

Texas Automobile Insurance Plan Association

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
Texas Automobile Insurance Plan Association
The Escalade Bldg A
4301 Westbank Dr. Ste 200
Austin, TX 78746-4400
PO Box 149144, Austin, TX 78714-9144
Telephone (512) 444-4441
Toll Free (866) 321-9154
Voice Response 800-580-8247
Email: custsvc@taipa.org
Web site address: www.taipa.org

Table of Contents

General Rules Chapter	G-1
Rule 1. APPLICATION OF MANUAL	G-1
Rule 2. PREMIUM CALCULATION.....	G-1
Rule 3. POLICY MINIMUM PREMIUM.....	G-1
Rule 4. CHANGES	G-1
Rule 5. CONTINUATION OF COVERAGE—CANCELLED OR TERMINATED POLICY.....	G-2
Rule 6. CANCELLATIONS.....	G-2
Rule 7. UNINSURED/UNDERINSURED MOTORISTS COVERAGE	G-4
Rule 8. PERSONAL INJURY PROTECTION.....	G-4
Rule 9. ADDITIONAL CHARGES.....	G-4
Rule 10. CERTIFIED RISKS—FINANCIAL RESPONSIBILITY LAWS	G-5
Rule 11. SUSPENSION	G-6
Rule 12. INDIVIDUAL AS THE NAMED INSURED	G-6
Rule 13. TERRITORIES.....	G-6
ENDORSEMENT REFERENCES	G-9
Private Passenger Chapter	P-1
Rule 30. DEFINITIONS	P-1
Rule 31. PREMIUM DEVELOPMENT	P-2
Rule 32. PRIVATE PASSENGER AUTO CLASSIFICATIONS	P-2
Rule 33. DRIVER TRAINING CREDIT	P-4
Rule 34. DRIVER IMPROVEMENT COURSE CREDIT	P-4
Rule 35. PASSIVE RESTRAINT CREDIT	P-5
Rule 36. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AUTOS.....	P-5
Rule 37. MOTORHOMES	P-5
Rule 38. MOTORCYCLES	P-5
Rule 39. MOTORCYCLE OPERATOR CREDITS.....	P-6
Rule 40. ALL-TERRAIN VEHICLES (Class Code 9590)	P-6
Rule 41. DUNE BUGGIES (Class Code 9432)	P-7
Rule 42. GOLF CARTS (Class Code 9435)	P-7
Rule 43. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS (Class Code 9620)	P-7
Rule 44. AMPHIBIOUS AUTOS	P-7
Rule 45. NAMED NON-OWNER COVERAGE (Class Code 7000)	P-7
ENDORSEMENT REFERENCES	P-9
Private Passenger Rate Section	R-1
PRIVATE PASSENGER RATING WORKSHEET	R-1
PRIVATE PASSENGER LIABILITY RATES.....	R-2
PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES	R-6
PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES.....	R-10
Commercial Auto Chapter	C-1
Trucks, Tractors And Trailers Subchapter	C-1
Rule 50. ELIGIBILITY.....	C-1
Rule 51. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS.....	C-1

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

Rule 52. PREMIUM DEVELOPMENT—ZONE RATED AUTOS C-2

Rule 53. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS..... C-9

Rule 54. TRUCKERS C-15

TRUCKS, TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET C-17

TRUCKS, TRACTORS, AND TRAILERS ZONE RATED WORKSHEET C-17

ENDORSEMENT REFERENCES C-18

Public Transportation Subchapter..... C-19

Rule 60. ELIGIBILITY C-19

Rule 61. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS C-19

Rule 62. PREMIUM DEVELOPMENT—ZONE RATED AUTOS C-19

Rule 63. PUBLIC AUTO CLASSIFICATIONS C-26

Rule 64. PASSENGER HAZARD EXCLUDED C-30

PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET C-31

ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET C-31

ENDORSEMENT REFERENCES C-32

Special Types And Operations Subchapter C-33

Rule 70. ELIGIBILITY..... C-33

Rule 71. PREMIUM DEVELOPMENT C-33

Rule 72. AMBULANCES C-33

Rule 73. DRIVER TRAINING PROGRAMS (EDUCATIONAL INSTITUTIONS AND COMMERCIAL DRIVING SCHOOLS)
AND AUTO REPAIR TRAINING. C-33

Rule 74. DRIVE-AWAY CONTRACTORS (Class Code 7923)..... C-34

Rule 75. FIRE DEPARTMENTS..... C-34

Rule 76. FUNERAL DIRECTORS C-34

Rule 77. LAW ENFORCEMENT AGENCIES C-34

Rule 78. LEASING OR RENTAL CONCERNS C-35

Rule 79. MOTORCYCLES—COMMERCIAL (Class Code 7942)..... C-35

Rule 80. MOTORHOMES—COMMERCIAL..... C-36

Rule 81. ALL TERRAIN VEHICLES—COMMERCIAL (Class Code 9590) C-36

Rule 82. GOLF CARTS—COMMERCIAL (Class Code 9460) C-36

Rule 83. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS—COMMERCIAL (Class Code 9620) C-37

Rule 84. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AUTOS—
COMMERCIAL..... C-37

Rule 85. MOBILE HOME TRAILERS (Class Code 7963). C-37

Rule 86. NAMED OPERATOR OR SPECIFIED AUTO BASIS (Class Code 7070) C-37

Rule 87. REPOSSESSED AUTOS (Class Code 7925)..... C-38

Rule 88. SPECIAL OR MOBILE EQUIPMENT..... C-38

Rule 89. AMPHIBIOUS EQUIPMENT—COMMERCIAL C-40

ENDORSEMENT REFERENCES C-41

Truck, Tractor, Trailer Rate Section.....CR-1

Public Transportation Auto Rate SectionCR-2

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	x .90	517.500*
15% additional charge	x 1.15	595.125
		\$595.00
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 addition.
- C. **Transfer of coverage from one auto to another during a policy term**—Compute the premium using

GENERAL RULES

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
	.214
b. Cancellation Date:	
March 7, 2004	*1.181
Policy Effective Date:	
December 15, 2003	-.956
	.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
	.786
b. Policy Effective Date:	
December 15, 2003	
Policy Expiration Date:	
December 15, 2004	.956
Cancellation Date:	
March 7, 2004	-.181
	.775

* 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**

1. each accident involving the applicant, named insured or any other person who operates the auto(s); and
2. 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:

- a. 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
- b. 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
- c. 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
- d. 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.

County	Terr. Schedule & Code
	A
Anderson.....	63

County	Terr. Schedule & Code
Andrews.....	61
Angelina.....	47
Aransas.....	55
Archer.....	63
Armstrong.....	65
Atascosa.....	64
Austin.....	64
B	
Bailey.....	65
Bandera.....	64
Bastrop.....	64
Baylor.....	65
Bee.....	64
Bell.....	51
Bexar.....	03
Blanco.....	64
Borden.....	65
Bosque.....	63
Bowie.....	41
Brazoria.....	37
Brazos.....	66
Brewster.....	65
Briscoe.....	65
Brooks.....	56
Brown.....	63
Burleson.....	64
Burnet.....	64
C	
Caldwell.....	64
Calhoun.....	54
Callahan.....	65
Cameron.....	57
Camp.....	63
Carson.....	65
Cass.....	63
Castro.....	65
Chambers.....	49
Cherokee.....	63
Childress.....	65
Clay.....	63
Cochran.....	65
Coke.....	65
Coleman.....	65
Collin.....	28
Collingsworth.....	65
Colorado.....	64
Comal.....	53
Comanche.....	63
Concho.....	65
Cooke.....	63
Coryell.....	63
Cottle.....	65
Crane.....	61
Crockett.....	65
Crosby.....	65
Culberson.....	65
D	
Dallam.....	65
Dallas.....	02
Dawson.....	65

County	Terr. Schedule & Code
Deaf Smith	65
Delta	63
Denton	27
DeWitt	64
Dickens	65
Dimmit	64
Donley	65
Duval	64

E

Eastland	63
Ector	59
Edwards	64
Ellis	31
El Paso	05
Erath	63

F

Falls	63
Fannin	63
Fayette	64
Fisher	65
Floyd	65
Foard	65
Fort Bend	38
Franklin	63
Freestone	63
Frio	64

G

Gaines	65
Galveston	22
Garza	65
Gillespie	64
Glasscock	65
Goliad	64
Gonzales	64
Gray	62
Grayson	13
Gregg	42
Grimes	63
Guadalupe	53

H

Hale	65
Hall	65
Hamilton	63
Hansford	65
Hardeman	65
Hardin	48
Harris	01
Harrison	44
Hartley	65
Haskell	65
Hays	53
Hemphill	65
Henderson	63
Hidalgo	57
Hill	63
Hockley	65
Hood	46
Hopkins	63
Houston	63

County	Terr. Schedule & Code
Howard	60
Hudspeth	65
Hunt	63
Hutchinson	62

I

Irion	65
-------------	----

J

Jack	63
Jackson	64
Jasper	63
Jeff Davis	65
Jefferson	21
Jim Hogg	56
Jim Wells	55
Johnson	34
Jones	65

K

Karnes	64
Kaufman	45
Kendall	64
Kenedy	56
Kent	65
Kerr	64
Kimble	64
King	65
Kinney	64
Kleberg	55
Knox	65

L

Lamar	63
Lamb	65
Lampasas	63
La Salle	64
Lavaca	64
Lee	64
Leon	63
Liberty	49
Limestone	63
Lipscomb	65
Live Oak	64
Llano	64
Loving	65
Lubbock	10
Lynn	65

M

McCulloch	64
McLennan	24
McMullen	64
Madison	63
Marion	63
Martin	65
Mason	64
Matagorda	54
Maverick	58
Medina	64
Menard	64
Midland	60
Milam	64

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

GENERAL RULES

County	Terr. Schedule & Code	County	Terr. Schedule & Code
Mills	63	Somervell	63
Mitchell	65	Starr	56
Montague	63	Stephens	63
Montgomery	40	Sterling	65
Moore	62	Stonewall	65
Morris	41	Sutton	65
Motley	65	Swisher	65
N		T	
Nacogdoches	47	Tarrant	04
Navarro	63	Taylor	11
Newton	63	Terrell	65
Nolan	65	Terry	65
Nueces	07	Throckmorton	65
O		U	
Ochiltree	65	Upshur	44
Oldham	65	Upton	65
Orange	06	Uvalde	64
P		V	
Palo Pinto	63	Val Verde	58
Panola	63	Van Zandt	63
Parker	46	Victoria	54
Parmer	65	W	
Pecos	65	Walker	63
Polk	63	Waller	39
Potter	14	Ward	61
Presidio	65	Washington	64
R		Y	
Rains	63	Yoakum	65
Randall	14	Young	63
Reagan	65	Z	
Real	64	Zapata	56
Red River	63	Zavala	64
Reeves	65		
Refugio	64		
Roberts	65		
Robertson	63		
Rockwall	45		
Runnels	65		
Rusk	44		
S			
Sabine	63		
San Augustine	63		
San Jacinto	63		
San Patricio	55		
San Saba	64		
Schleicher	65		
Scurry	65		
Shackelford	65		
Shelby	63		
Sherman	65		
Smith	43		

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

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

8. All-Terrain Vehicles (Class Code 9590)

Four or six wheel autos equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water.

9. Dune Buggies (Class Code 9432)

Autos of the private passenger type designed or modified for use principally off public roads.

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.

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

Autos of the private passenger type that are:

- a. maintained primarily for use in exhibitions, club activities, parades and other functions of public interest and
- b. occasionally used for other purposes.

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.

PRIVATE PASSENGER

- 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:

1. "Age" means the age attained on the last birthday.
2. "Driven to or from work" means that the auto is customarily used in the course of driving to or from work.
 - a. The term "customarily" shall include the use of autos in a car-pool or other share-the-ride arrangements.
 - b. An auto used for driving to or from school shall be considered as used for driving to or from work.
3. "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.
4. "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.
5. "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.

6. "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.
7. "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.
8. "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:
 - a. "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.
 - b. "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

PRIVATE PASSENGER

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.

PRIVATE PASSENGER

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. **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**

(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 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.

PRIVATE PASSENGER

- 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

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 LIABILITY RATES
\$20,000/\$40,000/\$15,000 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	\$355	\$381	\$273	\$357	\$291	\$308	\$243	\$314	\$290	\$249	\$268	\$328	\$368	\$267	\$203	\$331
113	1B	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
114	1C	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
102	2A-1	895	960	688	900	733	776	612	791	731	627	675	827	927	673	512	834
103	2A-2	501	537	385	503	410	434	343	443	409	351	378	462	519	376	286	467
104	2C-1	1026	1101	789	1032	841	890	702	907	838	720	775	948	1064	772	587	957
105	2C-2	611	655	470	614	501	530	418	540	499	428	461	564	633	459	349	569
124	2D	799	857	614	803	655	693	547	707	653	560	603	738	828	601	457	745
130	3	369	396	284	371	303	320	253	327	302	259	279	341	383	278	211	344
	3A	465	499	358	468	381	403	318	411	380	326	351	430	482	350	266	434
161	6A	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
163	6B	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
164	6C	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
160	8	483	518	371	486	396	419	330	427	394	339	364	446	500	363	276	450
	8A	454	488	349	457	372	394	311	402	371	319	343	420	471	342	260	424
115	1AF	295	316	227	296	242	256	202	261	241	207	222	272	305	222	168	275
106	2AF-1	806	865	620	810	661	699	552	713	658	565	608	745	835	606	461	751
107	2AF-2	568	610	437	571	466	493	389	502	464	398	429	525	589	427	325	530
108	2CF-1	848	911	652	853	695	736	581	750	693	595	641	784	880	638	485	791
109	2CF-2	657	705	505	660	538	570	450	581	537	461	496	607	681	494	376	612
128	2DF	533	572	410	536	437	462	365	471	435	374	402	492	552	401	305	497
165	6AF	302	324	232	303	247	262	207	267	247	212	228	279	313	227	173	281

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	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
113	1B	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
114	1C	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
102	2A-1	403	701	517	622	471	617	428	769	433	633	398	635	653	811	653	794
103	2A-2	226	392	289	348	264	345	240	430	243	354	223	355	365	454	365	444
104	2C-1	462	803	592	714	540	708	491	881	497	725	457	728	749	931	749	910
105	2C-2	275	478	353	425	322	421	292	525	296	432	272	433	445	554	445	542
124	2D	360	626	461	556	421	551	383	686	387	565	356	567	583	725	583	709
130	3	166	289	213	257	194	255	177	317	179	261	164	262	269	335	269	328
	3A	210	364	269	324	245	321	223	400	225	329	207	330	339	422	339	413
161	6A	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
163	6B	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
164	6C	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
160	8	218	378	279	336	254	333	231	415	234	341	215	343	352	438	352	428
	8A	205	356	262	316	239	314	218	390	220	321	202	323	332	412	332	403
115	1AF	133	231	170	205	155	203	141	253	143	208	131	209	215	267	215	261
106	2AF-1	363	631	465	561	424	556	386	692	390	570	359	572	588	731	588	715
107	2AF-2	256	445	328	395	299	392	272	488	275	402	253	403	414	515	414	504
108	2CF-1	382	664	490	590	447	586	406	729	411	600	378	602	619	770	619	753
109	2CF-2	296	514	379	457	346	453	315	564	318	464	292	466	479	596	479	583
128	2DF	240	417	308	371	281	368	255	458	258	377	237	378	389	483	389	473
165	6AF	136	236	174	210	159	208	145	259	146	213	134	214	220	274	220	268

**PRIVATE PASSENGER LIABILITY RATES
\$20,000/\$40,000/\$15,000 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	\$213	\$347	\$175	\$280	\$231	\$342	\$237	\$371	\$225	\$288	\$196	\$266	\$222	\$288	\$232	\$276
113	1B	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
114	1C	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
102	2A-1	537	874	441	706	582	862	597	935	567	726	494	670	559	726	585	696
103	2A-2	300	489	247	395	326	482	334	523	317	406	276	375	313	406	327	389
104	2C-1	616	1003	506	809	668	988	685	1072	650	832	566	769	642	832	670	798
105	2C-2	366	597	301	482	397	588	408	638	387	495	337	458	382	495	399	475
124	2D	479	781	394	630	520	770	533	835	506	648	441	599	500	648	522	621
130	3	222	361	182	291	240	356	246	386	234	300	204	277	231	300	241	287
	3A	279	455	229	367	303	448	310	486	295	377	257	348	291	377	304	362
161	6A	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
163	6B	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
164	6C	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
160	8	290	472	238	381	314	465	322	505	306	392	267	362	302	392	316	375
	8A	273	444	224	358	296	438	303	475	288	369	251	340	284	369	297	353
115	1AF	177	288	145	232	192	284	197	308	187	239	163	221	184	239	193	229
106	2AF-1	484	788	397	636	524	776	538	842	511	654	445	604	504	654	527	627
107	2AF-2	341	555	280	448	370	547	379	594	360	461	314	426	355	461	371	442
108	2CF-1	509	829	418	669	552	817	566	887	538	688	468	636	531	688	554	660
109	2CF-2	394	642	324	518	427	633	438	686	416	533	363	492	411	533	429	511
128	2DF	320	521	263	420	347	513	356	557	338	432	294	399	333	432	348	414
165	6AF	181	295	149	238	196	291	201	315	191	245	167	226	189	245	197	235

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	\$318	\$326	\$282	\$308	\$243	\$315	\$206	\$268	\$233	\$320	\$249	\$286	\$209	\$268	\$266	\$326
113	1B	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
114	1C	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
102	2A-1	801	822	711	776	612	794	519	675	587	806	627	721	527	675	670	822
103	2A-2	448	460	398	434	343	444	290	378	329	451	351	403	295	378	375	460
104	2C-1	919	942	815	890	702	910	595	775	673	925	720	827	604	775	769	942
105	2C-2	547	561	485	530	418	542	354	461	401	550	428	492	359	461	458	561
124	2D	716	734	635	693	547	709	464	603	524	720	560	644	470	603	599	734
130	3	331	339	293	320	253	328	214	279	242	333	259	297	217	279	277	339
	3A	417	427	369	403	318	413	270	351	305	419	326	375	274	351	348	427
161	6A	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
163	6B	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
164	6C	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
160	8	432	443	384	419	330	428	280	364	317	435	339	389	284	364	362	443
	8A	407	417	361	394	311	403	264	343	298	410	319	366	268	343	340	417
115	1AF	264	271	234	256	202	261	171	222	193	266	207	237	173	222	221	271
106	2AF-1	722	740	640	699	552	715	468	608	529	726	565	649	474	608	604	740
107	2AF-2	509	522	451	493	389	504	330	429	373	512	398	458	334	429	426	522
108	2CF-1	760	779	674	736	581	753	492	641	557	765	595	684	500	641	636	779
109	2CF-2	588	603	522	570	450	583	381	496	431	592	461	529	387	496	492	603
128	2DF	477	489	423	462	365	473	309	402	350	480	374	429	314	402	399	489
165	6AF	270	277	240	262	207	268	175	228	198	272	212	243	178	228	226	277

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

PRIVATE PASSENGER LIABILITY RATES
\$20,000/\$40,000/\$15,000 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	\$194	\$277	\$209	\$273	\$235	\$277	\$259	\$289	\$164	\$268	\$191	\$313	\$205	\$273	\$241	\$278
113	1B	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
114	1C	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
102	2A-1	489	698	527	688	592	698	653	728	413	675	481	789	517	688	607	701
103	2A-2	274	391	295	385	331	391	365	407	231	378	269	441	289	385	340	392
104	2C-1	561	801	604	789	679	801	749	835	474	775	552	905	592	789	696	803
105	2C-2	334	476	359	470	404	476	445	497	282	461	329	538	353	470	415	478
124	2D	437	623	470	614	529	623	583	650	369	603	430	704	461	614	542	626
130	3	202	288	217	284	244	288	269	301	171	279	199	326	213	284	251	289
	3A	254	363	274	358	308	363	339	379	215	351	250	410	269	358	316	364
161	6A	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
163	6B	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
164	6C	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
160	8	264	377	284	371	320	377	352	393	223	364	260	426	279	371	328	378
	8A	248	355	268	349	301	355	332	370	210	343	244	401	262	349	308	356
115	1AF	161	230	173	227	195	230	215	240	136	222	159	260	170	227	200	231
106	2AF-1	440	629	474	620	533	629	588	656	372	608	434	711	465	620	547	631
107	2AF-2	310	443	334	437	376	443	414	462	262	429	306	501	328	437	386	445
108	2CF-1	464	662	500	652	562	662	619	691	392	641	456	748	490	652	576	664
109	2CF-2	359	512	387	505	435	512	479	535	303	496	353	579	379	505	446	514
128	2DF	291	416	314	410	353	416	389	434	246	402	287	470	308	410	362	417
165	6AF	165	235	178	232	200	235	220	246	139	228	162	266	174	232	205	236

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	\$290	\$238	\$294	\$226	\$335	\$245	\$224	\$188	\$217	\$275	\$172	\$247	\$159	\$217	\$132	\$223
113	1B	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
114	1C	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
102	2A-1	731	600	741	570	844	617	564	474	547	693	433	622	401	547	333	562
103	2A-2	409	336	415	319	472	345	316	265	306	388	243	348	224	306	186	314
104	2C-1	838	688	850	653	968	708	647	543	627	795	497	714	460	627	381	644
105	2C-2	499	409	506	389	576	421	385	323	373	473	296	425	273	373	227	384
124	2D	653	536	662	509	754	551	504	423	488	619	387	556	358	488	297	502
130	3	302	248	306	235	348	255	233	196	226	286	179	257	165	226	137	232
	3A	380	312	385	296	439	321	293	246	284	360	225	324	208	284	173	292
161	6A	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
163	6B	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
164	6C	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
160	8	394	324	400	307	456	333	305	256	295	374	234	336	216	295	180	303
	8A	371	305	376	289	429	314	287	241	278	352	220	316	204	278	169	285
115	1AF	241	198	244	188	278	203	186	156	180	228	143	205	132	180	110	185
106	2AF-1	658	540	667	513	760	556	508	427	493	624	390	561	361	493	300	506
107	2AF-2	464	381	470	362	536	392	358	301	347	440	275	395	254	347	211	357
108	2CF-1	693	569	703	540	801	586	535	449	519	657	411	590	380	519	315	533
109	2CF-2	537	440	544	418	620	453	414	348	401	509	318	457	294	401	244	413
128	2DF	435	357	441	339	503	368	336	282	326	413	258	371	239	326	198	335
165	6AF	247	202	250	192	285	208	190	160	184	234	146	210	135	184	112	190

PRIVATE PASSENGER LIABILITY RATES
\$20,000/\$40,000/\$15,000 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	\$193	\$247	\$182	\$220	\$136	\$204	\$201	\$261
113	1B	193	247	182	220	136	204	201	261
114	1C	193	247	182	220	136	204	201	261
102	2A-1	486	622	459	554	343	514	507	658
103	2A-2	272	348	257	310	192	288	283	368
104	2C-1	558	714	526	636	393	590	581	754
105	2C-2	332	425	313	378	234	351	346	449
124	2D	434	556	410	495	306	459	452	587
130	3	201	257	189	229	141	212	209	271
	3A	253	324	238	288	178	267	263	342
161	6A	193	247	182	220	136	204	201	261
163	6B	193	247	182	220	136	204	201	261
164	6C	193	247	182	220	136	204	201	261
160	8	262	336	248	299	185	277	273	355
	8A	247	316	233	282	174	261	257	334
115	1AF	160	205	151	183	113	169	167	217
106	2AF-1	438	561	413	499	309	463	456	592
107	2AF-2	309	395	291	352	218	326	322	418
108	2CF-1	461	590	435	526	325	488	480	624
109	2CF-2	357	457	337	407	252	377	372	483
128	2DF	290	371	273	330	204	306	302	392
165	6AF	164	210	155	187	116	173	171	222

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	\$447	\$486	\$419	\$375	\$375	\$389	\$509	\$352	\$314	\$375	\$360	\$337	\$337	\$337	\$434	\$352
113	1B	581	632	545	488	488	506	662	458	408	488	468	438	438	438	564	458
114	1C	519	564	486	435	435	451	590	408	364	435	418	391	391	391	503	408
102	2A-1	666	724	624	559	559	580	758	524	468	559	536	502	502	502	647	524
103	2A-2	635	690	595	533	533	552	723	500	446	533	511	479	479	479	616	500
104	2C-1	693	753	649	581	581	603	789	546	487	581	558	522	522	522	673	546
105	2C-2	612	666	574	514	514	533	697	482	430	514	493	462	462	462	595	482
124	2D	693	753	649	581	581	603	789	546	487	581	558	522	522	522	673	546
130	3	492	535	461	413	413	428	560	387	345	413	396	371	371	371	477	387
	3A	447	486	419	375	375	389	509	352	314	375	360	337	337	337	434	352
161	6A	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299
163	6B	501	544	469	420	420	436	570	394	352	420	403	377	377	377	486	394
164	6C	519	564	486	435	435	451	590	408	364	435	418	391	391	391	503	408
160	8	447	486	419	375	375	389	509	352	314	375	360	337	337	337	434	352
	8A	478	520	448	401	401	416	545	377	336	401	385	361	361	361	464	377
115	1AF	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299
106	2AF-1	527	573	494	443	443	459	601	415	371	443	425	398	398	398	512	415
107	2AF-2	492	535	461	413	413	428	560	387	345	413	396	371	371	371	477	387
108	2CF-1	501	544	469	420	420	436	570	394	352	420	403	377	377	377	486	394
109	2CF-2	496	539	465	416	416	432	565	391	349	416	400	374	374	374	482	391
128	2DF	492	535	461	413	413	428	560	387	345	413	396	371	371	371	477	387
165	6AF	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299

Territory	23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45	
Type	Class																
111	1A	\$367	\$337	\$382	\$337	\$360	\$352	\$360	\$352	\$442	\$419	\$352	\$375	\$442	\$419	\$419	\$396
113	1B	477	438	497	438	468	458	468	458	575	545	458	488	575	545	545	515
114	1C	426	391	443	391	418	408	418	408	513	486	408	435	513	486	486	459
102	2A-1	547	502	569	502	536	524	536	524	659	624	524	559	659	624	624	590
103	2A-2	521	479	542	479	511	500	511	500	628	595	500	533	628	595	595	562
104	2C-1	569	522	592	522	558	546	558	546	685	649	546	581	685	649	649	614
105	2C-2	503	462	523	462	493	482	493	482	606	574	482	514	606	574	574	543
124	2D	569	522	592	522	558	546	558	546	685	649	546	581	685	649	649	614
130	3	404	371	420	371	396	387	396	387	486	461	387	413	486	461	461	436
	3A	367	337	382	337	360	352	360	352	442	419	352	375	442	419	419	396
161	6A	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337
163	6B	411	377	428	377	403	394	403	394	495	469	394	420	495	469	469	444
164	6C	426	391	443	391	418	408	418	408	513	486	408	435	513	486	486	459
160	8	367	337	382	337	360	352	360	352	442	419	352	375	442	419	419	396
	8A	393	361	409	361	385	377	385	377	473	448	377	401	473	448	448	424
115	1AF	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337
106	2AF-1	433	398	451	398	425	415	425	415	522	494	415	443	522	494	494	467
107	2AF-2	404	371	420	371	396	387	396	387	486	461	387	413	486	461	461	436
108	2CF-1	411	377	428	377	403	394	403	394	495	469	394	420	495	469	469	444
109	2CF-2	407	374	424	374	400	391	400	391	491	465	391	416	491	465	465	440
128	2DF	404	371	420	371	396	387	396	387	486	461	387	413	486	461	461	436
165	6AF	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337

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	\$352	\$360	\$375	\$382	\$337	\$352	\$352	\$375	\$442	\$419	\$509	\$412	\$389	\$337	\$352	\$337
113	1B	458	468	488	497	438	458	458	488	575	545	662	536	506	438	458	438
114	1C	408	418	435	443	391	408	408	435	513	486	590	478	451	391	408	391
102	2A-1	524	536	559	569	502	524	524	559	659	624	758	614	580	502	524	502
103	2A-2	500	511	533	542	479	500	500	533	628	595	723	585	552	479	500	479
104	2C-1	546	558	581	592	522	546	546	581	685	649	789	639	603	522	546	522
105	2C-2	482	493	514	523	462	482	482	514	606	574	697	564	533	462	482	462
124	2D	546	558	581	592	522	546	546	581	685	649	789	639	603	522	546	522
130	3	387	396	413	420	371	387	387	413	486	461	560	453	428	371	387	371
	3A	352	360	375	382	337	352	352	375	442	419	509	412	389	337	352	337
161	6A	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286
163	6B	394	403	420	428	377	394	394	420	495	469	570	461	436	377	394	377
164	6C	408	418	435	443	391	408	408	435	513	486	590	478	451	391	408	391
160	8	352	360	375	382	337	352	352	375	442	419	509	412	389	337	352	337
	8A	377	385	401	409	361	377	377	401	473	448	545	441	416	361	377	361
115	1AF	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286
106	2AF-1	415	425	443	451	398	415	415	443	522	494	601	486	459	398	415	398
107	2AF-2	387	396	413	420	371	387	387	413	486	461	560	453	428	371	387	371
108	2CF-1	394	403	420	428	377	394	394	420	495	469	570	461	436	377	394	377
109	2CF-2	391	400	416	424	374	391	391	416	491	465	565	457	432	374	391	374
128	2DF	387	396	413	420	371	387	387	413	486	461	560	453	428	371	387	371
165	6AF	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286

Territory		63	64	65	66
Type	Class				
111	1A	\$322	\$314	\$293	\$352
113	1B	419	408	381	458
114	1C	374	364	340	408
102	2A-1	480	468	437	524
103	2A-2	457	446	416	500
104	2C-1	499	487	454	546
105	2C-2	441	430	401	482
124	2D	499	487	454	546
130	3	354	345	322	387
	3A	322	314	293	352
161	6A	274	267	249	299
163	6B	361	352	328	394
164	6C	374	364	340	408
160	8	322	314	293	352
	8A	345	336	314	377
115	1AF	274	267	249	299
106	2AF-1	380	371	346	415
107	2AF-2	354	345	322	387
108	2CF-1	361	352	328	394
109	2CF-2	357	349	325	391
128	2DF	354	345	322	387
165	6AF	274	267	249	299

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	\$380	\$413	\$356	\$319	\$319	\$331	\$433	\$299	\$267	\$319	\$306	\$286	\$286	\$286	\$369	\$299
113	1B	494	537	463	414	414	430	562	389	347	414	398	372	372	372	480	389
114	1C	441	479	413	370	370	384	502	347	310	370	355	332	332	332	428	347
102	2A-1	566	616	531	475	475	493	645	446	398	475	456	427	427	427	550	446
103	2A-2	540	587	506	453	453	470	614	425	379	453	435	407	407	407	524	425
104	2C-1	589	640	552	494	494	513	671	464	414	494	474	444	444	444	572	464
105	2C-2	521	566	488	437	437	453	593	410	366	437	419	392	392	392	505	410
124	2D	589	640	552	494	494	513	671	464	414	494	474	444	444	444	572	464
130	3	418	454	392	351	351	364	476	329	294	351	337	315	315	315	406	329
	3A	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299
161	6A	323	351	303	271	271	281	368	254	227	271	260	243	243	243	314	254
163	6B	426	463	399	357	357	370	485	335	299	357	343	321	321	321	413	335
164	6C	441	479	413	370	370	384	502	347	310	370	355	332	332	332	428	347
160	8	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299
	8A	407	442	381	341	341	354	463	320	286	341	327	307	307	307	395	320
115	1AF	323	351	303	271	271	281	368	254	227	271	260	243	243	243	314	254
106	2AF-1	448	487	420	376	376	390	511	353	315	376	361	338	338	338	435	353
107	2AF-2	418	454	392	351	351	364	476	329	294	351	337	315	315	315	406	329
108	2CF-1	426	463	399	357	357	370	485	335	299	357	343	321	321	321	413	335
109	2CF-2	422	459	395	354	354	367	480	332	296	354	340	318	318	318	409	332
128	2DF	418	454	392	351	351	364	476	329	294	351	337	315	315	315	406	329
165	6AF	323	351	303	271	271	281	368	254	227	271	260	243	243	243	314	254

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	\$312	\$286	\$325	\$286	\$306	\$299	\$306	\$299	\$376	\$356	\$299	\$319	\$376	\$356	\$356	\$337
113	1B	406	372	422	372	398	389	398	389	488	463	389	414	488	463	463	438
114	1C	362	332	377	332	355	347	355	347	436	413	347	370	436	413	413	390
102	2A-1	465	427	484	427	456	446	456	446	560	531	446	475	560	531	531	502
103	2A-2	443	407	461	407	435	425	435	425	533	506	425	453	533	506	506	478
104	2C-1	484	444	503	444	474	464	474	464	582	552	464	494	582	552	552	522
105	2C-2	427	392	445	392	419	410	419	410	515	488	410	437	515	488	488	461
124	2D	484	444	503	444	474	464	474	464	582	552	464	494	582	552	552	522
130	3	343	315	357	315	337	329	337	329	413	392	329	351	413	392	392	370
	3A	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337
161	6A	265	243	276	243	260	254	260	254	319	303	254	271	319	303	303	286
163	6B	349	321	364	321	343	335	343	335	421	399	335	357	421	399	399	377
164	6C	362	332	377	332	355	347	355	347	436	413	347	370	436	413	413	390
160	8	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337
	8A	334	307	347	307	327	320	327	320	402	381	320	341	402	381	381	360
115	1AF	265	243	276	243	260	254	260	254	319	303	254	271	319	303	303	286
106	2AF-1	368	338	383	338	361	353	361	353	443	420	353	376	443	420	420	397
107	2AF-2	343	315	357	315	337	329	337	329	413	392	329	351	413	392	392	370
108	2CF-1	349	321	364	321	343	335	343	335	421	399	335	357	421	399	399	377
109	2CF-2	346	318	360	318	340	332	340	332	417	395	332	354	417	395	395	374
128	2DF	343	315	357	315	337	329	337	329	413	392	329	351	413	392	392	370
165	6AF	265	243	276	243	260	254	260	254	319	303	254	271	319	303	303	286

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	\$299	\$306	\$319	\$325	\$286	\$299	\$299	\$319	\$376	\$356	\$433	\$350	\$331	\$286	\$299	\$286
113	1B	389	398	414	422	372	389	389	414	488	463	562	455	430	372	389	372
114	1C	347	355	370	377	332	347	347	370	436	413	502	406	384	332	347	332
102	2A-1	446	456	475	484	427	446	446	475	560	531	645	522	493	427	446	427
103	2A-2	425	435	453	461	407	425	425	453	533	506	614	497	470	407	425	407
104	2C-1	464	474	494	503	444	464	464	494	582	552	671	543	513	444	464	444
105	2C-2	410	419	437	445	392	410	410	437	515	488	593	480	453	392	410	392
124	2D	464	474	494	503	444	464	464	494	582	552	671	543	513	444	464	444
130	3	329	337	351	357	315	329	329	351	413	392	476	385	364	315	329	315
	3A	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286
161	6A	254	260	271	276	243	254	254	271	319	303	368	298	281	243	254	243
163	6B	335	343	357	364	321	335	335	357	421	399	485	392	370	321	335	321
164	6C	347	355	370	377	332	347	347	370	436	413	502	406	384	332	347	332
160	8	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286
	8A	320	327	341	347	307	320	320	341	402	381	463	375	354	307	320	307
115	1AF	254	260	271	276	243	254	254	271	319	303	368	298	281	243	254	243
106	2AF-1	353	361	376	383	338	353	353	376	443	420	511	413	390	338	353	338
107	2AF-2	329	337	351	357	315	329	329	351	413	392	476	385	364	315	329	315
108	2CF-1	335	343	357	364	321	335	335	357	421	399	485	392	370	321	335	321
109	2CF-2	332	340	354	360	318	332	332	354	417	395	480	389	367	318	332	318
128	2DF	329	337	351	357	315	329	329	351	413	392	476	385	364	315	329	315
165	6AF	254	260	271	276	243	254	254	271	319	303	368	298	281	243	254	243

Territory		63	64	65	66
Type	Class				
111	1A	\$274	\$267	\$249	\$299
113	1B	356	347	324	389
114	1C	317	310	289	347
102	2A-1	408	398	371	446
103	2A-2	389	379	354	425
104	2C-1	424	414	386	464
105	2C-2	375	366	341	410
124	2D	424	414	386	464
130	3	301	294	274	329
	3A	274	267	249	299
161	6A	233	227	212	254
163	6B	307	299	279	335
164	6C	317	310	289	347
160	8	274	267	249	299
	8A	293	286	266	320
115	1AF	233	227	212	254
106	2AF-1	323	315	294	353
107	2AF-2	301	294	274	329
108	2CF-1	307	299	279	335
109	2CF-2	304	296	276	332
128	2DF	301	294	274	329
165	6AF	233	227	212	254

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

20/40 Bodily Injury		\$15,000 Property Damage
Territories 01, 02, 03, 04, 05, 06, 07, 12, 21, 22	All Other	
\$121	\$83	\$86

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

COMMERCIAL AUTO CHAPTER

TRUCKS, TRACTORS AND TRAILERS SUBCHAPTER

Rule 50. ELIGIBILITY

This Subchapter applies to all trucks, 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 Transportation Subchapter](#).
- B. 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 ([Rule 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, 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 ([Rule 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 Types And Operations Subchapter](#) for rules applicable to:
 - 1. Ambulance Services
 - 2. Fire Departments
 - 3. Funeral directors
 - 4. Law Enforcement Agencies
 - 5. 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.

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.
 - 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.
 - 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**
 - a. Refer to the [Truck, Tractor, Trailer Rate Section](#).
 - b. Primary and secondary rating factors do not apply.

TRUCKS, TRACTORS, TRAILERS

- 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).
- c. Determine the secondary classifications code 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).
- 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—Refer to the [Truck, Tractor, Trailer Rate Section](#), using basic limits bodily injury premium determined in C.2.
- 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. 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.

TRUCKS, TRACTORS, TRAILERS

- 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.
 - 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

TRUCKS, TRACTORS, TRAILERS

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:

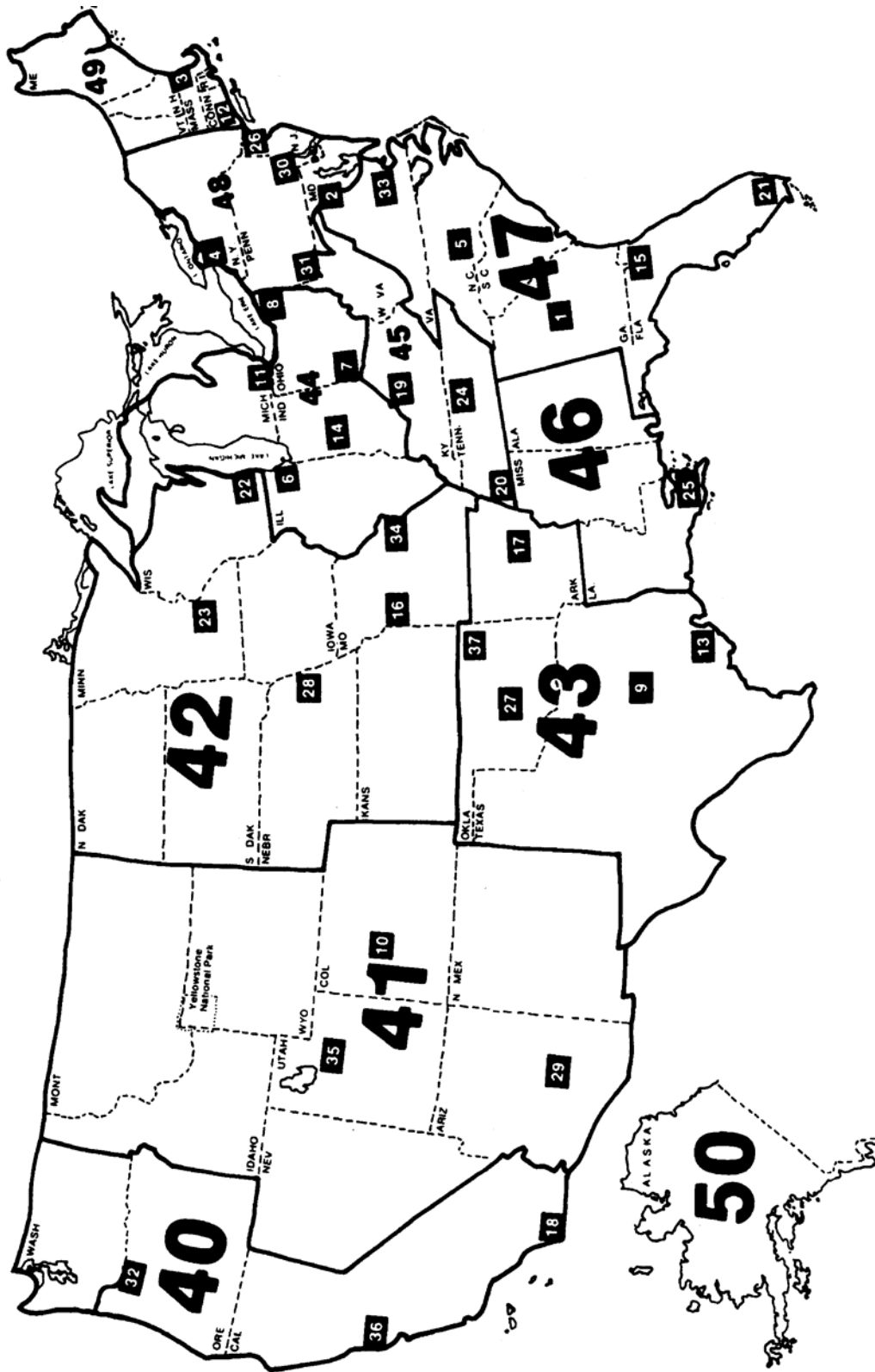
Full Plan—use three digit zone combination code shown in rating tables.

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](#)).



TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

TRUCKS, TRACTORS, TRAILERS

LIABILITY
TRUCK, TRACTOR, TRAILER ZONE RATING TABLE
\$20,000/40,000/15,000
ZONE 09 (Dallas-Ft. Worth) Zone of Principal Garaging

Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.	Zone No.	Liab.
Zone	B.I.	Zone	B.I.	Zone	B.I.	Zone	B.I.
Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.	Comb. Code	P.D.
01 Atlanta 101	\$1,004 644	13 Houston 113	\$806 545	25 New Orleans 125	\$853 545	37 Tulsa 137	\$776 500
02 Balt.-Wash. 102	1,190 770	14 Indianapolis 114	1,004 644	26 N.Y. City 126	1,270 846	40 Pacific 140	918 585
03 Boston 103	1,270 846	15 Jacksonville 115	1,004 644	27 Okla. City 127	776 500	41 Mountain 141	853 545
04 Buffalo 104	918 585	16 Kansas City 116	1,051 665	28 Omaha 128	899 575	42 Midwest 142	853 545
05 Charlotte 105	1,004 644	17 Little Rock 117	776 500	29 Phoenix 129	853 545	43 Southwest 143	776 500
06 Chicago 106	1,120 711	18 Los Angeles 118	1,120 734	30 Philadelphia 130	1,270 846	44 N. Central 144	873 560
07 Cincinnati 107	1,004 644	19 Louisville 119	971 619	31 Pittsburgh 131	1,155 763	45 Mideast 145	873 560
08 Cleveland 108	1,088 695	20 Memphis 120	1,004 644	32 Portland 132	921 585	46 Gulf 146	853 545
09 Dal.-Ft. Worth 109	776 514	21 Miami 121	1,108 732	33 Richmond 133	1,004 644	47 Southeast 147	873 560
10 Denver 110	918 585	22 Milwaukee 122	968 619	34 St. Louis 134	918 585	48 Eastern 148	873 560
11 Detroit 111	1,120 711	23 Min.-St. Paul 123	968 619	35 Salt Lake C. 135	853 545	49 New England 149	873 560
12 Hartford 112	1,270 846	24 Nashville 124	1,004 644	36 San Francisco 136	1,270 846	50 Alaska 150	918 585

LIABILITY
TRUCK, TRACTOR, TRAILER ZONE RATING TABLE
\$20,000/40,000/15,000
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	\$1,031 699	13 Houston 213	\$823 535	25 New Orleans 225	\$967 661	37 Tulsa 237	\$791 535
02 Balt-Wash. 202	1,214 815	14 Indianapolis 214	1,031 699	26 N.Y. City 226	1,296 852	40 Pacific 240	1,157 787
03 Boston 203	1,296 852	15 Jacksonville 215	1,031 699	27 Okla. City 227	791 535	41 Mountain 241	967 661
04 Buffalo 204	1,154 781	16 Kansas City 216	1,105 749	28 Omaha 228	967 661	42 Midwest 242	967 661
05 Charlotte 205	1,031 699	17 Little Rock 217	791 535	29 Phoenix 229	967 661	43 Southwest 243	791 535
06 Chicago 206	1,154 781	18 Los Angeles 218	1,154 781	30 Philadelphia 230	1,296 852	44 N. Central 244	1,031 699
07 Cincinnati 207	1,031 699	19 Louisville 219	1,031 699	31 Pittsburgh 231	1,177 781	45 Mideast 245	1,031 699
08 Cleveland 208	1,110 749	20 Memphis 220	1,031 699	32 Portland 232	1,031 699	46 Gulf 246	967 661
09 Dal.-Ft. Worth 209	791 535	21 Miami 221	1,129 747	33 Richmond 233	1,031 699	47 Southeast 247	1,031 699
10 Denver 210	967 661	22 Milwaukee 222	987 667	34 St. Louis 234	1,146 781	48 Eastern 248	1,098 747
11 Detroit 211	1,146 781	23 Min.-St. Paul 223	987 667	35 Salt Lake C. 235	967 661	49 New England 249	1,098 747
12 Hartford 212	1,296 852	24 Nashville 224	1,031 699	36 San Francisco 236	1,296 852	50 Alaska 250	1,157 787

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

TRUCKS, TRACTORS, TRAILERS

LIABILITY
TRUCK, TRACTOR, TRAILER ZONE RATING TABLE
\$20,000/40,000/15,000
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	\$1,206 790	13 Houston 913	\$1,086 697	25 New Orleans 925	\$948 621	37 Tulsa 937	\$697 455
02 Balt.-Wash. 902	1,472 964	14 Indianapolis 914	1,032 674	26 N.Y. City 926	1,635 1,072	40 Pacific 940	877 571
03 Boston 903	1,635 1,072	15 Jacksonville 915	1,206 790	27 Okla. City 927	697 455	41 Mountain 941	747 494
04 Buffalo 904	1,069 697	16 Kansas City 916	1,077 708	28 Omaha 928	1,077 706	42 Midwest 942	747 494
05 Charlotte 905	1,032 674	17 Little Rock 917	697 455	29 Phoenix 929	881 581	43 Southwest 943	697 455
06 Chicago 906	1,264 833	18 Los Angeles 918	1,463 937	30 Philadelphia 930	1,635 1,072	44 N. Central 944	765 504
07 Cincinnati 907	948 621	19 Louisville 919	1,122 734	31 Pittsburgh 931	1,172 773	45 Mideast 945	809 535
08 Cleveland 908	1,077 708	20 Memphis 920	948 621	32 Portland 932	948 617	46 Gulf 946	812 536
09 Dal.-Ft. Worth 909	1,018 658	21 Miami 921	1,386 911	33 Richmond 933	1,032 674	47 Southeast 947	859 566
10 Denver 910	913 598	22 Milwaukee 922	948 621	34 St. Louis 934	1,135 746	48 Eastern 948	859 566
11 Detroit 911	1,135 746	23 Min.-St. Paul 923	948 621	35 Salt Lake C. 935	881 581	49 New England 949	859 566
12 Hartford 912	1,635 1,072	24 Nashville 924	948 621	36 San Francisco 936	1,635 1,072	50 Alaska 950	877 571

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. Light trucks—trucks that have a gross vehicle weight (G.V.W.) of 10,000 pounds or less.
 - b. Medium trucks—
 - (1) Trucks that have a gross vehicle weight (G.V.W.) of 10,001–20,000 pounds.
 - (2) Include crawler type trucks in this class.
 - c. Heavy trucks—trucks that have a gross vehicle weight (G.V.W.) of 20,001–45,000 pounds.
 - d. Extra-heavy trucks—trucks that have a gross vehicle weight (G.V.W.) over 45,000 pounds.
 - 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 45,000 pounds or less.
 - (2) Extra-heavy truck-tractors—truck-tractors that have a gross combination weight (G.C.W.) over 45,000 pounds.
 - 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 pounds. This includes bogies used to convert containers into semi-trailers.

- g. Trailers—any trailer with a load capacity over 2,000 pounds, other than a semi-trailer.
- h. Service or utility trailer—any trailer or semi-trailer with a load capacity of 2,000 pounds 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.

- 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.

TRUCKS, TRACTORS, TRAILERS

- 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](#).

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

Size Class	Business Use Class	Factor Code	Radius 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...	1.10 012...	1.47 013...
	Retail	Factor Code	1.43 021...	2.08 022...	1.89 023...
	Commercial	Factor Code	1.31 031...	1.35 032...	2.07 033...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	.93 211...	1.23 212...	.95 213...
	Retail	Factor Code	1.19 221...	1.58 222...	.95 223...
	Commercial	Factor Code	1.10 231...	1.67 232...	.95 233...
Heavy Trucks (20,001–45,000 lbs. G.V.W.)	Service	Factor Code	.83 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.59 321...	2.69 322...	1.00 323...
	Commercial	Factor Code	1.34 331...	3.24 332...	1.00 333...
Extra-Heavy Trucks (Over 45,000 lbs. G.V.W.)		Factor Code	1.72 401...	2.50 402...	1.10 403...
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.45 341...	1.87 342...	1.00 343...
	Retail	Factor Code	2.01 351...	2.83 352...	1.00 353...
	Commercial	Factor Code	1.43 361...	2.12 362...	1.00 363...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. G.C.W.)		Factor Code	2.00 501...	2.76 502...	1.10 503...

TRAILER TYPES

Semi-trailers	Factor Code	.14 671...	.25 672...	.15 673...
Trailers	Factor Code	.14 681...	.22 682...	.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 MANUAL

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Business Use Class	Factor Code	Radius 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...	1.10 015...	1.47 016...
	Retail	Factor Code	1.43 024...	2.08 025...	1.89 026...
	Commercial	Factor Code	1.31 034...	1.35 035...	2.07 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	.93 214...	1.23 215...	.95 216...
	Retail	Factor Code	1.19 224...	1.58 225...	.95 226...
	Commercial	Factor Code	1.10 234...	1.67 235...	.95 236...
Heavy Trucks (20,001–45,000 lbs. G.V.W.)	Service	Factor Code	.83 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.59 324...	2.69 325...	1.00 326...
	Commercial	Factor Code	1.34 334...	3.24 335...	1.00 336...
Extra-Heavy Trucks (Over 45,000 lbs. G.V.W.)		Factor Code	1.72 404...	2.50 405...	1.10 406...
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.45 344...	1.87 345...	1.00 346...
	Retail	Factor Code	2.01 354...	2.83 355...	1.00 356...
	Commercial	Factor Code	1.43 364...	2.12 365...	1.00 366...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. G.C.W.)		Factor Code	2.00 504...	2.76 505...	1.10 506...

TRAILER TYPES

Semi-trailers	Factor Code	.14 674...	.25 675...	.15 676...
Trailers	Factor Code	.14 684...	.22 685...	.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](#).

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.

Classification	Secondary Factor to be combined with primary factor		
	Trailer types, light trucks, zone rated autos	All Other Autos	Code to be inserted in 4th & 5th digit of classification code
Liquefied Petroleum Gases—Autos used to transport liquefied petroleum gases (including truckers).	0.00	+1.50	01
Manufacturers—Autos used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers.			
a. Chemical manufacturers—Those insureds manufacturing flammable explosive, corrosive or poisonous chemicals.	0.00	+0.40	11
b. Furniture manufacturers—Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions.	0.00	+0.40	12
c. Garment manufacturers—Those insureds involved in the wholesale manufacturing of outer garments, such as dresses, coats and suits.	0.00	+0.40	13
d. Machinery manufacturers—Those insureds manufacturing machinery used for industrial purposes.	0.00	+0.40	14
e. Metal manufacturers—Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	0.00	+0.40	15
f. Structural iron or steel manufacturers	0.00	+0.40	16
g. All other manufacturers not otherwise classified.	0.00	+0.40	19

Classification	Secondary Factor to be combined with primary factor		
	Trailer types, light trucks, zone rated autos	All Other Autos	Code to be inserted in 4th & 5th digit of classification code
Truckers—Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations. {Also see Truckers rule (Rule 54).}			
a. Common carriers—			
Regular Route			
Local	0.00	+1.50	21
Intermediate	0.00	+1.50	21
Long Distance	0.00	0.00	21
b. Contract carriers (other than chemical or iron and steel haulers)			
Local	0.00	+1.50	22
Intermediate	0.00	+1.50	22
Long Distance	0.00	0.00	22
c. Contract carriers hauling chemicals			
Local	0.00	+1.50	23
Intermediate	0.00	+1.50	23
Long Distance	0.00	0.00	23
d. Contract carriers hauling iron and steel			
Local	0.00	+1.50	24
Intermediate	0.00	+1.50	24
Long Distance	0.00	0.00	24
e. Exempt carriers (other than livestock haulers)			
Local	0.00	+1.50	25
Intermediate	0.00	+1.50	25
Long Distance	0.00	0.00	25
f. Exempt carriers hauling livestock			
Local	0.00	+1.50	26
Intermediate	0.00	+1.50	26
Long Distance	0.00	0.00	26
g. Carrier's autos hauling explosives			
Local	0.00	+2.25	27
Intermediate	0.00	+2.25	27
Long Distance	0.00	0.00	27
h. Common carrier—irregular route common carriers and specialized carriers			
Local	0.00	+1.50	28
Intermediate	0.00	+1.50	28
Long Distance	0.00	0.00	28
i. All Other			
Local	0.00	+1.50	29
Intermediate	0.00	+1.50	29
Long Distance	0.00	0.00	29
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	0.00	+0.20	31
b. Fish and seafood	0.00	+0.20	32
c. Frozen food	0.00	+0.20	33

TRUCKS, TRACTORS, TRAILERS

Classification	Secondary Factor to be combined with primary factor		
	Trailer types, light trucks, zone rated autos	All Other Autos	Code to be inserted in 4th & 5th digit of classification code
d. Fruit and vegetable	0.00	+0.20	34
e. Meat or poultry	0.00	+0.20	35
f. All other food delivery	0.00	+0.20	39
Classification	Secondary Factor to be combined with primary factor		
Trailer types, light service trucks, zone rated autos	All Other Autos	Code to be inserted in 4th & 5th digit of classification code	
Specialized delivery—Autos used in deliveries subject to time and similar constraints.			
a. Armored cars	0.00	+0.45	41
b. Film delivery	0.00	+0.45	42
c. Magazines or newspapers	0.00	+0.45	43
d. Mail and parcel post	0.00	+0.45	44
e. All other	0.00	+0.45	49
Waste disposal—Autos transporting salvage and waste material for disposal or resale.			
a. Auto dismantlers	0.00	+0.40	51
b. Building wrecking operators	0.00	+0.40	52
c. Garbage & Ash Removal	0.00	+1.50	53
d. Junk dealers	0.00	+0.40	54
e. All other	0.00	+0.40	59
Classification	Secondary Factor to be combined with primary factor		
Trailer types and zone rated autos	All Other Autos	Code to be inserted in 4th & 5th digit of classification 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.	0.00	-0.65	61
b. Livestock hauling	0.00	-0.65	62
c. All other	0.00	-0.65	69

Classification	Secondary Factor to be combined with primary factor		
	Light service trucks, service or utility trailers, zone rated autos	All Other Auto Liability	Code to be inserted in 4th & 5th digit of classification code
Dump and transit mix trucks and trailers (not truckers)			
*a. Excavating	0.00	0.00	71
*b. Sand and gravel (other than quarrying)	0.00	+0.50	72
*c. Mining	0.00	0.00	73
*d. Quarrying	0.00	0.00	74
*e. All other	0.00	0.00	79
*Use factor and codes only when no other secondary classifications apply			
Contractors (other than dump trucks)			
a. Building—commercial	0.00	0.00	81
b. Building—private dwelling	0.00	0.00	82
c. Electrical, plumbing, masonry, plastering and other repair or service	0.00	0.00	83
d. Excavating	0.00	0.00	84
e. Street and road	0.00	0.00	85
f. Contractor's autos hauling explosives	0.00	+0.50	86
g. All other	0.00	0.00	89
Not otherwise specified			
a. Logging and Lumbering	0.00	+1.50	91
b. Autos hauling explosives (not specified above)	0.00	+0.50	92
c. All other, including moving vans	0.00	0.00	99

D. Special Provisions for certain risks

- Truckers**—If the business of the insured involves transporting materials or commodities for another, the Truckers rule (Rule 54) applies. Ⓢ
- 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. Ⓢ

5. 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](#).

6. Liquefied petroleum gas dealers, distributors, producers or refiners—Policies covering autos operated by LPG licensees must be endorsed with the appropriate LPG Railroad Commission form.

7. Tank trailers not exceeding 1,000 water gallons capacity and dry fertilizer trailers having a load capacity of not more than 2,000 pounds 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.

The premiums determined by this Rule are non-refundable minimum premiums for the policy period per trailer.

Bodily Injury	Property Damage
\$20/\$40	\$15,000
\$3	\$1

8. 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:

- a. If used for other hauling purposes during the policy term, such trailers shall be classified and rated in accordance with the applicable manual rule.
- b. Otherwise the premiums determined by this Rule are non-refundable minimum premiums for the policy period.

Bodily Injury	Property Damage
\$20/\$40	\$15,000
\$3	\$1

9. 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.

10. 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.

11. 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.

12. 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

A. Definition of a trucker

- 1. 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.

Autos not used in the business of hauling goods or commodities for others and autos which at no time operate under a Texas Department of Transportation permit, but which are used only for personal or pleasure purposes or used exclusively for the maintenance, repair, towing and servicing of the insured's autos are not subject to this Rule.

- 2. Such a risk is still in the truckers classification even if it calls itself or advertises as a "contractor", "building contractor", "building material dealer", "sand and gravel hauler" or some other similar name.

- 3. The autos used in the following operations are subject to this Rule even though they are not subject to the truckers secondary rating factors:

- a. Ash and garbage removal
- b. Armored car service
- c. Transportation of mail or parcel post
- d. Moving operations, except,

(1) Autos used to haul for manufacturers, distributors or retailers will use the truckers secondary rating factors.

TRUCKS, TRACTORS, TRAILERS

- (2) Autos operated by an agent of a moving association under state or federal permits of the association may be classified for liability insurance based only on the business operation of the named insured, if the policy is endorsed to exclude coverage while the autos are operating under the moving association permits. ⓈⓈ

B. Special Provisions

- Ⓢ 1. **Specified auto basis**—Truckers, including truckers who hire or lease autos for a period of one year or more, may be written on a specified auto basis according to the Premium Development—Other Than Zone Rated Autos ([Rule 51](#)) or the Premium Development—Zone Rated Autos rule ([Rule 52](#)) of the Trucks, Tractors and Trailers Chapter.

2. **Truckers hauling exclusively for one concern**—

For any person, firm, or corporation transporting exclusively for one concern, rate the autos as though the autos were owned by such concern for both territory and classification.

3. **Non-Trucking operations** (Class Code 7489)

- a. Coverage for liability may be limited to non-trucking use when the autos are not rented or used for business purposes to carry property or to haul someone else's trailers. Ⓢ
- b. Premium Development

Multiply the fleet or non-fleet truck, tractor, trailer base premium by 1.75 per unit or combined unit. Use the above factor in lieu of primary or secondary factors.

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 (_____)	X _____	= _____
Property Damage	X (_____)	+/- _____	X (_____)	X _____	= _____
Personal Injury Protection	_____	NA	NA	X _____	_____
UM/UIM	_____	NA	NA	NA _____	= _____
Total					<input type="text"/>

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 (_____)	X _____	= _____
Property Damage	X (_____)	+/- _____	X (_____)	X _____	= _____
Personal Injury Protection	_____	NA	NA	X _____	_____
UM/UIM	_____	NA	NA	NA _____	= _____
Total					<input type="text"/>

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	Liquefied Petroleum Gas Licensee—Motor Vehicle Endorsement Texas Railroad Commission Form	TE 23 26A
53	Loaned Or Rented Trailers	TE 23 19A
53	Professional Services Not Covered	TE 20 18
53	Rolling Stores	TE 23 04
53	Truckers Endorsement	TE 23 20E
53	Wrong Delivery of Liquid Products	TE 23 05
54	Hired Autos Specified As Covered Autos You Own	TE 99 16
54	Moving Vans or Trucks—Agent	TE 23 06A
54	Truckers—Hauling Exclusively For One Concern Under Long Term Contract	TE 23 21A
54	Truckers—Insurance For Non-Trucking Use	TE 23 09

PUBLIC TRANSPORTATION SUBCHAPTER

Rule 60. ELIGIBILITY

- Ⓣ This Subchapter applies to autos registered or used for the transportation of members of the public as described herein.

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.

Vehicles required to file proof of financial responsibility by any statute or ordinance other than Chapter 601, transportation code are not eligible for assignment.

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](#).
 - 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 and uninsured/underinsured motorists 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 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 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).

PUBLIC TRANSPORTATION

- 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 and uninsured/underinsured motorists 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.
 - 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.
 - 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.

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.

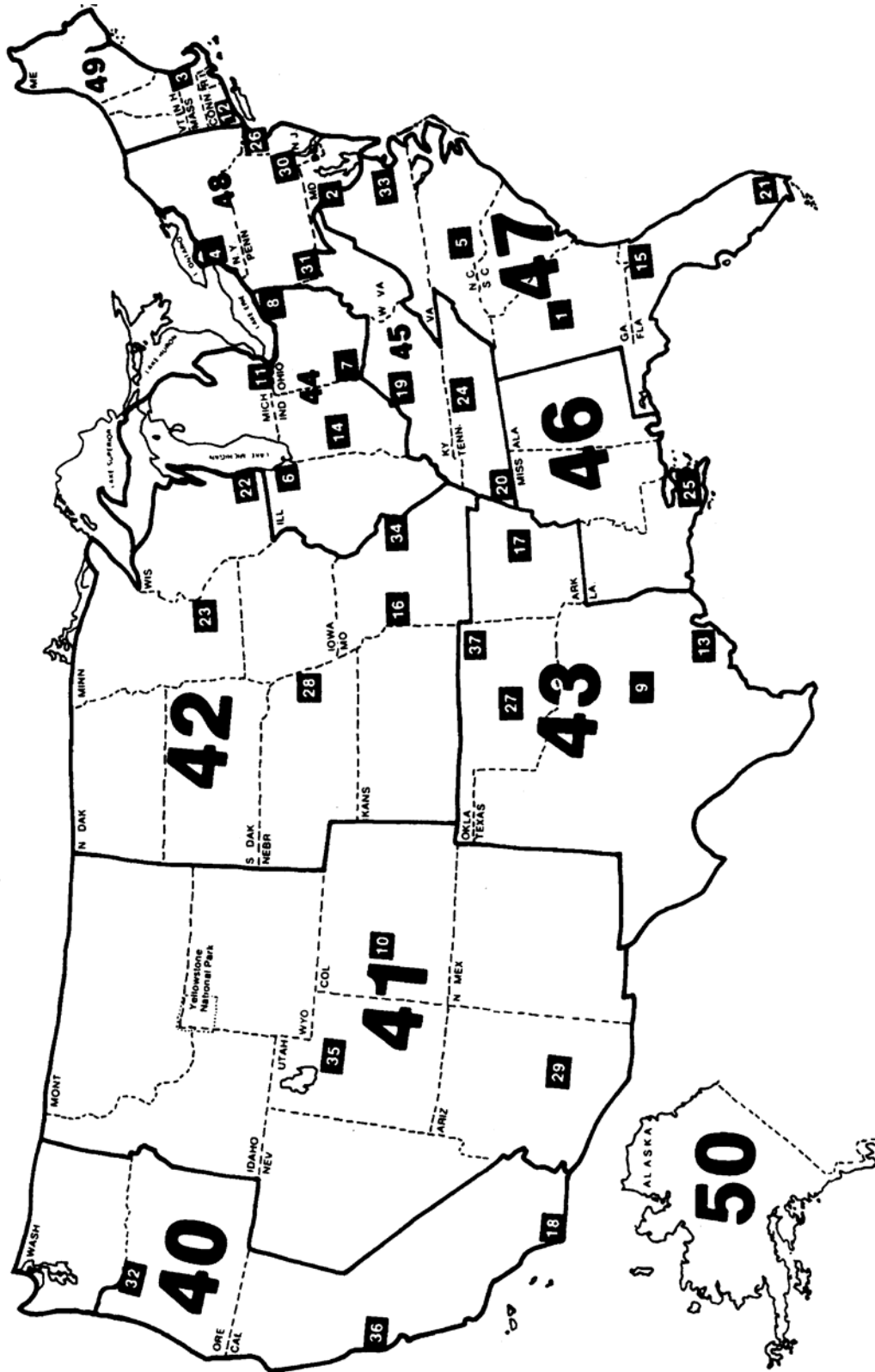
Example—vehicle garaged in Dallas with terminal in Atlanta, code 101.

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.

- 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](#)).

PUBLIC TRANSPORTATION



LIABILITY
PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE
\$20,000/40,000/15,000
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	\$1,004 644	13 Houston 113	\$806 545	25 New Orleans 125	\$853 545	37 Tulsa 137	\$776 500
02 Balt.-Wash. 102	1,190 770	14 Indianapolis 114	1,004 644	26 N.Y. City 126	1,270 846	40 Pacific 140	918 585
03 Boston 103	1,270 846	15 Jacksonville 115	1,004 644	27 Okla. City 127	776 500	41 Mountain 141	853 545
04 Buffalo 104	918 585	16 Kansas City 116	1,051 665	28 Omaha 128	899 575	42 Midwest 142	853 545
05 Charlotte 105	1,004 644	17 Little Rock 117	776 500	29 Phoenix 129	853 545	43 Southwest 143	776 500
06 Chicago 106	1,120 711	18 Los Angeles 118	1,120 734	30 Philadelphia 130	1,270 846	44 N. Central 144	873 560
07 Cincinnati 107	1,004 644	19 Louisville 119	971 619	31 Pittsburgh 131	1,155 763	45 Mideast 145	873 560
08 Cleveland 108	1,088 695	20 Memphis 120	1,004 644	32 Portland 132	921 585	46 Gulf 146	853 545
09 Dal.-Ft. Worth 109	776 514	21 Miami 121	1,108 732	33 Richmond 133	1,004 644	47 Southeast 147	873 560
10 Denver 110	918 585	22 Milwaukee 122	968 619	34 St. Louis 134	918 585	48 Eastern 148	873 560
11 Detroit 111	1,120 711	23 Min.-St. Paul 123	968 619	35 Salt Lake C. 135	853 545	49 New England 149	873 560
12 Hartford 112	1,270 846	24 Nashville 124	1,004 644	36 San Francisco 136	1,270 846	50 Alaska 150	918 585

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PUBLIC TRANSPORTATION

LIABILITY
PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE
\$20,000/40,000/15,000
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	\$1,031 699	13 Houston 213	\$823 535	25 New Orleans 225	\$967 661	37 Tulsa 237	\$791 535
02 Balt-Wash. 202	1,214 815	14 Indianapolis 214	1,031 699	26 N.Y. City 226	1,296 852	40 Pacific 240	1,157 787
03 Boston 203	1,296 852	15 Jacksonville 215	1,031 699	27 Okla. City 227	791 535	41 Mountain 241	967 661
04 Buffalo 204	1,154 781	16 Kansas City 216	1,105 749	28 Omaha 228	967 661	42 Midwest 242	967 661
05 Charlotte 205	1,031 699	17 Little Rock 217	791 535	29 Phoenix 229	967 661	43 Southwest 243	791 535
06 Chicago 206	1,154 781	18 Los Angeles 218	1,154 781	30 Philadelphia 230	1,296 852	44 N. Central 244	1,031 699
07 Cincinnati 207	1,031 699	19 Louisville 219	1,031 699	31 Pittsburgh 231	1,177 781	45 Mideast 245	1,031 699
08 Cleveland 208	1,110 749	20 Memphis 220	1,031 699	32 Portland 232	1,031 699	46 Gulf 246	967 661
09 Dal.-Ft. Worth 209	791 535	21 Miami 221	1,129 747	33 Richmond 233	1,031 699	47 Southeast 247	1,031 699
10 Denver 210	967 661	22 Milwaukee 222	987 667	34 St. Louis 234	1,146 781	48 Eastern 248	1,098 747
11 Detroit 211	1,146 781	23 Min.-St. Paul 223	987 667	35 Salt Lake C. 235	967 661	49 New England 249	1,098 747
12 Hartford 212	1,296 852	24 Nashville 224	1,031 699	36 San Francisco 236	1,296 852	50 Alaska 250	1,157 787

LIABILITY
PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE
\$20,000/40,000/15,000
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	\$1,206 790	13 Houston 913	\$1,086 697	25 New Orleans 925	\$948 621	37 Tulsa 937	\$697 455
02 Balt.-Wash. 902	1,472 964	14 Indianapolis 914	1,032 674	26 N.Y. City 926	1,635 1,072	40 Pacific 940	877 571
03 Boston 903	1,635 1,072	15 Jacksonville 915	1,206 790	27 Okla. City 927	697 455	41 Mountain 941	747 494
04 Buffalo 904	1,069 697	16 Kansas City 916	1,077 708	28 Omaha 928	1,077 706	42 Midwest 942	747 494
05 Charlotte 905	1,032 674	17 Little Rock 917	697 455	29 Phoenix 929	881 581	43 Southwest 943	697 455
06 Chicago 906	1,264 833	18 Los Angeles 918	1,463 937	30 Philadelphia 930	1,635 1,072	44 N. Central 944	765 504
07 Cincinnati 907	948 621	19 Louisville 919	1,122 734	31 Pittsburgh 931	1,172 773	45 Mideast 945	809 535
08 Cleveland 908	1,077 708	20 Memphis 920	948 621	32 Portland 932	948 617	46 Gulf 946	812 536
09 Dal.-Ft. Worth 909	1,018 658	21 Miami 921	1,386 911	33 Richmond 933	1,032 674	47 Southeast 947	859 566
10 Denver 910	913 598	22 Milwaukee 922	948 621	34 St .Louis 934	1,135 746	48 Eastern 948	859 566
11 Detroit 911	1,135 746	23 Min.-St. Paul 923	948 621	35 Salt Lake C. 935	881 581	49 New England 949	859 566
12 Hartford 912	1,635 1,072	24 Nashville 924	948 621	36 San Francisco 936	1,635 1,072	50 Alaska 950	877 571

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. Do not include the driver's seat when determining seating capacity.

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 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.

Separate codes and rating factors apply to:

- (1) School buses owned by political subdivisions or school districts.
- (2) All others.
- 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.
- 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;
 - (c) 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.
 - (c) 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 MANUAL

PUBLIC TRANSPORTATION

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

Taxicabs And Limousines		Radius		
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4159	1.10 4169	1.20 4179
Limousine	Factor Code	.25 4259	.30 4269	.35 4279
School Buses and Church Buses				
School Bus Owned by Political Subdivision Or School District	Factor Code	1.00 615—	1.05 616—	1.10 617—
Other School Bus	Factor Code	1.00 625—	1.05 626—	1.10 627—
Church Bus	Factor Code	1.00 635—	1.05 636—	1.10 637—
Other Buses				
Urban Bus	Factor Code	1.00 515—	1.25 516—	
ZONE RATED				
Airport Bus or Airport Limousine	Factor Code	.50 525—	.75 526—	1.10 5279
Inter-City Bus	Factor Code	1.00 535—	1.25 536—	1.85 5379
Charter Bus	Factor Code	1.00 545—	1.25 546—	1.85 5479
Sightseeing Bus	Factor Code	.50 555—	.75 556—	1.65 5579
Trans. of Athletes And Entertainers	Factor Code	.55 565—	.80 566—	1.00 5679
Social Service Auto Employee-Operated	Factor Code	.50 645—	.75 646—	.95 6479
Social Service Auto All Other	Factor Code	.50 655—	.75 656—	.95 6579
Public, NOC	Factor Code	.50 585—	.75 586—	.95 5879

FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

Taxicabs And Limousines		Radius		
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4189	1.10 4199	1.20 4109
Limousine	Factor Code	.25 4289	.30 4299	.35 4209
School Buses and Church Buses				
School Bus Owned by Political Subdivision Or School District	Factor Code	1.00 618—	1.05 619—	1.10 610—
Other School Bus	Factor Code	1.00 628—	1.05 629—	1.10 620—
Church Bus	Factor Code	1.00 638—	1.05 639—	1.10 630—
Other Buses				
Urban Bus	Factor Code	1.00 518—	1.25 519—	
ZONE RATED				
Airport Bus or Airport Limousine	Factor Code	.50 528—	.75 529—	1.10 5209
Inter-City Bus	Factor Code	1.00 538—	1.25 539—	1.85 5309
Charter Bus	Factor Code	1.00 548—	1.25 549—	1.85 5409
Sightseeing Bus	Factor Code	.50 558—	.75 559—	1.65 5509
Trans. of Athletes And Entertainers	Factor Code	.55 568—	.80 569—	1.00 5609
Social Service Auto Employee-Operated	Factor Code	.50 648—	.75 649—	.95 6409
Social Service Auto All Other	Factor Code	.50 658—	.75 659—	.95 6509
Public, NOC	Factor Code	.50 588—	.75 589—	.95 5809

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

Van Pools		Seating Capacity			
		1 to 8	9 to 20	21 to 60	Over 60
Employer Furnished	Factor Code	1.00 4111	1.05 4112	1.40 4113	1.90 4114
All Other	Factor Code	1.10 4121	1.25 4122	1.80 4123	2.30 4124

PUBLIC TRANSPORTATION

E. **Secondary classification**

Secondary classification factors are not applicable to taxicabs, limousines (except airport limousines), and van pools. These classification factors are not applicable to zone rated risks.

Code*	Liability Factor		
	Seating Capacity	School Buses and Church Buses	Other Buses
1	1-8	.00	.00
2	9-20	+.10	+ .15
3	21-60	+.25	+ .50
4	Over 60	+.65	+1.00
9	All Other-Not Secondarily Rated		

* To be inserted into the fourth digit of classification code.

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 Subchapter](#).

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
- 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.

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					<input type="text"/>

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				<input type="text"/>

PUBLIC TRANSPORTATION

ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
60	Public Transportation Autos	TE 24 02
64	Public Auto—Passenger Hazard Excluded	TE 24 09A

SPECIAL TYPES AND OPERATIONS SUBCHAPTER

Rule 70. ELIGIBILITY

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

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](#)).

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.

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

- Ⓢ A. The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations.

- B. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. Ⓢ

C. **Premium Development**

1. Ambulances used for emergency purposes (Class Code 7913).

Liability—Multiply the fleet or non-fleet truck, tractor, trailer base rate by 3.00.

2. Ambulances not used for emergency purposes (Class Code 7914). Ⓢ

Liability—Multiply the fleet or non-fleet truck, tractor, trailer base rate by 2.00.

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

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

Premium Development

1. **Liability coverages**

- a. 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.
- b. For autos not equipped with dual controls, multiply the Class 3 rates in the [Private Passenger Rate Section](#) by 1.50.
- c. 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 conducted by public schools (governmental unit).

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:
 - (1) 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.
 - (2) For autos not equipped with dual controls, multiply the Class 3 rates in the [Private Passenger Rate Section](#) by 2.00.

SPECIAL TYPES

- 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. Non-owned autos used for driving instruction.
 - a. Charge the Class 3 rates in the [Private Passenger Rate Section](#) for each instructor in excess of the number of owned autos.
 - b. 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.
- ⊙ A. **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”.

B. Trailer delivery

- 1. Autos (except private passenger) used to deliver trailers belonging to others shall be written in accordance with the Truckers rule ([Rule 54](#)) in the Trucks, Tractors and Trailers Subchapter.
- 2. Private passenger autos—Multiply the Class 3 private passenger rate by 2.00. Refer to the [Private Passenger Rate Section](#).
- 3. Trailers—Multiply .25 by the rate determined in paragraph 1 above.

C. Haulaways—Vehicles, commonly known as haulaways, used to carry autos or trailers shall be written in accordance with the Truckers rule ([Rule 54](#)) in the Trucks, Tractors and Trailers Subchapter.

Rule 75. FIRE DEPARTMENTS

A. Eligibility

- 1. This Rule applies to autos used for fire fighting purposes.
- ⊙ 2. The policy must exclude coverage for bodily injury to any volunteer fireman or volunteer worker engaged in fire fighting, rescue squad or ambulance corps operation.
- ⊙ 3. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service.

B. Premium Development

- 1. Private passenger autos (Class Code 7908)—Charge the Class 3 rates in the [Private Passenger Rate Section](#).
- 2. Trailer types—Classify and rate according to the Trucks, Tractors and Trailers Classifications rule ([Rule 53](#)).
- 3. All Other types (Class Code 7909)—Multiply the fleet or non-fleet truck, tractor, trailer base rates in the [Truck, Tractor, Trailer Rate Section](#) by 1.60.

Rule 76. FUNERAL DIRECTORS

A. Eligibility

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

B. Premium Development

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

Rule 77. LAW ENFORCEMENT AGENCIES

A. Eligibility

- 1. This Rule applies to autos used by government law enforcement agencies or police departments.
- 2. The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. ⊙
- 3. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. ⊙

B. Premium Development

- 1. Private passenger autos (Class Code 7911)—Charge the Class 3 rates in the [Private Passenger Rate Section](#).
- 2. Motorcycles (Class Code 7942)—Rate according to the Motorcycle-Commercial rule ([Rule 79](#)).
- 3. Trailer types—Classify and rate according to the Premium Development—Other Than Zone Rated rule ([Rule 51](#)) of the Trucks, Tractors and Trailers Subchapter.
- 4. All other types (Class Code 7912)—Multiply the base rates in the [Truck, Tractor, Trailer Rate Section](#) by 1.60.

Rule 78. LEASING OR RENTAL CONCERNS

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

A. For autos leased or rented with drivers, refer to the Truckers rule (Rule 54) or the Public Auto Classifications rule (Rule 63).

B. For trucks, tractors, and trailers leased or rented by the concern to truckers, refer to the Truckers rule (Rule 54). 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. Autos rented part time with a driver and part time without a driver shall take the rate for the higher classification. 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** (Autos leased for one year or more) 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

- (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 of 300 lbs. Class 3

b. Truck, Tractor and Trailer—Multiply the base rates in the [Truck, Tractor, Trailer Rate Section](#) by the factor indicated.

	Factor
(1) Truck	2.50
(2) Tractor	4.65
(3) Trailer—Load capacity over 2,000 lbs.	1.00
(4) Semi-trailer—Load capacity over 2,000 lbs.	.50
(5) Service and utility trailer—Load capacity 2,000 lbs. and under	.10
(6) Motorcycles, motorized scooters, motorized bicycles, powercycles and any other similar motorized vehicles with an unladen weight not in excess of 300 lbs.	1.25

- (7) Autos described in (6) above with a gross unladen weight in excess of 300 lbs. 2.50
- (8) Mobile Home Trailers .40

2. **Specified auto basis—Short Term—Coverage for Owner and Rentee** (Autos rented less than one year)

a. Trucks, tractors, and trailers—Multiply the base rates in the [Truck, Tractor, Trailer Rate Section](#) by the following factors:

	Code	Liability
Trucks	7211	4.00
Tractors	7212	5.00
Trailers and Semi-trailers—load capacity Over 2,000 lbs.	7213	1.00
Service and utility trailers—load capacity 2,000 lbs. and under	7213	.25
Mobile Home Trailers	7963	.80

b. Private passenger autos (Class Code 7214)—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—Multiply the rates developed in the Motorcycle rule (Rule 79) by a factor of 4.00.

d. Auto service operations or trailer sales—Charge the Class 3 rates in the [Private Passenger Rate Section](#).

e. Motorhomes (Class Code 7215)—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

SPECIAL TYPES

2. **Personal injury protection**—Use personal injury protection table in the [Truck, Tractor, Trailer Rate Section](#). Enter the table based on the basic limits bodily injury rate for private passenger autos. Multiply the premium determined by 2.00.
3. **Uninsured/Underinsured Motorists**—Refer to the Uninsured/Underinsured Motorists rule ([Rule 7](#)) 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		All Other Operators	
	Age 25	Code	Code	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
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

1. 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.
2. A pickup used solely to transport a permanently attached camper body.
3. 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 1.00 (not more than 22 feet Class Code 7960 or pickup used solely to transport camper body—Class Code 7962) or 1.60 (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 bodily injury rates developed above to determine the Personal Injury Protection Rate from 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 or six wheel autos equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water.

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.

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 .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

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. maintained primarily for use in exhibitions, club activities, parades and other functions of public interest and
2. occasionally used for other purposes.

⊕ 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 .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 .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](#).

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. Refer to the Repossessed Autos rule ([Rule 87](#)).

B. 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. ⊕

SPECIAL TYPES

- 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.

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. 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. REPOSSESSED AUTOS (Class Code 7925)

A. Eligibility

- 1. This Rule does not apply to autos that finance companies and banks own or operate for their own business or pleasure purposes. Insure such autos according to the regular use of the auto.
- 2. Auto finance companies and banks may be insured for the repossession and use in connection with reselling autos.

- B. Named Operator Policy**—The policy shall be amended by the appropriate endorsement designating the person or persons who will be using or operating such autos. The rate per named operator shall be the class 3 private passenger rate for the rating territory in which the named operator resides.

Minimum Premium	
Bodily Injury	Property Damage
\$20/40	\$15,000
\$17	\$6

C. Premium Development

1. Liability

- a. Apply the appropriate factor from the table below to the Class 3 private passenger rate per repossessed auto. Refer to the [Private Passenger Rate Section](#).

Bodily Injury	Property Damage
\$20/40	\$15,000
.04	.02

- b. To determine the advance premium, multiply the estimated number of autos repossessed annually by the rate per auto.
- c. To determine the earned premium, multiply the total number of autos repossessed during the policy period by the rates in force at the policy inception.

- 2. For personal injury protection coverage, determine the premium or rate based on bodily injury premium or rate as above.

Rule 88. SPECIAL OR MOBILE EQUIPMENT

A. Land motor vehicles other than farm equipment (Class code 7906)

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

Self-propelled vehicles not described in paragraph 2.a, b, c or d below with the following types of permanently attached equipment.

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

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

- 2. 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.

- a. Bulldozers, forklifts, and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises the insured owns or rents;
- c. Vehicles that travel on crawler treads;

- d. Vehicles maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in a, b, c, or d above that are not self propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleanings, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise and lower workers.
- f. Vehicles not described in 1 or 2.a, b, c, d and e above maintained primarily for purposes other than the transportation of persons or cargo.

Class code	Description	Rating Factor
	Trailers or semi-trailers used as attachments to baggage or freight trucks or tractors	B.I., P.D. .25 of above rates
7906	Industrial trucks and trucks and tractors used on premises—Trucks and tractors, including specially constructed truck or tractor units, usually low four-wheel gas or electric trucks, used only on the named insureds premises, on the ways continuous thereto, and while at the place of garaging or servicing.	B.I. .15 P.D..05

The foregoing rates apply to trucks and tractors and industrial trucks owned by a political subdivision, provided such autos are used at specific premises or locations owned or maintained by the political subdivision.

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	Power cranes, shovels, loaders, diggers, drills, road construction or resurfacing equipment such as graders, scrapers, rollers, 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
7906	Baggage or freight trucks— Specially-constructed trucks or tractors used to carry baggage or freight at a dock, railroad station or terminal, bus station or terminal, or airport, operated between such places or on the ways contiguous thereto and while at the place of garaging or operated to or from such place of garaging or servicing.	B.I. .20 P.D..10

Trailers or semi-trailers used as attachments to the foregoing trucks, tractors or industrial trucks

B.I., P.D. .25 of above rates

B. Farm Equipment (Class Code 7907)

1. **Eligibility**—This section applies to farm tractors, harvesting combines, power driven lawn mowers and other self-propelled farm equipment used for farming purposes.
2. **Liability**—Multiply the appropriate factor by the truck, tractor, trailer base premium fleet or non-fleet.

Class code	Description	Rating Factor
7907	Farm-type tractors or power driven lawn mowers	
	a. A farm-type tractor owned by a farmer or rancher and principally used in connection with the operation or maintenance of his or her own farm or ranch shall be rated as follows:	B.I. .10 P.D..03
7908	b. A farm-type tractor used for custom farming operations	1.00

SPECIAL TYPES

Class code	Description	Rating Factor	Class code	Description	Rating Factor
	Liability coverage for the attachment of trailers and semi-trailers including farm wagons, and for agricultural or farm implements shall be excluded, but such coverage shall not extend to the operation of farm machinery.			The liability insurance afforded by the policy with respect to self-propelled harvesting combines shall also apply to a trailer or semi-trailer when used in connection with such vehicles, including farm wagons and farm implements, but not to an office, store display or passenger trailer. Coverage shall not extend to the operation of farm machinery.	1.60
	c. Power driven lawn mowers shall be rated as follows:	B.I. .10 P.D..03			

The liability coverage on a policy that covers self-propelled farm equipment must apply at no additional charge to trailers, farm wagons and farm implements used with such autos. The coverage does not apply to farm machinery.

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—Commercial rule (Rule 44).

7907 Harvesting combines, self-propelled

ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
72	Emergency Use Excluded	TE 20 30A
72, 75, 77	Emergency Vehicles—Volunteer Firefighters' And Workers' Injuries	TE 20 07A
72, 75, 76, 77	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
74	Drive-Away Contractors	TE 20 05A
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
87	Repossessed Autos	TE 20 19A
87	Repossessed Autos—Named Operator	TE 20 44B
88	Exclusion of Equipment, Specially Constructed Vehicles and Vehicles With Permanently Mounted Special Equipment	TE 20 45A
88	Farm Tractors and Farm Tractors Equipment	TE 20 08
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	\$20,000/40,000 Bodily Injury	\$15,000 Property Damage
1	\$357	\$374
2	340	378
3	272	263
4	253	291
5	262	173
6	223	206
7	247	162
10	134	183
11	138	178
12	165	161
13	151	183
14	125	165
16	141	157
20	99	139
21	206	215
22	245	236
23	266	363
24	137	188
27	229	302
28	256	381
31	157	197
32	136	154
34	181	211
37	238	221
38	319	303
39	206	223
40	291	284
41	159	186
42	172	203
43	182	212
44	159	158
45	201	290
46	137	209
47	163	177
48	155	158
49	218	206
51	142	174
52	161	248
53	135	184
54	178	164
55	190	135
56	187	136
57	229	158
58	131	119
59	147	158
60	143	164
61	92	105
62	75	100
63	133	159
64	122	128
65	68	97
66	181	227

PERSONAL INJURY PROTECTION BASE RATES

Bodily Injury (\$20/40) Class Rate	\$2,500 Per Person Personal Injury Protection Rate
\$0-33.99	\$7
34-45.99	8
46-60.99	9
61-90.99	10
91-120.99	12
121-147.99	12
148-177.99	13
178-237.99	15
238-297.99	18
298-354.99	22
355-476.99	26
477-605.99	30
606 & Over	34

**TRUCK, TRACTOR, TRAILER
UNINSURED/UNDERINSURED MOTORISTS COVERAGE
RATES**

\$20/40 Bodily Injury		\$15,000 Property Damage
Territories 01, 02, 03, 04, 05, 06, 07, 12, 21, 22	All Other	
\$38	\$26	\$27

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
\$20,000/40,000/15,000 Liability**

Territory	Taxis 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	\$1,689	\$1,769	\$139	\$146	\$1,014	\$1,062	\$318	\$333
2	1,608	1,788	133	147	966	1,074	303	336
3	1,287	1,244	106	103	772	747	242	234
4	1,197	1,376	99	113	719	826	225	259
5	1,239	818	102	67	744	491	233	154
6	1,055	974	87	80	633	585	198	183
7	1,168	766	96	63	701	460	220	144
10	634	866	52	71	381	520	119	163
11	653	842	54	69	392	506	123	158
12	780	762	64	63	469	457	147	143
13	714	866	59	71	429	520	134	163
14	591	780	49	64	355	469	111	147
16	667	743	55	61	400	446	125	140
20	468	657	39	54	281	395	88	124
21	974	1,017	80	84	585	611	183	191
22	1,159	1,116	96	92	696	670	218	210
23	1,258	1,717	104	142	755	1,031	237	323
24	648	889	53	73	389	534	122	167
27	1,083	1,428	89	118	650	858	204	269
28	1,211	1,802	100	149	727	1,082	228	339
31	743	932	61	77	446	559	140	175
32	643	728	53	60	386	437	121	137
34	856	998	71	82	514	599	161	188
37	1,126	1,045	93	86	676	628	212	197
38	1,509	1,433	124	118	906	861	284	270
39	974	1,055	80	87	585	633	183	198
40	1,376	1,343	113	111	826	807	259	253
41	752	880	62	73	452	528	142	166
42	814	960	67	79	488	577	153	181
43	861	1,003	71	83	517	602	162	189
44	752	747	62	62	452	449	142	141
45	951	1,372	78	113	571	824	179	258
46	648	989	53	82	389	594	122	186
47	771	837	64	69	463	503	145	158
48	733	747	60	62	440	449	138	141
49	1,031	974	85	80	619	585	194	183
51	672	823	55	68	403	494	126	155
52	762	1,173	63	97	457	704	143	221
53	639	870	53	72	383	523	120	164
54	842	776	69	64	506	466	158	146
55	899	639	74	53	540	383	169	120
56	885	643	73	53	531	386	166	121
57	1,083	747	89	62	650	449	204	141
58	620	563	51	46	372	338	117	106
59	695	747	57	62	417	449	131	141
60	676	776	56	64	406	466	127	146
61	435	497	36	41	261	298	82	93
62	355	473	29	39	213	284	67	89
63	629	752	52	62	378	452	118	142
64	577	605	48	50	346	364	109	114
65	322	459	27	38	193	275	61	86
66	856	1,074	71	89	514	645	161	202

**Public Auto Other Than School Bus
PERSONAL INJURY PROTECTION Rates**

Bodily Injury (\$20/40) Class Rate	\$2,500 Per Person Personal Injury Protection Rate
\$0-33.99	\$7
34-45.99	8
46-60.99	9
61-90.99	10
91-120.99	12
121-147.99	12
148-177.99	13
178-237.99	15
238-297.99	18
298-354.99	22
355-476.99	26
477-605.99	30
606 & Over	34

**Public Auto—School Bus
PERSONAL INJURY PROTECTION Rates**

Bodily Injury (\$20/40) Class Rate	\$2,500 Per Person Personal Injury Protection Rate	
	Private Passenger Type	Commercial or Bus Type
\$0-33.99	\$5	\$6
34-45.99	6	6
46-60.99	6	7
61 & Over	8	8

**PUBLIC AUTO UNINSURED/UNDERINSURED
MOTORISTS COVERAGE RATES**

\$20/40 Bodily Injury		\$15,000 Property Damage
Territories 01, 02, 03, 04, 05, 06, 07, 12, 21, 22	All Other	
\$38	\$26	\$27

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

INDEX OF ENDORSEMENTS

Endorsements for use with policies affording coverage assigned through TAIPA

<u>TITLE</u>	<u>NUMBER</u>
Additional Insured	TE 9901B
Additional Insured - Lessor	510A
Additional Insured - Lessor	TE 2002A
Amendatory Endorsement - Texas	TE 0039B
Amendatory Endorsement - Texas	TE 0040B
Amendment to Termination Provision	544C
Amphibious Auto or Amph.Mobile Home Trailer.	514
Amphibious Vehicles	TE 2031A
Amusement Devices Mounted On Commercial Autos	TE 2325A
Antique, Collectible & Special Interest Auto	TE 2032B
Antique, Collectible, & Special Interest Auto	586A
Calculation of Premium-Other Than 12 Month Policies	TE 9900A
Cancellation Provision or Coverage Change Endorsement	TE 0202A
Cancellation Provision or Coverage Change Endorsement	541
Cap on Losses From Acts of Terrorism Pursuant to the Terrorism Insurance Act of 2002	TE 9988
Christian Science Care	TE 9975A
Christian Science Care	567
Cotton Trailers	TE 2328A
Designation of Covered Person or Organization	512A
Drive-Away Contractor-Named Operator	TE 2033A
Drive-Away Contractors	TE 2005A
Driving Schools (Other than Public Schools)	TE 2006A
Emergency Use Excluded	TE 2030A
Emergency Vehs-Volunteer Firefighters & Workers Injuries	TE 2007A
Excl.of Equip Specially Constructed Vehs.& Vehs With Perm etc.	TE 2045A
Exclusion of Acts of Terrorism as Defined in the Terrorism Risk Insurance Act of 2002	TE 9987
Exclusion of Named Driver & Partial Rejection of Coverages	TE 9941B
Exclusion of Named Driver & Partial Rejection of Coverages	515A
Exclusion of Named Driver & Partial Rejection of Coverages-Limited	TE 9942B
Exclusion of Named Driver & Partial Rejection of Coverages-Limited	516B
Farm Tractors & Farm Tractors Equipment	TE 2008
Farm Trailers	TE 2329A
Federal Employees Using Autos In Government Business	513
Federal Employees Using Vehicle In Government Business	TE 9912A
Financial Responsibility Certification-SR-22 Filing	TE 9982B
Financial Responsibility Certification-SR-22 Filing	571A
Fleet Schedule-Liability and Physical Damage	TE 9976B
General Change Endorsement	TE 9904A
Governmental Bodies Amendatory Endorsement	TE 9915A
Governmental Units	TE 9980B
Hired Autos Specified as Covered Autos You Own	TE 9916
Individual Named Insured	TE 9917H
Leasing & Rental Concerns-Rent it Here/Leave it There Autos	TE 2012A
Leasing & Rental Concerns-Schedule of Limits Owned Autos	TE 2013A
Loaned Or Rented Trailers	TE 2319A
LPG Licensee – Motor Vehicle Endorsement Texas Railroad Commission Form	TE 2326A
Mexico Coverage Limited	TE 0406B
Mexico Coverage Limited	551
Miscellaneous Type Vehicle Endorsement	583D
Mobile Equipment	TE 2015A
Moving Vans Or Trucks – Agent	TE 2306A
Multi Purpose Equipment	TE 2303
Named Non-Owner Coverage	578A

<u>TITLE</u>	<u>NUMBER</u>
Named Operator Coverage (Non-Owned Auto Only)	TE 9985A
Named Operator Coverages (Any Auto)	TE 9984A
Named Operator Government Employee	579A
Nuclear Energy Liability Exclusion Endorsement-Broad Form	IL 0021
Personal Injury Protection	TE 0401C
Policy Change	540A
Policy Change	TE 9977A
Professional Services Not Covered	TE 2018
Public Autos-Passenger Hazard Excluded	TE 2409A
Public Transportation Automobiles	TE 2402
Reinstatement of Insurance	TE 0238A
Reinstatement of Insurance	543
Repossessed Autos	TE 2019A
Repossessed Autos-Named Operator	TE 2044B
Rolling Stores	TE 2304
Rural Electrification Cooperative Endorsement	TE 9971A
Specified Non Owned Autos.	TE 9986A
Split Liability Limits	501A
Split Liability Limits	TE 9927B
State Departments Endorsement (To comply with Statute Article 6252-19a Vernons Tx.Civ.St.)	TE 9972A
Supplementary Death Benefit	TE 9960A
Supplementary Death Benefit	573A
Suspension of Insurance	TE 0240A
Suspension of Insurance	542
Texas Department of Corrections Endorsement(To Comply with Statute Article 6252-19a Vernons Tx.Civ.St.)	TE 9973A
Texas Highway Department Endorsement(To Comply with Statute Article 6252.19a Vernons Tx.Civ.St.)	TE 9974A
Texas Personal Auto Policy-Amendatory Endorsement	593E
Truckers Endorsement.	TE 2320E
Truckers-Hauling For One Concern Under Long Term Contract	TE 2321A
Truckers-Insurance For Non-Trucking Use	TE 2309
Uninsured/Underinsured Motorists	TE 0409D
Uninsured/Underinsured Motorists -Split Limits	503A
Wrong Delivery of Liquid Products	TE 2305

EFFECTIVE DATES

GENERAL RULES CHAPTER

- Rule 1. December 1, 2004
- Rule 2. December 1, 2004
- Rule 3. December 1, 2004
- Rule 4. December 1, 2004
- Rule 5. December 1, 2004
- Rule 6. March 1, 2006
- Rule 7. December 1, 2004
- Rule 8. March 1, 2006
- Rule 9. December 1, 2004
- Rule 10. December 1, 2004
- Rule 11. December 1, 2004
- Rule 12. December 1, 2004
- Rule 13. December 1, 2004
- Rule 14. Reserved for Future Use
- Rule 15. Reserved for Future Use
- Rule 16. Reserved for Future Use
- Rule 17. Reserved for Future Use
- Rule 18. Reserved for Future Use
- Rule 19. Reserved for Future Use
- Rule 20. Reserved for Future Use
- Rule 21. Reserved for Future Use
- Rule 22. Reserved for Future Use
- Rule 23. Reserved for Future Use
- Rule 24. Reserved for Future Use
- Rule 25. Reserved for Future Use
- Rule 26. Reserved for Future Use
- Rule 27. Reserved for Future Use
- Rule 28. Reserved for Future Use
- Rule 29. Reserved for Future Use

PRIVATE PASSENGER CHAPTER

- Rule 30. December 1, 2004
- Rule 31. December 1, 2004
- Rule 32. December 1, 2004
- Rule 33. December 1, 2004
- Rule 34. December 1, 2004
- Rule 35. December 1, 2004
- Rule 36. December 1, 2004
- Rule 37. December 1, 2004
- Rule 38. December 1, 2004
- Rule 39. December 1, 2004
- Rule 40. December 1, 2004
- Rule 41. December 1, 2004

- Rule 42. December 1, 2004
- Rule 43. December 1, 2004
- Rule 44. December 1, 2004
- Rule 45. December 1, 2004

- Rule 46. Reserved for Future Use
- Rule 47. Reserved for Future Use
- Rule 48. Reserved for Future Use
- Rule 49. Reserved for Future Use

COMMERCIAL AUTO CHAPTER

- Rule 50. December 1, 2004
- Rule 51. December 1, 2004
- Rule 52. December 1, 2004
- Rule 53. December 1, 2004
- Rule 54. December 1, 2004
- Rule 55. Reserved for Future Use
- Rule 56. Reserved for Future Use
- Rule 57. Reserved for Future Use
- Rule 58. Reserved for Future Use
- Rule 59. Reserved for Future Use

PUBLIC TRANSPORTATION SUBCHAPTER

- Rule 60. December 1, 2004
- Rule 61. December 1, 2004
- Rule 62. December 1, 2004
- Rule 63. December 1, 2004
- Rule 64. December 1, 2004
- Rule 65. Reserved for Future Use
- Rule 66. Reserved for Future Use
- Rule 67. Reserved for Future Use
- Rule 68. Reserved for Future Use
- Rule 69. Reserved for Future Use

**SPECIAL TYPES AND OPERATIONS
SUBCHAPTER**

- Rule 70. December 1, 2004
- Rule 71. December 1, 2004
- Rule 72. December 1, 2004
- Rule 73. December 1, 2004
- Rule 74. December 1, 2004
- Rule 75. December 1, 2004
- Rule 76. December 1, 2004
- Rule 77. December 1, 2004

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

EFFECTIVE DATES

**SPECIAL TYPES AND OPERATIONS
SUBCHAPTER (Continued)**

Rule 78.	December 1, 2004
Rule 79.	December 1, 2004
Rule 80.	December 1, 2004
Rule 81.	December 1, 2004
Rule 82.	December 1, 2004
Rule 83.	December 1, 2004
Rule 84.	December 1, 2004
Rule 85.	December 1, 2004
Rule 86.	December 1, 2004
Rule 87.	December 1, 2004
Rule 88.	December 1, 2004
Rule 89.	December 1, 2004

WORKSHEETS

Private Passenger Auto Rating Worksheet	December 1, 2004
Experience Rating Worksheet	December 1, 2004
Trucks, Tractors, and Trailers Other Than Zone Rated Worksheet	December 1, 2004
Trucks, Tractors, and Trailers Zone Rated Worksheet	December 1, 2004
Public Transportation Autos Other Than Zone Rated Worksheet	December 1, 2004
Zone Rated Public Transportation Autos Worksheet	December 1, 2004

RATES

Private Passenger Auto Liability Rates	September 1, 2005
Private Passenger Personal Injury Protection Rates	September 1, 2005
Private Passenger Uninsured/Underinsured Motorists Coverage Rates	September 1, 2005
Trucks, Tractors, and Trailers Liability Base Rates	December 1, 2004
Trucks, Tractors, and Trailers Personal Injury Protection Base Rates	December 1, 2004
Trucks, Tractors, and Trailers Uninsured/Underinsured Motorists Coverage Rates	December 1, 2004