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, 2007, 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