automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116.



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

Territory Type or Class	46		47		48		49		51		52		53		54	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$146	\$168	\$165	\$168	\$183	\$160	\$210	\$180	\$123	\$166	\$146	\$189	\$159	\$166	\$174	\$158
113 1B	174	200	196	200	218	190	250	214	146	198	174	225	189	198	207	188
114 1C	155	178	175	178	194	170	223	191	130	176	155	200	169	176	184	167
102 2A-1	458	528	518	528	575	502	659	565	386	521	458	593	499	521	546	496
103 2A-2	256	294	289	294	320	280	368	315	215	291	256	331	278	291	305	277
104 2C-1	577	664	652	664	723	632	830	711	486	656	577	747	628	656	687	624
105 2C-2	364	418	411	418	456	398	523	448	306	413	364	471	396	413	433	393
124 2D	438	504	495	504	549	480	630	540	369	498	438	567	477	498	522	474
130 3	180	207	203	207	225	197	258	221	151	204	180	232	196	204	214	194
3A	213	245	241	245	267	234	307	263	180	242	213	276	232	242	254	231
161 6A	146	168	165	168	183	160	210	180	123	166	146	189	159	166	174	158
163 6B	174	200	196	200	218	190	250	214	146	198	174	225	189	198	207	188
164 6C	155	178	175	178	194	170	223	191	130	176	155	200	169	176	184	167
* 7	120	138	135	138	150	131	172	148	101	136	120	155	130	136	143	130
160 8	235	270	266	270	295	258	338	290	198	267	235	304	256	267	280	254
8A	207	239	234	239	260	227	298	256	175	236	207	268	226	236	247	224
115 1AF	120	138	135	138	150	131	172	148	101	136	120	155	130	136	143	130
106 2AF-1	399	459	450	459	500	437	573	491	336	453	399	516	434	453	475	431
107 2AF-2	283	326	320	326	355	310	407	349	239	322	283	367	308	322	338	307
108 2CF-1	434	499	490	499	544	475	624	535	365	493	434	561	472	493	517	469
109 2CF-2	321	370	363	370	403	352	462	396	271	365	321	416	350	365	383	348
128 2DF	251	289	284	289	315	275	361	310	212	286	251	325	273	286	299	272
165 6AF	120	138	135	138	150	131	172	148	101	136	120	155	130	136	143	130

Driver Class	55		56		57		58		59		60		61		62	
	R.I.	P.D.	R.I.	P.D.	R.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
1A	\$233	\$136	\$236	\$146	\$269	\$160	\$168	\$117	\$170	\$182	\$129	\$166	\$119	\$133	\$95	\$132
1B	280	163	283	175	323	192	200	139	202	217	154	198	142	158	113	157
1C	252	147	255	158	291	173	178	124	180	193	137	176	126	141	101	140
2A-1	676	394	684	423	780	464	528	367	534	571	405	521	374	418	298	414
2A-2	431	252	437	270	498	296	294	205	298	319	226	291	208	233	166	231
2C-1	890	520	902	558	1,028	611	664	462	672	719	510	656	470	525	375	521
2C-2	522	305	529	327	603	358	418	291	423	453	321	413	296	331	237	329
2D	685	400	694	429	791	470	504	351	510	546	387	498	357	399	285	396
3	317	185	321	199	366	218	207	144	209	224	159	204	146	164	117	162
3A	352	205	356	220	406	242	245	171	248	266	188	242	174	194	139	193
6A	233	136	236	146	269	160	168	117	170	182	129	166	119	133	95	132
6B	280	163	283	175	323	192	200	139	202	217	154	198	142	158	113	157
6C	252	147	255	158	291	173	178	124	180	193	137	176	126	141	101	140
7	298	174	302	187	344	205	138	98	139	149	106	136	98	109	78	108
8	338	197	342	212	390	232	270	188	274	293	208	267	192	214	153	213
8A	328	192	333	206	379	226	239	166	241	258	183	236	169	189	135	187
1AF	212	124	215	133	245	146	138	96	139	149	106	136	98	109	78	108
2AF-1	587	343	595	366	678	403	459	319	464	497	352	453	325	363	259	360
2AF-2	387	226	392	242	447	266	326	227	330	353	250	322	231	258	184	256
2CF-1	685	400	694	429	791	470	499	347	505	541	383	493	353	395	282	392
2CF-2	489	286	496	307	565	336	370	257	374	400	284	365	262	293	209	290
2DF	415	242	420	260	479	285	289	201	292	313	222	286	205	229	163	227
6AF	212	124	215	133	245	146	138	96	139	149	106	136	98	109	78	108

\* Automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or

over - code 166; all others - code 116.

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

Territory	63		64		65		66					
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111 1A	\$138	\$151	\$142	\$133	\$93	\$133	\$146	\$182				
113 1B	164	180	169	158	111	158	174	217				
114 1C	146	160	151	141	99	141	155	193				
102 2A-1	433	474	446	418	292	418	458	571				
103 2A-2	242	264	249	233	163	233	256	319				
104 2C-1	545	596	561	525	367	525	577	719				
105 2C-2	344	376	354	331	232	331	364	453				
124 2D	414	453	426	399	279	399	438	546				
130 3	170	186	175	164	114	164	160	224				
3A	201	220	207	194	136	194	213	266				
161 6A	138	151	142	133	93	133	146	182				
163 6B	164	180	169	158	111	158	174	217				
164 6C	146	160	151	141	99	141	155	193				
* 7	113	124	116	109	76	109	120	149				
160 8	222	243	229	214	150	214	235	293				
8A	196	214	202	189	132	189	207	258				
115 1AF	113	124	116	109	76	109	120	149				
106 2AF-1	377	412	388	363	254	363	399	497				
107 2AF-2	268	293	275	258	180	258	283	353				
108 2CF-1	410	448	422	395	276	395	434	541				
109 2CF-2	304	332	312	293	205	293	321	400				
128 2DF	237	260	244	229	160	229	251	313				
165 6AF	113	124	116	109	76	109	120	149				

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