# 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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# Table of Contents

	RULES SECTION	G-1
General Rul	les Chapter	G-3
Rule 1.	APPLICATION OF MANUAL	G-3
Rule 2.	PREMIUM CALCULATION	G-3
Rule 3.	POLICY MINIMUM PREMIUM	G-3
Rule 4.	CHANGES	G-3
Rule 5.	CONTINUATION OF COVERAGE—CANCELLED OR TERMINATED POLICY	G-4
Rule 6.	CANCELLATIONS	G-4
Rule 7.	UNINSURED/UNDERINSURED MOTORISTS COVERAGE	G-6
Rule 8.	PERSONAL INJURY PROTECTION	G-6
Rule 9.	ADDITIONAL CHARGES	G-6
Rule 10.	CERTIFIED RISKS—FINANCIAL RESPONSIBILITY LAWS	G-7
Rule 11.	SUSPENSION	G-8
Rule 12.	INDIVIDUAL AS THE NAMED INSURED	G-8
Rule 13.	TERRITORIES	G-8
ENDORSE	EMENT REFERENCES	G-11
PRIVATE PA	ASSENGER CHAPTER	P-1
Rule 30.	DEFINITIONS	P-3
Rule 31.	PREMIUM DEVELOPMENT	P-4
Rule 32.	PRIVATE PASSENGER AUTO CLASSIFICATIONS	P-4
Rule 33.	DRIVER TRAINING CREDIT	P-6
Rule 34.	DRIVER IMPROVEMENT COURSE CREDIT	P-6
Rule 35.	PASSIVE RESTRAINT CREDIT	P-7
Rule 36.	TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AU	JTOS P-7
Rule 37.	MOTORHOMES	P-7
Rule 38.	MOTORCYCLES	P-7
Rule 39.	MOTORCYCLE OPERATOR CREDITS	P-8
Rule 40.	ALL-TERRAIN VEHICLES (Class Code 9590)	P-8
Rule 41.	DUNE BUGGIES (Class Code 9426)	P-9
Rule 42.	GOLF CARTS (Class Code 9435)	P-9
Rule 43.	ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS (Class Code 9620)	P-9
Rule 44.	AMPHIBIOUS AUTOS	P-9
Rule 45.	NAMED NON-OWNER COVERAGE (Class Code 7000)	P-9
ENDORSE	EMENT REFERENCES	P-11
Private Pass	senger Rate Section	R-1
PRIVATE	PASSENGER RATING WORKSHEET	R-1
PRIVATE	PASSENGER LIABILITY RATES	R-2
PRIVATE	PASSENGER PERSONAL INJURY PROTECTION RATES	R-6
PRIVATE	PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES	R-10
COMMERCI	AL CHAPTER	C-1
TRUCKS, TR	RACTORS, TRAILERS SUBCHAPTER	C-3
Rule 50.	ELIGIBILITY – INELIGIBILITY	C-3
SECOND RI	EPRINTING i Effect	ive April 1, 2008

# **Table of Contents**

COMMERCI	AL CHAPTER	C-1
TRUCKS, TR	RACTORS, TRAILERS SUBCHAPTER	C-3
Rule 50.	ELIGIBILITY – INELIGIBILITY	C-3
Rule 51.	PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS	C-3
Rule 52.	PREMIUM DEVELOPMENT—ZONE RATED AUTOS	C-4
Rule 53.	TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS	C-11
Rule 54.	TRUCKERS	C-18
TRUCKS,	TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET	C-19
TRUCKS,	TRACTORS, AND TRAILERS ZONE RATED WORKSHEET	C-19
ENDORSE	EMENT REFERENCES	C-20
PUBLIC TRA	ANSPORTATION SUBCHAPTER	
Rule 60.	ELIGIBILITY – INELIGIBILITY	
Rule 61.	PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS	
Rule 62.	PREMIUM DEVELOPMENT—ZONE RATED AUTOS	C-22
Rule 63.	PUBLIC AUTO CLASSIFICATIONS	
Rule 64.	PASSENGER HAZARD EXCLUDED	C-34
	RANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET	
	TED PUBLIC TRANSPORTATION AUTOS WORKSHEET	
	EMENT REFERENCES	
Special Type	es and Operations SUBCHAPTER	
Rule 70.	ELIGIBILITY – INELIGIBILITY	
Rule 71.	PREMIUM DEVELOPMENT	
Rule 72.	AMBULANCES	
Rule 73.	DRIVER TRAINING PROGRAMS (EDUCATIONAL INSTITUTIONS AND COMMERCIAL DRIVING SCHOOL AND AUTO REPAIR TRAINING	
	DRIVE-AWAY CONTRACTORS (Class Code 7923)	
Rule 75.	VOLUNTEER FIRE DEPARTMENTS	C-39
Rule 76.	FUNERAL DIRECTORS	C-39
Rule 77.	LAW ENFORCEMENT AGENCIES	C-39
Rule 78.	LEASING OR RENTAL CONCERNS	C-39
Rule 79.	MOTORCYCLES—COMMERCIAL (Class Code 7942)	C-40
Rule 80.	MOTORHOMES—COMMERCIAL	. C-41
Rule 81.	ALL TERRAIN VEHICLES—COMMERCIAL (Class Code 9590)	C-41
Rule 82.	GOLF CARTS—COMMERCIAL (Class Code 9460)	C-41
Rule 83.	ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS-COMMERCIAL (Class Code 9620)	C-42
Rule 84.	TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AUTOS— COMMERCIAL	
Rule 85.	MOBILE HOME TRAILERS (Class Code 7963)	C-42
Rule 86.	NAMED OPERATOR OR SPECIFIED AUTO BASIS (Class Code 7070)	C-42
Rule 87.	RESERVED FOR FUTURE USE	<b>C-4</b> 3
Rule 88.	SPECIAL OR MOBILE EQUIPMENT	
Rule 89.	AMPHIBIOUS EQUIPMENT—COMMERCIAL	C-44
ENDORSE SECOND R	EMENT REFERENCES	

Truck, Tractor, Trailer Rate Section	CR-1
Public Transportation Auto Rate Section	CR-2

# **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.

 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 specifically 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 coverage 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 dollar. (Example \$1 00.500 = \$101.00, but 100.499 = \$100.00). This rounding to the nearest whole dollar 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 through 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 Class 2C-1 Travis County driver with 10% driver training credit and an additional charge of 15% for a traffic conviction per the Additional Charges rule (**Rule 9**).

B.I.	
	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 adjustments 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 change during the policy period the rates and limits of liability in effect at inception of the policy will apply.

**(e)** 

- 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 new 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 during a policy term—Compute the premium using rules and rates in effect at the original inception date of coverage for that auto(s).
  - **Note:** If a change outlined in B., D. or E. occurs simultaneously with a substitution of an auto, rates and rules application of Paragraph 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 renewed 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 original policy term in accordance with the procedure set out in the premium development rules at the rules and rates in effect at the inception of such short term policy.
- C. In lieu of the procedures set out in A or B above, 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 above, no cancelled or terminated policy may be reinstated.

### Rule 6. CANCELLATIONS

### All Policies—Computation of Premium

This provision applies 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	
	b. Cancellation	Date:		
	March 7, 2004		1.181	
	Policy Effective Date:		956	

### December 15, 2003

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

2. Unearned Basis

a. Policy Effective Date: July 6, 2003 Policy Expiration Date:	
July 6, 2004	1.512
Cancellation Date:	
September 22, 2003	726
	.786
b. Policy Effective Date:	
December 15, 2003	
Policy Expiration Date:	
December 15, 2004	.956
Cancellation Date:	
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

-						· · · · · ·			-			1					
	January	/		ebruar	У		March		Davi	April		Devi	May		Devi	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	Tatio	Month	Year	Tallo	Month	Year	Tatio	Month	Year	Natio	Month	Year	Natio	Month	Year	Italio
1	1	0.003	1	32	0.088	1	60	0.164	1	91	0.249	1	121	0.332	1		0.416
2	2	0.005	2	33	0.090	2	61	0.167	2	92	0.252	2	122	0.334	2		0.419
3	3	0.008	3	34	0.093	3	62	0.170	3	93	0.255	3	123	0.337	3		0.422
45	4 5	0.011 0.014	4 5	35 36	0.096 0.099	4 5	63 64	0.173 0.175	4 5	94 95	0.258 0.260	4 5	124 125	0.340 0.342	4 5		0.425 0.427
6	6	0.014	6	37	0.099	6	65	0.173	6	95 96	0.263	6	125	0.342	6		0.427
7	7	0.019	7	38	0.104	7	66	0.181	7	97	0.266	7	127	0.348	7		0.433
8	8	0.022	8	39	0.107	8	67	0.184	8	98	0.268	8	128	0.351	8		0.436
9	9	0.025	9	40	0.110	9	68	0.186	9	99	0.271	9	129	0.353	9	160	0.438
10	10	0.027	10	41	0.112	10	69	0.189	10	100	0.274	10	130	0.356	10		0.441
11	11	0.030	11	42	0.115	11	70	0.192	11	101	0.277	11	131	0.359	11		0.444
12 13	12 13	0.033 0.036	12 13	43 44	0.118 0.121	12 13	71 72	0.195 0.197	12 13	102 103	0.279 0.282	12 13	132 133	0.362 0.364	12 13		0.447 0.449
14	14	0.038	14	45	0.121	14	73	0.200	14	103	0.285	14	134	0.367	14		0.452
15	15	0.041	15	46	0.126	15	74	0.203	15	105	0.288	15	135	0.370	15		0.455
16	16	0.044	16	47	0.129	16	75	0.205	16	106	0.290	16	136	0.373	16		0.458
17	17	0.047	17	48	0.132	17	76	0.208	17	107	0.293	17	137	0.375	17	168	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 21	20 21	0.055 0.058	20 21	51 52	0.140 0.142	20 21	79 80	0.216 0.219	20 21	110 111	0.301 0.304	20 21	140 141	0.384 0.386	20 21		0.468 0.471
22	22	0.060	22	53	0.142	22	81	0.213	22	112	0.307	22	142	0.389	22		0.474
23	23	0.063	23	54	0.148	23	82	0.225	23	113	0.310	23	143	0.392	23		0.477
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
20	20	0.077	20	39	0.102	20	88	0.230	20	119		20	140	0.403	20		0.490
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			
_	July			August		Se	ptemb		_	Octobe	er	_	ovemb		_	ecemb	er
Day	Day	Patia	Day	Day		Se Day	eptemb Day	er	Day	Day		Day	ovemb Day	er	Day	Day	
Day of Month		Ratio			Ratio	Se	ptemb		_		er Ratio	_	ovemb		_	Day of Year	Ratio
of Month 1	Day Of Year 182	0.499	Day of Month 1	Day of Year 213	Ratio 0.584	Se Day of Month 1	ptemb Day of Year 244	er Ratio 0.668	Day of Month 1	Day of Year 274	Ratio 0.751	Day of Month 1	ovemb Day of Year 305	Ratio	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	Se Day of Month 1 2	eptemb Day of Year 244 245	er 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	ovemb 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
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of Month 1 2 3 4	Day Of Year 182 183 184 185	0.499 0.501 0.504 0.507	Day of Month 1 2 3 4	Day of Year 213 214 215 216	Ratio 0.584 0.586 0.589 0.592	Se Day of Month 1 2 3 4	ptemb Day of Year 244 245 246 247	er Ratio 0.668 0.671 0.674 0.677	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	ovemb Day of Year 305 306 307 308	er Ratio 0.836 0.838 0.841 0.844	Day of Month 1 2 3 4	Day of Year 335 336 337 338	Ratio 0.918 0.921 0.923 0.926
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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 1 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	Se Day of Month 1 2 3 4 5 6 7 8 9 10 11	ptemb Day of Year 244 245 246 247 248 249 250 251 252 253 254	er Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.685 0.690 0.693 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 0.762 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	ovemb 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 0.847 0.849 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 11 12	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	Se Day of Month 1 2 3 4 5 6 7 8 9 10	petembo Day of Year 244 245 246 247 248 249 250 251 252 253 254 255	er Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.685 0.690 0.693 0.693 0.699	Day of Month 1 2 3 4 5 6 7 8 9 10	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285	Ratio 0.751 0.753 0.756 0.762 0.762 0.764 0.767 0.770 0.773 0.775 0.778 0.781	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12	ovemb 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 0.858 0.860 0.863 0.866	Day of Month 1 2 3 4 5 6 7 8 9 10	Day of Year 335 336 337 338 339 340 341 342 343 344 345 346	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 13	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 0.521 0.523 0.522 0.529 0.532	Day of Month 1 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	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	Se Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13	petembo Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256	er Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.685 0.698 0.693 0.696 0.699 0.701	Day of Month 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	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13	ovemb 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 0.860 0.863 0.866 0.868	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	Ratio 0.918 0.921 0.923 0.926 0.929 0.932 0.934 0.937 0.940 0.945 0.945 0.948 0.951
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14	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 0.523 0.526 0.529 0.532 0.534	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14	Day of Year 213 214 215 216 217 218 219 220 221 222 222 222 222 222 222 222 222	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.605 0.601 0.611 0.614 0.616 0.619	Se Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14	ptemb Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257	er 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 0.704	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287	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 0.786	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14	ovemb Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318	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 0.871	Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14	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 0.953
of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Day of Year 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196	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 0.537	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.603 0.605 0.605 0.611 0.614 0.616 0.619 0.622	Se Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	ptemb Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258	er 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 0.704 0.707	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Day of Year 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288	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	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	ovemb Day of 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319	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 0.871 0.874	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Day of Year 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349	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
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 0.515 0.518 0.521 0.523 0.529 0.532 0.532 0.534 0.537 0.540	Day of Month 1 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 0.604 0.614 0.616 0.619 0.622 0.625	Se Day of Month 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	ptemb Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259	er 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 0.704 0.707	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 0.786 0.789 0.792	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	ovemb Day of 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 0.855 0.858 0.863 0.866 0.868 0.871 0.874 0.877	Day of Month 1 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 1 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	Se Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	ptemb Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260	er 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 0.704 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 0.767 0.773 0.773 0.775 0.778 0.778 0.784 0.786 0.789 0.789 0.792 0.795	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	ovemb Day of 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 0.855 0.858 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 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 0.532 0.534 0.537 0.540 0.542 0.545	Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Day of Year 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230	Ratio 0.584 0.586 0.592 0.595 0.597 0.600 0.603 0.605 0.608 0.611 0.614 0.616 0.619 0.622 0.625 0.627 0.630	Se Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	ptemb Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261	er 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 0.707 0.710 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	ovemb Day of 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322	Ratio 0.836 0.838 0.841 0.844 0.847 0.849 0.852 0.855 0.858 0.860 0.863 0.868 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 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352	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 0.510 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	Se Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	ptemb Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262	er Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.696 0.693 0.696 0.699 0.701 0.701 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 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 285 286 287 288 289 290 291 292	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 0.789 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	ovemb Day of 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323	er Ratio 0.836 0.838 0.841 0.844 0.847 0.847 0.855 0.855 0.855 0.858 0.866 0.868 0.866 0.868 0.871 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 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353	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 0.945 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 0.510 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.532 0.532 0.533 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	Se Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	ptemb Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263	er 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 0.704 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 of 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 0.784 0.789 0.792 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	ovemb Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324	er Ratio 0.836 0.838 0.841 0.844 0.847 0.847 0.852 0.855 0.855 0.858 0.860 0.863 0.866 0.868 0.866 0.868 0.871 0.877 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 0.951 0.953 0.959 0.959 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 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.532 0.537 0.540 0.542 0.545 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	Se Day of Month 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	ptemb Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264	er Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.685 0.690 0.693 0.690 0.693 0.699 0.701 0.704 0.701 0.715 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	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 0.785 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	ovemb Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325	er Ratio 0.836 0.838 0.841 0.844 0.847 0.847 0.849 0.855 0.858 0.860 0.868 0.866 0.868 0.871 0.874 0.877 0.879 0.882 0.885 0.888 0.880	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 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 0.932 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 0.964 0.967 0.970 0.973
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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 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204	0.499 0.501 0.504 0.512 0.515 0.518 0.521 0.523 0.526 0.529 0.532 0.534 0.534 0.542 0.545 0.545 0.548 0.551 0.553 0.556	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 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235	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	Se 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	ptemb 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	er Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.685 0.690 0.693 0.690 0.693 0.699 0.701 0.704 0.701 0.715 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 22	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	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 0.800 0.803 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	ovemb 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	er Ratio 0.836 0.838 0.841 0.844 0.847 0.847 0.845 0.855 0.858 0.860 0.868 0.866 0.868 0.871 0.874 0.877 0.879 0.882 0.885 0.888 0.880 0.885 0.888 0.8890 0.893	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 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 0.932 0.934 0.937 0.940 0.942 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
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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 0.553 0.556 0.555 0.562 0.562 0.564 0.567 0.570 0.573	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 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240	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	Se 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	Pitemb Day of Year 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 261 262 263 264 265 266 267 268 269 270 271	er Ratio 0.668 0.671 0.674 0.677 0.679 0.682 0.685 0.688 0.690 0.693 0.693 0.696 0.699 0.701 0.701 0.701 0.701 0.701 0.701 0.715 0.718 0.721 0.723 0.726 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 0.805 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	ovemb Day of Year 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332	er Ratio 0.836 0.838 0.841 0.844 0.847 0.847 0.847 0.855 0.855 0.858 0.860 0.863 0.866 0.868 0.866 0.868 0.871 0.877 0.879 0.822 0.885 0.885 0.888 0.871 0.877 0.879 0.822 0.885 0.890 0.893 0.890 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 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362	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 0.951 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 0.989 0.992
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### 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 Texas 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 specified 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 household, apply the personal

injury protection rate in Table A to only 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 rules 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 experience period 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
- 2. 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 additional 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
- 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 application 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

Effective September 1, 2007

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 alcohol, controlled 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, render aid, and disclose identity at the scene of an auto accident; or	60%
e.	driving while license suspended or driving without a valid driver's or operator's license in force and effect; (no additional charge will be charged for a conviction of failure to have a motorcycle operator's endorsement provided the operator has an otherwise valid driver'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 applicable 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 experience periods referred to in paragraph D.1 and D.2 above and any additional premium shall be computed on a pro rata basis from the date the certificate is required until the end of the policy period. (Exception: see note under convictions).
- G. Compute the additional charge premium as follows:
  - 1. **Owners**—Apply the additional charge percentage to the manual premium, modified in accordance with any applicable manual rule or rating plan, for the highest rated auto for which insurance is to be afforded.
  - Garages—Named operator Basis— For policies issued to auto sales agencies, repair shops, storage garages, service stations, and trailer sales on a named operator basis, 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 an 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 requires 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. ົ The premium for the period of insurance must be computed on a pro rata basis in accordance 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. The reinstatement endorsement shall not extend beyond the policy expiration date.
  - 3. Pro rata return premium for the period of suspension is payable upon reinstatement of the insurance.
  - 4. If the policy expires during the period of suspension, the named insured shall be entitled to pro rata 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 pro rata premium credit shall 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.

		l err. Schedule
	<i>/</i> · ·	& Code
Anderson		63
Angelina		47
Aransas		
Armstrong		65
Atascosa		64
Austin		64

# В

Bailey	65
Bandera	64
Bastrop	64
Baylor	65
Bee	64
Bell	51
Bexar	03
Blanco	64
Borden	
Bosque	63
Bowie	41
Brazoria	
Brazos	66
Brewster	65
Briscoe	65
Brooks	
Brown	63
Burleson	64
Burnet	64

### С

Caldwell Calhoun Callahan Cameron Carson Carson Cass Casto Cass Castro Chambers Cherokee Childress Cherokee Childress Clay. Cochran Cochran Coke Coleman. Collingsworth Collingsworth Collingsworth Colorado Comal Comanche Concho Cooke	$\begin{array}{c} 54\\ 65\\ 57\\ 63\\ 65\\ 63\\ 65\\ 65\\ 65\\ 65\\ 65\\ 65\\ 65\\ 65\\ 65\\ 65$
Crane	
Crockett	
Crosby	65
Culberson	65

# GENERAL RULES

County	Terr. Schedule & Code
Dallas	
Dawson	65
Deaf Smith	65
Delta	63
Denton	
DeWitt	64
Dickens	65
Dimmit	
Donley	65
Duval	

# Е

Eastland	 63
Ector	 
Edwards	 64
Erath	 63

# F

Falls	63
Fannin	63
Fayette	64
Fisher	65
Floyd	65
Foard	65
Fort Bend	
Franklin	63
Freestone	63
Frio	64

# G

Gaines	65
Galveston	
Garza	65
Gillespie	64
Glasscock	65
Goliad	64
Gonzales	64
Gray	62
Grayson	13
Gregg	42
Grimes	
Guadalupe	53

### н

Hale Hall Hamilton	65
Hansford	65
Hardeman	65
Hardin	
Harris	01
Harrison	44
Hartley	65
Haskell	65
Hays	53
Hemphill	65
Henderson	63
Hidalgo	57
Hill	63
Hockley	65
Hood.	

	Terr. Schedule
County	& Code
Hopkins	
Houston	
Howard	
Hudspeth	
Hunt	
Hutchinson	62
I	
Irion	65
J	
C C	<u></u>
Jack	
Jackson	
Jasper	
Jeff Davis	
Jefferson	
Jim Hogg	
Jim Wells	
Johnson	
Jones	65
к	
Karnes	64
Kaufman	
Kendall	
Kenedy	
Kent	
Kerr	
Kimble	
King	
Kinney	64
Kleberg	
Knox	
	05
L	
Lamar	63
Lamb	
Lampasas	63
La Salle	64
Lavaca	64
Lee	64
Leon	63
Liberty	49
	00

=	
Limestone	63
Lipscomb	
Live Oak	64
Llano	64
Loving	65
Lubbock	
Lynn	65

### Μ

	IVI
McCulloch	
McLennan	
McMullen	64
Madison	
Marion	
Martin	
Mason	
Matagorda	
Maverick	
Medina	64
Menard	64

SECOND REPRINTING

Terr.

### **GENERAL RULES**

County	Schedule & Code
Midland	
Milam	64
Mills	63
Mitchell	65
Montague	63
Montgomery	40
Moore	62
Morris	41
Motley	65

# Ν

Nacogdoches	47
Navarro	63
Newton	63
Nolan	65
Nueces	07

### 0

Ochiltree	65
Oldham	65
Orange	06

# Ρ

Palo Pinto	63
Panola	63
Parker	46
Parmer	65
Pecos	65
Polk	63
Potter	14
Presidio	65

# R

Rains	63
Randall	
Reagan	65
Real	64
Red River	
Reeves	65
Refugio	64
Roberts	65
Robertson	
Rockwall	
Runnels	65
Rusk	44

### S

Sabine	63
San Augustine	63
San Jacinto	63
San Patricio	55
San Saba	64
Schleicher	65
Scurry	65
Shackelford	65
Shelby	63
Sherman	

# Schedule Schedule County & Code Smith 43 Somervell 63 Starr 56 Stephens 63 Sterling 65 Stonewall 65 Sutton 65 Swisher 65

Terr.

# Т

Tarrant	04
Taylor	11
Terrell	65
Terry	65
Throckmorton	65
Titus	63
Tom Green	16
Travis	23
Trinity	63
Tyler	63

### U

Upshur4	4
Upton6	5
Uvalde6	4

# V

Val Verde	
Van Zandt	63
Victoria	54

### W

Walker	C2
Waller	
Ward	61
Washington	
Webb	
Wharton	
Wheeler	
Wichita	
Wilbarger	
Willacy	
Williamson	
Wilson	
Winkler	
Wise	
Wood	
	Y
Yoakum	
Young	63
roung	
	Z
Zapata	- 56
Zavala	

# **GENERAL RULES**

# ENDORSEMENT REFERENCES

### Endorsement

Rule	Title	Number
2	Calculation of Premium—Terms Longer Than 12 Months	TE 99 00A
7	Uninsured/Underinsured Motorists Insurance	TE 04 09D
8	Personal Injury Protection Endorsement	TE 04 01C
10	Financial Responsibility Certification (SR-22 Filings)	571AIP
10	Financial Responsibility Certification (SR-22 Filing)	TE 99 82B
11	Reinstatement of Insurance	543AIP
11	Reinstatement of Insurance	TE 02 38A
11	Suspension of Insurance	542AIP
11	Suspension of Insurance	TE 02 40A
12	Individual Named Insured	TE 99 17H

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 auto, 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 primary 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 ) paragraph 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.

### SECOND REPRINTING

### 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.
- b. A pickup used solely to transport a permanently attached camper body.
- c. 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.

### 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)

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Four wheel autos equipped with balloon tires designed for use on rugged terrain or rugged terrain and water required to be insured under Chapter 601, Transportation Code.

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

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 Passenger Rate Section 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 34) applies, decrease the rates determined above by the appropriate percentage.
- 5. 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 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.

### 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 35) 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.
- If a driver improvement course credit (Rule 34) 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 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.

### D. Uninsured/Underinsured Motorists Coverage

- 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 Risks—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 shall 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;
  - Private passenger 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 this 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	
		r but No Yo			6A	6B	6C	8†	6AF	
	Females	Unma	arried	ied Under Age 2D			D		2DF	
	Unmarried		Owner or	Under Age 21	2C-1				2CF-1	
		Principal Operator	Under Age 25 but Age 21 or Older	2C-2				2CF-2		
Operators	routnui		Not Owner	Under Age 21	2A-1			2AF-1		
	Principal	or Principal Operator	Under Age 25 but Age 21 or Older	2A-2				2AF-2		
		Mennie -	Under	Age 21		2/	<b>\-1</b>		2AF-1	
		Married	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 customarily 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" means 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 applicant 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 under 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 any other male operator 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 an 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 Training 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 approved by the Texas Education Agency (TEA) (including the State Board of Education or the Commissioner of Education) and taught through a TEA approved school or course provider (or a contractually authorized user of its course) under Texas 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 501(a), Internal Revenue Code of 1986 (26 U.S. C. Section 501(a)), base d o n being listed under Section 501 (c)(4), Intern al Revenue Code of 1986 (26 U.S.C. Section 501 (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 Regulating Traffic on Highways (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 principally operated by the person awarded the certificate of course completion.
- C. Apply the credit for a period of 36 months subsequent to the date of issuance of the certificate of completion. Following such 36-month period, in order to again qualify for such credit, the course must be again successfully completed and evidence again presented to the company.
- D. Only one Driver Training 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 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
   30%

   b. Driver only protected
   15%
- 2. Belt passive restraint system a. All front seat occupants protected 30% b. Driver only protected 15%
- 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	

- Personal injury protection—Multiply the Class 1A premium from Table A of the Private Passenger Rate Section by 2.00.
- 3. Uninsured/underinsured motorists—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:
  - 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 Texas Department 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-terrain vehicles (ATVs) not used for business. For business 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.
- 2. **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.
- 3. **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 A. A.

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)

### I. 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

· · · · · · · · · · · · · · · · · · ·				
Des	Description of Driver and Usage			Factor
	Public or Live	ry Conveyance Autos	N1	*
	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		N6	.40
Garage	Covered Under a Garage Policy			1.10
Employee†	Not Covered L	Inder a Garage Policy	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

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 any 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 subdivision, 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,	Miscellaneous Type Vehicle Endorsement	583AIP
42		
30,43	Antique, Collectible or Special Interest Auto	586AIP
32, 45	Federal Employees—Using Autos in Government Business	513AIP
44	Amphibious Automobile or Amphibious Mobile Home Trailer Excluded While Being	514AIP
	Launched, Beached, or Used on Water	
45	Named Non-Owner Coverage	578AIP
45	Named-Operator Government—Employees	579AIP

# **PRIVATE PASSENGER RATES**

# **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 (Rule 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

### PRIVATE PASSENGER RATES

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		T				-NOLK \$3	30.000	)/\$60,00	-	00 LIM							
Ter	ritory	0	1	0	2	03		0		05		06	;	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	\$524	\$454	\$529	\$454	\$423	\$356	\$462	\$427	\$421	\$308	\$407	\$341	\$523	\$316	\$397	\$380
113	1B	\$603	\$522	\$608	\$522	\$486	\$409	\$531	\$491	\$484	\$354	\$468	\$392	\$601	\$363	\$457	\$437
114	1C	\$603	\$522	\$608	\$522	\$486	\$409	\$531	\$491	\$484	\$354	\$468	\$392	\$601	\$363	\$457	\$437
102	2A-1	\$1,441	\$1,249	\$1,455	\$1,249	\$1,163	\$979	\$1,271	\$1,174	\$1,158	\$847	\$1,119	\$938	\$1,438	\$869	\$1,092	\$1,045
103	2A-2	\$969	\$840	\$979	\$840	\$783	\$659	\$855	\$790	\$779	\$570	\$753	\$631	\$968	\$585	\$734	\$703
104	2C-1	\$1,441	\$1,249	\$1,455	\$1,249	\$1,163	\$979	\$1,271	\$1,174	\$1,158	\$847	\$1,119	\$938	\$1,438	\$869	\$1,092	\$1,045
105	2C-2	\$1,048	\$908	\$1,058	\$908	\$846	\$712	\$924	\$854	\$842	\$616	\$814	\$682	\$1,046	\$632	\$794	\$760
124	2D	\$1,100	\$953	\$1,111	\$953	\$888	\$748	\$970	\$897	\$884	\$647	\$855	\$716	\$1,098	\$664	\$834	\$798
130	3	\$576	\$499	\$582	\$499	\$465	\$392	\$508	\$470	\$463	\$339	\$448	\$375	\$575	\$348	\$437	\$418
	3A	\$576	\$499	\$582	\$499	\$465	\$392	\$508	\$470	\$463	\$339	\$448	\$375	\$575	\$348	\$437	\$418
161	6A	\$472	\$409	\$476	\$409	\$381	\$320	\$416	\$384	\$379	\$277	\$366	\$307	\$471	\$284	\$357	\$342
163	6B	\$603	\$522	\$608	\$522	\$486	\$409	\$531	\$491	\$484	\$354	\$468	\$392	\$601	\$363	\$457	\$437
164	6C	\$576	\$499	\$582	\$499	\$465	\$392	\$508	\$470	\$463	\$339	\$448	\$375	\$575	\$348	\$437	\$418
160	8	\$576	\$499	\$582	\$499	\$465	\$392	\$508	\$470	\$463	\$339	\$448	\$375	\$575	\$348	\$437	\$418
	8A	\$524	\$454	\$529	\$454	\$423	\$356	\$462	\$427	\$421	\$308	\$407	\$341	\$523	\$316	\$397	\$380
115	1AF	\$393	\$341	\$397	\$341	\$317	\$267	\$347	\$320	\$316	\$231	\$305	\$256	\$392	\$237	\$298	\$285
106	2AF-1	\$1,074	\$931	\$1,084	\$931	\$867	\$730	\$947	\$875	\$863	\$631	\$834	\$699	\$1,072	\$648	\$814	\$779
107	2AF-2	\$734	\$636	\$741	\$636	\$592	\$498	\$647	\$598	\$589	\$431	\$570	\$477	\$732	\$442	\$556	\$532
108	2CF-1	\$1,074	\$931	\$1,084	\$931	\$867	\$730	\$947	\$875	\$863	\$631	\$834	\$699	\$1,072	\$648	\$814	\$779
109	2CF-2	\$786	\$681	\$794	\$681	\$635	\$534	\$693	\$641	\$632	\$462	\$611	\$512	\$785	\$474	\$596	\$570
128	2DF	\$812	\$704	\$820	\$704	\$656	\$552	\$716	\$662	\$653	\$477	\$631	\$529	\$811	\$490	\$615	\$589
165	6AF	\$367	\$318	\$370	\$318	\$296	\$249	\$323	\$299	\$295	\$216	\$285	\$239	\$366	\$221	\$278	\$266
Ter	ritory	1	1	1	2	13	}	1	4	16	;	20	)	2	1	2	2
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	\$228	\$301	\$400	\$267	\$326	\$304	\$303	\$390	\$242	\$294	\$242	\$272	\$486	\$400	\$388	\$372
113	1B	\$262	\$346	\$460	\$307	\$375	\$350	\$348	\$449	\$278	\$338	\$278	\$313	\$559	\$460	\$446	\$428
114	1C	\$262	\$346	\$460	\$307	\$375	\$350	\$348	\$449	\$278	\$338	\$278	\$313	\$559	\$460	\$446	\$428
102	2A-1	\$627	\$828	\$1,100	\$734	\$897	\$836	\$833	\$1,073	\$666	\$809	\$666	\$748	\$1,337	\$1,100	\$1,067	\$1,023
103	2A-2	\$422	\$557	\$740	\$494	\$603	\$562	\$561	\$722	\$448	\$544	\$448	\$503	\$899	\$740	\$718	\$688
104	2C-1	\$627	\$828	\$1,100	\$734	\$897	\$836	\$833	\$1,073	\$666	\$809	\$666	\$748	\$1,337	\$1,100	\$1,067	\$1,023
105	2C-2	\$456	\$602	\$800	\$534	\$652	\$608	\$606	\$780	\$484	\$588	\$484	\$544	\$972	\$800	\$776	\$744
124	2D	\$479	\$632	\$840	\$561	\$685	\$638	\$636	\$819	\$508	\$617	\$508	\$571	\$1,021	\$840	\$815	\$781
130	3	\$251	\$331	\$440	\$294	\$359	\$334	\$333	\$429	\$266	\$323	\$266	\$299	\$535	\$440	\$427	\$409
1	3A	\$251	\$331	\$440	\$294	\$359	\$334	\$333	\$429	\$266	\$323	\$266	\$299	\$535	\$440	\$427	\$409
161	6A	\$205	\$271	\$360	\$240	\$293	\$274	\$273	\$351	\$218	\$265	\$218	\$245	\$437	\$360	\$349	\$335
163	6B	\$262	\$346	\$460	\$307	\$375	\$350	\$348	\$449	\$278	\$338	\$278	\$313	\$559	\$460	\$446	\$428

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

6C

8

8A

164

160

115 1AF

128

165 6AF

106 2AF-1

107 2AF-2

108 2CF-1

109 2CF-2

2DF

\$251

\$251

\$228

\$171

\$467

\$319

\$467

\$342

\$353

\$160

\$331

\$331

\$301

\$226

\$617

\$421

\$617

\$452

\$467

\$211

\$440

\$440

\$400

\$300

\$820

\$560

\$820

\$600

\$620

\$280

\$294

\$294

\$267

\$200

\$547

\$374

\$547

\$401

\$414

\$187

\$359 \$334

\$334

\$304

\$228

\$623

\$426

\$623

\$456

\$471

\$213

\$359

\$326

\$245

\$668

\$456

\$668

\$489

\$505

\$228

\$333

\$333

\$303

\$227

\$621

\$424

\$621

\$455

\$470

\$212

\$429

\$429

\$390

\$293

\$800

\$546

\$800

\$585

\$605

\$273

\$323

\$323

\$294

\$221

\$603

\$412

\$603

\$441

\$456

\$206

\$266

\$266

\$242

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\$339

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\$363

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\$535

\$535

\$486

\$365

\$996

\$680

\$996

\$729

\$753

\$340

\$440

\$440

\$400

\$300

\$820

\$560

\$820

\$600

\$620

\$280

\$427

\$427

\$388

\$291

\$795

\$543

\$795

\$582

\$601

\$272

\$409

\$409

\$372

\$279

\$763

\$521

\$763

\$558

\$577

\$260

\$266 \$299

\$299

\$272

\$204

\$558

\$381

\$558

\$408

\$422

\$190

\$266

\$182

\$496

\$339

\$496

\$363

\$375

\$169

\$242

# PRIVATE PASSENGER RATES



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

Tor	itory	2	2	24		2	-	2		31		32	,	34	4	3	7
-	,		-						-	-		-		-		-	
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	\$345	\$423	\$313	\$347	\$431	\$451	\$445	\$465	\$421	\$331	\$309	\$288	\$434	\$363	\$388	\$360
113	1B	\$397	\$486	\$360	\$399	\$496	\$519	\$512	\$535	\$484	\$381	\$355	\$331	\$499	\$417	\$446	\$414
114	1C	\$397	\$486	\$360	\$399	\$496	\$519	\$512	\$535	\$484	\$381	\$355	\$331	\$499	\$417	\$446	\$414
102	2A-1	\$949	\$1,163	\$861	\$954	\$1,185	\$1,240	\$1,224	\$1,279	\$1,158	\$910	\$850	\$792	\$1,194	\$998	\$1,067	\$990
103	2A-2	\$638	\$783	\$579	\$642	\$797	\$834	\$823	\$860	\$779	\$612	\$572	\$533	\$803	\$672	\$718	\$666
104	2C-1	\$949	\$1,163	\$861	\$954	\$1,185	\$1,240	\$1,224	\$1,279	\$1,158	\$910	\$850	\$792	\$1,194	\$998	\$1,067	\$990
105	2C-2	\$690	\$846	\$626	\$694	\$862	\$902	\$890	\$930	\$842	\$662	\$618	\$576	\$868	\$726	\$776	\$720
124	2D	\$725	\$888	\$657	\$729	\$905	\$947	\$935	\$977	\$884	\$695	\$649	\$605	\$911	\$762	\$815	\$756
130	3	\$380	\$465	\$344	\$382	\$474	\$496	\$490	\$512	\$463	\$364	\$340	\$317	\$477	\$399	\$427	\$396
	3A	\$380	\$465	\$344	\$382	\$474	\$496	\$490	\$512	\$463	\$364	\$340	\$317	\$477	\$399	\$427	\$396
161	6A	\$311	\$381	\$282	\$312	\$388	\$406	\$401	\$419	\$379	\$298	\$278	\$259	\$391	\$327	\$349	\$324
163	6B	\$397	\$486	\$360	\$399	\$496	\$519	\$512	\$535	\$484	\$381	\$355	\$331	\$499	\$417	\$446	\$414
164	6C	\$380	\$465	\$344	\$382	\$474	\$496	\$490	\$512	\$463	\$364	\$340	\$317	\$477	\$399	\$427	\$396
160	8	\$380	\$465	\$344	\$382	\$474	\$496	\$490	\$512	\$463	\$364	\$340	\$317	\$477	\$399	\$427	\$396
	8A	\$345	\$423	\$313	\$347	\$431	\$451	\$445	\$465	\$421	\$331	\$309	\$288	\$434	\$363	\$388	\$360
115	1AF	\$259	\$317	\$235	\$260	\$323	\$338	\$334	\$349	\$316	\$248	\$232	\$216	\$326	\$272	\$291	\$270
106	2AF-1	\$707	\$867	\$642	\$711	\$884	\$925	\$912	\$953	\$863	\$679	\$633	\$590	\$890	\$744	\$795	\$738
107	2AF-2	\$483	\$592	\$438	\$486	\$603	\$631	\$623	\$651	\$589	\$463	\$433	\$403	\$608	\$508	\$543	\$504
108	2CF-1	\$707	\$867	\$642	\$711	\$884	\$925	\$912	\$953	\$863	\$679	\$633	\$590	\$890	\$744	\$795	\$738
109	2CF-2	\$518	\$635	\$470	\$521	\$647	\$677	\$668	\$698	\$632	\$497	\$464	\$432	\$651	\$545	\$582	\$540
128	2DF	\$535	\$656	\$485	\$538	\$668	\$699	\$690	\$721	\$653	\$513	\$479	\$446	\$673	\$563	\$601	\$558
165	6AF	\$242	\$296	\$219	\$243	\$302	\$316	\$312	\$326	\$295	\$232	\$216	\$202	\$304	\$254	\$272	\$252

Ter	ritory	3	8	39	1	4	0	41	1	42	2	43	;	44		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	\$471	\$424	\$431	\$341	\$381	\$393	\$332	\$285	\$385	\$331	\$387	\$345	\$372	\$272	\$495	\$400
113	1B	\$542	\$488	\$496	\$392	\$438	\$452	\$382	\$328	\$443	\$381	\$445	\$397	\$428	\$313	\$569	\$460
114	1C	\$542	\$488	\$496	\$392	\$438	\$452	\$382	\$328	\$443	\$381	\$445	\$397	\$428	\$313	\$569	\$460
102	2A-1	\$1,295	\$1,166	\$1,185	\$938	\$1,048	\$1,081	\$913	\$784	\$1,059	\$910	\$1,064	\$949	\$1,023	\$748	\$1,361	\$1,100
103	2A-2	\$871	\$784	\$797	\$631	\$705	\$727	\$614	\$527	\$712	\$612	\$716	\$638	\$688	\$503	\$916	\$740
104	2C-1	\$1,295	\$1,166	\$1,185	\$938	\$1,048	\$1,081	\$913	\$784	\$1,059	\$910	\$1,064	\$949	\$1,023	\$748	\$1,361	\$1,100
105	2C-2	\$942	\$848	\$862	\$682	\$762	\$786	\$664	\$570	\$770	\$662	\$774	\$690	\$744	\$544	\$990	\$800
124	2D	\$989	\$890	\$905	\$716	\$800	\$825	\$697	\$599	\$809	\$695	\$813	\$725	\$781	\$571	\$1,040	\$840
130	3	\$518	\$466	\$474	\$375	\$419	\$432	\$365	\$314	\$424	\$364	\$426	\$380	\$409	\$299	\$545	\$440
	3A	\$518	\$466	\$474	\$375	\$419	\$432	\$365	\$314	\$424	\$364	\$426	\$380	\$409	\$299	\$545	\$440
161	6A	\$424	\$382	\$388	\$307	\$343	\$354	\$299	\$257	\$347	\$298	\$348	\$311	\$335	\$245	\$446	\$360
163	6B	\$542	\$488	\$496	\$392	\$438	\$452	\$382	\$328	\$443	\$381	\$445	\$397	\$428	\$313	\$569	\$460
164	6C	\$518	\$466	\$474	\$375	\$419	\$432	\$365	\$314	\$424	\$364	\$426	\$380	\$409	\$299	\$545	\$440
160	8	\$518	\$466	\$474	\$375	\$419	\$432	\$365	\$314	\$424	\$364	\$426	\$380	\$409	\$299	\$545	\$440
	8A	\$471	\$424	\$431	\$341	\$381	\$393	\$332	\$285	\$385	\$331	\$387	\$345	\$372	\$272	\$495	\$400
115	1AF	\$353	\$318	\$323	\$256	\$286	\$295	\$249	\$214	\$289	\$248	\$290	\$259	\$279	\$204	\$371	\$300
106	2AF-1	\$966	\$869	\$884	\$699	\$781	\$806	\$681	\$584	\$789	\$679	\$793	\$707	\$763	\$558	\$1,015	\$820
107	2AF-2	\$659	\$594	\$603	\$477	\$533	\$550	\$465	\$399	\$539	\$463	\$542	\$483	\$521	\$381	\$693	\$560
108	2CF-1	\$966	\$869	\$884	\$699	\$781	\$806	\$681	\$584	\$789	\$679	\$793	\$707	\$763	\$558	\$1,015	\$820
109	2CF-2	\$707	\$636	\$647	\$512	\$572	\$590	\$498	\$428	\$578	\$497	\$581	\$518	\$558	\$408	\$743	\$600
128	2DF	\$730	\$657	\$668	\$529	\$591	\$609	\$515	\$442	\$597	\$513	\$600	\$535	\$577	\$422	\$767	\$620
165	6AF	\$330	\$297	\$302	\$239	\$267	\$275	\$232	\$200	\$270	\$232	\$271	\$242	\$260	\$190	\$347	\$280

# PRIVATE PASSENGER RATES

-						\$30,0	00/\$6	0,000/\$	625,00		TS						
Terr	itory	46		47	,	48		49	)	Ę	51		52	5	3	5	54
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	\$328	\$329	\$348	\$303	\$387	\$336	\$387	\$342	\$291	\$362	\$326	\$386	\$314	\$336	\$335	\$286
113	1B	\$377	\$378	\$400	\$348	\$445	\$386	\$445	\$393	\$335	\$416	\$375	\$444	\$361	\$386	\$385	\$329
114	1C	\$377	\$378	\$400	\$348	\$445	\$386	\$445	\$393	\$335	\$416	\$375	\$444	\$361	\$386	\$385	\$329
102	2A-1	\$902	\$905	\$957	\$833	\$1,064	\$924	\$1,064	\$941	\$800	\$996	\$897	\$1,062	\$864	\$924	\$921	\$787
103	2A-2	\$607	\$609	\$644	\$561	\$716	\$622	\$716	\$633	\$538	\$670	\$603	\$714	\$581	\$622	\$620	\$529
104	2C-1	\$902	\$905	\$957	\$833	\$1,064	\$924	\$1,064	\$941	\$800	\$996	\$897	\$1,062	\$864	\$924	\$921	\$787
105	2C-2	\$656	\$658	\$696	\$606	\$774	\$672	\$774	\$684	\$582	\$724	\$652	\$772	\$628	\$672	\$670	\$572
124	2D	\$689	\$691	\$731	\$636	\$813	\$706	\$813	\$718	\$611	\$760	\$685	\$811	\$659	\$706	\$704	\$601
130	3	\$361	\$362	\$383	\$333	\$426	\$370	\$426	\$376	\$320	\$398	\$359	\$425	\$345	\$370	\$369	\$315
	3A	\$361	\$362	\$383	\$333	\$426	\$370	\$426	\$376	\$320	\$398	\$359	\$425	\$345	\$370	\$369	\$315
161	6A	\$295	\$296	\$313	\$273	\$348	\$302	\$348	\$308	\$262	\$326	\$293	\$347	\$283	\$302	\$302	\$257
163	6B	\$377	\$378	\$400	\$348	\$445	\$386	\$445	\$393	\$335	\$416	\$375	\$444	\$361	\$386	\$385	\$329
164	6C	\$361	\$362	\$383	\$333	\$426	\$370	\$426	\$376	\$320	\$398	\$359	\$425	\$345	\$370	\$369	\$315
160	8	\$361	\$362	\$383	\$333	\$426	\$370	\$426	\$376	\$320	\$398	\$359	\$425	\$345	\$370	\$369	\$315
	8A	\$328	\$329	\$348	\$303	\$387	\$336	\$387	\$342	\$291	\$362	\$326	\$386	\$314	\$336	\$335	\$286
115	1AF	\$246	\$247	\$261	\$227	\$290	\$252	\$290	\$257	\$218	\$272	\$245	\$290	\$236	\$252	\$251	\$215
106	2AF-1	\$672	\$674	\$713	\$621	\$793	\$689	\$793	\$701	\$597	\$742	\$668	\$791	\$644	\$689	\$687	\$586
107	2AF-2	\$459	\$461	\$487	\$424	\$542	\$470	\$542	\$479	\$407	\$507	\$456	\$540	\$440	\$470	\$469	\$400
108	2CF-1	\$672	\$674	\$713	\$621	\$793	\$689	\$793	\$701	\$597	\$742	\$668	\$791	\$644	\$689	\$687	\$586
109	2CF-2	\$492	\$494	\$522	\$455	\$581	\$504	\$581	\$513	\$437	\$543	\$489	\$579	\$471	\$504	\$503	\$429
128	2DF	\$508	\$510	\$539	\$470	\$600	\$521	\$600	\$530	\$451	\$561	\$505	\$598	\$487	\$521	\$519	\$443
165	6AF	\$230	\$230	\$244	\$212	\$271	\$235	\$271	\$239	\$204	\$253	\$228	\$270	\$220	\$235	\$235	\$200

### + PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE RATES \*\*\*

Terr	itory	55		56		57	,	58			59	(	60	6	1	6	2
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	\$420	\$247	\$525	\$227	\$639	\$236	\$439	\$222	\$334	\$390	\$255	\$355	\$189	\$267	\$184	\$256
113	1B	\$483	\$284	\$604	\$261	\$735	\$271	\$505	\$255	\$384	\$449	\$293	\$408	\$217	\$307	\$212	\$294
114	1C	\$483	\$284	\$604	\$261	\$735	\$271	\$505	\$255	\$384	\$449	\$293	\$408	\$217	\$307	\$212	\$294
102	2A-1	\$1,155	\$679	\$1,444	\$624	\$1,757	\$649	\$1,207	\$611	\$919	\$1,073	\$701	\$976	\$520	\$734	\$506	\$704
103	2A-2	\$777	\$457	\$971	\$420	\$1,182	\$437	\$812	\$411	\$618	\$722	\$472	\$657	\$350	\$494	\$340	\$474
104	2C-1	\$1,155	\$679	\$1,444	\$624	\$1,757	\$649	\$1,207	\$611	\$919	\$1,073	\$701	\$976	\$520	\$734	\$506	\$704
105	2C-2	\$840	\$494	\$1,050	\$454	\$1,278	\$472	\$878	\$444	\$668	\$780	\$510	\$710	\$378	\$534	\$368	\$512
124	2D	\$882	\$519	\$1,103	\$477	\$1,342	\$496	\$922	\$466	\$701	\$819	\$536	\$746	\$397	\$561	\$386	\$538
130	3	\$462	\$272	\$578	\$250	\$703	\$260	\$483	\$244	\$367	\$429	\$281	\$391	\$208	\$294	\$202	\$282
	3A	\$462	\$272	\$578	\$250	\$703	\$260	\$483	\$244	\$367	\$429	\$281	\$391	\$208	\$294	\$202	\$282
161	6A	\$378	\$222	\$473	\$204	\$575	\$212	\$395	\$200	\$301	\$351	\$230	\$320	\$170	\$240	\$166	\$230
163	6B	\$483	\$284	\$604	\$261	\$735	\$271	\$505	\$255	\$384	\$449	\$293	\$408	\$217	\$307	\$212	\$294
164	6C	\$462	\$272	\$578	\$250	\$703	\$260	\$483	\$244	\$367	\$429	\$281	\$391	\$208	\$294	\$202	\$282
160	8	\$462	\$272	\$578	\$250	\$703	\$260	\$483	\$244	\$367	\$429	\$281	\$391	\$208	\$294	\$202	\$282
	8A	\$420	\$247	\$525	\$227	\$639	\$236	\$439	\$222	\$334	\$390	\$255	\$355	\$189	\$267	\$184	\$256
115	1AF	\$315	\$185	\$394	\$170	\$479	\$177	\$329	\$167	\$251	\$293	\$191	\$266	\$142	\$200	\$138	\$192
106	2AF-1	\$861	\$506	\$1,076	\$465	\$1,310	\$484	\$900	\$455	\$685	\$800	\$523	\$728	\$387	\$547	\$377	\$525
107	2AF-2	\$588	\$346	\$735	\$318	\$895	\$330	\$615	\$311	\$468	\$546	\$357	\$497	\$265	\$374	\$258	\$358
108	2CF-1	\$861	\$506	\$1,076	\$465	\$1,310	\$484	\$900	\$455	\$685	\$800	\$523	\$728	\$387	\$547	\$377	\$525
109	2CF-2	\$630	\$371	\$788	\$341	\$959	\$354	\$659	\$333	\$501	\$585	\$383	\$533	\$284	\$401	\$276	\$384
128	2DF	\$651	\$383	\$814	\$352	\$990	\$366	\$680	\$344	\$518	\$605	\$395	\$550	\$293	\$414	\$285	\$397
165	6AF	\$294	\$173	\$368	\$159	\$447	\$165	\$307	\$155	\$234	\$273	\$179	\$249	\$132	\$187	\$129	\$179

# **PRIVATE PASSENGER RATES**



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

Terr	ritory	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	\$300	\$263	\$280	\$255	\$208	\$227	\$310	\$345		
113	1B	\$345	\$302	\$322	\$293	\$239	\$261	\$357	\$397		
114	1C	\$345	\$302	\$322	\$293	\$239	\$261	\$357	\$397		
102	2A-1	\$825	\$723	\$770	\$701	\$572	\$624	\$853	\$949		
103	2A-2	\$555	\$487	\$518	\$472	\$385	\$420	\$574	\$638		
104	2C-1	\$825	\$723	\$770	\$701	\$572	\$624	\$853	\$949		
105	2C-2	\$600	\$526	\$560	\$510	\$416	\$454	\$620	\$690		
124	2D	\$630	\$552	\$588	\$536	\$437	\$477	\$651	\$725		
130	3	\$330	\$289	\$308	\$281	\$229	\$250	\$341	\$380		
	3A	\$330	\$289	\$308	\$281	\$229	\$250	\$341	\$380		
161	6A	\$270	\$237	\$252	\$230	\$187	\$204	\$279	\$311		
163	6B	\$345	\$302	\$322	\$293	\$239	\$261	\$357	\$397		
164	6C	\$330	\$289	\$308	\$281	\$229	\$250	\$341	\$380		
160	8	\$330	\$289	\$308	\$281	\$229	\$250	\$341	\$380		
	8A	\$300	\$263	\$280	\$255	\$208	\$227	\$310	\$345		
115	1AF	\$225	\$197	\$210	\$191	\$156	\$170	\$233	\$259		
106	2AF-1	\$615	\$539	\$574	\$523	\$426	\$465	\$636	\$707		
107	2AF-2	\$420	\$368	\$392	\$357	\$291	\$318	\$434	\$483		
108	2CF-1	\$615	\$539	\$574	\$523	\$426	\$465	\$636	\$707		
109	2CF-2	\$450	\$395	\$420	\$383	\$312	\$341	\$465	\$518		
128	2DF	\$465	\$408	\$434	\$395	\$322	\$352	\$481	\$535		
165	6AF	\$210	\$184	\$196	\$179	\$146	\$159	\$217	\$242		

# 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

T€	erritory	01	02	03	04	05	06	07	10	11	12	13	14	16	20	21	22
Туре	Class																
111	1A	\$351	\$394	\$268	\$337	\$255	\$246	\$343	\$268	\$200	\$309	\$263	\$253	\$185	\$185	\$351	\$233
113	1B	\$421	\$473	\$322	\$404	\$306	\$295	\$412	\$322	\$240	\$371	\$316	\$304	\$222	\$222	\$421	\$280
114	1C	\$456	\$512	\$348	\$438	\$332	\$320	\$446	\$348	\$260	\$402	\$342	\$329	\$241	\$241	\$456	\$303
102	2A-1	\$527	\$591	\$402	\$506	\$383	\$369	\$515	\$402	\$300	\$464	\$395	\$380	\$278	\$278	\$527	\$350
103	2A-2	\$509	\$571	\$389	\$489	\$370	\$357	\$497	\$389	\$290	\$448	\$381	\$367	\$268	\$268	\$509	\$338
104	2C-1	\$474	\$532	\$362	\$455	\$344	\$332	\$463	\$362	\$270	\$417	\$355	\$342	\$250	\$250	\$474	\$315
105	2C-2	\$421	\$473	\$322	\$404	\$306	\$295	\$412	\$322	\$240	\$371	\$316	\$304	\$222	\$222	\$421	\$280
124	2D	\$527	\$591	\$402	\$506	\$383	\$369	\$515	\$402	\$300	\$464	\$395	\$380	\$278	\$278	\$527	\$350
130	3	\$351	\$394	\$268	\$337	\$255	\$246	\$343	\$268	\$200	\$309	\$263	\$253	\$185	\$185	\$351	\$233
	3A	\$316	\$355	\$241	\$303	\$230	\$221	\$309	\$241	\$180	\$278	\$237	\$228	\$167	\$167	\$316	\$210
161	6A	\$246	\$276	\$188	\$236	\$179	\$172	\$240	\$188	\$140	\$216	\$184	\$177	\$130	\$130	\$246	\$163
163	6B	\$351	\$394	\$268	\$337	\$255	\$246	\$343	\$268	\$200	\$309	\$263	\$253	\$185	\$185	\$351	\$233
164	6C	\$421	\$473	\$322	\$404	\$306	\$295	\$412	\$322	\$240	\$371	\$316	\$304	\$222	\$222	\$421	\$280
160	8	\$351	\$394	\$268	\$337	\$255	\$246	\$343	\$268	\$200	\$309	\$263	\$253	\$185	\$185	\$351	\$233
	8A	\$316	\$355	\$241	\$303	\$230	\$221	\$309	\$241	\$180	\$278	\$237	\$228	\$167	\$167	\$316	\$210
115	1AF	\$263	\$296	\$201	\$253	\$191	\$185	\$257	\$201	\$150	\$232	\$197	\$190	\$139	\$139	\$263	\$175
106	2AF-1	\$404	\$453	\$308	\$388	\$293	\$283	\$394	\$308	\$230	\$355	\$302	\$291	\$213	\$213	\$404	\$268
107	2AF-2	\$386	\$433	\$295	\$371	\$281	\$271	\$377	\$295	\$220	\$340	\$289	\$278	\$204	\$204	\$386	\$256
108	2CF-1	\$351	\$394	\$268	\$337	\$255	\$246	\$343	\$268	\$200	\$309	\$263	\$253	\$185	\$185	\$351	\$233
109	2CF-2	\$316	\$355	\$241	\$303	\$230	\$221	\$309	\$241	\$180	\$278	\$237	\$228	\$167	\$167	\$316	\$210
128	2DF	\$404	\$453	\$308	\$388	\$293	\$283	\$394	\$308	\$230	\$355	\$302	\$291	\$213	\$213	\$404	\$268
165	6AF	\$193	\$217	\$147	\$185	\$140	\$135	\$189	\$147	\$110	\$170	\$145	\$139	\$102	\$102	\$193	\$128

Те	erritory	23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Туре	Class																
111	1A	\$246	\$221	\$308	\$308	\$263	\$211	\$280	\$251	\$309	\$253	\$206	\$280	\$301	\$284	\$284	\$295
113	1B	\$295	\$265	\$370	\$370	\$316	\$253	\$336	\$301	\$371	\$304	\$247	\$336	\$361	\$341	\$341	\$354
114	1C	\$320	\$287	\$400	\$400	\$342	\$274	\$364	\$326	\$402	\$329	\$268	\$364	\$391	\$369	\$369	\$384
102	2A-1	\$369	\$332	\$462	\$462	\$395	\$317	\$420	\$377	\$464	\$380	\$309	\$420	\$452	\$426	\$426	\$443
103	2A-2	\$357	\$320	\$447	\$447	\$381	\$306	\$406	\$364	\$448	\$367	\$299	\$406	\$436	\$412	\$412	\$428
104	2C-1	\$332	\$298	\$416	\$416	\$355	\$285	\$378	\$339	\$417	\$342	\$278	\$378	\$406	\$383	\$383	\$398
105	2C-2	\$295	\$265	\$370	\$370	\$316	\$253	\$336	\$301	\$371	\$304	\$247	\$336	\$361	\$341	\$341	\$354
124	2D	\$369	\$332	\$462	\$462	\$395	\$317	\$420	\$377	\$464	\$380	\$309	\$420	\$452	\$426	\$426	\$443
130	3	\$246	\$221	\$308	\$308	\$263	\$211	\$280	\$251	\$309	\$253	\$206	\$280	\$301	\$284	\$284	\$295
	3A	\$221	\$199	\$277	\$277	\$237	\$190	\$252	\$226	\$278	\$228	\$185	\$252	\$271	\$256	\$256	\$266
161	6A	\$172	\$155	\$216	\$216	\$184	\$148	\$196	\$176	\$216	\$177	\$144	\$196	\$211	\$199	\$199	\$207
163	6B	\$246	\$221	\$308	\$308	\$263	\$211	\$280	\$251	\$309	\$253	\$206	\$280	\$301	\$284	\$284	\$295
164	6C	\$295	\$265	\$370	\$370	\$316	\$253	\$336	\$301	\$371	\$304	\$247	\$336	\$361	\$341	\$341	\$354
160	8	\$246	\$221	\$308	\$308	\$263	\$211	\$280	\$251	\$309	\$253	\$206	\$280	\$301	\$284	\$284	\$295
	8A	\$221	\$199	\$277	\$277	\$237	\$190	\$252	\$226	\$278	\$228	\$185	\$252	\$271	\$256	\$256	\$266
115	1AF	\$185	\$166	\$231	\$231	\$197	\$158	\$210	\$188	\$232	\$190	\$155	\$210	\$226	\$213	\$213	\$221
106	2AF-1	\$283	\$254	\$354	\$354	\$302	\$243	\$322	\$289	\$355	\$291	\$237	\$322	\$346	\$327	\$327	\$339
107	2AF-2	\$271	\$243	\$339	\$339	\$289	\$232	\$308	\$276	\$340	\$278	\$227	\$308	\$331	\$312	\$312	\$325
108	2CF-1	\$246	\$221	\$308	\$308	\$263	\$211	\$280	\$251	\$309	\$253	\$206	\$280	\$301	\$284	\$284	\$295
109	2CF-2	\$221	\$199	\$277	\$277	\$237	\$190	\$252	\$226	\$278	\$228	\$185	\$252	\$271	\$256	\$256	\$266
128	2DF	\$283	\$254	\$354	\$354	\$302	\$243	\$322	\$289	\$355	\$291	\$237	\$322	\$346	\$327	\$327	\$339
165	6AF	\$135	\$122	\$169	\$169	\$145	\$116	\$154	\$138	\$170	\$139	\$113	\$154	\$166	\$156	\$156	\$162

# **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

Те	erritory	46	47	48	49	51	52	53	54	55	56	57	58	59	60	61	62
Туре	Class																
111	1A	\$200	\$246	\$221	\$253	\$227	\$253	\$215	\$230	\$266	\$307	\$351	\$284	\$284	\$221	\$200	\$200
113	1B	\$240	\$295	\$265	\$304	\$272	\$304	\$258	\$276	\$319	\$368	\$421	\$341	\$341	\$265	\$240	\$240
114	1 <b>C</b>	\$260	\$320	\$287	\$329	\$295	\$329	\$280	\$299	\$346	\$399	\$456	\$369	\$369	\$287	\$260	\$260
102	2A-1	\$300	\$369	\$332	\$380	\$341	\$380	\$323	\$345	\$399	\$461	\$527	\$426	\$426	\$332	\$300	\$300
103	2A-2	\$290	\$357	\$320	\$367	\$329	\$367	\$312	\$334	\$386	\$445	\$509	\$412	\$412	\$320	\$290	\$290
104	2C-1	\$270	\$332	\$298	\$342	\$306	\$342	\$290	\$311	\$359	\$414	\$474	\$383	\$383	\$298	\$270	\$270
105	2C-2	\$240	\$295	\$265	\$304	\$272	\$304	\$258	\$276	\$319	\$368	\$421	\$341	\$341	\$265	\$240	\$240
124	2D	\$300	\$369	\$332	\$380	\$341	\$380	\$323	\$345	\$399	\$461	\$527	\$426	\$426	\$332	\$300	\$300
130	3	\$200	\$246	\$221	\$253	\$227	\$253	\$215	\$230	\$266	\$307	\$351	\$284	\$284	\$221	\$200	\$200
	3A	\$180	\$221	\$199	\$228	\$204	\$228	\$194	\$207	\$239	\$276	\$316	\$256	\$256	\$199	\$180	\$180
161	6A	\$140	\$172	\$155	\$177	\$159	\$177	\$151	\$161	\$186	\$215	\$246	\$199	\$199	\$155	\$140	\$140
163	6B	\$200	\$246	\$221	\$253	\$227	\$253	\$215	\$230	\$266	\$307	\$351	\$284	\$284	\$221	\$200	\$200
164	6C	\$240	\$295	\$265	\$304	\$272	\$304	\$258	\$276	\$319	\$368	\$421	\$341	\$341	\$265	\$240	\$240
160	8	\$200	\$246	\$221	\$253	\$227	\$253	\$215	\$230	\$266	\$307	\$351	\$284	\$284	\$221	\$200	\$200
	8A	\$180	\$221	\$199	\$228	\$204	\$228	\$194	\$207	\$239	\$276	\$316	\$256	\$256	\$199	\$180	\$180
115	1AF	\$150	\$185	\$166	\$190	\$170	\$190	\$161	\$173	\$200	\$230	\$263	\$213	\$213	\$166	\$150	\$150
106	2AF-1	\$230	\$283	\$254	\$291	\$261	\$291	\$247	\$265	\$306	\$353	\$404	\$327	\$327	\$254	\$230	\$230
107	2AF-2	\$220	\$271	\$243	\$278	\$250	\$278	\$237	\$253	\$293	\$338	\$386	\$312	\$312	\$243	\$220	\$220
108	2CF-1	\$200	\$246	\$221	\$253	\$227	\$253	\$215	\$230	\$266	\$307	\$351	\$284	\$284	\$221	\$200	\$200
109	2CF-2	\$180	\$221	\$199	\$228	\$204	\$228	\$194	\$207	\$239	\$276	\$316	\$256	\$256	\$199	\$180	\$180
128	2DF	\$230	\$283	\$254	\$291	\$261	\$291	\$247	\$265	\$306	\$353	\$404	\$327	\$327	\$254	\$230	\$230
165	6AF	\$110	\$135	\$122	\$139	\$125	\$139	\$118	\$127	\$146	\$169	\$193	\$156	\$156	\$122	\$110	\$110

Те	erritory	63	64	65	66						
Туре	Class										
111	1A	\$217	\$189	\$158	\$200						
113	1B	\$260	\$227	\$190	\$240						
114	1C	\$282	\$246	\$205	\$260						
102	2A-1	\$326	\$284	\$237	\$300						
103	2A-2	\$315	\$274	\$229	\$290						
104	2C-1	\$293	\$255	\$213	\$270						
105	2C-2	\$260	\$227	\$190	\$240						
124	2D	\$326	\$284	\$237	\$300						
130	3	\$217	\$189	\$158	\$200						
	3A	\$195	\$170	\$142	\$180						
161	6A	\$152	\$132	\$111	\$140						
163	6B	\$217	\$189	\$158	\$200						
164	6C	\$260	\$227	\$190	\$240						
160	8	\$217	\$189	\$158	\$200						
	8A	\$195	\$170	\$142	\$180						
115	1AF	\$163	\$142	\$119	\$150						
106	2AF-1	\$250	\$217	\$182	\$230						
107	2AF-2	\$239	\$208	\$174	\$220						
108	2CF-1	\$217	\$189	\$158	\$200						
109	2CF-2	\$195	\$170	\$142	\$180						
128	2DF	\$250	\$217	\$182	\$230						
165	6AF	\$119	\$104	\$87	\$110						

# PRIVATE PASSENGER RATES

# + PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B) \$2,500 Limit Per Person

Τe	erritory	01	02	03	04	05	06	07	10	11	12	13	14	16	20	21	22
Туре	Class																
111	1A	\$298	\$335	\$228	\$286	\$217	\$209	\$292	\$228	\$170	\$263	\$224	\$215	\$157	\$157	\$298	\$198
113	1B	\$358	\$402	\$273	\$344	\$260	\$251	\$350	\$273	\$204	\$315	\$268	\$258	\$189	\$189	\$358	\$238
114	1C	\$388	\$435	\$296	\$372	\$282	\$272	\$379	\$296	\$221	\$341	\$291	\$280	\$204	\$204	\$388	\$257
102	2A-1	\$448	\$502	\$342	\$430	\$325	\$314	\$437	\$342	\$255	\$394	\$335	\$323	\$236	\$236	\$448	\$297
103	2A-2	\$433	\$486	\$330	\$415	\$314	\$303	\$423	\$330	\$247	\$381	\$324	\$312	\$228	\$228	\$433	\$287
104	2C-1	\$403	\$452	\$308	\$387	\$293	\$282	\$394	\$308	\$230	\$355	\$302	\$290	\$212	\$212	\$403	\$267
105	2C-2	\$358	\$402	\$273	\$344	\$260	\$251	\$350	\$273	\$204	\$315	\$268	\$258	\$189	\$189	\$358	\$238
124	2D	\$448	\$502	\$342	\$430	\$325	\$314	\$437	\$342	\$255	\$394	\$335	\$323	\$236	\$236	\$448	\$297
130	3	\$298	\$335	\$228	\$286	\$217	\$209	\$292	\$228	\$170	\$263	\$224	\$215	\$157	\$157	\$298	\$198
	3A	\$269	\$301	\$205	\$258	\$195	\$188	\$262	\$205	\$153	\$236	\$201	\$194	\$142	\$142	\$269	\$178
161	6A	\$209	\$234	\$159	\$201	\$152	\$146	\$204	\$159	\$119	\$184	\$156	\$151	\$110	\$110	\$209	\$139
163	6B	\$298	\$335	\$228	\$286	\$217	\$209	\$292	\$228	\$170	\$263	\$224	\$215	\$157	\$157	\$298	\$198
164	6C	\$358	\$402	\$273	\$344	\$260	\$251	\$350	\$273	\$204	\$315	\$268	\$258	\$189	\$189	\$358	\$238
160	8	\$298	\$335	\$228	\$286	\$217	\$209	\$292	\$228	\$170	\$263	\$224	\$215	\$157	\$157	\$298	\$198
	8A	\$269	\$301	\$205	\$258	\$195	\$188	\$262	\$205	\$153	\$236	\$201	\$194	\$142	\$142	\$269	\$178
115	1AF	\$224	\$251	\$171	\$215	\$163	\$157	\$219	\$171	\$128	\$197	\$168	\$161	\$118	\$118	\$224	\$149
106	2AF-1	\$343	\$385	\$262	\$329	\$249	\$240	\$335	\$262	\$196	\$302	\$257	\$247	\$181	\$181	\$343	\$228
107	2AF-2	\$328	\$368	\$251	\$315	\$238	\$230	\$321	\$251	\$187	\$289	\$246	\$237	\$173	\$173	\$328	\$218
108	2CF-1	\$298	\$335	\$228	\$286	\$217	\$209	\$292	\$228	\$170	\$263	\$224	\$215	\$157	\$157	\$298	\$198
109	2CF-2	\$269	\$301	\$205	\$258	\$195	\$188	\$262	\$205	\$153	\$236	\$201	\$194	\$142	\$142	\$269	\$178
128	2DF	\$343	\$385	\$262	\$329	\$249	\$240	\$335	\$262	\$196	\$302	\$257	\$247	\$181	\$181	\$343	\$228
165	6AF	\$164	\$184	\$125	\$158	\$119	\$115	\$160	\$125	\$94	\$144	\$123	\$118	\$86	\$86	\$164	\$109

Те	erritory	23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Туре	Class																
111	1A	\$209	\$188	\$262	\$262	\$224	\$179	\$238	\$213	\$263	\$215	\$175	\$238	\$256	\$241	\$241	\$251
113	1B	\$251	\$225	\$314	\$314	\$268	\$215	\$286	\$256	\$315	\$258	\$210	\$286	\$307	\$290	\$290	\$301
114	1C	\$272	\$244	\$340	\$340	\$291	\$233	\$309	\$277	\$341	\$280	\$228	\$309	\$333	\$314	\$314	\$326
102	2A-1	\$314	\$282	\$393	\$393	\$335	\$269	\$357	\$320	\$394	\$323	\$263	\$357	\$384	\$362	\$362	\$376
103	2A-2	\$303	\$272	\$380	\$380	\$324	\$260	\$345	\$309	\$381	\$312	\$254	\$345	\$371	\$350	\$350	\$364
104	2C-1	\$282	\$254	\$353	\$353	\$302	\$242	\$321	\$288	\$355	\$290	\$236	\$321	\$345	\$326	\$326	\$339
105	2C-2	\$251	\$225	\$314	\$314	\$268	\$215	\$286	\$256	\$315	\$258	\$210	\$286	\$307	\$290	\$290	\$301
124	2D	\$314	\$282	\$393	\$393	\$335	\$269	\$357	\$320	\$394	\$323	\$263	\$357	\$384	\$362	\$362	\$376
130	3	\$209	\$188	\$262	\$262	\$224	\$179	\$238	\$213	\$263	\$215	\$175	\$238	\$256	\$241	\$241	\$251
	3A	\$188	\$169	\$236	\$236	\$201	\$161	\$214	\$192	\$236	\$194	\$158	\$214	\$230	\$217	\$217	\$226
161	6A	\$146	\$131	\$183	\$183	\$156	\$126	\$167	\$149	\$184	\$151	\$123	\$167	\$179	\$169	\$169	\$176
163	6B	\$209	\$188	\$262	\$262	\$224	\$179	\$238	\$213	\$263	\$215	\$175	\$238	\$256	\$241	\$241	\$251
164	6C	\$251	\$225	\$314	\$314	\$268	\$215	\$286	\$256	\$315	\$258	\$210	\$286	\$307	\$290	\$290	\$301
160	8	\$209	\$188	\$262	\$262	\$224	\$179	\$238	\$213	\$263	\$215	\$175	\$238	\$256	\$241	\$241	\$251
	8A	\$188	\$169	\$236	\$236	\$201	\$161	\$214	\$192	\$236	\$194	\$158	\$214	\$230	\$217	\$217	\$226
115	1AF	\$157	\$141	\$196	\$196	\$168	\$135	\$179	\$160	\$197	\$161	\$131	\$179	\$192	\$181	\$181	\$188
106	2AF-1	\$240	\$216	\$301	\$301	\$257	\$206	\$274	\$245	\$302	\$247	\$201	\$274	\$294	\$278	\$278	\$288
107	2AF-2	\$230	\$207	\$288	\$288	\$246	\$197	\$262	\$235	\$289	\$237	\$193	\$262	\$281	\$266	\$266	\$276
108	2CF-1	\$209	\$188	\$262	\$262	\$224	\$179	\$238	\$213	\$263	\$215	\$175	\$238	\$256	\$241	\$241	\$251
109	2CF-2	\$188	\$169	\$236	\$236	\$201	\$161	\$214	\$192	\$236	\$194	\$158	\$214	\$230	\$217	\$217	\$226
128	2DF	\$240	\$216	\$301	\$301	\$257	\$206	\$274	\$245	\$302	\$247	\$201	\$274	\$294	\$278	\$278	\$288
165	6AF	\$115	\$103	\$144	\$144	\$123	\$99	\$131	\$117	\$144	\$118	\$96	\$131	\$141	\$133	\$133	\$138

# **PRIVATE PASSENGER RATES**

# PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B) \$2,500 Limit Per Person

Те	erritory	46	47	48	49	51	52	53	54	55	56	57	58	59	60	61	62
Туре	Class																
111	1A	\$170	\$209	\$188	\$215	\$193	\$215	\$183	\$196	\$226	\$261	\$298	\$241	\$241	\$188	\$170	\$170
113	1B	\$204	\$251	\$225	\$258	\$232	\$258	\$219	\$235	\$271	\$313	\$358	\$290	\$290	\$225	\$204	\$204
114	1C	\$221	\$272	\$244	\$280	\$251	\$280	\$238	\$254	\$294	\$339	\$388	\$314	\$314	\$244	\$221	\$221
102	2A-1	\$255	\$314	\$282	\$323	\$289	\$323	\$274	\$293	\$339	\$391	\$448	\$362	\$362	\$282	\$255	\$255
103	2A-2	\$247	\$303	\$272	\$312	\$280	\$312	\$265	\$283	\$328	\$378	\$433	\$350	\$350	\$272	\$247	\$247
104	2C-1	\$230	\$282	\$254	\$290	\$260	\$290	\$247	\$264	\$305	\$352	\$403	\$326	\$326	\$254	\$230	\$230
105	2C-2	\$204	\$251	\$225	\$258	\$232	\$258	\$219	\$235	\$271	\$313	\$358	\$290	\$290	\$225	\$204	\$204
124	2D	\$255	\$314	\$282	\$323	\$289	\$323	\$274	\$293	\$339	\$391	\$448	\$362	\$362	\$282	\$255	\$255
130	3	\$170	\$209	\$188	\$215	\$193	\$215	\$183	\$196	\$226	\$261	\$298	\$241	\$241	\$188	\$170	\$170
	3A	\$153	\$188	\$169	\$194	\$174	\$194	\$164	\$176	\$203	\$235	\$269	\$217	\$217	\$169	\$153	\$153
161	6A	\$119	\$146	\$131	\$151	\$135	\$151	\$128	\$137	\$158	\$183	\$209	\$169	\$169	\$131	\$119	\$119
163	6B	\$170	\$209	\$188	\$215	\$193	\$215	\$183	\$196	\$226	\$261	\$298	\$241	\$241	\$188	\$170	\$170
164	6C	\$204	\$251	\$225	\$258	\$232	\$258	\$219	\$235	\$271	\$313	\$358	\$290	\$290	\$225	\$204	\$204
160	8	\$170	\$209	\$188	\$215	\$193	\$215	\$183	\$196	\$226	\$261	\$298	\$241	\$241	\$188	\$170	\$170
	8A	\$153	\$188	\$169	\$194	\$174	\$194	\$164	\$176	\$203	\$235	\$269	\$217	\$217	\$169	\$153	\$153
115	1AF	\$128	\$157	\$141	\$161	\$145	\$161	\$137	\$147	\$170	\$196	\$224	\$181	\$181	\$141	\$128	\$128
106	2AF-1	\$196	\$240	\$216	\$247	\$222	\$247	\$210	\$225	\$260	\$300	\$343	\$278	\$278	\$216	\$196	\$196
107	2AF-2	\$187	\$230	\$207	\$237	\$212	\$237	\$201	\$215	\$249	\$287	\$328	\$266	\$266	\$207	\$187	\$187
108	2CF-1	\$170	\$209	\$188	\$215	\$193	\$215	\$183	\$196	\$226	\$261	\$298	\$241	\$241	\$188	\$170	\$170
109	2CF-2	\$153	\$188	\$169	\$194	\$174	\$194	\$164	\$176	\$203	\$235	\$269	\$217	\$217	\$169	\$153	\$153
128	2DF	\$196	\$240	\$216	\$247	\$222	\$247	\$210	\$225	\$260	\$300	\$343	\$278	\$278	\$216	\$196	\$196
165	6AF	\$94	\$115	\$103	\$118	\$106	\$118	\$101	\$108	\$124	\$144	\$164	\$133	\$133	\$103	\$94	\$94

Те	erritory	63	64	65	66						
Туре	Class										
111	1A	\$184	\$161	\$134	\$170						
113	1B	\$221	\$193	\$161	\$204						
114	1C	\$240	\$209	\$175	\$221						
102	2A-1	\$277	\$241	\$201	\$255						
103	2A-2	\$267	\$233	\$195	\$247						
104	2C-1	\$249	\$217	\$181	\$230						
105	2C-2	\$221	\$193	\$161	\$204						
124	2D	\$277	\$241	\$201	\$255						
130	3	\$184	\$161	\$134	\$170						
	3A	\$166	\$145	\$121	\$153						
161	6A	\$129	\$112	\$94	\$119						
163	6B	\$184	\$161	\$134	\$170						
164	6C	\$221	\$193	\$161	\$204						
160	8	\$184	\$161	\$134	\$170						
	8A	\$166	\$145	\$121	\$153						
115	1AF	\$138	\$120	\$101	\$128						
106	2AF-1	\$212	\$185	\$154	\$196						
107	2AF-2	\$203	\$177	\$148	\$187						
108	2CF-1	\$184	\$161	\$134	\$170						
109	2CF-2	\$166	\$145	\$121	\$153						
128	2DF	\$212	\$185	\$154	\$196						
165	6AF	\$101	\$88	\$74	\$94						

# PRIVATE PASSENGER RATES

# PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

	\$30,000/\$60,000 B	odily Injury	
		Territories	
Territories	Territories	27, 28, 31, 34, 38, 39, 42, 43,	
01, 02, 07, 12	03, 04, 05, 06, 21, 22	44, 45, 47, 55, 56, 57, 58	All Other
\$162	\$146	\$136	\$114

\$25,000 Property Damage								
Territories 01, 02, 12	Territories 03, 04, 05, 06, 07, 21, 22	Territories 10, 14, 23, 38, 45, 57, 59, 60	All Other					
\$101	\$91	\$76	\$63					

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

# **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, truck-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 covering 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 used 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 Definitions 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 means 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 Jeeps, Blazers, Rancheros, Broncos, and other similar autos.

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

The following vehicles are not eligible.

- A. Tow trucks.
- B. Farm vehicles with a gross vehicle weight of 48,000 lbs. or more. (Any vehicle or combination vehicles controlled or operated by a farmer or rancher being used to transport agricultural products, farm machinery, 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 placarding by a regulation under the Hazardous Transportation Act.
- E. Government vehicles Chapter 601, Transportation Code does not apply to government owned 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.)
- 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.
  - 2. All other trucks, tractors and trailers that regularly operate within a 200-mile radius from the street address of principal garaging. For autos regularly operating beyond a 200-mile radius, refer to the Premium Development—Zone Rated Autos rule (Rule 52).
- 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 Trucks, Tractors And Trailers Classifications rule (Rule 53).
  - 2. Determine the primary rating factor from the trucks, tractors and trailers classifications rule (Rule 53) based on size class, business use class and radius class.
  - 3. Determine the secondary rating factor, if any, from the trucks, tractors and trailers classifications rule (Rule 53) based on the special industry classifications.
  - 4. Determine the combined rating factor by adding the secondary rating factor to, or 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, Trailer Rate Section.
- 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. 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 53) 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 code 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 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 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 Dallas, 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 Classifications 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, Tractor, 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 (Rule 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 Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
- 04 BUFFALO Zone 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 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 Jacksonville, Florida territory.

#### **TRUCKS, TRACTORS, TRAILERS**

- 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 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 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 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**

- 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 Rock Zone), 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 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 (excluding 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:

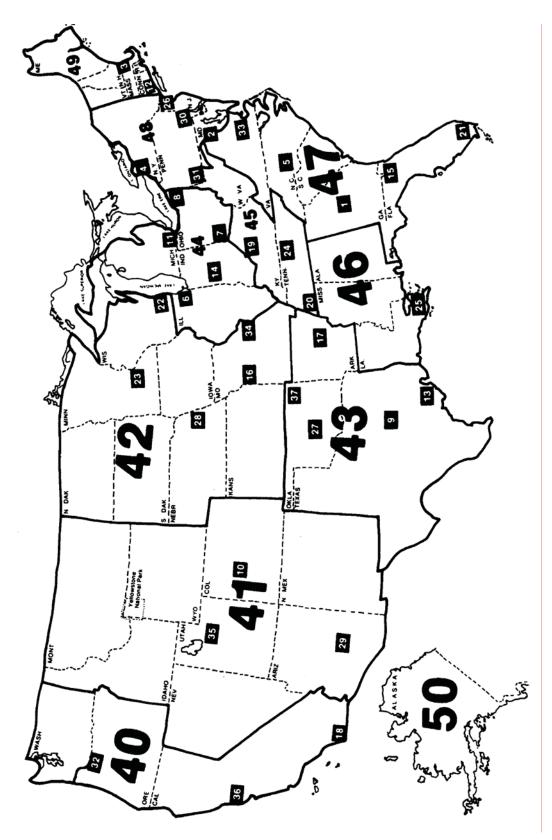
Full Plan—use three digit zone combination code shown in rating tables.

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	\$1,333	Houston	\$1,000	New Orleans	\$1,333	Tulsa	\$933
101	749	113	599	125	749	137	524
02		14		26	_	40	
BaltWash.	1,733	Indianapolis	1,200	N. Y. City	1,533	Pacific	1,733
102	1,049	114	675	126	861	140	974
03	,	15		27		41	
Boston	1,133	Jacksonville	1,200	Okla. City	1,066	Mountain	1,333
103	599	115	675	127	599	141	749
04		16		28		42	
Buffalo	1,666	Kansas City	866	Omaha	866	Midwest	1,066
104	974	116	487	128	487	142	599
05	-	17	-	29	_	43	
Charlotte	1,333	Little Rock	1,066	Phoenix	1,200	Southwest	1,133
105	, 749	117	599	129	, 749	143	637
06		18		30		44	
Chicago	1,333	Los Angeles	1,600	Philadelphia	1,666	N. Central	1,466
106	749	118	937	130	861	144	823
07		19		31		45	
Cincinnati	1,200	Louisville	1,066	Pittsburgh	1,666	Mideast	1,133
107	675	119	599	131	861	145	637
08		20		32		46	
Cleveland	1,200	Memphis	1,066	Portland	1,533	Gulf	1,600
108	675	120	599	132	899	146	899
09		21		33		47	
DalFt. W.	1,066	Miami	1,200	Richmond	1,200	Southeast	1,533
109	599	121	675	133	675	147	861
10		22		34		48	
Denver	1,266	Milwaukee	866	St. Louis	933	Eastern	1,933
110	675	122	487	134	562	148	1,049
11		23		35		49	
Detroit	1,333	MinSt. Paul	866	Salt Lake C.	1,066	New England	1,133
111	712	123	487	135	599	149	637
12		24		36		50	
Hartford	933	Nashville	1,000	San Francisco	1,466	Alaska	1,466
112	524	124	562	136	823	150	823

Effective March 1, 2019

# 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	\$1,333	Houston	\$1,000	New Orleans	\$1,333	Tulsa	\$933
201	714	213	571	225	714	237	500
02		14		26		40	
BaltWash.	1,733	Indianapolis	1,200	N. Y. City	1,533	Pacific	1,733
202	1,000	214	643	226	821	240	928
03		15		27		41	
Boston	1,133	Jacksonville	1,200	Okla. City	1,066	Mountain	1,333
203	571	215	643	227	571	241	714
04		16		28		42	
Buffalo	1,666	Kansas City	866	Omaha	866	Midwest	1,066
204	928	216	464	228	464	242	571
05		17		29		43	
Charlotte	1,333	Little Rock	1,066	Phoenix	1,200	Southwest	1,133
205	714	217	571	229	714	243	607
06		18		30		44	
Chicago	1,333	Los Angeles	1,600	Philadelphia	1,666	N. Central	1,466
206	714	218	893	230	821	244	785
07		19		31		45	
Cincinnati	1,200	Louisville	1,066	Pittsburgh	1,666	Mideast	1,133
207	643	219	571	231	821	245	607
08		20		32		46	
Cleveland	1,200	Memphis	1,066	Portland	1,533	Gulf	1,600
208	643	220	571	232	857	246	857
09		21		33		47	
DalFt. W.	1,066	Miami	1,200	Richmond	1,200	Southeast	1,533
209	571	221	643	233	643	247	821
10		22		34		48	
Denver	1,266	Milwaukee	866	St. Louis	933	Eastern	1,933
210	643	222	464	234	536	248	1,000
11		23		35		49	
Detroit	1,333	MinSt. Paul	866	Salt Lake C.	1,066	New England	1,133
211	678	223	464	235	571	249	607
12		24		36		50	
Hartford	933	Nashville	1,000	San Francisco	1,466	Alaska	1,466
212	500	224	536	236	785	250	, 785

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#### 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 I	lo. Liab.
Zone B.I. Zone B.I. Zone B.I. Zone B.I. Zone	
	ode P.D.
	6057
Atlanta \$1,367 Houston \$1,025 New Orleans \$1,367 Tuls	-
301 766 313 613 325 766 337	536
02 14 26 40	
BaltWash. 1,777 Indianapolis 1,230 N.Y. City 1,572 Pacif	
302 1,072 314 689 326 882 340	996
03 15 27 41	
Boston 1,162 Jacksonville 1,230 Okla. City 1,094 Mount	ain 1,367
<u>303</u> 613 315 689 327 613 341	766
04 16 28 42	
Buffalo 1,709 Kansas City 889 Omaha 889 Midw	est 1,094
304         996         316         499         328         499         342	613
05 17 29 43	
Charlotte 1,367 Little Rock 1,094 Phoenix 1,230 Southv	est 1,162
305 766 317 613 329 766 343	652
06 18 30 44	
Chicago 1,367 Los Angeles 1,640 Philadelphia 1,709 N. Cen	ral 1,504
306 766 318 958 330 882 344	843
07 19 31 45	
Cincinnati 1,230 Louisville 1,094 Pittsburgh 1,709 Midea	st 1,162
307 689 319 613 331 882 345	652
08 20 32 46	
Cleveland 1,230 Memphis 1,094 Portland 1,572 Gul	1,640
308 689 320 613 332 919 346	919
09 21 33 47	
DalFt. W. 1,094 Miami 1,230 Richmond 1,230 Southe	ast 1,572
309 613 321 689 333 689 347	882
10 22 34 48	
Denver 1,299 Milwaukee 889 St. Louis 957 Easte	n 1,982
310 689 322 499 334 575 348	1,072
11 23 35 49	
Detroit 1,367 MinSt. Paul 889 Salt Lake C. 1,094 New Eng	land 1,162
311 728 323 499 335 613 349	652
12 24 36 50	
Hartford 957 Nashville 1,025 San Francisco 1,504 Alasł	a 1,504
	843

#### 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 classification 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 lbs. 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.
  - 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 45,000 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
  - 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.

Size Class				ING FACTORS AND Radius Class	
OTHER THAN	Business Use		Local Up to 50	Intermediate 51 to	Long Distance Over 200
FARM VEHICLES	Class		Miles	200 Miles	Miles
	Service	Factor	1.00	1.25	1.30
	Service	Code	011	012	013
Light Trucks	Detail	Factor	1.45	1.80	1.80
(0–10,000 lbs. G.V.W.)	Retail	Code	021	022	023
0. v. vv.)	O a manufacture in the	Factor	1.30	1.60	1.65
	Commercial	Code	031	032	033
				•	ZONE RATED
	Ormira	Factor	1.05	1.30	0.85
	Service	Code	211	212	213
Medium Trucks		Factor	1.55	1.90	0.85
(10,001–20,000 lbs. G.V.W.)	Retail	Code	221	222	223
103. G.V.VV.J	Commence	Factor	1.40	1.70	0.85
	Commercial	Code	231	232	233
	Constant	Factor	1.10	1.40	1.00
	Service	Code	311	312	313
Heavy Trucks	Retail	Factor	1.60	2.05	1.00
(20,001–26,000 lbs. G.V.W.)		Code	321	322	323
103. 0. v. vv. j	O a manufacture in the	Factor	1.45	1.80	1.00
	Commercial	Code	331	332	333
	Service	Factor	1.40	1.75	1.00
Heavy		Code	341	342	343
Truck–Tractors	Detail	Factor	2.00	2.55	1.00
(0–26,000 lbs.	Retail	Code	351	352	353
G.C.W.)	Commencial	Factor	1.80	2.25	1.00
	Commercial	Code	361	362	363
FARM VEHICLES	Γ		4.00	4.05	Long Distance Over 200 Miles
	Service	Factor	1.00	1.25	1.30
Light Trucks		Code	011	012	013
(0–10,000 lbs.	Retail	Factor	1.45	1.80	1.80
G.V.W.)		Code	021	022	023
	Commercial	Factor	1.30	1.60	1.65
		Code	031	032	033
			4.05		
	Service	Factor	1.05	1.30	0.85
Medium Trucks		Code	211	212	213
(10,001–20,000	Retail	Factor	1.55	1.90	0.85
lbs. G.V.W.)		Code	221	222	223
·	Commercial	Factor	1.40	1.70	0.85
	1	Code	231	232	233

NON-FLEET PRIMARY CLASSIFICATION—PRIMA	ARY 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 Code	1.10 311	1.40 312	1.00 313			
Heavy Trucks (20,001–45,000 Ibs. G.V.W.)	Retail	Factor Code	1.60 321	2.05 322	1.00 323	+		
	Commercial	Factor Code	1.45 331	1.80 332	1.00 333	+		
Extra-Heavy Trucks lbs less than 48,00	•	Factor Code	2.15 401	2.80 402	1.45 403	+		
Heavy	Service	Factor Code	1.40 341	1.75 342	1.00 343	+		
Truck–Tractors (0–45,000 lbs.	Retail	Factor Code	2.00 351	2.55 352	1.00 353	+		
G.C.W.)	Commercial	Factor Code	1.80 361	2.25 362	1.00 363	+		
Extra-Heavy Truck-1 45,000 lbs less tha G.C.W.)	•	Factor Code	2.35 501	3.05 502	1.45 503	+		
TRAILER TYPES								
Semi-trailers		Factor Code	0.10 671	0.15 672	0.15 673			
Trailers		Factor Code	0.10 681	0.15 682	0.15 683			
Service or Utility Tra Load capacity)	iler (0-2,000 lbs.	Factor Code	0.00 691	0.00 692	0.00 693			

	MARY CLASSIFI	CATION-	-PRIMARY RATIN	G FACTORS AND ST	ATISTICAL CODES
Size Class				Radius Class	
OTHER THAN FARM VEHICLES	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
	Service	Factor	1.00	1.25	1.30
	Service	Code	014	015	016
Light Trucks	Detail	Factor	1.45	1.80	1.80
(0–10,000 lbs. G.V.W.)	Retail	Code	024	025	026
0.0.0.)	Commonial	Factor	1.30	1.60	1.65
	Commercial	Code	034	035	036
					ZONE RATED
	Service	Factor	1.05	1.30	0.85
	Service	Code	214	215	216
Medium Trucks	Detail	Factor	1.55	1.90	0.85
(10,001–20,000 lbs. G.V.W.)	Retail	Code	224	225	226
103. 0. v. v v. j	Commercial	Factor	1.40	1.70	0.85
	Commercial	Code	234	235	236
	Sortico	Factor	1.10	1.40	1.00
	Service	Code	314	315	316
Heavy Trucks	Retail	Factor	1.60	2.05	1.00
(20,001–26,000 lbs. G.V.W.)		Code	324	325	326
103. 0. v. vv.)	Commonial	Factor	1.45	1.80	1.00
	Commercial	Code	334	335	336
	Service	Factor	1.40	1.75	1.00
Heavy		Code	344	345	346
Truck–Tractors	Retail	Factor	2.00	2.55	1.00
(0–26,000 lbs.		Code	354	355	356
G.C.W.)		Factor	1.80	2.25	1.00
	Commercial	Code	364	365	366
FARM VEHICLES					Long Distance Over 200 Miles
	Service	Factor	1.00	1.25	1.30
Link Taur		Code	014	015	016
Light Trucks (0–10,000 lbs.	Retail	Factor	1.45	1.80	1.80
(0–10,000 lbs. G.V.W.)	Retail	Code	024	025	026
C.V.W.)	Commercial	Factor	1.30	1.60	1.65
	Commercial	Code	034	035	036
					ZONE RATED
	Sonico	Factor	1.05	1.30	0.85
	Service	Code	214	215	216
Medium Trucks	Detail	Factor	1.55	1.90	0.85
(10,001–20,000 lbs. G.V.W.)	Retail	Code	224	225	226
103. G. V. VV. J	Commencial	Factor	1.40	1.70	0.85
	Commercial	Code	234	235	236

# 

# TRUCKS, TRACTORS, TRAILERS

#### 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
l la avec Terralia	Service	Code	314	315	316
Heavy Trucks (20,001–45,000	Retail	Factor	1.60	2.05	1.00
lbs. G.V.W.)	Retail	Code	324	325	326
	Commercial	Factor	1.45	1.80	1.00
		Code	334	335	336
Extra-Heavy Trucks		Factor	2.15	2.80	1.45
lbs less than 48,00	00 lbs. G.V.W.)	Code	404	405	406
	Service	Factor	1.40	1.75	1.00
Heavy	Service	Code	344	345	346
Truck–Tractors	Retail	Factor	2.00	2.55	1.00
(0–45,000 lbs.	Retail	Code	354	355	356
G.C.W.)	Commercial	Factor	1.80	2.25	1.00
	Commercial	Code	364	365	366
Extra-Heavy Truck-1 45,000 lbs less that	``	Factor	2.35	3.05	1.45
G.C.W.)		Code	504	505	506
TRAILER TYPES					
Semi-trailers		Factor	0.10	0.15	0.15
		Code	674	675	676
Trailers		Factor	0.10	0.15	0.15
Trailers		Code	684	685	686
Service or Utility Tra	iler (0-2,000 lbs.	Factor	0.00	0.00	0.00
Load capacity)		Code	694	695	696

#### 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		and Zone-			
		Ra	<u>ted Autos)</u>				
	Cla	ssification	Secondary Factor	Code			
+	Foo	d delivery—Autos used					
	by f	ood manufacturers to					
	tran	sport raw and finished					
		ducts or used in					
		lesale distribution of					
	food						
	a.	Canneries and packing					
		plants	+0.45	31			
	b.	Fish and seafood	+0.45	32			
		Frozen food	+0.45	33			
		Fruit and vegetable	+0.45	34			
	e.		+0.45	35			
	f.	All other food delivery	+0. 45	39			
		Specialized delivery—Autos					
		d in deliveries subject to					
		and similar constraints.					
	a.	Armored cars	+0.65	41			
	b.		+0.65	42			
	c.	Magazines or	0.07	10			
		newspapers	+0.65	43			
	d.	Mail and parcel post	+0.65	44			
	e.	All other	+0.65	49			
+		ste disposal—Autos					
		sporting salvage and					
		te material for disposal					
	0	esale.	10.00	<b>F</b> 4			
	a.	Auto dismantlers	+0.30	51			
	b.	Building wrecking	+0.30	52			
	~	operators	+0.30	52			
	C.	Garbage & Ash Removal	+0.30	53			
	d.	Junk dealers	+0.30	53 54			
	а. е.	All other	+0.30	54 59			
	е.	All outer	TU. 30	59			

Secondary Factor For Autos (Except Trailer Types and Zone- Rated Autos)					
Cla	ssification	Secondary Factor	Code		
Far	mers—Autos owned by a				
	ner, used in connection				
	the operation of his or				
her	own farm and				
occ	asionally used to haul				
con	nmodities for other				
farn	ners. {Also see the				
spe	cial provision for Farm				
	ers in the Trucks, Tractor	-			
and	Trailers Classification				
rule	e (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			4	
	t truckers)			1	
*a.	Excavating	-0.10	71		
*b.	0				
	than quarrying)	-0.10	72		
*c.	Mining	-0.10	73		
*d.		-0.10	74		
*e.	, , ,	-0.10	79		
	e factor and codes only				
	en no other secondary				
	ssifications apply				
	ntractors (other than			1	
	np trucks)				
a.	Building—commercial	-0.05	81		
b.	Building—private	0.00			
~··	dwelling	-0.05	82		
c.	Electrical, plumbing,				
	masonry, plastering				
	and other repair or				
	service	-0.05	83		
d.	Excavating	-0.05	84		
e.	Street and road	-0.05	85		
f.	All other	-0.05	89		
-	otherwise specified			1	
a.	Logging and Lumbering	+0.35	91	1	
b.	All other.	0.00	99	1	
D.		0.00	00		
L				1	

#### 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.

- 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 by 3.00. Use the territory 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 truck-tractor 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

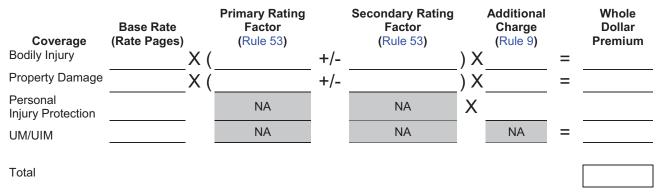
#### Definition of a trucker

A trucker is 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.

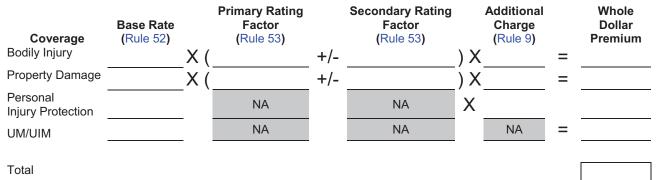
Truckers are not eligible for assignment through the association.

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TRUCKS, TRACTORS, AND TRAILERS ZONE RATED WORKSHEET



# **ENDORSEMENT REFERENCES**

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

# NOTES

# PUBLIC TRANSPORTATION SUBCHAPTER

# Rule 60. ELIGIBILITY – INELIGIBILITY

#### I. ELIGIBLE VEHICLES

- (e) 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 airport limousines), school, church and urban buses and van pools.
  - 2. 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 Classifications 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.
- c. 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 Transportation Auto Rate 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 (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.
- 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 combination from the zone-rating table.
- b. Multiply the base premium by the primary rating factor.
- c. 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 Transportation Auto 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. 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 Zone 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 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 Jacksonville, 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 Riverside 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 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 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 Rock Zone), 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 (excluding 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.

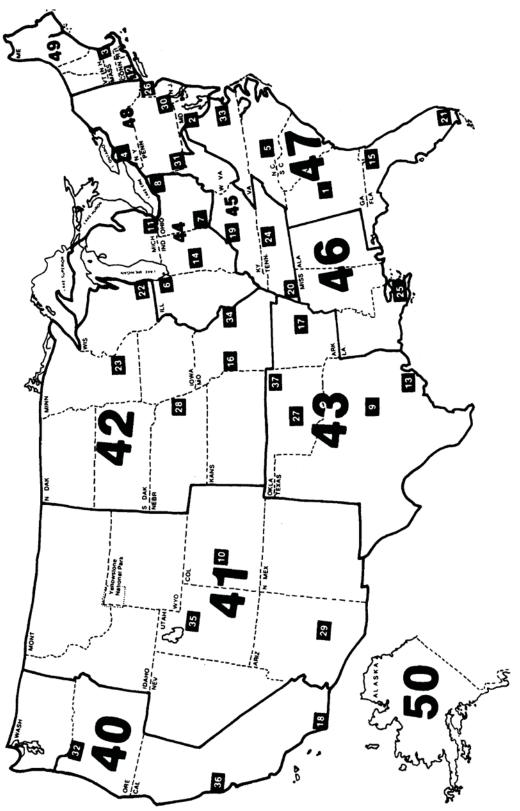
Example—vehicle garaged in Dallas with terminal in Atlanta, code 101.

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)





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

ZoneB.I. Comb. CodeP.D.ComeB.I. Comb. CodeP.D.Comb. CodeP.D.Comb. CodeP.D.01131302537113Atlanta\$1,212Houston\$909New Orleans\$1,212Tulsa\$90910175011356312575013756302114122N.Y. City1,515Pacific1,51510293811475012693814093803175012756314175010293811577012756314175010356315575012756314175010499Jacksonville1,2120kla. City909Mountain1,2121035631157501275631417500411582842563142563051777501275631425635630517756312850190910550514356305177563129750143563563142563061,212Little Rock909Phoenix1,212501Heet1,21210675011756312975014356314256307122Los Angeles1,515<								
Comb. CodeP.D.Comb. CodeP.D.Comb. CodeP.D.011313253737Atlanta\$1,212Houston\$909New Orleans\$1,212Tulsa\$90910175011456405640BaltWash.1,515Indianapolis1,212N.Y. City1,515Pacific1,515102938114750126938140938034151,212Okla. City909Moutal1,21210356311575012756314175010493811675012756314175004117501275631417500531,515Kansas City909Omaha909Midwest9091049381165631285631425630541,212Little Rock909Phoenix1,212Southwest90910575011756312975014356306118931309381461,2121067501189381319381461,2121067501196381319381461,2121077501196381319381461,212108750120638131938146 <td>Zone No.</td> <td>Liab.</td> <td>Zone No.</td> <td>Liab.</td> <td>Zone No.</td> <td>Liab.</td> <td>Zone No.</td> <td>Liab.</td>	Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.
01         13         25         37         Tulsa         \$909           Atlanta         \$1,212         Houston         \$909         New Orleans         \$1,212         Tulsa         \$909           101         750         113         563         125         750         137         563           02         14         26         40         963         15         938         140         938           03         155         1,212         N.Y. City         1,515         Pacific         1,515           102         938         114         750         126         938         140         938           03         15         27         41         750         127         563         141         750           103         563         115         750         127         563         141         750           04         16         28         42         42         63         142         563           05         17         29         43         63         142         563           05         17         563         129         750         143         563           05		B.I.	Zone	B.I.	Zone	B.I.	Zone	B.I.
Atlanta\$1,212Houston\$909New Orleans\$1,212Tulsa\$909101750113563125750137563021466125750137563012938114750126938140938031577417507741Boston909Jacksonville1,212Okla. City909Mountain1,21210356311575012756314175004162842429091662844290910493811656312856314190916605172284450356356356356356356356356305175631285631425635	Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.
101750113563125750137563021426401Balt-Wash.1,515Indianapolis1,212N.Y.City1,515Pacific1,5151029381147501269381409381Boston909Jacksonville1,212Okla.City90Mountain1,2121035631157501275631417500417502127563141750041,515Kansa City909Omaha909Midwest909104938116563128563142563051,71563128563142563563051,71153129750143563061,212Little Rock909Phoenix1,212Southwest909105750117563129750143563061,212Los Angeles1,515Philadelphia1,515N. Central1,212106750118938130938144750071963813193145750081,212Louisville1,030Portland1,515Midest1,212106750120638132938146750081,212Memphis1,300Portland <td>01</td> <td></td> <td>13</td> <td></td> <td>25</td> <td></td> <td>37</td> <td></td>	01		13		25		37	
02         14         26         40           BaltWash.         1,515         Indianapolis         1,212         N.Y. City         1,515         Pacific         1,515           102         938         114         750         126         938         140         938           03         15         27         41         938         114         750         127         563         114         750           103         563         115         750         127         563         141         750           04         16         28         42             909         Midwest         909           104         938         116         563         128         563         142         563           05         17         29         43             563         142         563           05         1,212         Little Rock         909         Phoenix         1,212         Southwest         909           105         750         117         563         129         750         143         563           06         18	Atlanta	\$1,212	Houston	\$909	New Orleans	\$1,212	Tulsa	\$909
BaltWash.1,515Indianapolis1,212N.Y. City1,515Pacific1,515102938114750126938140938031515227909Mountain1,212Boston909Jacksonville1,212Okla. City909Mountain1,212103563115750127563141570041,515Kansaccity909Omata56314256390104938116563128563142563051,515Kansaccity909Phoenix1,212Southwest909104938116563129750143563051,212Little Rock909Phoenix1,212Southwest909105750117563129750143563067501189381001,515Nideat1,21210675011893813193814475007196381319381445750081,212Lousville1,030Portland1,515Mideat1,2121077501196381319381461,2121081,212Memphis1,212Southeast1,2121,6141,5151081,2121331447501,411,5151,416 <t< td=""><td>101</td><td>750</td><td>113</td><td>563</td><td>125</td><td>750</td><td>137</td><td>563</td></t<>	101	750	113	563	125	750	137	563
102938114750126938140938031527411Boston909Jacksonville1,212Okla. City909Mountain1,212103563115750127563141750041.6284242Buffalo1,515Kansas City909Omaha909Midwest909104938116563128563142563051729435639090575011756312975014356306183044563061830445630619938130938144750071931451,212106750119638131938145750071,212Louisville1,030Pittsburgh1,515Mideast1,212107750120638132938146750082032465631,2125001,2121087501206381329381467500921638132938146750092153121750133750147102234481,2121095631217501	02		14		26		40	
03         15         27         41           Boston         909         Jacksonville         1,212         Okla. City         909         Mountain         1,212           103         563         115         750         127         563         141         750           04         16         28         42             909         Midwest         909           104         938         116         563         128         563         142         563           05         17         29         43               05         1,212         Little Rock         909         Phoenix         1,212         Southwest         909           105         750         117         563         129         750         143         563           06         18         30         44                                  <	BaltWash.	1,515	Indianapolis	1,212	N. Y. City	1,515	Pacific	1,515
Boston909Jacksonville1,212Okla. City909Mountain1,212103563115750127563141750041.61.62.842Buffalo1,515Kansas City909Omaha909Midwest909104938116563128563142563051.71.72.9435630575011756312975014356306750118304406750118938130938144071,212Los Angeles1,515Philadelphia1,515Mideast1,2121067501189381309381440711.9163813193814407196381319381450820320821Memphis1,030Portland1,515Gulf1,212 <td>102</td> <td>938</td> <td>114</td> <td>750</td> <td>126</td> <td>938</td> <td>140</td> <td>938</td>	102	938	114	750	126	938	140	938
103563115750127563141750041628284242Buffalo1,515Kansas City909Omaha909Midwest9091049381165631285631425630517563128563142563051,212Little Rock909Phoenix1,212Southwest909105750117563129750143563061,212Los Angeles1,515Philadelphia1,515N. Central1,2121067501189381309381447500719193145750121210775011963813193814575008203246750122638132938146750091,212Memphis1,030Portland1,515Guilf1,2121,2121087501206381329381467501,21209121750121750133475631,212108750121750133447501,2121095631217501345631489381107501225631345631489381107501225	03		15		27		41	
04         16         28         42         Midwest         909           Buffalo         1,515         Kansas City         909         Omaha         909         Midwest         909           104         938         116         563         128         563         142         563           05         17         29         43         563         142         563           05         1,212         Little Rock         909         Phoenix         1,212         Southwest         909           105         750         117         563         129         750         143         563           06         18         30         44         750         1212         Los Angeles         1,515         N. Central         1,212           106         750         118         938         130         938         144         750           07         19         31         45	Boston	909	Jacksonville	1,212	Okla. City	909	Mountain	1,212
Buffalo1,515Kansas City909Omaha909Midwest9091049381165631285631425630517563291439091057501175631297501435630611563129750143563061.212Los Angeles1,515Philadelphia1,515N. Central1,212106750118938130938144750071919638131938145750071.212Louisville1,030Pittsburgh1,515Mideast1,21210775011963813193814575008.20.324675008.2163813293814675009.2163813293814675009.21.8133471,21210875012063813293814675009109563121.750133.750147.553100101101 <t< td=""><td>103</td><td>563</td><td>115</td><td>750</td><td>127</td><td>563</td><td>141</td><td>750</td></t<>	103	563	115	750	127	563	141	750
104938116563128563142563051729439091057501175631297501435630611830441,212061,212Los Angeles1,515Philadelphia1,515N. Central1,2121067501189381309381447500711931451,212107750119638131938145750082032461,21210875012063813293814675009216381329381467500921750133750147750102234481,21210956312175013375014710075012256313456314893811075012256313456314893811123909Sat Lake C.1,212New England909111750123563135750149563124909Sat Lake C.1,212New England909563111750123563135750149563125909Sat Lake C.1,515New England909563 </td <td>04</td> <td></td> <td>16</td> <td></td> <td>28</td> <td></td> <td>42</td> <td></td>	04		16		28		42	
05         17         29         43           Charlotte         1,212         Little Rock         909         Phoenix         1,212         Southwest         909           105         750         117         563         129         750         143         563           06         18         30         44             1,212         Los Angeles         1,515         Philadelphia         1,515         N. Central         1,212           106         750         118         938         130         938         144         750           07         19         31         45           1,212         100         1,212         Louisville         1,030         Pittsburgh         1,515         Mideast         1,212           107         750         119         638         131         938         145         750           08         20         32         46           1,212         108         750         120         638         132         938         146         750           09         21         33         47           1,21	Buffalo	1,515	Kansas City	909	Omaha	909	Midwest	909
Charlottee1,212Little Rock909Phoenix1,212Southwest90910575011756312975014356306118301441,212Chicago1,212Los Angeles1,515Philadelphia1,515N. Central1,212106750118938130938144750071193145451,212Cincinnati1,212Louisville1,030Pittsburgh1,515Mideast1,212107750119638131938145750082032467501,212108750120638132938146750091,212Memphis1,030Portland1,515Gulf1,212108750120638132938146750092133147501,2125631,2125631,212109563121750133750147750100750122563134563148938110750123563134563148938111750123563135750149563124939Salt Lake C.1,212New England90911175012356313575014	104	938	116	563	128	563	142	563
105750117563129750143563061,212Los Angeles1,515Philadelphia1,515N. Central1,212106750118938130938144750071931451,212107750119638131938145750071,212Louisville1,030Pittsburgh1,515Mideast1,21210775011963813193814575008203246750120638132938146Cleveland1,212Memphis1,030Portland1,515Gulf1,21210875012063813293814675009213347750121109563121750133750147750102234481,2121107501225631345631489381112335499091117501235631357501495631211222436155149563148363148363148363148363149363110750123563134563149563149563149 <td< td=""><td>05</td><td></td><td>17</td><td></td><td>29</td><td></td><td>43</td><td></td></td<>	05		17		29		43	
06         18         30         44           Chicago         1,212         Los Angeles         1,515         Philadelphia         1,515         N. Central         1,212           106         750         118         938         130         938         144         750           07         19         31         45         1,212 <td>Charlotte</td> <td>1,212</td> <td>Little Rock</td> <td>909</td> <td>Phoenix</td> <td>1,212</td> <td>Southwest</td> <td>909</td>	Charlotte	1,212	Little Rock	909	Phoenix	1,212	Southwest	909
Chicago1,212Los Angeles1,515Philadelphia1,515N. Central1,2121067501189381309381447500719193145451,212Cincinnati1,212Louisville1,030Pittsburgh1,515Mideast1,21210775011963813193814575008203232461,212081,212Memphis1,030Portland1,515Gulf1,2121087501206381329381467500921638132938146750095631217501337501477501022134481,51514893811075012256313456314893811175012356313456314893811175012356313575014956311175012356313575014956311175012356313555014956311175012356313555014956311175012356313555014956312484563135550149563150155	105	750	117	563	129	750	143	563
106 $750$ $118$ $938$ $130$ $938$ $144$ $750$ $07$ $1$ $19$ $31$ $45$ $1,212$ $107$ $1,212$ $10uisville$ $1,030$ Pittsburgh $1,515$ Mideast $1,212$ $107$ $750$ $119$ $638$ $131$ $938$ $145$ $750$ $08$ $20$ $32$ $46$ $1,212$ $08$ $1,212$ Memphis $1,030$ Portland $1,515$ Gulf $1,212$ $108$ $750$ $120$ $638$ $132$ $938$ $146$ $750$ $09$ $1,212$ Memphis $1,030$ Portland $1,515$ Gulf $1,212$ $108$ $750$ $120$ $638$ $132$ $938$ $146$ $750$ $09$ $21$ $1,212$ Richmond $1,212$ Southeast $1,212$ $109$ $563$ $121$ $750$ $133$ $750$ $147$ $750$ $10$ $22$ $563$ $134$ $563$ $148$ $938$ $110$ $750$ $122$ $563$ $134$ $563$ $148$ $938$ $111$ $750$ $123$ $563$ $135$ $750$ $149$ $563$ $121$ MinSt. Paul $909$ Salt Lake C. $1,212$ New England $909$ $111$ $750$ $123$ $563$ $135$ $750$ $149$ $563$ $12$ $24$ $36$ $35$ $50$ $149$ $563$ $12$ $8nshville$	06		18		30		44	
07         19         19         31         45         1,212           Cincinnati         1,212         Louisville         1,030         Pittsburgh         1,515         Mideast         1,212           107         750         119         638         131         938         145         750           08         20         32         46         1,212         101         1,212         102         1,212         103         1,212         1,212         1,212         103         1,212         1,515         Gulf         1,212           108         750         120         638         132         938         146         750           09         21         33         47         1,212         1,212         1,212         1,212         1,212           109         563         121         750         133         750         147         750           10         22         34         48         1,515         1,515         1,515         1,515           110         750         122         563         134         563         148         938           110         750         122         563         135	Chicago	1,212	Los Angeles	1,515	Philadelphia	1,515	N. Central	1,212
Cincinnati1,212Louisville1,030Pittsburgh1,515Mideast1,21210775011963813193814575008203232461Cleveland1,212Memphis1,030Portland1,515Gulf1,212108750120638132938146750097501206381329381467500982153132938146750095631217501337501477501005631217501337501477501001,212Milwaukee909St. Louis909Eastern1,515110750122563134563148938111750123563135750149563121Min-St. Paul909Salt Lake C.1,212New England90911175012356313575014956312224363550149563501491232436365014956350563144909Nashville1,030San Francisco1,515Alaska1,515	106	750	118	938	130	938	144	750
107 $750$ $119$ $638$ $131$ $938$ $145$ $750$ $08$ $20$ $32$ $46$ $16$ $Cleveland$ $1,212$ Memphis $1,030$ Portland $1,515$ Gulf $1,212$ $108$ $750$ $120$ $638$ $132$ $938$ $146$ $750$ $09$ $750$ $120$ $638$ $132$ $938$ $146$ $750$ $09$ $21$ $33$ $146$ $750$ $121$ $09$ $563$ $121$ $750$ $133$ $750$ $147$ $750$ $10$ $22$ $34$ $48$ $750$ $147$ $750$ $10$ $22$ $34$ $48$ $750$ $147$ $750$ $10$ $22$ $563$ $134$ $563$ $148$ $938$ $110$ $750$ $122$ $563$ $134$ $563$ $148$ $938$ $111$ $750$ $123$ $563$ $135$ $750$ $149$ $563$ $12$ $24$ $36$ $135$ $750$ $149$ $563$ $12$ $909$ $8arracco1,51514956313550149129098arracco1,515563135550149563129098arracco1,5151495631501515149098arracco1,5151495631501515$	07		19		31		45	
08         20         32         46           Cleveland         1,212         Memphis         1,030         Portland         1,515         Gulf         1,212           108         750         120         638         132         938         146         750           09         750         120         638         132         938         146         750           09         21         1         33         47         1,212           109         563         121         750         133         750         147         750           10         22         34         48         1,515         147         750           10         22         34         34         48         1,515           10         750         122         563         134         909         Eastern         1,515           110         750         122         563         134         563         148         938           11         23         35         149         909         Salt Lake C.         1,212         New England         909           111         750         123         563         135 <t< td=""><td>Cincinnati</td><td>1,212</td><td>Louisville</td><td>1,030</td><td>Pittsburgh</td><td>1,515</td><td>Mideast</td><td>1,212</td></t<>	Cincinnati	1,212	Louisville	1,030	Pittsburgh	1,515	Mideast	1,212
Cleveland1,212Memphis1,030Portland1,515Gulf1,212108750120638132938146750092133-471212DalFt.W.909Miami1,212Richmond1,212Southeast1,2121095631217501337501477501022-34-48-Denver1,212Milwaukee909St. Louis909Eastern1,51511075012256313456314893811175023-3549-1211,21256313575014956312124-361555631,51512224-3655014956312324-365501,5151,515144909Nashville1,030San Francisco1,515Alaska1,515	107	750	119	638	131	938	145	750
10875012063813293814675009213347750DalFt. W.909Miami1,212Richmond1,212Southeast1,21210956312175013375014775010223448751101,212Milwaukee909St. Louis909Eastern1,51511075012256313456314893811123125631354990911175012356313575014990911175012356313575014956312909Nashville1,030San Francisco1,515Alaska1,515	08		20		32		46	
09213347DalFt. W.909Miami1,212Richmond1,212Southeast1,21210956312175013375014775010223448481Denver1,212Milwaukee909St. Louis909Eastern1,51511075012256313456314893811233549491Detroit1,212MinSt. Paul909Salt Lake C.1,212New England909111750123563135750149563563122436501,515Alaska1,515Hartford909Nashville1,030San Francisco1,515Alaska1,515	Cleveland	1,212	Memphis	1,030	Portland	1,515	Gulf	1,212
DalFt. W.909Miami1,212Richmond1,212Southeast1,212109563121750133750147750102234481,515Denver1,212Milwaukee909St. Louis909Eastern1,515110750122563134563148938111233549909Detroit1,212MinSt. Paul909Salt Lake C.1,212New England90911175012356313575014956312243650501,515Hartford909Nashville1,030San Francisco1,515Alaska1,515	108	750	120	638	132	938	146	750
109563121750133750147750102234481Denver1,212Milwaukee909St. Louis909Eastern1,5151107501225631345631489381175023354949909Detroit1,212MinSt. Paul909Salt Lake C.1,212New England90911175012356313575014956312243650501,515Alaska1,515	09		21		33		47	
10         22         34         48         48           Denver         1,212         Milwaukee         909         St. Louis         909         Eastern         1,515           110         750         122         563         134         563         148         938           11         23         35         49         563         149         563           Detroit         1,212         MinSt. Paul         909         Salt Lake C.         1,212         New England         909           111         750         123         563         135         750         149         563           111         750         123         563         135         750         149         563           111         750         123         563         135         750         149         563           111         750         123         563         135         750         149         563           12         24         36         50         50         1         50         1           Hartford         909         Nashville         1,030         San Francisco         1,515         Alaska         1,515 </td <td>DalFt. W.</td> <td>909</td> <td>Miami</td> <td>1,212</td> <td>Richmond</td> <td>1,212</td> <td>Southeast</td> <td>1,212</td>	DalFt. W.	909	Miami	1,212	Richmond	1,212	Southeast	1,212
Denver         1,212         Milwaukee         909         St. Louis         909         Eastern         1,515           110         750         122         563         134         563         148         938           11         -         23         -         35         -         49         -           Detroit         1,212         MinSt. Paul         909         Salt Lake C.         1,212         New England         909           111         750         123         563         135         750         149         909           111         750         123         563         3135         750         149         563           111         750         123         563         365         50         149         563           111         750         124         563         366         50         50         50           12         24         36         50         50         50         50         1,515         Alaska         1,515	109	563	121	750	133	750	147	750
11075012256313456314893811233549563Detroit1,212MinSt. Paul909Salt Lake C.1,212New England90911175012356313575014956312243650501,515Alaska1,515	10		22		34		48	
11         23         35         49           Detroit         1,212         MinSt. Paul         909         Salt Lake C.         1,212         New England         909           111         750         123         563         135         750         149         563           12         24         36         50         50         1,515         Alaska         1,515	Denver	1,212	Milwaukee	909	St. Louis	909	Eastern	1,515
Detroit         1,212         MinSt. Paul         909         Salt Lake C.         1,212         New England         909           111         750         123         563         135         750         149         563           12         24         36         50         50         1,515         Alaska         1,515	110	750	122	563	134	563	148	938
111         750         123         563         135         750         149         563           12         24         36         50         50         1           Hartford         909         Nashville         1,030         San Francisco         1,515         Alaska         1,515	11		23		35		49	
111         750         123         563         135         750         149         563           12         24         36         50         50         1           Hartford         909         Nashville         1,030         San Francisco         1,515         Alaska         1,515	Detroit	1,212	MinSt. Paul	909	Salt Lake C.	1,212	New England	909
12         24         36         50           Hartford         909         Nashville         1,030         San Francisco         1,515         Alaska         1,515				563		-	•	563
Hartford909Nashville1,030San Francisco1,515Alaska1,515			24		36		50	
		909		1,030		1,515		1,515
	112	563	124	638	136	938	150	938

#### 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	\$1,212	Houston	\$909	New Orleans	\$1,212	Tulsa	\$909
201	715	213	536	225	715	237	536
02		14		26		40	
BaltWash.	1,515	Indianapolis	1,212	N. Y. City	1,515	Pacific	1,515
202	894	214	715	226	894	240	894
03		15		27		41	
Boston	909	Jacksonville	1,212	Okla. City	909	Mountain	1,212
203	536	215	715	227	536	241	715
04		16		28		42	
Buffalo	1,515	Kansas City	909	Omaha	909	Midwest	909
204	894	216	536	228	536	242	536
05		17		29		43	
Charlotte	1,212	Little Rock	909	Phoenix	1,212	Southwest	909
205	715	217	536	229	715	243	536
06		18		30		44	
Chicago	1,212	Los Angeles	1,515	Philadelphia	1,515	N. Central	1,212
206	715	218	894	230	894	244	715
07		19		31		45	
Cincinnati	1,212	Louisville	1,030	Pittsburgh	1,515	Mideast	1,212
207	715	219	608	231	894	245	715
08		20		32		46	
Cleveland	1,212	Memphis	1,030	Portland	1,515	Gulf	1,212
208	715	220	608	232	894	246	715
09		21		33		47	
DalFt. W.	909	Miami	1,212	Richmond	1,212	Southeast	1,212
209	536	221	715	233	715	247	715
10		22		34		48	
Denver	1,212	Milwaukee	909	St. Louis	909	Eastern	1,515
210	715	222	536	234	536	248	894
11		23		35		49	
Detroit	1,212	MinSt. Paul	909	Salt Lake C.	1,212	New England	909
211	715	223	536	235	715	249	536
12		24		36		50	
Hartford	909	Nashville	1,030	San Francisco	1,515	Alaska	1,515
212	536	224	608	236	894	250	894

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

	1						-
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	\$1,305	Houston	\$979	New Orleans	\$1,305	Tulsa	\$979
301	766	313	575	325	766	337	575
02		14		26		40	
BaltWash.	1,631	Indianapolis	1,305	N. Y. City	1,631	Pacific	1,631
302	958	314	766	326	958	340	958
03		15		27		41	
Boston	979	Jacksonville	1,305	Okla. City	979	Mountain	1,305
303	575	315	766	327	575	341	766
04		16		28		42	
Buffalo	1,631	Kansas City	979	Omaha	979	Midwest	979
304	958	316	575	328	575	342	575
05		17		29		43	
Charlotte	1,305	Little Rock	979	Phoenix	1,305	Southwest	979
305	766	317	575	329	766	343	575
06		18		30		44	
Chicago	1,305	Los Angeles	1,631	Philadelphia	1,631	N. Central	1,305
306	766	318	958	330	958	344	766
07		19		31		45	
Cincinnati	1,305	Louisville	1,109	Pittsburgh	1,631	Mideast	1,305
307	766	319	652	331	958	345	766
08		20		32		46	
Cleveland	1,305	Memphis	1,109	Portland	1,631	Gulf	1,305
308	766	320	652	332	958	346	766
09		21		33		47	
DalFt. W.	979	Miami	1,305	Richmond	1,305	Southeast	1,305
309	575	321	766	333	766	347	766
10		22		34		48	
Denver	1,305	Milwaukee	979	St. Louis	979	Eastern	1,631
310	766	322	575	334	575	348	958
11		23		35		49	
Detroit	1,305	MinSt. Paul	979	Salt Lake C.	1,305	New England	979
311	766	323	575	335	766	349	575
12		24		36		50	
1		24					
Hartford	979	Nashville	1,109	San Francisco	1,631	Alaska	1,631

EIGHTH REPRINTING

#### 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 lower 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.
- 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

- 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 along 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.
- g. 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**:

- 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;
    - (c) 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.
    - (c) 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.

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

			Radius		٦
		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	1
Passenger Carrying	Code	4159	4169	4179	
Service					
Limousine	Factor	0.40	0.45	0.50	7+
	Code	4259	4269	4279	
School Buses and	•	•	•		
Church Buses					
School Bus	Factor	1.50	1.75	1.90	7+
	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—		
		1	•	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	1
	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	7
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	7
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	1
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	7-
	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	
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	1
	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	7-
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.

*	Code	L *Seating Capacity	iability Factor 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	lot Secondari	ly Rated

\* 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 daycare 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.

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

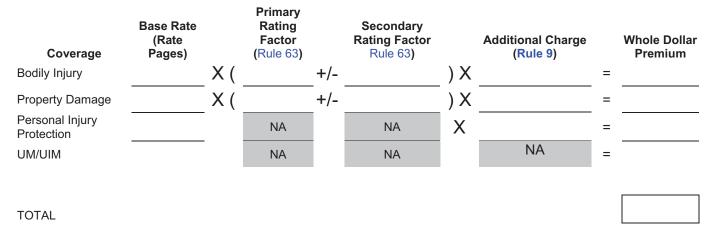
A. Church bus

- 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.

#### PUBLIC TRANSPORTATION

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



#### ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET

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

# **PUBLIC TRANSPORTATION**

#### **ENDORSEMENT REFERENCES**

	Endorsement	
Rule	Title	Number
60	Public Transportation Autos	TE 24 02
60	Hired Auto Specified As Covered Autos You Own	TE 99 16
64	Public Auto—Passenger Hazard Excluded	TE 24 09A

<u>Notes</u>

# 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.

#### I. ELIGIBLE VEHICLES

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, 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.
- J. Vehicles owned by volunteer fire departments. A volunteer fire department includes entities that answer fire alarms and extinguish fires and also provide emergency medical services that are composed of members that do not receive compensation or receive nominal compensation.
- 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.
- B. **Liability**—See specific rating instructions for each classification in this Subchapter.

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

- C. **Personal Injury Protection**—Refers to specific rules in this Subchapter. If no premium or procedures are shown, determine premiums as follows:
  - 1. If liability premiums are developed from truck, tractor, trailer base premium fleet or non-fleet, charge truck, tractor, trailer personal injury protection premiums.
  - 2. If liability premiums are developed from private passenger type premiums, charge private passenger personal injury protection premiums.
  - 3. For risks written at a percentage of private 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 (e) any volunteer worker engaged in rescue squad or ambulance corps operations.
- B. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service.
- 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-away 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 leased 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.
- D. 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.
  - 1. 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
        .50 of 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.

- 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.

**(e)** 

#### 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	Factor applied to Private
(cc)	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.
- Uninsured/Underinsured Motorists—Refer to the Uninsured/Underinsured Motorists rule (Rule 7) 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

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

- 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, Tractor, 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 use 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 Passenger Rate Section by the following factors:

Engine Size cc	Factors
000–100	.29
101–200	.38
201–360	.59
361–500	.65
501-800	.76
801–1,000	.85
over 1,000	+.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 injury 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
  - 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.

#### 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.

#### B. 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 operation 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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#### C. 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.

- 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.

Pating

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)	

#### Rule 89. AMPHIBIOUS EQUIPMENT— COMMERCIAL

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

# (e) 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).

\*

# 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	TE 20 45A
	Permanently Mounted Special Equipment	
88	Mobile Equipment	TE 20 15A
89	Amphibious Vehicles	TE 20 31A

NOTES

	Truck, Tractor, T	railer Rate Sec	tion			
+	LIABILITY BASE RATES					
	(FLEET OR	NON-FLEET)				
		\$25,000	\$2,500			
	\$30,000/\$60,000	Property	Personal Injury			
Territory	Bodily Injury	Damage	Protection			
1	\$422	\$295	\$13			
2	380	310	12			
3	359	251	12			
4	317	236	12			
5	253	177	11			
6	274	222	10			
7	270	177	13			
10	169	127	9			
11	190	135	8			
12	274	192	9			
13	253	192	12			
14	190	148	9			
16	190	141	9			
20	190	133	8			
20	253	251	10			
22	317	207	10			
23	317	256	13			
23	211	171	7			
24	359	266	14			
27	339	295	14			
			12			
31	253	183				
32	287	192	13			
34	295	192	12			
37	295	207	12			
38	380	266	13			
39	295	213	12			
40	359	281	12			
41	232	157	9			
42	274	186	12			
43	274	186	12			
44	253	171	13			
45	317	245	11			
46	253	192	9			
47	253	177	11			
48	211	148	9			
49	359	248	12			
51	211	160	8			
52	295	236	11			
53	253	197	9			
54	219	157	8			
55	211	148	12			
56	211	148	10			
57	380	224	13			
58	190	130	9			
59	190	130	9			
60	211	148	8			
61	127	104	8			
62	106	89	7			
63	211	148	9			
64	190	130	7			
65	106	74	7			
66	253	177	12			

#### UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

\$30,000/\$60,000	\$25,000 Property			
Bodily Injury	Damage			
\$28	\$31			

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

		Р	ublic Transpo	ortation Aut	o Rate Sectio	n		
	-	-	PUI	BLIC AUTO RA	TES			
			\$30,000/\$6	60,000/\$25,00	0 LIABILITY			
	Taxis and L	imousines.	School and C	Church Buses	Other	Buses	Van	Pools
Territory	Bodily Injury	Property	Bodily Injury	Property	Bodily Injury	Property	Bodily	Property
renitory	boarry mjary	Damage	boarry mjary	Damage	boarry mjary	Damage	Injury	Damage
1	\$2,033	\$1,579	\$226	\$183	\$1,571	\$1,189	\$520	\$375
2	1,830	1,421	203	165	1,492	1,189	520	375
3	1,728	1,263	192	146	1,257	1,011	416	300
4	1,423	1,105	170	137	1,257	951	416	319
5	1,321	916	136	110	943	713	312	225
6	1,454	1,074	147	119	1,021	773	365	244
7	1,342	979	136	110	943	713	312	225
10	915	632	90	73	628	595	208	169
11	915	790	113	73	628	595	208	150
12	1,321	947	136	110	1,005	713	312	206
13	1,423	947	136	110	1,021	654	312	206
14	935	726	102	92	707	535	208	169
16	1,017	790	113	92	707	654	261	169
20	915	726	102	95	707	535	234	169
21	2,033	1,579	192	156	1,335	1,070	520	375
22	1,525	1,311	158	129	1,194	832	365	263
23	1,525	1,184	170	137	1,178	1,011	469	338
24	1,098	790	136	110	786	618	261	188
27	1,626	1,263	181	146	1,257	951	416	300
28	1,830	1,421	181	165	1,414	1,189	520	375
31	1,321	947	158	110	1,178	713	312	225
32	1,423	1,026	147	119	1,100	773	338	244
34	1,423	1,026	147	122	1,178	832	338	244
37	1,423	1,105	158	129	1,100	832	365	263
38	1,728	1,579	181	156	1,335	1,011	442	338
39	1,525	1,137	181	132	1,178	832	390	270
40	2,033	1,421	203	161	1,414	1,070	469	375
41	1,220	868	124	100	864	654	286	206
42	1,525	1,184	147	114	1,100	773	338	225
43	1,321	1,184	147	114	1,021	773	338	281
44	1,220	947	129	102	1,021	713	312	263
45	1,525	1,105	158	129	1,100	832	365	263
46	1,321	947	136	110	943	713	312	225
47	1,464	947	136	110	943	713	312	225
48	1,017	726	102	102	723	595	234	169
49	1,830	1,421	192	156	1,335	1,011	442	319
51	1,118	947	113	110	786	595	261	188
52	1,423	1,200	158	129	1,100	832	365	319
53	1,220	947	130	125	864	737	286	255
54	1,118	868	147	100	864	654	286	199
55	1,118	916	147	92	786	595	261	133
56	1,220	790	113	92	786	595	261	188
57	1,830	1,184	113	146	1,257	892	390	319
58	915	553	86	73	676	416	182	131
59	1,017	790	113	92	786	595	208	169
60	1,017	790	113	92	786	595	208	189
	· ·	474		55				100
61	651 508		68 57		471	416	157	
62	508	395	57	46	393	297	130	94
63	1,017	790	113	92	786	595	234	180
64	1,017	711	108	92	786	535	234	195
65	508	395	63	55	393	297	130	94
66	1,220	1,026	147	132	943	713	312	225

Public Transportation Auto Rate Section

+	Public Trans	portation Auto	Rate Section	n
<b>T</b>	PUBLIC AUTO RATES			
\$2,500 PER PERSON PERSONAL INJURY PROTECTION RATES				
	Taxis and	School and	Other than	
Territory	Limousines	Church Buses	School Bus	Van Pools
1	\$55	\$7	\$40	\$13
2	50	7	40	12
3	58	6	48	15
4 5	50	6	44	12 12
6	50 44	6 5	40 32	12
7	50	6	36	10
10	44	6	30	12
	25	4	22	6
11 12	44	5	32	10
12	44	5	36	10
13		4	24	9
14	33 44	4 5	36	9 10
20	33	4	24	9
20	44	5	36	10
21	44	5	36	10
22	58	6	44	10
23	33	5	28	9
24	58	6	44	15
28	61	6	40	13
31	50	6	36	12
32	61	6	36	12
34	50	6	36	12
37	50	6	36	12
38	58	6	42	15
39	50	6	36	12
40	58	7	42	15
41	44	5	32	10
42	50	6	36	12
43	50	7	44	12
44	61	7	36	12
45	44	5	32	10
46	44	5	32	10
47	44	5	32	10
48	33	4	24	9
49	50	6	36	12
51	33	5	24	9
52	44	5	34	10
53	44	5	32	10
54	33	5	24	9
55	50	6	44	12
56	44	5	36	10
57	58	6	48	15
58	33	4	30	9
59	33	4	24	9
60	33	4	26	9
61	33	4	24	9
62	33	4	24	9
63	44	5	32	10
64	33	4	30	9
65	25	4	18	6
66	50	6	44	12

# PUBLIC AUTO UNINSURED/UNDERINSURED

MOTORISTS COVERAGE RATES		
\$30,000/\$60,000 \$25,000		
Bodily Injury	Property Damage	
\$28	\$31	

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 Drive-Away Contractor-Named Operator	TE 2328A TE 2033A
Driving Schools (Other than Public Schools)	TE 2005A TE 2006A
Emergency Vehs-Volunteer Firefighters & Workers Injuries	TE 2000A TE 2007A
Excl.of Equip Specially Constructed Vehs.& Vehs With Perm etc.	TE 2007A
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	515AIP
Farm Trailers	TE 2329A 513AIP
Federal Employees Using Autos In Government Business Federal Employees Using Vehicle In Government Business	TE 9912A
Financial Responsibility Certification-SR-22 Filing	TE 9912A 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)	TE 9985A
Named Operator Coverages (Any Auto)	TE 9984A
Named Operator Government Employee	579AIP
Nuclear Energy Liability Exclusion Endorsement-Broad Form	IL 0021
Personal Injury Protection	TE 0401C
Professional Services Not Covered	TE 2018
Public Autos-Passenger Hazard Excluded	TE 2409A
Public Transportation Automobiles	TE 2402
Reinstatement of Insurance Reinstatement of Insurance	TE 0238A 543AIP
Rolling Stores	545AIP 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.

Business Auto	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**

# **GENERAL RULES CHAPTER**

Rule 1.	December 1, 2004
Rule 2.	December 1, 2004
Rule 3.	December 1, 2004
Rule 4.	April 1, 2008
Rule 5.	December 1, 2004
Rule 6.	March 1, 2006
Rule 7.	December 1, 2004
Rule 8.	March 1, 2006
Rule 9.	December 1, 2004
Rule 10.	December 1, 2004
Rule 11.	December 1, 2004
Rule 12.	December 1, 2004
Rule 13.	December 1, 2004
Rule 14.	Reserved for Future Use
Rule 15.	Reserved for Future Use
Rule 16.	Reserved for Future Use
Rule 17.	Reserved for Future Use
Rule 18.	Reserved for Future Use
Rule 19.	Reserved for Future Use
Rule 20.	Reserved for Future Use
Rule 21.	Reserved for Future Use
Rule 22.	Reserved for Future Use
Rule 23.	Reserved for Future Use
Rule 24.	Reserved for Future Use
Rule 25.	Reserved for Future Use
Rule 26.	Reserved for Future Use
Rule 27.	Reserved for Future Use
Rule 28.	Reserved for Future Use
Rule 29.	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 42.	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

# **COMMERCIAL AUTO CHAPTER**

Rule 50. Rule 51.	September 1, 2007 April 1, 2008
Rule 52.	October 1, 2013
Rule 53.	October 1, 2013
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.	September 1, 2007
Rule 61.	April 1, 2008
Rule 62.	October 1, 2013
Rule 63.	November 1, 2009
Rule 64.	December 1, 2004
Rule 65.	Reserved for Future Use
Rule 66.	Reserved for Future Use
Rule 67.	Reserved for Future Use
Rule 68.	Reserved for Future Use
Rule 69.	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 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 """"	""March'3, 2019
Private Passenger Personal Injury Protection Rates	March 1, 2019
Private Passenger Uninsured/Underinsured Motorists Coverage Rates	March 1, 2019
Trucks, Tractors, and Trailers Liability Base Rates	March 1, 2019
Trucks, Tractors, and Trailers Personal Injury Protection Base Rates	March 1, 2019
Trucks, Tractors, and Trailers Uninsured/Underinsured Motorists Coverage Rates	October 1, 2013
Public Auto Liability Base Rates	March"1, 2019
Public Auto Personal Injury Protection Base Rates	March 1, 2019
Public Auto Uninsured/Underinsured Motorists Coverage Rates	October 1, 2013