

PRIVATE PASSENGER  
AUTOMOBILE

MACHINE LETTER  
PAGES 3, 4, 6, AND 14  
(12/1/00 ASSIGNED  
RISK RATES ADDED)

**TEXAS PRIVATE PASSENGER AUTOMOBILE INSURANCE**  
**SUMMARY OF APPROVED DECEMBER 1, 2000 RATE CHANGES**  
**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

<u>REQUIRED COVERAGES:</u>	Latest Year Premiums at Present Rates (000)	Approved Statewide Rate Change	TAIPA Rates Relative to Voluntary Benchmarks
Bodily Injury	<b>\$13,950,735</b>	<b>- 10.3%</b>	<b>+87.4%</b>
Property Damage	<b>13,713,906</b>	<b>+1.2%</b>	<b>+24.4%</b>
Total:	27,664,641	-4.6%	---
 <u>OPTIONAL COVERAGES:</u>			
Personal Injury Protection	<b>1,311,252</b>	<b>- 21.6%</b>	<b>+206.8%</b>
Uninsured Motorist BI	<b>1,129,056</b>	<b>- 24.6%</b>	<b>+242.5%</b>
Uninsured Motorist PD	<b>incl. with UMBI</b>	<b>- 24.6%</b>	<b>+196.1%</b>
Total:	2,440,308	-23.0%	---
Total - All Coverages:	\$30,104,949	-6.1%	---

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

BASE PREMIUMS

TABLE A - BODILY INJURY .....	\$46
TABLE B - PROPERTY DAMAGE .....	9
TABLE C - COMBINED LIMIT .....	75

PREMIUM DIFFERENTIALS  
 TABLE A - BODILY INJURY

LIMITS IN THOUSANDS	Territories 01, 02, 03, 04, 05, 06, 07, 12, 21, 22	ALL OTHER TERRITORIES
<u>20/40 INVOLUNTARY</u> .	<u>3.425</u> .....	<u>2.36</u>
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 .....	2.961

**PREMIUM DIFFERENTIALS  
 TABLE C - COMBINED LIMIT**

<u>COMBINED LIMIT IN THOUSANDS</u>	Territories	
	<u>01, 02, 03, 04, 05, ALL OTHER</u>	<u>06, 07, 12, 21, 22 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)

**TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE  
MEDICAL PAYMENTS AND PERSONAL INJURY PROTECTION  
(Texas Automobile Manual Pages 115)**

Terr	Base Rates		
	MP	Voluntary PIP	Involuntary PIP (\$2,500)
01	\$21	\$67	\$206
02	23	73	224
03	21	67	206
04	18	57	175
05	20	63	193
06	20	63	193
07	24	77	236
10	19	60	184
11	16	53	163
12	20	63	193
13	19	60	184
14	18	57	175
16	18	57	175
20	18	57	175
21	21	67	206
22	19	60	184
23	19	60	184
24	18	57	175
27	19	60	184
28	18	57	175
31	19	60	184
32	19	60	184
34	19	60	184
37	19	60	184
38	21	67	206
39	21	67	206
40	19	60	184
41	19	60	184
42	21	67	206
43	20	63	193
44	20	63	193
45	21	67	206
46	19	60	184
47	19	60	184
48	20	63	193
49	20	63	193
51	18	57	175
52	19	60	184
53	19	60	184
54	20	63	193
55	21	67	206
56	21	67	206
57	24	77	236
58	21	67	206
59	20	63	193
60	18	57	175
61	19	60	184
62	18	57	175
63	16	53	163
64	16	53	163
65	15	50	153
66	19	60	184

CLASS DIFFERENTIALS	
1A	1.00
1B	1.15
1C	1.00
2A-1	1.20
2A-2	1.20
2C-1	1.25
2C-2	1.15
2D	1.25
3	1.10
3A	1.00
6A	0.85
6B	0.95
6C	1.00
7	1.00
8	1.00
8A	1.00
1AF	0.85
2AF-1	1.05
2AF-2	1.00
2CF-1	1.00
2CF-2	1.00
2DF	1.00
6AF	0.85

Voluntary Increased Limits Factors		
Table A	PIP	MP
\$500		1.00
\$1,000		1.29
\$2,500	1.00	1.59
\$5,000	1.09	1.76
\$10,000	1.38	2.29
\$25,000	1.98	2.94
\$50,000	2.21	3.35
\$75,000	2.33	3.41
\$100,000	2.41	3.47

Voluntary Increased Limits Factors		
Table B	PIP	MP
\$500		1.00
\$1,000		1.38
\$2,500	1.00	1.69
\$5,000	1.10	2.00
\$10,000	1.55	2.46
\$25,000	2.22	3.15
\$50,000	2.47	3.54
\$75,000	2.61	3.85
\$100,000	2.69	4.08

	PIP	MP
Table B	0.85	0.76

**Method of Calculation:**

**Voluntary**

Table A.

- (1) Multiply the base rate by the class differential, rounding to the nearest dollar.
- (2) Multiply the result by the Table A increased limits factor, rounding to the nearest dollar.

Table B.

- (1) Multiply the base rate by the class differential and the Table B factor (0.85 for PIP, 0.76 for MP), rounding to the nearest dollar.
- (2) Multiply the result by the Table B increased limits factor, rounding to the nearest dollar.

**Involuntary**

Table A.

- (1) Multiply the Involuntary Base Rate by the class differential, rounding to the nearest dollar.

Table B.

- (1) Multiply the Involuntary Base Rate by the class differential and the Table B factor (0.85 for PIP, 0.76 for MP), rounding to the nearest dollar.

**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 Risks			Assigned Risks	
	B.I.	P.D.	CSL	B. I.	P. D.
01	\$135	\$182	\$355	<b>\$253</b>	<b>\$226</b>
02	120	200	353	<b>225</b>	<b>249</b>
03	126	151	313	<b>236</b>	<b>188</b>
04	100	170	297	<b>187</b>	<b>211</b>
05	125	130	291	<b>234</b>	<b>162</b>
06	101	156	285	<b>189</b>	<b>194</b>
07	145	135	323	<b>272</b>	<b>168</b>
10	67	159	243	<b>126</b>	<b>198</b>
11	56	145	215	<b>105</b>	<b>180</b>
12	75	135	230	<b>141</b>	<b>168</b>
13	69	122	210	<b>129</b>	<b>152</b>
14	58	151	223	<b>109</b>	<b>188</b>
16	64	122	203	<b>120</b>	<b>152</b>
20	56	129	199	<b>105</b>	<b>160</b>
21	93	164	282	<b>174</b>	<b>204</b>
22	97	166	289	<b>182</b>	<b>207</b>
23	83	178	283	<b>156</b>	<b>221</b>
24	61	141	218	<b>114</b>	<b>175</b>
27	94	177	296	<b>176</b>	<b>220</b>
28	89	192	304	<b>167</b>	<b>239</b>
31	82	139	243	<b>154</b>	<b>173</b>
32	69	131	218	<b>129</b>	<b>163</b>
34	76	141	237	<b>142</b>	<b>175</b>
37	89	147	260	<b>167</b>	<b>183</b>
38	138	182	359	<b>259</b>	<b>226</b>
39	117	156	306	<b>219</b>	<b>194</b>
40	94	159	279	<b>176</b>	<b>198</b>
41	69	130	217	<b>129</b>	<b>162</b>
42	81	167	269	<b>152</b>	<b>208</b>
43	86	141	251	<b>161</b>	<b>175</b>
44	78	137	236	<b>146</b>	<b>170</b>
45	95	159	280	<b>178</b>	<b>198</b>
46	70	137	226	<b>131</b>	<b>170</b>
47	79	137	237	<b>148</b>	<b>170</b>
48	88	130	243	<b>165</b>	<b>162</b>
49	100	147	275	<b>187</b>	<b>183</b>
51	59	135	209	<b>111</b>	<b>168</b>
52	70	153	241	<b>131</b>	<b>190</b>
53	76	135	232	<b>142</b>	<b>168</b>
54	83	129	235	<b>156</b>	<b>160</b>
55	111	111	254	<b>208</b>	<b>138</b>
56	113	119	265	<b>212</b>	<b>148</b>
57	129	130	297	<b>242</b>	<b>162</b>
58	81	95	199	<b>152</b>	<b>118</b>
59	81	148	251	<b>152</b>	<b>184</b>
60	62	135	213	<b>116</b>	<b>168</b>
61	57	109	181	<b>107</b>	<b>136</b>
62	45	107	163	<b>84</b>	<b>133</b>
63	66	123	207	<b>124</b>	<b>153</b>
64	68	109	196	<b>127</b>	<b>136</b>
65	44	109	164	<b>82</b>	<b>136</b>
66	70	148	236	<b>131</b>	<b>184</b>

CLASS DIFFERENTIALS		
Territories		
01,02,03,04,05,06,07, 22,27,38,39,55,56,57		
		All Other
1A	<b>1.00</b>	<b>1.00</b>
1B	<b>1.20</b>	<b>1.19</b>
1C	<b>1.08</b>	<b>1.06</b>
2A-1	<b>2.90</b>	<b>3.14</b>
2A-2	<b>1.85</b>	<b>1.75</b>
2C-1	<b>3.82</b>	<b>3.95</b>
2C-2	<b>2.24</b>	<b>2.49</b>
2D	<b>2.94</b>	<b>3.00</b>
3	<b>1.36</b>	<b>1.23</b>
3A	<b>1.51</b>	<b>1.46</b>
6A	<b>1.00</b>	<b>1.00</b>
6B	<b>1.20</b>	<b>1.19</b>
6C	<b>1.08</b>	<b>1.06</b>
7	<b>1.28</b>	<b>0.82</b>
8	<b>1.45</b>	<b>1.61</b>
8A	<b>1.41</b>	<b>1.42</b>
1AF	<b>0.91</b>	<b>0.82</b>
2AF-1	<b>2.52</b>	<b>2.73</b>
2AF-2	<b>1.66</b>	<b>1.94</b>
2CF-1	<b>2.94</b>	<b>2.97</b>
2CF-2	<b>2.10</b>	<b>2.20</b>
2DF	<b>1.78</b>	<b>1.72</b>
6AF	<b>0.91</b>	<b>0.82</b>

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.  
 $\$135 \times 2.90 = \$392$

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)  $\$135 \times 1.36 = \$184$
- (2)  $\$203 \times 0.02 = \$4.05$