



Texas Department of Insurance

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

COMMISSIONER'S BULLETIN NO. B-0064-96

DATE: October 7, 1996

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

RE: TEXAS PRIVATE PASSENGER AUTO BENCHMARK RATES

The private passenger automobile benchmark decision increased the liability multi-car discount this year. The voluntary benchmark liability base rates were adjusted up to offset the decrease in premium caused by the larger discount. The Texas Automobile Insurance Plan Association (TAIPA) rates are calculated by applying a factor to the voluntary benchmark rates. Consequently, the adjustment made to the voluntary benchmark rates was, in effect, made to the TAIPA rates as well. The multi-car discount is not available to TAIPA insureds, however, and therefore this adjustment should not be applied to the TAIPA rates. Therefore the factors used to calculate TAIPA rates from voluntary benchmark rates have been reduced to reflect this. The new factors produce lower TAIPA rates. These revised bodily injury, property damage and personal injury protection rates for TAIPA are to be effective 8-1-96. The Insurance Department and the parties to the TAIPA rate hearing have agreed to the actions to be taken by insurers with respect to policies which have been issued with the original incorrect TAIPA rates. In the Consent Order Superseding a Portion of Commissioner's Order No. 96-0591 the explicit instructions regarding actions to be taken are spelled out as follows:

- a. for renewal offers made for policies renewable in the months of August through November, 1996, no re-offers are required;
- b. for policies issued for new assignments or for renewal offers accepted, but where the policies have lapsed for non-payment of premium, no re-rating and no policy reinstatement is required;
- c. for policies currently in force:
 - where full annual premium has been paid at renewal or assignment, policies are to be re-rated and the insurer is to pay the return premium to the named insured or the premium finance company;



- where the installment payment option has been used for renewal or assignment, policies are to be re-rated and the premium is to be credited to any remaining balance owed by the insured; and
- d. for policies voluntarily canceled by the insured or under power of attorney, policies are to be re-rated and the insurer is to refund any additional return premium to the named insured or to the premium finance company.

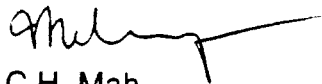
These actions are to be completed no later than November 30, 1996 as agreed by all parties.

The revised TAIPA BI, PD and PIP rates are attached. Additional revisions to the voluntary benchmark rates are also included. Please follow the instructions outlined below to update your machine letter and rate bulletin:

1. Replace pages 1 through 4 and 9 through 12 of the private passenger machine letter with the attached pages 1 through 4 and 9 through 12.
2. Replace pages 3 through 6, 17 through 22, 25, 26, and 29 through 32 of the private passenger rate bulletin with the attached pages 3 through 6, 17 through 22, 25, 26, and 29 through 32.

We regret the inconvenience.

Sincerely,



C.H. Mah
Associate Commissioner
Technical Analysis



**PRIVATE PASSENGER
AUTOMOBILE**

***MACHINE LETTER:
REVISED PAGES***



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

BASE PREMIUMS					
\$20,000/\$40,000 Bodily Injury \$15,000 Property Damage \$55,000 Single Limit					
Terr	Voluntary Risk			Assigned Risk	
	B.I.	P.D.	CSL	B.I.	P.D.
01	\$237	\$131	\$440	\$456	\$252
02	210	144	417	404	277
03	221	109	398	425	210
04	174	123	349	335	237
05	219	93	379	421	179
06	177	112	343	340	215
07	254	97	430	488	187
10	116	114	264	223	219
11	99	104	232	190	200
12	131	97	267	252	187
13	120	88	244	231	169
14	101	109	239	194	210
16	113	88	235	217	169
20	99	92	220	190	177
21	162	118	329	312	227
22	169	119	339	325	229
23	145	128	316	279	246
24	106	102	239	204	196
27	165	127	341	317	244
28	155	138	339	298	265
31	144	100	287	277	192
32	120	94	250	231	181
34	134	102	276	258	196
37	155	105	307	298	202
38	243	131	448	467	252
39	205	112	379	394	215
40	166	114	330	319	219
41	121	93	250	233	179
42	142	120	304	273	231
43	150	102	297	288	196
44	137	98	276	263	188
45	167	114	331	321	219
46	123	98	258	237	188
47	138	98	277	265	188
48	154	93	294	296	179
49	177	105	336	340	202
51	104	97	232	200	187
52	123	110	269	237	212
53	133	97	270	256	187
54	146	92	282	281	177
55	196	80	336	377	154
56	199	85	345	383	163
57	225	93	387	433	179
58	141	69	253	271	133
59	143	106	292	275	204
60	108	97	237	208	187
61	100	78	208	192	150
62	79	77	179	152	148
63	115	89	238	221	171
64	119	78	233	229	150
65	78	78	179	150	150
66	123	106	265	237	204

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

LIABILITY MULTI-CAR DISCOUNT	
All territories	-20.0%

METHOD OF CALCULATION - CLASS PREMIUMS

For the desired territory, multiply the base premium by class differential and round to nearest dollar.

EXAMPLE: 20/40 B.I., class 2A-1, territory 01, voluntary risk.
 $\$237 \times 2.90 = \687

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

METHOD OF CALCULATION - HIRED CAR

- Determine class 3 rate as above.
 - Multiply result in (1) by 0.02 and round to nearest 5 cents.
- EXAMPLE: Hired Car, 20/40 B.I., territory 01, voluntary risk.
- $\$237 \times 1.36 = \322
 - $\$322 \times 0.02 = \6.45

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

MEDICAL PAYMENTS BASE PREMIUMS
 Limit Per Person

TABLE A	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
TABLE B	\$19	\$25	\$32	\$35	\$45	\$58	\$66	\$67	\$67
	15	21	25	30	37	47	53	58	61

PERSONAL INJURY PROTECTION BASE PREMIUMS
 Limit Per Person

TABLE A	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	Involuntary
TABLE B	\$70	\$76	\$97	\$140	\$155	\$164	\$170	\$2,500
	60	66	92	132	147	155	159	214

RATE DIFFERENTIALS		
VOLUNTARY		
INVOLENTARY		
\$20,000/\$40,000		
BODILY INJURY CLASS PREMIUM	MEDICAL PAYMENTS	P. I. P.
0 - 39.99	0	0.71
40 - 95.99	77	0.81
96 - 142.99	185	0.78
143 - 196.99	275	0.83
197 - 243.99	379	0.89
244 & over	469 & over	0.93
		0.95
		1.00

METHOD OF CALCULATION:

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

EXAMPLE: P. I. P., \$5,000 limit per person, Table A, Class 1B, Territory 11.
 (1) $99 \times 1.19 = \$118$
 (2) $0.89 \times \$76 = \68
 \$118 is in the \$96-\$142.99 interval

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

INCREASED LIMITS TABLE I
C. COMBINED LIABILITY LIMIT

Combined Liability Limit	Rate
\$55,000	100%
75,000	104
100,000	110
150,000	116
200,000	122
250,000	127
300,000	132
325,000	133
350,000	135
400,000	138
450,000	139
500,000	141
525,000	141
550,000	143
600,000	145
650,000	146
700,000	148
750,000	151
800,000	154
900,000	158
1,000,000	163
1,250,000	167
1,400,000	169
1,500,000	179
2,000,000	186
2,500,000	193
3,000,000	205
4,000,000	217
5,000,000	222
6,000,000	228
7,000,000	233
8,000,000	239
9,000,000	244
10,000,000	

CONVERSION TABLE
(Texas Automobile Manual Page 112)

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

For exposures subject to the following increased limits table.

TABLE I
C. Combined Liability Limit

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

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

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

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

METHOD OF CALCULATION:

Symbols 1-21

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

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

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

TEXAS PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE INSURANCE
COLLISION - ACTUAL VALUE (CONT.)
 Texas Automobile Manual Pages 164-169, 173-178, 180b-180g, and 180k-180z

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

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

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

METHOD OF CALCULATION:

Symbols 1-26

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

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

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

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

METHOD OF CALCULATION (Cont.):

Symbol 27

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

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

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

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

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

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

METHOD OF CALCULATION:

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

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

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

**PRIVATE PASSENGER
AUTOMOBILE**

***RATE BULLETIN:
REVISED PAGES***



TABLE B					
Property Damage					
All Territories					
(Per Motor Vehicle)					
Limits		Premiums	Limits		Premiums
*	\$15,000	Involuntary	\$51	200,000	\$34
	15,000	Voluntary	16	250,000	37
	20,000		18	300,000	39
	25,000		20	350,000	40
	35,000		22	400,000	41
	45,000		25	500,000	44
	50,000		26	600,000	46
	55,000		26	750,000	48
	75,000		28	1,000,000	52
	100,000		30	2,000,000	60
	150,000		32	5,000,000	84

* Private Passenger autos only.

TABLE C		
Premiums for Combined Limits		
Combined Limits	Territories	
	01,02,03,04,05, 06,07,12,21,22	All Other
\$ 55,000	\$131	\$98
75,000	138	105
100,000	145	111
150,000	155	118
200,000	162	124
250,000	172	131
300,000	181	138
325,000	183	140
400,000	191	147
500,000	202	156
1,000,000	234	181
2,000,000	271	208
5,000,000	381	293

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

TABLE A

Individually Owned Automobiles Classified or Rated
as Private Passenger Automobiles

LIMIT PER PERSON

Bodily Injury (\$20/40) Class Rate	Medical Payments Only										Personal Injury Protection Voluntary						Involuntary \$
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
0 - 39.99	\$13	\$18	\$23	\$25	\$32	\$41	\$47	\$48	\$57	\$62	\$79	\$113	\$126	\$133	\$138	\$145	\$203
40 - 95.99	15	20	25	27	35	45	51	52	60	65	82	119	132	139	145	151	213
96 - 142.99	16	21	27	29	37	48	55	56	62	68	86	125	138	146	151	158	223
143 - 196.99	17	22	28	31	40	52	59	60	65	71	90	130	144	153	158	163	233
197 - 243.99	18	24	30	33	43	55	63	64	67	73	93	134	149	157	163	170	240
244 & over	19	25	32	35	45	58	66	67	70	76	97	140	155	164	170	170	250
0 - 76.99																	
77 - 184.99																	
185 - 274.99																	
275 - 378.99																	
379 - 468.99																	
469 & over																	

		TABLE B All Other Automobiles Classified or Rated as Private Passenger Automobiles																Involuntary \$
		LIMIT PER PERSON																
Bodily Injury (\$20/40) Class Rate	\$	Medical Payments Only								Personal Injury Protection Voluntary								
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
0 - 39.99	\$11	\$15	\$18	\$21	\$26	\$33	\$38	\$41	\$43	\$49	\$53	\$75	\$107	\$119	\$126	\$129	\$	
40 - 95.99	12	16	20	23	29	37	41	45	48	51	56	78	112	125	132	135	1	
96 - 142.99	12	17	21	25	31	39	44	48	51	53	59	82	117	131	138	142	0	
143 - 196.99	13	19	22	27	33	42	47	52	54	56	61	86	123	137	144	148	0	
197 - 243.99	14	20	24	29	35	45	50	55	58	58	63	88	127	141	149	153	2	
244 & over	15	21	25	30	37	47	53	58	61	60	66	92	132	147	155	159	0	
0 - 76.99																	\$173	
77 - 184.99																	182	
185 - 274.99																	190	
275 - 378.99																	199	
379 - 468.99																	205	
469 & over																	214	

30. RENTAL REIMBURSEMENT

I. Autos written under Personal Auto Policy

B. Classes	Limits: Per Day/Aggregate			
	20/600	25/750	30/900	35/1050
2A-1, 2A-2, 2AF-1 2AF-2, 2C-1, 2C-2 2CF-1, 2CF-2	\$43	\$53	\$63	\$73
All Other	24	30	35	41

II. Autos written under all other policies

A. Compute the premium for each coverage as follows:

4. The rate per \$100 of the liability amount.

<u>Coverages</u>	<u>All Classes</u>
Fire and Theft	\$1.87
Limited Specified Causes of Loss	3.01
Specified Causes of Loss	3.07
Comprehensive	3.58
Collision	6.13

**31. SOUND RECEIVING AND TRANSMITTING EQUIPMENT
(Coverage Code 014)**

A. Stereos, radios and other sound reproducing equipment -
Charge \$1.87 per \$100 of cost new.

B. Cost new of radio,
scanning monitor receiver
or telephone including all
accessories, equipment and
antenna.

<u>Rate per Unit</u>
\$12
20
39

\$ 0 to \$ 750
751 to 1,500
1,501 and over

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

Territory	01		02		03		04		05		06		07		10	
Type or 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	\$456	\$252	\$404	\$277	\$425	\$210	\$335	\$237	\$421	\$179	\$340	\$215	\$488	\$187	\$223	\$219
113 1B	547	302	485	332	510	252	402	284	505	215	408	258	586	224	265	261
114 1C	492	272	436	299	459	227	362	256	455	193	367	232	527	202	236	232
102 2A-1	1,322	731	1,172	803	1,233	609	972	687	1,221	519	986	624	1,415	542	700	688
103 2A-2	844	466	747	512	786	389	620	438	779	331	629	398	903	346	390	383
104 2C-1	1,742	963	1,543	1,058	1,624	802	1,280	905	1,608	684	1,299	821	1,864	714	881	865
105 2C-2	1,021	564	905	620	952	470	750	531	943	401	762	482	1,093	419	555	545
124 2D	1,341	741	1,188	814	1,250	617	985	697	1,238	526	1,000	632	1,435	550	669	657
130 3	620	343	549	377	578	286	456	322	573	243	462	292	664	254	274	269
3A	889	381	610	418	642	317	506	358	636	270	513	325	737	282	326	320
161 6A	456	252	404	277	425	210	335	237	421	179	340	215	488	187	223	219
163 6B	547	302	485	332	510	252	402	284	505	215	408	258	586	224	265	261
164 6C	492	272	436	299	459	227	362	256	455	193	367	232	527	202	236	232
7	584	323	517	355	544	269	429	303	539	229	435	275	625	239	183	180
160 8	661	365	586	402	616	305	486	344	610	260	493	312	708	271	359	353
8A	643	355	570	391	599	296	472	334	594	252	479	303	688	264	317	311
115 1AF	415	229	368	252	387	191	305	216	383	163	309	196	444	170	183	180
106 2AF-1	1,149	635	1,018	698	1,071	529	844	597	1,061	451	857	542	1,230	471	609	598
107 2AF-2	757	418	671	460	706	349	556	393	699	297	564	357	810	310	433	425
108 2CF-1	1,341	741	1,188	814	1,250	617	985	697	1,238	526	1,000	632	1,435	550	662	650
109 2CF-2	958	529	848	582	893	441	704	498	884	376	714	452	1,025	393	491	482
128 2DF	812	449	719	493	757	374	586	422	749	319	605	383	869	333	384	377
165 6AF	415	229	368	252	387	191	305	216	383	163	309	196	444	170	183	180

Territory	11		12		13		14		16		20		21		22	
Type or 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	\$190	\$200	\$252	\$187	\$231	\$169	\$194	\$210	\$217	\$169	\$190	\$177	\$312	\$227	\$325	\$229
113 1B	226	238	300	223	275	201	231	250	258	201	226	211	371	270	390	275
114 1C	201	212	267	198	245	179	206	223	230	179	201	188	331	241	351	247
102 2A-1	597	628	791	587	725	531	609	659	681	531	597	556	980	713	943	664
103 2A-2	333	350	441	327	404	296	340	368	380	296	333	310	546	397	601	424
104 2C-1	751	790	995	739	912	668	766	830	857	668	751	699	1,232	897	1,242	875
105 2C-2	473	498	627	466	575	421	483	523	540	421	473	441	777	565	728	513
124 2D	570	600	756	561	693	507	582	630	651	507	570	531	936	681	956	673
130 3	234	246	310	230	284	208	239	258	267	208	234	218	384	279	442	311
3A	277	292	368	273	337	247	283	307	317	247	277	258	456	331	491	346
161 6A	190	200	252	187	231	169	194	210	217	169	190	177	312	227	325	229
163 6B	226	238	300	223	275	201	231	250	258	201	226	211	371	270	390	275
164 6C	201	212	267	198	245	179	206	223	230	179	201	188	331	241	351	247
7	156	164	207	153	189	139	159	172	178	139	156	145	256	186	416	293
160 8	306	322	406	301	372	272	312	338	349	272	306	285	502	365	471	332
8A	270	284	358	266	328	240	275	298	308	240	270	251	443	322	458	323
115 1AF	156	164	207	153	189	139	159	172	178	139	156	145	256	186	296	208
106 2AF-1	519	546	688	511	631	461	530	573	592	461	519	483	852	620	819	577
107 2AF-2	369	388	489	363	448	328	376	407	421	328	369	343	605	440	540	380
108 2CF-1	564	594	748	555	686	502	576	624	644	502	564	526	927	674	956	673
109 2CF-2	418	440	554	411	508	372	427	462	477	372	418	389	686	499	683	481
128 2DF	327	344	433	322	397	291	334	361	373	291	327	304	537	390	579	408
165 6AF	156	164	207	153	189	139	159	172	178	139	156	145	256	186	296	208

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

RATE SECTION IV, PAGES 155 & 156
PRIVATE PASSENGER

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

Territory Type or Class	23		24		27		28		31		32		34		37	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$279	\$246	\$204	\$196	\$317	\$244	\$298	\$265	\$277	\$192	\$231	\$181	\$258	\$196	\$298	\$202
113 1B	332	293	243	233	380	293	355	315	330	228	275	215	307	233	355	240
114 1C	296	261	216	208	342	264	316	281	294	204	245	192	273	208	316	214
102 2A-1	876	772	641	615	919	708	936	832	870	603	725	568	810	615	936	634
103 2A-2	488	431	357	343	586	451	522	464	485	336	404	317	452	343	522	354
104 2C-1	1,102	972	806	774	1,211	932	1,177	1,047	1,094	758	912	715	1,019	774	1,177	798
105 2C-2	695	613	508	488	710	547	742	660	690	478	575	451	642	488	742	503
124 2D	837	738	612	588	932	717	894	795	831	576	693	543	774	588	894	606
130 3	343	303	251	241	431	332	367	326	341	236	284	223	317	241	367	248
3A	407	359	298	286	479	368	435	387	404	280	337	264	377	286	435	295
161 6A	279	246	204	196	317	244	298	265	277	192	231	181	258	196	298	202
163 6B	332	293	243	233	380	293	355	315	330	228	275	215	307	233	355	240
164 6C	296	261	216	208	342	264	316	281	294	204	245	192	273	208	316	214
7	229	202	167	161	406	312	244	217	227	157	189	148	212	161	244	166
160 8	449	396	328	316	460	354	480	427	446	309	372	291	415	316	480	325
8A	396	349	290	278	447	344	423	376	393	273	328	257	366	278	423	287
115 1AF	229	202	167	161	288	222	244	217	227	157	189	148	212	161	244	166
106 2AF-1	762	672	557	535	799	615	814	723	756	524	631	494	704	535	614	551
107 2AF-2	541	477	396	380	526	405	578	514	537	372	448	351	501	380	578	392
108 2CF-1	829	731	606	582	932	717	885	787	823	570	686	538	766	582	885	600
109 2CF-2	614	541	449	431	666	512	656	583	609	422	508	398	568	431	656	444
128 2DF	480	423	351	337	564	434	513	456	476	330	397	311	444	337	513	347
165 6AF	229	202	167	161	288	222	244	217	227	157	189	148	212	161	244	166

Territory Type or Class	38		39		40		41		42		43		44		45	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$467	\$252	\$394	\$215	\$319	\$219	\$233	\$179	\$273	\$231	\$288	\$196	\$263	\$188	\$321	\$219
113 1B	560	302	473	258	380	261	277	213	325	275	343	233	313	224	382	261
114 1C	504	272	426	232	338	232	247	190	289	245	305	208	279	199	340	232
102 2A-1	1,354	731	1,143	624	1,002	688	732	562	857	725	904	615	826	590	1,008	688
103 2A-2	864	466	729	398	558	383	408	313	478	404	504	343	460	329	562	383
104 2C-1	1,784	963	1,505	821	1,260	865	920	707	1,078	912	1,138	774	1,039	743	1,268	865
105 2C-2	1,046	564	883	482	794	545	580	446	680	575	864	588	789	564	963	657
124 2D	1,373	741	1,158	632	957	657	899	537	819	693	964	588	789	564	963	657
130 3	635	343	536	292	392	269	287	220	336	284	354	241	323	231	395	269
3A	705	381	595	325	466	320	340	261	399	337	420	286	384	274	469	320
161 6A	467	252	394	215	319	219	233	179	273	231	288	196	263	188	321	219
163 6B	560	302	473	258	380	261	277	213	325	275	343	233	313	224	382	261
164 6C	504	272	426	232	338	232	247	190	289	245	305	208	279	199	340	232
7	598	323	504	275	262	180	191	147	224	189	236	161	216	154	263	180
160 8	677	365	571	312	514	353	375	288	440	372	464	316	423	303	517	353
8A	658	355	556	303	453	311	331	254	388	328	409	278	373	267	456	311
115 1AF	425	229	359	196	262	180	191	147	224	189	236	161	216	154	263	180
106 2AF-1	1,177	635	993	542	871	598	636	489	745	631	786	535	718	513	876	598
107 2AF-2	775	418	654	357	619	425	452	347	530	448	559	380	510	365	623	425
108 2CF-1	1,373	741	1,158	632	947	650	692	532	811	686	855	582	781	558	953	650
109 2CF-2	981	529	827	452	702	482	513	394	601	508	634	431	579	414	706	482
128 2DF	831	449	701	383	549	377	401	308	470	397	495	337	452	323	552	377
165 6AF	425	229	359	196	262	180	191	147	224	189	236	161	216	154	263	180

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

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

Territory Type or Class	46		47		48		49		51		52		53		54	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$237	\$188	\$265	\$188	\$296	\$179	\$340	\$202	\$200	\$187	\$237	\$212	\$256	\$187	\$281	\$177
113 1B	282	224	315	224	352	213	405	240	238	223	282	252	305	223	334	211
114 1C	251	199	281	199	314	190	360	214	212	198	251	225	271	198	298	188
102 2A-1	744	590	832	590	929	562	1,068	634	628	587	744	666	804	587	882	556
103 2A-2	415	329	464	329	518	313	595	354	350	327	415	371	448	327	492	310
104 2C-1	936	743	1,047	743	1,169	707	1,343	798	790	739	936	837	1,011	739	1,110	699
105 2C-2	590	468	660	468	737	446	847	503	498	466	590	528	637	466	700	441
124 2D	711	564	795	564	888	537	1,020	606	600	561	711	636	768	561	843	531
130 3	292	231	326	231	364	220	418	248	246	230	292	261	315	230	346	218
3A	346	274	387	274	432	261	496	295	292	273	346	310	374	273	410	258
161 6A	237	188	265	188	296	179	340	202	200	187	237	212	256	187	281	177
163 6B	282	224	315	224	352	213	405	240	238	223	282	252	305	223	334	211
164 6C	251	199	281	199	314	190	360	214	212	198	251	225	271	198	298	188
* 7	194	154	217	154	243	147	279	166	164	153	194	174	210	153	230	145
160 8	382	303	427	303	477	288	547	325	322	301	382	341	412	301	452	285
8A	337	267	376	267	420	254	483	287	284	266	337	301	364	266	399	251
115 1AF	194	154	217	154	243	147	279	166	164	153	194	174	210	153	230	145
106 2AF-1	647	513	723	513	808	489	928	551	546	511	647	579	699	511	767	483
107 2AF-2	460	365	514	365	574	347	660	392	388	363	460	411	497	363	545	343
108 2CF-1	704	558	787	558	879	532	1,010	600	594	555	704	630	760	555	835	526
109 2CF-2	521	414	583	414	651	394	748	444	440	411	521	466	563	411	618	389
128 2DF	408	323	456	323	509	308	585	347	344	322	408	365	440	322	483	304
165 6AF	194	154	217	154	243	147	279	166	164	153	194	174	210	153	230	145

Driver Class	55		56		57		58		59		60		61		62	
	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.
1A	\$377	\$154	\$383	\$163	\$433	\$179	\$271	\$133	\$275	\$204	\$208	\$187	\$192	\$150	\$152	\$148
1B	452	185	460	196	520	215	322	158	327	243	248	223	228	179	181	176
1C	407	166	414	176	468	193	287	141	292	216	220	198	204	159	161	157
2A-1	1,093	447	1,111	473	1,256	519	851	418	864	641	653	587	603	471	477	465
2A-2	697	285	709	302	801	331	474	233	481	357	364	327	336	263	266	259
2C-1	1,440	588	1,463	623	1,654	684	1,070	525	1,086	806	822	739	758	593	600	585
2C-2	844	345	858	365	970	401	675	331	685	508	518	466	478	374	378	369
2D	1,108	453	1,126	479	1,273	526	813	399	825	612	624	561	576	450	456	444
3	513	209	521	222	589	243	333	164	338	251	256	230	236	185	187	182
3A	569	233	578	246	654	270	396	194	402	298	304	273	280	219	222	216
6A	377	154	383	163	433	179	271	133	275	204	208	187	192	150	152	148
6B	452	185	460	196	520	215	322	158	327	243	248	223	228	179	181	176
6C	407	166	414	176	468	193	287	141	292	216	220	198	204	159	161	157
7	483	197	490	209	554	229	222	109	226	167	171	153	157	123	125	121
8	547	223	555	236	628	260	436	214	443	328	335	301	309	242	245	238
8A	532	217	540	230	611	252	385	189	391	290	295	266	273	213	216	210
1AF	343	140	349	148	394	163	222	109	226	167	171	153	157	123	125	121
2AF-1	950	388	965	411	1,091	451	740	363	751	557	568	511	524	410	415	404
2AF-2	626	256	636	271	719	297	526	258	534	396	404	363	372	291	295	287
2CF-1	1,108	453	1,126	479	1,273	526	805	395	817	606	618	555	570	446	451	440
2CF-2	792	323	804	342	909	376	596	293	605	449	458	411	422	330	334	326
2DF	671	274	682	290	771	319	466	229	473	351	358	322	330	258	261	255
6AF	343	140	349	148	394	163	222	109	226	167	171	153	157	123	125	121

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

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

Territory Type or Class	63		64		65		66					
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111 1A	\$221	\$171	\$229	\$150	\$150	\$150	\$237	\$204				
113 1B	263	203	273	179	179	179	282	243				
114 1C	234	181	243	159	159	159	251	216				
102 2A-1	694	537	719	471	471	471	744	641				
103 2A-2	387	299	401	263	263	263	415	357				
104 2C-1	873	675	905	593	593	593	936	806				
105 2C-2	550	426	570	374	374	374	590	508				
124 2D	663	513	687	450	450	450	711	612				
130 3	272	210	282	185	185	185	292	251				
3A	323	250	334	219	219	219	346	298				
161 6A	221	171	229	150	150	150	237	204				
163 6B	263	203	273	179	179	179	282	243				
164 6C	234	181	243	159	159	159	251	216				
* 7	181	140	188	123	123	123	194	167				
160 8	356	275	369	242	242	242	382	328				
8A	314	243	325	213	213	213	337	290				
115 1AF	181	140	188	123	123	123	194	167				
106 2AF-1	603	467	625	410	410	410	647	557				
107 2AF-2	429	332	444	291	291	291	460	396				
108 2CF-1	656	508	680	446	446	446	704	606				
109 2CF-2	486	376	504	330	330	330	521	449				
128 2DF	380	294	394	258	258	258	408	351				
165 6AF	181	140	188	123	123	123	194	167				

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

PHYSICAL DAMAGE
PRIVATE PASSENGER ACTUAL CASH VALUE BASE PREMIUMS
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS

TERRITORY	BASE PREMIUM		
	COMPREHENSIVE		SPECIFIED CAUSE OF LOSS
	\$50 DED	\$100 DED	
01	\$38	\$36	\$28
02	37	36	27
03	38	36	28
04	50	48	37
05	45	43	33
06	23	22	17
07	25	24	19
10	33	32	24
11	36	35	27
12	66	63	49
13	26	25	19
14	49	47	36
16	30	29	22
20	37	36	27
21	27	26	20
22	25	24	19
23	30	29	22
24	37	36	27
27	24	23	18
28	19	18	14
31	50	48	37
32	36	35	27
34	37	36	27
37	29	28	21
38	31	30	23
39	38	36	28
40	41	39	30
41	26	25	19
42	24	23	18
43	18	17	13
44	29	28	21
45	36	35	27
46	37	36	27
47	20	19	15
48	29	28	21
49	35	34	26
51	27	26	20
52	29	28	21
53	30	29	22
54	23	22	17
55	23	22	17
56	42	40	31
57	51	49	38
58	45	43	33
59	37	36	27
60	50	48	37
61	41	39	30
62	67	64	50
63	34	33	25
64	30	29	22
65	55	53	41
66	22	21	16

COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS MODEL YEAR DIFFERENTIALS	
1997	1.28
1996	1.24
1995	1.20
1994	1.16
1993	1.12
1992	1.08
1991	1.04
1990	1.00
1989	0.96
1988 & Prior	0.93

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS		
SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS DIFFERENTIALS
1	1989 & Earlier	0.527
2	1989 & Earlier	0.657
3	1989 & Earlier	0.803
4	1989 & Earlier	1.000
5	1989 & Earlier	1.276
6	1989 & Earlier	1.610
7	1989 & Earlier	2.000
8	1976-1989	2.450
10	1976-1989	3.050
11	1976-1989	3.700
12	1976-1989	4.350
13	1976-1989	5.000
14	1976-1981	6.500
14	1982-1989	5.650
15	1982-1989	6.530
16	1982-1989	7.590
17	1982-1989	8.830
18	1982-1989	10.240
19	1982-1989	11.920
20	1982-1989	13.860
21	1982-1989	18.630

METHOD OF CALCULATION:

- (1) Multiply base premium by model year differential and round to nearest dollar.
- (2) Multiply result in (1) by symbol group differential and round to nearest dollar.

EXAMPLE: \$100 deductible comprehensive, territory 01, 1985 model year, symbol group 5.

(1) $\$36 \times 0.93 = \33
 (2) $\$33 \times 1.276 = \42

NOTE: For full coverage comprehensive, charge 118% of the \$50 deductible comprehensive rate.

PHYSICAL DAMAGE
PRIVATE PASSENGER ACTUAL CASH VALUE BASE PREMIUMS
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS		
SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS DIFFERENTIALS
1	1990 & Later	1.00
2	1990 & Later	2.00
3	1990 & Later	2.35
4	1990 & Later	2.61
5	1990 & Later	2.92
6	1990 & Later	3.20
7	1990 & Later	3.55
8	1990 & Later	3.93
10	1990 & Later	4.23
11	1990 & Later	4.50
12	1990 & Later	4.83
13	1990 & Later	5.12
14	1990 & Later	5.50
15	1990 & Later	5.90
16	1990 & Later	6.31
17	1990 & Later	6.76
18	1990 & Later	7.24
19	1990 & Later	7.80
20	1990 & Later	8.57
21	1990 & Later	9.30
22	1990 & Later	10.24
23	1990 & Later	11.24
24	1990 & Later	13.09
25	1990 & Later	14.85
26	1990 & Later	16.85
27	1990 & Later	(a)

(a) Add 2.00 to symbol 26 relativity for each \$10,000 above \$80,000.

METHOD OF CALCULATION

Symbols 1-26

- (1) Multiply base premium by model year differential and round to nearest dollar.
- (2) Multiply result (1) by symbol differential and round to nearest dollar.

EXAMPLE: \$100 deductible comprehensive, territory 01, 1992 model year.
symbol group 05.

- (1) $\$36 \times 1.08 = \39
- (2) $\$39 \times 2.92 = \114

Symbol 27

- (1) Multiply base premium by model year differential and round to nearest dollar.
- (2) Calculate the appropriate symbol differential. Subtract \$80,000 from the F.O.B. list price. Divide the result by \$10,000 and round down to the nearest whole number. Multiply the result by 2.00 and add symbol 26 differential.
- (3) Multiply premium in (1) by result in (2) and round to nearest dollar.

EXAMPLE: \$100 deductible comprehensive, territory 01, 1992 model year.
\$119,000 F.O.B. list price.

- (1) $\$36 \times 1.08 = \39
- (2) $\$119,000 - \$80,000 = \$39,000$
- (2) $\$39,000 / \$10,000 = 3$
- (2) $3 \times 2.00 + 16.85 = 22.85$
- (3) $\$39 \times 22.85 = \891

PHYSICAL DAMAGE
PRIVATE PASSENGER STATED AMOUNT
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS RATES PER \$100 OF INSURANCE

TERRITORY	BASE RATES		
	COMPREHENSIVE		SPECIFIED CAUSES OF LOSS
	\$50 DED.	\$100 DED.	
01	\$0.88	\$0.85	\$0.65
02	0.85	0.81	0.63
03	0.88	0.84	0.65
04	1.15	1.10	0.85
05	1.04	1.00	0.77
06	0.53	0.51	0.40
07	0.59	0.56	0.44
10	0.74	0.71	0.55
11	0.81	0.79	0.61
12	1.53	1.47	1.13
13	0.60	0.58	0.45
14	1.12	1.07	0.83
16	0.71	0.67	0.53
20	0.85	0.83	0.64
21	0.63	0.60	0.47
22	0.57	0.56	0.43
23	0.71	0.67	0.53
24	0.85	0.83	0.64
27	0.55	0.53	0.41
28	0.43	0.42	0.32
31	1.15	1.10	0.85
32	0.83	0.80	0.62
34	0.85	0.83	0.64
37	0.66	0.64	0.49
38	0.71	0.68	0.53
39	0.88	0.84	0.65
40	0.93	0.89	0.69
41	0.60	0.58	0.45
42	0.56	0.54	0.42
43	0.43	0.41	0.32
44	0.67	0.65	0.50
45	0.83	0.80	0.61
46	0.85	0.83	0.64
47	0.48	0.45	0.35
48	0.67	0.65	0.50
49	0.80	0.76	0.59
51	0.62	0.60	0.46
52	0.68	0.65	0.51
53	0.71	0.67	0.53
54	0.54	0.52	0.41
55	0.54	0.51	0.40
56	0.97	0.93	0.72
57	1.20	1.15	0.89
58	1.04	1.00	0.77
59	0.85	0.83	0.64
60	1.15	1.10	0.85
61	0.94	0.90	0.69
62	1.57	1.51	1.16
63	0.77	0.75	0.58
64	0.69	0.67	0.52
65	1.29	1.24	0.96
66	0.52	0.50	0.39

NOTE: For full coverage comprehensive, charge 118% of the \$50 deductible comprehensive rate.

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - STATED AMOUNT (CONT.)

SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE SPECIFIED CAUSE OF LOSS DIFFERENTIALS
1	1989 & Earlier	1.258
2	1989 & Earlier	1.145
3	1989 & Earlier	1.068
4	1989 & Earlier	1.000
5	1989 & Earlier	0.946
6	1989 & Earlier	0.903
7	1989 & Earlier	0.889
7 (Above Z)	1975 & Prior	0.863
8	1976-1989	0.878
10	1976-1989	0.874
11	1976-1989	0.868
12	1976-1989	0.863
13	1976-1989	0.860
14	1976-1981	0.838
14	1982-1989	0.828
15	1982-1989	0.810
16	1982-1989	0.803
17	1982-1989	0.791
18	1982-1989	0.777
19	1982-1989	0.761
20	1982-1989	0.745
21	1982-1989	0.728

METHOD OF CALCULATION:

(1) Multiply stated amount base rate by symbol group differential and round to the nearest cent.

EXAMPLE:

\$100 deductible comprehensive, territory 01, 1985 model year, symbol 11

(1) $\$0.85 \times 0.868 = \0.74

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

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

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

METHOD OF CALCULATION:

Symbols 1-21

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

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

$$(1) 3.11 \times 0.93 \times 1.20 = 3.471$$

$$(2) 64 \times 3.471 = \$222$$

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

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

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

METHOD OF CALCULATION:

Symbols 1-26

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

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

$$(1) 3.11 \times 1.08 \times 1.87 = 6.281$$

$$(2) \$64 \times 6.281 = \$402$$

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

METHOD OF CALCULATION (Cont.):

Symbol 27

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

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

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

