



**UNIVERSAL**

TM

# Texas Private Passenger Automobile Manual

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Universal North America Insurance Company

[www.universalthnorthamerica.com](http://www.universalthnorthamerica.com)



TABLE OF CONTENTS		
Rule Number	Rule Name/Description	Page Number
	<b>INDEX OF POLICY FORMS &amp; ENDORSEMENTS</b>	<b>3</b>
	<b>UNDERWRITING GUIDELINES</b>	
1	Philosophy	4
2	Producer Appointments	4
3	Ineligible Risks	4
4	Rating Tiers/Eligibility	6
5	Automobile Insurance Credit Scoring	7
6	Renewal Accident Waiver	7
7	New Business Underwriting	8
8	Endorsements	8
9	Agent of Record Letters	8
10	Transfer or Assignment	8
11	Pre-Insurance Inspections	8
12	Applications For Insurance	8
13	Binding	9
	<b>GENERAL RULES</b>	
1	Definitions	10
2	Personal Auto Policy – Eligibility	10
3	Premium Determination	11
4	Classifications	12
5	Safe Driver Insurance Plan (SDIP)	15
6	Model Year/Age Groups For Comprehensive and Collision Coverages	17
7	Minimum Premium Rule	17
8	Policy Period	17
9	Premium Payment Options	18
10	Changes	18
11	Cancellation	18
12	Whole Dollar Premium	18
13	Rules For Determining Physical Damage Base Rates For Symbols Not Displayed on Rate Pages	18
14	Miscellaneous Coverages	19
15	Named Non-Owner Coverage	21
16	Extended Non-Owned Coverage	21
17	Increased Limits	22
18	Miscellaneous Types	22
19	Rating Territories	24
	<b>RATE PAGES</b>	
1	Base Rates	28
2	Increased Limits and Deductible Factors	29
3	Primary Classifications – Rating Factors	30
4	Secondary Classifications – Rating Factors	32
5	Model Year and Symbol Factors	33
6	Liability and PIP/Medical Payments Vehicle Rating Factors	34
7	Underwriting Tier Factors	35
8	Automobile Insurance Credit Scoring Factors	35
9	Optional Coverages	35
10	Miscellaneous Types	36
11	Discounts	37
	<b>RATING WORKSHEET</b>	<b>38</b>
	<b>Appendix A – Chart of Major Violations</b>	<b>39</b>



**UNDERWRITING GUIDELINES**

1. **PHILOSOPHY** – a preferred risk is a mature, responsible driver who exhibits stability and responsible driving habits. Such attributes enable **UNAIC** to offer our policyholders competitive coverage at affordable prices and, as a result, provide your agency and our Company with the greatest opportunity for growth and profitability.
  
2. **PRODUCER APPOINTMENTS**
  - A. A producer appointed with **UNAIC** shall be a General Lines Agent of Property & Casualty Insurance licensed in the State of Texas.
  - B. An agency contract must be executed between the producer and **UNAIC** prior to binding coverage.
  - C. The agency shall have and maintain Errors & Omissions Coverage in an amount at least equal to \$500,000 per occurrence, with a minimum annual aggregate limit of \$1,000,000 and such coverage shall be written by an insurer licensed to do business in the State of Texas. "Licensed" includes Texas authorized Surplus Lines insurers.
  
3. **INELIGIBLE RISKS** – except as otherwise indicated, the following exposures are not eligible for coverage and, therefore cannot be bound:
  - A. Vehicle Body Type: all-terrain vehicles, go-carts, snowmobiles, motorbikes, mopeds, motor scooters and motorcycles.
  - B. Gray Market Vehicles: these are vehicles designed for use overseas and imported illegally or, in some cases, legally. Because they have body and engine parts that do not meet Federal Safety and Emission Standards, they are usually expensive, difficult to repair, and often capable of higher speeds than legally equipped vehicles. Gray market vehicles (most often manufactured by these makers: BMW, Land Rover, Mercedes Benz, Porsche, Volkswagen) can be identified by their non-standard Vehicle Identification Numbers.
  - C. Non-Standard Private Passenger Vehicles: kit cars and makes and models made principally for the non-domestic market by other than Standard Private Passenger manufacturers.
  - D. High Value Vehicles: vehicles with a cost-new physical damage symbol of 27 or greater (submit unbound).
  - E. Physical damage coverage on vehicles over 20 years old not qualifying as "Antique" autos.
  - F. Any persons convicted of Arson or Any Felony.
  - G. Major Motor Vehicle Convictions: any persons convicted of any of the following major violations in the last 10 yrs:
    - (1). Driving during a period when license is suspended or revoked
    - (2). Driving to endanger
    - (3). Driving while impaired or intoxicated from the use of drugs or alcohol
    - (4). Drunk or disorderly conduct
    - (5). Eluding or attempting to elude a police officer
    - (6). Failure to stop and report when involved in an accident
    - (7). Homicide or assault arising out of the operation of a motor vehicle
    - (8). Illegal possession or sale of drugs
    - (9). License suspended or revoked
    - (10). Loaning operator's license or registration
    - (11). Making a false affidavit or false claim
    - (12). Operator in possession of open alcohol container
    - (13). Operating a vehicle without the owner's permission
    - (14). Passing a stopped school bus
    - (15). Racing or engaging in a speed contest
    - (16). Reckless, careless, negligent driving
    - (17). Refusing a sobriety or chemical test or the equivalent of either
  - H. Any vehicle requesting collision coverage without comprehensive coverage.
  - I. Any operator or vehicle requiring financial responsibility filing.
  - J. Any coverage on a vehicle if the applicant does not have an insurable interest in the vehicle, i.e. a vehicle owned or leased by and registered in the name of someone other than the named insured.
  - K. A vehicle with special equipment or alterations designed to increase its performance or substantially modified from original manufacturer's specifications, i.e. special engine, suspension, ground-effect body parts, body modifications, etc. or with a special paint job or custom interior (includes rebuilt, salvaged, altered, modified and specially built vehicles).
  - L. Physical Damage coverage on a vehicle with any existing damage other than cosmetic imperfections.
  - M. Physical Damage coverage on a vehicle parked on the street if the applicant has a history of physical damage, theft or vandalism losses related to on-street parking.
  - N. Any vehicle left unattended for extended periods of time due to the absence of the owner (unless securely stored for safekeeping); or loaned to or left in the care custody or control of a person who is not the spouse or family member of the owner.

Preferred Private Passenger Auto Manual (TEXAS)

- O. Insurance transferred within agency as a direct result of another company's adverse underwriting decision, i.e. due to an undisclosed prior loss, non-payment problem, etc.
- P. Coverage Declined, Cancelled, or Non-Renewed During the Last 3 Years due to underwriting reasons.
- Q. Any operator, vehicle or policy with an excessive frequency of loss.
- R. Policies with estates, receiverships, corporations or partnerships as the named insured(s).
- S. Corporate owned vehicles.
- T. Vehicles used for any advertising purposes.
- U. Discontinued makes of any vehicle and no longer imported foreign-made vehicles are unacceptable for Physical Damage coverage.
- V. Any vehicle not garaged in Texas at least 10 months a year.
- W. Commercial vehicles such as step vans and panel vans or any vehicles with commercial signage attached or any vehicles used for commercial purposes.
- X. Vehicles registered in more than one name, unless both parties are registered owners and residents of the same household; or titled to parent and child if residents of the insured household.
- Y. Buses, driver training cars, emergency, ambulance, fire department or law enforcement agency vehicles.
- Z. Public and private livery vehicles, limousines and taxicabs, including vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, the elderly, patients or members of a van pool.
- AA. Any freight carriers.
- BB. Vehicles rented or leased to others.
- CC. Vehicles used for delivery or pickup, including but not limited to: magazine, film, newspaper, mail, pizza/food, courier/escort service, pharmaceuticals and farm product delivery.
- DD. Vehicles used for racing including modified vehicles.
- EE. Vehicles used to transport gasoline, liquefied petroleum, gas or fissionable materials, gasses under pressure, explosives or flammable substances.
- FF. Vehicles used in security or surveillance.
- GG. Employee usage.
- HH. Vehicles used for home day care or elderly care.
- II. Any risk that falls outside the Tier matrix as stated in Rule 4.
- JJ. Drivers without a valid learner's, temporary or permanent driver's or operator's license issued by the United States or Canada.
- KK. Applicants residing in motels or hotels or listing a post office box as a permanent residence.
- LL. Applicants who have ever been convicted of insurance fraud.
- MM. Well-known celebrity or entertainer – SUBMIT UNBOUND.
- NN. Any applicant without verifiable credit and driving history.
- OO. Unacceptable Vehicles – this list may not be all-inclusive. **UNAIC** may add additional vehicles deemed to be unacceptable risks.

MAKE	MODEL	MAKE	MODEL	MAKE	MODEL
Acura	NSX	Ford	SVT	Panoz	All Models
AM General	Hummer	Gemballa	All Models	Plymouth	Prowler
Aston Martin	All Models	Hummer	H1	Porsche	All Turbo, GT, 959
Avanti	All Models	Jaguar	XKR, All R models	Qvale	All Models
Bentley	All Models	Lamborghini	All Models	Rolls Royce	All Models
BMW	Z8, M	Lotus	All Models	Ruf	All Models
Bugatti	All Models	Maserati	All Models	Saleen	All Models
Campagna	All Models	Maybach	All Models	Shelby	All Models
Dodge	Viper, SRT	Mercedes Benz	AMG, SL, CL600, CL500, S600	Suzuki	Samurai
Excalibur	All Models	Morgan	All Models	Vector	All Models
Ferrari	All Models	Noble	All Models	Zimmer	All Models

- PP. Certain combinations of high performance, high value or poor experience vehicles with youthful or inexperienced operators may be deemed unacceptable for coverage under the **UNAIC** Auto policy. In these cases, **UNAIC** may prescribe and offer to exclude the named driver while operating the specified auto by attachment of endorsement PP 13 66L 08 04, Limited Named Driver Exclusion endorsement. This endorsement provides for exclusion of coverage for damage arising out of the maintenance or use of the specified auto by the "named excluded driver."
- QQ. Vehicles used for any advertising purpose.
- RR. Any operator, vehicle or policy with an excessive frequency of loss.
- SS. Any risk that falls outside the Tier matrix as stated in Rule 4 below.

Preferred Private Passenger Auto Manual (TEXAS)

4. NEW BUSINESS - RATING TIERS/ELIGIBILITY (TIERS APPLY ON A PER POLICY BASIS FOR NEW BUSINESS)

TIER ELIGIBILITY REQUIREMENTS	ELITE	SUPERIOR	PLUS	PREFERRED	STANDARD
US or Canadian drivers license required for all household residents age 21+ for the period shown – not applicable to resident single children under age 21	8yrs	5yrs	5yrs	3yrs	0 - 3 yrs
12 mos. proof of prior BI coverage with limits shown at purchase of at least the limits shown for Named Insured and Spouse (unless no prior vehicle ownership)	100/300	50/100	25/50	25/50	25/50
Named Insured and Spouse and any resident or customary operator must be between ages	30 to 70	25 to 75	15 to 75	15 to 75	All
Number of prior Comprehensive claims per vehicle in last 3 yrs	1	1	1	1	2
Number of prior Comprehensive claims for household in last 3 yrs	1	1	2	2	3
<b>Youthful Operators</b> (as defined in Classifications Rule C.2.a.)					
(1) At fault accident	NA	NA	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs
(2) Not at fault accident	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(3) Major Violations (Appendix A)	NA	NA	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Youthful Operator	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
<b>Adult Operators:</b>					
(4) At fault accident	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(5) Not at fault accident	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
(6) Major Violations (Appendix A)	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Adult operator	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
Total activity per above for all operators in household	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
SUM OF ITEMS (1) THROUGH (6)		(A,B,C credit) 1 in last 3 yrs (D credit)	(A,B,C credit) 1 in last 3 yrs (D credit)	(A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z credit)	(A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z,X credit)
Proof of homeownership required	Y	Y	Y	N	N
Auto Insurance Credit Score	A, B	A - D	A - D	A - Z	Any

**RENEWAL BUSINESS - RATING TIERS/ELIGIBILITY (TIERS APPLY ON A PER POLICY BASIS FOR 6-MONTH RENEWALS)**

TIER ELIGIBILITY REQUIREMENTS	ELITE	SUPERIOR	PLUS	PREFERRED	STANDARD
US or Canadian drivers license required for all household residents age 21+ for the period shown – not applicable to resident single children under age 21	8yrs	5yrs	5yrs	3yrs	0 - 3 yrs
12 mos. proof of prior BI coverage with limits shown at purchase of at least the limits shown for Named Insured and Spouse (unless no prior vehicle ownership)	100/300	50/100	25/50	25/50	25/50
Named Insured and Spouse and any resident or customary operator must be between ages	30 to 70	25 to 75	15 to 75	15 to 75	All
<b>Youthful Operators (as defined in Classifications Rule C.2.a.)</b>					
(1) At fault accident	NA	NA	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs
(2) Not at fault accident	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(3) Major Violations (Appendix A)	NA	NA	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Youthful Operator	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
<b>Adult Operators:</b>					
(4) At fault accident	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(5) Not at fault accident	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
(6) Major Violations (Appendix A)	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Adult operator	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
Total activity per above for all operators in household SUM OF ITEMS (1) THROUGH (6)	1 in last 3 yrs	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z,X credit)
Proof of homeownership required	Y	Y	Y	N	N
Auto Insurance Credit Score	A, B	A - D	A - D	A - Z	Any

Note: Any policy with 1 or more comprehensive claim in the last 6 months will not qualify to move to a lower priced tier.

**5. AUTOMOBILE INSURANCE CREDIT SCORING**

AUTOMOBILE INSURANCE CREDIT SCORING TABLE		
CREDIT SCORE	CREDIT WORTHINESS	ATTRACT SCORE
A	Superior Financial Responsibility	829 - 997
B	Above Average Financial Responsibility	754 - 828
C	Average Financial Responsibility	676 - 753
D	Below Average Financial Responsibility	618 - 675
Z	Low Financial Responsibility	223 - 617
X	Minimal Financial Responsibility	0 - 222
N	No Hit	N/A
U	Unavailable	N/A
F	No record of this person	N/A
E	Error in information	N/A
W	Waived credit score	N/A

- A. The credit score will be ordered on the named insured only (unless under 18 years old). If the credit score comes back as “no hit” a report will be ordered on the spouse when the policy is a multi-driver policy.
- B. Parent’s automobile insurance credit information CANNOT be used to qualify resident children for a particular policy.
- C. “U”, “F”, “N” and “E” scores are subject to verification by underwriting.
- D. Credit scores will be re-run at 24 months and the risk will be re-underwritten according to the criteria in the Automobile Insurance Credit Scoring table above.

**6. RENEWAL ACCIDENT WAIVER**

In the event that an insured is involved in an AT-FAULT accident while insured with **UNAIC**, the accident may be waived for tiering purposes if the policy has been in force with **UNAIC** for at least 48 months prior to the renewal effective date with no chargeable

accidents for that driver. Points will be charged to the driver involved in the loss. To qualify for the waiver, the following requirements must be met at renewal:

- A. The current policy is in Elite or Superior Tier; and
- B. The total amount of paid damages does not exceed \$7,000; and
- C. No other accident was previously waived

**7. NEW BUSINESS UNDERWRITING**

- A. If PIP or UM coverage is reduced or rejected a signed rejection form must be submitted to the company within twenty (20) business days of the policy effective date or the coverages will be added retroactively to the inception of the policy and the insured will be billed for any additional associated premiums.
- B. If paid by policyholder check, MUST be submitted made payable to Universal North America Insurance Company.
- C. If the initial underwriting period has expired and **UNAIC** develops information which indicates that the policy was incorrectly rated at its inception, the correct rate will be retroactively applied. If the risk was materially misrepresented, the policy may be rescinded (void from inception) and/or any claims presented under the policy may be denied.

**8. ENDORSEMENTS**

- A. Comprehensive and Collision deductibles may not be reduced mid-term.
- B. Provide the day, month and year of purchase and proof of acquisition within 30 days when adding or replacing autos.
- C. Additional coverage for replacement vehicles or additional vehicles can only be added when reported to **UNAIC** by the agent or insured (same applies when deleting vehicles).
- D. All premium adjustments will reflect the rates and rules in effect at the time of policy inception.
- E. Premium changes are calculated on a pro-rata basis.
- F. Mid-term adjustments are made as a result of a change in autos, drivers, coverages, etc. Mid-term adjustments are NOT made as a result of a change in points (unless driver changed/deleted) or attained driver age.
- G. The insured's signature on the UM Selection/Rejection Form is REQUIRED to process the request to delete or reduce UM coverage.
- H. Changes to the BI coverage level will result in corresponding change in UM coverage unless a new UM Selection/Rejection Form is received.
- I. Suspension of coverage is not permitted. Policies must be cancelled or endorsed to the minimum coverage limits.
- J. Insured requests to correct a policy will be honored for the current policy term only (unless due to company error).

**9. AGENT OF RECORD LETTERS** – are not permitted mid-term. Policies must be re-written at expiration.

**10. TRANSFER OR ASSIGNMENT** – is not available. New applications are required.

**11. PRE-INSURANCE INSPECTIONS** – may be required at the discretion of **UNAIC**.

**12. APPLICATIONS FOR INSURANCE** – for a private passenger auto policy from **UNAIC**:

- A. Must be submitted via the **UNAIC** internet-based private passenger auto application.
- B. A printed copy of the internet-based **UNAIC** private passenger auto application must be signed and dated by the insured(s) and agent and retained in the agent's files. All applications are subject to audit review by **UNAIC**. A check, unless otherwise paid electronically during the application process, for the gross premium due along with any required underwriting documents must be mailed to **UNAIC**, within five (5) business days of the effective date of coverage, or from the date the application was signed by the insured(s) and agent and the premium payment received by the agent – whichever comes first.
  - 1. The agent will submit premium payments payable to **UNAIC** for the gross amount due with the submission, but at no time shall this amount be less than the amount paid to the agent by the insured. The policy number should be clearly written on the check and all required underwriting documents for proper identification.
  - 2. Failure to make **UNAIC** required minimum premium deposit could result in producer suspension or termination.
  - 3. No premium funds should be collected for risks that are ineligible for binding.
  - 4. Producers who have submitted dishonored checks or other funds on two or more occasions during a one (1) year period shall submit future payments by certified check, bank check or money order.
  - 5. If an insured or applicant pays by check or money order, the producer shall advise them to make the check or money order payable to **UNAIC**, not the producer or agency. Policyholders' monies are not recoverable from **UNAIC**, nor can a producer request cancellation of a policy as a result of a returned item.
  - 6. The five (5) business day submission requirement referenced in B. above also applies to all endorsement requests.
  - 7. An internet-based private passenger auto application containing the insured's signature must be retained by the producer at his/her place of business for a period of not less than five (5) years from the policy termination date.
  - 8. A copy of the completed and signed/dated application and UM & PIP Selection/Rejection Form shall be given to the insured(s).

9. **UNAIC** requires at least the following documents from the agent on each policy: the signed UM & PIP Selection/Rejection Form, photos (if requested), named driver exclusion acknowledgement (if applicable) all be provided within five (5) business days of the policy effective date. If not received all rejected coverages will be added retroactively to the inception of the policy and the insured will be billed for any additional associated premiums.
10. All household members and customary operators of all insured vehicles must be disclosed on the application, including all children in shared custody arrangements.

### 13. BINDING

#### A. New Business

1. Agents may bind acceptable risks provided all questions on the application and supplemental application is answered (and explained where required) and the application is properly signed/dated by the applicant(s) and agent.
2. The effective date of the application can be no sooner than the date and time the application is completed, signed, down payment collected, electronically submitted to **UNAIC** and all binding requirements are met (including vehicle inspections if required).
3. Named Driver Exclusions are not permitted on the Named Insured or Spouse. All others must be submitted unbound.
4. All binding authority is suspended if an official government warning of an impending disaster is issued. Physical damage coverage may not be bound in Tier 1 or Tier 2 counties when there is a Tropical Storm or Hurricane Watch or Warning issued for any part of the State of Texas and for 48 hours after such Watch or Warning has been lifted.
5. All new business must be submitted to **UNAIC** via the internet-based application. Signed applications must be retained in the agent's office and are subject to audit by **UNAIC**.
6. Agents may access **UNAIC** policy billing information via [www.uihna.com](http://www.uihna.com).

#### B. Unbound Applications – the agent should not collect any money from the applicant until unbound submissions are approved by **UNAIC**. Applications not transmitted to **UNAIC** via the internet-based application are considered unbound. The unbound application must be signed/dated by the applicant. The agent may only bind coverage after receiving approval from **UNAIC**. The earliest effective date of the application will be the date the unbound submission is approved by **UNAIC**.

#### C. Binding Comprehensive or Collision coverages on an endorsement or adding at renewal – Replacement Vehicles/Additional Vehicles:

1. The insured is allowed 30 days to notify **UNAIC** and/or the agent in writing of a replacement vehicle or additional vehicle. Any additional premium will be charged from the date of acquisition not of notification.
2. The agent should report any changes to **UNAIC** immediately, and no later than 5 days after notification from the insured.
3. Coverage which was not already granted by the policy will be effective when reported to the **UNAIC** by the agent or the insured and the coverage requested by the insured.

**GENERAL RULES**

**1. DEFINITIONS**

**A. Private Passenger Auto**

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
  - a. not used as a public or livery conveyance for passengers,
  - b. not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
  - a. has a Gross Vehicle Weight Rating of 10,000 lbs or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs for which a symbol is displayed in the Symbol and Identification section; and
  - b. is not used for the delivery or transportation of goods or materials unless such use is:
    - (1) incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
    - (2) for farming or ranching.

**C.** Liability as used in this manual refers only to Bodily Injury and Property Damage Coverages.

**D.** Comprehensive Coverage as used in this manual refers to other than collision coverage damage to a motor vehicle.

**E.** Owned as used in this manual includes:

1. an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the additional insured-lessor endorsement.
2. A vehicle owned by a trust. Refer to Rule 2.E. for eligibility requirements applicable to vehicles owned by a trust.

**F.** Gross Vehicle Weight Rating as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

**2. PERSONAL AUTO POLICY - ELIGIBILITY**

**A.** A personal auto policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:

1. they are written on a specified auto basis, and
2. they are owned by an individual or by a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declarations page.

**B.** A personal auto policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1., which are owned jointly by two or more:

1. resident relatives other than husband and wife;
2. resident individuals; or
3. non-resident relatives, including a non-resident husband and wife;

If:

- They are written on a specified auto basis;
- The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
- The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

**Note:** the insurer may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage endorsement. Refer to company for the application of this exclusion.

**C.** A personal auto policy shall be used to afford coverage to golf-carts or other similar type vehicles if:

1. they are written on a specified vehicle basis,
2. they are owned by:
  - a. an individual;
  - b. a husband and wife;
  - c. two or more relatives other than husband and wife; or
  - d. two or more resident individuals; and
3. coverage is limited in accordance with the miscellaneous type vehicle endorsement.

**D.** A personal auto policy shall be used to afford coverage to a named individual who does not own an auto. The named non-owner coverage endorsement must be attached.

**E.** A personal auto policy shall be used to afford coverage to:

- private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
- Golf carts or other similar types of vehicles;

If title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements
  - a. the grantor of the trust must be:

- (1) an individual or a husband and wife; and
  - (2) the only named insured(s) shown in the Declarations.
  - b. all vehicles insured under the policy must be owned by the trust.
  - c. a vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the personal auto program but may be written under a commercial auto policy.
2. Endorsement – attach the trust endorsement to the policy.

### PERSONAL INJURY PROTECTION

#### A. Owners

1. Personal Injury Protection Coverage shall be afforded under every auto liability insurance policy issued for delivery in Texas. In accordance with the Texas Motor Vehicle Law, a motor vehicle means a:
  - a. self-propelled vehicle designed for use on a highway;
  - b. trailer or semi-trailer designed for use with a self-propelled vehicle; or
  - c. vehicle propelled by electric power obtained from overhead wires, but not operated on rails.

However, motor vehicle does not include traction engines, road rollers or graders, tractor cranes, power shovels, well drillers or implements of husbandry.
2. The named insured may reject Personal Injury Protection Coverage in writing. If the named insured has rejected Personal Injury Protection Coverage, the coverage need not be provided under a subsequent renewal or reinstatement policy previously issued to that named insured by the same insurer or by an affiliated insurer unless the named insured subsequently requests the coverage in writing.

#### B. Non-Owners

Personal Injury Protection Coverage may be made available under a Named Non-Owner Policy. Refer to General Rule 15. Named Non-Owner Policy.

#### C. Limits of Liability

The minimum limit of liability for Personal Injury Protection Coverage is \$2,500 for each person per accident. The \$2,500 limit applies to all Personal Injury Protection Coverage benefits, in the aggregate, for each person. Limits higher than \$2,500 may be provided.

#### D. Rates

Rates for the \$2,500 limit are displayed on the rate pages (base rates). Refer to Rate Pages for increased limits factors to be applied to the \$2,500 Personal Injury Protection Coverage rate.

#### E. Endorsement

Attach the Personal Injury Protection Coverage Endorsement to the policy.

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### 3. PREMIUM DETERMINATION

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Bodily Injury Liability and Property Damage Liability; Personal Injury Protection; Medical Payments; Comprehensive and Collision premiums are determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and Symbol Determination
  1. Refer to the Model Year/Age Group Rule to determine the model year/age of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
  2. If no Rating Symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
    - a. if the S&I Section displays a rating symbol for the Prior Model Year version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.
    - b. If the S&I Section does not display a rating symbol for the Prior Model Year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.
- C. Refer to Territory Definitions to determine the territory code for the location where the auto is principally garaged.
 

**Note:** when a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.
- D. Refer to the Rate pages to determine base rates for the desired coverage for the appropriate territory.

**4. CLASSIFICATIONS**

This rule does not apply to risks rated in accordance with the Miscellaneous Types rule unless the Miscellaneous Types rule states, classify and rate as a private passenger auto. Refer to Section C. below for definitions of terms used in this rule.

- A. Autos owned by an individual, or owned jointly by two or more relatives or resident relatives or resident individuals are classified as follows:**
  - 1. Primary Classification**
    - a. classify the auto according to the age, gender and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student classes, and
    - b. determine the applicable factor from the Primary Classification Rating Factor tables.
  - 2. Secondary Classification**
    - a. determine if the auto is:
      - (1) a single car, or
      - (2) part of a multi-car risk.
    - b. refer to Rule 5., Safe Driver Insurance Plan, to classify operators according to the provisions of the Plan.
    - c. refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.
  - 3. Classification Changes** – compute premium adjustments on a pro rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.
 

**Exceptions:**

    - 1. a policy shall not be changed mid-term because of the attained age of an operator of the auto.
    - 2. a policy shall not be changed mid-term to effect a change in the Driving Record Sub-Classification.
    - 3. A policy shall not be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.
- B. Definitions**
  - 1. Use Classifications**
    - a. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
    - b. FARM USE means the auto is principally garaged on a farm or ranch, and
      - (1) it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
      - (2) it is not customarily used in any occupation other than farming or ranching.
    - c. PLEASURE USE means:
      - (1) no BUSINESS USE.
      - (2) personal use including driving to or from work or school:
        - (a) less than 3 road miles one way; or
        - (b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.
  - WORK LESS THAN 15 MILES means:
    - (1) no BUSINESS USE.
    - (2) personal use including driving to or from work or school:
      - (a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days a week or more than 2 weeks per 5 week period; or
      - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
  - e. WORK 15 OR MORE MILES means:
    - (1) no BUSINESS USE.
    - (2) personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period
  - f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.
- 2. Age, Gender and Marital Status Classifications**
  - a. YOUTHFUL OPERATOR means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:
    - (1) YOUTHFUL UNMARRIED MALE OPERATOR – unmarried male under 25 years of age who is not an owner or principal operator;
    - (2) YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR – unmarried male under 30 years of age who is an owner or principal operator;

- (3) YOUTHFUL MARRIED MALE OPERATOR – married male under 25 years of age;
  - (4) YOUTHFUL UNMARRIED FEMALE OPERATOR – unmarried female under 25 years of age who is not an owner or principal operator;
  - (5) YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR – unmarried female under 30 years of age who is an owner or principal operator.
  - (6) YOUTHFUL MARRIED FEMALE OPERATOR – married female under 25 years of age.
  - b. NO YOUTHFUL OPERATOR means:
    - (1) a Youthful Operator classification is not applicable to the auto, and
    - (2) the applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
      - (a) operator age 30-39
      - (b) operator age 40-49
      - (c) operator age 50-64
      - (d) operator age 65-74
      - (e) operator age 75-79
      - (f) operator age 80-84
      - (g) operator age 85 or over
      - (h) all other operators age 25-29; operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
  - c. AGE means the age attained on the last birthday.
  - d. MARRIED means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
  - e. RESIDENT means anyone residing in the same household.
- Exceptions:**
- 1. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
  - 2. If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is MARRIED.
3. **Operator Assignment Rule: Single Car and Multi-Car Risks**
- a. Classify Single Car risks and Multi-Car risks according to Rules 4.C.3.b. or 4.C.3.c. below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.
    - (1) Rule 4.C.3.b. applies if a Youthful Operator classification applies to any auto on the policy.
    - (2) Rule 4.C.3.c. applies if a Youthful Operator classification does NOT apply to any auto on the policy.
  - b. Operator assignment: Policies insuring one or more Youthful Operators.
    - (1) Single Car Risks – the youthful operator with the highest Primary Rating Factor shall apply.
    - (2) Multi-Car Risks
      - (a) assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest total base premium.
      - (b) assign other youthful operators to remaining autos as follows:
        - (i) determine the pleasure use primary rating factors of all youthful operators.
        - (ii) assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.
        - (iii) remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest total base premium.
        - (iv) after assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.
      - (c) after all youthful operators have been assigned to autos according to (a) and (b) above, assign the appropriate No Youthful Operator classification to remaining autos equal to the number of operators insured on the policy. Use the following operator assignment criteria:
        - (i) establish the auto's classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.
        - (ii) an operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
        - (iii) any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.

- (d) If the number of autos exceeds the number of operators, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
  - c. Operator assignment: Policies insuring NO drivers eligible for a Youthful Operator classification.
    - (1) Single Car Risks – assign the appropriate No Youthful Operator classification based on the driver who most frequently operates the auto. If two or more drivers operate the auto equally, assign the driver with the highest primary rating factor to the auto.
    - (2) Multi-Car Risks – assign operators to autos in accordance with Paragraph (a) below, then determine the classification rating factor for each auto in accordance with Paragraphs (b) and (c) below.
      - (a) Assign each operator to the autos he/she customarily operates. For the purpose of this operator assignment rule, each operator must be assigned to at least one auto, and each auto must have an operator assigned to it.
      - (b) Determine the classification rating factor for each auto as follows:
        - (i) if only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in (ii) below.
        - (ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest total base premium that the individual operates.
        - (iii) an operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
        - (iv) if more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.
        - (v) any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
      - (c) If the number of autos exceeds the number of operators, refer to Rule 4.C.3.c.(3) to classify autos in excess of the number of operators insured on the policy.
    - (3) Excess Autos . Classify autos in excess of the number of operators as follows:
      - (a) If all operators on the policy are age 40-74, the Excess Autos 2 (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.
      - (b) If not all operators on the policy are age 40-74, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
  - d. Multi-Car Discount  
The applicable multi-car rating factor (secondary classification factor) applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured in the same company for any of the following coverages: bodily injury and property damage liability, medical payments, no-fault, comprehensive or collision.
  - e. TOTAL BASE PREMIUM is the sum of the base premium for bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto.
- 4. Driver Training**  
The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:
- a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
    - (1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.  
In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
    - (2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation-time in the car, and a minimum of 12 clock hours per student in an approved practice driving trainer. In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
  - b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
  - c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
  - d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency; or

- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
  - f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c., or d. or e. above.
5. **Good Student**  
The applicable Good Student Classification applies provided:
- a. The owner or operator is
    - (1) At least 16 years of age, and
    - (2) A full time high school, college or university student.
  - b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
    - (1) Is in the upper 20% of his/her class scholastically, or
    - (2) Maintains a "B" average, or its equivalent. If the letter grading system can not be averaged then no grade can be below "B."
    - (3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
    - (4) Student is included in a "Dean's List," "Honor Roll" or comparable list indicating scholastic achievement. A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.
6. **Pickups and Vans**
- a. Liability and Physical Damage: Rate as private passenger. For non-symbolled pickups, determine a symbol based on original cost new from the tables on page 1 of the Symbol and Identification Section.
  - b. Coverage for caps, covers or bedliners on a pickup is provided without additional premium charge and without specific description of the cap, cover or bedliner.
  - c. Camper bodies with or without facilities for cooking or sleeping: Rate as separate item. Refer to General Rule 18. Miscellaneous Types.

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## 5. SAFE DRIVER INSURANCE PLAN (SDIP)

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The SDIP applies to policies written in Companies authorizing its use. When SDIP is used it is to be applied to all eligible autos.

### A. Eligibility

An auto is eligible for rating under this Plan if it is:

- 1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
- 2. Owned by a family partnership or family corporation, provided the vehicle is:
  - a. Garaged on a farm or ranch; and
  - b. Not rated as part of a fleet; and
  - c. Not used in any occupation other than farming or ranching.

### Exceptions:

- 1. The SDIP does not apply to an auto that is used in the business of driver training.
- 2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

### B. Definitions

#### 1. Driving Record Points

##### a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

- (1) Three (3) points are assigned for conviction of:
  - (a) Driving while under the influence of alcohol, controlled substance, drugs, or a combination of two or more of these substances; or
  - (b) Involuntary manslaughter; or
  - (c) Criminally negligent operation of a motor vehicle.
- (2) Two (2) points are assigned for the conviction of driving while license is suspended or driving without a valid driver's or operator's license in force and effect (no surcharge will be charged for a conviction of failure to have a motorcycle operator's endorsement provided the operator has an otherwise valid driver's or operator's license).

**Note:** For offenses of driving while under the influence of alcohol, controlled substances, drugs, or a combination of two or more of these substances or involuntary manslaughter, the applicable surcharges for these offenses shall apply for only a thirty-six (36) month period following the date of conviction.

- b. Accidents
 

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

  - (1) One (1) point is assigned for each auto accident that results in:
    - (a) Bodily injury, or death; or
    - (b) Total damage to all property including his or her own in excess of \$1,000.
  - (2) One (1) point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

**Exceptions:**

- 1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
- 2. No points are assigned for accidents occurring under the following circumstances:
  - a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
  - b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
  - c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident, or
  - d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
  - e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
  - f. Accidents involving damage by contact with animals or fowl; or
  - g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
  - h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
  - i. The applicant owner or other resident operator receives payment under Personal Injury Protection Coverage where such individual is not at fault.
- c. Inexperienced Operator
  - (1) If the principal operator of the auto has no point assigned for an accident or conviction but has been licensed less than two (2) years, one (1) point is assigned. Sub-Classification 1B applies.
  - (2) Sub-Classification 1A applies only when the policy has total of one (1) point assigned based on any operator's accident or conviction record.
    - (a) If the principal operator of the auto has been licensed for less than two (2) years but HAS a point assigned for an accident or conviction, assign one (1) point only for the accident or conviction, not for the principal operator's inexperience. Sub-Classification 1A applies.
    - (b) If the principal operator does not qualify for Inexperienced Operator point assignment in accordance with (1) above, but the policy has a total of one (1) point assigned based on any operator's accident or conviction record, Sub-Classification 1A applies.
  - (3) If the principal operator qualifies for Inexperienced Operator point assignment but the policy also insures other operators who have points assigned for accidents and convictions, Sub-Classifications 2, 3 or 4 apply.
- d. Refund of Surcharged Premium
 

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

**2. Experience Period**

The experience period shall be the three (3) years immediately preceding the date of application or the preparation of the renewal.

**Driving Record Sub-Classification**

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1 (1A or 1B)
2	2
3	3
4 or more	4

## Preferred Private Passenger Auto Manual (TEXAS)

### D. Multi-Car Risk

1. Two Car Risk  
The Driving Record Sub-Classification, as determined above, shall apply to each auto as shown under the Multi-Car Section in the Secondary Table.
2. Three or More Car Risk  
Any points developed under SDIP are assigned to the two cars with the highest Total Base Premiums. The remaining autos are rated at Sub-Class O. TOTAL BASE PREMIUM is the sum of the base premium for Bodily Injury and Property Damage Liability; Medical Payments; No-Fault; Comprehensive; Collision Coverages that apply to the auto.

### E. Administration of SDIP

1. New Business
  - a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.
  - b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.
2. Renewal Business  
Information necessary to assign proper renewal Driving Record Sub-Classification shall be determined from any one or combination of the following:
  - a. Company's own records; or
  - b. Motor Vehicle records; or
  - c. An application signed by the applicant and producer.

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## 6. MODEL YEAR FOR COMPREHENSIVE AND COLLISION COVERAGES

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- A. Where Model Year Is Used in Rating:
  1. The model year of the auto is the year assigned by the auto manufacturer.
  2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
  3. If the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.
- B. Coding applicable:
  1. Policies effective July 1, 1980 and subsequent: Code the last two digits of the model year, for example, code 1980 vehicles as 80, 1981 as 81, etc.

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## 7. MINIMUM PREMIUM RULE

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- A. A minimum semi-annual premium charge shall be made for each policy, certificate, declaration or binder covering one or more of the following coverages:
  1. Comprehensive,
  2. Collision,
  3. Bodily Injury Liability,
  4. Property Damage Liability, or
  5. Personal Injury Protection Coverage.
- B. Premium for other coverages which may also be included in the policy shall be in addition to the minimum semi-annual premium.
- C. The minimum semi-annual premium charge is not subject to reduction except in the event of cancellation or short term policy, the minimum semi-annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.
- D. The UNAIC minimum policy premium is \$300.

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## 8. POLICY PERIOD

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All UNAIC Personal Auto policies are written on a semi-annual basis. The renewal date will be the same day in the sixth month following the month of inception with the following exceptions:

IF THE INCEPTION DATE IS:	THE RENEWAL DATE WILL BE:
March 31	October 1
May 31	December 1
August 29, 30, 31	March 1
October 31	May 1
December 31	July 1

## Preferred Private Passenger Auto Manual (TEXAS)

### 9. PREMIUM PAYMENT OPTIONS

UNAIC accepts only the following methods of payment – NO PREMIUM FINANCE ALLOWED:

- A. **Full Payment** – full payment of the gross semi-annual premium plus all policy fees is due at the inception of the policy.
- B. **2 Pay Plan** – 50% of the total premium is due at the inception of the policy in addition to the full \$25 Policy Fee, with the remaining 50% of the premium due 60 days after the policy inception.
- C. **3 Pay Plan** – 34% of the total premium is due at the inception of the policy in addition to the full \$25 Policy Fee, with the remaining balance payable in two equal installments of 33% each due on the 30<sup>th</sup> and 90<sup>th</sup> days of the policy term.
- D. **5 Pay Plan** – 25% of the total premium is due at the inception of the policy in addition to the full \$25 Policy Fee, with the remaining balance payable in 4 equal installments each due on the 30, 60, 90 and 120<sup>th</sup> days of the policy term.

Each installment, except under the Full Payment plan, is subject to a \$3.00 service fee charge.

All payments returned for insufficient funds are subject to a \$25 Non-Sufficient Funds fee.

Premiums must be electronically submitted or mailed to UNAIC within five (5) business days of binding for coverage to remain in force.

### 10. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments
  - 1. If an outstanding policy is amended and results in a minimal premium adjustment, the amount may be waived, except that the actual return premium shall be returned at the request of the insured.
  - 2. Companies need not refund minimal premium if the insured requests the following:
    - a. cancellation of coverage,
    - b. reduction of limits of liability,
    - c. increase in deductible, except that actual return premium shall be returned at the request of the insured. Refer to company for the applicable "Minimal Premium."
  - 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

### 11. CANCELLATION

If a policy, vehicle or form of coverage is cancelled, compute return premium on a pro rata basis.

### 12. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other auto business.

### 13. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

- A. **1990 and Later Model Years . Symbol 27 Vehicles**  
Develop the Base Rates for Symbol 27 vehicles as follows:
  - 1. **Comprehensive**
    - a. Increase the factor for Symbol 26 by +0.74 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
    - b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

Preferred Private Passenger Auto Manual (TEXAS)

- 2. Collision
  - a. Increase the factor for Symbol 26 by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
  - b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.
- B. 1989 and Prior Model Year Vehicles  
Apply the following factors to the Symbol 8/Base Model Year rate:

Symbol	COMPREHENSIVE			COLLISION		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor	Factor	Factor	Factor
1 - 4	0.12	0.12	0.12	0.20	0.20	0.20
5	0.14	0.14	0.14	0.25	0.25	0.25
6	0.22	0.22	0.22	0.30	0.30	0.30
7	0.28	0.28	0.28*	0.34	0.34	0.34*
8	0.36	0.36		0.38	0.38	
10	0.46	0.46		0.42	0.42	
11	0.55	0.55		0.47	0.47	
12	0.65	0.65		0.51	0.51	
13	0.78	0.78		0.57	0.57	
14	0.93	0.99		0.63	0.66	
15	1.11			0.71		
16	1.29			0.79		
17	1.50			0.86		
18	1.74			0.93		
19	2.02			1.01		
20	2.36			1.11		
21	2.95			1.30		

\* 1975 and Prior Model Year Vehicles Above \$10,000

- a. COMPREHENSIVE: Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- b. COLLISION: Increase the Symbol 7 rate by 5 % for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- C. Original Cost Means
  - 1. Manufacturer's Suggested Retail Price for Autos built in U.S.
  - 2. Manufacturer's Suggested Retail Price in U.S. for specially built Autos.
  - 3. Manufacturer's Suggested Retail Price in U.S. for imported Autos.

14. MISCELLANEOUS COVERAGES & EXCLUSIONS

- A. Uninsured Motorists Coverage (Uninsured Motorists Coverage includes Underinsured Motorists Coverage)
  - 1. Owners - (Class Code - Refer to Statistical Plan)  
This form of auto insurance shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle which is registered and principally garaged in Texas. This form of insurance must apply to all vehicles on the policy.
    - a. Exceptions
      - (1) The named insured has the right to reject such coverage in writing.
      - (2) If rejected, the coverage need not be provided under a subsequent renewal or reinstatement policy previously issued to that named insured by the same insurer or an affiliated insurer, unless the named insured subsequently requests the coverage in writing.
    - b. Basic Limits  
Rates for \$2,000/0,000 Bodily Injury and \$5,000 Property Damage Uninsured Motorists Coverage, are displayed on the rate pages. Property Damage Uninsured Motorists Coverage is subject to a \$250 Deductible.
    - c. Increased Limits  
Increased Limits may be afforded but may not be in excess of the Bodily Injury and Property Damage Liability limits on the policy. The additional charges for increased limits Uninsured Motorists Coverage are shown on the rate pages.
    - d. Rates  
Uninsured Motorists Coverage rate are provided for the following risks:
      - (1) Single Car Risk
      - (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car. The provisions of **Rule 4. Classifications** and **Rule 5. Safe Driver Insurance Plan** do not apply to the rates for this coverage.

- e. Endorsement
  - Attach the Uninsured Motorists Coverage Endorsement to the policy.
- 2. Non-Owners
  - If a named non-owner policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable Single Car Uninsured Motorists Coverage rate shown on the rate pages for Owners.
- B. Deductibles**
  - 1. Deductible Liability Insurance
    - Is not available for vehicles classified and rated according to the rules of this manual.
  - 2. Comprehensive Deductibles for Which No Premium Is Shown
    - Refer to Rate Pages.
  - 3. Collision Deductibles for Which No Premium Is Shown
    - Refer to Rate Pages.
- C. Optional Limits Transportation Expenses Coverage**
  - 1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the limits as shown in the Rate Pages.
  - 2. Rating
    - The provisions of **Rule 4. Classifications** and **Rule 5. Safe Driver Insurance Plan** do not apply to the rates for this coverage. Refer to the rate pages for the semi-annual rate per auto for the specified limits.
  - 3. Endorsement
    - Attach the Optional Increased Limits Transportation Expenses Coverage endorsement to the policy.
- D. Towing and Labor Costs Coverage**
  - 1. Coverage
    - Coverage at the limits shown in the Rate Pages is available with respect to any vehicle eligible for coverage under this manual, except trailers, for towing and labor expenses incurred due to disablement:
  - 2. Endorsement
    - Attach the towing and labor costs coverage endorsement.
- E. Excess Electronic Equipment Coverage**
  - 1. Coverage
    - Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss, is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:
      - a. Radios and Stereos;
      - b. Tape decks;
      - c. Compact Disk Systems;
      - d. Navigation Systems;
      - e. Internet Access Systems;
      - f. Personal Computers;
      - g. Video Entertainment Systems;
      - h. Telephones;
      - i. Televisions;
      - j. Two-way Mobile Radios;
      - k. Scanners; or
      - l. Citizens Band Radios.
    - However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown in the Rate Pages.
  - 2. Rating
    - The provisions of **Rule 4. Classifications** and **Rule 5. Safe Driver Insurance Plan** do not apply for this coverage.
  - 3. Endorsement
    - Attach the excess electronic equipment coverage endorsement to the policy.
- G. Customized Vans and Pickups**
  - When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:
    - 1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
    - 2. Determine a symbol based on the amount developed in 1. from the tables on pages 1 and 2 of the Symbol and Identification Section corresponding to the model year of the vehicle.
    - 3. Develop the premium according to the Premium Determination Rule, using the symbol determined in 2.
    - 4. Attach the Customizing Equipment Coverage Endorsement.

**H. Medical Payments Coverage**

When the policy is eligible for Personal Injury Protection Coverage, Medical Payments Coverage is available. Refer to Rate Pages for the increased factors to be applied to the basic \$1,000 Medical Payments Coverage rate.

**I. Named Driver Exclusion**

**1. Requirement**

An insurer, instead of canceling a personal automobile insurance policy because of the driver's license of:

- a. The named insured;
- b. Any other driver who resides in the same household as the named insured; or
- c. Any driver who customarily operates a covered auto;

has been suspended or revoked, shall offer to continue the policy but exclude all or specific coverage(s) when a motor vehicle is operated by a specifically excluded individual whose driver's license suspension or revocation would have caused the cancellation. If the named insured accepts the insurer's offer, a named driver exclusion endorsement will be issued to that effect.

**2. Additional Requirements**

**a. The named driver exclusion endorsement:**

- (1) Shall be signed by the named insured;
- (2) Shall remain in effect:
  - (a) For the term of the policy; and
  - (b) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer.

**b. If a named driver exclusion endorsement is attached to the policy:**

- (1) The premiums charged for the policy shall not reflect the claim experience or driving record of the named excluded driver.
- (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

**c. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.**

**3. Endorsement**

Attach the named driver exclusion endorsement to the policy.

**J. Automobile Death Indemnity and Total Disability Coverages**

**1. Coverage**

Every insurer issuing a motor vehicle insurance policy may make available to the named insured Automobile Death Indemnity and Total Disability Coverages.

**2. Rates – see Rate Pages**

**3. Endorsement**

Attach the Automobile Death Indemnity and Total Disability Coverages Endorsement to the policy.

**15. NAMED NON-OWNER COVERAGE**

**A. Eligibility**

The Texas Named Non-Owner Coverage endorsement may be used for an individual who does not own an auto but drives borrowed or rented autos. **SUBMIT FOR UNDERWRITING APPROVAL.**

**B. Rating**

**1. Liability, Personal Injury Protection and Medical Payments Coverage**

Charge the percentage of the applicable premiums as shown in the Rate Pages that would apply if the named individual owned an auto, using the premium determination procedures set forth in General Rule 3. Premium Determination.

**2. Uninsured Motorists Coverage**

Charge the Single Car Uninsured Motorists Coverage rate that would apply if such individual owned an auto.

**C. Endorsement**

Attach the Texas Named Non-Owner Coverage Endorsement to the policy.

**16. EXTENDED NON-OWNED COVERAGE**

**A. Eligibility**

The Extended Non-Owned Coverage endorsement may be used for an individual who owns an auto but also drives borrowed or rented autos. Coverage may also be extended to the spouse and resident relatives of that named individual. **SUBMIT FOR UNDERWRITING APPROVAL.**

**B. Coverage**

The Personal Auto Policy (PAP) may be extended to cover the following liability exposures:

1. Vehicles Furnished Or Available For Regular Use Except As Public Or Livery Conveyances Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage . Vehicles Furnished Or Available For Regular Use endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.
  2. Vehicles Furnished Or Available For Use As Public Or Livery Conveyances Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for use as public or livery conveyances. By choosing liability coverage under the Extended Non-Owned Coverage . Vehicles Furnished Or Available For Use As Public Or Livery Conveyances endorsement, liability coverage afforded under the basic PAP may be extended to cover this exposure. Primary liability insurance must be in effect for any non-owned vehicles furnished or available for use as public or livery conveyances.
  3. If liability coverage is extended under the Extended Non-Owned Coverage . Vehicles Furnished Or Available For Regular Use endorsement or the Extended Non-Owned Coverage . Vehicles Furnished Or Available For Use As Public Or Livery Conveyances endorsement, Medical Payments Coverage may also be similarly extended. If medical payments insurance is provided, primary medical payments insurance must be in effect for any non-owned vehicles furnished or available for use as public or livery conveyances.
- C. Rating. Liability and Medical Payments Coverage**  
 Charge the percentage of the applicable premiums as shown in the Rate Pages that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 3. Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.
- D. Endorsements**  
 Attach the:
1. Extended Non-Owned Coverage . Vehicles Furnished Or Available For Regular Use endorsement; or
  2. Extended Non-Owned Coverage . Vehicles Furnished Or Available For Use As Public Or Livery Conveyances endorsement.

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**17. INCREASED LIMITS**

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- A.** Refer to the Rate Pages to determine the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability, Medical Payments, PIP, Deductibles and UM.

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**18. MISCELLANEOUS TYPES**

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**A. Trailers and Camper Bodies Designed for Use with Private Passenger Autos and Pickups**

**LIABILITY**

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

**Exceptions**

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) When no auto is owned by the insured.

**MEDICAL PAYMENTS**

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

**Exceptions**

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van,
- (2) When no auto is owned by the insured, or
- (3) Located for use as a residence or premises.

**LIABILITY AND MEDICAL PAYMENTS**

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

**PHYSICAL DAMAGE**

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the trailer/camper body coverage (maximum limit of liability) endorsement.

**Note** Coverage is not provided on an "agreed value" basis.

1. Recreational Trailers and Camper Bodies

## Preferred Private Passenger Auto Manual (TEXAS)

- a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
  - b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities. To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.
2. For rates refer to the rate pages.
- B. Golf Carts (Class Code 943500)**  
 A golf cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.  
 All premiums apply for the period of coverage.  
 Attach the miscellaneous type vehicle endorsement.  
**LIABILITY**  
 Charge 25% of the Private Passenger base rate.  
**PHYSICAL DAMAGE**  
 Refer to the rate pages.
- C. Antique Autos (Class Code 962000)**  
 An antique, collectible or special interest auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.  
**LIABILITY**  
 Charge 40% of the private passenger base rate.  
**MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS AND NO-FAULT**  
 Charge the private passenger base rate.  
**Note** – No-Fault coverages are to be afforded only where required.  
**PHYSICAL DAMAGE**  
 Refer to the rate pages.  
 Attach the coverage for damage to your auto (maximum limit of liability) endorsement.  
**Note** – Coverage is not provided on an "agreed value" basis.

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## 19. RATING TERRITORIES

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- A. The Rate Pages display rates by territory.
- B. The Territory Pages contain the definition and code for each rating territory.
  - 1. Each territory includes a specific area for rating purposes. Therefore, the following provisions apply:
    - a. Any city, town, borough or village not mentioned within a defined territory, but falling within its boundaries, shall take the rate for that territory.
    - b. If a city, town, borough or village extends into more than one territory the rates for the higher rated territory apply to the entire city, town, borough or village.
    - c. If a street or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision such as a state, county, city, town, etc., the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of the street.
  - 2. The Territory pages also contain a List of Important Cities and Towns indicating the territories to which they are assigned. Refer to a map to determine the rating territory for a town not listed.

**Territory 001:** Remainder of Harris County

**Territory 001A:** Harris County Zip Codes (77002, 77003, 77004, 77005, 77006, 77007, 77010, 77011, 77012, 77015, 77017, 77019, 77020, 77021, 77023, 77024, 77025, 77027, 77029, 77030, 77031, 77033, 77034, 77035, 77036, 77042, 77045, 77047, 77048, 77051, 77053, 77054, 77056, 77057, 77058, 77059, 77061, 77062, 77063, 77071, 77072, 77074, 77075, 77077, 77079, 77081, 77082, 77083, 77085, 77087, 77089, 77094, 77096, 77098, 77099, 77401, 77450, 77494, 77502, 77503, 77504, 77505, 77506, 77507, 77520, 77521, 77530, 77536, 77546, 77547, 77571, 77586, 77587, 77598)

**Territory 038:** Remainder of Fort Bend County

**Territory 038A:** Fort Bend County Zip Codes (77031, 77053, 77417, 77430, 77444, 77459, 77461, 77469, 77471, 77477, 77478, 77479, 77489, 77545, 77583)

Preferred Private Passenger Auto Manual (TEXAS)

COUNTY	TERR	COUNTY	TERR	COUNTY	TERR	COUNTY	TERR	COUNTY	TERR
Anderson	063	Crane	061	Hartley	065	Madison	064	San Patricio	055
Andrews	061	Crockett	065	Haskell	065	Marion	024	San Saba	064
Angelina	047	Crosby	065	Hays	053	Martin	064	Schleicher	065
Aransas	055	Culberson	065	Hemphill	065	Mason	063	Scurry	065
Archer	063	Dallam	065	Henderson	063	Matagorda	063	Shackelford	065
Armstrong	065	Dallas	002	Hidalgo	057	Maverick	065	Shelby	063
Atascosa	064	Dawson	065	Hill	063	McCulloch	064	Sherman	065
Austin	064	Deaf Smith	065	Hockley	065	McLennan	024	Smith	043
Bailey	065	Delta	063	Hood	046	McMullen	058	Somervell	063
Bandera	064	Denton	027	Hopkins	063	Medina	064	Starr	056
Bastrop	064	DeWitt	064	Houston	063	Menard	064	Stephens	063
Baylor	065	Dickens	065	Howard	060	Midland	060	Sterling	065
Bee	064	Dimmit	064	Hudspeth	065	Milam	064	Stonewall	065
Bell	051	Donley	065	Hunt	063	Mills	063	Sutton	065
Bexar	003	Duval	064	Hutchinson	062	Mitchell	065	Swisher	065
Blanco	064	Eastland	063	Irion	065	Montague	063	Tarrant	004
Borden	065	Ector	059	Jack	063	Montgomery	040	Taylor	011
Bosque	063	Edwards	064	Jackson	064	Moore	062	Terrell	065
Bowie	041	El Paso	005	Jasper	063	Morris	041	Terry	065
Brazoria	037	Ellis	031	Jeff Davis	065	Motley	065	Throckmorton	065
Brazos	066	Erath	063	Jefferson	021	Nacogdoches	047	Titus	063
Brewster	065	Falls	063	Jim Hogg	056	Navarro	063	Tom Green	016
Briscoe	065	Fannin	063	Jim Wells	055	Newton	063	Travis	023
Brooks	056	Fayette	064	Johnson	034	Nolan	065	Trinity	063
Brown	063	Fisher	065	Jones	065	Nueces	007	Tyler	063
Burleson	064	Floyd	065	Karnes	064	Ochiltree	065	Upshur	044
Burnet	064	Foard	065	Kaufman	045	Oldham	065	Upton	065
Caldwell	064	Fort Bend	038, 038A	Kendall	064	Orange	006	Uvalde	064
Calhoun	054	Franklin	063	Kenedy	056	Palo Pinto	063	Val Verde	058
Callahan	065	Freestone	063	Kent	065	Panola	063	Van Zandt	063
Cameron	057	Frio	064	Kerr	064	Parker	046	Victoria	054
Camp	063	Gaines	065	Kimble	064	Parmer	065	Walker	063
Carson	065	Galveston	022	King	065	Pecos	065	Waller	039
Cass	063	Garza	065	Kinney	064	Polk	063	Ward	061
Castro	065	Gillespie	064	Kleberg	055	Potter	014	Washington	064
Chambers	049	Glasscock	065	Knox	065	Presidio	065	Webb	012
Cherokee	063	Goliad	064	La Salle	063	Rains	063	Wharton	064
Childress	065	Gonzales	064	Lamar	065	Randall	014	Wheeler	065
Clay	063	Gray	062	Lamb	063	Reagan	065	Wichita	020
Cochran	065	Grayson	013	Lampasas	064	Real	064	Wilbarger	065
Coke	065	Gregg	042	Lavaca	064	Red River	063	Willacy	056
Coleman	065	Grimes	063	Lee	064	Reeves	065	Williamson	052
Collin	028	Guadalupe	053	Leon	063	Refugio	064	Wilson	064
Collingsworth	065	Hale	065	Liberty	049	Roberts	065	Winkler	061
Colorado	064	Hall	065	Limestone	063	Robertson	063	Wise	032
Comal	053	Hamilton	063	Lipscomb	065	Rockwall	045	Wood	063
Comanche	063	Hansford	065	Live Oak	064	Runnels	065	Yoakum	065
Concho	065	Hardeman	065	Llano	064	Rusk	044	Young	063
Cooke	063	Hardin	048	Loving	065	Sabine	063	Zapata	056
Coryell	063	Harris	001, 001A	Lubbock	010	San Augustine	063	Zavala	064
Cottle	065	Harrison	044	Lynn	065	San Jacinto	063		

## Preferred Private Passenger Auto Manual (TEXAS)

### LIST OF IMPORTANT CITIES AND TOWNS

The following list contains all the more important cities, towns, boroughs and villages in the state together with their counties and territory and code assignments. In the event the city or town is located in more than one county, the actual county of principal garaging determines the territory.

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
Abilene, Taylor	011	Brenham, Washington	064	Corrigan, Polk	063	Falfurrias, Brooks	056
Alamo, Hidalgo	057	Bridge City, Orange	006	Corsicana, Navarro	063	Farmersville, Collin	028
Alamo Heights, Bexar	003	Bridgeport, Wise	032	Cotulla, La Salle	064	Farwell, Parmer	065
Albany, Shackelford	065	Bronte, Coke	065	Crane, Crane	061	Ferguson, Victoria	054
Alice, Jim Wells	055	Brookshire, Waller	039	Crockett, Houston	063	Ferris, Ellis	031
Alpine, Brewster	065	Brownfield, Terry	065	Crosbyton, Crosby	065	Flatonia, Fayette	064
Alto, Cherokee	063	Brownsville, Cameron	057	Cross Plains, Callahan	065	Floresville, Wilson	064
Alvarado, Johnson	034	Brownwood, Brown	063	Crowell, Foard	065	Floydada, Floyd	065
Alvin, Brazoria	037	Brownwood-Oakland, Orange	006	Crystal City, Zavala	064	Forest Hill, Tarrant	004
Amarillo, Potter-Randall	014	Bryan, Brazos	066	Cuero, DeWitt	064	Forney, Kaufman	045
Anahuac, Chambers	049	Bunavista, Hutchinson	062	Daingerfield, Morris	041	Fort Davis, Jeff Davis	065
Andrews, Andrews	061	Burkburnett, Wichita	020	Daisetta, Liberty	049	Fort Stockton, Pecos	065
Angleton, Brazoria	037	Burnet, Burnet	064	Dalhart, Dallam-Hartley	065	Fort Worth, Tarrant	004
Anson, Jones	065	Caldwell, Burleson	064	Dallas, Dallas	002	Franklin, Robertson	063
Anthony, El Paso	005	Calvert, Robertson	063	Dawson, Navarro	063	Frankston, Anderson	063
Aransas Pass, San Patricio-Aransas	055	Camden, Polk	063	Dayton, Liberty	049	Fredericksburg, Gillespie	064
Archer City, Archer	063	Cameron, Milam	064	Decatur, Wise	032	Freeport, Brazoria	037
Arlington, Tarrant	004	Canadian, Hemphill	065	De Kalb, Bowie	041	Freer, Duval	064
Asherton, Dimmit	064	Canutillo, El Paso	005	De Leon, Comanche	063	Friona, Parmer	065
Aspermont, Stonewall	065	Canyon, Randall	014	Del Rio, Val Verde	058	Gainesville, Cooke	063
Athens, Henderson	063	Carrizo Springs, Dimmit	064	Denison, Grayson	013	Galena Park, Harris	001A
Atlanta, Cass	063	Carrollton, Dallas	002	Denton, Denton	027	Galveston, Galveston	022
Austin, Travis	023	Carthage, Panola	063	Denver City, Yoakum	065	Ganado, Jackson	064
Baird, Callahan	065	Cedar Bayou-Stewart Heights, Harris	001A	Devine, Medina	064	Garland, Dallas	002
Balch Springs, Dallas	002	Celina, Collin	028	Diboll, Angelina	047	Gatesville, Coryell	063
Ballinger, Runnels	065	Center, Shelby	063	Dickinson, Galveston	022	Georgetown, Williamson	052
Bandera, Bandera	064	Charlotte, Atascosa	064	Dilley, Frio	064	George West, Live Oak	064
Bastrop, Bastrop	064	Childress, Childress	065	Dimmitt, Castro	065	Giddings, Lee	064
Bay City, Matagorda	054	Chillicothe, Hardeman	065	Donna, Hidalgo	057	Gilmer, Upshur	044
Baytown, Harris	001, 001A	Cisco, Eastland	063	Donnybrook Place, Harris	001	Gilmer, Orange	006
Beaumont, Jefferson	021	Clarendon, Donley	065	Dublin, Erath	063	Gladewater, Gregg-Upshur	042
Beeville, Bee	064	Clarksville, Red River	063	Dumas, Moore	062	Glen Rose, Somervell	063
Bellaire, Harris	001A	Cleburne, Johnson	034	Eagle Lake, Colorado	064	Goldthwaite, Mills	063
Bellmead, McLennan	024	Cleveland, Liberty	049	Eagle Pass, Maverick	065	Goliad, Goliad	064
Belville, Austin	064	Clifton, Bosque	063	Eastland, Eastland	063	Gonzales, Gonzales	064
Belton, Bell	051	Clute, Brazoria	037	Edcouch, Hidalgo	057	Gorman, Eastland	063
Benavides, Duval	064	Cockrell Hill, Dallas	002	Eden, Concho	065	Graham, Young	063
Big Lake, Reagan	065	Coleman, Coleman	065	Edinburg, Hidalgo	057	Granbury, Hood	046
Big Spring, Howard	060	College Station, Brazos	066	Edna, Jackson	064	Grand Prairie, Dallas	002
Big Wells, Dimmit	064	Colorado City, Mitchell	065	El Campo, Wharton	064	Grand Saline, Van Zandt	063
Bishop, Nueces	007	Columbus, Colorado	064	Eldorado, Schleicher	065	Granger, Williamson	052
Boerne, Kendall	064	Comanche, Comanche	063	Electra, Wichita	020	Grapeland, Houston	063
Bonham, Fannin	063	Comfort, Kendall	064	Elgin, Bastrop	064	Grapevine, Tarrant	004
Borger, Hutchinson	062	Commerce, Hunt	063	El Paso, El Paso	005	Greenville, Hunt	063
Bowie, Montague	063	Conroe, Montgomery	040	Elsa, Hidalgo	057	Greggton, Gregg	042
Brackettville, Kinney	064	Coolidge, Limestone	063	Ennis, Ellis	031	Griffing Park, Jefferson	021
Brady, McCulloch	064	Cooper, Delta	063	Eules, Tarrant	004	Groesbeck, Limestone	063
Breckenridge, Stephens	063	Copperas Cove, Coryell	063	Fabens, El Paso	005	Groves, Jefferson	021
Bremond, Robertson	063	Corpus Christi, Nueces	007	Fairfield, Freestone	063	Grulla, Starr	056

Preferred Private Passenger Auto Manual (TEXAS)

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
Gulf Park, Brazoria	037	Kaufman, Kaufman	045	McKinney, Collin	028	Orange, Orange	006
Hale Center, Hale	065	Keltys, Angelina	047	McLean, Gray	062	Overton, Rusk	044
Hallettsville, Lavaca	064	Kemp Newby, Wichita	020	McNair, Harris	001,001A	Ozona, Crockett	065
Haltom City, Tarrant	004	Kenedy, Karnes	064	Madisonville, Madison	063	Paducah, Cottle	065
Hamilton, Hamilton	063	Kennedale, Tarrant	004	Malakoff, Henderson	063	Palacios, Matagorda	054
Hamlin, Jones-Fisher	065	Keres, Navarro	063	Marble Falls, Burnet	064	Palestine, Anderson	063
Handley, Tarrant	004	Kermit, Winkler	061	Marfa, Presidio	065	Pampa, Gray	062
Harlingen, Cameron	057	Kerville, Kerr	064	Marlin, Falls	063	Panhandle, Carson	065
Haskell, Haskell	065	Kilgore, Gregg-Rusk	042	Marshall, Harrison	044	Paris, Lamar	063
Hearne, Robertson	063	Killeen, Bell	051	Mart, McLennan	024	Pasadena, Harris	001A
Hebronville, Jim Hogg	056	Kingsville, Kleberg	055	Mason, Mason	064	Pear Ridge, Jefferson	021
Hempstead, Waller	039	Kirbyville, Jasper	063	Matador, Motley	065	Pearsall, Frio	064
Henderson, Rusk	044	Knox City, Knox	065	Mathis, San Patricio	055	Pecos, Reeves	065
Henrietta, Clay	063	Kountze, Hardin	048	Memphis, Hall	065	Perryton, Ochiltree	065
Hereford, Deaf Smith	065	Ladonia, Fannin	063	Menard, Menard	064	Pharr, Hidalgo	057
Hico, Hamilton	063	La Feria, Cameron	057	Mercedes, Hidalgo	057	Phillips, Hutchinson	062
Highland Park, Dallas	002	La Grange, Fayette	064	Meridian, Bosque	063	Pilot Point, Denton	027
Highlands, Harris	001	Lake Jackson, Brazoria	037	Merkel, Taylor	011	Pineland, Sabine	063
Hillcrest, Wichita	020	Lakeview, Jefferson	021	Mesquite, Dallas	002	Pittsburg, Camp	063
Hillsboro, Hill	063	Lake Worth Village, Tarrant	004	Mexia, Limestone	063	Plainview, Hale	065
Hitchcock, Galveston	022	La Marque, Galveston	022	Midland, Midland	060	Plano, Collin	028
Holliday, Archer	063	Lamesa, Dawson	065	Midlothian, Ellis	031	Pleasant Grove, Dallas	002
Hondo, Medina	064	Lampasas, Lampasas	063	Mills, Grayson	013	Pleasant Valley, Potter	014
Honey Grove, Fannin	063	Lancaster, Dallas	002	Mineola, Wood	063	Pleasanton, Atascosa	064
Hooks, Bowie	041	La Porte, Harris	001	Mineral Wells, Palo Pinto	063	Port Arthur, Jefferson	021
Houston, Harris	001,001A	Laredo, Webb	012	Mission, Hidalgo	057	Port Isabel, Cameron	057
Hubbard, Hill	063	League City, Galveston	022	Monahans, Ward	061	Portland, San Patricio	055
Hughes Springs, Cass	063	Leonard, Fannin	063	Moody, McLennan	024	Port Lavaca, Calhoun	054
Hull, Liberty	049	Levelland, Hockley	065	Morton, Cochran	065	Port Neches, Jefferson	021
Humble, Harris	001	Lewisville, Denton	027	Mount Pleasant, Titus	063	Post, Garza	065
Huntington, Angelina	047	Liberty, Liberty	049	Mount Vernon, Franklin	063	Poteet, Atascosa	064
Huntsville, Walker	063	Lindale, Smith	043	Muleshoe, Bailey	065	Poth, Wilson	064
Hurst, Tarrant	004	Linden, Cass	063	Munday, Knox	065	Premont, Jim Wells	055
Idalou, Lubbock	010	Littlefield, Lamb	065	Nacogdoches, Nacogdoches	047	Quanah, Hardeman	065
Ingleside, San Patricio	055	Livingston, Polk	063	Naples, Morris	041	Rolls, Crosby	065
Iowa Park, Wichita	020	Llano, Llano	064	Navasota, Grimes	063	Ramona, Hidalgo	057
Iraan, Pecos	065	Lockhart, Caldwell	064	Nederland, Jefferson	021	Ranger, Eastland	063
Irving, Dallas	002	Lockney, Floyd	065	New Boston, Bowie	041	Rankin, Upton	065
Italy, Ellis	031	Lone Star, Morris	041	New Braunfels, Comal	053	Raymondville, Willacy	056
Itasca, Hill	063	Longview, Gregg	042	Newgulf, Wharton	064	Red Cut Heights, Bowie	041
Jacinto City, Harris	001,001A	Loraine, Mitchell	065	Nixon, Gonzales	064	Refugio, Refugio	064
Jacksboro, Jack	063	Los Fresnos, Cameron	057	Nocona, Montague	063	Richardson, Dallas	002
Jacksonville, Cherokee	063	Lubbock, Lubbock	010	North Park, Taylor	011	Richmond, Fort Bend	038,038A
Jasper, Jasper	063	Lufkin, Angelina	047	Odem, San Patricio	055	Rio Grande City, Starr	056
Jefferson, Marion	063	Luling, Caldwell	064	Odessa, Ector	059	Rio Hondo, Cameron	057
Jones Creek, Brazoria	037	Lyford, Willacy	056	O'Donnell, Lynn-Dawson	065	Rising Star, Eastland	063
Jourdanton, Atascosa	064	McAllen, Hidalgo	057	Olmos Park, Bexar	003	River Oaks, Tarrant	004
Junction, Kimble	064	McCamey, Upton	065	Olney, Young	063	Robert Lee, Coke	065
Karnes City, Karnes	064	McGregor, McLennan	024	Olton, Lamb	065	Robstown, Nueces	007

Preferred Private Passenger Auto Manual (TEXAS)

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
Roby, Fisher	065	South Houston, Harris	001A	Wake Village, Bowie	041
Rockdale, Milam	064	South Side Place, Harris	001A	Waxahachie, Ellis	031
Rockport, Aransas	055	Spearman, Hansford	065	Weatherford, Parker	046
Rocksprings, Edwards	064	Spooner, Orange	006	Weimar, Colorado	064
Rockwall, Rockwall	045	Spur, Dickens	065	Wellington, Collingsworth	065
Roma-Los Saenz, Starr	056	Stamford, Jones	065	Weslaco, Hidalgo	057
Roscoe, Nolan	065	Stanton, Martin	065	West, McLennan	024
Rosebud, Falls	063	Stephenville, Erath	063	West Columbia, Brazoria	037
Rosenberg, Fort Bend	038A	Stinnett, Hutchinson	062	West Orange, Orange	006
Rotan, Fisher	065	Stockdale, Wilson	064	West University Place, Harris	001
Round Rock, Williamson	052	Stratford, Sherman	065	Wharton, Wharton	064
Royse City, Collin-Rockwall	028	Sudan, Lamb	065	Whitesboro, Grayson	013
Rule, Haskell	065	Sugar Land, Fort Bend	038,038A	White Settlement, Tarrant	004
Runge, Karnes	064	Sulphur Springs, Hopkins	063	Whitewright, Grayson	013
Rusk, Cherokee	063	Sundown, Hockley	065	Whitney, Hill	063
Sabinal, Uvalde	064	Sunnydale, Dallas	002	Wichita Falls, Wichita	020
Saint Jo, Montague	063	Sunray, Moore	062	Willis, Montgomery	040
San Angelo, Tom Green	016	Sunrise, Falls	063	Wills Point, Van Zandt	063
San Antonio, Bexar	003	Sweeny, Brazoria	037	Wink, Winkler	061
San Augustine, San Augustine	063	Sweetwater, Nolan	065	Winnsboro, Wood-Franklin	063
San Benito, Cameron	057	Taft, San Patricio	055	Winter, Runnels	065
Sanderson, Terrell	065	Tahoka, Lynn	065	Wolfe City, Hunt	063
Sanger, Denton	027	Taylor, Williamson	052	Woodsboro, Refugio	064
San Juan, Hidalgo	057	Teague, Freestone	063	Woodville, Tyler	063
San Marcos, Hays	053	Temple, Bell	051	Wortham, Freestone	063
San Pedro, Nueces	007	Terrell, Kaufman	045	Wylie, Collin	028
San Saba, San Saba	064	Terrell Hills, Bexar	003	Yoakum, Lavaca-DeWitt	064
Sansom Park Village, Tarrant	004	Texarkana, Bowie	041	Yorktown, DeWitt	064
Santa Anna, Coleman	065	Texas City, Galveston	022	Ysleta, El Paso	005
Schulenburg, Fayette	064	Three Rivers, Live Oak	064	Zapata, Zapata	056
Seagoville, Dallas	002	Throckmorton, Throckmorton	065	NOTE: Refer to an atlas or map for places not listed.	
Seagraves, Gaines	065	Timpson, Shelby	063		
Sealy, Austin	064	Tomball, Harris	001		
Sequin, Guadalupe	053	Trinity, Trinity	063		
Seminole, Gaines	065	Tulia, Swisher	065		
Seth Ward, Hale	065	Turkey, Hall	065		
Seymour, Baylor	065	Tyler, Smith	043		
Shamrock, Wheeler	065	University Park, Dallas	002		
Shell Camp, Gregg	042	Uvalde, Uvalde	064		
Sherman, Grayson	013	Valley Mills, Bosque	063		
Shiner, Lavaca	064	Van Alstyne, Grayson	013		
Silsbee, Hardin	048	Van Horn, Culberson	065		
Sinton, San Patricio	055	Velasco, Brazoria	037		
Slaton, Lubbock	010	Vernon, Wilbarger	065		
Smithville, Bastrop	064	Vickery, Dallas	002		
Snyder, Scurry	065	Victoria, Victoria	054		
Somerville, Burleson	064	Vidor, Orange	006		
Sonora, Sutton	065	Waco, McLennan	024		
Sourlake, Hardin	048	Waelder, Gonzales	064		

**RATE PAGES**

**1. BASE RATES**

Territory	20/40 Bodily Injury	\$15,000 Property Damage	\$1,000 Med Pay	\$2,500 PIP	\$500 Ded Comp	\$500 Ded Collision	UM/UIM Bodily Injury Single Car	UM/UIM Property Damage Single Car	UM/UIM Bodily Injury Multi Car	UM/UIM Property Damage Multi Car
1	116	154	19	62	85	267	50	3.3	40	2.6
1A	124	165	20	66	90	287	54	3.5	43	2.8
2	101	148	18	61	101	272	47	3.1	37	2.4
3	108	126	13	47	78	236	47	3.1	37	2.4
4	85	129	13	49	97	219	47	3.1	38	2.4
5	93	92	16	43	86	216	50	3.3	40	2.6
6	117	128	14	46	56	253	50	3.3	40	2.6
7	136	106	19	69	75	204	50	3.3	40	2.6
10	82	119	13	42	150	214	41	3.1	33	2.4
11	56	109	11	33	158	211	42	3.1	33	2.5
12	104	93	18	43	149	225	50	3.3	40	2.6
13	73	113	16	43	111	250	44	3.3	35	2.6
14	81	135	14	41	195	251	44	3.3	35	2.6
16	58	104	12	35	153	190	44	3.3	35	2.6
20	58	100	13	34	154	197	42	3.1	33	2.5
21	127	135	16	56	59	265	50	3.3	40	2.6
22	104	143	16	48	80	244	51	3.4	41	2.7
23	78	153	13	43	71	250	42	3.2	34	2.5
24	68	117	14	42	61	233	44	3.3	35	2.6
27	76	136	13	43	72	223	41	3.1	33	2.4
28	83	158	14	42	70	252	45	3.4	36	2.7
31	87	124	14	46	104	255	44	3.3	35	2.6
32	76	117	14	42	172	283	44	3.3	35	2.6
34	88	127	16	45	78	249	44	3.3	35	2.6
37	94	130	16	47	59	232	44	3.3	35	2.6
38	106	152	18	57	57	249	45	3.4	36	2.7
38A	112	160	19	60	61	262	48	3.6	38	2.8
39	104	131	18	52	90	275	44	3.3	35	2.6
40	85	137	14	39	86	237	44	3.3	35	2.6
41	84	102	14	47	97	244	44	3.3	35	2.6
42	112	130	18	62	104	257	44	3.3	35	2.6
43	101	128	18	59	63	253	44	3.3	35	2.6
44	104	115	19	63	126	279	44	3.3	35	2.6
45	97	142	16	45	92	270	44	3.3	35	2.6
46	71	120	14	37	157	246	44	3.3	35	2.6
47	94	115	16	48	63	265	44	3.3	35	2.6
48	99	116	14	46	73	235	44	3.3	35	2.6
49	108	139	18	48	77	288	44	3.3	35	2.6
51	69	115	11	38	84	222	41	3.1	33	2.4
52	75	148	14	41	55	244	43	3.2	34	2.5
53	77	124	14	37	98	233	44	3.3	35	2.6
54	88	116	18	47	73	227	44	3.3	35	2.6
55	113	95	16	56	73	192	44	3.3	35	2.6
56	128	88	19	59	104	258	44	3.3	35	2.6
57	159	108	28	77	127	235	50	3.7	40	2.9
58	110	84	18	53	141	201	44	3.3	35	2.6
59	76	102	17	43	128	213	41	3.1	33	2.4
60	56	96	13	33	121	179	42	3.1	33	2.5
61	57	83	14	42	165	203	44	3.3	35	2.6
62	49	94	14	37	187	215	44	3.3	35	2.6
63	80	105	14	42	114	256	44	3.3	35	2.6
64	77	100	13	39	105	233	42	3.2	34	2.5
65	58	84	12	30	196	223	44	3.3	35	2.6
66	67	117	14	36	89	190	45	3.4	36	2.7

2. INCREASED LIMITS AND DEDUCTIBLE FACTORS

BODILY INJURY LIABILITY INCREASED LIMITS		
PER PERSON	PER ACCIDENT	FACTOR
*20,000	40,000	1.00
25,000	50,000	1.22
50,000	100,000	1.37
100,000	300,000	1.71
300,000	300,000	1.80
250,000	500,000	1.84

PROPERTY DAMAGE LIABILITY INCREASED LIMITS	
LIMIT	FACTOR
*20,000	1.00
25,000	1.02
50,000	1.07
100,000	1.11
300,000	1.23

MEDICAL PAYMENTS INCREASED LIMITS	
LIMIT	FACTOR
1,000	1.00
2,000	1.57
5,000	2.50
10,000	3.25
25,000	4.17

PERSONAL INJURY PROTECTION INCREASED LIMITS	
LIMIT	FACTOR
2,500	1.00
5,000	1.25
10,000	1.65

PHYSICAL DAMAGE DEDUCTIBLES			
COMPREHENSIVE	FACTOR	COLLISION	FACTOR
\$250	1.23	\$250	1.08
\$500	1.00	\$500	1.00
\$1,000	0.77	\$1,000	0.86
\$2,500	0.47	\$2,500	0.59

UNINSURED MOTORISTS COVERAGE				
BODILY INJURY LIABILITY INCREASED LIMITS				
UM BI LIMIT	Territories: 1,2,3,4,5,6,7,12,21,22		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
25/50	1.00	1.00	1.00	1.00
50/100	1.28	1.28	1.25	1.25
100/300	1.59	1.59	1.54	1.54
300/300	2.20	2.20	2.11	2.11
250/500	2.02	2.02	1.94	1.94
PROPERTY DAMAGE LIABILITY INCREASED LIMITS				
UM PD LIMIT	Territories: 1,2,3,4,5,6,7,12,21,22		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
25,000	1.00	1.00	1.00	1.00
50,000	2.75	2.75	2.75	2.75
100,000	3.75	3.75	3.75	3.75
300,000	6.00	6.00	6.00	6.00

\* Please note that these limits are not available after April 1, 1008. At that time, the minimum financial responsibility limits will be 25/50 for Bodily Injury and Uninsured Motorists Bodily Injury and \$25,000 for Property Damage and Uninsured Motorists Property Damage.

Preferred Private Passenger Auto Manual (TEXAS)

3. PRIMARY CLASSIFICATIONS – RATING FACTORS (apply to all coverages except UM)

NO YOUTHFUL OPERATOR					
OPERATOR AGE	PLEASURE USE	DRIVE TO OR FROM WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
30-39 Factor -- Code	1.00 -- (8161)	1.05 -- (8162)	1.15 -- (8163)	1.20 -- (8168)	0.85 -- (8169)
40-49 Factor -- Code	0.90 -- (8151)	0.95 -- (8152)	1.05 -- (8153)	1.10 -- (8158)	0.75 -- (8159)
50-64 Factor -- Code	0.80 -- (8851)	0.85 -- (8852)	0.95 -- (8853)	1.00 -- (8858)	0.65 -- (8859)
65-74 Factor -- Code	0.85 -- (8801)	0.90 -- (8802)	1.00 -- (8803)	1.05 -- (8808)	0.70 -- (8809)
75-79 Factor -- Code	1.00 -- (8121)	1.05 -- (8122)	1.15 -- (8123)	1.20 -- (8128)	0.85 -- (8129)
80-84 Factor -- Code	1.00 -- (8141)	1.05 -- (8142)	1.15 -- (8143)	1.20 -- (8148)	0.85 -- (8149)
84 or Over Factor -- Code	1.00 -- (8201)	1.05 -- (8202)	1.15 -- (8203)	1.20 -- (8208)	0.85 -- (8259)
ALL OTHER OPERATORS AGE 25-29					
(In accordance with Rule 4.C.2. this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification)					
OPERATOR AGE	PLEASURE USE	DRIVE TO OR FROM WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
25-29 Factor -- Code	1.00 -- (8301)	1.05 -- (8302)	1.15 -- (8303)	1.20 -- (8308)	0.85 -- (8459)
EXCESS AUTOS					
(Refer to Rule 4.C.3. for the rules of applications for these classifications – applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)					
Excess Autos 1 Factor -- Code			1.00 -- (8990)		
Excess Autos 2 (all operators age 40-74) Factor -- Code			0.80 -- (8980)		
YOUTHFUL OPERATOR					
UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor -- Code	2.50 -- (8400)	2.65 -- (8403)	3.30 -- (8600)	3.45 -- (8603)
	18 Factor -- Code	2.50 -- (8401)	2.65 -- (8405)	3.30 -- (8601)	3.45 -- (8605)
	19 Factor -- Code	2.50 -- (8451)	2.65 -- (8455)	3.30 -- (8651)	3.45 -- (8655)
	20 Factor -- Code	2.50 -- (8450)	2.65 -- (8453)	3.30 -- (8650)	3.45 -- (8653)
WITH DRIVER TRAINING	17 or less Factor -- Code	2.25 -- (8460)	2.40 -- (8463)	3.00 -- (8660)	3.15 -- (8663)
	18 Factor -- Code	2.25 -- (8470)	2.40 -- (8473)	3.00 -- (8670)	3.15 -- (8673)
	19 Factor -- Code	2.25 -- (8480)	2.40 -- (8483)	3.00 -- (8680)	3.15 -- (8683)
	20 Factor -- Code	2.25 -- (8490)	2.40 -- (8493)	3.00 -- (8690)	3.15 -- (8693)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.35 -- (8754)	1.50 -- (8755)	1.75 -- (8704)	1.90 -- (8705)
	25-29 Factor -- Code	Classify as All Other Operators Age 25-29		1.30 -- (8708)	1.45 -- (8709)

YOUTHFUL OPERATOR					
UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor -- Code	2.25 -- (8406)	2.40 -- (8408)	3.00 -- (8606)	3.15 -- (8608)
	18 Factor -- Code	2.25 -- (8402)	2.40 -- (8404)	3.00 -- (8602)	3.15 -- (8604)
	19 Factor -- Code	2.25 -- (8452)	2.40 -- (8454)	3.00 -- (8652)	3.15 -- (8654)
	20 Factor -- Code	2.25 -- (8456)	2.40 -- (8458)	3.00 -- (8656)	3.15 -- (8658)
WITH DRIVER TRAINING	17 or less Factor -- Code	2.00 -- (8466)	2.15 -- (8468)	2.65 -- (8666)	2.80 -- (8668)
	18 Factor -- Code	2.00 -- (8476)	2.15 -- (8478)	2.65 -- (8676)	2.80 -- (8678)
	19 Factor -- Code	2.00 -- (8486)	2.15 -- (8488)	2.65 -- (8686)	2.80 -- (8688)
	20 Factor -- Code	2.00 -- (8496)	2.15 -- (8498)	2.65 -- (8696)	2.80 -- (8698)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.15 -- (8756)	1.30 -- (8757)	1.50 -- (8706)	1.65 -- (8707)
YOUTHFUL OPERATOR					
MARRIED MALE					
Age		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor -- Code	1.55 -- (8924)	1.70 -- (8925)	1.40 -- (8926)	1.55 -- (8927)
	18 Factor -- Code	1.55 -- (8934)	1.70 -- (8935)	1.40 -- (8936)	1.55 -- (8937)
	19 Factor -- Code	1.55 -- (8944)	1.70 -- (8945)	1.40 -- (8946)	1.55 -- (8947)
	20 Factor -- Code	1.55 -- (8954)	1.70 -- (8955)	1.40 -- (8956)	1.55 -- (8957)
WITH DRIVER TRAINING	17 or less Factor -- Code	1.40 -- (8964)	1.55 -- (8965)	1.25 -- (8966)	1.40 -- (8967)
	18 Factor -- Code	1.40 -- (8974)	1.55 -- (8975)	1.25 -- (8976)	1.40 -- (8977)
	19 Factor -- Code	1.40 -- (8984)	1.55 -- (8985)	1.25 -- (8986)	1.40 -- (8987)
	20 Factor -- Code	1.40 -- (8994)	1.55 -- (8995)	1.25 -- (8996)	1.40 -- (8997)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.25 -- (8554)	1.40 -- (8555)	1.05 -- (8556)	1.20 -- (8557)
	25-29	Classify as All Other Operators Age 25-29			
YOUTHFUL OPERATOR					
UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor -- Code	2.10 -- (8024)	2.25 -- (8025)	2.60 -- (8124)	2.75 -- (8125)
	18 Factor -- Code	2.10 -- (8034)	2.25 -- (8035)	2.60 -- (8134)	2.75 -- (8135)
	19 Factor -- Code	2.10 -- (8044)	2.25 -- (8045)	2.60 -- (8144)	2.75 -- (8145)
	20 Factor -- Code	2.10 -- (8054)	2.25 -- (8055)	2.60 -- (8154)	2.75 -- (8155)
WITH DRIVER TRAINING	17 or less Factor -- Code	1.90 -- (8064)	2.05 -- (8065)	2.35 -- (8164)	2.50 -- (8165)
	18 Factor -- Code	1.90 -- (8074)	2.05 -- (8075)	2.35 -- (8174)	2.50 -- (8175)
	19 Factor -- Code	1.90 -- (8084)	2.05 -- (8085)	2.35 -- (8184)	2.50 -- (8185)
	20 Factor -- Code	1.90 -- (8094)	2.05 -- (8095)	2.35 -- (8194)	2.50 -- (8195)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.30 -- (8254)	1.45 -- (8255)	1.60 -- (8354)	1.75 -- (8355)
	25-29 Factor -- Code	Classify as All Other Operators Age 25-29		1.10 -- (8358)	1.25 -- (8359)

YOUTHFUL OPERATOR					
UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor – Code	1.90 – (8026)	2.05 – (8027)	2.35 – (8126)	2.50 – (8127)
	18 Factor – Code	1.90 – (8036)	2.05 – (8037)	2.35 – (8136)	2.50 – (8137)
	19 Factor – Code	1.90 – (8046)	2.05 – (8047)	2.35 – (8146)	2.50 – (8147)
	20 Factor – Code	1.90 – (8056)	2.05 – (8057)	2.35 – (8156)	2.50 – (8157)
WITH DRIVER TRAINING	17 or less Factor – Code	1.70 – (8066)	1.85 – (8067)	2.10 – (8166)	2.25 – (8167)
	18 Factor – Code	1.70 – (8076)	1.85 – (8077)	2.10 – (8176)	2.25 – (8177)
	19 Factor – Code	1.70 – (8086)	1.85 – (8087)	2.10 – (8186)	2.25 – (8187)
	20 Factor -- Code	1.70 – (8096)	1.85 – (8097)	2.10 – (8196)	2.25 – (8197)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.10 – (8256)	1.25 – (8257)	1.35 – (8356)	1.50 – (8357)
YOUTHFUL OPERATOR					
MARRIED FEMALE					
Age		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor – Code	1.30 – (8804)	1.45 – (8805)	1.15 – (8806)	1.30 – (8807)
	18 Factor – Code	1.30 – (8854)	1.45 – (8855)	1.15 – (8856)	1.30 – (8857)
	19 Factor – Code	1.30 – (8864)	1.45 – (8865)	1.15 – (8866)	1.30 – (8867)
	20 Factor – Code	1.30 – (8874)	1.45 – (8875)	1.15 – (8876)	1.30 – (8877)
WITH DRIVER TRAINING	17 or less Factor – Code	1.15 – (8884)	1.30 – (8885)	1.05 – (8886)	1.20 – (8887)
	18 Factor – Code	1.15 – (8894)	1.30 – (8895)	1.05 – (8896)	1.20 – (8897)
	19 Factor – Code	1.15 – (8904)	1.30 – (8905)	1.05 – (8906)	1.20 – (8907)
	20 Factor – Code	1.15 – (8914)	1.30 – (8915)	1.05 – (8916)	1.20 – (8917)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.15 – (8664)	1.30 – (8665)	1.00 – (8006)	1.15 – (8007)
	25-29	Classify as All Other Operators Age 25-29			

4. SECONDARY CLASSIFICATIONS – RATING FACTORS

The Rating Factors applicable to Single or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the factor from the table below to the Primary Rating Factor.

*The two digit code are appended to the four-digit code corresponding to the Primary Rating Factor to which the factor in this table is added or subtracted*

	SUB-CLASS					
	0	1A	1B	2	3	4
Single Car Risk Factor Code	0.00 10	+0.40 11	+0.40 15	+0.90 12	+1.50 13	+2.20 14
Multi-Car Risk Code	-0.20 20	0.00 21	0.00 25	+0.25 22	+0.55 23	+0.90 24

5. MODEL YEAR AND SYMBOL FACTORS

COMPREHENSIVE															
Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995-1990	1989& prior
01	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
02	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
03	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
04	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
05	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
06	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
07	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
08	1.10	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	n/a
23	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	n/a
24	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	n/a
25	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	n/a
26	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	n/a
COLLISION															
Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995-1990	1989& prior
01	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
02	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
03	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
04	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
05	0.95	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
06	0.99	0.95	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
07	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
08	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	n/a
23	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	n/a
24	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	n/a
25	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	n/a
26	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	n/a

**6. LIABILITY AND PIP/MEDICAL PAYMENTS VEHICLE RATING FACTORS**

**Premium Determination:**

**A. Basic Premium Determination**

In accordance with the Premium Determination Rule in the company's rating manual, determine the territory, classification rating factors and physical damage symbol/model year.

**B. Determine the Liability and PIP/Medical Payments Symbols**

Refer to the multistate LPMP symbols pages to determine (1) the BI & PD Liability symbol, and (2) the PIP/Medical Payments symbol, for each vehicle being rated.

**C. Determine the Liability and PIP/Medical Payments Vehicle Rating Factors**

Refer to the Liability and PIP/Medical Payments Vehicle Rating Factor Table (see Rule A.3.) to determine the LPMP vehicle rating factors associated with each symbol determined in Rule A.2.B.

**D. LPMP Premium Determination**

1. The LPMP vehicle rating factors are multiplicative factors that are applied in the same manner as other multiplicative classification rating factors, in accordance with the Premium Determination Rule in the company's rating manual. Determine the premiums for BI & PD Liability and PIP/Medical Payments Coverages under the LPMP Vehicle Rating Plan as follows:
  - a. BI Liability premium = BI Rate x Classification Rating Factor x LPMP BI & PD Liability vehicle rating factor.
  - b. PD Liability premium = PD Rate x Classification Rating Factor x LPMP BI & PD Liability vehicle rating factor.
  - c. PIP/Medical Payments premium = PIP/Med Pay Rate x Classification Rating Factor x LPMP PIP/Med Pay vehicle rating factor.
2. The LPMP vehicle rating plan does not affect the premium determination procedures that apply to Comprehensive and Collision Coverages, or to other coverages not specified in these rules. Refer to the Premium Determination Rule in the company's manual.
3. If the provisions of the Personal Vehicle Manual Rule 3.F. apply to the risk, or if the company uses an expense fee program or similar program that uses flat-dollar additive charges, apply those rating provisions in accordance with the company's premium determination procedures.
4. LPMP vehicle rating factors do not apply to risks rated in accordance with Personal Vehicle Manual Rule 15. Named Non-Owner Coverage, or Rule 16. Extended Non-Owned Liability Coverage.

From the following table, determine the rating factors for the Liability and PIP/Medical Payments symbols determined in Rule A.2.B.

BI & PD Liability Symbol	Rating Factor	PIP/Medical Payments Symbol
255	0.80	455
260	0.80	460
265	0.80	465
270	0.80	470
275	0.80	475
280	0.80	480
285	0.85	485
290	0.90	490
295	0.95	495
300	1.00	500
305	1.05	505
310	1.10	510
315	1.15	515
320	1.20	520
325	1.25	525
330	1.25	530
335	1.25	535
340	1.25	540
345	1.25	545
350	1.25	550
355	1.25	555
360	1.25	560
365	1.25	565
370	1.25	570
375	1.25	575
380	1.25	580
385	1.25	585
390	1.25	590

Preferred Private Passenger Auto Manual (TEXAS)

7. UNDERWRITING TIER FACTORS

TIER	FACTOR
Elite	0.525
Superior	0.650
Plus	0.700
Preferred	0.900
Standard	1.000

8. AUTOMOBILE INSURANCE CREDIT SCORING FACTORS

NUMERIC RANGE	FACTOR
829 – 997	0.62
785 – 828	0.68
754 – 784	0.79
727 – 753	0.81
701 – 726	0.85
676 – 700	0.93
649 – 675	1.00
618 – 648	1.01
574 – 617	1.13
223 – 573	1.28
0-222	1.28
No Hit/No Score	1.00

9. OPTIONAL COVERAGES

A. Optional Limits Transportation Expense Coverage

Limits	Rate Per Auto
\$20/600	Included
\$30/900	\$ 5.00
\$40/1200	\$10.00
\$50/1500	\$14.00

B. Towing and Labor Costs Coverage

Limit Per Disablement	Rate Per Vehicle
\$ 25	\$2.00
50	\$3.00
75	\$5.00
100	\$6.00

C. Excess Electronic Equipment Coverage

Maximum Limit of Liability for Excess Electronic Equipment	Premium Per Auto
\$ 1,500	\$ 26.00
2,000	\$ 52.00
2,500	\$ 77.00
3,000	\$103.00
3,500	\$129.00
4,000	\$155.00
4,500	\$180.00
5,000	\$206.00

Preferred Private Passenger Auto Manual (TEXAS)

**D. Automobile Death Indemnity and Total Disability Coverages**

Coverage A – Death Indemnity

Limit of Liability Per Accident	Rate Per Auto
\$ 5,000	\$1.00
\$10,000	\$3.00

Coverage B – Total Disability (200 Week Maximum)

Weekly Limit of Liability	Rate Per Auto
\$60	\$4.00

**E. Named Non-Owner Coverage**

Exclusions for vehicles furnished or available for regular use apply:

Person(s) Named	Percentage Charge
Named Individual	40%
Named Individual and Resident Relatives (including Named Individual's Spouse)	60%

Exclusions for vehicles furnished or available for regular use do **not** apply:

Person(s) Named	Percentage Charge
Named Individual	60%
Named Individual and Resident Relatives (including Named Individual's Spouse)	80%

**F. Extended Non-Owned Coverage**

1. Vehicles Furnished Or Available For Regular Use Except Vehicles Furnished For Use As Public Or Livery Conveyances

Primary Liability/Medical Payments Insurance in Effect	
Person(s) Named	Percentage Charge
Named Individual	12%
Named Individual and Resident Relatives (including Named Individual's Spouse)	13%

NO Primary Liability/Medical Payments Insurance in Effect	
Person(s) Named	Percentage Charge
Named Individual	90%
Named Individual and Resident Relatives (including Named Individual's Spouse)	100%

**10. MISCELLANEOUS TYPES**

**A. Trailers and Camper Bodies Designed for Use with Private Passenger Autos and Pickups**

Coverage	Deductible	Rate Per \$100
Comprehensive	\$500	\$0.45
Collision	\$500	\$0.42

**B. Golf Carts**

Coverage	Deductible	Rate Per \$100
Comprehensive	\$500	\$0.24
Collision	\$500	\$0.44

**C. Antique Autos**

Coverage	Deductible	Rate Per \$100
Comprehensive	\$500	\$0.35
Collision	\$500	\$0.63

11. DISCOUNTS

Discount	Coverage					
	BI	PD	MP	PIP	COMP	COL
(A) Companion UNIVERSAL HO Policy	0.85	0.85	0.85	0.85	0.85	0.85
(B) Companion UNIVERSAL Personal Umbrella Policy	0.97	0.97	0.97	0.97	0.97	0.97
(C) UNI-PAK	0.80	0.80	0.80	0.80	0.80	0.80
(D.1) Anti-Theft Alarm only and Active Disabling	1.00	1.00	1.00	1.00	0.95	1.00
(D.2) Anti-Theft Passive Disabling	1.00	1.00	1.00	1.00	0.85	1.00
(E.1.a) Safety Equipment – Driver’s Side Airbag	1.00	1.00	0.80	0.80	1.00	1.00
(E.1.b) Safety Equipment – Driver’s & Passenger Side Airbags	1.00	1.00	0.70	0.70	1.00	1.00
(E.2) Safety Equipment – Anti-Lock Brakes	0.95	0.95	1.00	1.00	1.00	1.00
(F) Driver Improvement Course	0.90	0.90	0.90	0.90	1.00	0.90

- A. **Companion UNIVERSAL Homeowners Policy Discount:** The Company will offer a **15% discount** for insureds with a companion UNIVERSAL Homeowners policy. All vehicles must be garaged at the same physical location of the property insured under the UNIVERSAL Homeowners policy.
- B. **Companion UNIVERSAL Personal Umbrella Policy Discount:** The Company will offer a **3% discount** for insureds with a companion UNIVERSAL Personal Umbrella policy.
- C. **UNI-PAK Discount:** The Company will offer a **20% discount** for insureds with BOTH a companion UNIVERSAL Homeowners AND UNIVERSAL Personal Umbrella policy. UNI-PAK discount is *NOT* in addition to the Companion Discounts (A) and (B) above.
- D. **Anti-Theft Devices:** these discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:
  - a. A hood lock which can be released only from inside the vehicle, and
  - b. A device meeting the criteria of either Paragraph 1. or 2. below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.  
Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

  - 1. **Alarm ONLY and Active Disabling Devices.** A **5% discount** on Comprehensive Coverage shall be afforded on vehicles equipped with (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.
  - 2. **Passive Disabling Devices.** A **15% discount** on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.
- E. **Safety Equipment Discounts**
  - 1. **Passive Restraint Discount (Air Bags)**  
The following discounts apply to Medical Payments and/or any No-Fault Coverage **only**. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph (1) or (2) below:
    - (a) **20% discount** shall be afforded when the restraint is installed in the driver-side only position.
    - (b) **30% discount** shall be afforded when the restraints are installed in both front outboard seat positions.
  - 2. **Anti-Lock Braking System Discount**  
A **5% discount** for Bodily Injury and Property Damage Liability (or Single Limit Liability) coverages shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS). Refer to company for required evidence of factory installation of an Anti-Lock Braking System prior to granting a discount.
- F. **Driver Improvement Course Discount**
  - a. A **10% Driver Improvement Course Discount** may be afforded by **UNAIC**. If afforded, the Discount applies to the premiums for Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments, Personal Injury Protection and Collision Coverages, provided that the principal operator of the vehicle:
    - (1) has successfully completed a driver improvement course as described in Paragraph (2) below; and
    - (2) presents a course completion certificate dated within the most recent 36 months, certifying the successful completion of:
      - (a) any driving safety course approved by the Texas Education Agency (TEA) (including the State Board of Education or the Commissioner of Education) and taught through a TEA approved school or course provider (or a contractually authorized user of its course) under Texas Civil Statutes, Article 4413(29c); or
      - (b) a driving safety course described in this paragraph and taught through an organization that has 50,000 or more members, qualifies for a tax exemption under Section 501(a), Internal Revenue Code of 1986 (26 U.S.C. Section 501(a)), based on being listed under Section 501(c)(4), Internal Revenue Code of 1986 (26 U.S.C. Section 501(c)(4)), and conducts for its members and other individuals who are at least 50 years of age a driving safety course that is not used for purposes of former Section 143A, Uniform Act Regulating Traffic on Highways (Article 6701d, Vernon’s Texas Civil Statutes), now Transportation Code, Title 7, Sections 543.101 et seq.
  - b. This discount shall apply:
    - (1) only to that vehicle principally operated by the person with a course completion certificate.
    - (2) only once to each vehicle regardless of the number of operators with course completion certificates.
  - c. This discount shall not apply to a vehicle if:
    - (1) the vehicle is classified as a motorcycle or miscellaneous type vehicle.
    - (2) an operator of that vehicle was required by a court order or sentence to enroll in the course.
    - (3) the vehicle is classified as “Driver Training” in accordance with **Rule 4.C.4. Driver Training**.

**RATING WORKSHEET**

STEP	RULE	PAGE	MATH	BI	PD	MP	PIP	COMP	COLL	UMBI	UMPD
1	Base Rate	1	28								
2	Increased Limits & Deductible Factors	2	29	x							
3	Model Year and Symbol Factors	5	33	x							
4	Safety Equipment - Anti-Lock Brakes Discount	11	38	x							
5	Safety Equipment - AirBag Discount	11	38	x							
6	Anti-Theft Discount	11	38	x							
7	Liability and PIP/Med Pay Vehicle Rating Factors	6	34	x							
8	Companion UNIVERSAL Homeowners Policy Discount	11	38	x							
9	Companion UNIVERSAL Personal Umbrella Policy Discount	11	38	x							
10	UNI-PAK Discount	11	38	x							
11	Underwriting Tier Factor	7	35	x							
12	Automobile Insurance Credit Score Factor	8	35	x							
13	Initial Base Premium <i>(rounded)</i>			=							
14	Total Class Factor (see table below)										
15	Total Base Premium <i>(rounded)</i>										
16	Transportation Expense Coverage	9.A	35	+							
17	Towing & Labor Costs Coverage	9.B	35	+							
18	Excess Electronic Equipment Coverage	9.C	35	+							
19	Automobile Death Indemnity and Total Disability Coverages	9.D	36	+							
20	Named Non-Owner Coverage	9.E	36	+							
21	Extended Named Non-Owned Coverage	9.F	36	+							
22	Trailers and Camper Bodies	10.A	37	+							
23	Golf Carts	10.B	37	+							
24	Antique Autos	10.C	37	+							
25	POLICY FEE			+				\$25			
26	Total Policy Premium <i>(rounded)</i>			=							

CLASS FACTORS (For step 14 above)		RULE	PAGE	MATH	BI	PD	MP	PIP	COMP	COLL	UMBI	UMPD
1	Primary Classifications	3	30									
2	Driver Improvement Course Discount	11	38	x								
3	Secondary Classifications	4	32	+								
4	Total Class Factor			=								

**APPENDIX A – CHART OF MAJOR VIOLATIONS**  
 This list changed per TDI

<b>VIOLATION DESCRIPTION</b>
Driving under suspension, cancellation or revocation of license
Driving under the influence
Driving while impaired/disabled
Driving with unlawful blood alcohol level
False accident report/perjury
Homicide, manslaughter or assault with a motor vehicle
Illegal activity with a motor vehicle
Illegal possession of alcohol or drugs (involving a motor vehicle)
Obstructing an officer
Open bottle violation
Operating motor vehicle without driver's license
Refusal to submit to chemical test
Refuse to comply with lawful police/fire department order
Suspended license over 30 days over 12 months but less than 36 months
Suspended license over 30 days within the prior 12 months
Suspended license with less than 30 days
Unauthorized possession of driver's license (knowingly)
Unlawful use or display of license