

April 18, 1995

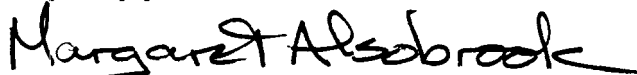
TAIPA Bulletin No. 21**To All Member Companies:****Machine letter for Private Passenger rates effective June 1, 1995**

With this bulletin are pages from the machine letter issued by the Texas Department of Insurance. These pages contain the factors necessary to program for rates effective June 1, 1995. The coverages include:

1. Bodily injury and property damage liability by class and territory.
2. Uninsured motorist/bodily injury and uninsured motorist/property damage
3. Personal injury protection

Bulletin No. 19 issued on April 11, 1995, provided rate pages for these coverages. With this bulletin we are providing a corrected page 115, displaying rates for personal injury protection.

Very truly yours,



(Ms.) Margaret Alsobrook
Operations Manager

MDA:rg

TEXAS PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF APPROVED JUNE 1, 1995 RATE CHANGES
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

<u>REQUIRED COVERAGES:</u>	<u>Latest Year Premiums at Present Rates (000)</u>	<u>Approved Statewide Average</u>	<u>TAIPA Rates Relative to June 1, 1995 Benchmarks</u>
Bodily Injury	\$248,039	+35.0%	+61.5%
Property Damage	<u>113,814</u>	<u>+28.7%</u>	<u>+61.5%</u>
Total:	361,853	+33.0%	
 <u>OPTIONAL COVERAGES:</u>			
Personal Injury Protection	19,858	+104.0%	+121.7%
Uninsured Motorist BI	15,385	+306.5%	+203.4%
Uninsured Motorist PD	<u>4,372</u>	<u>+158.5%</u>	<u>+184.1%</u>
Total:	39,615	+188.6%	
 Total Liability:	 \$401,468	 +48.4%	

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
BODILY INJURY AND PROPERTY DAMAGE
(Texas Automobile Manual Pages 150-157)

BASE PREMIUMS					
\$20,000/\$40,000 Bodily Injury					
\$15,000 Property Damage					
\$55,000 Single Limit					
Terr	Voluntary Risk			Assigned Risk	
	B.I.	P.D.	CSL	B.I.	P.D.
01					\$162
02					178
03					134
04					152
05	244	71	367	394	115
06	198	85	324	320	137
07	283	74	417	457	120
10	128	86	240	207	139

CLASS DIFFERENTIALS		
Territories		
01,02,03,04,05, 06,07,12,21,22		All Other
1A	1.00	1.00
1B	1.20	1.20
1C	1.08	1.03
2A-1	2.83	
2A-2	1.83	
2C-1	3.74	
2C-2	2.25	----
	2.83	
	1.36	
	1.43	
	1.16	
	1.40	
	1.11	
	1.43	
	1.40	
8A	1.41	
1AF	0.93	
2AF-1	2.59	
2AF-2	1.62	----
2CF-1	2.82	2.95
2CF-2	1.90	2.16
2DF	1.62	1.69
6AF	1.00	1.04

METHOD OF CALCULATION - CLASS PREMIUMS

For the desired territory, multiply the base premium by class differential and round to nearest dollar.

EXAMPLE: 20/40 B.I., class 2A-1, territory 01, voluntary risk.
 $\$264 \times 2.83 = \747

EXAMPLE: 20/40 B.I., class 2A-1, territory 01, assigned risk.
 $\$426 \times 2.83 = \$1,206$

METHOD OF CALCULATION - HIRED CAR

- (1) Determine class 3 rate as above.
- (2) Multiply result in (1) by 0.02 and round to nearest 5 cents.

EXAMPLE: Hired Car, 20/40 B.I., territory 01, voluntary risk.

- (1) $\$359 \times 1.36 = \359
- (2) $\$359 \times 0.02 = \7.20

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
UNINSURED/UNDERINSURED MOTORIST
(Texas Automobile Manual Page 113-114)

BASE PREMIUMS

TABLE A - BODILY INJURY	\$74
TABLE B - PROPERTY DAMAGE	13
TABLE C - COMBINED LIMIT	118

PREMIUM DIFFERENTIALS
TABLE A - BODILY INJURY

LIMITS IN THOUSANDS	Territories 01,02,03,04,05, 06,07,12,21,22		ALL OTHER TERRITORIES
20/40 INVOLUNTARY	3.03	.....	2.09
20/40	1.00	.....	0.69
25/50	1.10	.....	0.76
50/50	1.31	.....	0.90
55/55	1.34	.....	0.92
25/100	1.35	.....	0.95
50/100	1.39	.....	0.97
100/100	1.47	.....	1.03
100/200	1.61	.....	1.12
100/300	1.68	.....	1.18
100/500	1.81	.....	1.26
250/500	1.92	.....	1.34
300/300	1.81	.....	1.26
300/500	1.96	.....	1.37
400/400	1.92	.....	1.34
500/500	2.02	.....	1.41
500/1,000	2.06	.....	1.44
1,000/1,000	2.33	.....	1.63
2,000/2,000	2.69	.....	1.88
5,000/5,000	3.79	.....	2.66

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE
UNINSURED/UNDERINSURED MOTORIST (CONT.)
(Texas Automobile Manual Page 113-114)

PREMIUM DIFFERENTIALS
TABLE B - PROPERTY DAMAGE

All Territories
(Per Motor Vehicle)

<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>	<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>	<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>
15	1.00	75	1.76	400	2.59
20	1.13	100	1.88	500	2.76
25	1.25	150	2.02	600	2.86
35	1.40	200	2.15	750	3.01
45	1.55	250	2.29	1,000 ...	3.26
50	1.63	300	2.42	2,000 ...	3.76
55	1.65	350	2.51	5,000 ...	5.26

	<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>
INVOLUNTARY	15	

PREMIUM DIFFERENTIALS
TABLE C - COMBINED LIMIT

<u>COMBINED LIMIT IN THOUSANDS</u>	<u>Territories</u>	
	<u>01,02,03,04,05, 06,07,12,21,22</u>	<u>ALL OTHER TERRITORIES</u>
55	1.00	0.75
75	1.05	0.80
100	1.11	0.85
150	1.18	0.90
200	1.24	0.95
250	1.31	1.00
300	1.38	1.05
325	1.40	1.07
400	1.46	1.12
500	1.54	1.19
1,000	1.79	1.38
2,000	2.07	1.59
5,000	2.91	2.24

Additive rate for the first motor vehicle or dealer's plate for an individual or husband and wife and for each designated person (Tables A and C only): \$1.00

TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE

UNINSURED/UNDERINSURED MOTORIST (CONT.)

(Texas Automobile Manual Pages 113-114)

METHOD OF CALCULATION:

- (1) Multiply base premium by the premium differential for the desired coverage, territory and limits. Round to nearest dollar.
- (2) Apply \$1.00 additive rate, if applicable, to B.I. or CSL premium.

EXAMPLE: Individual - first motor vehicle, territory 01, 50/50 B.I. limits and 35,000 P.D. limits, voluntary risk.

(1) $\$74 \times 1.31 = \97 B.I. (Table A)

(2) $\$97 + \$1 = \$98$

(1) $\$13 \times 1.40 = \18 P.D. (Table B)

EXAMPLE: Individual - first motor vehicle, territory 01, \$500,000 combined limit, voluntary risk.

(1) $\$118 \times 1.54 = \182

(2) $\$182 + \$1 = \$183$

PERSONAL INJURY PROTECTION & MEDICAL PAYMENTS

(Texas Automobile Manual Page 115)

MEDICAL PAYMENTS BASE PREMIUMS

Limit Per Person

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,500</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>
TABLE A	\$18	\$24	\$30	\$33	\$43	\$55	\$63	\$64	\$64
TABLE B	14	20	24	29	35	45	50	55	58

PERSONAL INJURY PROTECTION BASE PREMIUMS

Limit Per Person

	<u>\$2,500</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>	Involuntary <u>\$2,500</u>
TABLE A	\$61	\$66	\$84	\$121	\$134	\$142	\$147	\$135
TABLE B	52	57	80	114	127	134	138	115

\$20,000/\$40,000

BODILY INJURY

CLASS PREMIUM

\$ 0.00 - 45.99
46.00 - 107.99
108.00 - 161.99
162.00 - 222.99
223.00 - 275.99
276.00 and Over

TABLES A & B

<u>MEDICAL</u>	<u>P.I.P.</u>
PAYMENTS	
0.71	
0.78	
0.83	
0.89	
0.95	
1.00	

METHOD OF CALCULATION:

- (1) Determine the 20/40 B.I. base premium and select the appropriate 20/40 B.I. class premium interval
- (2) Multiply the rate differential which corresponds to the correct 20/40 B.I. class premium interval and coverage, by the base premium for the selected coverage, limit and table and round to the nearest dollar.

EXAMPLE: P.I.P., \$5,000 limit per person, Table A, Class 1B, territory 11.

- (1) $\$109 \times 1.20 = \131 \$131 is in the \$108-\$161.99 interval
- (2) $0.89 \times \$66 = \59

TABLE A																	
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles																	
Bodily Injury (\$20/40) Class Rate	LIMIT PER PERSON																
	Medical Payments Only									Personal Injury Protection Voluntary						Involuntary	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
					1	2	5	7	0			1	2	5	7	0	
		1	2	5	0	5	0	5	0	2	5	0	5	0	5	0	2
	5	0	5	0	0	0	0	0	0	5	0	0	0	0	0	0	5
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$ 0 - 45.99	\$13	\$17	\$21	\$23	\$31	\$39	\$45	\$45	\$45	\$49	\$53	\$68	\$98	\$109	\$115	\$119	\$109
46 - 107.99	14	19	23	26	34	43	49	50	50	52	56	71	103	114	121	125	115
108 - 161.99	15	20	25	27	36	46	52	53	53	54	59	75	108	119	126	131	120
162 - 222.99	16	21	27	29	38	49	56	57	57	57	61	78	113	125	132	137	126
223 - 275.99	17	23	29	31	41	52	60	61	61	59	63	81	116	129	136	141	130
276 & over	18	24	30	33	43	55	63	64	64	61	66	84	121	134	142	147	135

TABLE B																	
All Other Automobiles Classified or Rated as Private Passenger Automobiles																	
Bodily Injury (\$20/40) Class Rate	LIMIT PER PERSON																
	Medical Payments Only									Personal Injury Protection Voluntary						Involuntary	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
					1	2	5	7	0			1	2	5	7	0	
		1	2	5	0	5	0	5	0	2	5	0	5	0	5	0	2
	5	0	5	0	0	0	0	0	0	5	0	0	0	0	0	0	5
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$ 0 - 45.99	\$10	\$14	\$17	\$21	\$25	\$32	\$36	\$39	\$41	\$42	\$46	\$65	\$92	\$103	\$109	\$112	\$93
46 - 107.99	11	16	19	23	27	35	39	43	45	44	48	68	97	108	114	117	98
108 - 161.99	12	17	20	24	29	37	42	46	48	46	51	71	101	113	119	123	102
162 - 222.99	12	18	21	26	31	40	45	49	52	48	53	74	106	118	125	128	107
223 - 275.99	13	19	23	28	33	43	48	52	55	50	55	77	109	122	129	132	110
276 & over	14	20	24	29	35	45	50	55	58	52	57	80	114	127	134	138	115