

TAIPA Rules and Rating Manual

The rules, classifications, territories, rates, and additional charges applicable to coverage assigned in accordance with the provisions of the Texas Automobile Insurance Plan of Operation are contained herein.

A Publication of the
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GENERAL RULES SECTION

NOTES

GENERAL RULES CHAPTER**Rule 1. APPLICATION OF MANUAL**

Throughout this manual "Department" means the Texas Department of Insurance.

Base rates and base premiums mean the Association rates as promulgated by the Department. The rules in this manual apply to the writing of auto insurance in the state of Texas.

A. This manual is divided into separate Chapters:

1. General Rules
2. Private Passenger
3. Commercial Auto
 - a. Trucks, Tractors and Trailers
 - b. Public Transportation
 - c. Special Types & Operations

B. If an auto is eligible for classification or rating in more than one chapter of this manual because of its use, use the chapter producing the highest rated classification, unless 80% or more of the use is in a lower rated classification.

C. All rates and premiums in this manual are annual rates and premiums unless otherwise specified.

D. When the symbol © is shown, it indicates that an endorsement is used.

Rule 2. PREMIUM CALCULATION

A. Calculate the premium for each coverage and exposure for which a separate premium is shown on the policy, as follows:

1. For new policies issued for a term of one year use the premium tables and rates in effect on the policy inception date.

For renewal policies issued for a term of one year use the premium tables and rates in effect on the policy renewal date.

- © 2. For new policies issued for a term greater than one year, use the premium tables and rates in effect on the policy inception date for the first year and the premium tables and rates in effect on each anniversary date of the policy inception date for each period succeeding the first year.

For renewal policies issued for a term greater than one year, use the premium tables and rates in effect on the policy renewal date for the first year and the premium tables and rates in effect on each anniversary date of the policy renewal date for each period thereafter.

3. For interim premium adjustments or calculations, refer to the Changes rule (Rule 4).
4. Apply factors or multipliers consecutively. Do not add factors together except where other Manual rules specifically require factors to be added or subtracted from other factors.

5. Apply factors or multipliers to all intermediate calculations and round the result of each step of the calculation (as marked by an asterisk in the example) to three decimal places, unless otherwise provided by a specific Manual rule. Five-tenths or more of a mill shall be considered one mill. (Example: .1245 = .125)

6. Apply the appropriate pro-rata term factor to the resulting premium calculated in A.1 through A.5 of this Rule.

7. Round the resulting premium for each coverage or exposure for which a separate premium is calculated to the nearest whole dollar. Five hundred mills or more shall be rounded to the next higher dollar. (Example \$100.500 = \$101.00, but 100.499 = \$100.00). This rounding to the nearest whole dollar shall occur only once in the premium calculation in determining the final premium for each coverage or exposure.

B. An insurer may vary the sequence for applying the factor specified in A.6 of this Rule as long as the result of each calculation specified in A.4 through A.6 of this Rule is rounded to three decimal places and the rounding required in A.5 of this Rule is the last step in the premium calculation.

Example: (the sequence of calculation may vary except for the rounding required in A.7 of this Rule as the last step in the premium calculation)

To calculate the Bodily Injury premium for a Class 2C-1 Travis County driver with 10% driver training credit and a additional charge of 15% for a traffic conviction per the Additional Charges rule (Rule 9).

B.I.

	575.00
Driver training credit	<u>x .90</u>
	517.500
15% additional charge	<u>x 1.15</u>
	595.125
Round to the nearest whole dollar	\$595.00

Rule 3. POLICY MINIMUM PREMIUM

Apply the following nonrefundable minimum premium for any period of coverage:

- A. Personal Auto Policies—\$25
- B. All other policies—\$50

Rule 4. CHANGES

A. All changes requiring adjustments of premium shall be computed pro rata.

B. **Addition of any auto or any form of coverage during a policy term**—Compute the premium using the rules and rates in effect at the time of the current policy effective date. If the minimum limits required by the Texas Motor Vehicle Safety-Responsibility Act change during the policy period the rates and limits of liability in effect at inception of the policy will apply.

- C. **Transfer of coverage from one auto to another during a policy term**—Compute the premium using rules and rates for the new auto that were in effect at the original inception date of coverage for that auto.
- D. **Transfer of auto principal garaging from one rating territory to another during a policy term**—Compute the premium using rules and rates for the new territory that were in effect at the original inception date of coverage for that auto(s).
- E. **Change in classification, additional charges or applicable credits during a policy term**—Compute the premium using rules and rates in effect at the original inception date of coverage for that auto(s).

Note: If a change outlined in B., D. or E. occurs simultaneously with a substitution of an auto, rates and rules application of Paragraph C applies.

Rule 5. CONTINUATION OF COVERAGE— CANCELLED OR TERMINATED POLICY

If a policy is cancelled or terminated for non-payment of premium, coverage may be continued as follows:

- A. The policy may be reinstated or renewed at the option of the company without lapse in coverage.
- B. If the company elects to continue coverage for the insured after payment of premium but not to reinstate or renew the policy as set forth in A above, a short term policy may be issued to complete the original policy term in accordance with the procedure set out in the premium development rules at the rules and rates in effect at the inception of such short term policy.
- C. In lieu of the procedures set out in A or B above, the company may issue a new full term policy in accordance with the policy term and premium development rules.

Except as provided for in A above, no cancelled or terminated policy may be reinstated.

Rule 6. CANCELLATIONS

All Policies—Computation of Premium

This provision applies when a policy, auto or form of coverage is cancelled.

- A. Subject to the Policy Minimum Premium rule ([Rule 3](#)), compute return premium pro rata.
- B. Examples for Use of Pro Rata Table:

		P/R Factor
1. Earned Basis		
a. Cancellation	Date:	
September 22, 2003		.726
Policy Effective	Date:	
July 6, 2003		-.512
		<u>.214</u>
b. Cancellation	Date:	
March 7, 2004		1.181
Policy Effective	Date:	-.956

December 15, 2003

.225

When the factor for the cancellation date is less than the factor for the policy effective date add unity 1.

2. Unearned Basis

a. Policy Effective	Date:	
July 6, 2003		
Policy Expiration	Date:	
July 6, 2004		1.512
Cancellation	Date:	
September 22, 2003		-.726
		<u>.786</u>
b. Policy Effective	Date:	
December 15, 2003		
Policy Expiration	Date:	
December 15, 2004		.956
Cancellation	Date:	
March 7, 2004		-.181
		<u>.775</u>

When the factor for the policy expiration date is less than the factor for the cancellation date add unity 1.

Note: As it is not customary to charge for the extra day (February 29th), which occurs one year every four years, this table shall also be used for each such year.

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	0.003	1	32	0.088	1	60	0.164	1	91	0.249	1	121	0.332	1	152	0.416
2	2	0.005	2	33	0.090	2	61	0.167	2	92	0.252	2	122	0.334	2	153	0.419
3	3	0.008	3	34	0.093	3	62	0.170	3	93	0.255	3	123	0.337	3	154	0.422
4	4	0.011	4	35	0.096	4	63	0.173	4	94	0.258	4	124	0.340	4	155	0.425
5	5	0.014	5	36	0.099	5	64	0.175	5	95	0.260	5	125	0.342	5	156	0.427
6	6	0.016	6	37	0.101	6	65	0.178	6	96	0.263	6	126	0.345	6	157	0.430
7	7	0.019	7	38	0.104	7	66	0.181	7	97	0.266	7	127	0.348	7	158	0.433
8	8	0.022	8	39	0.107	8	67	0.184	8	98	0.268	8	128	0.351	8	159	0.436
9	9	0.025	9	40	0.110	9	68	0.186	9	99	0.271	9	129	0.353	9	160	0.438
10	10	0.027	10	41	0.112	10	69	0.189	10	100	0.274	10	130	0.356	10	161	0.441
11	11	0.030	11	42	0.115	11	70	0.192	11	101	0.277	11	131	0.359	11	162	0.444
12	12	0.033	12	43	0.118	12	71	0.195	12	102	0.279	12	132	0.362	12	163	0.447
13	13	0.036	13	44	0.121	13	72	0.197	13	103	0.282	13	133	0.364	13	164	0.449
14	14	0.038	14	45	0.123	14	73	0.200	14	104	0.285	14	134	0.367	14	165	0.452
15	15	0.041	15	46	0.126	15	74	0.203	15	105	0.288	15	135	0.370	15	166	0.455
16	16	0.044	16	47	0.129	16	75	0.205	16	106	0.290	16	136	0.373	16	167	0.458
17	17	0.047	17	48	0.132	17	76	0.208	17	107	0.293	17	137	0.375	17	168	0.460
18	18	0.049	18	49	0.134	18	77	0.211	18	108	0.296	18	138	0.378	18	169	0.463
19	19	0.052	19	50	0.137	19	78	0.214	19	109	0.299	19	139	0.381	19	170	0.466
20	20	0.055	20	51	0.140	20	79	0.216	20	110	0.301	20	140	0.384	20	171	0.468
21	21	0.058	21	52	0.142	21	80	0.219	21	111	0.304	21	141	0.386	21	172	0.471
22	22	0.060	22	53	0.145	22	81	0.222	22	112	0.307	22	142	0.389	22	173	0.474
23	23	0.063	23	54	0.148	23	82	0.225	23	113	0.310	23	143	0.392	23	174	0.477
24	24	0.066	24	55	0.151	24	83	0.227	24	114	0.312	24	144	0.395	24	175	0.479
25	25	0.068	25	56	0.153	25	84	0.230	25	115	0.315	25	145	0.397	25	176	0.482
26	26	0.071	26	57	0.156	26	85	0.233	26	116	0.318	26	146	0.400	26	177	0.485
27	27	0.074	27	58	0.159	27	86	0.236	27	117	0.321	27	147	0.403	27	178	0.488
28	28	0.077	28	59	0.162	28	87	0.238	28	118	0.323	28	148	0.405	28	179	0.490
29	29	0.079				29	88	0.241	29	119	0.326	29	149	0.408	29	180	0.493
30	30	0.082				30	89	0.244	30	120	0.329	30	150	0.411	30	181	0.496
31	31	0.085				31	90	0.247				31	151	0.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	0.499	1	213	0.584	1	244	0.668	1	274	0.751	1	305	0.836	1	335	0.918
2	183	0.501	2	214	0.586	2	245	0.671	2	275	0.753	2	306	0.838	2	336	0.921
3	184	0.504	3	215	0.589	3	246	0.674	3	276	0.756	3	307	0.841	3	337	0.923
4	185	0.507	4	216	0.592	4	247	0.677	4	277	0.759	4	308	0.844	4	338	0.926
5	186	0.510	5	217	0.595	5	248	0.679	5	278	0.762	5	309	0.847	5	339	0.929
6	187	0.512	6	218	0.597	6	249	0.682	6	279	0.764	6	310	0.849	6	340	0.932
7	188	0.515	7	219	0.600	7	250	0.685	7	280	0.767	7	311	0.852	7	341	0.934
8	189	0.518	8	220	0.603	8	251	0.688	8	281	0.770	8	312	0.855	8	342	0.937
9	190	0.521	9	221	0.605	9	252	0.690	9	282	0.773	9	313	0.858	9	343	0.940
10	191	0.523	10	222	0.608	10	253	0.693	10	283	0.775	10	314	0.860	10	344	0.942
11	192	0.526	11	223	0.611	11	254	0.696	11	284	0.778	11	315	0.863	11	345	0.945
12	193	0.529	12	224	0.614	12	255	0.699	12	285	0.781	12	316	0.866	12	346	0.948
13	194	0.532	13	225	0.616	13	256	0.701	13	286	0.784	13	317	0.868	13	347	0.951
14	195	0.534	14	226	0.619	14	257	0.704	14	287	0.786	14	318	0.871	14	348	0.953
15	196	0.537	15	227	0.622	15	258	0.707	15	288	0.789	15	319	0.874	15	349	0.956
16	197	0.540	16	228	0.625	16	259	0.710	16	289	0.792	16	320	0.877	16	350	0.959
17	198	0.542	17	229	0.627	17	260	0.712	17	290	0.795	17	321	0.879	17	351	0.962
18	199	0.545	18	230	0.630	18	261	0.715	18	291	0.797	18	322	0.882	18	352	0.964
19	200	0.548	19	231	0.633	19	262	0.718	19	292	0.800	19	323	0.885	19	353	0.967
20	201	0.551	20	232	0.636	20	263	0.721	20	293	0.803	20	324	0.888	20	354	0.970
21	202	0.553	21	233	0.638	21	264	0.723	21	294	0.805	21	325	0.890	21	355	0.973
22	203	0.556	22	234	0.641	22	265	0.726	22	295	0.808	22	326	0.893	22	356	0.975
23	204	0.559	23	235	0.644	23	266	0.729	23	296	0.811	23	327	0.896	23	357	0.978
24	205	0.562	24	236	0.647	24	267	0.732	24	297	0.814	24	328	0.899	24	358	0.981
25	206	0.564	25	237	0.649	25	268	0.734	25	298	0.816	25	329	0.901	25	359	0.984
26	207	0.567	26	238	0.652	26	269	0.737	26	299	0.819	26	330	0.904	26	360	0.986
27	208	0.570	27	239	0.655	27	270	0.740	27	300	0.822	27	331	0.907	27	361	0.989
28	209	0.573	28	240	0.658	28	271	0.742	28	301	0.825	28	332	0.910	28	362	0.992
29	210	0.575	29	241	0.660	29	272	0.745	29	302	0.827	29	333	0.912	29	363	0.995
30	211	0.578	30	242	0.663	30	273	0.748	30	303	0.830	30	334	0.915	30	364	0.997
31	212	0.581	31	243	0.666				31	304	0.833				31	365	1.000

GENERAL RULES

**Rule 7. UNINSURED/UNDERINSURED
MOTORISTS COVERAGE**

- ⊙ A. **Owners** (coverage Code: Refer to the Statistical Plan)—Uninsured/underinsured motorists coverage must be provided when liability coverage is written for the owner of an auto or trailer that is registered or specifically garaged in Texas unless rejected in writing by the named insured.

Once rejected, the coverage is not required under subsequent renewals issued by the same company or affiliated insurer, unless requested by the named insured in writing.

- B. **Non-owners** (Coverage code 9900) Uninsured/underinsured motorists coverage may be provided for a non-owner under a Named Non-owner or Named Operator-Governmental Employee Policy. Charge the rate applicable for the first auto for owners.
- C. **Limits**—The minimum limit is that limit which is required by the Texas Motor Vehicle Safety-Responsibility Act. Coverage is to be provided on a split limit basis only.
- D. **Deductible**—Property damage liability coverage is subject to \$250 deductible.
- E. **Modification**—Do not modify the premium under any rating plan or other manual rule provisions.
- F. **Rates**—Refer to the appropriate rate section. If liability rates are based on private passenger liability rates, use the private passenger rates. For all others, use the truck, tractor, trailer or public transportation rates.

Rule 8. PERSONAL INJURY PROTECTION

- ⊙ A. **Owners**—Personal injury protection must be provided when bodily injury liability coverage is written for the owner of an auto or trailer principally garaged in Texas, unless specifically rejected in writing by the named insured.

Once rejected personal injury protection is not required under subsequent renewals issued by the same company or an affiliated insurer, unless requested by the named insured in writing.

- B. **Non-owners**—Personal injury protection coverage may be provided under a Named Non-owner Policy. Refer to the Named Non-owner Coverage rule (Rule 45).
- C. **Rates**—Refer to the appropriate Personal Injury Protection Rate pages. For private passenger autos and autos classified and rated as private passenger autos use the rates in Table A or Table B of the Private Passenger Rate Section. For risks written at a percentage of private passenger rates, such as motorcycles, use the rates in Table B of the Private Passenger Rate Section unless specified otherwise in the rule.

NOTES: 1. If personal injury protection insurance is afforded for more than one auto covered under the same policy owned by an individual or husband and wife resident in the same household, apply the personal

injury protection rate in Table A to only one auto.

2. Apply applicable rating factor(s) to the base rate before entering table for personal injury protection, except for private passenger autos eligible for credits under the rules in the Private Passenger Chapter.

The limit of liability is \$2,500 per person, per accident.

Rule 9. ADDITIONAL CHARGES

- A. Additional charges are applicable to all risks.

B. Experience Period

The experience period is the 36 months immediately preceding the date of the policy.

C. Apply Additional Charges for

- each accident involving the applicant, named insured or any other person who operates the auto(s); and
- each conviction involving the applicant, named insured or any other person who operates the auto(s).

D. Additional Charges for Accidents and Convictions**1. Accidents**

If during the experience period the applicant or anyone who usually drives the motor vehicle has been involved as an operator or owner in a motor vehicle accident resulting in injury to or death of any other person or damage to property of another, apply the following additional charge:

20%—For each accident

Exceptions: No additional charge shall apply for involvement in an accident:

- that occurred while the auto owned or operated by the applicant or other person who usually drives the applicant's auto was lawfully parked, standing, or stopped; or
- in which the auto was struck by a hit-and-run driver, if such accident was reported to the proper authority within 24 hours; or
- as a result of which the applicant or other person who usually drives the applicant's auto obtained a judgment against, or a settlement from or on behalf of, the owner or operator of another auto involved in such accident if the judgment or settlement was obtained prior to the date of application or in case of renewal, prior to the effective date of the renewal policy, and provided no judgment was obtained against or any amount paid in settlement by or on behalf of the applicant or other person who usually drives the applicant's auto as a result of such accident; or
- in connection with which neither the applicant nor other person who usually drives the

applicant's auto was convicted of a moving traffic violation and the owner or operator of another auto involved was so convicted; or

- e. resulting in the payment of a personal injury protection loss only.

2. Convictions

The term "convictions" as used herein, includes a final conviction in any court in the United States; forfeiture of bond; or payment of a fine or an amount accepted by the court, whether paid by or on behalf of the applicant or operator, as a result of an allegation that a violation of a law regulating the operation of autos has been committed.

Conviction	Additional Charge
a*. driving while under the influence of alcohol, controlled substance drugs, or a combination of two or more of the substances; or	60%
b*. involuntary manslaughter; or	60%
c. criminally negligent operation of an auto; or	60%
d. failure to stop, render aid, and disclose identity at the scene of an auto accident; or	60%
e. driving while license suspended or driving without a valid driver's or operator's license in force and effect; (no additional charge 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).	60%
f. Any other traffic conviction	15%

Exceptions: There is no additional charge for the following convictions:

(1) parking,
(2) expired inspection sticker, or
(3) failure to maintain or provide evidence of Auto Liability Insurance,
(4) violations of written promises to appear in court.

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

- E. The additional charges in paragraph D.1 and D.2 above shall be the sum of additional charges for each conviction or accident but shall not exceed 100%. The additional charge shall be in addition to any premium charge applicable under the Certified Risks—Financial Responsibility Laws rule ([Rule 10](#)).

- F. If, during the term of the policy, it becomes necessary for the insured to file proof of financial responsibility in accordance with the provisions of a financial responsibility law, the cause for which the filing is required shall be deemed to be within the experience periods referred to in paragraph D.1 and D.2 above and any additional premium shall be computed on a pro rata basis from the date the certificate is required until the end of the policy period. (Exception: see note under convictions).

- G. Compute the additional charge premium as follows:

1. **Owners**—Apply the additional charge percentage to the manual premium, modified in accordance with any applicable manual rule or rating plan, for the highest rated auto for which insurance is to be afforded.
2. **Garages—Named operator Basis**—For policies issued to auto sales agencies, repair shops, storage garages, service stations, and trailer sales on a named operator basis, apply the additional charge percentage to the manual premium for the highest rated named operator.
3. **Non-owners—Named Driver or Named Non-owner Policy**—Apply the additional charge percentage to the manual premium for the policy.

Exception: Provided owner's coverage is assigned through the Association, the additional charges applied in the rating of the owner's coverage shall not be applied in the rating of a Named Driver or Named Non-owner Policy, assigned through the Association, that insures a relative of the owner who is a resident of the same household.

Rule 10. CERTIFIED RISKS—FINANCIAL RESPONSIBILITY LAWS

A policy for which an SR-22 must be made shall be amended to conform to the definition, if any, of motor vehicle liability policy in any applicable financial responsibility, safety responsibility, or compulsory automobile liability law.

Attach the appropriate Financial Responsibility Certificate Endorsement. Policies certified under an SR-22 filing must describe the motor vehicle so certified. If a Non-owner Policy is involved the certificate must so indicate. Further, The Texas Motor Vehicle Safety-Responsibility Act requires with respect to an "owners policy of liability insurance" that such policy shall provide coverage for the insured named therein and any other person, as insured, using a vehicle so certified with the express or implied permission of such named insured.

Premium Charge: \$20 for the insured for whom the certificate is filed.

GENERAL RULES

Rule 11. SUSPENSION

If the period of suspension is less than thirty consecutive days, return premium for the suspension period is not permissible.

- A. This Rule does not apply to the following types of risks:
1. Risks for which a certificate has been filed in accordance with a financial responsibility law.
 2. Risks subject to the requirements of a city, state or federal authority regulating motor carriers of passengers or property.
- ⓔ B. Policy coverages may be suspended by endorsement. The premium for the period of insurance must be computed on a pro rata basis in accordance with the provisions in paragraph C.
- ⓔ C. When coverages provided by a policy are suspended, the following provisions are applicable:
1. The coverages may be reinstated upon request of the named insured, effective not earlier than the receipt of such request by the company.
 2. The reinstatement endorsement shall not extend beyond the policy expiration date.
 3. Pro rata return premium for the period of suspension is payable upon reinstatement of the insurance.
 4. If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium with respect to the minimum period of suspension and the Policy Minimum Premium rule ([Rule 3](#)).
 5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such a year, or any part thereof, a pro rata premium credit shall be granted for the period of suspension.

Rule 12. INDIVIDUAL AS THE NAMED INSURED

- ⓔ Endorse a policy other than a Personal Auto Policy, covering an individual (owning more than 50%) as a named insured with the Individual Named Insured Endorsement.

Rule 13. TERRITORIES

This Rule contains the Texas Territory Schedule and Statistical Code designations for all automobile coverages.

The appropriate territory schedule and statistical code number may be determined by referring to the alphabetical county index. If the county is unknown, refer to an atlas or map for necessary identifying information.

In the event the city or town is located in more than one county, the actual county of garaging determines the territory.

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ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
2	Calculation of Premium—Terms Longer Than 12 Months	TE 99 00A
7	Uninsured/Underinsured Motorists Insurance	TE 04 09D
8	Personal Injury Protection Endorsement	TE 04 01C
10	Financial Responsibility Certification (SR-22 Filings)	571AIP
10	Financial Responsibility Certification (SR-22 Filing)	TE 99 82B
11	Reinstatement of Insurance	543AIP
11	Reinstatement of Insurance	TE 02 38A
11	Suspension of Insurance	542AIP
11	Suspension of Insurance	TE 02 40A
12	Individual Named Insured	TE 99 17H

GENERAL RULES

NOTES

PRIVATE PASSENGER CHAPTER

NOTES

PRIVATE PASSENGER CHAPTER

Rule 30. DEFINITIONS**A. Definitions**

Ⓔ

1. Private Passenger Auto

A private passenger auto is a four-wheel auto, of the private passenger or station wagon type, owned or leased under written contract for a continuous period of at least six months.

Classify the following autos as private passenger autos if they meet the specified criteria:

a. Utility Type Autos that are

(1) owned or leased under a written contract for a continuous period of at least six months:

(a) by an individual, or by two or more individuals who are residents of the same household, or

(b) by two or more individuals who are not residents of the same household, but are related by blood, marriage or adoption, including a ward or foster child; and

(2) not used for the delivery or transportation of goods, materials or supplies other than samples, unless:

(a) the delivery of goods, materials or supplies is not the primary usage of the auto.

(b) for farming or ranching.

b. Autos owned by a farm partnership or farm corporation that:

(1) are principally garaged on a farm or ranch and principally used in farm or ranch operations, and

(2) meet the requirements in the first paragraph of 1 and 1.a.(2) above.

Refer to the Private Passenger Auto Classifications rule ([Rule 32](#)) paragraph A.4.

2. Utility Type Auto

A utility type auto means an auto (with a G.V.W. of 25,000 lbs. or less) of the pickup body, van type and multi-use type, which includes Jeeps, Blazers, Rancheros, Broncos and other similar autos.

3. Utility Type Trailers

Utility type trailers designed to be pulled by a private passenger auto or utility type auto not used for business or commercial purposes other than farming or ranching.

This does not include mobile home, recreational, store, display or passenger trailers.

4. Mobile Home Trailers (Class Code 7963)

Trailers equipped with living quarters that include cooking, dining, sleeping facilities and plumbing or refrigeration.

5. Recreational Trailers (Class Code 9582)

Trailers less than 40 feet in length, less than 8 feet in width and used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping.

6. Motorhomes (Class Code 9437)

Ⓔ

a. Self-propelled motor vehicles with a living area that is an integral part of the vehicle chassis. The living area must consist of facilities for cooking and sleeping.

b. A pickup used solely to transport a permanently attached camper body.

c. A self-propelled motor vehicle not described above but that is used primarily for recreational camping.

Note: Removable or slip-in campers or trucks equipped with camper shells are not eligible for this Rule.

7. Motorcycles

Ⓔ

Motorcycles, mopeds, motorscooters, motorbikes, go-carts and any other similar autos required to be insured under Chapter 601, Transportation Code. *

8. All-Terrain Vehicles (Class Code 9590)

Ⓔ

Four wheel autos equipped with balloon tires designed for use on rugged terrain or rugged terrain and water required to be insured under Chapter 601, Transportation Code. *

9. Dune Buggies (Class Code 9432)

Ⓔ

Autos of the private passenger type designed or modified for use principally off public roads required to be insured under Chapter 601, Transportation Code. *

10. Golf Carts (Class Code 9435)

Ⓔ

Three or four wheel autos with limited speed capabilities designed to carry golfers and their equipment around a golf course and neighboring roadways required to be insured under Chapter 601, Transportation Code. *

11. Antique, Collectible and Special Interest Autos (Class Code 9620)

Ⓔ

Autos of the private passenger type that are:

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- a. maintained primarily for use in exhibitions, club activities, parades and other functions of public interest and
- b. occasionally used for other purposes.
- c. required to be insured under Chapter 601, Transportation Code.

* 12. **Ineligible Vehicles**

Government owned vehicles or government employees while operating a government vehicle in the course of that person's employment.

- B. An auto subject to rating under any other Chapter of this manual shall not be considered a private passenger auto as defined in this Chapter.
- C. Private Passenger Auto as used in this Chapter refers to a private passenger auto or an auto considered as a private passenger auto.
- D. Liability as used in this Chapter refers only to bodily injury and property damage coverages.

Rule 31. PREMIUM DEVELOPMENT

- A. Refer to the Territories rule (Rule 13) to determine the schedule number of the territory in which the auto will be principally garaged.

B. **Liability Coverage**

- 1. Refer to the Private Passenger Auto Classifications rule (Rule 32) for the appropriate classification.
- 2. Refer to the [Private Passenger Rate Section](#) by territory and classification.
- 3. If a driver training credit (Rule 33) applies, decrease the rates determined above by the appropriate percentage.
- 4. If a driver improvement course credit (Rule 34) applies, decrease the rates determined above by the appropriate percentage.
- 5. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

Note: Credits will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

C. **Personal Injury Protection**

- 1. Personal injury protection coverage shall be afforded with respect to an auto insured for liability unless rejected in writing by the named insured.
- 2. Refer to the Personal Injury Protection rule (Rule 8).
- 3. If a passive restraint credit (Rule 35) applies, decrease the rates determined above by the appropriate percentage.

- 4. If a driver training credit (Rule 33) applies, decrease the rates determined above by the appropriate percentage.
- 5. If a driver improvement course credit (Rule 34) applies, decrease the rates determined above by the appropriate percentage.
- 6. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

Note: Credits will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

D. **Uninsured/Underinsured Motorists Coverage**

- 1. Uninsured/underinsured motorists coverage shall be afforded with respect to an auto insured for liability unless rejected in writing by the named insured.
- 2. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
- E. If a financial responsibility filing is required, refer to the Certified Risks—Financial Responsibility Laws rule (Rule 10).

Rule 32. PRIVATE PASSENGER AUTO CLASSIFICATIONS

- A. Private passenger autos owned or leased for a continuous period of six months or more shall be classified as shown in the following chart with the following exceptions:

- 1. Private passenger autos owned by a member of the clergy and used principally in church related duties shall be classified on the age of the operators, but will not be considered as used for business nor driven to and from work;
- 2. A private passenger auto subject to Class 3, 3A, 8, or 8A used in the business of the United States Government by an employee of the government may be classified and rated for liability only as 1A, 1B, 1C, 6A, 6B, or 6C;
- 3. Private passenger autos owned by a corporation, partnership, or unincorporated association shall be classified and rated as Class 3;
- 4. Private passenger autos principally garaged on a farm or ranch and neither used in any occupation other than farming or ranching nor customarily used in going to or from work other than farming or ranching, shall be classified and rated as Class 1AF, 2AF-1, 2AF-2, 2CF-1, 2CF-2, 2DF, or 6AF.

Refer to paragraph B of this Rule for the definitions of terms used in this Rule.

IF MORE THAN ONE CLASSIFICATION IS APPLICABLE, THE CLASS DEVELOPING THE HIGHER PREMIUM SHOULD BE USED								
Description of Operator				Description of Use Of Auto				
				Other Than Business Use			Business Use	Farm Autos
				Not Driven To Or From Work	Driven To Or From Work More than 50% of the Time	Driven To Or From Work 50% or Less of the Time		
No Youthful Operators & No Senior Operators				1A	1B	1C	3*	1AF
Senior Operator but No Youthful Operators				6A	6B	6C	8†	6AF
Youthful Operators	Females	Unmarried		Under Age 21	2D			2DF
	Males	Unmarried	Owner or Principal Operator	Under Age 21	2C-1			2CF-1
				Under Age 25 but Age 21 or Older	2C-2			2CF-2
			Not Owner or Principal Operator	Under Age 21	2A-1			2AF-1
				Under Age 25 but Age 21 or Older	2A-2			2AF-2
		Married	Under Age 21		2A-1			2AF-1
			Under Age 25 but Age 21 or Older		2A-2			2AF-2

* If the auto is a Utility Type Auto use Class 3A

† If the auto is a Utility Type Auto use Class 8A

B. Definitions

The following terms used in the classification descriptions of the rule shall mean:

- "Age" means the age attained on the last birthday.
- "Driven to or from work" means that the auto is customarily used in the course of driving to or from work.
 - The term "customarily" shall include the use of autos in a car-pool or other share-the-ride arrangements.
 - An auto used for driving to or from school shall be considered as used for driving to or from work.
- "Farm auto" means an auto principally garaged on a farm or ranch that is not customarily used in going to or from school or going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.
- "Married" means a married person living with spouse and includes a person widowed, divorced or legally separated only if such person has custody of a child resident of the same household.
- "Resident" means anyone residing in the same household and an individual absent from the household while attending school; however, it shall not include an individual in active military service with the armed forces of the United States of America unless such individual customarily operates the auto.
- "Senior Operator" means an applicant 65 years of age or over, any other operator of the auto 65 years of age or over resident of the same household as the applicant or any other operator 65 years of age or over who customarily operates the auto.
- "Used for business" 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 his or her occupation, profession or business, other than in going to or from his or her principal place of occupation, profession or business.
- "Youthful operator" means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, and is one of the following:
 - "Male operator under 25 years of age" means a male applicant under 25 years of age, any other male operator of the auto under 25 years of age resident of the same household as the applicant or any other male operator under 25 years of age who customarily operates the auto.
 - "Unmarried female operator under 21 years of age" means an unmarried female applicant under 21 years of age, any other unmarried female operator of the auto under 21 years of age resident of the same household as the applicant or any other unmarried female

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operator under 21 years of age who customarily operates the auto.

C. Two or more autos in the same household as the applicant

1. If there are more autos than operators, or an equal number of autos and operators, assign operators to autos as follows:

- a. Each youthful operator to the auto principally operated.

If a youthful driver is the sole operator of more than one auto, the youthful classification will be assigned to the auto with the highest total premium.

- b. Remaining youthful operators to remaining autos in the order of highest rated youthful operator to the auto with the highest total premium without regard to the autos operated.

- c. Each senior operator to the auto principally operated.

If all operators in the household are age 65 or over, the "Senior Operator" classification applies to all autos.

- d. Any remaining autos at the appropriate classification without regard to youthful operators and senior operators.

2. If there are more operators than autos, assign operators to autos as follows:

- a. Select the youthful operators with the highest rate equal to the number of autos.

- b. Of those selected, assign any principal operators to the autos they principally operate.

- c. Of those selected and remaining after principal operator assignment, assign operators to autos in the order of highest rated youthful operator to the auto with the highest total premium.

- d. Each senior operator to the auto principally operated.

- e. Any remaining autos at the appropriate classification without regard to youthful operator and senior operator.

Rule 33. DRIVER TRAINING CREDIT

Liability and Personal Injury Protection Coverages Only

This Rule only applies to Private Passenger Autos and autos included in the Private Passenger Auto definition under the Definitions rule (Rule 30).

- A. Apply a 10% credit to the premium for any auto, if the following criteria are met:

1. The auto is classified as class 2A-1, 2A-2, 2AF-1, 2AF-2, 2C-1, 2C-2, 2D, 2CF-1, 2CF-2, or 2DF.
 2. Each of the following applicants and operators have successfully completed a driver education course:

- a. Any male applicant under 25 years of age.

- b. Any unmarried female applicant under 21 years of age.

3. All male operators of the auto under 25 years of age and all unmarried female operators of the auto under 21 years of age resident of the same household as the applicant or who customarily operate the auto have successfully completed a driver education course.

- B. Satisfactory evidence must be presented and consist of one of the following:

1. SO-30, Driver Training Certificate.
2. Texas Driver Education Certificate DL-41A, Revised 10/78.
3. LIDR-13 (motor vehicle record) from the Texas Department of Public Safety containing a notation that an approved driver education course has been completed.
4. 964-D or 964-E Driver Education Certificate, or any other form approved for this purpose by the Texas Education Agency.

A photocopy of any of the four above will be acceptable.

- C. Only one Driver Training Credit (Rule 33) or Driver Improvement Course Credit (Rule 34) may apply to any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

Rule 34. DRIVER IMPROVEMENT COURSE CREDIT

Liability and Personal Injury Protection Coverages Only

This Rule only applies to Private Passenger Autos and autos included in the Private Passenger Auto definition under the Definitions rule (Rule 30).

- A. Apply a 10% credit to the premium for an auto, other than motorcycle, afforded personal auto coverage if the principal operator has successfully completed a driver safety course described below and met its standards.

1. 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), provided that the course is taught in its entirety, regardless of whether a uniform certificate of completion is issued to the graduates.

2. 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 the Transportation Code, Title 7, Sections 543.101 et seq.

- B. If the policy insures two or more autos apply the credit to each auto principally operated by the person awarded the certificate of course completion.
- C. Apply the credit for a period of 36 months subsequent to the date of issuance of the certificate of completion. Following such 36-month period, in order to again qualify for such credit, the course must be again successfully completed and evidence again presented to the company.
- D. Only one Driver Training Credit (Rule 33) or Driver Improvement Course Credit (Rule 34) may apply to any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

Rule 35. PASSIVE RESTRAINT CREDIT

- A. This Rule only applies to Private Passenger Autos and autos included in the Private Passenger Auto definition under the Definitions rule (Rule 30).
- B. Passive Restraint Systems are systems that meet all of the following criteria:
 - 1. Are continually operative the moment an individual enters the auto and the auto begins movement.
 - 2. Restrain the occupants from movement in the event of a collision.
 - 3. Automatically deploy without any manual operation being performed by the occupants of the auto.
- C. Apply the following credit to the Personal Injury Protection premium for autos equipped with factory installed passive restraint systems that meet the published Federal Safety Standards:

Restraint System Description	Credit
1. Air inflatable passive restraint system (air bags)	
a. All front seat occupants protected	30%
b. Driver only protected	15%
2. Belt passive restraint system	
a. All front seat occupants protected	30%
b. Driver only protected	15%

- D. The credits in this rule will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met. A credit applied under this Rule is to be in addition to credits applied under any other rule.

Rule 36. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AUTOS

A. Written on a Personal Auto Policy

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private

passenger auto and utility type auto without additional premium charge and without specific description of the trailer.

B. Written on a Commercial Policy

Refer to the Trailers Designed For Use With Private Passenger Autos Or Utility Type Autos—Commercial rule (Rule 84).

Rule 37. MOTORHOMES

A. Written on a Personal Auto Policy

1. Liability and personal injury protection coverages

- a. Motorhomes used in driving to or from work or used in business—rate as private passenger autos.
- b. Pleasure use motorhomes
 - (1) Liability—Charge .50 of the 1A rates from the [Private Passenger Rate Section](#).
 - (2) Personal injury protection—Charge the class 1A in [Table B](#) of the Private Passenger Rate Section.

- 2. **Uninsured/underinsured motorists**—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

B. Written on a Commercial Policy

Refer to the Motorhomes—Commercial rule (Rule 80).

Rule 38. MOTORCYCLES

This Rule applies to motorcycles not used for business. For business use motorcycles, refer to the Motorcycles—Commercial rule (Rule 79).

A. Written on a Personal Auto Policy

- 1. **Liability**—Apply the following factors to the class 1A rate:

Engine Size cc	Operator Under Age 25	Code	All Other Operators	Code
0-100	.60	9221	.45	9231
101-200	.75	9222	.60	9232
201-360	1.05	9223	.90	9233
361-500	1.20	9224	1.05	9234
501-800	1.35	9225	1.20	9235
801-1000	1.45	9226	1.30	9236
Over 1000	+10 for each 200cc or fraction over 1,000cc		+10 for each 200cc or fraction over 1,000cc	

- 2. **Personal injury protection**—Multiply the Class 1A premium from [Table A](#) of the Private Passenger Rate Section by 2.00.
- 3. **Uninsured/underinsured motorists**—Multiply the premium developed in accordance with the Uninsured/Underinsured Motorists Coverage rule (Rule 7) by 2.00.

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B. **Written on a Commercial Policy**

Refer to the Motorcycles—Commercial rule ([Rule 79](#)).

Rule 39. MOTORCYCLE OPERATOR CREDITS**Liability and Personal Injury Protection Coverages Only**

- A. This Rule applies to motorcycles written on a specified auto basis and owned by an individual or husband and wife who are resident in the same household, except autos used for commercial purposes.
- B. Application of credits—Apply a credit of 10% to the liability and personal injury protection coverages premiums in the following manner, provided the necessary qualifications set out in this Rule are met:
 1. Credits shall not be cumulative on any one auto.
 2. If the policy insures two or more autos, apply the credits to each auto principally operated by a person who has received a certificate.
 3. Apply the credit only to the number of autos equal to the number of operators having a certificate, except for the Motorcycle Operator Training Credit the operator must be under age 25.
- C. Period of application—Apply the credits to new and renewal policies effective within a period of 36 months subsequent to the date of completion.

Following each 36-month period, in order to continue to qualify for the credit, the course must be repeated and evidence of completion presented to the company.

Exception: The Motorcycle Operator Training Credit once completed will continue in effect until the operator reaches the age of 25.

- D. Satisfactory evidence includes the original certificate or a photostat copy of the certificate.

Exception: For the Motorcycle Operator Training Course credit satisfactory evidence must consist of one of the following:

1. Texas Driver Education Certificate DL-41A;
2. LIDR-13 (motor vehicle record) from the Texas Department of Public Safety containing a notation that an approved Motorcycle Operator Training Course has been completed.

In lieu of the original, a photographic copy of any of the two above will be acceptable.

E. **Courses approved under this Rule**

1. **National Safety Council's Motorcycle Defensive Driving Course** meeting the standards established by the National Safety Council requires certification by the Texas Safety Association.
2. **Motorcycle Safety Foundation's Better Biking Course** meeting the standards established by the Motorcycle Safety Foundation or the Texas Department of Public Safety requires certification by Motorcycle Safety Foundation or the Texas Department of Public Safety.

3. **Motorcycle Safety Foundation's Motorcycle Rider Course** requires certification by the Motorcycle Safety Foundation or the Texas Department of Public Safety. However, all operators of the auto must have successfully completed a motorcycle rider course meeting the following standards:

- a. The course was sponsored by a recognized secondary school, driver training school, college or university, the Motorcycle Safety Foundation or the Texas Department of Public Safety and conducted by certified instructors.
- b. The course had the official approval of the Motorcycle Safety Foundation or the Texas Department of Public Safety.
- c. The course was composed of a minimum of twenty hours of motorcycle rider course instruction as required by the Motorcycle Safety Foundation or the Texas Department of Public Safety for an approved course.

4. **Motorcycle Operator Training Credit** may only be applied when the auto is rated under the "operator under age 25" class and all operators of such auto under age 25 have successfully completed a Motorcycle Operator Training Course meeting the following standards:

- a. The course was sponsored by a recognized secondary school, driver training school, college or university and conducted by certified instructors.
- b. The course had the official approval of the Texas Department of Public Safety and the Texas Education Agency.
- c. The course was composed of a minimum of thirty hours of classroom driver education instruction plus a minimum of twenty hours of motorcycle training course instruction as required by the Texas Department of Public Safety and the Texas Education Agency for an approved course.

Rule 40. ALL-TERRAIN VEHICLES (Class Code 9590)

This Rule applies to all-terrain vehicles (ATVs) not used for business. For business use ATVs, refer to the All Terrain Vehicles—Commercial rule ([Rule 81](#)).

A. **Written on a Personal Auto Policy**

1. **Liability**—Charge .50 of Class 1A private passenger rates from the [Private Passenger Rate Section](#).
2. **Personal injury protection**—Multiply the class 1A rates from of [Table A](#) of the Private Passenger Rate Section by 2.00
3. **Uninsured/underinsured motorists**—Refer to the Uninsured/Underinsured Motorists Coverage rule ([Rule 7](#)).

B. Written on a Commercial Policy

Refer to the All Terrain Vehicles—Commercial rule (Rule 81).

Rule 41. DUNE BUGGIES (Class Code 9426)

- ⊗ Classify and rate as private passenger autos.

Rule 42. GOLF CARTS (Class Code 9435)

This Rule applies to golf carts not used for business. For business use golf carts, refer to the Golf Carts—Commercial rule (Rule 82).

⊗ A. Written on a Personal Auto Policy

1. **Liability**—Charge .25 of class 1A rates in the [Private Passenger Rate Section](#).
2. **Personal injury protection**—Charge the class 1A rate in [Table A](#) of the Private Passenger Rate Section.
3. **Uninsured/underinsured motorists**—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

B. Written on a Commercial Policy

Refer to the Golf Carts—Commercial rule (Rule 82).

Rule 43. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS (Class Code 9620)**⊗ A. Written on a Personal Auto Policy**

1. **Liability**—Charge .25 of the applicable rates in the [Private Passenger Rate Section](#).
2. **Personal injury protection**—Charge .25 of the rate in [Table A](#) in the [Private Passenger Rate Section](#).
3. **Uninsured/underinsured motorists**—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

- * B. If the auto is registered with the Texas Department of Transportation as a collector's item it is not eligible for assignment through the association.

C. Written on a Commercial Policy

Refer to the Antique, Collectible And Special Interest Autos—Commercial rule (Rule 83).

Rule 44. AMPHIBIOUS AUTOS

This Rule applies to autos designed to operate on both land and water.

⊗ A. Written on a Personal Auto Policy

Rate as land autos according to their use.

B. Written on a Commercial Policy

Refer to the Amphibious Equipment—Commercial rule (Rule 89).

Rule 45. NAMED NON-OWNER COVERAGE (Class Code 7000)**I. Named Non-Owner Coverage**

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(Applicable to Personal Auto Policies Only) Permanent coverage for owned autos must be afforded under a separate policy.

A Personal Auto Policy may be endorsed to provide coverage for a named individual and spouse, if residents of the same household, with respect to the operation by either or on behalf of either of non-owned autos or the presence of either or both in any such auto, subject to the following provisions:

A. Liability Coverage

Determine the bodily injury and property damage liability rates for named non-owner coverage as follows:

Apply the specified factor to the Class 3 private passenger rate for the territory in which the named insured resides			
Description of Driver and Usage			Class Factor
Business Use	Public or Livery Conveyance Autos		N1 *
	Commercial Types		N2 1.25
	Private Passenger Type Autos	Male Under 25 Years of Age	N3 1.05
		No Male Under 25 Years of Age	N4 1.00
Non-Business Use	Male Operator Under 25 Years of Age		N5 .50
	No Male Operator Under 25 Years of Age		N6 .40
Garage Employee†	Covered Under a Garage Policy		N7 1.10
	Not Covered Under a Garage Policy		N8 2.10

* If there is primary coverage on the public autos, apply a factor of .50 the applicable public rate. If there is no primary insurance on the public autos, apply a factor of 1.00 the applicable public rate.

† Garage employee is limited to employees whose duties involve the operation of autos.

EXCEPTIONS:

1. When there is an uninsured auto in the household (the non-owner operator is an excluded driver under the owner's policy or the owner has no insurance on the auto), charge 1.00 of the otherwise applicable rate that would apply if the non-owner operator owned the auto.

2. If an individual is furnished an auto for regular use in the business of the United States Government, the

⊗

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applicable N5 or N6 rate shall apply.

The following terms used in the classification descriptions in this Rule shall mean:

- a. "Male operator under 25 years of age" means a male applicant under 25 years of age or the spouse of a female applicant if a resident in the same household.
- b. "Used in business" means that the use of an auto is required by or customarily involved in the duties of the applicant or spouse, if a resident in the same household, in his or her occupation, profession or business other than going to or from his or her principal place of occupation, profession or business.
- c. "Garage business" means the use of an auto in the business of an auto sales agency, trailer sales, repair shop, service station, storage garage or public parking place.

B. Personal Injury Protection

Apply a factor of 1.00 to the Class 3 Personal Injury Protection in [Table A](#) of the Private Passenger Rate Section.

C. Uninsured/Underinsured Motorists Coverage

Apply a factor of 1.00 to the Uninsured/Underinsured Motorists Rates in the [Private Passenger Rate Section](#).

⊕ II. **Named Operator Coverage-Government Employee (Applicable to Personal Auto Policies Only)**

Liability and Personal Injury Protection Coverages Only

(This Rule is not available for policies certified under an SR 22 filing.)

- A. A policy may be endorsed to cover only the interest of an employee of the government or any governmental subdivision for accidents occurring while such employee is operating or riding in any private passenger or commercial auto provided:
 1. such auto is owned by the government or any governmental subdivision,
 2. such auto, if not owned by the government or any governmental subdivision, is in the care, custody or control of the government and is not owned by such employee or a member of his or her household, and
 3. the use of the auto is "pleasure and business" or "commercial".

B. Premium Development

1. Liability Coverage

Apply a factor of .50 to the applicable bodily injury and property damage rates in the [Private Passenger Rate Section](#) for the highest rated territory in which the auto is operated.

2. Personal Injury Protection

Apply a factor of 1.00 to the Personal Injury Protection rates in [Table A](#) in the [Private Passenger Rate Section](#) for the highest rated territory in which the auto is operated.

ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
30	Additional Insured—Lessor	510AIP
30, 37, 38, 40, 41, 42	Miscellaneous Type Vehicle Endorsement	583AIP
30,43	Antique, Collectible or Special Interest Auto	586AIP
32, 45	Federal Employees—Using Autos in Government Business	513AIP
44	Amphibious Automobile or Amphibious Mobile Home Trailer Excluded While Being Launched, Beached, or Used on Water	514AIP
45	Named Non-Owner Coverage	578AIP
45	Named-Operator Government—Employees	579AIP

NOTES

PRIVATE PASSENGER RATES

PRIVATE PASSENGER RATE SECTION

PRIVATE PASSENGER RATING WORKSHEET

Refer to the Premium Development rule ([Rule 31](#)) for Premium Development Procedures.

	B.I. Liability	P.D. Liability	Personal Injury Protection	Uninsured/ Underinsured Motorists
Base Rates				
Driver Training Credit (Rule 33)				
Driver Improvement Course Credit (Rule 34)				
Passive Restraint Credit (Rule 35)				
Additional Charges (Rule 9)				
Whole Dollar Premium				
Financial Responsibility Filing (Rule 10)				
Total				

Note: Credits under Driving Training Credit (Rule 33) and Driver Improvement Course Credit (Rule 34) will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ **PRIVATE PASSENGER RATES**
\$25,000/\$50,000/\$25,000 LIMITS

Territory		01		02		03		04		05		06		07		10	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$361	\$368	\$276	\$344	\$295	\$298	\$246	\$303	\$294	\$240	\$271	\$316	\$373	\$258	\$206	\$319
113	1B	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
114	1C	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
102	2A-1	910	927	696	867	743	751	620	764	741	605	683	796	940	650	519	804
103	2A-2	509	519	389	485	416	420	347	427	415	338	382	446	526	364	290	450
104	2C-1	1,043	1,064	798	994	853	861	711	876	850	694	783	913	1,078	746	595	922
105	2C-2	621	633	475	592	507	513	423	521	506	413	466	544	642	444	354	549
124	2D	812	828	621	774	664	671	554	682	662	540	610	711	839	581	464	718
130	3	375	383	287	358	307	310	256	315	306	250	282	329	388	268	214	332
	3A	473	482	362	451	386	390	322	397	385	314	355	414	489	338	270	418
161	6A	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
163	6B	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
164	6C	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
160	8	491	500	375	468	401	405	335	412	400	326	369	430	507	351	280	434
	8A	462	471	353	440	378	381	315	388	376	307	347	404	477	330	264	408
115	1AF	300	305	229	286	245	247	204	251	244	199	225	262	310	214	171	265
106	2AF-1	819	835	627	781	670	676	558	688	667	545	615	717	847	586	468	724
107	2AF-2	578	589	442	550	472	477	394	485	470	384	434	506	597	413	330	510
108	2CF-1	863	880	660	822	705	712	588	724	703	574	648	755	891	617	492	762
109	2CF-2	668	681	511	636	546	551	455	561	544	444	501	585	690	477	381	590
128	2DF	542	552	414	516	443	447	369	455	441	360	407	474	560	387	309	479
165	6AF	307	313	235	292	251	253	209	258	250	204	230	269	317	219	175	271

Territory		11		12		13		14		16		20		21		22	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$162	\$269	\$208	\$238	\$190	\$236	\$173	\$295	\$175	\$242	\$160	\$243	\$263	\$311	\$263	\$303
113	1B	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
114	1C	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
102	2A-1	408	678	524	600	479	595	436	743	441	610	403	612	663	784	663	764
103	2A-2	228	379	293	336	268	333	244	416	247	341	226	343	371	439	371	427
104	2C-1	468	777	601	688	549	682	500	853	506	699	462	702	760	899	760	876
105	2C-2	279	463	358	409	327	406	298	507	301	416	275	418	452	535	452	521
124	2D	365	605	468	536	428	531	389	664	394	545	360	547	592	700	592	682
130	3	168	280	216	248	198	245	180	307	182	252	166	253	274	323	274	315
	3A	212	352	272	312	249	309	227	386	229	317	210	318	345	407	345	397
161	6A	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
163	6B	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
164	6C	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
160	8	220	366	283	324	258	321	235	401	238	329	218	330	358	423	358	412
	8A	207	344	266	305	243	302	221	378	224	310	205	311	337	398	337	388
115	1AF	134	223	173	198	158	196	144	245	145	201	133	202	218	258	218	251
106	2AF-1	368	611	472	540	431	536	393	670	397	549	363	552	597	706	597	688
107	2AF-2	259	430	333	381	304	378	277	472	280	387	256	389	421	498	421	485
108	2CF-1	387	643	497	569	454	564	413	705	418	578	382	581	629	743	629	724
109	2CF-2	300	498	385	440	352	437	320	546	324	448	296	450	487	575	487	561
128	2DF	243	404	312	357	285	354	260	443	263	363	240	365	395	467	395	455
165	6AF	138	229	177	202	162	201	147	251	149	206	136	207	224	264	224	258

PRIVATE PASSENGER RATES

✦ PRIVATE PASSENGER RATES
\$25,000/\$50,000/\$25,000 LIMITS

Territory		23		24		27		28		31		32		34		37	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$217	\$335	\$178	\$271	\$234	\$329	\$241	\$358	\$228	\$278	\$199	\$257	\$225	\$278	\$235	\$266
113	1B	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
114	1C	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
102	2A-1	547	844	449	683	590	829	607	902	575	701	501	648	567	701	592	670
103	2A-2	306	472	251	382	330	464	340	505	321	392	281	362	317	392	331	375
104	2C-1	627	968	514	783	676	951	696	1,035	659	803	575	743	650	803	679	769
105	2C-2	373	576	306	466	402	566	415	616	392	478	342	442	387	478	404	458
124	2D	488	754	401	610	527	740	542	806	513	626	448	578	506	626	529	599
130	3	226	348	185	282	243	342	251	372	237	289	207	267	234	289	244	277
	3A	284	439	233	355	307	431	316	469	299	364	261	337	295	364	308	348
161	6A	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
163	6B	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
164	6C	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
160	8	295	456	242	369	318	447	328	487	310	378	271	350	306	378	320	362
	8A	278	429	228	347	300	421	308	458	292	356	255	329	288	356	301	340
115	1AF	180	278	148	225	194	273	200	297	189	231	165	213	187	231	195	221
106	2AF-1	493	760	404	615	531	747	547	813	518	631	452	583	511	631	533	604
107	2AF-2	347	536	285	434	374	526	386	573	365	445	318	411	360	445	376	426
108	2CF-1	519	801	425	648	559	786	576	856	545	664	476	614	538	664	562	636
109	2CF-2	401	620	329	501	433	609	446	662	422	514	368	475	416	514	435	492
128	2DF	326	503	267	407	351	494	362	537	342	417	299	386	338	417	353	399
165	6AF	184	285	151	230	199	280	205	304	194	236	169	218	191	236	200	226

Territory		38		39		40		41		42		43		44		45	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$323	\$314	\$287	\$298	\$246	\$303	\$209	\$259	\$237	\$309	\$252	\$276	\$212	\$259	\$269	\$314
113	1B	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
114	1C	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
102	2A-1	814	791	723	751	620	764	527	653	597	779	635	696	534	653	678	791
103	2A-2	455	443	405	420	347	427	295	365	334	436	355	389	299	365	379	443
104	2C-1	933	907	829	861	711	876	604	749	685	893	728	798	613	749	777	907
105	2C-2	556	540	494	513	423	521	359	445	408	531	433	475	365	445	463	540
124	2D	727	707	646	671	554	682	470	583	533	695	567	621	477	583	605	707
130	3	336	327	298	310	256	315	217	269	246	321	262	287	220	269	280	327
	3A	423	411	376	390	322	397	274	339	310	405	330	362	278	339	352	411
161	6A	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
163	6B	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
164	6C	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
160	8	439	427	390	405	335	412	284	352	322	420	343	375	288	352	366	427
	8A	413	402	367	381	315	388	268	332	303	396	323	353	271	332	344	402
115	1AF	268	261	238	247	204	251	173	215	197	256	209	229	176	215	223	261
106	2AF-1	733	713	651	676	558	688	474	588	538	701	572	627	481	588	611	713
107	2AF-2	517	502	459	477	394	485	334	414	379	494	403	442	339	414	430	502
108	2CF-1	772	750	686	712	588	724	500	619	566	739	602	660	507	619	643	750
109	2CF-2	598	581	531	551	455	561	387	479	438	572	466	511	392	479	498	581
128	2DF	485	471	431	447	369	455	314	389	356	464	378	414	318	389	404	471
165	6AF	275	267	244	253	209	258	178	220	201	263	214	235	180	220	229	267

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ PRIVATE PASSENGER RATES
\$25,000/\$50,000/\$25,000 LIMITS

Territory		46		47		48		49		51		52		53		54	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$198	\$268	\$212	\$263	\$239	\$268	\$263	\$279	\$166	\$259	\$194	\$302	\$208	\$263	\$245	\$269
113	1B	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
114	1C	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
102	2A-1	499	675	534	663	602	675	663	703	418	653	489	761	524	663	617	678
103	2A-2	279	378	299	371	337	378	371	393	234	365	274	426	293	371	345	379
104	2C-1	572	775	613	760	691	775	760	806	480	749	561	873	601	760	708	777
105	2C-2	341	461	365	452	411	461	452	480	286	445	334	519	358	452	421	463
124	2D	446	603	477	592	538	603	592	628	374	583	437	680	468	592	551	605
130	3	206	279	220	274	249	279	274	290	173	269	202	314	216	274	255	280
	3A	259	351	278	345	313	351	345	365	217	339	254	396	272	345	321	352
161	6A	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
163	6B	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
164	6C	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
160	8	269	364	288	358	325	364	358	379	226	352	264	411	283	358	333	366
	8A	253	343	271	337	306	343	337	357	212	332	248	387	266	337	314	344
115	1AF	164	222	176	218	198	222	218	232	138	215	161	251	173	218	203	223
106	2AF-1	449	608	481	597	543	608	597	633	377	588	440	686	472	597	556	611
107	2AF-2	317	429	339	421	382	429	421	446	266	414	310	483	333	421	392	430
108	2CF-1	473	641	507	629	571	641	629	667	397	619	464	722	497	629	586	643
109	2CF-2	366	496	392	487	442	496	487	516	307	479	359	559	385	487	453	498
128	2DF	297	402	318	395	359	402	395	419	249	389	291	453	312	395	368	404
165	6AF	168	228	180	224	203	228	224	237	141	220	165	257	177	224	208	229

Territory		55		56		57		58		59		60		61		62	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$294	\$230	\$299	\$218	\$340	\$236	\$227	\$182	\$221	\$265	\$175	\$238	\$161	\$210	\$134	\$214
113	1B	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
114	1C	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
102	2A-1	741	580	753	549	857	595	572	459	557	668	441	600	406	529	338	539
103	2A-2	415	324	422	307	479	333	320	257	312	374	247	336	227	296	189	302
104	2C-1	850	665	864	630	983	682	656	526	639	766	506	688	465	607	387	618
105	2C-2	506	396	514	375	585	406	390	313	380	456	301	409	277	361	230	368
124	2D	662	518	673	491	765	531	511	410	497	596	394	536	362	473	302	482
130	3	306	239	311	227	354	245	236	189	230	276	182	248	167	218	139	223
	3A	385	301	392	286	445	309	297	238	290	347	229	312	211	275	176	280
161	6A	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
163	6B	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
164	6C	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
160	8	400	313	407	296	462	321	309	248	301	360	238	324	219	286	182	291
	8A	376	294	383	279	435	302	291	233	283	339	224	305	206	269	172	274
115	1AF	244	191	248	181	282	196	188	151	183	220	145	198	134	174	111	178
106	2AF-1	667	522	679	495	772	536	515	413	502	602	397	540	365	477	304	486
107	2AF-2	470	368	478	349	544	378	363	291	354	424	280	381	258	336	214	342
108	2CF-1	703	550	715	521	813	564	543	435	528	633	418	569	385	502	320	511
109	2CF-2	544	426	553	403	629	437	420	337	409	490	324	440	298	389	248	396
128	2DF	441	345	449	327	510	354	341	273	332	398	263	357	242	315	201	321
165	6AF	250	196	254	185	289	201	193	155	188	225	149	202	137	179	114	182

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ PRIVATE PASSENGER RATES
\$25,000/\$50,000/\$25,000 LIMITS

Territory		63		64		65		66					
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111	1A	\$197	\$238	\$185	\$212	\$138	\$197	\$204	\$252				
113	1B	197	238	185	212	138	197	204	252				
114	1C	197	238	185	212	138	197	204	252				
102	2A-1	496	600	466	534	348	496	514	635				
103	2A-2	278	336	261	299	195	278	288	355				
104	2C-1	569	688	535	613	399	569	590	728				
105	2C-2	339	409	318	365	237	339	351	433				
124	2D	443	536	416	477	311	443	459	567				
130	3	205	248	192	220	144	205	212	262				
	3A	258	312	242	278	181	258	267	330				
161	6A	197	238	185	212	138	197	204	252				
163	6B	197	238	185	212	138	197	204	252				
164	6C	197	238	185	212	138	197	204	252				
160	8	268	324	252	288	188	268	277	343				
	8A	252	305	237	271	177	252	261	323				
115	1AF	164	198	154	176	115	164	169	209				
106	2AF-1	447	540	420	481	313	447	463	572				
107	2AF-2	315	381	296	339	221	315	326	403				
108	2CF-1	471	569	442	507	330	471	488	602				
109	2CF-2	364	440	342	392	255	364	377	466				
128	2DF	296	357	278	318	207	296	306	378				
165	6AF	167	202	157	180	117	167	173	214				

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

★ PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles (Table A)
\$2,500 Limit Per Person

Territory		01	02	03	04	05	06	07	10	11	12	13	14	16	20	21	22
Type	Class																
111	1A	\$304	\$331	\$285	\$255	\$255	\$265	\$346	\$240	\$213	\$255	\$244	\$230	\$230	\$230	\$296	\$240
113	1B	395	430	371	332	332	345	450	312	277	332	317	299	299	299	385	312
114	1C	353	384	331	296	296	307	401	278	247	296	283	267	267	267	343	278
102	2A-1	453	493	425	380	380	395	516	358	317	380	364	343	343	343	441	358
103	2A-2	432	470	405	362	362	376	491	341	302	362	346	327	327	327	420	341
104	2C-1	471	513	442	395	395	411	536	372	330	395	378	357	357	357	459	372
105	2C-2	416	453	390	349	349	363	474	329	292	349	334	315	315	315	406	329
124	2D	471	513	442	395	395	411	536	372	330	395	378	357	357	357	459	372
130	3	334	364	314	281	281	292	381	264	234	281	268	253	253	253	326	264
	3A	304	331	285	255	255	265	346	240	213	255	244	230	230	230	296	240
161	6A	258	281	242	217	217	225	294	204	181	217	207	196	196	196	252	204
163	6B	340	371	319	286	286	297	388	269	239	286	273	258	258	258	332	269
164	6C	353	384	331	296	296	307	401	278	247	296	283	267	267	267	343	278
160	8	304	331	285	255	255	265	346	240	213	255	244	230	230	230	296	240
	8A	325	354	305	273	273	284	370	257	228	273	261	246	246	246	317	257
115	1AF	258	281	242	217	217	225	294	204	181	217	207	196	196	196	252	204
106	2AF-1	359	391	336	301	301	313	408	283	251	301	288	271	271	271	349	283
107	2AF-2	334	364	314	281	281	292	381	264	234	281	268	253	253	253	326	264
108	2CF-1	340	371	319	286	286	297	388	269	239	286	273	258	258	258	332	269
109	2CF-2	337	367	316	283	283	294	384	266	236	283	271	255	255	255	329	266
128	2DF	334	364	314	281	281	292	381	264	234	281	268	253	253	253	326	264
165	6AF	258	281	242	217	217	225	294	204	181	217	207	196	196	196	252	204

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	\$250	\$230	\$260	\$230	\$244	\$240	\$244	\$240	\$300	\$285	\$240	\$255	\$300	\$285	\$285	\$269
113	1B	325	299	338	299	317	312	317	312	390	371	312	332	390	371	371	350
114	1C	290	267	302	267	283	278	283	278	348	331	278	296	348	331	331	312
102	2A-1	373	343	387	343	364	358	364	358	447	425	358	380	447	425	425	401
103	2A-2	355	327	369	327	346	341	346	341	426	405	341	362	426	405	405	382
104	2C-1	388	357	403	357	378	372	378	372	465	442	372	395	465	442	442	417
105	2C-2	343	315	356	315	334	329	334	329	411	390	329	349	411	390	390	369
124	2D	388	357	403	357	378	372	378	372	465	442	372	395	465	442	442	417
130	3	275	253	286	253	268	264	268	264	330	314	264	281	330	314	314	296
	3A	250	230	260	230	244	240	244	240	300	285	240	255	300	285	285	269
161	6A	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
163	6B	280	258	291	258	273	269	273	269	336	319	269	286	336	319	319	301
164	6C	290	267	302	267	283	278	283	278	348	331	278	296	348	331	331	312
160	8	250	230	260	230	244	240	244	240	300	285	240	255	300	285	285	269
	8A	268	246	278	246	261	257	261	257	321	305	257	273	321	305	305	288
115	1AF	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
106	2AF-1	295	271	307	271	288	283	288	283	354	336	283	301	354	336	336	317
107	2AF-2	275	253	286	253	268	264	268	264	330	314	264	281	330	314	314	296
108	2CF-1	280	258	291	258	273	269	273	269	336	319	269	286	336	319	319	301
109	2CF-2	278	255	289	255	271	266	271	266	333	316	266	283	333	316	316	299
128	2DF	275	253	286	253	268	264	268	264	330	314	264	281	330	314	314	296
165	6AF	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles (Table A)
\$2,500 Limit Per Person

Territory		46	47	48	49	51	52	53	54	55	56	57	58	59	60	61	62
Type	Class																
111	1A	\$240	\$244	\$255	\$260	\$230	\$240	\$240	\$255	\$300	\$285	\$346	\$280	\$265	\$230	\$240	\$230
113	1B	312	317	332	338	299	312	312	332	390	371	450	364	345	299	312	299
114	1C	278	283	296	302	267	278	278	296	348	331	401	325	307	267	278	267
102	2A-1	358	364	380	387	343	358	358	380	447	425	516	417	395	343	358	343
103	2A-2	341	346	362	369	327	341	341	362	426	405	491	398	376	327	341	327
104	2C-1	372	378	395	403	357	372	372	395	465	442	536	434	411	357	372	357
105	2C-2	329	334	349	356	315	329	329	349	411	390	474	384	363	315	329	315
124	2D	372	378	395	403	357	372	372	395	465	442	536	434	411	357	372	357
130	3	264	268	281	286	253	264	264	281	330	314	381	308	292	253	264	253
	3A	240	244	255	260	230	240	240	255	300	285	346	280	265	230	240	230
161	6A	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196
163	6B	269	273	286	291	258	269	269	286	336	319	388	314	297	258	269	258
164	6C	278	283	296	302	267	278	278	296	348	331	401	325	307	267	278	267
160	8	240	244	255	260	230	240	240	255	300	285	346	280	265	230	240	230
	8A	257	261	273	278	246	257	257	273	321	305	370	300	284	246	257	246
115	1AF	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196
106	2AF-1	283	288	301	307	271	283	283	301	354	336	408	330	313	271	283	271
107	2AF-2	264	268	281	286	253	264	264	281	330	314	381	308	292	253	264	253
108	2CF-1	269	273	286	291	258	269	269	286	336	319	388	314	297	258	269	258
109	2CF-2	266	271	283	289	255	266	266	283	333	316	384	311	294	255	266	255
128	2DF	264	268	281	286	253	264	264	281	330	314	381	308	292	253	264	253
165	6AF	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196

Territory		63	64	65	66												
Type	Class																
111	1A	\$219	\$213	\$200	\$240												
113	1B	285	277	260	312												
114	1C	254	247	232	278												
102	2A-1	326	317	298	358												
103	2A-2	311	302	284	341												
104	2C-1	339	330	310	372												
105	2C-2	300	292	274	329												
124	2D	339	330	310	372												
130	3	241	234	220	264												
	3A	219	213	200	240												
161	6A	186	181	170	204												
163	6B	245	239	224	269												
164	6C	254	247	232	278												
160	8	219	213	200	240												
	8A	234	228	214	257												
115	1AF	186	181	170	204												
106	2AF-1	258	251	236	283												
107	2AF-2	241	234	220	264												
108	2CF-1	245	239	224	269												
109	2CF-2	243	236	222	266												
128	2DF	241	234	220	264												
165	6AF	186	181	170	204												

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

★ PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B)
\$2,500 Limit Per Person

Territory		01	02	03	04	05	06	07	10	11	12	13	14	16	20	21	22
Type	Class																
111	1A	\$258	\$281	\$242	\$217	\$217	\$225	\$294	\$204	\$181	\$217	\$207	\$196	\$196	\$196	\$252	\$204
113	1B	336	366	315	282	282	293	382	265	235	282	270	254	254	254	327	265
114	1C	300	326	281	251	251	261	341	237	210	251	241	227	227	227	292	237
102	2A-1	385	419	361	323	323	336	438	304	270	323	309	291	291	291	375	304
103	2A-2	367	400	344	308	308	320	418	290	257	308	295	278	278	278	357	290
104	2C-1	401	436	375	336	336	349	456	316	281	336	321	303	303	303	390	316
105	2C-2	354	385	332	297	297	309	403	279	248	297	284	268	268	268	345	279
124	2D	401	436	375	336	336	349	456	316	281	336	321	303	303	303	390	316
130	3	284	309	266	238	238	248	324	224	199	238	228	215	215	215	277	224
	3A	258	281	242	217	217	225	294	204	181	217	207	196	196	196	252	204
161	6A	220	239	206	184	184	191	250	173	154	184	176	166	166	166	214	173
163	6B	289	315	271	243	243	252	329	228	203	243	232	219	219	219	282	228
164	6C	300	326	281	251	251	261	341	237	210	251	241	227	227	227	292	237
160	8	258	281	242	217	217	225	294	204	181	217	207	196	196	196	252	204
	8A	276	301	259	232	232	241	315	218	194	232	222	209	209	209	269	218
115	1AF	220	239	206	184	184	191	250	173	154	184	176	166	166	166	214	173
106	2AF-1	305	332	286	256	256	266	347	241	214	256	245	231	231	231	297	241
107	2AF-2	284	309	266	238	238	248	324	224	199	238	228	215	215	215	277	224
108	2CF-1	289	315	271	243	243	252	329	228	203	243	232	219	219	219	282	228
109	2CF-2	287	312	269	241	241	250	326	226	201	241	230	217	217	217	279	226
128	2DF	284	309	266	238	238	248	324	224	199	238	228	215	215	215	277	224
165	6AF	220	239	206	184	184	191	250	173	154	184	176	166	166	166	214	173

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	\$213	\$196	\$221	\$196	\$207	\$204	\$207	\$204	\$255	\$242	\$204	\$217	\$255	\$242	\$242	\$229
113	1B	276	254	287	254	270	265	270	265	332	315	265	282	332	315	315	297
114	1C	247	227	256	227	241	237	241	237	296	281	237	251	296	281	281	265
102	2A-1	317	291	329	291	309	304	309	304	380	361	304	323	380	361	361	341
103	2A-2	302	378	314	278	295	290	295	290	362	344	290	308	362	344	344	325
104	2C-1	329	303	343	303	321	316	321	316	395	375	316	336	395	375	375	354
105	2C-2	291	268	303	268	284	279	284	279	349	332	279	297	349	332	332	313
124	2D	329	303	343	303	321	316	321	316	395	375	316	336	395	375	375	354
130	3	234	215	243	215	228	224	228	224	281	266	224	238	281	266	266	252
	3A	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
161	6A	181	166	188	166	176	173	176	173	217	206	173	184	217	206	206	194
163	6B	238	219	248	219	232	228	232	228	286	271	228	243	286	271	271	256
164	6C	247	227	256	227	241	237	241	237	296	281	237	251	296	281	281	265
160	8	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
	8A	227	209	236	209	222	218	222	218	273	259	218	232	273	259	259	245
115	1AF	181	166	188	166	176	173	176	173	217	206	173	184	217	206	206	194
106	2AF-1	251	231	261	231	245	241	245	241	301	286	241	256	301	286	286	270
107	2AF-2	234	215	243	215	228	224	228	224	281	266	224	238	281	266	266	252
108	2CF-1	238	219	248	219	232	228	232	228	286	271	228	243	286	271	271	256
109	2CF-2	236	217	245	217	230	226	230	226	283	269	226	241	283	269	269	254
128	2DF	234	215	243	215	228	224	228	224	281	266	224	238	281	266	266	252
165	6AF	181	166	188	166	176	173	176	173	217	206	173	184	217	206	206	194

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B)
\$2,500 Limit Per Person

Territory		46	47	48	49	51	52	53	54	55	56	57	58	59	60	61	62
Type	Class																
111	1A	\$204	\$207	\$217	\$221	\$196	\$204	\$204	\$217	\$255	\$242	\$294	\$238	\$225	\$196	\$204	\$196
113	1B	265	270	282	287	254	265	265	282	332	315	382	309	293	254	265	254
114	1C	237	241	251	256	227	237	237	251	296	281	341	276	261	227	237	227
102	2A-1	304	309	323	329	291	304	304	323	380	361	438	355	336	291	304	291
103	2A-2	290	295	308	314	278	290	290	308	362	344	418	338	320	278	290	278
104	2C-1	316	321	336	343	303	316	316	336	395	375	456	369	349	303	316	303
105	2C-2	279	284	297	303	268	279	279	297	349	332	403	326	309	268	279	268
124	2D	316	321	336	343	303	316	316	336	395	375	456	369	349	303	316	303
130	3	224	228	238	243	215	224	224	238	281	266	324	262	248	215	224	215
	3A	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196
161	6A	173	176	184	188	166	173	173	184	217	206	250	202	191	166	173	166
163	6B	228	232	243	248	219	228	228	243	286	271	329	267	252	219	228	219
164	6C	237	241	251	256	227	237	237	251	296	281	341	276	261	227	237	227
160	8	204	207	217	221	196	204	204	217	255	242	294	238	225	196	204	196
	8A	218	222	232	236	209	218	218	232	273	259	315	255	241	209	218	209
115	1AF	173	176	184	188	166	173	173	184	217	206	250	202	191	166	173	166
106	2AF-1	241	245	256	261	231	241	241	256	301	286	347	281	266	231	241	231
107	2AF-2	224	228	238	243	215	224	224	238	281	266	324	262	248	215	224	215
108	2CF-1	228	232	243	248	219	228	228	243	286	271	329	267	252	219	228	219
109	2CF-2	226	230	241	245	217	226	226	241	283	269	326	264	250	217	226	217
128	2DF	224	228	238	243	215	224	224	238	281	266	324	262	248	215	224	215
165	6AF	173	176	184	188	166	173	173	184	217	206	250	202	191	166	173	166

Territory		63	64	65	66												
Type	Class																
111	1A	\$186	\$181	\$170	\$204												
113	1B	242	235	221	265												
114	1C	216	210	197	237												
102	2A-1	277	270	253	304												
103	2A-2	264	257	241	290												
104	2C-1	289	281	264	316												
105	2C-2	255	248	233	279												
124	2D	289	281	264	316												
130	3	205	199	187	224												
	3A	186	181	170	204												
161	6A	158	154	145	173												
163	6B	208	203	190	228												
164	6C	216	210	197	237												
160	8	186	181	170	204												
	8A	199	194	182	218												
115	1AF	158	154	145	173												
106	2AF-1	220	214	201	241												
107	2AF-2	205	199	187	224												
108	2CF-1	208	203	190	228												
109	2CF-2	207	201	189	226												
128	2DF	205	199	187	224												
165	6AF	158	154	145	173												

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

25/50 Bodily Injury		\$25,000 Property Damage
Territories 01,02,03,04,05, 06,07,12,21,22	All Other	
\$128	\$88	\$86

Note: Add \$1 for the first motor vehicle or dealer's plate for an individual or husband and wife and for each designated person.

COMMERCIAL CHAPTER

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL
TRUCKS, TRACTORS, TRAILERS

NOTES

TRUCKS, TRACTORS, TRAILERS SUBCHAPTER**Rule 50. ELIGIBILITY – INELIGIBILITY****I. ELIGIBLE VEHICLES**

- Ⓢ This Subchapter applies to all trucks, with a gross vehicle weight of 26,000 lbs. or less, (less than 48,000 lbs. for farm vehicles) designed to carry goods or materials (cargo), including utility type autos, truck-tractors, trailers and semi-trailers including an auto hired, loaned, leased or furnished for 1 year or more. If the insured is providing the primary insurance covering the auto, rate as though owned by the insured.

The following exceptions apply:

- A. Autos used for public transportation. Refer to the Public Auto Subchapter.

Autos leased or rented to others by leasing or rental concerns—Refer to the Leasing Or Rental Concerns rule (Rule 78).

- C. Utility type autos owned by a farm partnership or farm corporation and used for farming or ranching and not customarily used for other business. Refer to the private passenger Definitions rule (Rule 30).

- D. Utility type autos that are:

1. Described in the private passenger Definitions rule (Rules 30); and
2. Not used for the delivery or transportation of goods, materials or supplies other than samples, unless the delivery of goods, materials and supplies is;
 - a. Not the primary usage of the auto; or
 - b. For farming or ranching.

Refer to the Private Passenger Chapter

- E. An auto that is a utility type used in the business of the United States Government, and owned by an employee of the government, may be rated as a private passenger auto if:

1. It is described in the private passenger Definitions rule (Rules 30); and
2. Not customarily used in any other occupation, profession or business of the insured other than farming or ranching, and

- Ⓢ 3. Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.

Refer to the Private Passenger Chapter.

- F. Refer to the Special and Mobile Equipment Subchapter for rules applicable to:

1. Ambulance Services
2. Funeral directors
3. Special or Mobile Equipment including mobile health units.

Note: Utility type means autos (with a G.V.W. of 25,000 lbs. or less) of the pick-up body, van type and multi-use type, which include Jeeps, Blazers, Rancheros, Broncos, and other similar autos.

II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

- A. Tow trucks.
- B. Farm vehicles with a gross vehicle weight of 48,000 lbs. or more. (Any vehicle or combination vehicles controlled or operated by a farmer or rancher being used to transport agricultural products, farm machinery, and farm supplies to or from a farm or ranch).
- C. Vehicles or combination vehicles with a gross vehicle weight of more than 26,000 lbs. designed to carry goods or materials (cargo).
- D. Vehicles transporting hazardous materials in a quantity requiring placarding by a regulation under the Hazardous Transportation Act.
- E. Government vehicles – Chapter 601, Transportation Code does not apply to government owned vehicles or government employees while operating a government vehicle in the course of that person's employment. A government vehicle is a motor vehicle owned by the United States, Texas, or a political subdivision of Texas. (§601.007.)
- F. Household goods carriers.

Rule 51. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

- A. This Rule applies to:

1. All light trucks and trailers used with light trucks.
2. All other trucks, tractors and trailers that regularly operate within a 200-mile radius from the street address of principal garaging. For autos regularly operating beyond a 200-mile radius, refer to the Premium Development—Zone Rated Autos rule (Rule 52).

- B. Determine the classification rating factor and class code as follows:

1. Determine whether the risk is classified as fleet or non-fleet according to the Trucks, Tractors And Trailers Classifications rule (Rule 53).
2. Determine the primary rating factor from the trucks, tractors and trailers classifications rule (Rule 53) based on size class, business use class and radius class.
3. Determine the secondary rating factor, if any, from the trucks, tractors and trailers classifications rule (Rule 53) based on the special industry classifications.
4. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.

TRUCKS, TRACTORS, TRAILERS

5. For trailers used with light trucks that regularly operate beyond a 200-mile radius, use the rating factor for the intermediate rating class.

C. Premium Development

1. Determine the territory from the territory definitions based on the street address of principal garaging.

2. Liability coverages

- a. Determine the fleet or non-fleet base premiums from the liability base premium shown on the rate page.

* For fleet, multiply the base premium by a factor of 1.10.

- b. Multiply the base premium by the combined rating factor.

- c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

3. Personal injury protection coverage

- a. Refer to the [Truck, Tractor, Trailer Rate Section](#).

- b. Primary and secondary rating factors do not apply.

- c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

4. Uninsured/underinsured motorists coverage

- a. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

- b. Primary and secondary factors do not apply.

- D. Refer to the special provisions in the Truck, Tractors and Trailers Classifications rule ([Rule 53](#)) for applicability.

- E. Refer to Individual as the Named Insured rule (Rule 12) if applicable.

- F. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).

Rule 52. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

- A. Except for light trucks and trailers used with light trucks, this Rule applies to trucks, tractors and trailers regularly operated beyond a 200-mile radius from the street address of principal garaging.

- B. Determine the zone or zone combination and code for each auto as follows:

1. When an auto is principally garaged in a regional zone and operates from terminals in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.

2. In all other situations, the zone combination is the zone of principal garaging and the zone of the terminal (included in the auto's operations) farthest from that point.

3. A terminal is any point at which an auto regularly loads or unloads. It is not limited to a terminal facility that the insured owns and operates.

4. The zone-rating table that applies is that table for the zone in which the place of principal garaging is located.

Example:

A truck garaged in Dallas, Texas takes zone-rating table 09. The zone for the farthest terminal is selected from those listed in zone rating table 09, as determined by the application of paragraphs 1, 2, and 3 above, and reference to the long distance zone map.

C. Premium Development

1. Determine the classification rating factor and class code as follows:

- a. Determine whether the auto is classified as fleet or non-fleet according to the Trucks, Tractors and Trailers Classifications rule ([Rule 53](#)).

- b. Determine the primary rating factor from the Trucks, Tractors and Trailers Classifications rule ([Rule 53](#)).

2. Liability coverages

- a. Determine the liability base premiums for the zone combination from the zone-rating table.

- b. Multiply the base premium by the zone-rating factor from the primary classification table in the Trucks, Tractors and Trailers Classification rule ([Rule 53](#)).

For fleet, multiply the base premium by a factor of 0.70. *

- c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

3. Personal injury protection coverage

- a. Trucks, tractors and trailers—Use personal injury protection table in the [Truck, Tractor, Trailer Rate Section](#). In Zones 09 and 13 apply the rate for the highest rated territory in the zone. In Zone 43 apply the rate of principal garaging.

- b. Primary and secondary rating factors do not apply.

- c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

4. Uninsured/underinsured motorists coverage

TRUCKS, TRACTORS, TRAILERS

- a. Primary and secondary rating factors do not apply.
 - b. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
- D. Refer to the special provisions in the Trucks, Tractors and Trailers Classifications rule ([Rule 53](#)) for applicability.

E. Long Distance Zone Definitions:**Metropolitan Zones**

- 01 ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
- 02 BALTIMORE-WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
- 03 BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
- 04 BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.
- 05 CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
- 06 CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan—North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
- 07 CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio, and Covington-Newport, Kentucky territories.
- 08 CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.
- 09 DALLAS-FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
- 10 DENVER Zone includes Denver and North Central, Colorado territories.
- 11 DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
- 12 HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford Connecticut territories.
- 13 HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
- 14 INDIANAPOLIS Zone includes all of Marian County, Indiana territory.
- 15 JACKSONVILLE Zone includes all of Jacksonville, Florida territory.
- 16 KANSAS CITY Zone includes all of Kansas City, Kansas and Independence and all Kansas City, Missouri territories.
- 17 LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
- 18 LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.
- 19 LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
- 20 MEMPHIS Zone includes all of Shelby County, Tennessee territory.
- 21 MIAMI Zone includes Miami and Miami Beach, Florida territories.
- 22 MILWAUKEE Zone includes Kenosha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
- 23 MINNEAPOLIS-ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.
- 24 NASHVILLE Zone includes all of Davidson County, Tennessee territory.
- 25 NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
- 26 NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories, and Darien Greenwich and Stamford, Connecticut territories.
- 27 OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.
- 28 OMAHA Zone includes all of Douglas and Sarpi, Nebraska Counties and Council Bluffs, Iowa territory.
- 29 PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.
- 30 PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
- 31 PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
- 32 PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.
- 33 RICHMOND Zone includes all of Richmond, Virginia territory.
- 34 ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.

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- 35 SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
- 36 SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
- 37 TULSA Zone includes all of Tulsa, Oklahoma territory.

Regional Zones

- 40 PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone) and Washington (excluding Portland Zone).
- 41 MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
- 42 MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis- St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
- 43 SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zone) and Texas (excluding Dallas-Fort Worth and Houston Zones).
- 44 NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).
- 45 MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
- 46 GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
- 47 SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).
- 48 EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).

- 49 NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.

- 50 ALASKA Zone includes all of the State of Alaska.

Zone Combination Coding

Commercial Statistical Plan (CSP) coding instructions for zone combinations:

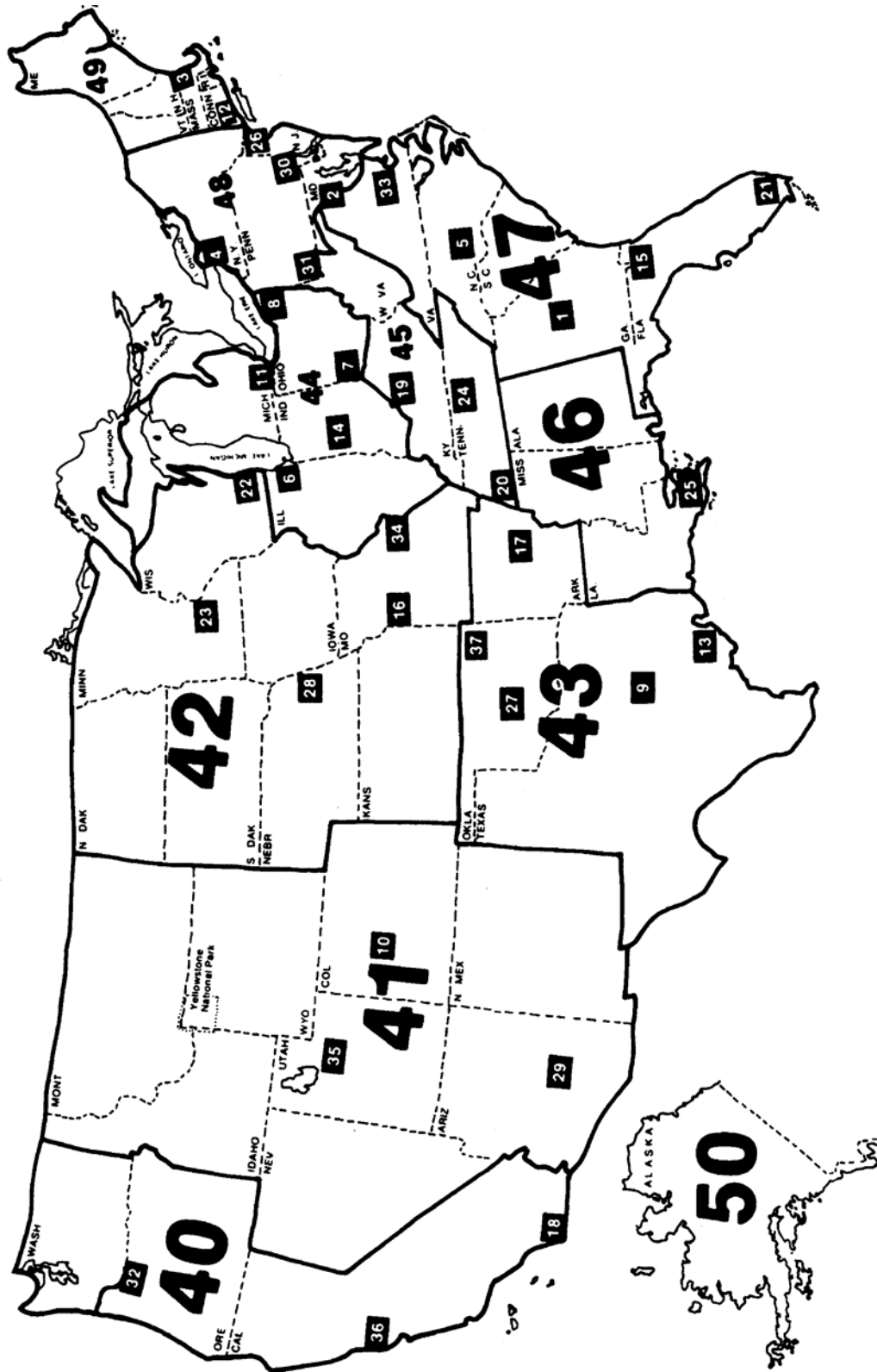
Full Plan—use three digit zone combination code shown in rating tables.

Example—vehicle garaged in Dallas with terminal in Atlanta, code 101.

Intermediate Plan—use three digit zone combination code shown in rating table preceded by state code 42.

Example—vehicle garaged in Dallas with terminal in Atlanta, code 42101.

- F. Refer to Individual as the Named Insured rule (Rule 12) if applicable.
- G. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).



TRUCKS, TRACTORS, TRAILERS

LIABILITY
 TRUCK, TRACTOR, TRAILER ZONE RATING TABLE
 \$25,000/\$50,000/\$25,000
 Zone 09 (Dallas-Ft.Worth) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 101	\$1,205 670	13 Houston 113	\$967 567	25 New Orleans 125	\$1,024 567	37 Tulsa 137	\$931 520
02 Balt.-Wash. 102	1,428 801	14 Indianapolis 114	1,205 670	26 N. Y. City 126	1,524 880	40 Pacific 140	1,102 608
03 Boston 103	1,524 880	15 Jacksonville 115	1,205 670	27 Okla. City 127	931 520	41 Mountain 141	1,024 567
04 Buffalo 104	1,102 608	16 Kansas City 116	1,261 692	28 Omaha 128	1,079 598	42 Midwest 142	1,024 567
05 Charlotte 105	1,205 670	17 Little Rock 117	931 520	29 Phoenix 121	1,024 567	43 Southwest 143	931 520
06 Chicago 106	1,344 739	18 Los Angeles 118	1,344 763	30 Philadelphia 130	1,524 880	44 N. Central 144	1,048 582
07 Cincinnati 107	1,205 670	19 Louisville 119	1,165 644	31 Pittsburgh 131	1,386 794	45 Midwest 145	1,048 582
08 Cleveland 108	1,306 723	20 Memphis 120	1,205 670	32 Portland 132	1,105 608	46 Gulf 146	1,024 567
09 Dal.-Ft. W. 109	931 535	21 Miami 121	1,330 761	33 Richmond 133	1,205 670	47 Southeast 147	1,048 582
10 Denver 110	1,102 608	22 Milwaukee 122	1,162 644	34 St. Louis 134	1,102 608	48 Eastern 148	1,048 582
11 Detroit 111	1,344 739	23 Min.-St. Paul 123	1,162 644	35 Salt Lake C. 135	1,024 567	49 New England 141	1,048 582
12 Hartford 112	1,524 880	24 Nashville 124	1,205 670	36 San Francisco 136	1,524 880	50 Alaska 150	1,102 608

TRUCKS, TRACTORS, TRAILERS

LIABILITY
 TRUCK, TRACTOR, TRAILER ZONE RATING TABLE
 \$25,000/\$50,000/\$25,000
 Zone 13 (Houston) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 201	\$1,237 727	13 Houston 213	\$988 556	25 New Orleans 225	\$1,160 687	37 Tulsa 237	\$949 556
02 Balt.-Wash. 202	1,457 848	14 Indianapolis 214	1,237 727	26 N. Y. City 226	1,555 886	40 Pacific 240	1,388 818
03 Boston 203	1,555 886	15 Jacksonville 215	1,237 727	27 Okla. City 227	949 556	41 Mountain 241	1,160 687
04 Buffalo 204	1,385 812	16 Kansas City 216	1,326 779	28 Omaha 228	1,160 687	42 Midwest 242	1,160 687
05 Charlotte 205	1,237 727	17 Little Rock 217	949 556	29 Phoenix 221	1,160 687	43 Southwest 243	949 556
06 Chicago 206	1,385 812	18 Los Angeles 218	1,385 812	30 Philadelphia 230	1,555 886	44 N. Central 244	1,237 727
07 Cincinnati 207	1,237 727	19 Louisville 219	1,237 727	31 Pittsburgh 231	1,412 812	45 Midwest 245	1,237 727
08 Cleveland 208	1,332 779	20 Memphis 220	1,237 727	32 Portland 232	1,237 727	46 Gulf 246	1,160 687
09 Dal.-Ft. W. 209	949 556	21 Miami 221	1,355 777	33 Richmond 233	1,237 727	47 Southeast 247	1,237 727
10 Denver 210	1,160 687	22 Milwaukee 222	1,184 694	34 St. Louis 234	1,375 812	48 Eastern 248	1,318 777
11 Detroit 211	1,375 812	23 Min.-St. Paul 223	1,184 694	35 Salt Lake C. 235	1,160 687	49 New England 241	1,318 777
12 Hartford 212	1,555 886	24 Nashville 224	1,237 727	36 San Francisco 236	1,555 886	50 Alaska 250	1,388 818

TRUCKS, TRACTORS, TRAILERS**LIABILITY****TRUCK, TRACTOR, TRAILER ZONE RATING TABLE**

\$25,000/\$50,000/\$25,000

Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 901	\$1,447 822	13 Houston 913	\$1,303 725	25 New Orleans 925	\$1,138 646	37 Tulsa 937	\$836 473
02 Balt.-Wash. 902	1,766 1,003	14 Indianapolis 914	1,238 701	26 N. Y. City 926	1,962 1,115	40 Pacific 940	1,052 594
03 Boston 903	1,962 1,115	15 Jacksonville 915	1,447 822	27 Okla. City 927	836 473	41 Mountain 941	896 514
04 Buffalo 904	1,283 725	16 Kansas City 916	1,292 736	28 Omaha 928	1,292 734	42 Midwest 942	896 514
05 Charlotte 905	1,238 701	17 Little Rock 917	836 473	29 Phoenix 929	1,057 604	43 Southwest 943	836 473
06 Chicago 906	1,517 866	18 Los Angeles 918	1,756 974	30 Philadelphia 930	1,962 1,115	44 N. Central 944	918 524
07 Cincinnati 907	1,138 646	19 Louisville 919	1,346 763	31 Pittsburgh 931	1,406 804	45 Midwest 945	971 556
08 Cleveland 908	1,292 736	20 Memphis 920	1,138 646	32 Portland 932	1,138 642	46 Gulf 946	974 557
09 Dal.-Ft. W. 909	1,222 684	21 Miami 921	1,663 947	33 Richmond 933	1,238 701	47 Southeast 947	1,031 589
10 Denver 910	1,096 622	22 Milwaukee 922	1,138 646	34 St. Louis 934	1,362 776	48 Eastern 948	1,031 589
11 Detroit 911	1,362 776	23 Min.-St. Paul 923	1,138 646	35 Salt Lake C. 935	1,057 604	49 New England 949	1,031 589
12 Hartford 912	1,962 1,115	24 Nashville 924	1,138 646	36 San Francisco 936	1,962 1,115	50 Alaska 950	1,052 594

TRUCKS, TRACTORS, TRAILERS**Rule 53. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS****A. Fleet—Non-fleet Classifications**

1. Classify as fleet the autos of any risk that has five or more self-propelled autos of any type that are under one ownership.
2. Do not include mobile equipment insured on a General Liability Policy in determining if the risk is a fleet.
3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
4. Classify the autos of any other risk as non-fleet.
5. Do not change the fleet or non-fleet classification because of mid term changes in the number of owned autos except at the request of the insured, in which case the policy must be cancelled and rewritten in accordance with the Changes rule (Rule 4).

B. Primary Classifications

1. Gross vehicle weight (G.V.W.) and gross combination weight (G.C.W.) mean:
 - a. **G.V.W.**—The maximum loaded weight for which a single auto is designed, as specified by the manufacturer.
 - b. **G.C.W.**—The maximum loaded weight for a combination truck-tractor and semi-trailer or trailer for which the truck-tractor is designed, as specified by the manufacturer.
2. **Size class**
A vehicle with a gross vehicle weight in excess of 26,000 lbs. (48,000 lbs. or more for farm vehicles) designed to carry goods or materials (cargo), is not eligible for assignment through the association.
 - a. Light trucks—trucks that have a gross vehicle weight (G.V.W.) of 10,000 lbs. or less.
 - b. Medium trucks—
 - (1) Trucks that have a gross vehicle weight (G.V.W.) of 10,001–20,000 lbs.
 - (2) Include crawler type trucks in this class.
 - c. Heavy trucks—trucks that have a gross vehicle weight (G.V.W.) of 20,001–26,000 lbs. farm trucks 45,000 lbs.
 - d. Extra-heavy trucks—farm trucks that have a gross vehicle weight (G.V.W.) over 45,000 lbs. and less than 48,000 lbs.
 - e. Truck-tractors—a truck-tractor is a motorized auto with or without body for carrying commodities or materials, equipped with a fifth wheel coupling device for semi-trailers.
 - (1) Heavy truck-tractors—truck-tractors that have a gross combination weight (G.C.W.) of 26,000 lbs. (farm truck-tractors 45,000 lbs. or less).

- (2) Extra-heavy farm truck-tractors—farm truck-tractors that have a gross combination weight (G.C.W.) over 45,000 lbs. and less than 48,000 lbs.

- f. Semi-trailers—a semi-trailer is a trailer equipped with a fifth wheel coupling device for use with a truck-tractor, with a load capacity over 2,000 lbs. This includes bogies used to convert containers into semi-trailers.
- g. Trailers—any trailer with a load capacity over 2,000 lbs. other than a semi-trailer.
- h. Service or utility trailer—any trailer or semi-trailer with a load capacity of 2,000 lbs. or less.
- i. If a bus is to be rated as a truck, determine the size class from the seating capacity as follows:

Seating Capacity	Size Class
1–8	Light
9–20	Medium
21–60	Heavy
over 60	Extra Heavy

3. **Business use classes**—If an auto has more than one use, use the highest rated classification unless 80% or more of the use is in a lower rated activity. In that case, use the lower rated classification.

However, if there is a change in actual use of the auto during the policy period the classification shall be amended accordingly.

- a. Service use—includes
 - (1) Autos used for transporting the insured's personnel, tools, equipment and incidental supplies to or from a job location; or
 - (2) Autos used primarily in connection with an insured's own farming or ranching operations; or
- Note:** (1) and (2) above are confined to autos principally parked at job locations for the majority of the working day.
- (3) Autos used to transport supervisory personnel between job locations; or
 - (4) Autos driven by salesmen or driven principally to and from work or used for pleasure.

This classification applies to autos that have reduced exposure because their use is closely associated with the installation or service of appliances, fixtures, equipment, and other products. It includes autos used by artisan-type risks, such as carpenters, plumbers, and contractors, other than those eligible for Personal Auto Policy coverage. The delivery of a product to be installed or that has been repaired does not disqualify the auto from this classification.

TRUCKS, TRACTORS, TRAILERS

- b. Retail use—autos used to pick up property from, or deliver property to individual households.

Deliveries of heating fuel, milk, groceries, drugs, and laundry are examples of the exposures in this classification. This class also includes parcel post and mail delivery where deliveries are only to private households.
 - c. Commercial use—Truckers and autos used for transporting property other than those autos defined as service or retail.
4. **Radius class**—determine radius on a straight line from the street of principal garaging.
- a. Local—up to 50 miles—The auto is not regularly operated beyond a radius of 50 miles from the street address where such auto is principally garaged.
 - b. Intermediate—51 to 200 miles—The auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such auto is principally garaged.
 - c. Long Distance—over 200 miles—The auto is operated regularly beyond a 200-mile radius from the street address where such auto is principally garaged. Apply zone rates for other than light trucks.
5. **Primary classifications**—Refer to the Fleet, Non-fleet [Primary Classifications tables](#).

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

NON-FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
<u>OTHER THAN FARM VEHICLES</u>	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.20 012...	1.30 013...
	Retail	Factor Code	1.50 021...	1.80 022...	1.80 023...
	Commercial	Factor Code	1.35 031...	1.65 032...	1.75 033...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.25 212...	0.90 213...
	Retail	Factor Code	1.55 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.40 231...	1.70 232...	0.90 233...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.65 321...	2.05 322...	1.00 323...
	Commercial	Factor Code	1.50 331...	1.90 332...	1.00 333...
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.35 341...	1.65 342...	1.00 343...
	Retail	Factor Code	2.00 351...	2.45 352...	1.00 353...
	Commercial	Factor Code	1.85 361...	2.30 362...	1.00 363...

FARM VEHICLES

Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.20 012...	1.30 013...
	Retail	Factor Code	1.50 021...	1.80 022...	1.80 023...
	Commercial	Factor Code	1.35 031...	1.65 032...	1.75 033...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.25 212...	0.90 213...
	Retail	Factor Code	1.55 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.40 231...	1.70 232...	0.90 233...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

NON-FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
FARM VEHICLES	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	ZONE RATED
Heavy Trucks (20,001–45,000 lbs. G.V.W.)	Service	Factor Code	1.10 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.65 321...	2.05 322...	1.00 323...
	Commercial	Factor Code	1.50 331...	1.90 332...	1.00 333...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.10 401...	2.70 402...	1.45 403...
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.35 341...	1.65 342...	1.00 343...
	Retail	Factor Code	2.00 351...	2.45 352...	1.00 353...
	Commercial	Factor Code	1.85 361...	2.30 362...	1.00 363...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. less than 48,000 lbs. G.C.W.)		Factor Code	2.35 501...	3.00 502...	1.45 503...

TRAILER TYPES

Semi-trailers	Factor Code	0.10 671...	0.15 672...	0.15 673...
Trailers	Factor Code	0.10 681...	0.15 682...	0.15 683...
Service or Utility Trailer (0-2,000 lbs. Load capacity)	Factor Code	0.00 691...	0.00 692...	0.00 693...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
OTHER THAN FARM VEHICLES	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 014...	1.20 015...	1.30 016...
	Retail	Factor Code	1.50 024...	1.80 025...	1.80 026...
	Commercial	Factor Code	1.35 034...	1.65 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.50 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.29 234...	1.70 235...	0.90 236...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.50 334...	1.90 335...	1.00 336...
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.35 344...	1.65 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.45 355...	1.00 356...
	Commercial	Factor Code	1.85 364...	2.30 365...	1.00 366...

FARM VEHICLES

					Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 014...	1.20 015...	1.30 016...
	Retail	Factor Code	1.50 024...	1.80 025...	1.80 026...
	Commercial	Factor Code	1.35 034...	1.65 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.50 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.29 234...	1.70 235...	0.90 236...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
<u>FARM VEHICLES</u>	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	ZONE RATED
Heavy Trucks (20,001–45,000 lbs. G.V.W.)	Service	Factor Code	1.10 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.50 334...	1.90 335...	1.00 336...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.C.W.)		Factor Code	2.10 404...	2.70 405...	1.45 406...
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.35 344...	1.65 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.45 355...	1.00 356...
	Commercial	Factor Code	1.85 364...	2.30 365...	1.00 366...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.C.W.)		Factor Code	2.35 504...	3.00 505...	1.45 506...

TRAILER TYPES

Semi-trailers	Factor Code	0.10 674...	0.15 675...	0.15 676...
Trailers	Factor Code	0.10 684...	0.15 685...	0.15 686...
Service or Utility Trailer (0-2,000 lbs. Load capacity)	Factor Code	0.00 694...	0.00 695...	0.00 696...

C. Secondary classification—Special industry classes.

Refer to the [Secondary Classification tables](#).

1. Application

According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided, in the 4th and 5th digit of the classification code.

2. Autos Having More Than One Use

- If an auto has more than one use, use the highest rated classification unless 80% or more of the use is in a lower rated activity. In that case, use the lower rated classification.
- However, if there is a change in actual use of the auto during the policy period the classification shall be amended accordingly.

3. Trailer Types and Zone-Rated Autos**a. Codes**

Use the classifications and codes provided in the tables of this section,

b. Factors

All secondary factors for Trailer Types and Zone-Rated Autos are zero (0.00). Do not use the factors provided in this section.

Secondary Factor For Autos (Except Trailer Types and Zone-Rated Autos)		
Classification	Secondary Factor	Code
Farmers—Autos owned by a farmer, used in connection with the operation of his or her own farm and occasionally used to haul commodities for other farmers. (Also see the special provision for Farm trailers in the Trucks, Tractor and Trailers Classification rule (Rule 53))		
a. Individually owned or farm corp. (other than livestock hauling)—autos not subject to rating in the Private Passenger Section.	-0.54	61
b. Livestock hauling	-0.54	62
c. All other	-0.54	69
Dump and transit mix trucks (not truckers)		
*a. Excavating	-0.20	71
*b. Sand and gravel (other than quarrying)	-0.20	72
*c. Mining	-0.20	73
*d. Quarrying	-0.20	74
*e. All other	-0.20	79
*Use factor and codes only when no other secondary classifications apply		
Contractors (other than dump trucks)		
a. Building—commercial	-0.05	81
b. Building—private dwelling	-0.05	82
c. Electrical, plumbing, masonry, plastering and other repair or service	-0.05	83
d. Excavating	-0.05	84
e. Street and road	-0.05	85
f. All other	-0.05	89
Not otherwise specified		
a. Logging and Lumbering	0.00	91
b. All other.	0.00	99

Secondary Factor For Autos (Except Trailer Types and Zone-Rated Autos)		
Classification	Secondary Factor	Code
Food delivery—Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.		
a. Canneries and packing plants	+0.40	31
b. Fish and seafood	+0.40	32
c. Frozen food	+0.40	33
d. Fruit and vegetable	+0.40	34
e. Meat or poultry	+0.40	35
f. All other food delivery	+0.40	39
Specialized delivery—Autos used in deliveries subject to time and similar constraints.		
a. Armored cars	+0.65	41
b. Film delivery	+0.65	42
c. Magazines or newspapers	+0.65	43
d. Mail and parcel post	+0.65	44
e. All other	+0.65	49
Waste disposal—Autos transporting salvage and waste material for disposal or resale.		
a. Auto dismantlers	+0.25	51
b. Building wrecking operators	+0.25	52
c. Garbage & Ash Removal	+0.25	53
d. Junk dealers	+0.25	54
e. All other	+0.25	59

D. Special Provisions for certain risks

- Transporters of liquid products**—A policy that covers an auto used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed. ©
- Amusement devices**—Amusement devices mounted on commercial autos (Class Code 7905)—A policy written to cover a commercial auto on which an amusement device has been mounted shall be endorsed to limit coverage to the operation of the commercial auto only. ©
- Rolling stores**—A policy that covers autos equipped as a rolling store must exclude product liability. ©

TRUCKS, TRACTORS, TRAILERS

- ④ 4. **Trailers and semi-trailers used as showrooms.**
- a. Liability coverage may be provided for trailers or semi-trailers used as showrooms or salesrooms. The policy must exclude product liability.
- Multiply the trailer or semi-trailer rating factor by 2.00.
- b. Personal injury protection
- Multiply the personal injury protection premium for a class 3 private passenger auto for the territory in which the risk is located by 3.00. Refer to the private Passenger Chapter.
- ④ 5. **Tank trailers** not exceeding 1,000 water gallons capacity and dry fertilizer trailers having a load capacity of not more than 2,000 lbs. owned by an anhydrous ammonia, liquefied petroleum gas or dry fertilizer dealer may be insured to cover only the named owner while such trailers are loaned or rented, including calling for and delivering to customers.
- ④ 6. **Specially constructed trailers or semi-trailers, operated by a cotton gin**, when attached to a commercial auto, and used to transport field picked cotton from field to cotton gin shall be rated as follows:
- If used for other hauling purposes during the policy term, such trailers shall be classified and rated in accordance with the applicable manual rule.
7. **Office and supply trailers**
- a. Coverage for the office and supply trailers and semi-trailers used by a construction contractor shall be insured without additional charge while such trailer or semi-trailer is hauled or towed by any auto insured by the company.
- b. Personal injury protection
- Multiply the Class 3 personal injury protection premium by 3.00. Use the territory in which the risk is located.
8. **Farm trailers**—The liability coverage on a policy that covers autos owned by a farmer or rancher shall extend, by endorsement without charge or description, to any trailer being pulled by a covered auto while being used for farming or ranching purposes or any trailer principally used for farm or ranch purposes while being pulled by any covered auto. However, this coverage is not extended for loss in connection with any truck-tractor and commercial semi-trailer, any office, store, display or passenger trailer, to the operation of farm machinery, or any trailer while hauling for hire or any commercial purposes other than farming or ranching unless these autos are described on the policy.
9. **Mobile health units**—The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service.
10. **Trailers**—The liability coverage on a policy shall extend without charge or description for a trailer designed for use with and being pulled by a covered private passenger auto or utility type auto if the trailer is not customarily used for business purposes with another type auto.

Rule 54. TRUCKERS**Definition of a trucker**

A trucker is a person, firm or corporation in the business of transporting goods, materials or commodities for another, including any person, firm or corporation required to obtain a Texas Department of Transportation Permit from the Motor Transportation Division.

Truckers are not eligible for assignment through the association.

TRUCKS, TRACTORS, TRAILERS**TRUCKS, TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET**

Coverage	Base Rate (Rate Pages)	Primary Rating Factor (Rule 53)	Secondary Rating Factor (Rule 53)	Additional Charge (Rule 9)	Whole Dollar Premium
Bodily Injury	X (+/-) X	=	
Property Damage	X (+/-) X	=	
Personal Injury Protection		NA	NA	X	
UM/UIM		NA	NA	NA	=
Total					

TRUCKS, TRACTORS, AND TRAILERS ZONE RATED WORKSHEET

Coverage	Base Rate (Rule 52)	Primary Rating Factor (Rule 53)	Secondary Rating Factor (Rule 53)	Additional Charge (Rule 9)	Whole Dollar Premium
Bodily Injury	X (+/-) X	=	
Property Damage	X (+/-) X	=	
Personal Injury Protection		NA	NA	X	
UM/UIM		NA	NA	NA	=
Total					

TRUCKS, TRACTORS, TRAILERS**ENDORSEMENT REFERENCES**

Rule	Endorsement Title	Number
50	Federal Employees Using Auto in Government Business	TE 99 12A
53	Amusement Devices Mounted on Commercial Autos	TE 23 25A
53	Cotton Trailers	TE 23 28A
53	Farm Trailers	TE 23 29A
53	Loaned Or Rented Trailers	TE 23 19A
53	Professional Services Not Covered	TE 20 18
53	Rolling Stores	TE 23 04
53	Wrong Delivery of Liquid Products	TE 23 05
50	Hired Autos Specified As Covered Autos You Own	TE 99 16

NOTES

PUBLIC TRANSPORTATION**PUBLIC TRANSPORTATION SUBCHAPTER****Rule 60. ELIGIBILITY – INELIGIBILITY****I. ELIGIBLE VEHICLES**

- ⑥ This Subchapter applies to autos registered or used for the transportation of members of the public as described herein.
- ⑥ Autos hired, loaned, leased or furnished 1 year or more: if the insured is providing the primary insurance covering the auto, rate as though owned by the insured.

II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

- A. Vehicles designed or used to transport 15 or more passengers, including the driver, unless operated by an entity whose primary function is not the transportation of passengers, such as a day care, hotel, private school, nursing home or similar organization.
- B. Government Vehicles – In addition, Chapter 601, Transportation Code does not apply to government vehicles or government employees while operating a government vehicle in the course of that person's employment. A government vehicle is a motor vehicle owned by the United States, Texas, or a political subdivision of Texas §601.007.
- C. School buses owned by political subdivisions or school districts.
- D. Vehicles required to file proof of financial responsibility by any statute or ordinance other than Chapter 601, Transportation Code.

Rule 61. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

- A. This Rule applies to:
 - 1. All taxis, limousines (except airport limousines), school, church and urban buses and van pools.
 - 2. All other public autos that regularly operate within a 200-mile radius from the street address of principal garaging. For those autos regularly operated beyond a 200-mile radius, refer to the Premium Development—Zone Rated Autos rule ([Rule 62](#)).
- B. Determine the classification rating factor and class code as follows:
 - 1. Determine whether the risk is classified as fleet or non-fleet according to the Public Auto Classifications rule ([Rule 63](#)).
 - 2. Determine the primary rating factor from the Public Auto Classifications rule ([Rule 63](#)) based on use class and radius class. For van pools the rating factor is based on seating capacity.
 - 3. Determine the secondary rating factor, if any, from the Public Auto Classifications rule ([Rule 63](#)) based on seating capacity.
 - 4. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.

C. Premium Development

- 1. Determine the rating territory from the territory definitions based on the highest rated territory in Texas where the public auto is operated.

2. Liability coverages

- a. Determine the fleet or non-fleet base premiums from the [Public Transportation Auto Rate Section](#).

For fleet, multiply the base premiums by the following factors:

*

Taxicabs and Limousines 1.10

School and Church Buses 1.20

- b. Multiply the base premium by the combined rating factor.
- c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

3. Personal injury protection coverage

- a. For personal injury protection determine the premium from the personal injury protection tables in the [Public Transportation Auto Rate Section](#).

The rate thus determined from the table will not be modified by a primary or secondary rating factor.

- b. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

4. Uninsured/underinsured motorists coverage

- a. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
- b. Primary and secondary factors do not apply.

- D. Refer to Individual as the Named Insured rule (Rule 12) if applicable.

- E. If a financial responsibility filing under Chapter 601, Transportation Code is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).

Rule 62. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

This Rule applies to all public autos other than taxis, limousines, school, church and urban buses or van pools, which regularly operate beyond a 200-mile radius from the street address of principal garaging.

- A. Determine the zone or zone combination and code of each auto as follows:

- 1. When an auto is principally garaged in a regional zone and operates in that zone and in one or more metropolitan zones, the zone combination is the

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regional zone and the metropolitan zone farthest away.

2. In all other situations, the zone combination is the zone of principal garaging and the zone included in the auto's operations farthest from that point.

Examples

- a. The auto is principally garaged in Houston, Texas (Metropolitan Zone 13) and operates in Beaumont, Texas (Southwest Zone 43), the proper zone combination is 13 and 43.
- b. The auto is principally garaged in Corpus Christi, Texas (Southwest Zone 43) and operates in Dallas, Texas (Metropolitan Zone 09), the proper zone combination is 43 and 09.

B. Premium Development

1. Determine the classification rating factor and class code as follows:
 - a. Determine whether the auto is classified as fleet or non-fleet according to the Public Autos Classifications rule ([Rule 63](#)).
 - b. Determine the primary rating factor from the Public Autos Classifications rule ([Rule 63](#)).
 - c. Secondary rating factors do not apply.
2. **Liability coverage**
 - a. Determine the fleet or non-fleet base premiums for the zone combination from the zone-rating table.
 - b. Multiply the base premium by the primary rating factor.
 - c. If additional charges for accidents and convictions ([Rule 9](#)) apply, increase the rates determined above by the appropriate percentage.
3. **Personal injury protection coverage**
 - a. For personal injury protection determine the premium from the personal injury protection tables in the [Public Transportation Auto Rate Section](#). In Zones 09 and 13 apply the rate for the highest rated territory in the zone. In Zone 43 apply the rate of principal garaging.
 - b. The rate thus determined from the table will not be modified by a primary or secondary rating factor.
 - c. If additional charges for accidents and convictions ([Rule 9](#)) apply, increase the rates determined above by the appropriate percentage.
4. **Uninsured/underinsured motorists coverage**
 - a. Refer to the Uninsured/Underinsured Motorists Coverage rule ([Rule 7](#)).
 - b. Primary and secondary factors do not apply.

C. Long Distance Zone Definitions :**Metropolitan Zones**

- 01 ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
- 02 BALTIMORE-WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
- 03 BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
- 04 BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.
- 05 CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
- 06 CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan—North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
- 07 CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio, and Covington-Newport, Kentucky territories.
- 08 CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.
- 09 DALLAS-FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
- 10 DENVER Zone includes Denver and North Central, Colorado territories.
- 11 DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
- 12 HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford Connecticut territories.
- 13 HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
- 14 INDIANAPOLIS Zone includes all of Marian County, Indiana territory.
- 15 JACKSONVILLE Zone includes all of Jacksonville, Florida territory.
- 16 KANSAS CITY Zone includes all of Kansas City, Kansas and Independence and all Kansas City, Missouri territories.
- 17 LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
- 18 LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.

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- 19 LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
- 20 MEMPHIS Zone includes all of Shelby County, Tennessee territory.
- 21 MIAMI Zone includes Miami and Miami Beach, Florida territories.
- 22 MILWAUKEE Zone includes Kenosha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
- 23 MINNEAPOLIS-ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.
- 24 NASHVILLE Zone includes all of Davidson County, Tennessee territory.
- 25 NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
- 26 NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories, and Darien Greenwich and Stamford, Connecticut territories.
- 27 OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.
- 28 OMAHA Zone includes all of Douglas and Sarpi, Nebraska Counties and Council Bluffs, Iowa territory.
- 29 PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.
- 30 PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
- 31 PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
- 32 PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.
- 33 RICHMOND Zone includes all of Richmond, Virginia territory.
- 34 ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.
- 35 SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
- 36 SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
- 37 TULSA Zone includes all of Tulsa, Oklahoma territory.
- 40 PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone) and Washington (excluding Portland Zone).
- 41 MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
- 42 MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis- St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
- 43 SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zone) and Texas (excluding Dallas-Fort Worth and Houston Zones).
- 44 NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).
- 45 MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
- 46 GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
- 47 SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).
- 48 EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).
- 49 NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.
- 50 ALASKA Zone includes all of the State of Alaska.

Zone Combination Coding

Commercial Statistical Plan (CSP) coding instructions for zone combinations:

Full Plan—use three digit zone combination code shown in rating tables.

Regional Zones

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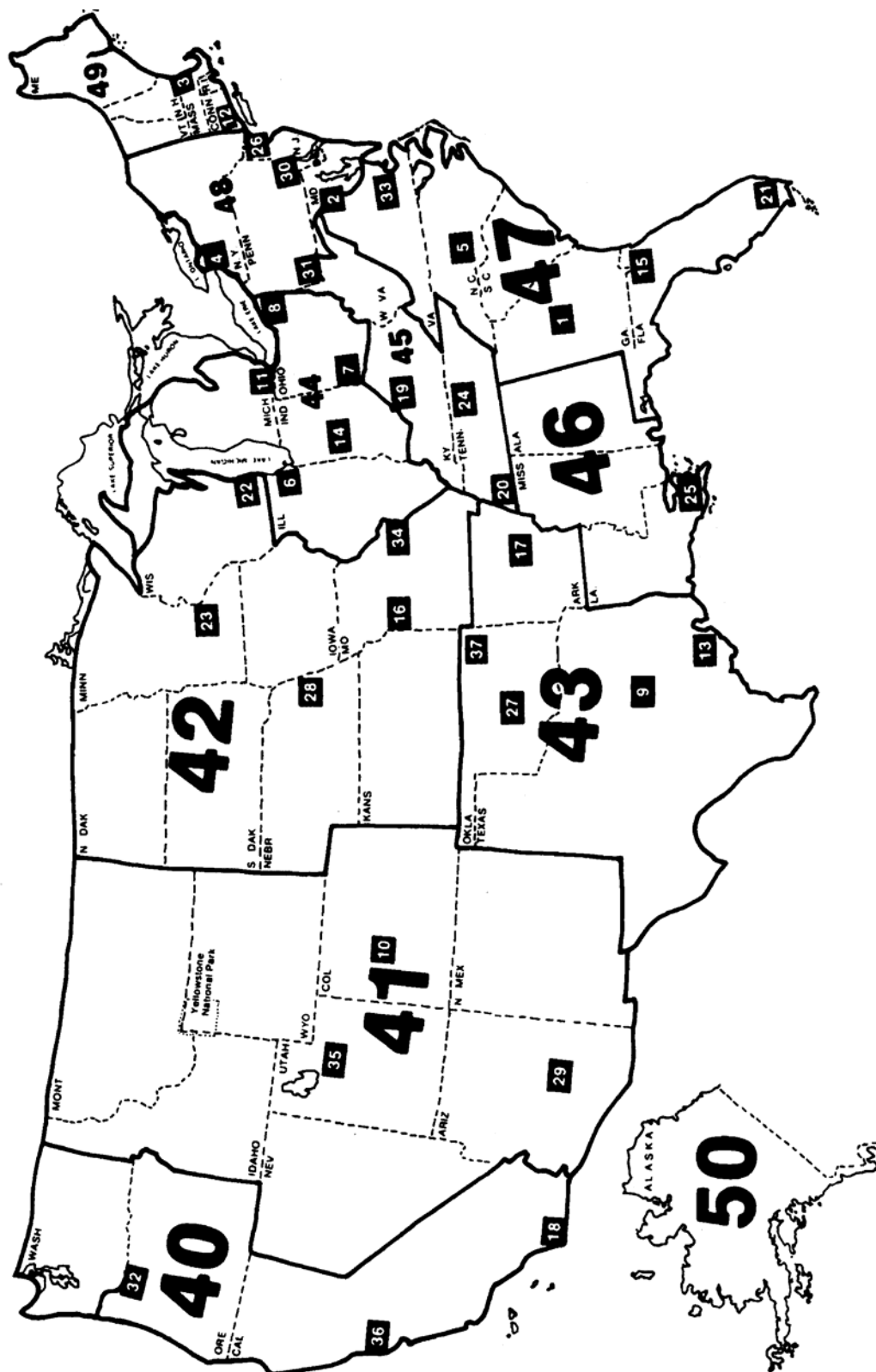
Example—vehicle garaged in Dallas with terminal in Atlanta, code 101.

Intermediate Plan—use three digit zone combination code shown in rating table preceded by state code 42.

Example—vehicle garaged in Dallas with terminal in Atlanta, code 42101.

- D. Refer to Individual as the Named Insured rule (Rule 12) if applicable.
- E. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10)

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PUBLIC TRANSPORTATION**LIABILITY****PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE****\$25,000/50,000/25,000****ZONE 09 (Dallas-Ft. Worth) Zone of Principal Garaging**

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 101	\$1,205 670	13 Houston 113	\$967 567	25 New Orleans 125	\$1,024 567	37 Tulsa 137	\$931 520
02 Balt.-Wash. 102	1,428 801	14 Indianapolis 114	1,205 670	26 N.Y. City 126	1,524 880	40 Pacific 140	1,102 608
03 Boston 103	1,524 880	15 Jacksonville 115	1,205 670	27 Okla. City 127	931 520	41 Mountain 141	1,024 567
04 Buffalo 104	1,102 608	16 Kansas City 116	1,261 692	28 Omaha 128	1,079 598	42 Midwest 142	1,024 567
05 Charlotte 105	1,205 670	17 Little Rock 117	931 520	29 Phoenix 129	1,024 567	43 Southwest 143	931 520
06 Chicago 106	1,344 739	18 Los Angeles 118	1,344 763	30 Philadelphia 130	1,524 880	44 N. Central 144	1,048 582
07 Cincinnati 107	1,205 670	19 Louisville 119	1,165 644	31 Pittsburgh 131	1,386 794	45 Mideast 145	1,048 582
08 Cleveland 108	1,306 723	20 Memphis 120	1,205 670	32 Portland 132	1,105 608	46 Gulf 146	1,024 567
09 Dal.-Ft. Worth 109	931 535	21 Miami 121	1,330 761	33 Richmond 133	1,205 670	47 Southeast 147	1,048 582
10 Denver 110	1,102 608	22 Milwaukee 122	1,162 644	34 St. Louis 134	1,102 608	48 Eastern 148	1,048 582
11 Detroit 111	1,344 739	23 Min.-St. Paul 123	1,162 644	35 Salt Lake C. 135	1,024 567	49 New England 149	1,048 582
12 Hartford 112	1,524 880	24 Nashville 124	1,205 670	36 San Francisco 136	1,524 880	50 Alaska 150	1,102 608

PUBLIC TRANSPORTATION

LIABILITY
PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE
\$25,000/50,000/25,000
ZONE 13 (Houston) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 201	\$1,237 727	13 Houston 213	\$988 556	25 New Orleans 225	\$1,160 687	37 Tulsa 237	\$949 556
02 Balt-Wash. 202	1,457 848	14 Indianapolis 214	1,237 727	26 N.Y. City 226	1,555 886	40 Pacific 240	1,388 818
03 Boston 203	1,555 886	15 Jacksonville 215	1,237 727	27 Okla. City 227	949 556	41 Mountain 241	1,160 687
04 Buffalo 204	1,385 812	16 Kansas City 216	1,326 779	28 Omaha 228	1,160 687	42 Midwest 242	1,160 687
05 Charlotte 205	1,237 727	17 Little Rock 217	949 556	29 Phoenix 229	1,160 687	43 Southwest 243	949 556
06 Chicago 206	1,385 812	18 Los Angeles 218	1,385 812	30 Philadelphia 230	1,555 886	44 N. Central 244	1,237 727
07 Cincinnati 207	1,237 727	19 Louisville 219	1,237 727	31 Pittsburgh 231	1,412 812	45 Midwest 245	1,237 727
08 Cleveland 208	1,332 779	20 Memphis 220	1,237 727	32 Portland 232	1,237 727	46 Gulf 246	1,160 687
09 Dal.-Ft. Worth 209	949 556	21 Miami 221	1,355 777	33 Richmond 233	1,237 727	47 Southeast 247	1,237 727
10 Denver 210	1,160 687	22 Milwaukee 222	1,184 694	34 St. Louis 234	1,375 812	48 Eastern 248	1,318 777
11 Detroit 211	1,375 812	23 Min.-St. Paul 223	1,184 694	35 Salt Lake C. 235	1,160 687	49 New England 249	1,318 777
12 Hartford 212	1,555 886	24 Nashville 224	1,237 727	36 San Francisco 236	1,555 886	50 Alaska 250	1,388 818

PUBLIC TRANSPORTATION**LIABILITY****PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE****\$25,000/50,000/25,000****ZONE 43 (Remainder of Texas) Zone of Principal Garaging**

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 901	\$1,447 822	13 Houston 913	\$1,303 725	25 New Orleans 925	\$1,138 646	37 Tulsa 937	\$836 473
02 Balt.-Wash. 902	1,766 1,003	14 Indianapolis 914	1,238 701	26 N.Y. City 926	1,962 1,115	40 Pacific 940	1,052 594
03 Boston 903	1,962 1,115	15 Jacksonville 915	1,447 822	27 Okla. City 927	836 473	41 Mountain 941	896 514
04 Buffalo 904	1,283 725	16 Kansas City 916	1,292 736	28 Omaha 928	1,292 734	42 Midwest 942	896 514
05 Charlotte 905	1,238 701	17 Little Rock 917	836 473	29 Phoenix 929	1,057 604	43 Southwest 943	836 473
06 Chicago 906	1,517 866	18 Los Angeles 918	1,756 974	30 Philadelphia 930	1,962 1,115	44 N. Central 944	918 524
07 Cincinnati 907	1,138 646	19 Louisville 919	1,346 763	31 Pittsburgh 931	1,406 804	45 Mideast 945	971 556
08 Cleveland 908	1,292 736	20 Memphis 920	1,138 646	32 Portland 932	1,138 642	46 Gulf 946	974 557
09 Dal.-Ft. Worth 909	1,222 684	21 Miami 921	1,663 947	33 Richmond 933	1,238 701	47 Southeast 947	1,031 589
10 Denver 910	1,096 622	22 Milwaukee 922	1,138 646	34 St. Louis 934	1,362 776	48 Eastern 948	1,031 589
11 Detroit 911	1,362 776	23 Min.-St. Paul 923	1,138 646	35 Salt Lake C. 935	1,057 604	49 New England 949	1,031 589
12 Hartford 912	1,962 1,115	24 Nashville 924	1,138 646	36 San Francisco 936	1,962 1,115	50 Alaska 950	1,052 594

PUBLIC TRANSPORTATION**Rule 63. PUBLIC AUTO CLASSIFICATIONS**

Classify public autos as follows:

- A. If an auto has more than one use, use the highest rated classification unless 80% or more of the use is in a lower rated activity. In that case use the lower rated classification.

B. Fleet—Non-fleet Classification

1. Classify as fleet the autos of any risk that has five (5) or more self-propelled autos of any type that are under one ownership. Do not include autos owned by allied or subsidiary interests.
2. Do not include mobile equipment insured on a General Liability Policy in determining if the risk is a fleet.
3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk is otherwise classified as a fleet.
4. Classify the autos of any other risk as non-fleet.
5. Do not change the fleet or non-fleet classification because of mid-term changes in the number of owned autos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the Cancellations rule ([Rule 6](#)).

C. Seating Capacity

1. Use the seating capacity specified by the manufacturer of the auto unless a public authority rules otherwise.
2. Include the driver's seat when determining seating capacity.
3. A vehicle designed or used to transport more than 15 passengers, including the driver, is not eligible for assignment through the association, unless operated by an entity whose primary function is not the transportation of passengers, such as a hotel, day care center, private school, nursing home or similar organization.

D. Primary Classifications**1. Radius Class**

Determine radius on a straight line from the street address of principal garaging.

- a. Local—up to 50 miles—The auto is not regularly operated beyond a radius of 50 miles from the street address where such auto is principally garaged.
- b. Intermediate—51 to 200 miles—The auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such auto is principally garaged.
- c. Long Distance—over 200 miles—The auto is operated regularly beyond a 200-mile radius from the street address where such auto is principally garaged. Apply zone rates for all autos other than taxis, limousines (except

airport limousines), school, church and urban buses and van pools.

2. Use Class

- a. Taxicab or similar passenger carrying service—A metered or unmetered auto that is operated for hire by the named insured or an employee, but does not pick up, transport or discharge passengers along a route.
- b. Limousine—An unmarked auto with a seating capacity of 8 or less that is operated for hire by the named insured or an employee and used on a prearranged basis for special or business functions, weddings, funerals or similar purposes. *
- c. School bus—An auto that carries students or other persons to and from school, or in any school activity including games, outings and similar school trips. This classification applies only to autos used in conjunction with school activities accredited by the Texas Education Agency, institutions of higher learning such as colleges or universities, or any private schools accredited by an agency recognized and under the direction of the Texas Education Agency.

School buses owned by political subdivisions or school districts are not eligible for assignment through the association.
- d. Church bus—An auto used by a church to transport persons to or from services and other church related activities. This classification does not apply to public autos used primarily for daily school activities.
- e. Inter-city bus—An auto that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.
- f. Urban bus—An auto that picks up, transports and discharges passengers at frequent local stops along a prescribed route. This classification applies only to autos operated principally within the limits of a city or town and communities contiguous to such city or town, and includes scheduled express service between points on that route.
- g. Airport bus or airport limousine—An auto for hire that transports passengers between airports and other passenger stations or motels.
- h. Charter bus—An auto chartered for special trips, touring, picnics, outings, games and similar uses.
- i. Sightseeing bus—An auto accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.

PUBLIC TRANSPORTATION

- j. Transportation of athletes and entertainers—An auto owned by a group, individual, firm or organization that transports its own professional athletes, musicians, or other entertainers.

EXCEPTIONS:

- (1) If it is used to transport other professional athletes or entertainers, rate as a charter bus.
 - (2) If it is used to transport its own non-professional athletes, musicians or entertainers, rate as a public auto not otherwise classified.
- k. Van pools—An auto of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.
- Note:** This Rule is not applicable to an auto operated under a bonafide car-pooling or ride sharing arrangement with fellow employees of the same or different employers, and which qualifies for classification and rating under the Private Passenger Auto Classifications rule ([Rule 32](#)).
- (1) Employer furnished transportation—Transportation is held out by an employer as an inducement to employment, a condition of employment or is incident to employment.
 - (a) Employer owned autos—Autos owned, or leased for one year or more, by an employer and used to provide transportation only for his or her employees.
 - (b) Employee owned autos—Autos owned, or leased for one year or more by an individual employee and used to provide transportation only for fellow employees of his or her employer.
 - (2) All other—Autos that do not meet the eligibility requirements of paragraph (1) above.
- l. Transportation of employees—other than van pools—Autos of any type used to transport employees other than in van pools.

- (1) Autos owned, leased for one year or more, by an employer and used to transport only his or her own employees.
 - (a) Private passenger autos—Charge Class 3 rates shown in the [Private Passenger Rate Section](#) (Class code 5851).
 - (b) All other autos—Rate as van pool-all other (Class code 5851).

- (2) Autos owned, or leased for one year or more by a person or organization who is in the business of transporting employees of one or more employers. Rate as public auto not otherwise classified.

- m. Social service agency auto—An auto used by a government, civic, private, charitable, or social service organization to provide transportation to clients incident to the social services sponsored by the organization, including special trips and outings.

- (1) This classification includes, for example, autos used to transport:
 - (a) Senior citizens or other clients to congregate meal centers, medical facilities, social functions, shopping centers;
 - (b) Handicapped persons to work or rehabilitative programs;
 - © Children to daycare centers, head start nurseries and other schools not accredited by the Texas Education Agency or an agency recognized and under the direction of the Texas Education Agency.
 - (d) Boy Scout or Girl Scout groups to planned activities.

- (2) The following autos are eligible for this classification
 - (a) Autos owned, or leased for one year or more, by the social service agency.
 - (b) Autos donated to the social service agency, without a driver.
 - © Autos hired under contract by the social service agency.
- (3) If an auto has more than one use, use the highest rated classification unless 80% or more of the use is in a lower rated activity. In that case use the lower rated classification.

- (4) Separate codes and rating factors apply to:
 - (a) Employee-operated autos—Autos operated by employees of the social service agency—If a social service auto is also operated by volunteer drivers or other non-agency employees, use the "All Other" classification unless 80% or more of the use is by agency employees.
 - (b) All other—Autos that do not meet the requirements of paragraph (a).

- n. Public auto not otherwise classified—This classification includes, but is not limited to autos such as country club buses, cemetery buses, real estate development buses, and courtesy buses run by hotels.

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION

NON-FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

	Radius			
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicabs And Limousines				
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4159	1.15 4169	1.25 4179
Limousine	Factor Code	0.40 4259	0.45 4269	0.50 4279

**School Buses and
Church Buses**

School Bus	Factor Code	1.50 625—	1.75 626—	1.90 627—
Church Bus	Factor Code	1.00 635—	1.15 636—	1.25 637—

Other Buses

Urban Bus	Factor Code	0.80 515—	0.90 516—
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ZONE RATED

Airport Bus or Airport Limousine	Factor Code	0.70 525—	0.80 526—	1.10 5279
Inter-City Bus	Factor Code	1.05 535—	1.20 536—	1.85 5379
Charter Bus	Factor Code	1.00 545—	1.15 546—	1.85 5479
Sightseeing Bus	Factor Code	0.75 555—	0.85 556—	1.65 5579
Trans. of Athletes And Entertainers	Factor Code	0.45 565—	0.50 566—	1.00 5679
Social Service Auto Employee-Operated	Factor Code	0.55 645—	0.65 646—	0.95 6479
Social Service Auto All Other	Factor Code	0.50 655—	0.60 656—	0.95 6579
Public, NOC	Factor Code	0.55 585—	0.65 586—	0.95 5879

Van Pools

Seating Capacity

		1 to 8	9 to 20
Employer Furnished	Factor Code	1.00 4111	1.05 4112
All Other	Factor Code	1.10 4121	1.15 4122

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION

FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

	Radius			
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicabs And Limousines				
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4189	1.15 4199	1.25 4109
Limousine	Factor Code	0.40 4289	0.45 4299	0.50 4209

School Buses and

Church Buses

Other School Bus	Factor Code	1.50 628—	1.75 629—	1.90 620—	✦
Church Bus	Factor Code	1.00 638—	1.15 639—	1.25 630—	

Other Buses

Urban Bus	Factor Code	0.80 518—	0.90 519—
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ZONE RATED

Airport Bus or Airport Limousine	Factor Code	0.70 528—	0.80 529—	1.10 5209	✦
Inter-City Bus	Factor Code	1.05 538—	1.20 539—	1.85 5309	
Charter Bus	Factor Code	1.00 548—	1.15 549—	1.85 5409	
Sightseeing Bus	Factor Code	0.75 558—	0.85 559—	1.65 5509	
Trans. of Athletes And Entertainers	Factor Code	0.45 568—	0.50 569—	1.00 5609	
Social Service Auto Employee-Operated	Factor Code	0.55 648—	0.65 649—	0.95 6409	
Social Service Auto All Other	Factor Code	0.50 658—	0.60 659—	0.95 6509	
Public, NOC	Factor Code	0.55 588—	0.65 589—	0.95 5809	

Van Pools

Seating Capacity

		1 to 8	9 to 20
Employer Furnished	Factor Code	1.00 4111	1.05 4112
All Other	Factor Code	1.10 4121	1.15 4122

PUBLIC TRANSPORTATION**E. Secondary classification**

Secondary classifications factors are not applicable to taxicabs, limousines (except airport limousines), and van pools. These classification factors are not applicable to zone rated risks. According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided in the 4th digit of the classification code.

B. Civic, charitable, welfare organization bus and social services agencies autos

C. School bus

D. All other buses

E. Taxicabs and limousines

Multiply the bodily injury rate by .75.

Code	Liability Factor		
	School Buses and Church Buses		
	*Seating Capacity	Other Buses	
1	1–8	0.00	-0.20
2	9–20	+0.10	-0.15
3	21–60	+0.25	+0.15
4	Over 60	+0.50	+0.40
9	All Other–Not Secondarily Rated		

* Vehicles designed or used to transport 15 or more passengers, including the driver, unless operated by an entity whose primary function is not the transportation of passengers, such as a day care center, hotel, private school, nursing home or similar organization.

F. Special provisions

1. If a truck is to be rated as a public auto, determine the seating capacity from the size class as follows:

Size Class	Seating Capacity
Light	1–8
Medium	9–20
Heavy	21–60
Extra Heavy	over 60

2. If a bus is to be rated as a truck, refer to the Trucks, Tractors, and Trailers Rule.
3. Determine the liability premium for a public auto that is a combination unit consisting of a motor powered vehicle and one or more trailers based on the seating capacity of the entire unit.

Increase premium by a factor of 1.10

Rule 64. PASSENGER HAZARD EXCLUDED

This Rule does not apply to any auto operating under the Motor Bus Law of the Texas Department of Transportation, Interstate Commerce Commission or similar regulatory authority for which financial responsibility filing is required, since such autos are not eligible through the Association.

- ⓔ If personal injury protection coverage is not afforded, bodily injury liability insurance with respect to any person in or upon, entering or alighting from a public auto may be excluded by endorsement with respect to the following classifications.

Classification

- A. Church bus

PUBLIC TRANSPORTATION

PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET

Coverage	Base Rate (Rate Pages)	Primary Rating Factor (Rule 63)	Secondary Rating Factor (Rule 63)	Additional Charge (Rule 9)	Whole Dollar Premium
Bodily Injury	_____	X (_____)	+ _____) X _____	= _____
Property Damage	_____	X (_____)	+ _____) X _____	= _____
Personal Injury Protection	_____	NA	NA	X _____	= _____
UM/UIM	_____	NA	NA	NA	= _____

TOTAL

ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET

Coverage	Base Rate (Rule 62)	Primary Rating Factor (Rule 63)	Additional Charge (Rule 9)	Whole Dollar Premium
Bodily Injury	_____	X _____	X _____	= _____
Property Damage	_____	X _____	X _____	= _____
Personal Injury Protection	_____	NA	X _____	= _____
UM/UIM	_____	NA	NA	= _____

TOTAL

PUBLIC TRANSPORTATION

ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
60	Public Transportation Autos	TE 24 02
64	Public Auto—Passenger Hazard Excluded	TE 24 09A
60	Hired Auto Specified As Covered Autos You Own	TE 99 16

Notes

SPECIAL TYPES AND OPERATIONS SUBCHAPTER

Rule 70. ELIGIBILITY – INELIGIBILITY

This Subchapter applies to all autos specified herein that are not classified and rated in other Chapters.

I. ELIGIBLE VEHICLES

An auto specified herein owned by an individual or by husband and wife who are residents of the same household not customarily used in the occupation, profession or business of the insured other than farming or ranching shall be afforded personal auto coverage in accordance with the Individual As The Named Insured rule (Rule 12).

- ⑥ An auto hired, loaned, leased or furnished for 1 year or more: if the insured is providing the primary insurance covering the auto, rate as though owned by the insured.

II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

- A. Government vehicles – In addition, Chapter 601, Transportation Code does not apply to government vehicles or government employees while operating a government vehicle in the course of that person's employment. A government vehicle is a vehicle owned by the United States, Texas, or a political subdivision of Texas. §601.007.
- B. Vehicles registered as collector's items. These are vehicles under which the owner files with Texas Department of Transportation (TxDOT) an affidavit that the item is only used for exhibitions, club activities, parades and other functions of public interest and not used for regular transportation.
- C. Golf carts non-registered.
- D. Road roller or grader – Excluded under Chapter 601.002(5) Transportation Code.
- E. Traction engine - Excluded under Chapter 601.002(5) Transportation Code.
- F. Tractor crane - Excluded under Chapter 601.002(5) Transportation Code.
- G. Power shovel - Excluded under Chapter 601.002(5) Transportation Code.
- H. Well driller - Excluded under Chapter 601.002(5) Transportation Code.
- I. Implements of husbandry, farm implements, machinery, and tools used in tilling the soil including self propelled machinery specifically designed or adapted for applying food materials or agricultural chemicals, but not specifically designed or adapted for the sole purpose of transporting the chemicals. The term does not include a passenger car or truck.
- J. Vehicles owned by volunteer fire departments. A volunteer fire department includes entities that answer fire alarms and extinguish fires and also provide emergency medical services that are composed of members that do not receive compensation or receive nominal compensation.
- K. Household goods carriers.

Rule 71. PREMIUM DEVELOPMENT

- A. Determine the rating territory from the territory definitions based on the street address of principal garaging.
- B. **Liability**—See specific rating instructions for each classification in this Subchapter.

If additional charges for accidents and convictions (Rule 9) apply, increase the liability premium developed for the classification by the appropriate percentage.

- C. **Personal Injury Protection**—Refers to specific rules in this Subchapter. If no premium or procedures are shown, determine premiums as follows:

- 1. If liability premiums are developed from truck, tractor, trailer base premium fleet or non-fleet, charge truck, tractor, trailer personal injury protection premiums.
- 2. If liability premiums are developed from private passenger type premiums, charge private passenger personal injury protection premiums.
- 3. For risks written at a percentage of private passenger rates, such as motorcycles, use the Personal Injury Protection rates in Table B of the Private Passenger Rate Section unless otherwise specified in the rule.

If additional charges for accidents and convictions (Rule 9) apply, increase the personal injury protection for the classification by the appropriate percentage.

- D. **Uninsured/Underinsured Motorists Coverage**—Refer to the Uninsured/Underinsured Motorists rule (Rule 7).
- E. Refer to Individual as the Named Insured rule (Rule 12) if applicable.
- F. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).

Rule 72. AMBULANCES-(Class Code 7919)

*

- A. The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. ⑥
- B. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. ⑥

C. Premium Development

Liability – Multiply the fleet or non-fleet truck, tractor, trailer base rate by 1.75.

SPECIAL TYPES**Rule 73. DRIVER TRAINING PROGRAMS (EDUCATIONAL INSTITUTIONS AND COMMERCIAL DRIVING SCHOOLS) AND AUTO REPAIR TRAINING**

- A. Driver training programs—Non-public educational institutions (Class Code 7926)—This applies to private passenger autos used for driver training as part of a non-public school curriculum.

Premium Development**1. Liability coverages**

- For autos equipped with dual controls, multiply the Class 3 rates in the [Private Passenger Rate Section](#) by .75. There must be dual brakes to qualify as dual controls.
- For autos not equipped with dual controls, multiply the Class 3 rates in the [Private Passenger Rate Section](#) by 1.50.
- Coverage may not be extended to apply to the liability of a student and the parent or guardian of such student to an auto being used for the purpose of the driver-training program.

2. All other coverages—Charge Class 3 private passenger rates in the Private Passenger Rate Section.

- B. Commercial driving schools (Class Code 7927)—This applies to autos used by driving schools to give driving instruction.

Premium Development**1. Owned private passenger autos.****a. Liability coverages:**

- For autos equipped with dual controls, charge the Class 3 rates in the [Private Passenger Rate Section](#). There must be dual brakes to qualify as dual controls.
- For autos not equipped with dual controls, multiply the Class 3 rates in the [Private Passenger Rate Section](#) by 2.00.

- b. For all other coverages, charge Class 3 rates in the [Private Passenger Rate Section](#).

2. Motorcycles, motorscooters, motorbikes and similar autos used for driver training purposes. If such autos are only used on parking lots or blocked-off streets, the liability premiums otherwise applicable shall be multiplied by .90.

3. All other types of owned autos—Rate Trucks, Tractors and Trailers or Public autos as applicable.

- ④ 4. Non-owned autos used for driving instruction.

- Charge the Class 3 rates in the [Private Passenger Rate Section](#) for each instructor in excess of the number of owned autos.
- The policy shall be endorsed to cover driving instructors and their students.

C. Auto repair training.

For autos used by schools in auto repair training, the rules and rates for owned autos apply.

Rule 74. DRIVE-AWAY CONTRACTORS (Class Code 7923)

A drive-away contractor is a risk that transports autos under their own power for factories or auto dealers.

Named operator basis—The rating provisions applicable to a risk insured on a specified auto basis shall apply except that the rate shall be “per named operator”. ④

Rule 75. VOLUNTEER FIRE DEPARTMENTS

These risks are not eligible for assignment through the association. Volunteer fire fighters operating the fire fighting vehicles may be insured under the non-owner rules of the Manual (Rule 45).

Rule 76. FUNERAL DIRECTORS**A. Eligibility**

- This Rule applies to autos owned or used by a funeral director.
- The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. ④

B. Premium Development

- Limousines (Class Code 7915)—Multiply the Class 3 in the [Private Passenger Rate Section](#) by .90.
- Hearses or flower cars (Class Code 7922)—Multiply the base rates in the [Truck, Tractor, Trailer Rate Section](#) by 0.55. *
- Combination hearses and ambulances—Classify and rate the autos according to the Ambulances rule ([Rule 72](#)).
- Autos used for other purposes—Classify and rate the auto according to its regular use.

Rule 77. LAW ENFORCEMENT AGENCIES

Law enforcement agencies are not eligible for assignment through the association.

Rule 78. LEASING OR RENTAL CONCERNS *

This Rule applies to risks which lease or rent autos to others without drivers. ④

- A. For autos leased or rented with drivers, refer to the Truck, Tractor, and Trailers Classifications rule ([Rule 53](#)) or the Public Auto Classifications rule ([Rule 63](#)).

SPECIAL TYPES

B. Public transportation autos leased or rented by the concern to public transportation auto risks, refer to the Public Auto Classifications rule ([Rule 63](#)).

C. Passenger hazard may not be excluded.

* D. **Premium Development**—A risk engaged in leasing or renting autos or trailers to others without drivers may be insured on the specified auto basis. The premium is to be determined on the basis of the territory in which the auto is principally garaged in accordance with the following provisions.

1. **Specified auto basis—Long Term—Coverage for Owner and Rentee** Private Passenger and trucks, tractors, and trailers, commercial trailers, motorcycles, motorized scooters, motorized bicycles, power cycles and any other similar motorized vehicles awaiting assignment or reassignment.

a. Private Passenger —Leased for one year or more.

- | | |
|--|----------------|
| (1) Autos | Class 3 |
| (2) Motorcycles, motorized scooters, motorized bicycles, powercycles and any other similar motorized vehicles with an unladen weight not in excess of 300 lbs. | .50 of Class 3 |

- | | |
|--|---------|
| (3) Autos described in (2) above with a gross unladen weight in excess of 300 lbs. | Class 3 |
|--|---------|

* b. Truck, Tractor and Trailer – Leased for 6 months or more.

Rate the auto at the classification rates in this Manual that apply to the lessee

2. **Specified auto basis—Short Term—Coverage for Owner and Rentee.**

* a. Trucks, tractors, and trailers—Leased for less than 6 months. -Multiply the base rates in the [Truck, Tractor, Trailer Rate Section](#) by the following factors:

	Code	Liability
Trucks	7211	2.50
Tractors	7212	2.75
Trailers, Semi-trailers, and Service trailers.	7213	0.10

* b. Private passenger autos (Class Code 7214)—Leased for less than one year. Multiply the Class 3 rates in the [Private Passenger Rate Section](#) by a factor of 3.00.

* c. Special types (Class Code 7216)—Motorcycles, motorbikes, and other similar autos—Leased for less than one year. - Multiply the rates developed in the Motorcycle rule ([Rule 79](#)) by a factor of 4.00.

d. Auto service operations or trailer sales— *
Leased for less than one year.- Charge the Class 3 rates in the [Private Passenger Rate Section](#).

e. Motorhomes (Class Code 7215)—Leased *
for less than 6 months.--Multiply the rates developed in the Motorhomes rule ([Rule 80](#)) by a factor of 2.00.

f. Rent-it-here/leave-it-there autos—The policy shall be endorsed to exclude coverage for the owner or rentee of any “rent-it-here/leave-it-there” auto not owned by the named insured. ©

Rule 79. MOTORCYCLES—COMMERCIAL (Class Code 7942)

A. Definition

Motorcycles, mopeds, motorscooters, motorbikes, go-carts and any other similar autos.

B. Business Use Motorcycles

1. **Liability**—Apply the appropriate factor from the table below to Class 3 rates in the [Private Passenger Rate Section](#).

Engine Size (cc)	Factor applied to Private Passenger Class 3
0–100	.29
101–200	.33
201–360	.59
361–500	.65
501–800	.76
801–1,000	.85
Over 1,000	+.10 for each 200cc or fraction over 1,000 cc

2. **Personal injury protection**—Use personal injury protection table in the [Truck, Tractor, Trailer Rate Section](#). Multiply the premium determined by 2.00.

3. **Uninsured/Underinsured Motorists**—Refer to the Uninsured/Underinsured Motorists rule ([Error! Reference source not found.](#)) and multiply the premium so determined by 2.00.

C. Pleasure and Drive to and From Work Motorcycles

1. Written on a Commercial Policy

a. **Liability**—Apply the appropriate factor from the table below to Class 3 rates in the [Private Passenger Rate Section](#).

Engine Size (cc)	Operator Under Age 25	Code	All Other Operators	Code
0–100	0.60	9221	0.45	9231
101–200	0.75	9222	0.60	9232
201–360	1.05	9223	0.90	9233
361–500	1.20	9224	1.05	9234
501–800	1.35	9225	1.20	9235
801–1,000	1.45	9226	1.30	9236

SPECIAL TYPES

Engine Size (cc)	Operator Under Age 25	Code	All Other Operators	Code
Over 1,000	+ .10 for each 200cc or fraction over 1,000 cc		+ .10 for each 200cc or fraction over 1,000 cc	

b. **Personal injury protection**—Multiply the Class 1A premium shown in [Table A](#) of the Private Passenger Rate Section by 2.00.

c. **Uninsured/Underinsured Motorists**—Refer to the Uninsured/Underinsured Motorists rule (Rule 7) and multiply the premium so determined by 2.00.

2. Written on a Personal Auto Policy

Refer to the Motorcycles rule ([Rule 38](#)).

Rule 80. MOTORHOMES—COMMERCIAL

A. Definition

- Self-propelled motor vehicles with a living area that is an integral part of the vehicle chassis. The living area must consist of facilities for cooking and sleeping.
- A pickup used solely to transport a permanently attached camper body.
- A self-propelled motor vehicle not described above but that is used primarily for recreational camping.

Note: Removable or slip-in campers or trucks equipped with camper shells are not eligible for this Rule.

B. Motorhomes written on a Commercial Policy

★

1. Liability

Apply a factor of 0.60 (not more than 22 feet Class Code 7960), 0.75 (pickup used solely to transport camper body Class Code 7962) or 0.75 (more than 22 feet Class Code 7961) to the appropriate base rates in the [Truck, Tractor, Trailer Rate Section](#).

2. Personal injury protection

Use the personal injury protection table in the [Truck, Tractor, Trailer Rate Section](#).

C. Motorhomes written on a Personal Auto Policy

Refer to the Motorhomes rule ([Rule 37](#)).

Rule 81. ALL TERRAIN VEHICLES—COMMERCIAL (Class Code 9590)

A. Definition

Four wheel autos equipped with balloon tires designed for use on rugged terrain or rugged terrain and water which may be driven on public roadways and which are required to be insured under Chapter 601, Transportation Code.

B. Written on a Commercial Policy

1. Used for Business

- a. **Liability**—Multiply the Class 3 rates in the [Private Passenger Rate Section](#) by the following factors:

Engine Size cc	Factors
000–100	.29
101–200	.38
201–360	.59
361–500	.65
501–800	.76
801–1,000	.85
over 1,000	+ .10 for each 200cc or fraction over 1,000cc

- b. **Personal injury protection**—Multiply the Class 3 rate from [Table A](#) of the Private Passenger Rate Section by 2.00.

2. Used for Pleasure or Drive to and from Work

- a. **Liability**—Multiply the Class 3 rates in the [Private Passenger Rate Section](#) by .50
- b. **Personal injury protection**—Multiply the Class 3 rate from [Table A](#), of the [Private Passenger Rate Section](#) by 2.00.

C. Written on a Personal Auto Policy

Refer to the All-Terrain Vehicles rule ([Rule 40](#)).

Rule 82. GOLF CARTS—COMMERCIAL (Class Code 9460)

A. Definition

Three or four wheel autos with limited speed capabilities designed to carry golfers and their equipment around a golf course and neighboring public roadways which are required to be insured under Chapter 601, Transportation Code.

B. Written on a Commercial Policy

1. **Used for Business** (other than for transportation of passengers in connection with such business, or rented or leased to others)

- a. **Liability**—Multiply base rates in the [Truck, Tractor, Trailer Rate Section](#) by 0.50.
- b. **Personal injury protection**—Charge the Class 3 rate from [Table A](#) of the [Private Passenger Rate Section](#).

2. Used for Pleasure or Drive to and from Work

- a. **Liability**—Multiply the Class 3 rates in the [Private Passenger Rate Section](#) by .25.
- b. **Personal injury protection**—Charge the Class 3 rate from [Table A](#) of the [Private Passenger Rate Section](#).

C. Written on a Personal Auto Policy

SPECIAL TYPES

Refer to the Golf Carts rule ([Rule 42](#)).

Rule 83. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS—COMMERCIAL (Class Code 9620)

A. Definition

Autos that are:

1. required to be insured under Chapter 601, Transportation Code
2. maintained primarily for use in exhibitions, club activities, parades and other functions of public interest and
3. occasionally used for other purposes.
4. If the auto is registered with the Texas Department of Transportation as a collector's item it is not eligible for assignment through the association.

Ⓢ B. Written on a Commercial Policy

1. **Liability**— Multiply the Class 3 rates in the [Private Passenger Rate Section](#) by .25.
2. **Personal injury protection**—Charge .25 of the Class 3 rate from the appropriate table in the [Private Passenger Rate Section](#).

C. Written on a Personal Auto Policy

Refer to the Antique, Collectible and Special Interest Autos rule ([Rule 43](#)).

Rule 84. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AUTOS—COMMERCIAL

A. Commercial Policies

1. Liability

- a. Trailers with a load capacity of 2,000 pounds or less designed primarily for travel on public roads are provided liability coverage without specific description or premium charge.
- b. All other trailers designed for use with private passenger autos or utility type autos as defined in the Definitions rule ([Rule 30](#)) of the Private Passenger Chapter—Multiply the base rates in the [Truck, Tractor, Trailer Rate Section](#) by 0.40.

2. Personal injury protection

Use the Bodily Injury base rates in the [Truck, Tractor, Trailer Rate Section](#) multiplied by 1.60 to enter the Personal Injury Protection table in the [Truck, Tractor, Trailer Rate Section](#).

B. Personal Auto Policies

For trailers designed for use with private passenger autos or utility type autos as defined in the Definitions rule ([Rule 30](#)) of the Private Passenger Chapter covered under a personal auto policy, refer to the Trailers Designed For Use With Private

Passenger Autos Or Utility Type Autos rule ([Rule 36](#)).

Rule 85. MOBILE HOME TRAILERS (Class Code 7963)

A. Mobile homes trailers are trailers that meet both of the following criteria:

1. They are equipped with living quarters including cooking, dining, sleeping facilities and plumbing or refrigeration.
2. They are designed to be pulled by other than a private passenger or utility type auto as defined in the Definitions rule ([Rule 30](#)) of the Private Passenger Chapter.

B. Premium Development

1. Liability

Multiply the base rates in the [Truck, Tractor, Trailer Rate Section](#) by a factor of 0.20. *

2. Personal injury protection

Refer to the Personal Injury Protection table in the [Truck, Tractor, Trailer Rate Section](#).

Rule 86. NAMED OPERATOR OR SPECIFIED AUTO BASIS (Class Code 7070)

A. This Rule is not available to cover finance companies and banks for the repossession and resale of financed autos.

This Rule provides for coverage on the named operator or specified auto basis under the Business Auto Coverage Form. This Rule is intended for risks employing one or two drivers or operating one or two autos; where the operations are more extensive a Garage Coverage form is preferable. The rates provided for in paragraph C and D below shall be the applicable rates for the territory in which the garage business is located.

C. Named Operator Basis

1. Named Operators may be insured for the operation of any auto at a rate of twice the Class 3 for private passenger for each named operator. Ⓢ
2. Named operators may be insured for the operation of non-owned autos only at the Class 3 private passenger rate for each named operator. Ⓢ
3. Personal injury protection may be provided for the operation of an owned auto only, for each named operator afforded bodily injury liability coverage at the personal injury protection coverage premium for a Class 3 private passenger auto. Ⓢ
4. It is not permissible to audit such a policy in order to determine the number of operators on which to base the premium; nor shall the policy provide automatic coverage for substitutes or successors in the event of illness or discharge of named operators.

SPECIAL TYPES**D. Specified Auto Basis**

1. Autos owned by the named insured may be insured on the specified auto basis at the following rates:

- a. Private passenger autos—Refer to the [Private Passenger Rate Section](#) and charge rate for Class 3 private passenger.
- b. Trucks, Tractors, and Trailers—Refer to the Trucks, Tractors and Trailers Subchapter.

For personal injury protection coverage charge the applicable Class 3 private passenger or truck, tractor, trailer premium.

- ② 2. Autos not owned by the named insured may be insured on the specified auto basis at the following rates:
- a. Private passenger autos—Refer to the [Private Passenger Rate Section](#) and charge rate for Class 3 private passenger.
 - b. Trucks, Tractors, and Trailers—Refer to the Trucks, Tractors and Trailers Subchapter.

Rule 87. RESERVED FOR FUTURE USE

*

*** Rule 88. SPECIAL OR MOBILE EQUIPMENT**

- ② Land motor vehicles other than farm equipment are eligible if the equipment has a G.V.W./G.C.W. of 26,000 lbs. or less, or if the G.V.W./G.C.W. is 26,000 lbs or more and is not designed to carry goods or materials (cargo). (Class Code 7906)

- A. The vehicles described below must be covered on an auto policy.

*

Self-propelled vehicles described in paragraph B.1, 2, 3, or 4 below with the following types of permanently attached equipment are not eligible.

1. Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road and right-of-way maintenance, but not construction or resurfacing;
 - (c) Street cleaning;
2. Cherry pickers and similar devices mounted on auto or truck chassis and used to raise or lower workers; and
3. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

②

Note: Operations coverage is not provided under an auto coverage part for equipment listed in 2 and 3 above.

- B. The following should be written on a General Liability policy; however, if the insured does not have general liability coverage, then coverage

shall be provided on an auto policy. Operations coverage is not provided on an auto policy.

1. Bulldozers, forklifts, and other vehicles designed for use principally off public roads;
2. Vehicles maintained for use solely on or next to premises the insured owns or rents;
3. Vehicles that travel on crawler treads;
4. Vehicles maintained primarily to provide mobility to permanently mounted:
 - (a) Power cranes, shovels, loaders, diggers or drills; or
 - (b) Road construction or resurfacing equipment such as graders, scrapers or rollers;
5. Vehicles not described in 1, 2, 3, or 4 above that are not self propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (a) Air compressors, pumps and generators, including spraying, welding, building cleanings, geophysical exploration, lighting and well servicing equipment; or
 - (b) Cherry pickers and similar devices used to raise and lower workers.
6. Vehicles not described in A, or B.1, 2, 3, 4, and 5 above maintained primarily for purposes other than the transportation of persons, or goods and materials (cargo).

3. Premium Development

Liability—Multiply the fleet or non-fleet truck, tractor, trailer base rate by the appropriate rating factor.

Class Code	Description	Rating Factor
7906	Oilers, tar spreaders, road and right-of-way maintenance equipment, snow removal, street cleaning equipment, cherry pickers and similar devices used to raise and lower workers, air compressors, pumps and generators, including spraying, welding, building, cleaning, geophysical exploration, lighting and well service equipment and concrete mixers (other than trucks equipped with agitator for mixing concrete in transit)	1.00

SPECIAL TYPES

**Rule 89. AMPHIBIOUS EQUIPMENT—
COMMERCIAL**

This Rule applies to autos designed to operate on both land and water.

A. Written on a Commercial Policy



Rate as land autos according to their use.

B. Written on a Personal Auto Policy

Refer to the Amphibious Equipment—Private Passenger rule ([Rule 44](#)).

SPECIAL TYPES**ENDORSEMENT REFERENCES**

Rule	Endorsement Title	Number
70	Hired Autos Specified As Covered Autos you Own	TE 99 16
72,	Emergency Vehicles—Volunteer Firefighters' And Workers' Injuries	TE 20 07A
72, 76	Professional Services Not Covered	TE 20 18
73	Driving Schools (Other Than Public Schools)	TE 20 06A
74	Drive-Away Contractor—Named Operator	TE 20 33A
78	Leasing or Rental Concerns—Rent-It-Here/Leave-It-There Autos	TE 20 12A
78	Leasing or Rental Concerns—Schedule of Limits For Owned Autos	TE 20 13A
83	Antique, Collectible or Special Interest Auto	TE 20 32B
86	Named Operator Coverage (Any Auto)	TE 99 84A
86	Named Operator Coverage (Non-Owned Autos Only)	TE 99 85A
86	Personal Injury Protection Endorsement—Texas	TE 04 01C
86	Specified Non-Owned Auto	TE 99 86A
88	Exclusion of Equipment, Specially Constructed Vehicles and Vehicles With Permanently Mounted Special Equipment	TE 20 45A
88	Mobile Equipment	TE 20 15A
89	Amphibious Vehicles	TE 20 31A

NOTES

Truck, Tractor, Trailer Rate Section



LIABILITY BASE RATES (FLEET OR NON-FLEET)

Territory	\$25,000/ 50,000 Bodily Injury	\$25,000 Property Damage	\$2,500 Personal Injury Protection
1	\$415	\$339	\$15
2	365	298	13
3	345	282	13
4	321	263	11
5	243	199	11
6	280	229	10
7	262	214	11
10	180	147	8
11	175	143	8
12	253	207	10
13	251	205	10
14	168	137	8
16	213	174	10
20	158	129	8
21	334	274	10
22	314	257	11
23	342	280	14
24	199	163	8
27	338	277	15
28	390	319	11
31	271	221	11
32	240	197	11
34	277	227	11
37	300	246	11
38	378	309	13
39	308	252	11
40	404	331	11
41	228	187	8
42	258	211	11
43	283	232	10
44	242	198	11
45	311	255	10
46	251	206	8
47	255	209	8
48	210	172	8
49	365	299	11
51	203	166	8
52	301	246	10
53	254	211	10
54	239	195	8
55	225	184	10
56	214	175	10
57	318	258	13
58	155	127	8
59	183	150	8
60	194	159	8
61	129	105	8
62	109	90	6
63	203	166	8
64	192	157	8
65	106	87	6
66	263	215	10

UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

\$25,000/\$50,000 Bodily Injury	\$25,000 Property Damage
\$27	\$29

Note: Add \$1 for the first auto or dealer's plate for an individual or husband and wife and for each designated person.

Public Transportation Auto Rate Section



PUBLIC AUTO RATES

\$25,000/50,000/25,000 Liability

Territory	Taxi and Limousines		School and Church Buses		Other Buses		Van Pools	
	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage
1	\$2,215	\$1,812	\$234	\$191	\$1,558	\$1,275	\$534	\$437
2	1,946	1,593	206	169	1,370	1,121	469	384
3	1,840	1,506	194	159	1,294	1,059	443	363
4	1,713	1,402	181	148	1,205	987	413	338
5	1,298	1,063	138	109	914	748	313	251
6	1,492	1,221	158	129	1,050	859	359	294
7	1,398	1,144	148	103	983	748	337	234
10	959	785	98	83	675	553	224	189
11	935	765	99	81	658	539	225	184
12	1,350	1,105	120	103	879	743	276	233
13	1,338	1,095	111	116	804	770	253	264
14	896	733	91	77	631	516	209	177
16	1,137	931	104	99	750	654	234	224
20	845	691	74	73	526	487	165	166
21	1,784	1,460	150	136	1,096	994	344	311
22	1,673	1,369	177	145	1,177	964	403	330
23	1,824	1,493	193	158	1,283	1,050	439	359
24	1,062	869	99	92	729	611	230	209
27	1,804	1,476	166	156	1,220	1,039	383	356
28	2,080	1,703	188	180	1,364	1,198	428	410
31	1,394	1,182	114	125	838	832	263	285
32	1,206	1,050	99	98	725	710	226	223
34	1,480	1,212	134	128	965	853	301	292
37	1,603	1,312	170	139	1,127	923	386	316
38	2,017	1,651	213	175	1,420	1,162	486	398
39	1,646	1,347	150	141	1,096	948	344	323
40	2,159	1,767	211	181	1,519	1,243	486	411
41	1,220	998	118	105	848	701	268	241
42	1,378	1,128	126	119	915	793	286	272
43	1,512	1,237	134	131	969	871	305	298
44	1,291	1,056	118	101	848	729	268	229
45	1,662	1,360	148	144	1,071	957	336	328
46	1,215	1,098	99	116	729	773	230	265
47	1,362	1,115	120	111	869	784	271	258
48	1,121	918	113	97	789	646	260	221
49	1,934	1,584	159	130	1,161	950	365	298
51	1,082	885	104	93	756	623	238	213
52	1,430	1,315	119	139	856	925	269	317
53	1,199	1,124	99	118	719	791	225	266
54	1,275	1,044	129	104	897	734	298	238
55	1,200	982	127	86	844	623	289	195
56	1,145	937	121	86	805	628	276	196
57	1,697	1,214	166	101	1,194	729	383	229
58	829	679	88	72	584	478	200	163
59	979	801	103	85	689	564	236	193
60	1,034	847	105	90	728	596	239	204
61	687	562	68	59	483	395	155	135
62	584	478	54	50	399	336	126	115
63	1,082	885	98	93	710	623	223	213
64	1,026	840	90	83	650	591	204	186
65	564	462	51	49	361	325	114	111
66	1,405	1,150	134	121	965	809	301	277

Public Transportation Auto Rate Section

✦ PUBLIC AUTO RATES

\$2,500 Per Person Personal Injury Protection Rate

Territory	Taxis and Limousines	School and Church Buses	Other than School Bus	Van Pools
1	\$54	\$6	\$42	\$15
2	54	7	42	16
3	54	7	48	16
4	54	6	42	15
5	54	6	42	15
6	52	6	36	12
7	54	6	42	15
10	43	5	30	11
11	34	5	25	9
12	52	6	36	12
13	52	6	36	12
14	43	5	30	11
16	52	6	36	12
20	41	5	29	10
21	52	6	36	12
22	52	6	36	12
23	54	8	48	16
24	43	5	30	11
27	54	7	54	19
28	54	6	42	15
31	54	6	41	15
32	54	6	41	15
34	54	6	42	15
37	54	6	42	15
38	54	7	48	16
39	54	6	42	15
40	54	6	42	15
41	43	5	30	11
42	54	6	42	15
43	52	6	36	12
44	54	6	41	15
45	52	6	36	12
46	43	5	30	10
47	43	5	30	11
48	43	5	30	11
49	54	6	42	15
51	43	5	30	11
52	52	6	36	12
53	52	6	36	12
54	43	5	30	11
55	52	6	36	12
56	52	6	36	12
57	54	7	48	16
58	43	5	30	11
59	43	5	30	10
60	34	5	25	9
61	41	5	29	10
62	34	4	24	9
63	43	5	30	11
64	43	5	30	10
65	34	4	24	9
66	52	6	36	12

PUBLIC AUTO UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

\$25,000/\$50,000 Bodily Injury	\$25,000 Property Damage
\$27	\$29

Note: Add \$1 for the first auto or dealer's plate for an individual or husband and wife and for each designated person.

NOTES

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Additional Insured - Lessor	TE 2002A
Amendatory Endorsement - Texas	TE 0039B
Amendatory Endorsement - Texas	TE 0040B
Amphibious Auto or Amph.Mobile Home Trailer.	514AIP
Amphibious Vehicles	TE 2031A
Amusement Devices Mounted On Commercial Autos	TE 2325A
Antique, Collectible & Special Interest Auto	TE 2032B
Antique, Collectible, & Special Interest Auto	586AIP
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NON RULE ENDORSEMENTS

The following endorsements are not covered by Manual rule, however, MAY be used on an optional basis with the coverage or policy form under which the number appears.

Business Auto

TE 0202A
TE 2002A
TE 2303
TE 9901B
TE 9904A
TE 9941B
TE 9942B
TE 9971A
TE 9976B
TE 9987
TE 9988

Personal Auto

515AIP

The following endorsements not covered by Manual rule MUST be added to the applicable policy form provided such amendatory language has not been included in the policy form.

IL 0021
TE 0039B
TE 0040B
TE 9927B

Policy coverage forms

TE 0001
TE 0017

EFFECTIVE DATES

GENERAL RULES CHAPTER

Rule 1.	December 1, 2004
Rule 2.	December 1, 2004
Rule 3.	December 1, 2004
Rule 4.	April 1, 2008
Rule 5.	December 1, 2004
Rule 6.	March 1, 2006
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Rule 8.	March 1, 2006
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Rule 10.	December 1, 2004
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Rule 12.	December 1, 2004
Rule 13.	December 1, 2004
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Rule 22.	Reserved for Future Use
Rule 23.	Reserved for Future Use
Rule 24.	Reserved for Future Use
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