TEXAS COMMERCIAL AUTOMOBILE INSURANCE
SUMMARY OF APPROVED NOVEMBER 1, 2000 BENCHMARK RATE CHANGES

LIABILITY:	Latest Year Premiums at Present Rates (000)	Approved Statewide Average
Other Than Zone - Basic Limits BI	$98,991	-2.4%
Other Than Zone - Basic Limits PD	60,330	+20.0%
Zone - Basic Limits BI	3,093	-3.4%
Zone - Basic Limits PD	1,360	+2.0%
Dealers - Basic Limits BI, PD	10,371	+13.4%
Service - Basic Limits BI, PD	4,775	+12.6%
Publics Not Zone Rated - Basic Limits BI	5,082	-0.1%
Publics Not Zone Rated - Basic Limits PD	2,969	+20.0%
PIP	6,102	-20.0%
Excess Limits - BI	80,408	+20.0%
Total Liability	**$273,481**	**+9.9%**
PHYSICAL DAMAGE:		
Other Than Zone - Fire, Theft, etc.	$5,858	-20.0%
Other Than Zone - Comprehensive	11,182	-20.0%
Other Than Zone - Collision (All Deductibles)	23,154	+20.0%
Zone Rated - Other Than Collision	509	-14.8%
Zone Rated - Collision (All Deductibles)	1,313	+19.6%
Public - Fire, Theft, etc.	158	-16.7%
Public - Comprehensive	519	-14.2%
Public - Collision (All Deductibles)	692	+20.0%
Dealers - Other Than Collision	6,711	-20.0%
Dealers - Collision (All Deductibles)	2,725	+10.0%
Garagekeepers - Other Than Collision	1,758	-11.0%
Garagekeepers - Collision	1,165	+15.2%
Total Physical Damage	**$55,744**	**+0.6%**
TOTAL LIABILITY & PHYSICAL DAMAGE:	**$329,225**	**8.3%**

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

COMMERCIAL AUTOMOBILES BASE PREMIUMS
FLEET OR NON-FLEET
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 134)

Territory	Bodily Injury	Property Damage
01	$468	$289
02	449	337
03	323	198
04	334	269
05	347	170
06	279	185
07	277	132
10	166	172
11	170	162
12	195	144
13	183	157
14	160	162
16	164	136
20	118	127
21	251	181
22	314	208
23	310	287
24	165	172
27	264	235
28	298	295
31	183	145
32	161	119
34	215	176
37	293	185
38	397	234
39	256	185

Territory	Bodily Injury	Property Damage
40	$379	$228
41	184	161
42	191	156
43	205	169
44	181	136
45	214	210
46	154	163
47	184	142
48	179	130
49	263	166
51	172	145
52	172	180
53	150	145
54	201	133
55	216	115
56	200	112
57	244	120
58	142	100
59	167	138
60	161	136
61	103	89
62	93	85
63	142	128
64	142	104
65	80	88
66	210	180

COMBINED

(1) Multiply Bodily Injury Base Rate by 1.28. Round to nearest cent.
(2) Multiply Property Damage Base Rate by 0.99. Round to nearest cent.
(3) Add results in (1) and (2). Round to nearest dollar.

EXAMPLE

Territory 1.

(1) $468 x 1.28 = $599.04
(2) $289 x 0.99 = $286.11
(3) $599.04 + $286.11 = $885 (rounded)

COMMERCIAL AUTOMOBILES BASE RATES
FLEET OR NON-FLEET
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 134)

HIRED CAR RATES - METHOD OF CALCULATION

BODILY INJURY
Multiply Base Rate by 0.032625 and round to nearest 5 cents.

PROPERTY DAMAGE
Multiply Base Rate by 0.021750 and round to nearest 5 cents.

EXAMPLE
Territory 65.

BODILY INJURY
$80 x 0.032625 = $2.60 (rounded)

PROPERTY DAMAGE
$88 x 0.021750 = $1.90 (rounded)

COMBINED LIABILITY
(1) Multiply Hired Car B.I. Base Rate by 1.28 and round to nearest cent.
(2) Multiply Hired Car P.D. Base Rate by 0.99 and round to nearest cent.
(3) Add results in (1) and (2) and round to the nearest 5 cents.

EXAMPLE
Territory 65.

(1) $2.60 x 1.28 = $3.33
(2) $1.90 x 0.99 = $1.88
(3) $3.33 + $1.88 = $5.20 (rounded)

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

ZONE RATING TABLE
ZONE 09 (DALLAS-FT. WORTH) ZONE OF PRINCIPAL GARAGING
(TEXAS AUTOMOBILE MANUAL PAGE 137)

Zone No.	Bodily Injury	Property Damage
01	$1,090	$520
02	1,293	622
03	1,380	683
04	997	472
05	1,090	520
06	1,217	574
07	1,090	520
08	1,182	561
09	843	415
10	997	472
11	1,217	574
12	1,380	683
13	876	440
14	1,090	520
15	1,090	520
16	1,142	537
17	843	404
18	1,217	593
19	1,055	500
20	1,090	520
21	1,203	591
22	1,051	500
23	1,051	500
24	1,090	520

Zone No.	Bodily Injury	Property Damage
25	$927	$440
26	1,380	683
27	843	404
28	976	464
29	927	440
30	1,380	683
31	1,255	616
32	1,000	472
33	1,090	520
34	997	472
35	927	440
36	1,380	683
37	843	404
40	997	472
41	927	440
42	927	440
43	843	404
44	948	452
45	948	452
46	927	440
47	948	452
48	948	452
49	948	452
50	997	472

ZONE RATING TABLE
ZONE 13 (HOUSTON) ZONE OF PRINCIPAL GARAGING
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 138)

Zone No.	Bodily Injury	Property Damage
01	$1,213	$626
02	1,428	730
03	1,524	763
04	1,358	700
05	1,213	626
06	1,358	700
07	1,213	626
08	1,306	671
09	931	479
10	1,137	592
11	1,348	700
12	1,524	763
13	968	479
14	1,213	626
15	1,213	626
16	1,300	671
17	931	479
18	1,358	700
19	1,213	626
20	1,213	626
21	1,328	669
22	1,161	598
23	1,161	598
24	1,213	626

Zone No.	Bodily Injury	Property Damage
25	$1,137	$592
26	1,524	763
27	931	479
28	1,137	592
29	1,137	592
30	1,524	763
31	1,385	700
32	1,213	626
33	1,213	626
34	1,348	700
35	1,137	592
36	1,524	763
37	931	479
40	1,361	705
41	1,137	592
42	1,137	592
43	931	479
44	1,213	626
45	1,213	626
46	1,137	592
47	1,213	626
48	1,292	669
49	1,292	669
50	1,361	705

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

ZONE RATING TABLE
ZONE 43 (REMAINDER OF TEXAS) ZONE OF PRINCIPAL GARAGING
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 139)

Zone No.	Bodily Injury	Property Damage
01	$1,390	$653
02	1,697	797
03	1,885	886
04	1,232	576
05	1,190	557
06	1,457	689
07	1,093	513
08	1,242	585
09	1,174	544
10	1,052	494
11	1,308	617
12	1,885	886
13	1,252	576
14	1,190	557
15	1,390	653
16	1,242	585
17	804	376
18	1,686	775
19	1,293	607
20	1,093	513
21	1,598	753
22	1,093	513
23	1,093	513
24	1,093	513

Zone No.	Bodily Injury	Property Damage
25	$1,093	$513
26	1,885	886
27	804	376
28	1,242	584
29	1,016	480
30	1,885	886
31	1,351	639
32	1,093	510
33	1,190	557
34	1,308	617
35	1,016	480
36	1,885	886
37	804	376
40	1,011	472
41	861	408
42	861	408
43	804	376
44	882	417
45	932	442
46	936	443
47	990	468
48	990	468
49	990	468
50	1,011	472

COMBINED LIABILITY RATES - METHOD OF CALCULATION

(1) Multiply Bodily Injury Zone Rate by 1.28. Round to the nearest cent.
(2) Multiply Property Damage Zone Rate by 0.99. Round to the nearest cent.
(3) Add results in (1) and (2). Round to nearest dollar.

EXAMPLE
Zone 09 (Dallas-Ft. Worth) Zone of Principal Garaging Operating to Zone 01.

(1) $1,090 x 1.28 = $1,395.20
(2) $520 x 0.99 = $514.80
(3) $1,395.20 + $514.80 = $1,910 (rounded)

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

PUBLIC RATES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 184)

RATE RELATIVITIES (APPLICABLE TO COMMERCIAL AUTOMOBILE BASE RATES)

	BODILY INJURY	PROPERTY DAMAGE	COMBINED LIABILITY
1. Taxis and Limousines	4.84	4.73	4.79
2. School and Church Buses	0.40	0.39	0.40
3. Other Buses	2.91	2.84	2.88
4. Van Pools	0.91	0.89	0.90

METHOD OF CALCULATION
Multiply Base Rates for Commercial Automobiles by the above Rate Relativities.
Round to nearest dollar.

EXAMPLE
Taxis and Limousines, B.I., Territory 1.
$468 x 4.73 = $2,214

EXAMPLE
Taxis and Limousines, Combined Liability, Territory 1.
$885 x 4.73 = $4,186

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

GARAGE RATES
COMBINED LIABILITY
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 198)

Territory	Dealers	Auto Serv. Operations or Trailer Sales
01	$985	$7.66
02	716	8.02
03	674	6.07
04	582	5.71
05	894	7.78
06	785	6.90
07	790	6.36
10	644	5.85
11	428	4.39
12	518	4.88
13	598	6.07
14	425	4.71
16	480	5.27
20	438	4.56
21	633	6.67
22	691	7.53
23	643	6.36
24	475	4.47
27	553	5.70
28	629	6.34
31	532	5.29
32	492	4.88
34	560	5.92
37	655	6.10
38	886	8.49
39	817	9.00

Territory	Dealers	Auto Serv. Operations or Trailer Sales
40	$728	$6.70
41	488	5.22
42	476	5.40
43	587	5.71
44	464	4.72
45	660	6.10
46	571	5.99
47	570	4.93
48	587	5.74
49	750	7.04
51	537	5.11
52	530	5.96
53	502	4.94
54	620	6.47
55	608	6.19
56	699	6.58
57	729	5.98
58	516	4.97
59	517	5.28
60	498	5.74
61	436	4.16
62	434	4.17
63	467	4.64
64	434	4.20
65	403	4.03
66	512	5.92

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

FOR EXPERIENCE RATING PURPOSES ONLY
GARAGES
DEALERS

Territory

Type or Class	1	2	3	4	5	6	7	10	11	12
Bodily Injury	$618	$405	$409	$328	$608	$511	$514	$388	$229	$311
Property Damage	196	200	152	164	117	132	133	149	136	121

Territory

Type or Class	13	14	16	20	21	22	23	24	27	28
Bodily Injury	$371	$226	$282	$245	$397	$442	$380	$273	$307	$356
Property Damage	124	137	120	126	126	126	158	127	162	175

Territory

Type or Class	31	32	34	37	38	39	40	41	42	43
Bodily Injury	$318	$287	$328	$411	$566	$525	$456	$298	$264	$356
Property Damage	126	126	142	130	163	146	146	108	139	133

Territory

Type or Class	44	45	46	47	48	49	51	52	53	54
Bodily Injury	$266	$403	$344	$354	$366	$476	$327	$321	$303	$393
Property Damage	125	146	132	118	120	142	120	120	115	118

Territory

Type or Class	55	56	57	58	59	60	61	62	63	64
Bodily Injury	$391	$455	$477	$318	$289	$274	$255	$255	$274	$259
Property Damage	109	118	120	110	149	149	111	109	117	104

Territory

Type or Class	65	66								
Bodily Injury	$226	$315								
Property Damage	115	110								

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

FOR EXPERIENCE RATING PURPOSES ONLY
GARAGES
AUTOMOBILE SERVICE OPERATIONS OR TRAILER SALES

Territory

Type or Class	1	2	3	4	5	6	7	10	11	12
Bodily Injury	$3.82	$4.07	$3.04	$2.56	$4.54	$3.72	$3.46	$2.62	$1.72	$2.21
Property Damage	2.80	2.84	2.20	2.45	1.99	2.16	1.95	2.53	2.21	2.07

Territory

Type or Class	13	14	16	20	21	22	23	24	27	28
Bodily Injury	$3.17	$1.89	$2.55	$1.95	$3.39	$4.18	$2.97	$1.86	$2.47	$2.77
Property Damage	2.03	2.31	2.03	2.08	2.35	2.20	2.59	2.11	2.57	2.82

Territory

Type or Class	31	32	34	37	38	39	40	41	42	43
Bodily Injury	$2.53	$2.21	$2.87	$3.08	$4.58	$5.17	$3.39	$2.65	$2.47	$2.77
Property Damage	2.07	2.07	2.27	2.18	2.66	2.40	2.38	1.85	2.26	2.18

Territory

Type or Class	44	45	46	47	48	49	51	52	53	54
Bodily Injury	$2.12	$2.94	$3.04	$2.40	$2.98	$3.64	$2.53	$3.04	$2.30	$3.56
Property Damage	2.03	2.36	2.12	1.88	1.95	2.40	1.89	2.09	2.02	1.93

Territory

Type or Class	55	56	57	58	59	60	61	62	63	64
Bodily Injury	$3.43	$3.67	$3.22	$2.45	$2.26	$2.62	$1.82	$1.87	$2.18	$1.90
Property Damage	1.82	1.90	1.88	1.85	2.41	2.41	1.85	1.80	1.87	1.79

Territory

Type or Class	65	66								
Bodily Injury	$1.70	$3.16								
Property Damage	1.87	1.90								

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
(Texas Automobile Manual Page 110)

INCREASED LIMITS TABLE II

Applicable to all automobiles and coverages except as shown in Tables I and III.

A. Bodily Injury

Limits in Thousands
Limit Per Person

20/40	25/50	25/100	50/50	55/55	50/100	75/75	100/100	100/200	150/150	100/300
100%	114%	123%	127%	128%	137%	133%	142%	153%	149%	165%

Supplemental Table

Limits in Thousands
Limit Per Person

Limit Per Oc-cur-rence	100 %	150 %	200 %	250 %	300 %	400 %	500 %	600 %	700 %	800 %	900 %	1000 %	1250 %	1500 %	1750 %	2000 %	2500 %	3000 %	3500 %	4000 %	4500 %	5000 %	6000 %	7000 %	8000 %	9000 %	10000 %
300	165	166	170	171	173																						
400	166	169	171	174	175	179																					
500	169	170	174	176	177	180	184																				
600	170	173	176	177	179	182	186	190																			
700	173	175	177	179	180	185	189	191	193																		
800	175	177	179	181	182	187	190	193	196	198																	
900	177	179	181	184	185	189	192	196	198	200	202																
1000	179	180	184	186	187	190	195	198	200	202	205	207															
1250	180	182	186	189	189	192	197	200	202	203	207	209	214														
1500	182	185	189	190	190	195	198	202	203	206	208	212	216	221													
1750	184	187	189	190	192	196	200	202	205	207	209	213	217	222	227												
2000	186	189	190	192	195	198	202	205	207	208	212	214	219	224	229	235											
2500	190	191	195	197	198	202	205	208	211	213	216	218	223	227	233	238	244										
3000	192	196	198	200	202	205	207	212	214	216	218	222	225	230	237	241	246	251									
3500	195	198	201	202	203	207	209	214	216	218	221	224	228	234	238	244	249	254	259								
4000	198	201	202	205	207	209	213	216	218	221	224	225	232	235	241	246	250	256	262	265							
4500	200	202	206	207	208	212	214	218	221	224	225	227	234	238	244	249	253	259	262	267	272						
5000	202	205	207	208	211	214	216	221	223	225	227	229	235	240	245	250	254	261	265	270	273	277					
6000	203	206	208	209	212	216	218	222	224	227	229	232	238	241	246	251	256	262	266	271	273	280	283				
7000	205	207	211	212	214	216	219	224	225	228	230	233	238	244	249	254	257	262	269	272	276	281	285	289			
8000	207	208	212	213	214	218	222	225	225	230	233	235	240	244	250	254	260	264	270	273	277	282	286	291	294		
9000	207	211	214	214	216	219	223	225	228	232	234	235	241	246	251	256	261	266	272	275	280	283	287	292	297	299	
10000	209	212	214	216	217	222	225	227	229	234	235	238	244	248	253	257	262	267	272	276	281	286	289	293	298	300	307

INCREASED LIMITS TABLES II
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 110)

Property Damage Table IIB	
$15,000	100%
20,000	103
25,000	104
30,000	105
35,000	106
40,000	107
45,000	108
50,000	109
60,000	110
70,000	110
80,000	110
90,000	111
100,000	112
110,000	113
120,000	114
130,000	115
140,000	116
150,000	116
175,000	117
200,000	118
225,000	119
250,000	120
275,000	121
300,000	122
350,000	122
400,000	123
450,000	124
500,000	125
550,000	126
600,000	127
650,000	128
700,000	129
750,000	129
800,000	130
850,000	131
900,000	131
950,000	132
1,000,000	133
2,000,000	141
3,000,000	149
4,000,000	155
5,000,000	161

Combined Liability Limit Table IIC	
$55,000	100%
75,000	102
100,000	107
150,000	113
200,000	117
250,000	122
300,000	126
325,000	127
400,000	129
500,000	132
750,000	139
1,000,000	146
2,000,000	162
5,000,000	190
7,500,000	201
10,000,000	212

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
(Texas Automobile Manual Page 111)

INCREASED LIMITS TABLE II

Applicable to all automobiles and coverages except as shown in Tables I and III.

A. Bodily Injury

Limits in Thousands
Limit Per Person

20/40	25/50	25/100	50/50	55/55	50/100	75/75	100/100	100/200	150/150	100/300
100%	115%	128%	128%	130%	142%	138%	148%	160%	157%	173%

Supplemental Table

Limits in Thousands
Limit Per Person

Limit Per Oc-cur-rence	100 %	150 %	200 %	250 %	300 %	400 %	500 %	600 %	700 %	800 %	900 %	1000 %	1250 %	1500 %	1750 %	2000 %	2500 %	3000 %	3500 %	4000 %	4500 %	5000 %	6000 %	7000 %	8000 %	9000 %	10000 %
300	173	177	179	181	184																						
400	175	179	180	184	186	189																					
500	177	180	182	186	189	190	195																				
600	179	182	185	189	190	192	197	200																			
700	181	185	189	190	192	196	200	202	206																		
800	184	187	190	191	195	198	202	205	207	211																	
900	186	189	191	193	197	200	203	207	209	213	214																
1000	189	190	193	196	198	202	206	208	212	214	216	218															
1250	190	192	196	198	201	203	207	211	214	216	218	221	225														
1500	191	195	198	200	202	206	209	213	216	218	221	223	228	235													
1750	193	197	200	202	205	207	212	214	217	221	223	225	230	237	243												
2000	196	198	202	203	207	209	214	216	219	223	225	225	233	238	244	250											
2500	200	202	206	207	211	214	216	221	224	225	228	230	237	243	249	254	260										
3000	203	207	209	212	214	217	221	225	227	229	233	235	240	246	253	259	262	269									
3500	207	208	212	214	217	221	224	225	230	233	235	238	244	250	254	262	266	272	276								
4000	208	212	214	216	219	223	225	229	233	235	238	239	246	251	257	262	269	273	278	282							
4500	212	214	216	219	223	225	228	232	235	238	240	243	249	254	260	266	272	276	282	286	289						
5000	214	216	218	222	225	227	230	234	238	240	243	244	251	256	262	269	273	278	283	287	291	296					
6000	216	217	221	224	225	229	233	235	239	243	244	246	253	259	262	271	275	281	286	289	293	298	303				
7000	216	219	223	225	227	232	235	238	240	244	246	249	254	261	265	272	276	282	286	291	294	299	304	310			
8000	218	221	224	225	229	233	235	238	243	245	248	250	255	262	266	273	278	283	288	292	297	299	307	312	318		
9000	219	223	225	227	230	235	238	240	244	246	250	251	257	262	269	273	280	285	289	293	298	302	308	314	319	325	
10000	222	225	227	229	233	237	239	243	245	249	251	254	259	265	271	276	282	286	291	296	299	304	310	315	321	328	332

INCREASED LIMITS TABLE III
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 111)

Property Damage Table IIIB	
$15,000	100%
20,000	103
25,000	106
30,000	107
35,000	109
40,000	110
45,000	110
50,000	110
60,000	112
70,000	114
80,000	115
90,000	117
100,000	119
110,000	119
120,000	120
130,000	121
140,000	122
150,000	123
175,000	124
200,000	126
225,000	127
250,000	128
275,000	129
300,000	130
350,000	131
400,000	132
450,000	134
500,000	135
550,000	137
600,000	139
650,000	139
700,000	140
750,000	141
800,000	142
850,000	143
900,000	144
950,000	144
1,000,000	145
2,000,000	158
3,000,000	170
4,000,000	180
5,000,000	189

Combined Liability Limit Table IIIC	
$55,000	100%
75,000	105
100,000	111
150,000	117
200,000	122
250,000	127
300,000	132
325,000	133
400,000	135
500,000	139
750,000	147
1,000,000	154
2,000,000	173
5,000,000	206
10,000,000	221

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

BODILY INJURY - NON-STANDARD LIMITS

TABLE IIA

Limits in Thousands

40/40	45/45	60/60	65/65	70/70	80/80	85/85	90/90
118%	123%	130%	131%	132%	134%	137%	138%
75/100	125/125	175/175	200/200	225/225	250/250	275/275	325/325
139%	144%	153%	157%	160%	165%	169%	175%
350/350	375/375	425/425	250/750	450/450	300/750	475/475	525/525
176%	177%	179%	180%	181%	181%	182%	186%
550/550	650/650	750/750	750/1500	1100/1100	1200/1200	1200/1500	1300/1300
187%	191%	196%	205%	209%	213%	214%	214%
1400/1400	2100/2100	5300/5300	5500/5500	8500/8500			
217%	237%	280%	281%	298%			

Above $10,000/$10,000, add 3.037% per $1,000/$1,000

Limits In Thousands

Limit per Occurence	Limit Per Person					
	20 %	25 %	30 %	40 %	50 %	100 %
40	100	111	115	118	---	---
45	101	112	115	120	---	---
50	102	114	116	121	127	---
60	105	115	118	123	130	---
70	106	117	120	125	131	---
80	107	118	122	128	132	---
90	110	121	123	130	134	---
100	112	123	126	132	137	142
125	115	126	130	134	141	143
150	118	130	132	138	142	147
175	121	132	134	142	146	150
200	125	134	138	143	149	153
225	128	137	141	146	152	155
250	131	141	142	149	154	159
275	133	142	146	152	157	162
300	137	146	149	154	160	165

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

BODILY INJURY - NON-STANDARD LIMITS

TABLE IIIA

Limits in Thousands

40/40	45/45	60/60	65/65	70/70	80/80	85/85	90/90
120%	123%	132%	133%	136%	141%	142%	143%
75/100	125/125	175/175	200/200	225/225	250/250	275/275	325/325
144%	153%	162%	166%	170%	175%	179%	185%
350/350	375/375	425/425	250/750	450/450	300/750	475/475	525/525
187%	189%	190%	190%	191%	193%	193%	196%
550/550	650/650	750/750	750/1500	1100/1100	1200/1200	1200/1500	1300/1300
198%	202%	208%	217%	222%	225%	227%	228%
1400/1400	2100/2100	5300/5300	5500/5500	8500/8500			
232%	253%	298%	299%	321%			

Above $10,000/$10,000, add 3.470% per $1,000/$1,000

Limit per Occurence	Limits In Thousands Limit Per Person 20 %	25 %	30 %	40 %	50 %	100 %
40	100	109	111	115	---	---
45	101	110	112	116	---	---
50	102	111	112	117	120	---
60	104	112	115	119	123	---
70	105	115	117	120	124	---
80	107	116	118	123	126	---
90	110	118	120	124	128	---
100	112	120	123	126	131	134
125	114	123	124	128	133	137
150	117	124	126	131	134	139
175	119	126	129	134	137	142
200	121	130	132	135	139	144
225	124	132	134	137	142	146
250	126	134	136	141	144	149
275	128	136	138	143	145	151
300	131	138	141	144	148	153

PROPERTY DAMAGE - NON-STANDARD LIMITS

Property Damage Limit Table IIB (Limits in Thousands)	
$6,000	167%
7,000	172
8,000	175
9,000	179
10,000	182
12,500	191
15,000	197
17,500	205
20,000	212
Above $20,000, add 2.489% per million	

Property Damage Limit Table IIIB (Limits in Thousands)	
$6,000	196%
7,000	203
7,500	207
8,000	210
9,000	214
10,000	219
Above $10,000 add 3.878% per million	

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

COMBINED LIABILITY - NON-STANDARD LIMITS

Combined Liability Limit Table IIC (Limits in Thousands)	
$450	130%
525	132
550	133
600	135
650	136
700	137
800	139
900	142
1,250	149
1,400	151
1,500	153
2,500	166
3,000	171
4,000	177
6,000	192
7,000	197
8,000	200
9,000	204

Combined Liability Limit Table IIIC (Limits in Thousands)	
$450	144%
525	147
550	148
600	150
650	152
700	153
800	157
900	159
1,250	166
1,400	169
1,500	172
2,500	189
3,000	195
4,000	205
6,000	222
7,000	228
8,000	234
9,000	239

TEXAS COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

CONVERSION TABLES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 112)

Tables for converting liability rates and premiums from \$20,000/\$40,000 bodily injury limits, \$15,000 property damage limit or \$55,000 combined liability limit.

For exposures subject to the following increased limits tables:

TABLE II

A. Bodily Injury	15/30	10/20
	90%	61%
B. Property Damage	$5,000	
	87%	
C. Combined Liability Limit	$ 45,000	
	96%	

TABLE III

A. Bodily Injury	15/30	10/20
	85%	56%
B. Property Damage	$5,000	
	81%	
C. Combined Liability Limit	$ 45,000	
	96%	

CONVERSION TABLES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 112)

Tables for converting liability rates and premiums to \$20,000/\$40,000 bodily injury limits, \$15,000 property damage limit or \$55,000 combined liability limit.

For exposures subject to the following increased limits tables:

TABLE II

A. Bodily Injury	10/10	10/20	15/15	20/20	25/25
	179%	165%	163%	116%	103%
B. Property Damage	$10,000	$5,000			
	105%	115%			
C. Combined Liability Limit	$10,000	$20,000	$25,000	$45,000	$50,000
	159%	127%	120%	104%	101%

TABLE III

A. Bodily Injury	10/10	10/20	15/15	20/20	25/25
	192%	177%	175%	119%	100%
B. Property Damage	$10,000	$5,000			
	107%	123%			
C. Combined Liability Limit	$10,000	$20,000	$25,000	$45,000	$50,000
	167%	130%	118%	104%	101%

SPECIAL OR MOBILE EQUIPMENT
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 213)

C. Physical damage coverages only

Rates:

2. Baggage or freight trucks and industrial trucks

Specified Causes of Loss	$0.02	per $100
Comprehensive Full Coverage	$0.05	per $100

3. Farm tractors (not truck type), Self-propelled farm implements and farm tractor equipment - harvesters:

   a. Equipment used for commercial purposes or in custom farming:

Specified Causes of Loss	$0.36	per $100
Comprehensive Full Coverage	$1.02	per $100

   b. Equipment owned by farmers and used in connection with their own farming operations:

Specified Causes of Loss	$0.34	per $100
Comprehensive Full Coverage	$0.98	per $100

NON-OWNERSHIP LIABILITY
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 113)

B. Premium Development

1.

Class Code	Total Number of Employees	Bodily Injury Limits $20/40	Property Damage Limit $15,000	Combined Liability Limit $55,000
6601	0 - 25	$20	$5	$31
6602	26 - 100	41	18	70
6603	101 - 500	138	59	235
6604	501 - 1,000	260	116	448
6605	Over 1,000	407	170	689

C. Special provision for social service agency risks

1. Multiply the total number of volunteers who regularly operate their own autos to transport social service clients in connection with the agency's program by the following rate:

	Bodily Injury $20/40	Property Damage $15,000	Combined Liability $55,000
Rate	$2	$1	$4
Minumum Premium	6	11	19

2. Charge the following rate per volunteer:

	Bodily Injury $20/40	Property Damage $15,000	Combined Liability $55,000
Rate	$2	$1	$4
Minumum Premium	6	11	19

Minimum premium applies per policy.

WINDSTORM, HAIL OR EARTHQUAKE
RATES PER $100 OF INSURANCE
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 118)

E. Windstorm, Hail, or Earthquake

	All Territories
Zone Rated	$0.06
Public Types	0.07
All Other Types	0.21

AUTOMOBILE DEALERS
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 193)

D. Pick up or delivery of automobiles

1. Rate each driver per trip for such pick up or delivery as follows:

	Per Driver Per Trip Liability Rates
Mileage	Combined Liability $55,000
51 - 200 miles	$26
over 200 miles	34

Split Limit Rates for Experience Rating Purposes Only

	Per Driver Per Trip Liability Rates	
Mileage	Bodily Injury	Property Damage
51 - 200 miles	$19	$2
over 200 miles	23	5

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 116)

TABLE C BASE RATES

ALL COMMERCIAL AUTOMOBILES AND PUBLIC AUTOMOBILES EXCEPT SCHOOL BUSES

	$500	$1,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000
Medical Payments	$26	$30	$36	$42	$58	$74	$82	$86	$90
Personal Injury Protection	--	--	42	48	62	80	90	94	98

TABLE C RATE RELATIVITIES

Bodily Injury (20/40) Class Rate	Medical Payments	Personal Injury Protection
$0 - 41.99	0.10	0.20
42 - 56.99	0.14	0.23
57 - 74.99	0.17	0.26
75 - 111.99	0.20	0.29
112 - 148.99	0.23	0.32
149 - 181.99	0.26	0.35
182 - 218.99	0.29	0.38
219 - 293.99	0.36	0.43
294 - 367.99	0.47	0.53
368 - 437.99	0.60	0.65
438 - 587.99	0.73	0.76
588 - 746.99	0.87	0.88
747 & Over	1.00	1.00

METHOD OF CALCULATION
(1) Select the Base Rate for the desired Coverage and Limit.
(2) Determine the appropriate 20/40 B.I. class rate interval and the corresponding Rate Relativity.
(3) Multiply the Base Rate by the Rate Relativity. Round to nearest dollar.

EXAMPLE
Medical Payments, $1,000 Limit per person, 20/40 B.I. class rate of $600.
$30 x 0.73 = $22

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS (CONT.)
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 116)

TABLE D BASE RATES

SCHOOL BUSES

	$250	$500	$1,000	$2,500	$5,000	$10,000	$25,000	$50,000	$75,000	$100,000
Medical Payments	$2	$5	$6	$8	$10	$13	$16	$19	$20	$20
Personal Injury Protection	--	--	--	10	11	16	20	22	23	26

TABLE D RATE RELATIVITIES

UNADJUSTED

Bodily Injury (20/40) Class Rate	Medical Payments	Personal Injury Protection
Private Passenger Type		
$0 - 41.99	0.45	0.60
42 - 56.99	0.62	0.73
57 - 74.99	0.70	0.78
75 & Over	0.91	0.95
Commercial or Bus Type		
$0 - 41.99	0.62	0.73
42 - 56.99	0.70	0.78
57 - 74.99	0.91	0.92
75 & Over	1.00	1.00

METHOD OF CALCULATION

(1) Select the Base Rate for the desired Coverage and Limit.
(2) Determine the appropriate 20/40 B.I. class rate interval and the corresponding Rate Relativity.
(3) Multiply the Base Rate by the Rate Relativity. Round to nearest dollar.

EXAMPLE

P.I.P., $5,000 Limit per person, Private Passenger Type, 20/40 B.I. class rate of $75.
$11 x 0.78 = $9

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

	TERRITORIES				
	Statewide	01,02,04	13,14,16,28 31,32,34,38 39,40,45,46 47,52,60,61	03,05,06,10,11,12 20,21,22,23,24 27,41,42,43,44 48,49,53,54,55 56,58,59,62,66	07,37,51,57 63,64,65
	COMMERCIAL (NOT ZONE RATED) (TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGES 135 - 136)				
Specified Causes of Loss	$26	---	---	---	---
Comprehensive	76	---	---	---	---
Collision	---	$125	$114	$97	$82
	ZONE RATED (TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 143)				
Other Than Collision	$26	---	---	---	---
Collision	165	---	---	---	---

	TERRITORIES				
	Statewide	01,02, 04,13, 14,32,40	05,21,27,28, 34,41,42,44, 45,55,60,62	03,06,12,16, 31,38,39,43, 46,47,48,52, 56,58,61,63	07,10,11, 20,22,23, 24,37,49, 51,53,54, 57,59,64, 65,66
	PUBLIC (TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGES 185 - 186)				
Specified Causes of Loss	$7	---	---	---	---
Comprehensive	45	---	---	---	---
Collision	---	$72	$60	$59	$59

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COST RELATIVITIES

Price Group	Other Than Collision	COLLISION COVERAGES $100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
COMMERCIAL (NOT ZONE RATED) AND PUBLIC					
$0 - 3,000	0.520	0.70	0.52	0.35	0.15
3,001 - 4,500	1.000	1.24	1.00	0.78	0.38
4,501 - 6,000	1.400	1.54	1.31	1.03	0.53
6,001 - 8,000	1.867	1.84	1.61	1.28	0.70
8,001 - 10,000	2.400	2.14	1.91	1.58	0.90
10,001 - 15,000	3.333	2.64	2.21	2.00	1.25
15,001 - 20,000	4.667	3.24	3.01	2.50	1.75
20,001 - 25,000	6.000	3.75	3.55	3.05	2.25
25,001 - 40,000	8.667	4.75	4.55	4.05	3.25
40,001 - 65,000	14.000	6.75	6.55	6.05	5.25
65,001 - 90,000	20.667	9.25	9.05	8.55	7.75
90,001 - 115,000	27.333	11.75	11.55	11.05	10.25
Over 115,000	34.000	14.25	14.05	13.55	12.75

Price Group	Other Than Collision	COLLISION COVERAGES $100 Ded.	$250 Ded.	$500 Ded.	$1,000 Ded.
ZONE RATED AUTOMOBILES					
$0 - 1,000	0.204	0.94	0.60	0.47	0.00
1,001 - 2,000	0.602	0.99	0.67	0.52	0.33
2,001 - 3,000	1.000	1.04	0.81	0.63	0.40
3,001 - 4,500	1.504	1.29	1.00	0.78	0.49
4,501 - 6,000	2.106	1.47	1.20	0.94	0.59
6,001 - 8,000	2.814	1.71	1.47	1.15	0.72
8,001 - 10,000	3.619	1.96	1.75	1.54	1.07
10,001 - 15,000	5.018	2.30	2.13	1.87	1.30
15,001 - 20,000	7.035	2.66	2.54	2.23	1.56
20,001 - 25,000	9.035	2.91	2.79	2.44	1.79
25,001 - 40,000	13.053	3.60	3.45	3.10	2.45
40,001 - 65,000	21.088	4.97	4.76	4.41	3.76
65,001 - 90,000	31.142	6.68	6.40	6.05	5.40
90,001 - 115,000	41.000	8.39	8.04	7.69	7.04
Over 115,000	51.000	10.10	9.68	9.33	8.68

COMMERCIAL (NOT ZONE RATED), ZONE RATED AND PUBLIC (CONT.)

AGE RELATIVITES

Age Group	Other Than Collision	Collision
1	1.00	1.00
2	0.75	0.90
3	0.55	0.80
4,5,6	0.40	0.70

DEDUCTIBLE RELATIVITIES - COMMERCIAL (NOT ZONE RATED) AND PUBLIC

Comprehensive	Relativities
Full Coverage	1.00
$50 Deductible	0.70
$100 Deductible	0.65

METHODS OF CALCULATION

OTHER THAN COLLISION

(1) Multiply Cost Relativity by the Age Relativity. Round to three decimals.
(2) Multiply product of (1) by the Base Rate and further by the Deductible Relativity. Round to nearest dollar.

COLLISION

(1) Multiply Cost Relativity by the Age Relativity. Round to three decimals.
(2) Multiply the product of (1) by the Base Rate. Round to nearest dollar.

EXAMPLES

OTHER THAN COLLISION
Commercial (Not Zone Rated), Original Cost New $4,501 - $6,000, Age Group 3, $50 Deductible Comprehensive, Statewide

1.400 x 0.55 = 0.770
0.770 x $76 x 0.70 = $41

COLLISION
Public, Original Cost New $6,001 - $8,000, Age Group 4, $250 Deductible Collision, Territory 01.

1.61 x 0.70 = 1.127
1.127 x $72 = $81

LEGAL LIABILITY - TRAILERS
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 133)

Full Coverage Comprehensive or Specified Causes of Loss	COLLISION DEDUCTIBLES			
	$100	$250	$500	$1,000
BASE RATES				
$0.027	$0.437	$0.289	$0.228	$0.000

Full Coverage Comprehensive or Specified Causes of Loss	COLLISION DEDUCTIBLES			
	$100	$250	$500	$1,000
RATES PER $1,000 OF LIABILITY				
$0.030	$0.050	$0.050	$0.050	$0.050

DISTANCE RELATIVITIES	
Long Distance	1.00
Intermediate	0.65
Local	0.40

METHOD OF CALCULATION
(1) Determine desired limit of liability in thousands.
(2) Subtract 1.
(3) Multiply result in (2) by the rate per $1,000 of liability and add appropriate Base Rate.
(4) Multiply result in (3) by Distance Relativity. Round to three decimals.

EXAMPLE
Intermediate, $10,000 limit of liability, $100 Deductible Collision
(9 x $0.050) + $0.437 = $0.887
$0.887 x 0.65 = $0.577

DEALERS' COLLISION RATES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 195)

DEALERS' ANNUAL BLANKET COLLISION RATES PER $100 OF INSURANCE	
Revised Base Rates	
$25 Deductible	$4.80
50 Deductible	2.80
100 Deductible	2.00
250 Deductible	1.30
500 Deductible	1.30
1,000 Deductible	1.15
Value Differentials	
First $50,000	1.00
$50,001 - $100,000	0.40
Over $100,000	0.20

METHOD OF CALCULATION
Multiply the Base Rate for the desired Deductible by the Value Differential.
Round to nearest 5 cents.

EXAMPLE
Total of Values Reported, $75,000; $500 Deductible.
$1.30 x 0.40 = $0.50

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

DEALERS' COLLISION RATES
(TEXAS AUTOMOBILE RULES AND RATING MANUAL PAGE 195)

DEALERS' "DRIVE-AWAY" COLLISION PREMIUMS

Revised Base Premium:			$27.74
Price Differentials:			
$0	-	$7,500	0.235
7,501	-	15,000	0.339
15,001	-	25,000	0.457
25,001	-	40,000	0.572
40,001	-	65,000	0.800
Over $65,000			1.000
Mileage Differentials:			
0	-	500	0.362
501	-	1,000	0.602
1,001	-	1,500	0.800
Over 1,500			1.000
Deductible Differentials:			
$100			1.667
$250			1.000
$500			0.813
Coverage Differentials:			
Individual			1.000
Blanket			0.500

METHOD OF CALCULATION

(1) Multiply Price Differential by Mileage Differential by Deductible Differential by Coverage Differential. Round result to three decimals

(2) Multiply result in (1) by base premium. Round to nearest cent.

EXAMPLE

Price new $25,001 - $40,000; Mileage 1,001 - 1,500; $500 Deductible; Blanket Coverage

(1) 0.572 x 0.800 x 0.813 x 0.500 = 0.186

(2) 0.186 x $27.74 = $5.16

TEXAS COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE

MISCELLANEOUS RATES

	November 1, 2000 Rate Change Factor
Stated Amount Rates - Types Other Than Private Passenger	
(Texas Automobile Rules and Rating Manual page 144)	
Zone Rated	0.852
All Other Types	
Full Coverage Comprehensive	0.800
Specified Causes of Loss	0.800
Stated Amount Rates - Public Types	
(Texas Automobile Rules and Rating Manual page 187)	
Full Coverage Comprehensive	0.858
Specified Causes of Loss	0.833
Dealers' Fire, Theft, Specified Causes of Loss, Limited Specified Causes of Loss and Comprehensive	
(Texas Automobile Rules and Rating Manual page 194)	0.800
All Terrain Vehicles - Used for commercial purposes	
(Texas Automobile Rules and Rating Manual page 205)	
Specified Causes of Loss	0.800

METHOD OF CALCULATION

Multiply current rate by November 1, 2000 rate change factor. Round to nearest cent.

Leasing or Rental Concerns - Commercial Units - GVW Over 10,000 lbs.	
(Texas Automobile Rules and Rating Manual page 208)	
Specified Causes of Loss	0.800
Comprehensive	0.800
Collision	1.200

METHOD OF CALCULATION

Multiply current rate by November 1, 2000 rate change factor. Round to nearest dollar.

GARAGEKEEPERS' COVERAGE	
(Texas Automobile Rules and Rating Manual page 197)	
Other Than Collision - Legal Liability	0.890
Collision - Legal Liability	1.152

METHOD OF CALCULATION

Multiply current Legal Liability rate by November 1, 2000 rate change factor.
Round to nearest dollar.

To calculate Garagekeepers' Direct (Primary) rates, multiply Legal Liability rate by 1.50
and round to nearest dollar.