

**Private Passenger Auto  
Coverage 101 - Bodily Injury  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b><u>Territory</u></b>	<b><u>Latest Yr. TAIPA Earned Cars</u></b>	<b><u>Current TAIPA Base Rate</u></b>	<b><u>Current Rate Factor</u></b>	<b><u>Selected Rate Factor</u></b>	<b><u>Selected Base</u></b>	<b><u>Base Rate Change</u></b>
1	181	\$524	1.000	1.000	\$550	1.050
2	74	529	1.010	1.010	556	1.051
3	13	423	0.807	0.807	444	1.050
4	87	462	0.882	0.882	485	1.050
5	9	421	0.803	0.803	442	1.050
6	3	407	0.777	0.777	427	1.049
7	2	523	0.998	0.998	549	1.050
10	3	397	0.758	0.758	417	1.050
11	5	228	0.435	0.435	239	1.048
12	2	400	0.763	0.763	420	1.050
13	3	326	0.622	0.622	342	1.049
14	11	303	0.578	0.578	318	1.050
16	0	242	0.462	0.462	254	1.050
20	5	242	0.462	0.462	254	1.050
21	9	486	0.927	0.927	510	1.049
22	12	388	0.740	0.740	407	1.049
23	57	345	0.658	0.658	362	1.049
24	6	313	0.597	0.597	328	1.048
27	16	431	0.823	0.823	453	1.051
28	21	445	0.849	0.849	467	1.049
31	9	421	0.803	0.803	442	1.050
32	2	309	0.590	0.590	325	1.052
34	5	434	0.828	0.828	455	1.048
37	13	388	0.740	0.740	407	1.049
38	45	471	0.899	0.899	494	1.049
39	0	431	0.823	0.823	453	1.051
40	8	381	0.727	0.727	400	1.050
41	1	332	0.634	0.634	349	1.051
42	2	385	0.735	0.735	404	1.049
43	16	387	0.739	0.739	406	1.049
44	15	372	0.710	0.710	391	1.051
45	10	495	0.945	0.945	520	1.051
46	5	328	0.626	0.626	344	1.049
47	0	348	0.664	0.664	365	1.049
48	2	387	0.739	0.739	406	1.049
49	2	387	0.739	0.739	406	1.049
51	6	291	0.555	0.555	305	1.048
52	9	326	0.622	0.622	342	1.049
53	12	314	0.599	0.599	329	1.048
54	4	335	0.639	0.639	351	1.048
55	0	420	0.802	0.802	441	1.050
56	0	525	1.002	1.002	551	1.050
57	12	639	1.219	1.219	670	1.049
58	2	439	0.838	0.838	461	1.050
59	0	334	0.637	0.637	350	1.048
60	7	255	0.487	0.487	268	1.051
61	19	189	0.361	0.361	199	1.053
62	2	184	0.351	0.351	193	1.049
63	178	300	0.573	0.573	315	1.050
64	87	280	0.534	0.534	294	1.050
65	25	208	0.397	0.397	218	1.048
66	11	310	0.592	0.592	326	1.052
<b>Totals</b>	<b>1,031</b>	<b>\$398</b>			<b>\$417</b>	<b>1.050</b>

Notes: Col (2) = TAIPA Earned Cars for 2017, Texas QDE Report  
Col (3) = Base Territory is T.1 Harris County  
Col (4) = Territory Base Rate/T.1 Base Rate  
Col (6) = Col (5) x T.1 Selected Base Col (6)  
Col (7) = Col (6) / Col (3)

**Private Passenger Auto  
Coverage 102 - Property Damage  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b><u>Territory</u></b>	<b><u>Latest Yr. TAIPA Earned Cars</u></b>	<b><u>Current TAIPA Base Rate</u></b>	<b><u>Current Rate Factor</u></b>	<b><u>Selected Rate Factor</u></b>	<b><u>Selected Base</u></b>	<b><u>Base Rate Change</u></b>
1	181	\$454	1.000	1.000	\$476	1.048
2	74	454	1.000	1.000	476	1.048
3	13	356	0.784	0.784	373	1.048
4	87	427	0.941	0.941	448	1.049
5	9	308	0.678	0.678	323	1.049
6	3	341	0.751	0.751	357	1.047
7	2	316	0.696	0.696	331	1.047
10	3	380	0.837	0.837	398	1.047
11	5	301	0.663	0.663	316	1.050
12	2	267	0.588	0.588	280	1.049
13	3	304	0.670	0.670	319	1.049
14	11	390	0.859	0.859	409	1.049
16	0	294	0.648	0.648	308	1.048
20	5	272	0.599	0.599	285	1.048
21	9	400	0.881	0.881	419	1.048
22	12	372	0.819	0.819	390	1.048
23	57	423	0.932	0.932	444	1.050
24	6	347	0.764	0.764	364	1.049
27	15	451	0.993	0.993	473	1.049
28	21	465	1.024	1.024	487	1.047
31	9	331	0.729	0.729	347	1.048
32	2	288	0.634	0.634	302	1.049
34	5	363	0.800	0.800	381	1.050
37	13	360	0.793	0.793	377	1.047
38	45	424	0.934	0.934	445	1.050
39	0	341	0.751	0.751	357	1.047
40	8	393	0.866	0.866	412	1.048
41	1	285	0.628	0.628	299	1.049
42	2	331	0.729	0.729	347	1.048
43	16	345	0.760	0.760	362	1.049
44	15	272	0.599	0.599	285	1.048
45	10	400	0.881	0.881	419	1.048
46	5	329	0.725	0.725	345	1.049
47	0	303	0.667	0.667	317	1.046
48	2	336	0.740	0.740	352	1.048
49	2	342	0.753	0.753	358	1.047
51	6	362	0.797	0.797	379	1.047
52	9	386	0.850	0.850	405	1.049
53	12	336	0.740	0.740	352	1.048
54	4	286	0.630	0.630	300	1.049
55	0	247	0.544	0.544	259	1.049
56	0	227	0.500	0.500	238	1.048
57	12	236	0.520	0.520	248	1.051
58	2	222	0.489	0.489	233	1.050
59	0	390	0.859	0.859	409	1.049
60	7	355	0.782	0.782	372	1.048
61	19	267	0.588	0.588	280	1.049
62	2	256	0.564	0.564	268	1.047
63	177	263	0.579	0.579	276	1.049
64	87	255	0.562	0.562	268	1.051
65	25	227	0.500	0.500	238	1.048
66	11	345	0.760	0.760	362	1.049
<b>Totals</b>	<b>1,028</b>	<b>\$363</b>			<b>\$381</b>	<b>1.049</b>

Notes: Col (2) = TAIPA Earned Cars for 2017, Texas QDE Report  
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Col (6) = Col (5) x T.1 Selected Base Col (6)  
Col (7) = Col (6) / Col (3)

**Private Passenger Auto  
Coverage 201 - Personal Injury Protection  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b><u>Territory</u></b>	<b><u>Latest Yr. TAIPA Earned Cars</u></b>	<b><u>Current TAIPA Base Rate</u></b>	<b><u>Current Rate Factor</u></b>	<b><u>Selected Rate Factor</u></b>	<b><u>Selected Base</u></b>	<b><u>Base Rate Change</u></b>
1	8	\$351	1.000	1.000	\$365	1.040
2	3	394	1.123	1.123	410	1.041
3	4	268	0.764	0.764	279	1.041
4	2	337	0.960	0.960	350	1.039
5	0	255	0.726	0.726	265	1.039
6	0	246	0.701	0.701	256	1.041
7	0	343	0.977	0.977	357	1.041
10	1	268	0.764	0.764	279	1.041
11	0	200	0.570	0.570	208	1.040
12	0	309	0.880	0.880	321	1.039
13	1	263	0.749	0.749	273	1.038
14	2	253	0.721	0.721	263	1.040
16	0	185	0.527	0.527	192	1.038
20	1	185	0.527	0.527	192	1.038
21	1	351	1.000	1.000	365	1.040
22	1	233	0.664	0.664	242	1.039
23	7	246	0.701	0.701	256	1.041
24	1	221	0.630	0.630	230	1.041
27	1	308	0.877	0.877	320	1.039
28	1	308	0.877	0.877	320	1.039
31	0	263	0.749	0.749	273	1.038
32	0	211	0.601	0.601	219	1.038
34	0	280	0.798	0.798	291	1.039
37	0	251	0.715	0.715	261	1.040
38	2	309	0.880	0.880	321	1.039
39	0	253	0.721	0.721	263	1.040
40	1	206	0.587	0.587	214	1.039
41	0	280	0.798	0.798	291	1.039
42	0	301	0.858	0.858	313	1.040
43	0	284	0.809	0.809	295	1.039
44	0	284	0.809	0.809	295	1.039
45	2	295	0.840	0.840	307	1.041
46	2	200	0.570	0.570	208	1.040
47	0	246	0.701	0.701	256	1.041
48	0	221	0.630	0.630	230	1.041
49	0	253	0.721	0.721	263	1.040
51	0	227	0.647	0.647	236	1.040
52	1	253	0.721	0.721	263	1.040
53	2	215	0.613	0.613	224	1.042
54	0	230	0.655	0.655	239	1.039
55	0	266	0.758	0.758	277	1.041
56	0	307	0.875	0.875	319	1.039
57	3	351	1.000	1.000	365	1.040
58	0	284	0.809	0.809	295	1.039
59	0	284	0.809	0.809	295	1.039
60	0	221	0.630	0.630	230	1.041
61	0	200	0.570	0.570	208	1.040
62	0	200	0.570	0.570	208	1.040
63	12	217	0.618	0.618	226	1.041
64	9	189	0.538	0.538	196	1.037
65	3	158	0.450	0.450	164	1.038
66	1	200	0.570	0.570	208	1.040
<b>Totals</b>	<b>73</b>	<b>\$259</b>			<b>\$269</b>	<b>1.040</b>

Notes: Col (2) = TAIPA Earned Cars for 2017, Texas QDE Report  
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Col (7) = Col (6) / Col (3)

**Private Passenger Auto  
Coverage 106 - Uninsured/Underinsured Motorists Bodily Injury  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b><u>Territory</u></b>	<b><u>Latest Yr. TAIPA Earned Cars</u></b>	<b><u>Current TAIPA Base Rate</u></b>	<b><u>Current Rate Factor</u></b>	<b><u>Selected Rate Factor</u></b>	<b><u>Selected Base</u></b>	<b><u>Base Rate Change</u></b>
1	25	\$162	1.000	1.000	\$169	1.043
2	8	162	1.000	1.000	169	1.043
3	5	146	0.901	0.901	152	1.041
4	5	146	0.901	0.901	152	1.041
5	1	146	0.901	0.901	152	1.041
6	1	146	0.901	0.901	152	1.041
7	0	162	1.000	1.000	169	1.043
10	2	114	0.704	0.704	119	1.044
11	1	114	0.704	0.704	119	1.044
12	0	162	1.000	1.000	169	1.043
13	1	114	0.704	0.704	119	1.044
14	2	114	0.704	0.704	119	1.044
16	0	114	0.704	0.704	119	1.044
20	1	114	0.704	0.704	119	1.044
21	3	146	0.901	0.901	152	1.041
22	2	146	0.901	0.901	152	1.041
23	18	114	0.704	0.704	119	1.044
24	1	114	0.704	0.704	119	1.044
27	4	136	0.840	0.840	142	1.044
28	5	136	0.840	0.840	142	1.044
31	0	136	0.840	0.840	142	1.044
32	0	114	0.704	0.704	119	1.044
34	0	136	0.840	0.840	142	1.044
37	0	114	0.704	0.704	119	1.044
38	7	136	0.840	0.840	142	1.044
39	0	136	0.840	0.840	142	1.044
40	1	114	0.704	0.704	119	1.044
41	0	114	0.704	0.704	119	1.044
42	0	136	0.840	0.840	142	1.044
43	2	136	0.840	0.840	142	1.044
44	1	136	0.840	0.840	142	1.044
45	3	136	0.840	0.840	142	1.044
46	3	114	0.704	0.704	119	1.044
47	0	136	0.840	0.840	142	1.044
48	0	114	0.704	0.704	119	1.044
49	0	114	0.704	0.704	119	1.044
51	1	114	0.704	0.704	119	1.044
52	4	114	0.704	0.704	119	1.044
53	2	114	0.704	0.704	119	1.044
54	1	114	0.704	0.704	119	1.044
55	0	136	0.840	0.840	142	1.044
56	0	136	0.840	0.840	142	1.044
57	5	136	0.840	0.840	142	1.044
58	0	136	0.840	0.840	142	1.044
59	0	114	0.704	0.704	119	1.044
60	0	114	0.704	0.704	119	1.044
61	0	114	0.704	0.704	119	1.044
62	0	114	0.704	0.704	119	1.044
63	20	114	0.704	0.704	119	1.044
64	20	114	0.704	0.704	119	1.044
65	4	114	0.704	0.704	119	1.044
66	1	114	0.704	0.704	119	1.044
<b>Totals</b>	<b>160</b>	<b>\$131</b>			<b>\$137</b>	<b>1.043</b>

Notes: Col (2) = TAIPA Earned Cars for 2017, Texas QDE Report  
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Col (6) = Col (5) x T.1 Selected Base Col (6)  
Col (7) = Col (6) / Col (3)

**Private Passenger Auto  
Coverage 107 - Uninsured/Underinsured Motorists Property Damage  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b><u>Territory</u></b>	<b><u>Latest Yr. TAIPA Earned Cars</u></b>	<b><u>Current TAIPA Base Rate</u></b>	<b><u>Current Rate Factor</u></b>	<b><u>Selected Rate Factor</u></b>	<b><u>Selected Base</u></b>	<b><u>Base Rate Change</u></b>
1	25	\$101	1.000	1.000	\$103	1.020
2	8	101	1.000	1.000	103	1.020
3	5	91	0.901	0.901	93	1.022
4	5	91	0.901	0.901	93	1.022
5	1	91	0.901	0.901	93	1.022
6	1	91	0.901	0.901	93	1.022
7	0	91	0.901	0.901	93	1.022
10	2	76	0.752	0.752	77	1.013
11	1	63	0.624	0.624	64	1.016
12	0	101	1.000	1.000	103	1.020
13	1	63	0.624	0.624	64	1.016
14	2	76	0.752	0.752	77	1.013
16	0	63	0.624	0.624	64	1.016
20	1	63	0.624	0.624	64	1.016
21	3	91	0.901	0.901	93	1.022
22	2	91	0.901	0.901	93	1.022
23	18	76	0.752	0.752	77	1.013
24	1	63	0.624	0.624	64	1.016
27	4	63	0.624	0.624	64	1.016
28	5	63	0.624	0.624	64	1.016
31	0	63	0.624	0.624	64	1.016
32	0	63	0.624	0.624	64	1.016
34	0	63	0.624	0.624	64	1.016
37	0	63	0.624	0.624	64	1.016
38	7	76	0.752	0.752	77	1.013
39	0	63	0.624	0.624	64	1.016
40	1	63	0.624	0.624	64	1.016
41	0	63	0.624	0.624	64	1.016
42	0	63	0.624	0.624	64	1.016
43	2	63	0.624	0.624	64	1.016
44	1	63	0.624	0.624	64	1.016
45	3	76	0.752	0.752	77	1.013
46	3	63	0.624	0.624	64	1.016
47	0	63	0.624	0.624	64	1.016
48	0	63	0.624	0.624	64	1.016
49	0	63	0.624	0.624	64	1.016
51	1	63	0.624	0.624	64	1.016
52	4	63	0.624	0.624	64	1.016
53	2	63	0.624	0.624	64	1.016
54	1	63	0.624	0.624	64	1.016
55	0	63	0.624	0.624	64	1.016
56	0	63	0.624	0.624	64	1.016
57	5	76	0.752	0.752	77	1.013
58	0	63	0.624	0.624	64	1.016
59	0	76	0.752	0.752	77	1.013
60	0	76	0.752	0.752	77	1.013
61	0	63	0.624	0.624	64	1.016
62	0	63	0.624	0.624	64	1.016
63	20	63	0.624	0.624	64	1.016
64	20	63	0.624	0.624	64	1.016
65	4	63	0.624	0.624	64	1.016
66	1	63	0.624	0.624	64	1.016
<b>Totals</b>	<b>160</b>	<b>\$77</b>			<b>\$78</b>	<b>1.017</b>

Notes: Col (2) = TAIPA Earned Cars for 2017, Texas QDE Report  
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Col (7) = Col (6) / Col (3)

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2019 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS BODILY INJURY LIABILITY  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2013-1	1.81	1.25	6,217	8,282	103.93	149.55
2013-2	1.75	1.25	6,547	8,386	105.12	146.76
2013-3	1.73	1.24	6,852	8,570	106.18	148.35
2013-4	1.71	1.24	7,059	8,707	108.23	149.16
2014-1	1.66	1.25	7,410	8,790	109.63	146.19
2014-2	1.67	1.26	7,311	8,843	111.47	147.61
2014-3	1.68	1.29	7,162	8,849	113.95	148.22
2014-4	1.70	1.32	7,048	8,851	116.65	150.18
2015-1	1.69	1.35	7,075	8,841	119.15	149.59
2015-2	1.72	1.36	7,220	8,949	122.11	153.50
2015-3	1.76	1.39	7,434	9,027	125.72	158.95
2015-4	1.80	1.41	7,603	9,188	129.68	165.06
2016-1	1.84	1.43	7,883	9,308	132.97	171.29
2016-2	1.85	1.43	8,210	9,505	136.07	175.74
2016-3	1.82	1.39	8,538	9,898	137.85	180.55
2016-4	1.80	1.38	8,770	10,334	142.20	186.31
2017-1	1.78	1.38	9,021	10,723	147.76	190.62
2017-2	1.77	1.40	8,997	10,952	152.81	194.07
2017-3	1.90	1.40	8,156	10,982	153.62	208.49
2017-4	1.91	1.38	8,217	11,046	152.57	210.86

\* Per 100 Cars

LINEAR

1 YEAR	11.3%	0.3%	-15.1%	3.7%	4.0%	15.0%
R-SQUARED	0.81	0.03	0.78	0.84	0.55	0.91
2 YEAR	1.5%	-1.4%	2.1%	10.6%	9.1%	12.2%
R-SQUARED	0.10	0.43	0.07	0.94	0.94	0.97
3 YEAR	3.1%	0.3%	7.3%	9.5%	9.8%	12.5%
R-SQUARED	0.55	0.03	0.63	0.96	0.98	0.99

EXPONENTIAL

1 YEAR	12.0%	0.4%	-14.0%	3.7%	4.1%	16.2%
R-SQUARED	0.81	0.03	0.78	0.84	0.55	0.91
2 YEAR	1.4%	-1.6%	2.1%	11.4%	9.6%	12.9%
R-SQUARED	0.09	0.43	0.07	0.93	0.94	0.98
3 YEAR	3.1%	0.3%	7.7%	9.9%	10.3%	13.3%
R-SQUARED	0.55	0.03	0.65	0.96	0.98	0.99

Source: QDE trend data report.

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2019 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS PROPERTY DAMAGE LIABILITY  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2013-1	5.57	4.81	2,406	2,824	135.73	157.34
2013-2	5.56	4.76	2,422	2,860	136.26	159.17
2013-3	5.54	4.73	2,480	2,890	136.77	160.20
2013-4	5.53	4.70	2,496	2,918	137.27	161.31
2014-1	5.58	4.73	2,498	2,934	138.72	163.78
2014-2	5.60	4.74	2,515	2,964	140.55	165.87
2014-3	5.60	4.75	2,539	2,994	142.33	167.72
2014-4	5.64	4.80	2,596	3,025	145.22	170.59
2015-1	5.55	4.75	2,666	3,099	147.06	171.86
2015-2	5.57	4.75	2,730	3,147	149.62	175.35
2015-3	5.65	4.82	2,806	3,213	154.96	181.60
2015-4	5.66	4.83	2,836	3,276	158.07	185.52
2016-1	5.73	4.92	2,913	3,331	163.77	190.98
2016-2	5.72	4.92	2,971	3,381	166.16	193.25
2016-3	5.65	4.87	2,980	3,400	165.50	192.24
2016-4	5.60	4.86	3,006	3,436	167.05	192.57
2017-1	5.53	4.83	3,028	3,484	168.11	192.78
2017-2	5.55	4.89	3,049	3,514	171.88	194.96
2017-3	5.50	4.83	3,083	3,548	171.25	195.13
2017-4	5.56	4.87	3,125	3,574	174.13	198.75

\* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	0.3%	0.6%	4.2%	3.4%	4.1%	3.7%
R-SQUARED	0.03	0.09	0.98	1.00	0.82	0.89
2 YEAR	-2.3%	-0.7%	3.6%	4.0%	3.3%	1.8%
R-SQUARED	0.81	0.36	0.98	0.99	0.93	0.76
3 YEAR	-0.6%	0.7%	5.3%	5.1%	5.7%	4.5%
R-SQUARED	0.15	0.28	0.95	0.98	0.92	0.83

EXPONENTIAL

1 YEAR	0.3%	0.6%	4.3%	3.5%	4.2%	3.8%
R-SQUARED	0.03	0.09	0.98	1.00	0.82	0.89
2 YEAR	-2.2%	-0.7%	3.7%	4.1%	3.4%	1.8%
R-SQUARED	0.81	0.36	0.98	0.99	0.93	0.76
3 YEAR	-0.6%	0.7%	5.5%	5.3%	6.0%	4.7%
R-SQUARED	0.15	0.28	0.94	0.97	0.91	0.82

Source: QDE trend data report.

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2019 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS PERSONAL INJURY PROTECTION  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2013-1	2.48	1.33	1,275	2,366	31.41	58.76
2013-2	2.43	1.31	1,284	2,371	31.16	57.64
2013-3	2.42	1.31	1,316	2,367	31.09	57.38
2013-4	2.41	1.31	1,337	2,370	31.06	57.18
2014-1	2.38	1.31	1,346	2,377	31.08	56.48
2014-2	2.39	1.32	1,357	2,381	31.36	56.89
2014-3	2.36	1.30	1,323	2,381	30.92	56.15
2014-4	2.36	1.28	1,317	2,383	30.55	56.23
2015-1	2.35	1.26	1,318	2,396	30.30	56.38
2015-2	2.38	1.26	1,335	2,401	30.20	57.23
2015-3	2.46	1.31	1,337	2,413	31.60	59.28
2015-4	2.48	1.34	1,308	2,437	32.56	60.39
2016-1	2.50	1.35	1,325	2,466	33.37	61.59
2016-2	2.48	1.36	1,399	2,507	34.01	62.28
2016-3	2.47	1.32	1,368	2,543	33.59	62.72
2016-4	2.47	1.30	1,395	2,554	33.29	62.99
2017-1	2.47	1.31	1,380	2,563	33.54	63.24
2017-2	2.47	1.31	1,311	2,569	33.75	63.57
2017-3	2.44	1.30	1,344	2,600	33.93	63.44
2017-4	2.42	1.29	1,356	2,641	34.09	63.93

\* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	-2.9%	-1.8%	-1.1%	4.1%	2.2%	1.2%
R-SQUARED	0.82	0.67	0.03	0.92	1.00	0.74
2 YEAR	-1.5%	-2.7%	-0.9%	3.3%	0.8%	1.9%
R-SQUARED	0.77	0.76	0.05	0.94	0.28	0.92
3 YEAR	0.7%	0.3%	0.9%	3.6%	4.0%	4.3%
R-SQUARED	0.12	0.03	0.11	0.97	0.73	0.86

EXPONENTIAL

1 YEAR	-2.8%	-1.9%	-1.1%	4.2%	2.2%	1.2%
R-SQUARED	0.82	0.67	0.03	0.92	1.00	0.74
2 YEAR	-1.4%	-2.5%	-0.8%	3.4%	0.8%	1.9%
R-SQUARED	0.77	0.76	0.05	0.94	0.28	0.92
3 YEAR	0.7%	0.5%	0.9%	3.7%	4.2%	4.4%
R-SQUARED	0.13	0.03	0.12	0.97	0.72	0.85

Source: QDE trend data report.



**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2019 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS UNINSURED MOTORISTS BI  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2013-1	0.29	0.20	8,635	11,785	23.34	33.86
2013-2	0.28	0.20	8,851	11,911	23.68	33.42
2013-3	0.28	0.20	8,891	12,099	24.10	34.15
2013-4	0.29	0.20	9,081	12,115	24.80	34.66
2014-1	0.28	0.21	9,420	12,031	24.91	34.11
2014-2	0.29	0.21	9,641	12,395	25.57	35.51
2014-3	0.29	0.21	10,016	12,395	25.88	35.69
2014-4	0.29	0.21	10,112	12,609	26.50	36.45
2015-1	0.29	0.21	10,435	12,828	27.55	37.11
2015-2	0.29	0.22	10,704	12,779	28.02	37.40
2015-3	0.30	0.22	10,730	13,405	30.00	40.81
2015-4	0.31	0.23	10,974	13,844	31.47	43.35
2016-1	0.33	0.23	10,987	13,942	32.33	45.59
2016-2	0.34	0.23	11,154	14,410	33.82	48.88
2016-3	0.34	0.23	11,518	14,996	34.63	50.65
2016-4	0.34	0.23	11,717	15,538	35.07	53.31
2017-1	0.34	0.23	12,199	16,331	36.88	55.56
2017-2	0.34	0.23	12,137	16,578	37.72	56.47
2017-3	0.36	0.23	11,237	16,053	36.88	57.40
2017-4	0.35	0.23	10,964	16,255	38.19	57.58

\* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	6.9%	5.2%	-15.8%	-1.8%	3.3%	4.9%
R-SQUARED	0.71	0.93	0.90	0.20	0.38	0.94
2 YEAR	3.5%	0.0%	1.1%	9.2%	9.0%	13.1%
R-SQUARED	0.76	0.01	0.02	0.81	0.92	0.93
3 YEAR	7.3%	1.8%	3.6%	10.2%	12.0%	17.3%
R-SQUARED	0.90	0.43	0.43	0.94	0.96	0.97

EXPONENTIAL

1 YEAR	7.0%	5.3%	-14.7%	-1.8%	3.4%	5.1%
R-SQUARED	0.71	0.93	0.90	0.20	0.38	0.94
2 YEAR	4.1%	-0.3%	1.1%	9.8%	9.5%	14.3%
R-SQUARED	0.77	0.01	0.02	0.81	0.91	0.92
3 YEAR	7.8%	2.0%	3.7%	10.8%	13.0%	19.5%
R-SQUARED	0.89	0.44	0.44	0.94	0.95	0.96

Source: QDE trend data report.

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2019 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS UNINSURED MOTORISTS PD  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2013-1	1.33	1.26	2,227	2,365	29.79	31.55
2013-2	1.34	1.26	2,246	2,384	29.97	31.93
2013-3	1.34	1.26	2,276	2,421	30.59	32.48
2013-4	1.34	1.26	2,301	2,447	30.82	32.83
2014-1	1.34	1.27	2,334	2,475	31.37	33.13
2014-2	1.34	1.28	2,358	2,504	32.07	33.65
2014-3	1.36	1.29	2,400	2,538	32.78	34.39
2014-4	1.37	1.31	2,435	2,564	33.60	35.10
2015-1	1.36	1.31	2,516	2,632	34.38	35.91
2015-2	1.36	1.30	2,559	2,674	34.79	36.41
2015-3	1.38	1.32	2,622	2,716	35.78	37.49
2015-4	1.37	1.31	2,671	2,773	36.33	38.05
2016-1	1.38	1.32	2,662	2,794	36.89	38.69
2016-2	1.38	1.31	2,695	2,836	37.27	39.23
2016-3	1.36	1.29	2,701	2,870	36.94	38.93
2016-4	1.35	1.29	2,736	2,894	37.32	39.19
2017-1	1.33	1.28	2,797	2,924	37.33	39.04
2017-2	1.31	1.26	2,836	2,961	37.39	38.75
2017-3	1.27	1.22	2,873	2,994	36.64	37.96
2017-4	1.24	1.19	2,913	3,040	36.30	37.75

\* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	-9.9%	-9.4%	5.4%	5.1%	-4.2%	-4.8%
R-SQUARED	0.99	0.97	1.00	1.00	0.87	0.95
2 YEAR	-6.3%	-5.4%	5.3%	4.6%	-0.8%	-1.7%
R-SQUARED	0.94	0.92	0.98	1.00	0.19	0.52
3 YEAR	-3.0%	-2.8%	4.9%	5.0%	2.1%	1.8%
R-SQUARED	0.66	0.69	0.97	0.99	0.48	0.33

EXPONENTIAL

1 YEAR	-9.5%	-8.9%	5.5%	5.3%	-4.1%	-4.7%
R-SQUARED	0.99	0.97	1.00	1.00	0.87	0.95
2 YEAR	-6.1%	-5.2%	5.5%	4.7%	-0.8%	-1.7%
R-SQUARED	0.93	0.91	0.98	1.00	0.20	0.52
3 YEAR	-3.1%	-2.8%	5.0%	5.2%	2.2%	1.9%
R-SQUARED	0.66	0.69	0.97	0.99	0.48	0.33

Source: QDE trend data report.

**Trucks, Tractors, Trailers  
Bodily Injury  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	153	\$422	1.000	1.000	\$443	1.050
2	105	380	0.900	0.900	399	1.050
3	93	359	0.851	0.851	377	1.050
4	50	317	0.751	0.751	333	1.050
5	0	253	0.600	0.600	266	1.051
6	73	274	0.649	0.649	288	1.051
7	0	270	0.640	0.640	284	1.052
10	17	169	0.400	0.400	177	1.047
11	56	190	0.450	0.450	199	1.047
12	2	274	0.649	0.649	288	1.051
13	0	253	0.600	0.600	266	1.051
14	-13	190	0.450	0.450	199	1.047
16	0	190	0.450	0.450	199	1.047
20	2	190	0.450	0.450	199	1.047
21	22	253	0.600	0.600	266	1.051
22	30	317	0.751	0.751	333	1.050
23	16	317	0.751	0.751	333	1.050
24	0	211	0.500	0.500	222	1.052
27	282	359	0.851	0.851	377	1.050
28	45	380	0.900	0.900	399	1.050
31	24	253	0.600	0.600	266	1.051
32	66	287	0.680	0.680	301	1.049
34	10	295	0.699	0.699	310	1.051
37	7	295	0.699	0.699	310	1.051
38	1	380	0.900	0.900	399	1.050
39	0	295	0.699	0.699	310	1.051
40	0	359	0.851	0.851	377	1.050
41	0	232	0.550	0.550	244	1.052
42	8	274	0.649	0.649	288	1.051
43	31	274	0.649	0.649	288	1.051
44	0	253	0.600	0.600	266	1.051
45	9	317	0.751	0.751	333	1.050
46	32	253	0.600	0.600	266	1.051
47	47	253	0.600	0.600	266	1.051
48	-2	211	0.500	0.500	222	1.052
49	23	359	0.851	0.851	377	1.050
51	0	211	0.500	0.500	222	1.052
52	0	295	0.699	0.699	310	1.051
53	26	253	0.600	0.600	266	1.051
54	24	219	0.519	0.519	230	1.050
55	76	211	0.500	0.500	222	1.052
56	32	211	0.500	0.500	222	1.052
57	729	380	0.900	0.900	399	1.050
58	3	190	0.450	0.450	199	1.047
59	16	190	0.450	0.450	199	1.047
60	0	211	0.500	0.500	222	1.052
61	0	127	0.301	0.301	133	1.047
62	0	106	0.251	0.251	111	1.047
63	278	211	0.500	0.500	222	1.052
64	373	190	0.450	0.450	199	1.047
65	105	106	0.251	0.251	111	1.047
66	12	253	0.600	0.600	266	1.051
<b>Totals</b>	<b>2,863</b>	<b>\$299</b>			<b>\$314</b>	<b>1.050</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Trucks, Tractors, Trailers  
Property Damage  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b>Territory</b>	<b>2017 E.C. Months</b>	<b>Current TAIPA Base Rate</b>	<b>Current Rate Factor</b>	<b>Selected Rate Factor</b>	<b>Selected Base</b>	<b>Base Rate Change</b>
1	153	\$295	1.000	1.000	\$309	1.047
2	105	310	1.051	1.051	325	1.048
3	40	251	0.851	0.851	263	1.048
4	50	236	0.800	0.800	247	1.047
5	0	177	0.600	0.600	185	1.045
6	73	222	0.753	0.753	233	1.050
7	0	177	0.600	0.600	185	1.045
10	17	127	0.431	0.431	133	1.047
11	56	135	0.458	0.458	142	1.052
12	2	192	0.651	0.651	201	1.047
13	0	192	0.651	0.651	201	1.047
14	-13	148	0.502	0.502	155	1.047
16	0	141	0.478	0.478	148	1.050
20	2	133	0.451	0.451	139	1.045
21	22	251	0.851	0.851	263	1.048
22	25	207	0.702	0.702	217	1.048
23	16	256	0.868	0.868	268	1.047
24	0	171	0.580	0.580	179	1.047
27	271	266	0.902	0.902	279	1.049
28	62	295	1.000	1.000	309	1.047
31	24	183	0.620	0.620	192	1.049
32	66	192	0.651	0.651	201	1.047
34	10	192	0.651	0.651	201	1.047
37	7	207	0.702	0.702	217	1.048
38	1	266	0.902	0.902	279	1.049
39	0	213	0.722	0.722	223	1.047
40	0	281	0.953	0.953	294	1.046
41	0	157	0.532	0.532	164	1.045
42	8	186	0.631	0.631	195	1.048
43	31	186	0.631	0.631	195	1.048
44	0	171	0.580	0.580	179	1.047
45	9	245	0.831	0.831	257	1.049
46	32	192	0.651	0.651	201	1.047
47	47	177	0.600	0.600	185	1.045
48	-2	148	0.502	0.502	155	1.047
49	23	248	0.841	0.841	260	1.048
51	0	160	0.542	0.542	167	1.044
52	0	236	0.800	0.800	247	1.047
53	26	197	0.668	0.668	206	1.046
54	24	157	0.532	0.532	164	1.045
55	76	148	0.502	0.502	155	1.047
56	32	148	0.502	0.502	155	1.047
57	724	224	0.759	0.759	235	1.049
58	3	130	0.441	0.441	136	1.046
59	16	130	0.441	0.441	136	1.046
60	0	148	0.502	0.502	155	1.047
61	0	104	0.353	0.353	109	1.048
62	0	89	0.302	0.302	93	1.045
63	293	148	0.502	0.502	155	1.047
64	373	130	0.441	0.441	136	1.046
65	105	74	0.251	0.251	78	1.054
66	12	177	0.600	0.600	185	1.045
<b>Totals</b>	<b>2,821</b>	<b>\$202</b>			<b>\$212</b>	<b>1.050</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Trucks, Tractors, Trailers  
Personal Injury Protection  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b>Territory</b>	<b>2017 E.C. Months</b>	<b>Current TAIPA Base Rate</b>	<b>Current Rate Factor</b>	<b>Selected Rate Factor</b>	<b>Selected Base</b>	<b>Base Rate Change</b>
1	43	\$13	1.000	1.000	\$13	1.000
2	30	12	0.923	0.923	12	1.000
3	0	12	0.923	0.923	12	1.000
4	5	12	0.923	0.923	12	1.000
5	0	11	0.846	0.846	11	1.000
6	0	10	0.769	0.769	10	1.000
7	0	13	1.000	1.000	13	1.000
10	17	9	0.692	0.692	9	1.000
11	7	8	0.615	0.615	8	1.000
12	2	9	0.692	0.692	9	1.000
13	0	12	0.923	0.923	12	1.000
14	17	9	0.692	0.692	9	1.000
16	0	9	0.692	0.692	9	1.000
20	0	8	0.615	0.615	8	1.000
21	0	10	0.769	0.769	10	1.000
22	23	10	0.769	0.769	10	1.000
23	16	13	1.000	1.000	13	1.000
24	0	7	0.538	0.538	7	1.000
27	0	14	1.077	1.077	14	1.000
28	65	12	0.923	0.923	12	1.000
31	0	12	0.923	0.923	12	1.000
32	15	13	1.000	1.000	13	1.000
34	0	12	0.923	0.923	12	1.000
37	0	12	0.923	0.923	12	1.000
38	12	13	1.000	1.000	13	1.000
39	0	12	0.923	0.923	12	1.000
40	0	12	0.923	0.923	12	1.000
41	0	9	0.692	0.692	9	1.000
42	0	12	0.923	0.923	12	1.000
43	7	12	0.923	0.923	12	1.000
44	0	13	1.000	1.000	13	1.000
45	9	11	0.846	0.846	11	1.000
46	32	9	0.692	0.692	9	1.000
47	15	11	0.846	0.846	11	1.000
48	0	9	0.692	0.692	9	1.000
49	0	12	0.923	0.923	12	1.000
51	0	8	0.615	0.615	8	1.000
52	0	11	0.846	0.846	11	1.000
53	2	9	0.692	0.692	9	1.000
54	0	8	0.615	0.615	8	1.000
55	0	12	0.923	0.923	12	1.000
56	32	10	0.769	0.769	10	1.000
57	325	13	1.000	1.000	13	1.000
58	3	9	0.692	0.692	9	1.000
59	16	9	0.692	0.692	9	1.000
60	0	8	0.615	0.615	8	1.000
61	0	8	0.615	0.615	8	1.000
62	0	7	0.538	0.538	7	1.000
63	139	9	0.692	0.692	9	1.000
64	191	7	0.538	0.538	7	1.000
65	37	7	0.538	0.538	7	1.000
66	0	12	0.923	0.923	12	1.000
<b>Totals</b>	<b>1,060</b>	<b>\$11</b>			<b>\$11</b>	<b>1.000</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Taxis and Limousines  
Bodily Injury  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b><u>Territory</u></b>	<b><u>2017 E.C. Months</u></b>	<b><u>Current TAIPA Base Rate</u></b>	<b><u>Current Rate Factor</u></b>	<b><u>Selected Rate Factor</u></b>	<b><u>Selected Base</u></b>	<b><u>Base Rate Change</u></b>
1	38	\$2,033	1.000	1.000	\$2,135	1.050
2	-24	1830	0.900	0.900	1,922	1.050
3	1	1728	0.850	0.850	1,815	1.050
4	0	1423	0.700	0.700	1,495	1.051
5	5	1321	0.650	0.650	1,388	1.051
6	0	1454	0.715	0.715	1,527	1.050
7	0	1342	0.660	0.660	1,409	1.050
10	0	915	0.450	0.450	961	1.050
11	0	915	0.450	0.450	961	1.050
12	520	1321	0.650	0.650	1,388	1.051
13	0	1423	0.700	0.700	1,495	1.051
14	188	935	0.460	0.460	982	1.050
16	120	1017	0.500	0.500	1,068	1.050
20	0	915	0.450	0.450	961	1.050
21	0	2033	1.000	1.000	2,135	1.050
22	231	1525	0.750	0.750	1,601	1.050
23	0	1525	0.750	0.750	1,601	1.050
24	110	1098	0.540	0.540	1,153	1.050
27	0	1626	0.800	0.800	1,708	1.050
28	0	1830	0.900	0.900	1,922	1.050
31	0	1321	0.650	0.650	1,388	1.051
32	0	1423	0.700	0.700	1,495	1.051
34	0	1423	0.700	0.700	1,495	1.051
37	0	1423	0.700	0.700	1,495	1.051
38	0	1728	0.850	0.850	1,815	1.050
39	0	1525	0.750	0.750	1,601	1.050
40	0	2033	1.000	1.000	2,135	1.050
41	0	1220	0.600	0.600	1,281	1.050
42	0	1525	0.750	0.750	1,601	1.050
43	0	1321	0.650	0.650	1,388	1.051
44	0	1220	0.600	0.600	1,281	1.050
45	0	1525	0.750	0.750	1,601	1.050
46	0	1321	0.650	0.650	1,388	1.051
47	0	1464	0.720	0.720	1,537	1.050
48	0	1017	0.500	0.500	1,068	1.050
49	0	1830	0.900	0.900	1,922	1.050
51	0	1118	0.550	0.550	1,174	1.050
52	0	1423	0.700	0.700	1,495	1.051
53	0	1220	0.600	0.600	1,281	1.050
54	0	1118	0.550	0.550	1,174	1.050
55	0	1220	0.600	0.600	1,281	1.050
56	0	1017	0.500	0.500	1,068	1.050
57	209	1830	0.900	0.900	1,922	1.050
58	50	915	0.450	0.450	961	1.050
59	48	1017	0.500	0.500	1,068	1.050
60	157	1017	0.500	0.500	1,068	1.050
61	0	651	0.320	0.320	683	1.049
62	0	508	0.250	0.250	534	1.051
63	58	1017	0.500	0.500	1,068	1.050
64	0	1017	0.500	0.500	1,068	1.050
65	12	508	0.250	0.250	534	1.051
66	1	1220	0.600	0.600	1,281	1.050
<b>Totals</b>	<b>1,724</b>	<b>\$1,278</b>			<b>\$1,342</b>	<b>1.050</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Taxis and Limousines  
Property Damage  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b>Territory</b>	<b>2017 E.C. Months</b>	<b>Current TAIPA Base Rate</b>	<b>Current Rate Factor</b>	<b>Selected Rate Factor</b>	<b>Selected Base</b>	<b>Base Rate Change</b>
1	38	\$1,579	1.000	1.000	\$1,658	1.050
2	-24	1421	0.900	0.900	1,492	1.050
3	1	1263	0.800	0.800	1,326	1.050
4	0	1105	0.700	0.700	1,161	1.051
5	5	916	0.580	0.580	962	1.050
6	0	1074	0.680	0.680	1,127	1.049
7	0	979	0.620	0.620	1,028	1.050
10	0	632	0.400	0.400	663	1.049
11	0	790	0.500	0.500	829	1.049
12	525	947	0.600	0.600	995	1.051
13	0	947	0.600	0.600	995	1.051
14	188	726	0.460	0.460	763	1.051
16	120	790	0.500	0.500	829	1.049
20	0	726	0.460	0.460	763	1.051
21	0	1579	1.000	1.000	1,658	1.050
22	231	1311	0.830	0.830	1,376	1.050
23	0	1184	0.750	0.750	1,244	1.051
24	110	790	0.500	0.500	829	1.049
27	0	1263	0.800	0.800	1,326	1.050
28	0	1421	0.900	0.900	1,492	1.050
31	0	947	0.600	0.600	995	1.051
32	0	1026	0.650	0.650	1,078	1.051
34	0	1026	0.650	0.650	1,078	1.051
37	0	1105	0.700	0.700	1,161	1.051
38	0	1579	1.000	1.000	1,658	1.050
39	0	1137	0.720	0.720	1,194	1.050
40	0	1421	0.900	0.900	1,492	1.050
41	0	868	0.550	0.550	912	1.051
42	0	1184	0.750	0.750	1,244	1.051
43	0	1184	0.750	0.750	1,244	1.051
44	0	947	0.600	0.600	995	1.051
45	0	1105	0.700	0.700	1,161	1.051
46	0	947	0.600	0.600	995	1.051
47	0	947	0.600	0.600	995	1.051
48	0	726	0.460	0.460	763	1.051
49	0	1421	0.900	0.900	1,492	1.050
51	0	947	0.600	0.600	995	1.051
52	0	1200	0.760	0.760	1,260	1.050
53	0	947	0.600	0.600	995	1.051
54	0	868	0.550	0.550	912	1.051
55	0	916	0.580	0.580	962	1.050
56	0	790	0.500	0.500	829	1.049
57	209	1184	0.750	0.750	1,244	1.051
58	50	553	0.350	0.350	580	1.049
59	48	790	0.500	0.500	829	1.049
60	157	790	0.500	0.500	829	1.049
61	0	474	0.300	0.300	497	1.049
62	0	395	0.250	0.250	415	1.051
63	58	790	0.500	0.500	829	1.049
64	0	711	0.450	0.450	746	1.049
65	12	395	0.250	0.250	415	1.051
66	1	1026	0.650	0.650	1,078	1.051
<b>Totals</b>	<b>1,729</b>	<b>\$948</b>			<b>\$995</b>	<b>1.050</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Taxis and Limousines  
Personal Injury Protection  
TAIPA Base Rates by Territory**

<b>(1)</b> <b>Territory</b>	<b>(2)</b> <b>2017 E.C. Months</b>	<b>(3)</b> <b>Current TAIPA Base Rate</b>	<b>(4)</b> <b>Current Rate Factor</b>	<b>(5)</b> <b>Selected Rate Factor</b>	<b>(6)</b> <b>Selected Base</b>	<b>(7)</b> <b>Base Rate Change</b>
1	29	\$55	1.000	1.000	\$55	1.000
2	8	50	0.909	0.909	50	1.000
3	1	58	1.055	1.055	58	1.000
4	0	50	0.909	0.909	50	1.000
5	5	50	0.909	0.909	50	1.000
6	0	44	0.800	0.800	44	1.000
7	0	50	0.909	0.909	50	1.000
10	0	44	0.800	0.800	44	1.000
11	0	25	0.455	0.455	25	1.000
12	527	44	0.800	0.800	44	1.000
13	0	44	0.800	0.800	44	1.000
14	105	33	0.600	0.600	33	1.000
16	120	44	0.800	0.800	44	1.000
20	0	33	0.600	0.600	33	1.000
21	0	44	0.800	0.800	44	1.000
22	236	44	0.800	0.800	44	1.000
23	0	58	1.055	1.055	58	1.000
24	110	33	0.600	0.600	33	1.000
27	0	58	1.055	1.055	58	1.000
28	0	61	1.109	1.109	61	1.000
31	0	50	0.909	0.909	50	1.000
32	0	61	1.109	1.109	61	1.000
34	0	50	0.909	0.909	50	1.000
37	0	50	0.909	0.909	50	1.000
38	0	58	1.055	1.055	58	1.000
39	0	50	0.909	0.909	50	1.000
40	0	58	1.055	1.055	58	1.000
41	0	44	0.800	0.800	44	1.000
42	0	50	0.909	0.909	50	1.000
43	0	50	0.909	0.909	50	1.000
44	0	61	1.109	1.109	61	1.000
45	0	44	0.800	0.800	44	1.000
46	0	44	0.800	0.800	44	1.000
47	0	44	0.800	0.800	44	1.000
48	0	33	0.600	0.600	33	1.000
49	0	50	0.909	0.909	50	1.000
51	0	33	0.600	0.600	33	1.000
52	0	44	0.800	0.800	44	1.000
53	0	44	0.800	0.800	44	1.000
54	0	33	0.600	0.600	33	1.000
55	0	50	0.909	0.909	50	1.000
56	0	44	0.800	0.800	44	1.000
57	206	58	1.055	1.055	58	1.000
58	26	33	0.600	0.600	33	1.000
59	48	33	0.600	0.600	33	1.000
60	127	33	0.600	0.600	33	1.000
61	0	33	0.600	0.600	33	1.000
62	0	33	0.600	0.600	33	1.000
63	58	44	0.800	0.800	44	1.000
64	-1	33	0.600	0.600	33	1.000
65	12	25	0.455	0.455	25	1.000
66	1	50	0.909	0.909	50	1.000
<b>Totals</b>	<b>1,618</b>	<b>\$43</b>			<b>\$43</b>	<b>1.000</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**



**School and Church Buses  
Bodily Injury  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	158	\$226	1.000	1.000	\$226	1.000
2	73	203	0.898	0.898	203	1.000
3	29	192	0.850	0.850	192	1.000
4	68	170	0.752	0.752	170	1.000
5	0	136	0.602	0.602	136	1.000
6	0	147	0.650	0.650	147	1.000
7	0	136	0.602	0.602	136	1.000
10	0	90	0.398	0.398	90	1.000
11	0	113	0.500	0.500	113	1.000
12	7	136	0.602	0.602	136	1.000
13	0	136	0.602	0.602	136	1.000
14	0	102	0.451	0.451	102	1.000
16	0	113	0.500	0.500	113	1.000
20	0	102	0.451	0.451	102	1.000
21	0	192	0.850	0.850	192	1.000
22	23	158	0.699	0.699	158	1.000
23	158	170	0.752	0.752	170	1.000
24	0	136	0.602	0.602	136	1.000
27	12	181	0.801	0.801	181	1.000
28	0	181	0.801	0.801	181	1.000
31	0	158	0.699	0.699	158	1.000
32	0	147	0.650	0.650	147	1.000
34	0	147	0.650	0.650	147	1.000
37	3	158	0.699	0.699	158	1.000
38	0	181	0.801	0.801	181	1.000
39	0	181	0.801	0.801	181	1.000
40	0	203	0.898	0.898	203	1.000
41	0	124	0.549	0.549	124	1.000
42	0	147	0.650	0.650	147	1.000
43	4	147	0.650	0.650	147	1.000
44	4	129	0.571	0.571	129	1.000
45	0	158	0.699	0.699	158	1.000
46	0	136	0.602	0.602	136	1.000
47	0	136	0.602	0.602	136	1.000
48	0	102	0.451	0.451	102	1.000
49	0	192	0.850	0.850	192	1.000
51	0	113	0.500	0.500	113	1.000
52	0	158	0.699	0.699	158	1.000
53	0	124	0.549	0.549	124	1.000
54	0	147	0.650	0.650	147	1.000
55	0	113	0.500	0.500	113	1.000
56	0	113	0.500	0.500	113	1.000
57	76	192	0.850	0.850	192	1.000
58	0	86	0.381	0.381	86	1.000
59	0	113	0.500	0.500	113	1.000
60	0	131	0.580	0.580	131	1.000
61	0	68	0.301	0.301	68	1.000
62	0	57	0.252	0.252	57	1.000
63	42	113	0.500	0.500	113	1.000
64	85	108	0.478	0.478	108	1.000
65	35	63	0.279	0.279	63	1.000
66	0	147	0.650	0.650	147	1.000
<b>Totals</b>	<b>777</b>	<b>\$172</b>			<b>\$172</b>	<b>1.000</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**School and Church Buses  
Property Damage  
TAIPA Base Rates by Territory**

<b>(1)</b> <b>Territory</b>	<b>(2)</b> <b>2017 E.C. Months</b>	<b>(3)</b> <b>Current TAIPA Base Rate</b>	<b>(4)</b> <b>Current Rate Factor</b>	<b>(5)</b> <b>Selected Rate Factor</b>	<b>(6)</b> <b>Selected Base</b>	<b>(7)</b> <b>Base Rate Change</b>
1	158	\$183	1.000	1.000	\$192	1.049
2	72	165	0.902	0.902	173	1.048
3	29	146	0.798	0.798	153	1.048
4	68	137	0.749	0.749	144	1.051
5	0	110	0.601	0.601	115	1.045
6	0	119	0.650	0.650	125	1.050
7	0	110	0.601	0.601	115	1.045
10	0	73	0.399	0.399	77	1.055
11	0	73	0.399	0.399	77	1.055
12	7	110	0.601	0.601	115	1.045
13	0	110	0.601	0.601	115	1.045
14	0	92	0.503	0.503	97	1.054
16	0	92	0.503	0.503	97	1.054
20	0	95	0.519	0.519	100	1.053
21	0	156	0.852	0.852	164	1.051
22	23	129	0.705	0.705	135	1.047
23	158	137	0.749	0.749	144	1.051
24	0	110	0.601	0.601	115	1.045
27	12	146	0.798	0.798	153	1.048
28	0	165	0.902	0.902	173	1.048
31	0	110	0.601	0.601	115	1.045
32	0	119	0.650	0.650	125	1.050
34	0	122	0.667	0.667	128	1.049
37	3	129	0.705	0.705	135	1.047
38	0	156	0.852	0.852	164	1.051
39	0	132	0.721	0.721	138	1.045
40	0	161	0.880	0.880	169	1.050
41	0	100	0.546	0.546	105	1.050
42	0	114	0.623	0.623	120	1.053
43	4	114	0.623	0.623	120	1.053
44	4	102	0.557	0.557	107	1.049
45	0	129	0.705	0.705	135	1.047
46	0	110	0.601	0.601	115	1.045
47	0	110	0.601	0.601	115	1.045
48	0	102	0.557	0.557	107	1.049
49	0	156	0.852	0.852	164	1.051
51	0	110	0.601	0.601	115	1.045
52	0	129	0.705	0.705	135	1.047
53	0	121	0.661	0.661	127	1.050
54	0	100	0.546	0.546	105	1.050
55	0	92	0.503	0.503	97	1.054
56	0	92	0.503	0.503	97	1.054
57	78	146	0.798	0.798	153	1.048
58	0	73	0.399	0.399	77	1.055
59	0	92	0.503	0.503	97	1.054
60	0	92	0.503	0.503	97	1.054
61	0	55	0.301	0.301	58	1.055
62	0	46	0.251	0.251	48	1.043
63	42	92	0.503	0.503	97	1.054
64	85	92	0.503	0.503	97	1.054
65	35	55	0.301	0.301	58	1.055
66	0	132	0.721	0.721	138	1.045
<b>Totals</b>	<b>778</b>	<b>\$138</b>			<b>\$145</b>	<b>1.051</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO  
Col (3) = Base Territory is T.1 Harris County  
Col (4) = Territory Base Rate / T.1 Base Rate  
Col (6) = Col (5) x T.1 Selected Base Col (6)  
Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**School and Church Buses  
Personal Injury Protection  
TAIPA Base Rates by Territory**

<b>(1)</b> <b>Territory</b>	<b>(2)</b> <b>2017 E.C. Months</b>	<b>(3)</b> <b>Current TAIPA Base Rate</b>	<b>(4)</b> <b>Current Rate Factor</b>	<b>(5)</b> <b>Selected Rate Factor</b>	<b>(6)</b> <b>Selected Base</b>	<b>(7)</b> <b>Base Rate Change</b>
1	157	\$7	1.000	1.000	\$7	1.000
2	72	7	1.000	1.000	7	1.000
3	19	6	0.857	0.857	6	1.000
4	68	6	0.857	0.857	6	1.000
5	0	6	0.857	0.857	6	1.000
6	0	5	0.714	0.714	5	1.000
7	0	6	0.857	0.857	6	1.000
10	0	6	0.857	0.857	6	1.000
11	0	4	0.571	0.571	4	1.000
12	7	5	0.714	0.714	5	1.000
13	0	5	0.714	0.714	5	1.000
14	0	4	0.571	0.571	4	1.000
16	0	5	0.714	0.714	5	1.000
20	0	4	0.571	0.571	4	1.000
21	0	5	0.714	0.714	5	1.000
22	11	5	0.714	0.714	5	1.000
23	124	6	0.857	0.857	6	1.000
24	0	5	0.714	0.714	5	1.000
27	12	6	0.857	0.857	6	1.000
28	0	6	0.857	0.857	6	1.000
31	0	6	0.857	0.857	6	1.000
32	0	6	0.857	0.857	6	1.000
34	0	6	0.857	0.857	6	1.000
37	3	6	0.857	0.857	6	1.000
38	0	6	0.857	0.857	6	1.000
39	0	6	0.857	0.857	6	1.000
40	0	7	1.000	1.000	7	1.000
41	0	5	0.714	0.714	5	1.000
42	0	6	0.857	0.857	6	1.000
43	4	7	1.000	1.000	7	1.000
44	0	7	1.000	1.000	7	1.000
45	0	5	0.714	0.714	5	1.000
46	0	5	0.714	0.714	5	1.000
47	0	5	0.714	0.714	5	1.000
48	0	4	0.571	0.571	4	1.000
49	0	6	0.857	0.857	6	1.000
51	0	5	0.714	0.714	5	1.000
52	0	5	0.714	0.714	5	1.000
53	0	5	0.714	0.714	5	1.000
54	0	5	0.714	0.714	5	1.000
55	0	6	0.857	0.857	6	1.000
56	0	5	0.714	0.714	5	1.000
57	78	6	0.857	0.857	6	1.000
58	0	4	0.571	0.571	4	1.000
59	0	4	0.571	0.571	4	1.000
60	0	4	0.571	0.571	4	1.000
61	0	4	0.571	0.571	4	1.000
62	0	4	0.571	0.571	4	1.000
63	30	5	0.714	0.714	5	1.000
64	59	4	0.571	0.571	4	1.000
65	35	4	0.571	0.571	4	1.000
66	0	6	0.857	0.857	6	1.000
<b>Totals</b>	<b>679</b>	<b>\$6</b>			<b>\$6</b>	<b>1.000</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Other Buses  
Bodily Injury  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	330	\$1,571	1.000	1.000	\$1,650	1.050
2	0	1492	0.950	0.950	1,568	1.051
3	190	1257	0.800	0.800	1,320	1.050
4	0	1257	0.800	0.800	1,320	1.050
5	0	943	0.600	0.600	990	1.050
6	0	1021	0.650	0.650	1,073	1.051
7	0	943	0.600	0.600	990	1.050
10	0	628	0.400	0.400	660	1.051
11	1	628	0.400	0.400	660	1.051
12	0	1005	0.640	0.640	1,056	1.051
13	0	1021	0.650	0.650	1,073	1.051
14	76	707	0.450	0.450	743	1.051
16	0	707	0.450	0.450	743	1.051
20	0	707	0.450	0.450	743	1.051
21	0	1335	0.850	0.850	1,403	1.051
22	0	1194	0.760	0.760	1,254	1.050
23	0	1178	0.750	0.750	1,238	1.051
24	0	786	0.500	0.500	825	1.050
27	0	1257	0.800	0.800	1,320	1.050
28	9	1414	0.900	0.900	1,485	1.050
31	0	1178	0.750	0.750	1,238	1.051
32	0	1100	0.700	0.700	1,155	1.050
34	0	1178	0.750	0.750	1,238	1.051
37	2	1100	0.700	0.700	1,155	1.050
38	4	1335	0.850	0.850	1,403	1.051
39	0	1178	0.750	0.750	1,238	1.051
40	0	1414	0.900	0.900	1,485	1.050
41	0	864	0.550	0.550	908	1.051
42	0	1100	0.700	0.700	1,155	1.050
43	0	1021	0.650	0.650	1,073	1.051
44	0	1021	0.650	0.650	1,073	1.051
45	0	1100	0.700	0.700	1,155	1.050
46	0	943	0.600	0.600	990	1.050
47	0	943	0.600	0.600	990	1.050
48	33	723	0.460	0.460	759	1.050
49	0	1335	0.850	0.850	1,403	1.051
51	0	786	0.500	0.500	825	1.050
52	0	1100	0.700	0.700	1,155	1.050
53	0	864	0.550	0.550	908	1.051
54	0	864	0.550	0.550	908	1.051
55	0	786	0.500	0.500	825	1.050
56	0	786	0.500	0.500	825	1.050
57	48	1257	0.800	0.800	1,320	1.050
58	0	676	0.430	0.430	710	1.050
59	0	786	0.500	0.500	825	1.050
60	0	786	0.500	0.500	825	1.050
61	0	471	0.300	0.300	495	1.051
62	0	393	0.250	0.250	413	1.051
63	0	786	0.500	0.500	825	1.050
64	164	786	0.500	0.500	825	1.050
65	165	393	0.250	0.250	413	1.051
66	0	943	0.600	0.600	990	1.050
<b>Totals</b>	<b>1,022</b>	<b>\$1,086</b>			<b>\$1,140</b>	<b>1.050</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Other Buses  
Property Damage  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b><u>Territory</u></b>	<b><u>2017 E.C. Months</u></b>	<b><u>Current TAIPA Base Rate</u></b>	<b><u>Current Rate Factor</u></b>	<b><u>Selected Rate Factor</u></b>	<b><u>Selected Base</u></b>	<b><u>Base Rate Change</u></b>
1	330	\$1,189	1.000	1.000	\$1,248	1.050
2	0	1189	1.000	1.000	1,248	1.050
3	190	1011	0.850	0.850	1,061	1.049
4	0	951	0.800	0.800	998	1.049
5	0	713	0.600	0.600	749	1.050
6	0	773	0.650	0.650	811	1.049
7	0	713	0.600	0.600	749	1.050
10	0	595	0.500	0.500	624	1.049
11	1	595	0.500	0.500	624	1.049
12	0	713	0.600	0.600	749	1.050
13	0	654	0.550	0.550	686	1.049
14	76	535	0.450	0.450	562	1.050
16	0	654	0.550	0.550	686	1.049
20	0	535	0.450	0.450	562	1.050
21	0	1070	0.900	0.900	1,123	1.050
22	0	832	0.700	0.700	874	1.050
23	0	1011	0.850	0.850	1,061	1.049
24	0	618	0.520	0.520	649	1.050
27	0	951	0.800	0.800	998	1.049
28	9	1189	1.000	1.000	1,248	1.050
31	0	713	0.600	0.600	749	1.050
32	0	773	0.650	0.650	811	1.049
34	0	832	0.700	0.700	874	1.050
37	2	832	0.700	0.700	874	1.050
38	4	1011	0.850	0.850	1,061	1.049
39	0	832	0.700	0.700	874	1.050
40	0	1070	0.900	0.900	1,123	1.050
41	0	654	0.550	0.550	686	1.049
42	0	773	0.650	0.650	811	1.049
43	0	773	0.650	0.650	811	1.049
44	0	713	0.600	0.600	749	1.050
45	0	832	0.700	0.700	874	1.050
46	0	713	0.600	0.600	749	1.050
47	0	713	0.600	0.600	749	1.050
48	33	595	0.500	0.500	624	1.049
49	0	1011	0.850	0.850	1,061	1.049
51	0	595	0.500	0.500	624	1.049
52	0	832	0.700	0.700	874	1.050
53	0	737	0.620	0.620	774	1.050
54	0	654	0.550	0.550	686	1.049
55	0	595	0.500	0.500	624	1.049
56	0	595	0.500	0.500	624	1.049
57	48	892	0.750	0.750	936	1.049
58	0	416	0.350	0.350	437	1.050
59	0	595	0.500	0.500	624	1.049
60	0	595	0.500	0.500	624	1.049
61	0	416	0.350	0.350	437	1.050
62	0	297	0.250	0.250	312	1.051
63	0	595	0.500	0.500	624	1.049
64	164	535	0.450	0.450	562	1.050
65	165	297	0.250	0.250	312	1.051
66	0	713	0.600	0.600	749	1.050
<b>Totals</b>	<b>1,022</b>	<b>\$823</b>			<b>\$864</b>	<b>1.050</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Other Buses  
Personal Injury Protection  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	297	\$40	1.000	1.000	\$42	1.050
2	0	40	1.000	1.000	42	1.050
3	111	48	1.200	1.200	50	1.042
4	0	44	1.100	1.100	46	1.045
5	0	40	1.000	1.000	42	1.050
6	0	32	0.800	0.800	34	1.063
7	0	36	0.900	0.900	38	1.056
10	0	32	0.800	0.800	34	1.063
11	0	22	0.550	0.550	23	1.045
12	0	32	0.800	0.800	34	1.063
13	0	36	0.900	0.900	38	1.056
14	40	24	0.600	0.600	25	1.042
16	0	36	0.900	0.900	38	1.056
20	0	24	0.600	0.600	25	1.042
21	0	36	0.900	0.900	38	1.056
22	0	36	0.900	0.900	38	1.056
23	0	44	1.100	1.100	46	1.045
24	0	28	0.700	0.700	29	1.036
27	0	44	1.100	1.100	46	1.045
28	9	40	1.000	1.000	42	1.050
31	0	36	0.900	0.900	38	1.056
32	0	36	0.900	0.900	38	1.056
34	0	36	0.900	0.900	38	1.056
37	0	36	0.900	0.900	38	1.056
38	4	42	1.050	1.050	44	1.048
39	0	36	0.900	0.900	38	1.056
40	0	42	1.050	1.050	44	1.048
41	0	32	0.800	0.800	34	1.063
42	0	36	0.900	0.900	38	1.056
43	0	44	1.100	1.100	46	1.045
44	0	36	0.900	0.900	38	1.056
45	0	32	0.800	0.800	34	1.063
46	0	32	0.800	0.800	34	1.063
47	0	32	0.800	0.800	34	1.063
48	33	24	0.600	0.600	25	1.042
49	0	36	0.900	0.900	38	1.056
51	0	24	0.600	0.600	25	1.042
52	0	34	0.850	0.850	36	1.059
53	0	32	0.800	0.800	34	1.063
54	0	24	0.600	0.600	25	1.042
55	0	44	1.100	1.100	46	1.045
56	0	36	0.900	0.900	38	1.056
57	48	48	1.200	1.200	50	1.042
58	0	30	0.750	0.750	32	1.067
59	0	24	0.600	0.600	25	1.042
60	0	26	0.650	0.650	27	1.038
61	0	24	0.600	0.600	25	1.042
62	0	24	0.600	0.600	25	1.042
63	0	32	0.800	0.800	34	1.063
64	164	30	0.750	0.750	32	1.067
65	0	18	0.450	0.450	19	1.056
66	0	44	1.100	1.100	46	1.045
<b>Totals</b>	<b>706</b>	<b>\$38</b>			<b>\$40</b>	<b>1.053</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Van Pools  
Bodily Injury  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
1	16	\$520	1.000	1.000	\$546	1.050
2	0	520	1.000	1.000	546	1.050
3	0	416	0.800	0.800	437	1.050
4	0	416	0.800	0.800	437	1.050
5	0	312	0.600	0.600	328	1.051
6	0	365	0.702	0.702	383	1.049
7	0	312	0.600	0.600	328	1.051
10	0	208	0.400	0.400	218	1.048
11	0	208	0.400	0.400	218	1.048
12	0	312	0.600	0.600	328	1.051
13	0	312	0.600	0.600	328	1.051
14	0	208	0.400	0.400	218	1.048
16	0	261	0.502	0.502	274	1.050
20	0	234	0.450	0.450	246	1.051
21	0	520	1.000	1.000	546	1.050
22	0	365	0.702	0.702	383	1.049
23	0	469	0.902	0.902	492	1.049
24	0	261	0.502	0.502	274	1.050
27	0	416	0.800	0.800	437	1.050
28	0	520	1.000	1.000	546	1.050
31	0	312	0.600	0.600	328	1.051
32	0	338	0.650	0.650	355	1.050
34	0	338	0.650	0.650	355	1.050
37	0	365	0.702	0.702	383	1.049
38	0	442	0.850	0.850	464	1.050
39	0	390	0.750	0.750	410	1.051
40	0	469	0.902	0.902	492	1.049
41	0	286	0.550	0.550	300	1.049
42	0	338	0.650	0.650	355	1.050
43	0	338	0.650	0.650	355	1.050
44	0	312	0.600	0.600	328	1.051
45	0	365	0.702	0.702	383	1.049
46	0	312	0.600	0.600	328	1.051
47	0	312	0.600	0.600	328	1.051
48	0	234	0.450	0.450	246	1.051
49	0	442	0.850	0.850	464	1.050
51	0	261	0.502	0.502	274	1.050
52	0	365	0.702	0.702	383	1.049
53	0	286	0.550	0.550	300	1.049
54	0	286	0.550	0.550	300	1.049
55	0	261	0.502	0.502	274	1.050
56	0	261	0.502	0.502	274	1.050
57	0	390	0.750	0.750	410	1.051
58	0	182	0.350	0.350	191	1.049
59	0	208	0.400	0.400	218	1.048
60	0	261	0.502	0.502	274	1.050
61	0	157	0.302	0.302	165	1.051
62	0	130	0.250	0.250	137	1.054
63	0	234	0.450	0.450	246	1.051
64	0	234	0.450	0.450	246	1.051
65	0	130	0.250	0.250	137	1.054
66	0	312	0.600	0.600	328	1.051
<b>Totals</b>	<b>16</b>	<b>\$520</b>			<b>\$546</b>	<b>1.050</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Van Pools  
Property Damage  
TAIPA Base Rates by Territory**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>
<b><u>Territory</u></b>	<b><u>2017 E.C. Months</u></b>	<b><u>Current TAIPA Base Rate</u></b>	<b><u>Current Rate Factor</u></b>	<b><u>Selected Rate Factor</u></b>	<b><u>Selected Base</u></b>	<b><u>Base Rate Change</u></b>
1	16	\$375	1.000	1.000	\$375	1.000
2	0	375	1.000	1.000	375	1.000
3	0	300	0.800	0.800	300	1.000
4	0	319	0.851	0.851	319	1.000
5	0	225	0.600	0.600	225	1.000
6	0	244	0.651	0.651	244	1.000
7	0	225	0.600	0.600	225	1.000
10	0	169	0.451	0.451	169	1.000
11	0	150	0.400	0.400	150	1.000
12	0	206	0.549	0.549	206	1.000
13	0	206	0.549	0.549	206	1.000
14	0	169	0.451	0.451	169	1.000
16	0	169	0.451	0.451	169	1.000
20	0	169	0.451	0.451	169	1.000
21	0	375	1.000	1.000	375	1.000
22	0	263	0.701	0.701	263	1.000
23	0	338	0.901	0.901	338	1.000
24	0	188	0.501	0.501	188	1.000
27	0	300	0.800	0.800	300	1.000
28	0	375	1.000	1.000	375	1.000
31	0	225	0.600	0.600	225	1.000
32	0	244	0.651	0.651	244	1.000
34	0	244	0.651	0.651	244	1.000
37	0	263	0.701	0.701	263	1.000
38	0	338	0.901	0.901	338	1.000
39	0	270	0.720	0.720	270	1.000
40	0	375	1.000	1.000	375	1.000
41	0	206	0.549	0.549	206	1.000
42	0	225	0.600	0.600	225	1.000
43	0	281	0.749	0.749	281	1.000
44	0	263	0.701	0.701	263	1.000
45	0	263	0.701	0.701	263	1.000
46	0	225	0.600	0.600	225	1.000
47	0	225	0.600	0.600	225	1.000
48	0	169	0.451	0.451	169	1.000
49	0	319	0.851	0.851	319	1.000
51	0	188	0.501	0.501	188	1.000
52	0	319	0.851	0.851	319	1.000
53	0	255	0.680	0.680	255	1.000
54	0	199	0.531	0.531	199	1.000
55	0	188	0.501	0.501	188	1.000
56	0	188	0.501	0.501	188	1.000
57	0	319	0.851	0.851	319	1.000
58	0	131	0.349	0.349	131	1.000
59	0	169	0.451	0.451	169	1.000
60	0	188	0.501	0.501	188	1.000
61	0	113	0.301	0.301	113	1.000
62	0	94	0.251	0.251	94	1.000
63	0	180	0.480	0.480	180	1.000
64	0	195	0.520	0.520	195	1.000
65	0	94	0.251	0.251	94	1.000
66	0	225	0.600	0.600	225	1.000
<b>Totals</b>	<b>16</b>	<b>\$375</b>			<b>\$375</b>	<b>1.000</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**



**Van Pools  
Personal Injury Protection  
TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Territory</u>	<u>2017 E.C. Months</u>	<u>Current TAIPA Base Rate</u>	<u>Current Rate Factor</u>	<u>Selected Rate Factor</u>	<u>Selected Base</u>	<u>Base Rate Change</u>
1	0	\$13	1.000	1.000	\$13	1.000
2	0	12	0.923	0.923	12	1.000
3	0	15	1.154	1.154	15	1.000
4	0	12	0.923	0.923	12	1.000
5	0	12	0.923	0.923	12	1.000
6	0	10	0.769	0.769	10	1.000
7	0	12	0.923	0.923	12	1.000
10	0	10	0.769	0.769	10	1.000
11	0	6	0.462	0.462	6	1.000
12	0	10	0.769	0.769	10	1.000
13	0	10	0.769	0.769	10	1.000
14	0	9	0.692	0.692	9	1.000
16	0	10	0.769	0.769	10	1.000
20	0	9	0.692	0.692	9	1.000
21	0	10	0.769	0.769	10	1.000
22	0	10	0.769	0.769	10	1.000
23	0	15	1.154	1.154	15	1.000
24	0	9	0.692	0.692	9	1.000
27	0	15	1.154	1.154	15	1.000
28	0	12	0.923	0.923	12	1.000
31	0	12	0.923	0.923	12	1.000
32	0	12	0.923	0.923	12	1.000
34	0	12	0.923	0.923	12	1.000
37	0	12	0.923	0.923	12	1.000
38	0	15	1.154	1.154	15	1.000
39	0	12	0.923	0.923	12	1.000
40	0	15	1.154	1.154	15	1.000
41	0	10	0.769	0.769	10	1.000
42	0	12	0.923	0.923	12	1.000
43	0	12	0.923	0.923	12	1.000
44	0	12	0.923	0.923	12	1.000
45	0	10	0.769	0.769	10	1.000
46	0	10	0.769	0.769	10	1.000
47	0	10	0.769	0.769	10	1.000
48	0	9	0.692	0.692	9	1.000
49	0	12	0.923	0.923	12	1.000
51	0	9	0.692	0.692	9	1.000
52	0	10	0.769	0.769	10	1.000
53	0	10	0.769	0.769	10	1.000
54	0	9	0.692	0.692	9	1.000
55	0	12	0.923	0.923	12	1.000
56	0	10	0.769	0.769	10	1.000
57	0	15	1.154	1.154	15	1.000
58	0	9	0.692	0.692	9	1.000
59	0	9	0.692	0.692	9	1.000
60	0	9	0.692	0.692	9	1.000
61	0	9	0.692	0.692	9	1.000
62	0	9	0.692	0.692	9	1.000
63	0	10	0.769	0.769	10	1.000
64	0	9	0.692	0.692	9	1.000
65	0	6	0.462	0.462	6	1.000
66	0	12	0.923	0.923	12	1.000
<b>Totals</b>	<b>0</b>					<b>1.000</b>

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Trucks, Tractors, Trailers - Principally Garaged Zone 9 - Dallas/Ft. Worth  
Bodily Injury  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$1,333	1.000	1.000	\$1,400	1.050
102	0	1,733	1.300	1.300	1,820	1.050
103	0	1,133	0.850	0.850	1,190	1.050
104	0	1,666	1.250	1.250	1,750	1.050
105	0	1,333	1.000	1.000	1,400	1.050
106	0	1,333	1.000	1.000	1,400	1.050
107	0	1,200	0.900	0.900	1,260	1.050
108	0	1,200	0.900	0.900	1,260	1.050
109	0	1,066	0.800	0.800	1,120	1.051
110	0	1,266	0.950	0.950	1,330	1.051
111	0	1,333	1.000	1.000	1,400	1.050
112	0	933	0.700	0.700	980	1.050
113	0	1,000	0.750	0.750	1,050	1.050
114	0	1,200	0.900	0.900	1,260	1.050
115	0	1,200	0.900	0.900	1,260	1.050
116	0	866	0.650	0.650	910	1.051
117	0	1,066	0.800	0.800	1,120	1.051
118	0	1,600	1.200	1.200	1,680	1.050
119	0	1,066	0.800	0.800	1,120	1.051
120	0	1,066	0.800	0.800	1,120	1.051
121	0	1,200	0.900	0.900	1,260	1.050
122	0	866	0.650	0.650	910	1.051
123	0	866	0.650	0.650	910	1.051
124	0	1,000	0.750	0.750	1,050	1.050
125	0	1,333	1.000	1.000	1,400	1.050
126	0	1,533	1.150	1.150	1,610	1.050
127	0	1,066	0.800	0.800	1,120	1.051
128	0	866	0.650	0.650	910	1.051
129	0	1,200	0.900	0.900	1,260	1.050
130	0	1,666	1.250	1.250	1,750	1.050
131	0	1,666	1.250	1.250	1,750	1.050
132	0	1,533	1.150	1.150	1,610	1.050
133	0	1,200	0.900	0.900	1,260	1.050
134	0	933	0.700	0.700	980	1.050
135	0	1,066	0.800	0.800	1,120	1.051
136	0	1,466	1.100	1.100	1,540	1.050
137	0	933	0.700	0.700	980	1.050
140	0	1,733	1.300	1.300	1,820	1.050
141	0	1,333	1.000	1.000	1,400	1.050
142	0	1,066	0.800	0.800	1,120	1.051
143	0	1,133	0.850	0.850	1,190	1.050
144	0	1,466	1.100	1.100	1,540	1.050
145	0	1,133	0.850	0.850	1,190	1.050
146	0	1,600	1.200	1.200	1,680	1.050
147	0	1,533	1.150	1.150	1,610	1.050
148	0	1,933	1.450	1.450	2,030	1.050
149	0	1,133	0.850	0.850	1,190	1.050
150	0	1,466	1.100	1.100	1,540	1.050
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Trucks, Tractors, Trailers - Principally Garaged Zone 9 - Dallas/Ft. Worth  
Property Damage  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$749	1.000	1.000	\$786	1.049
102	0	1049	1.401	1.401	1,101	1.050
103	0	599	0.800	0.800	629	1.050
104	0	974	1.300	1.300	1,022	1.049
105	0	749	1.000	1.000	786	1.049
106	0	749	1.000	1.000	786	1.049
107	0	675	0.901	0.901	708	1.049
108	0	675	0.901	0.901	708	1.049
109	0	599	0.800	0.800	629	1.050
110	0	675	0.901	0.901	708	1.049
111	0	712	0.951	0.951	747	1.049
112	0	524	0.700	0.700	550	1.050
113	0	599	0.800	0.800	629	1.050
114	0	675	0.901	0.901	708	1.049
115	0	675	0.901	0.901	708	1.049
116	0	487	0.650	0.650	511	1.049
117	0	599	0.800	0.800	629	1.050
118	0	937	1.251	1.251	983	1.049
119	0	599	0.800	0.800	629	1.050
120	0	599	0.800	0.800	629	1.050
121	0	675	0.901	0.901	708	1.049
122	0	487	0.650	0.650	511	1.049
123	0	487	0.650	0.650	511	1.049
124	0	562	0.750	0.750	590	1.050
125	0	749	1.000	1.000	786	1.049
126	0	861	1.150	1.150	904	1.050
127	0	599	0.800	0.800	629	1.050
128	0	487	0.650	0.650	511	1.049
129	0	749	1.000	1.000	786	1.049
130	0	861	1.150	1.150	904	1.050
131	0	861	1.150	1.150	904	1.050
132	0	899	1.200	1.200	943	1.049
133	0	675	0.901	0.901	708	1.049
134	0	562	0.750	0.750	590	1.050
135	0	599	0.800	0.800	629	1.050
136	0	823	1.099	1.099	864	1.050
137	0	524	0.700	0.700	550	1.050
140	0	974	1.300	1.300	1,022	1.049
141	0	749	1.000	1.000	786	1.049
142	0	599	0.800	0.800	629	1.050
143	0	637	0.850	0.850	668	1.049
144	0	823	1.099	1.099	864	1.050
145	0	637	0.850	0.850	668	1.049
146	0	899	1.200	1.200	943	1.049
147	0	861	1.150	1.150	904	1.050
148	0	1049	1.401	1.401	1,101	1.050
149	0	637	0.850	0.850	668	1.049
150	0	823	1.099	1.099	864	1.050
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Trucks, Tractors, Trailers - Principally Garaged Zone 13 - Houston  
Bodily Injury  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
201	0	\$1,333	1.000	1.000	\$1,400	1.050
202	0	1,733	1.300	1.300	1,820	1.050
203	0	1,133	0.850	0.850	1,190	1.050
204	0	1,666	1.250	1.250	1,750	1.050
205	0	1,333	1.000	1.000	1,400	1.050
206	0	1,333	1.000	1.000	1,400	1.050
207	0	1,200	0.900	0.900	1,260	1.050
208	0	1,200	0.900	0.900	1,260	1.050
209	0	1,066	0.800	0.800	1,120	1.051
210	0	1,266	0.950	0.950	1,330	1.051
211	0	1,333	1.000	1.000	1,400	1.050
212	0	933	0.700	0.700	980	1.050
213	0	1,000	0.750	0.750	1,050	1.050
214	0	1,200	0.900	0.900	1,260	1.050
215	0	1,200	0.900	0.900	1,260	1.050
216	0	866	0.650	0.650	910	1.051
217	0	1,066	0.800	0.800	1,120	1.051
218	0	1,600	1.200	1.200	1,680	1.050
219	0	1,066	0.800	0.800	1,120	1.051
220	0	1,066	0.800	0.800	1,120	1.051
221	0	1,200	0.900	0.900	1,260	1.050
222	0	866	0.650	0.650	910	1.051
223	0	866	0.650	0.650	910	1.051
224	0	1,000	0.750	0.750	1,050	1.050
225	0	1,333	1.000	1.000	1,400	1.050
226	0	1,533	1.150	1.150	1,610	1.050
227	0	1,066	0.800	0.800	1,120	1.051
228	0	866	0.650	0.650	910	1.051
229	0	1,200	0.900	0.900	1,260	1.050
230	0	1,666	1.250	1.250	1,750	1.050
231	0	1,666	1.250	1.250	1,750	1.050
232	0	1,533	1.150	1.150	1,610	1.050
233	0	1,200	0.900	0.900	1,260	1.050
234	0	933	0.700	0.700	980	1.050
235	0	1,066	0.800	0.800	1,120	1.051
236	0	1,466	1.100	1.100	1,540	1.050
237	0	933	0.700	0.700	980	1.050
240	0	1,733	1.300	1.300	1,820	1.050
241	0	1,333	1.000	1.000	1,400	1.050
242	0	1,066	0.800	0.800	1,120	1.051
243	0	1,133	0.850	0.850	1,190	1.050
244	0	1,466	1.100	1.100	1,540	1.050
245	0	1,133	0.850	0.850	1,190	1.050
246	0	1,600	1.200	1.200	1,680	1.050
247	0	1,533	1.150	1.150	1,610	1.050
248	0	1,933	1.450	1.450	2,030	1.050
249	0	1,133	0.850	0.850	1,190	1.050
250	0	1,466	1.100	1.100	1,540	1.050
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO  
 Col (3) = Base Territory is T.1 Harris County  
 Col (4) = Territory Base Rate / T.1 Base Rate  
 Col (6) = Col (5) x T.1 Selected Base Col (6)  
 Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Trucks, Tractors, Trailers - Principally Garaged Zone 13 - Houston**  
**Property Damage**  
**TAIPA Base Rates by Territory**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Territory</u>	<u>2017</u> <u>E.C. Months</u>	<u>Current TAIPA</u> <u>Base Rate</u>	<u>Current</u> <u>Rate Factor</u>	<u>Selected</u> <u>Rate Factor</u>	<u>Selected</u> <u>Base</u>	<u>Base Rate</u> <u>Change</u>
201	0	\$714	1.000	1.000	\$714	1.000
202	0	1,000	1.401	1.401	1,000	1.000
203	0	571	0.800	0.800	571	1.000
204	0	928	1.300	1.300	928	1.000
205	0	714	1.000	1.000	714	1.000
206	0	714	1.000	1.000	714	1.000
207	0	643	0.901	0.901	643	1.000
208	0	643	0.901	0.901	643	1.000
209	0	571	0.800	0.800	571	1.000
210	0	643	0.901	0.901	643	1.000
211	0	678	0.950	0.950	678	1.000
212	0	500	0.700	0.700	500	1.000
213	0	571	0.800	0.800	571	1.000
214	0	643	0.901	0.901	643	1.000
215	0	643	0.901	0.901	643	1.000
216	0	464	0.650	0.650	464	1.000
217	0	571	0.800	0.800	571	1.000
218	0	893	1.251	1.251	893	1.000
219	0	571	0.800	0.800	571	1.000
220	0	571	0.800	0.800	571	1.000
221	0	643	0.901	0.901	643	1.000
222	0	464	0.650	0.650	464	1.000
223	0	464	0.650	0.650	464	1.000
224	0	536	0.751	0.751	536	1.000
225	0	714	1.000	1.000	714	1.000
226	0	821	1.150	1.150	821	1.000
227	0	571	0.800	0.800	571	1.000
228	0	464	0.650	0.650	464	1.000
229	0	714	1.000	1.000	714	1.000
230	0	821	1.150	1.150	821	1.000
231	0	821	1.150	1.150	821	1.000
232	0	857	1.200	1.200	857	1.000
233	0	643	0.901	0.901	643	1.000
234	0	536	0.751	0.751	536	1.000
235	0	571	0.800	0.800	571	1.000
236	0	785	1.099	1.099	785	1.000
237	0	500	0.700	0.700	500	1.000
240	0	928	1.300	1.300	928	1.000
241	0	714	1.000	1.000	714	1.000
242	0	571	0.800	0.800	571	1.000
243	0	607	0.850	0.850	607	1.000
244	0	785	1.099	1.099	785	1.000
245	0	607	0.850	0.850	607	1.000
246	0	857	1.200	1.200	857	1.000
247	0	821	1.150	1.150	821	1.000
248	0	1,000	1.401	1.401	1,000	1.000
249	0	607	0.850	0.850	607	1.000
250	0	785	1.099	1.099	785	1.000
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Trucks, Tractors, Trailers - Principally Garaged Zone 43 - Rem. Of Texas  
Bodily Injury  
TAIPA Base Rates by Territory**

<b>(1)</b> <b><u>Territory</u></b>	<b>(2)</b> <b><u>2017 E.C. Months</u></b>	<b>(3)</b> <b><u>Current TAIPA Base Rate</u></b>	<b>(4)</b> <b><u>Current Rate Factor</u></b>	<b>(5)</b> <b><u>Selected Rate Factor</u></b>	<b>(6)</b> <b><u>Selected Base</u></b>	<b>(7)</b> <b><u>Base Rate Change</u></b>
301	0	\$1,367	1.000	1.000	\$1,435	1.050
302	0	1,777	1.300	1.300	1,866	1.050
303	0	1,162	0.850	0.850	1,220	1.050
304	0	1,709	1.250	1.250	1,794	1.050
305	0	1,367	1.000	1.000	1,435	1.050
306	0	1,367	1.000	1.000	1,435	1.050
307	0	1,230	0.900	0.900	1,292	1.050
308	0	1,230	0.900	0.900	1,292	1.050
309	0	1,094	0.800	0.800	1,148	1.049
310	0	1,299	0.950	0.950	1,363	1.049
311	0	1,367	1.000	1.000	1,435	1.050
312	0	957	0.700	0.700	1,005	1.050
313	0	1,025	0.750	0.750	1,076	1.050
314	0	1,230	0.900	0.900	1,292	1.050
315	0	1,230	0.900	0.900	1,292	1.050
316	0	889	0.650	0.650	933	1.049
317	0	1,094	0.800	0.800	1,148	1.049
318	0	1,640	1.200	1.200	1,722	1.050
319	0	1,094	0.800	0.800	1,148	1.049
320	0	1,094	0.800	0.800	1,148	1.049
321	0	1,230	0.900	0.900	1,292	1.050
322	0	889	0.650	0.650	933	1.049
323	0	889	0.650	0.650	933	1.049
324	0	1,025	0.750	0.750	1,076	1.050
325	0	1,367	1.000	1.000	1,435	1.050
326	0	1,572	1.150	1.150	1,650	1.050
327	0	1,094	0.800	0.800	1,148	1.049
328	0	889	0.650	0.650	933	1.049
329	0	1,230	0.900	0.900	1,292	1.050
330	0	1,709	1.250	1.250	1,794	1.050
331	0	1,709	1.250	1.250	1,794	1.050
332	0	1,572	1.150	1.150	1,650	1.050
333	0	1,230	0.900	0.900	1,292	1.050
334	0	957	0.700	0.700	1,005	1.050
335	0	1,094	0.800	0.800	1,148	1.049
336	0	1,504	1.100	1.100	1,579	1.050
337	0	957	0.700	0.700	1,005	1.050
340	0	1,777	1.300	1.300	1,866	1.050
341	0	1,367	1.000	1.000	1,435	1.050
342	0	1,094	0.800	0.800	1,148	1.049
343	0	1,162	0.850	0.850	1,220	1.050
344	0	1,504	1.100	1.100	1,579	1.050
345	0	1,162	0.850	0.850	1,220	1.050
346	0	1,640	1.200	1.200	1,722	1.050
347	0	1,572	1.150	1.150	1,650	1.050
348	0	1,982	1.450	1.450	2,081	1.050
349	0	1,162	0.850	0.850	1,220	1.050
350	0	1,504	1.100	1.100	1,579	1.050
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO  
Col (3) = Base Territory is T.1 Harris County  
Col (4) = Territory Base Rate / T.1 Base Rate  
Col (6) = Col (5) x T.1 Selected Base Col (6)  
Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

Trucks, Tractors, Trailers - Principally Garaged Zone 43 - Rem. Of Texas  
Property Damage  
TAIPA Base Rates by Territory

(1) <u>Territory</u>	(2) <u>2017 E.C. Months</u>	(3) <u>Current TAIPA Base Rate</u>	(4) <u>Current Rate Factor</u>	(5) <u>Selected Rate Factor</u>	(6) <u>Selected Base</u>	(7) <u>Base Rate Change</u>
301	0	\$766	1.000	1.000	\$804	1.050
302	0	1072	1.399	1.399	1,125	1.049
303	0	613	0.800	0.800	643	1.049
304	0	996	1.300	1.300	1,045	1.049
305	0	766	1.000	1.000	804	1.050
306	0	766	1.000	1.000	804	1.050
307	0	689	0.899	0.899	723	1.049
308	0	689	0.899	0.899	723	1.049
309	0	613	0.800	0.800	643	1.049
310	0	689	0.899	0.899	723	1.049
311	0	728	0.950	0.950	764	1.049
312	0	536	0.700	0.700	563	1.050
313	0	613	0.800	0.800	643	1.049
314	0	689	0.899	0.899	723	1.049
315	0	689	0.899	0.899	723	1.049
316	0	499	0.651	0.651	523	1.048
317	0	613	0.800	0.800	643	1.049
318	0	958	1.251	1.251	1,006	1.050
319	0	613	0.800	0.800	643	1.049
320	0	613	0.800	0.800	643	1.049
321	0	689	0.899	0.899	723	1.049
322	0	499	0.651	0.651	523	1.048
323	0	499	0.651	0.651	523	1.048
324	0	575	0.751	0.751	604	1.050
325	0	766	1.000	1.000	804	1.050
326	0	882	1.151	1.151	925	1.049
327	0	613	0.800	0.800	643	1.049
328	0	499	0.651	0.651	523	1.048
329	0	766	1.000	1.000	804	1.050
330	0	882	1.151	1.151	925	1.049
331	0	882	1.151	1.151	925	1.049
332	0	919	1.200	1.200	965	1.050
333	0	689	0.899	0.899	723	1.049
334	0	575	0.751	0.751	604	1.050
335	0	613	0.800	0.800	643	1.049
336	0	843	1.101	1.101	885	1.050
337	0	536	0.700	0.700	563	1.050
340	0	996	1.300	1.300	1,045	1.049
341	0	766	1.000	1.000	804	1.050
342	0	613	0.800	0.800	643	1.049
343	0	652	0.851	0.851	684	1.049
344	0	843	1.101	1.101	885	1.050
345	0	652	0.851	0.851	684	1.049
346	0	919	1.200	1.200	965	1.050
347	0	882	1.151	1.151	925	1.049
348	0	1072	1.399	1.399	1,125	1.049
349	0	652	0.851	0.851	684	1.049
350	0	843	1.101	1.101	885	1.050
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Public Autos - Principally Garaged Zone 9 - Dallas/Ft. Worth  
Bodily Injury  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$1,212	1.000	1.000	\$1,273	1.050
102	0	1,515	1.250	1.250	1,591	1.050
103	0	909	0.750	0.750	955	1.051
104	0	1,515	1.250	1.250	1,591	1.050
105	0	1,212	1.000	1.000	1,273	1.050
106	0	1,212	1.000	1.000	1,273	1.050
107	0	1,212	1.000	1.000	1,273	1.050
108	0	1,212	1.000	1.000	1,273	1.050
109	0	909	0.750	0.750	955	1.051
110	0	1,212	1.000	1.000	1,273	1.050
111	0	1,212	1.000	1.000	1,273	1.050
112	0	909	0.750	0.750	955	1.051
113	0	909	0.750	0.750	955	1.051
114	0	1,212	1.000	1.000	1,273	1.050
115	0	1,212	1.000	1.000	1,273	1.050
116	0	909	0.750	0.750	955	1.051
117	0	909	0.750	0.750	955	1.051
118	0	1,515	1.250	1.250	1,591	1.050
119	0	1,030	0.850	0.850	1,082	1.050
120	0	1,030	0.850	0.850	1,082	1.050
121	0	1,212	1.000	1.000	1,273	1.050
122	0	909	0.750	0.750	955	1.051
123	0	909	0.750	0.750	955	1.051
124	0	1,030	0.850	0.850	1,082	1.050
125	0	1,212	1.000	1.000	1,273	1.050
126	0	1,515	1.250	1.250	1,591	1.050
127	0	909	0.750	0.750	955	1.051
128	0	909	0.750	0.750	955	1.051
129	0	1,212	1.000	1.000	1,273	1.050
130	0	1,515	1.250	1.250	1,591	1.050
131	0	1,515	1.250	1.250	1,591	1.050
132	0	1,515	1.250	1.250	1,591	1.050
133	0	1,212	1.000	1.000	1,273	1.050
134	0	909	0.750	0.750	955	1.051
135	0	1,212	1.000	1.000	1,273	1.050
136	0	1,515	1.250	1.250	1,591	1.050
137	0	909	0.750	0.750	955	1.051
140	0	1,515	1.250	1.250	1,591	1.050
141	0	1,212	1.000	1.000	1,273	1.050
142	0	909	0.750	0.750	955	1.051
143	0	909	0.750	0.750	955	1.051
144	0	1,212	1.000	1.000	1,273	1.050
145	0	1,212	1.000	1.000	1,273	1.050
146	0	1,212	1.000	1.000	1,273	1.050
147	0	1,212	1.000	1.000	1,273	1.050
148	0	1,515	1.250	1.250	1,591	1.050
149	0	909	0.750	0.750	955	1.051
150	0	1,515	1.250	1.250	1,591	1.050
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO  
Col (3) = Base Territory is T.1 Harris County  
Col (4) = Territory Base Rate / T.1 Base Rate  
Col (6) = Col (5) x T.1 Selected Base Col (6)  
Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**



**Public Autos - Principally Garaged Zone 9 - Dallas/Ft. Worth  
Property Damage  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
101	0	\$750	1.000	1.000	\$788	1.051
102	0	938	1.251	1.251	986	1.051
103	0	563	0.751	0.751	592	1.052
104	0	938	1.251	1.251	986	1.051
105	0	750	1.000	1.000	788	1.051
106	0	750	1.000	1.000	788	1.051
107	0	750	1.000	1.000	788	1.051
108	0	750	1.000	1.000	788	1.051
109	0	563	0.751	0.751	592	1.052
110	0	750	1.000	1.000	788	1.051
111	0	750	1.000	1.000	788	1.051
112	0	563	0.751	0.751	592	1.052
113	0	563	0.751	0.751	592	1.052
114	0	750	1.000	1.000	788	1.051
115	0	750	1.000	1.000	788	1.051
116	0	563	0.751	0.751	592	1.052
117	0	563	0.751	0.751	592	1.052
118	0	938	1.251	1.251	986	1.051
119	0	638	0.851	0.851	671	1.052
120	0	638	0.851	0.851	671	1.052
121	0	750	1.000	1.000	788	1.051
122	0	563	0.751	0.751	592	1.052
123	0	563	0.751	0.751	592	1.052
124	0	638	0.851	0.851	671	1.052
125	0	750	1.000	1.000	788	1.051
126	0	938	1.251	1.251	986	1.051
127	0	563	0.751	0.751	592	1.052
128	0	563	0.751	0.751	592	1.052
129	0	750	1.000	1.000	788	1.051
130	0	938	1.251	1.251	986	1.051
131	0	938	1.251	1.251	986	1.051
132	0	938	1.251	1.251	986	1.051
133	0	750	1.000	1.000	788	1.051
134	0	563	0.751	0.751	592	1.052
135	0	750	1.000	1.000	788	1.051
136	0	938	1.251	1.251	986	1.051
137	0	563	0.751	0.751	592	1.052
140	0	938	1.251	1.251	986	1.051
141	0	750	1.000	1.000	788	1.051
142	0	563	0.751	0.751	592	1.052
143	0	563	0.751	0.751	592	1.052
144	0	750	1.000	1.000	788	1.051
145	0	750	1.000	1.000	788	1.051
146	0	750	1.000	1.000	788	1.051
147	0	750	1.000	1.000	788	1.051
148	0	938	1.251	1.251	986	1.051
149	0	563	0.751	0.751	592	1.052
150	0	938	1.251	1.251	986	1.051
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Public Autos - Principally Garaged Zone 13 - Houston  
Bodily Injury  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
201	0	\$1,212	1.000	1.000	\$1,273	1.050
202	0	1,515	1.250	1.250	1,591	1.050
203	0	909	0.750	0.750	955	1.051
204	0	1,515	1.250	1.250	1,591	1.050
205	0	1,212	1.000	1.000	1,273	1.050
206	0	1,212	1.000	1.000	1,273	1.050
207	0	1,212	1.000	1.000	1,273	1.050
208	0	1,212	1.000	1.000	1,273	1.050
209	0	909	0.750	0.750	955	1.051
210	0	1,212	1.000	1.000	1,273	1.050
211	0	1,212	1.000	1.000	1,273	1.050
212	0	909	0.750	0.750	955	1.051
213	0	909	0.750	0.750	955	1.051
214	0	1,212	1.000	1.000	1,273	1.050
215	0	1,212	1.000	1.000	1,273	1.050
216	0	909	0.750	0.750	955	1.051
217	0	909	0.750	0.750	955	1.051
218	0	1,515	1.250	1.250	1,591	1.050
219	0	1,030	0.850	0.850	1,082	1.050
220	0	1,030	0.850	0.850	1,082	1.050
221	0	1,212	1.000	1.000	1,273	1.050
222	0	909	0.750	0.750	955	1.051
223	0	909	0.750	0.750	955	1.051
224	0	1,030	0.850	0.850	1,082	1.050
225	0	1,212	1.000	1.000	1,273	1.050
226	0	1,515	1.250	1.250	1,591	1.050
227	0	909	0.750	0.750	955	1.051
228	0	909	0.750	0.750	955	1.051
229	0	1,212	1.000	1.000	1,273	1.050
230	0	1,515	1.250	1.250	1,591	1.050
231	0	1,515	1.250	1.250	1,591	1.050
232	0	1,515	1.250	1.250	1,591	1.050
233	0	1,212	1.000	1.000	1,273	1.050
234	0	909	0.750	0.750	955	1.051
235	0	1,212	1.000	1.000	1,273	1.050
236	0	1,515	1.250	1.250	1,591	1.050
237	0	909	0.750	0.750	955	1.051
240	0	1,515	1.250	1.250	1,591	1.050
241	0	1,212	1.000	1.000	1,273	1.050
242	0	909	0.750	0.750	955	1.051
243	0	909	0.750	0.750	955	1.051
244	0	1,212	1.000	1.000	1,273	1.050
245	0	1,212	1.000	1.000	1,273	1.050
246	0	1,212	1.000	1.000	1,273	1.050
247	0	1,212	1.000	1.000	1,273	1.050
248	0	1,515	1.250	1.250	1,591	1.050
249	0	909	0.750	0.750	955	1.051
250	0	1,515	1.250	1.250	1,591	1.050
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO  
 Col (3) = Base Territory is T.1 Harris County  
 Col (4) = Territory Base Rate / T.1 Base Rate  
 Col (6) = Col (5) x T.1 Selected Base Col (6)  
 Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Public Autos - Principally Garaged Zone 13 - Houston  
Property Damage  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
201	0	\$715	1.000	1.000	\$715	1.000
202	0	894	1.250	1.250	894	1.000
203	0	536	0.750	0.750	536	1.000
204	0	894	1.250	1.250	894	1.000
205	0	715	1.000	1.000	715	1.000
206	0	715	1.000	1.000	715	1.000
207	0	715	1.000	1.000	715	1.000
208	0	715	1.000	1.000	715	1.000
209	0	536	0.750	0.750	536	1.000
210	0	715	1.000	1.000	715	1.000
211	0	715	1.000	1.000	715	1.000
212	0	536	0.750	0.750	536	1.000
213	0	536	0.750	0.750	536	1.000
214	0	715	1.000	1.000	715	1.000
215	0	715	1.000	1.000	715	1.000
216	0	536	0.750	0.750	536	1.000
217	0	536	0.750	0.750	536	1.000
218	0	894	1.250	1.250	894	1.000
219	0	608	0.850	0.850	608	1.000
220	0	608	0.850	0.850	608	1.000
221	0	715	1.000	1.000	715	1.000
222	0	536	0.750	0.750	536	1.000
223	0	536	0.750	0.750	536	1.000
224	0	608	0.850	0.850	608	1.000
225	0	715	1.000	1.000	715	1.000
226	0	894	1.250	1.250	894	1.000
227	0	536	0.750	0.750	536	1.000
228	0	536	0.750	0.750	536	1.000
229	0	715	1.000	1.000	715	1.000
230	0	894	1.250	1.250	894	1.000
231	0	894	1.250	1.250	894	1.000
232	0	894	1.250	1.250	894	1.000
233	0	715	1.000	1.000	715	1.000
234	0	536	0.750	0.750	536	1.000
235	0	715	1.000	1.000	715	1.000
236	0	894	1.250	1.250	894	1.000
237	0	536	0.750	0.750	536	1.000
240	0	894	1.250	1.250	894	1.000
241	0	715	1.000	1.000	715	1.000
242	0	536	0.750	0.750	536	1.000
243	0	536	0.750	0.750	536	1.000
244	0	715	1.000	1.000	715	1.000
245	0	715	1.000	1.000	715	1.000
246	0	715	1.000	1.000	715	1.000
247	0	715	1.000	1.000	715	1.000
248	0	894	1.250	1.250	894	1.000
249	0	536	0.750	0.750	536	1.000
250	0	894	1.250	1.250	894	1.000
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Public Autos - Principally Garaged Zone 43 - Rem. Of Texas  
Bodily Injury  
TAIPA Base Rates by Territory**

<u>(1)</u> <u>Territory</u>	<u>(2)</u> <u>2017</u> <u>E.C. Months</u>	<u>(3)</u> <u>Current TAIPA</u> <u>Base Rate</u>	<u>(4)</u> <u>Current</u> <u>Rate Factor</u>	<u>(5)</u> <u>Selected</u> <u>Rate Factor</u>	<u>(6)</u> <u>Selected</u> <u>Base</u>	<u>(7)</u> <u>Base Rate</u> <u>Change</u>
301	0	\$1,305	1.000	1.000	\$1,370	1.050
302	0	1,631	1.250	1.250	1,713	1.050
303	0	979	0.750	0.750	1,028	1.050
304	0	1,631	1.250	1.250	1,713	1.050
305	0	1,305	1.000	1.000	1,370	1.050
306	0	1,305	1.000	1.000	1,370	1.050
307	0	1,305	1.000	1.000	1,370	1.050
308	0	1,305	1.000	1.000	1,370	1.050
309	0	979	0.750	0.750	1,028	1.050
310	0	1,305	1.000	1.000	1,370	1.050
311	0	1,305	1.000	1.000	1,370	1.050
312	0	979	0.750	0.750	1,028	1.050
313	0	979	0.750	0.750	1,028	1.050
314	0	1,305	1.000	1.000	1,370	1.050
315	0	1,305	1.000	1.000	1,370	1.050
316	0	979	0.750	0.750	1,028	1.050
317	0	979	0.750	0.750	1,028	1.050
318	0	1,631	1.250	1.250	1,713	1.050
319	0	1,109	0.850	0.850	1,165	1.050
320	0	1,109	0.850	0.850	1,165	1.050
321	0	1,305	1.000	1.000	1,370	1.050
322	0	979	0.750	0.750	1,028	1.050
323	0	979	0.750	0.750	1,028	1.050
324	0	1,109	0.850	0.850	1,165	1.050
325	0	1,305	1.000	1.000	1,370	1.050
326	0	1,631	1.250	1.250	1,713	1.050
327	0	979	0.750	0.750	1,028	1.050
328	0	979	0.750	0.750	1,028	1.050
329	0	1,305	1.000	1.000	1,370	1.050
330	0	1,631	1.250	1.250	1,713	1.050
331	0	1,631	1.250	1.250	1,713	1.050
332	0	1,631	1.250	1.250	1,713	1.050
333	0	1,305	1.000	1.000	1,370	1.050
334	0	979	0.750	0.750	1,028	1.050
335	0	1,305	1.000	1.000	1,370	1.050
336	0	1,631	1.250	1.250	1,713	1.050
337	0	979	0.750	0.750	1,028	1.050
340	0	1,631	1.250	1.250	1,713	1.050
341	0	1,305	1.000	1.000	1,370	1.050
342	0	979	0.750	0.750	1,028	1.050
343	0	979	0.750	0.750	1,028	1.050
344	0	1,305	1.000	1.000	1,370	1.050
345	0	1,305	1.000	1.000	1,370	1.050
346	0	1,305	1.000	1.000	1,370	1.050
347	0	1,305	1.000	1.000	1,370	1.050
348	0	1,631	1.250	1.250	1,713	1.050
349	0	979	0.750	0.750	1,028	1.050
350	0	1,631	1.250	1.250	1,713	1.050
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

Public Autos - Principally Garaged Zone 43 - Rem. Of Texas  
Property Damage  
TAIPA Base Rates by Territory

(1) <u>Territory</u>	(2) <u>2017 E.C. Months</u>	(3) <u>Current TAIPA Base Rate</u>	(4) <u>Current Rate Factor</u>	(5) <u>Selected Rate Factor</u>	(6) <u>Selected Base</u>	(7) <u>Base Rate Change</u>
301	0	\$766	1.000	1.000	\$804	1.050
302	0	958	1.251	1.251	1,006	1.050
303	0	575	0.751	0.751	604	1.050
304	0	958	1.251	1.251	1,006	1.050
305	0	766	1.000	1.000	804	1.050
306	0	766	1.000	1.000	804	1.050
307	0	766	1.000	1.000	804	1.050
308	0	766	1.000	1.000	804	1.050
309	0	575	0.751	0.751	604	1.050
310	0	766	1.000	1.000	804	1.050
311	0	766	1.000	1.000	804	1.050
312	0	575	0.751	0.751	604	1.050
313	0	575	0.751	0.751	604	1.050
314	0	766	1.000	1.000	804	1.050
315	0	766	1.000	1.000	804	1.050
316	0	575	0.751	0.751	604	1.050
317	0	575	0.751	0.751	604	1.050
318	0	958	1.251	1.251	1,006	1.050
319	0	652	0.851	0.851	684	1.049
320	0	652	0.851	0.851	684	1.049
321	0	766	1.000	1.000	804	1.050
322	0	575	0.751	0.751	604	1.050
323	0	575	0.751	0.751	604	1.050
324	0	652	0.851	0.851	684	1.049
325	0	766	1.000	1.000	804	1.050
326	0	958	1.251	1.251	1,006	1.050
327	0	575	0.751	0.751	604	1.050
328	0	575	0.751	0.751	604	1.050
329	0	766	1.000	1.000	804	1.050
330	0	958	1.251	1.251	1,006	1.050
331	0	958	1.251	1.251	1,006	1.050
332	0	958	1.251	1.251	1,006	1.050
333	0	766	1.000	1.000	804	1.050
334	0	575	0.751	0.751	604	1.050
335	0	766	1.000	1.000	804	1.050
336	0	958	1.251	1.251	1,006	1.050
337	0	575	0.751	0.751	604	1.050
340	0	958	1.251	1.251	1,006	1.050
341	0	766	1.000	1.000	804	1.050
342	0	575	0.751	0.751	604	1.050
343	0	575	0.751	0.751	604	1.050
344	0	766	1.000	1.000	804	1.050
345	0	766	1.000	1.000	804	1.050
346	0	766	1.000	1.000	804	1.050
347	0	766	1.000	1.000	804	1.050
348	0	958	1.251	1.251	1,006	1.050
349	0	575	0.751	0.751	604	1.050
350	0	958	1.251	1.251	1,006	1.050
<b>Totals</b>	<b>0</b>					

Notes: Col (2) = TAIPA Earned Car Months for 2017, Texas Industry Data from ISO

Col (3) = Base Territory is T.1 Harris County

Col (4) = Territory Base Rate / T.1 Base Rate

Col (6) = Col (5) x T.1 Selected Base Col (6)

Col (7) = Col (6) / Col (3)

**A value of zero (0) used in the exhibit whenever a calculation involved a denominator of 0.**

**Calculation of 3-Year  
Loss Costs**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		2014 - 2016			2015 - 2017			
		Vol.		3 yr.	Vol.		3 yr.	Annual
		<u>Exp.</u>	<u>IL + AE</u>	<u>Loss Cost</u>	<u>Exp.</u>	<u>IL + AE</u>	<u>Loss Cost</u>	<u>Change</u>
Trucks, Tractors, Trailers	BI	31,930,154	341,512,936	10.696	30,872,644	346,038,197	11.209	1.048
	PD	30,217,956	261,643,099	8.659	29,133,056	266,584,919	9.151	1.057
	PIP	18,691,256	7,749,744	0.415	18,532,226	7,100,709	0.383	0.923
Taxis, Limousines	BI	152,808	1,223,345	8.006	85,451	1,061,376	12.421	1.551
	PD	147,172	1,127,251	7.659	80,822	1,070,064	13.240	1.729
	PIP	23,435	32,296	1.378	21,924	28,441	1.297	0.941
School and Church Buses	BI	686,633	2,944,570	4.288	691,092	2,759,623	3.993	0.931
	PD	672,002	3,227,337	4.803	673,178	2,922,902	4.342	0.904
	PIP	545,558	379,432	0.695	550,847	328,306	0.596	0.858
Other Buses	BI	510,875	7,841,191	15.349	527,312	7,867,903	14.921	0.972
	PD	484,614	6,162,603	12.717	497,601	6,222,841	12.506	0.983
	PIP	350,786	537,706	1.533	365,408	665,219	1.820	1.187
Van Pools	BI	26,029	471,115	18.100	25,953	152,729	5.885	0.325
	PD	20,560	196,711	9.568	22,087	136,301	6.171	0.645
	PIP	11,077	15,000	1.354	11,334	7,998	0.706	0.521
TTT - Zone 9	BI	151,231	3,943,132	26.074	130,483	3,753,349	28.765	1.103
	PD	120,187	2,300,866	19.144	97,481	2,214,766	22.720	1.187
TTT - Zone 13	BI	106,226	3,485,088	32.808	99,586	3,303,328	33.171	1.011
	PD	74,370	1,397,441	18.790	69,555	1,191,774	17.134	0.912
TTT - Zone 43	BI	2,518,037	55,970,676	22.228	2,651,966	57,058,180	21.515	0.968
	PD	2,488,287	41,774,812	16.789	2,618,152	44,257,114	16.904	1.007
Public Autos - Zone 9	BI	3,378	51,919	15.370	4,179	111,506	26.682	1.736
	PD	2,577	90,643	35.174	3,337	84,039	25.184	0.716
Public Autos - Zone 13	BI	3,297	274,193	83.164	4,125	209,639	50.822	0.611
	PD	2,947	104,892	35.593	3,775	50,814	13.461	0.378
Public Autos - Zone 43	BI	16,622	637,379	38.346	11,815	604,261	51.144	1.334
	PD	16,151	55,873	3.459	11,199	30,330	2.708	0.783
<b>Total</b>		<b>89,974,225</b>	<b>745,151,250</b>	<b>8.282</b>	<b>87,796,588</b>	<b>755,816,628</b>	<b>8.609</b>	<b>1.039</b>

Notes: Col (1), (2), (4), (5) data supplied by ISO  
Col (3) = Col (2) / Col (1)  
Col (6) = Col (5) / Col (4)  
Col (7) = Col (6) / Col (3)

**Calculation of 3-Year  
Loss Costs**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		2013 - 2015			2014 - 2016			
		Vol.		3 yr.	Vol.		3 yr.	Annual
		<u>Exp.</u>	<u>IL + AE</u>	<u>Loss Cost</u>	<u>Exp.</u>	<u>IL + AE</u>	<u>Loss Cost</u>	<u>Change</u>
Trucks, Tractors, Trailers	BI	32,949,200	322,656,221	9.793	31,930,154	341,512,936	10.696	1.092
	PD	31,171,848	260,211,571	8.348	30,217,956	261,643,099	8.659	1.037
	PIP	19,449,104	7,424,173	0.382	18,691,256	7,749,744	0.415	1.086
Taxis, Limousines	BI	155,182	1,057,623	6.815	152,808	1,223,345	8.006	1.175
	PD	150,436	1,121,733	7.457	147,172	1,127,251	7.659	1.027
	PIP	23,351	40,505	1.735	23,435	32,296	1.378	0.794
School and Church Buses	BI	741,169	3,181,538	4.293	686,633	2,944,570	4.288	0.999
	PD	730,386	3,251,228	4.451	672,002	3,227,337	4.803	1.079
	PIP	584,548	390,357	0.668	545,558	379,432	0.695	1.040
Other Buses	BI	648,907	7,535,780	11.613	510,875	7,841,191	15.349	1.322
	PD	629,081	5,490,799	8.728	484,614	6,162,603	12.717	1.457
	PIP	611,026	506,381	0.829	350,786	537,706	1.533	1.849
Van Pools	BI	26,520	347,600	13.107	26,029	471,115	18.100	1.381
	PD	19,124	233,261	12.197	20,560	196,711	9.568	0.784
	PIP	11,374	17,500	1.539	11,077	15,000	1.354	0.880
TTT - Zone 9	BI	148,344	2,736,846	18.449	151,231	3,943,132	26.074	1.413
	PD	121,178	2,169,769	17.906	120,187	2,300,866	19.144	1.069
TTT - Zone 13	BI	140,541	3,280,288	23.340	106,226	3,485,088	32.808	1.406
	PD	116,541	2,332,243	20.012	74,370	1,397,441	18.790	0.939
TTT - Zone 43	BI	2,660,730	47,076,481	17.693	2,518,037	55,970,676	22.228	1.256
	PD	2,483,330	37,436,999	15.075	2,488,287	41,774,812	16.789	1.114
Public Autos - Zone 9	BI	2,512	42,667	16.985	3,378	51,919	15.370	0.905
	PD	1,987	57,077	28.725	2,577	90,643	35.174	1.225
Public Autos - Zone 13	BI	1,967	66,526	33.821	3,297	274,193	83.164	2.459
	PD	1,755	123,258	70.232	2,947	104,892	35.593	0.507
Public Autos - Zone 43	BI	21,367	261,030	12.217	16,622	637,379	38.346	3.139
	PD	21,001	65,897	3.138	16,151	55,873	3.459	1.102
<b>Total</b>		<b>93,622,509</b>	<b>709,115,351</b>	<b>7.574</b>	<b>89,974,225</b>	<b>745,151,250</b>	<b>8.282</b>	<b>1.093</b>

Notes: Col (1), (2), (4), (5) data supplied by ISO  
Col (3) = Col (2) / Col (1)  
Col (6) = Col (5) / Col (4)  
Col (7) = Col (6) / Col (3)

**Calculation of Estimated  
Premium Distribution by Coverage**

(1) <u>Coverage</u>	(2) <u>Vehicle</u>	(3) <u>Earned Car Months</u>	(4) <u>Earned Car Years</u>	(5) <u>Average Base Rate</u>	(6) <u>Est. Annual Base Premium</u>	(7) <u>Est. Prem. Distribution</u>
BI Liability	Trucks, Tractors, Trailers	2,863	239	299	71,461	
	Taxis, Limousines	1,724	144	1,278	184,032	
	School and Church Buses	777	65	172	11,180	
	Other Buses	1,022	85	1,086	92,310	
	<b>Total</b>					<b>358,983</b>
PD Liability	Trucks, Tractors, Trailers	2,821	235	202	47,470	
	Taxis, Limousines	1,729	144	948	136,512	
	School and Church Buses	778	65	138	8,970	
	Other Buses	1,022	85	823	69,955	
	<b>Total</b>					<b>262,907</b>
PIP	Trucks, Tractors, Trailers	1,060	88	11	968	
	Taxis, Limousines	1,618	135	43	5,805	
	School and Church Buses	679	57	6	342	
	Other Buses	706	59	38	2,242	
	<b>Total</b>					<b>9,357</b>
UMBI	Trucks, Tractors, Trailers	1,036	86	28	2,408	
	Taxis, Limousines	1,544	129	28	3,612	
	School and Church Buses	622	52	28	1,456	
	Other Buses	704	59	28	1,652	
	<b>Total</b>					<b>9,128</b>
UMPD	Trucks, Tractors, Trailers	1,042	87	31	2,697	
	Taxis, Limousines	1,544	129	31	3,999	
	School and Church Buses	620	52	31	1,612	
	Other Buses	697	58	31	1,798	
	<b>Total</b>					<b>10,106</b>
All Coverages	<b>Total</b>				<b>650,481</b>	<b>1.000</b>

Notes:

- Col (3) and Col (5) from Exhibits VII - XVII
- Col (4) = Col (3) / 12
- Col (6) = Col (4) X Col (5)
- Col (7) = Total for each coverage/All coverages total