

AUTO RATE GUIDE

INSTRUCTIONS FOR CALCULATING AND ENTERING RATES

Enter premium rate estimates in the online data collection form on TDI's website for seven hypothetical driver profiles in 66 "representative" Texas ZIP codes. Please use the following guidelines when calculating your rate information and submitting your data:

- Use an identical set of rating criteria (credit score and any other criteria your company uses) for each ZIP code.
- Calculate the annual premium in effect on February 1, 2006, for **personal liability insurance only** (BI + PD) for each driver profile in each of the ZIP codes listed.
- Calculate premiums based on the policy type used by the company that meets the state's minimum 20/40/15 liability coverage requirements and that the company is most likely to offer new customers.
- Assume the driver drives to work, except where stated.
- Add any monthly installment fees normally charged to the premium.
- Provide the base rate only – do not include any discounts.
- Multiply the monthly or semiannual premium amount by the appropriate number to calculate a 12-month premium.
- Check "NA" on the data entry form if the company does not offer coverage to new customers in a particular driver profile or ZIP code.

Driver Profiles:

- Driver 1: Single male age 18 with no tickets or accidents
- Driver 2: Married male age 18 with no tickets or accidents
- Driver 3: Male or female, age 25, single or married, with no tickets or accidents
- Driver 4: Male or female, age 35, single or married, with no tickets or accidents
- Driver 5: Male or female, age 55, single or married, with no tickets or accidents
- Driver 6: Male or female over age 64 with no tickets or accidents who drives for pleasure and errands only
- Driver 7: Male or female over age 64 with no tickets or accidents

ZIP Codes List

ZIP	REGION	COUNTY	PLACE (County if rural)
78737	Central Texas	Hays/Travis	Bear Creek
78723	Central Texas	Travis	Austin
76541	Central Texas	Bell	Killeen
76705	Central Texas	McLennan	Bellmead/Hallsburg
76527	Central Texas	Williamson/Bell/Burnet	Williamson/Bell/Burnet Counties
78660	Central Texas	Travis	Pflugerville
78613	Central Texas	Williamson	Cedar Park
76624	Central Texas	McLennan/Limestone	McLennan/Limestone Counties
78575	Coastal Texas	Cameron	Rancho Viejo
78405	Coastal Texas	Nueces	Corpus Christi
78343	Coastal Texas	Nueces	Bishop
77627	Coastal Texas	Jefferson/Orange	Nederland
78336	Coastal Texas	San Patricio/Aransas	Aransas Pass
78592	Coastal Texas	Cameron	Cameron County
75040	North Texas	Dallas	Garland
75270	North Texas	Dallas	Dallas County
75602	North Texas	Harrison/Gregg	Longview
75052	North Texas	Dallas/Tarrant	Grand Prairie
75848	North Texas	Freestone	Freestone County
76036	North Texas	Tarrant/Johnson	Crowley
75074	North Texas	Collin	Plano
75159	North Texas	Dallas/Kaufman	Seagoville/Combine
76226	North Texas	Denton	Denton County
79401	Panhandle/Plains	Lubbock	Lubbock

79104	Panhandle/Plains	Potter	Amarillo
79323	Panhandle/Plains	Yoakum/Gaines	Denver City
79366	Panhandle/Plains	Lubbock	Lubbock County
79072	Panhandle/Plains	Hale	Plainview
79010	Panhandle/Plains	Oldham/Potter	Oldham/Potter Counties
79764	Permian Basin/Concho Valley	Ector	Odessa
79703	Permian Basin/Concho Valley	Midland	Midland
76904	Permian Basin/Concho Valley	Tom Green	Tankersley
79731	Permian Basin/Concho Valley	Crane	Crane
79359	Permian Basin/Concho Valley	Gaines/Terry/Yoakum	Gaines County
79720	Permian Basin/Concho Valley	Howard/Glasscock	Big Spring
79758	Permian Basin/Concho Valley	Ector	Ector County
76903	Permian Basin/Concho Valley	Tom Green	San Angelo
78255	South Texas/Rio Grande Valley	Bexar	Bexar County
78207	South Texas/Rio Grande Valley	Bexar	San Antonio
78263	South Texas/Rio Grande Valley	Bexar	China Grove
78582	South Texas/Rio Grande Valley	Starr	Rio Grande City
77962	South Texas/Rio Grande Valley	Jackson	Jackson County
78148	South Texas/Rio Grande Valley	Bexar	Universal City

Auto Insurance

ZIP Codes List

ZIP	REGION	COUNTY	PLACE (County if rural)
78109	South Texas/Rio Grande Valley	Bexar	Converse

78019	South Texas/Rio Grande Valley	Webb	Webb County
77007	Southeast Texas	Harris	Houston
77073	Southeast Texas	Harris	Westfield
77507	Southeast Texas	Harris	Harris County
77536	Southeast Texas	Harris	Deer Park
77094	Southeast Texas	Harris	Suburban Houston
77630	Southeast Texas	Orange	Orange
77064	Southeast Texas	Harris	North Houston
77336	Southeast Texas	Harris	Huffman
75937	Southeast Texas	Nacogdoches	Nacogdoches County
79602	Texas Big Country	Taylor/Callahan	Abilene
76801	Texas Big Country	Brown	Brownwood
76351	Texas Big Country	Archer	Archer County
76311	Texas Big Country	Wichita	Wichita Falls
76367	Texas Big Country	Wichita	Iowa Park
79530	Texas Big Country	Taylor	Taylor County
79912	West Texas	El Paso	El Paso
79934	West Texas	El Paso	Vinton
79908	West Texas	El Paso	El Paso County
79849	West Texas	El Paso	San Elizario
79821	West Texas	El Paso	Anthony
79831	West Texas	Brewster	Brewster County

HOMEOWNERS PRICE COMPARISONS

INSTRUCTIONS FOR CALCULATING AND ENTERING RATES

Enter premium rate estimates in the online data collection form on TDI's website for eight hypothetical homeowner profiles in 66 "representative" Texas ZIP codes. Please use the following guidelines when calculating your rate information and submitting your data:

- Use an identical set of rating criteria (credit score and any other criteria the company uses) for each ZIP code.
- For each ZIP code, use the PPC code shown on the list provided by TDI.
- Enter the annual premium that will be in effect on February 1, 2006, in each of the ZIP codes listed.
- Calculate premiums based on the policy type used by the company that you are most likely to offer new customers. Enter the policy type in the field provided.
- Calculate premiums based on a policy with \$100,000 coverage on the house, \$40,000 on its contents, and a 1 percent (\$1,000) deductible.
- Add any monthly fees you normally charge to the premium.
- Only include discounts pertaining to the age of the house.
- Multiply the monthly or semiannual premium amount by the appropriate number to calculate a 12-month premium.
- Check “NA” on the data entry form if the company does not offer coverage to new customers in a particular homeowner profile or ZIP code.

Homeowner profiles:

- Homeowner 1: Owns a new brick veneer home
- Homeowner 2: Owns a new frame home
- Homeowner 3: Owns a 6-year-old brick veneer home
- Homeowner 4: Owns a 6-year-old frame home
- Homeowner 5: Owns a 15-year-old brick veneer home
- Homeowner 6: Owns a 15-year-old frame home
- Homeowner 7: Owns a 25-year-old brick veneer home
- Homeowner 8: Owns a 25-year-old frame home

Homeowners Insurance

ZIP and PPC Codes List

ZIP	REGION	PPC CODE	COUNTY	PLACE (County if rural)
78737	Central Texas	2	Hays/Travis	Bear Creek
78723	Central Texas	2	Travis	Austin

76541	Central Texas	4	Bell	Killeen
76705	Central Texas	6	McLennan	Bellmead/Hallsburg
76527	Central Texas	7	Williamson/Bell/Burnet	Williamson/Bell/Burnet Counties
78660	Central Texas	9	Travis	Pflugerville
78613	Central Texas	9	Williamson	Cedar Park
76624	Central Texas	10	McLennan/Limestone	McLennan/Limestone Counties
78575	Coastal Texas	4	Cameron	Rancho Viejo
78405	Coastal Texas	4	Nueces	Corpus Christi
78343	Coastal Texas	6	Nueces	Bishop
77627	Coastal Texas	9	Jefferson/Orange	Nederland
78336	Coastal Texas	9	San Patricio/Aransas	Aransas Pass
78592	Coastal Texas	10	Cameron	Cameron County
75040	North Texas	2	Dallas	Garland
75270	North Texas	2	Dallas	Dallas County
75602	North Texas	2	Harrison/Gregg	Longview
75052	North Texas	4	Dallas/Tarrant	Grand Prairie
75848	North Texas	5	Freestone	Freestone County
76036	North Texas	5	Tarrant/Johnson	Crowley
75074	North Texas	9	Collin	Plano
75159	North Texas	9	Dallas/Kaufman	Seagoville/Combine
76226	North Texas	9	Denton	Denton County
79401	Panhandle/Plains	3	Lubbock	Lubbock
79104	Panhandle/Plains	3	Potter	Amarillo
79323	Panhandle/Plains	6	Yoakum/Gaines	Denver City
79366	Panhandle/Plains	7	Lubbock	Lubbock County
79072	Panhandle/Plains	9	Hale	Plainview

79010	Panhandle/Plains	10	Oldham/Potter	Oldham/Potter Counties
79764	Permian Basin/Concho Valley	2	Ector	Odessa
79703	Permian Basin/Concho Valley	3	Midland	Midland
76904	Permian Basin/Concho Valley	4	Tom Green	Tankersley
79731	Permian Basin/Concho Valley	6	Crane	Crane
79359	Permian Basin/Concho Valley	7	Gaines/Terry/Yoakum	Gaines County
79720	Permian Basin/Concho Valley	9	Howard/Glasscock	Big Spring
79758	Permian Basin/Concho Valley	10	Ector	Ector County
76903	Permian Basin/Concho Valley	10	Tom Green	San Angelo
78255	South Texas/Rio Grande Valley	3	Bexar	Bexar County
78207	South Texas/Rio Grande Valley	3	Bexar	San Antonio
78263	South Texas/Rio Grande Valley	3	Bexar	China Grove
78582	South Texas/Rio Grande Valley	6	Starr	Rio Grande City
77962	South Texas/Rio Grande Valley	7	Jackson	Jackson County
78148	South Texas/Rio Grande Valley	9	Bexar	Universal City

Homeowners Insurance

ZIP and PPC Codes List

ZIP	REGION	PPC CODE	COUNTY	PLACE (County if rural)
78109	South Texas/Rio Grande Valley	9	Bexar	Converse
78019	South Texas/Rio Grande Valley	10	Webb	Webb County
77007	Southeast Texas	1	Harris	Houston
77073	Southeast Texas	1	Harris	Westfield
77507	Southeast Texas	3	Harris	Harris County
77536	Southeast Texas	4	Harris	Deer Park
77094	Southeast Texas	4	Harris	Suburban Houston
77630	Southeast Texas	6	Orange	Orange
77064	Southeast Texas	9	Harris	North Houston
77336	Southeast Texas	9	Harris	Huffman
75937	Southeast Texas	10	Nacogdoches	Nacogdoches County
79602	Texas Big Country	3	Taylor/Callahan	Abilene
76801	Texas Big Country	6	Brown	Brownwood
76351	Texas Big Country	7	Archer	Archer County
76311	Texas Big Country	9	Wichita	Wichita Falls
76367	Texas Big Country	9	Wichita	Iowa Park
79530	Texas Big Country	10	Taylor	Taylor County
79912	West Texas	1	El Paso	El Paso
79934	West Texas	1	El Paso	Vinton
79908	West Texas	5	El Paso	El Paso County
79849	West Texas	9	El Paso	San Elizario
79821	West Texas	9	El Paso	Anthony
79831	West Texas	10	Brewster	Brewster County

AUTO PRICE COMPARISONS WORKSHEET

Central Texas

ZIP CODE	DRIVER 1	DRIVER 2	DRIVER 3	DRIVER 4	DRIVER 5	DRIVER 6	DRIVER 7
78737							
78723							
76541							
76705							
76527							
78660							
78613							
76624							

Coastal Texas

ZIP CODE	DRIVER 1	DRIVER 2	DRIVER 3	DRIVER 4	DRIVER 5	DRIVER 6	DRIVER 7
78575							
78405							
78343							
77627							
78336							
78592							

North Texas

ZIP CODE	DRIVER 1	DRIVER 2	DRIVER 3	DRIVER 4	DRIVER 5	DRIVER 6	DRIVER 7
75040							
75270							
75602							
75052							
75848							
76036							
75074							
75159							
76226							

Panhandle/Plains

ZIP CODE	DRIVER 1	DRIVER 2	DRIVER 3	DRIVER 4	DRIVER 5	DRIVER 6	DRIVER 7
79401							
79104							
79323							
79366							
79072							
79010							

Permian Basin/Concho Valley

ZIP CODE	DRIVER 1	DRIVER 2	DRIVER 3	DRIVER 4	DRIVER 5	DRIVER 6	DRIVER 7
79764							
79703							
76904							
79731							
79359							
79720							
79758							
76903							

South Texas/Rio Grande Valley

ZIP CODE	DRIVER 1	DRIVER 2	DRIVER 3	DRIVER 4	DRIVER 5	DRIVER 6	DRIVER 7
78255							
78207							
78263							
78582							
77962							
78148							
78109							
78019							

Southeast Texas

ZIP CODE	DRIVER 1	DRIVER 2	DRIVER 3	DRIVER 4	DRIVER 5	DRIVER 6	DRIVER 7
77007							
77073							
77507							
77536							
77094							
77630							
77064							
77336							
75937							

Texas Big Country

ZIP CODE	DRIVER 1	DRIVER 2	DRIVER 3	DRIVER 4	DRIVER 5	DRIVER 6	DRIVER 7
79602							
76801							
76351							
76311							
76367							
79530							

