

CHECKING SLIP-IMPORTANT

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION RULES AND RATING MANUAL

**Revision Number 8
Effective January 1, 2011**

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NEW PAGES ENCLOSED: P-11, R-2—R-10, C-8—C-10, C-15, C-17, C-27—C-29, CR-1—CR-3, INDEX OF ENDORSEMENTS, a—b

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SUMMARY OF CHANGES

The Commissioner of Insurance has approved TAIPA rate changes for Private Passenger and Commercial vehicles to become effective **January 1, 2011**.

The Commercial rates have been revised to include a modified version of the Insurance Services Office, Inc. (ISO) class factors and the most recently accepted ISO loss costs.

If you have any questions, please contact our Customer Service representatives at (512) 444-4441, toll free at (866) 321-9154 or customer.service@taipa.org.

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ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
30	Additional Insured—Lessor	510AIP-1 ✦
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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES



PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE RATES

\$30,000/\$60,000/\$25,000 Limits

Territory		01		02		03		04		05		06		07		10	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$355	\$319	\$271	\$298	\$290	\$258	\$242	\$262	\$289	\$208	\$266	\$274	\$367	\$223	\$202	\$276
113	1B	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
114	1C	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
102	2A-1	895	804	683	751	731	650	610	660	728	524	670	690	925	562	509	696
103	2A-2	501	450	382	420	409	364	341	369	407	293	375	386	517	314	285	389
104	2C-1	1026	922	783	861	838	746	699	757	835	601	769	792	1061	644	584	798
105	2C-2	611	549	466	513	499	444	416	451	497	358	458	471	631	384	347	475
124	2D	799	718	610	671	653	581	545	590	650	468	599	617	826	502	455	621
130	3	369	332	282	310	302	268	252	272	301	216	277	285	382	232	210	287
	3A	465	418	355	390	380	338	317	343	379	272	348	359	481	292	265	362
161	6A	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
163	6B	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
164	6C	355	319	271	298	290	258	242	262	289	208	266	274	367	223	202	276
160	8	483	434	369	405	394	351	329	356	393	283	362	373	499	303	275	375
	8A	454	408	347	381	371	330	310	335	370	266	340	351	470	285	259	353
115	1AF	295	265	225	247	241	214	201	217	240	173	221	227	305	185	168	229
106	2AF-1	806	724	615	676	658	586	549	595	656	472	604	622	833	506	459	627
107	2AF-2	568	510	434	477	464	413	387	419	462	333	426	438	587	357	323	442
108	2CF-1	848	762	648	712	693	617	578	626	691	497	636	655	877	533	483	660
109	2CF-2	657	590	501	551	537	477	448	485	535	385	492	507	679	413	374	511
128	2DF	533	479	407	447	435	387	363	393	434	312	399	411	551	335	303	414
165	6AF	302	271	230	253	247	219	206	223	246	177	226	233	312	190	172	235

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	\$159	\$233	\$204	\$206	\$187	\$204	\$170	\$255	\$172	\$210	\$157	\$210	\$259	\$269	\$259	\$262
113	1B	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
114	1C	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
102	2A-1	401	587	514	519	471	514	428	643	433	529	396	529	653	678	653	660
103	2A-2	224	329	288	290	264	288	240	360	243	296	221	296	365	379	365	369
104	2C-1	460	673	590	595	540	590	491	737	497	607	454	607	749	777	749	757
105	2C-2	273	401	351	354	322	351	292	439	296	361	270	361	445	463	445	451
124	2D	358	524	459	464	421	459	383	574	387	473	353	473	583	605	583	590
130	3	165	242	212	214	194	212	177	265	179	218	163	218	269	280	269	272
	3A	208	305	267	270	245	267	223	334	225	275	206	275	339	352	339	343
161	6A	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
163	6B	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
164	6C	159	233	204	206	187	204	170	255	172	210	157	210	259	269	259	262
160	8	216	317	277	280	254	277	231	347	234	286	214	286	352	366	352	356
	8A	204	298	261	264	239	261	218	326	220	269	201	269	332	344	332	335
115	1AF	132	193	169	171	155	169	141	212	143	174	130	174	215	223	215	217
106	2AF-1	361	529	463	468	424	463	386	579	390	477	356	477	588	611	588	595
107	2AF-2	254	373	326	330	299	326	272	408	275	336	251	336	414	430	414	419
108	2CF-1	380	557	488	492	447	488	406	609	411	502	375	502	619	643	619	626
109	2CF-2	294	431	377	381	346	377	315	472	318	389	290	389	479	498	479	485
128	2DF	239	350	306	309	281	306	255	383	258	315	236	315	389	404	389	393
165	6AF	135	198	173	175	159	173	145	217	146	179	133	179	220	229	220	223

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES



PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE RATES

\$30,000/\$60,000/\$25,000 Limits

Territory		23		24		27		28		31		32		34		37	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$213	\$290	\$175	\$235	\$230	\$285	\$237	\$310	\$224	\$241	\$196	\$223	\$221	\$241	\$231	\$230
113	1B	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
114	1C	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
102	2A-1	537	731	441	592	580	718	597	781	564	607	494	562	557	607	582	580
103	2A-2	300	409	247	331	324	402	334	437	316	340	276	314	312	340	326	324
104	2C-1	616	838	506	679	665	824	685	896	647	696	566	644	639	696	668	665
105	2C-2	366	499	301	404	396	490	408	533	385	415	337	384	380	415	397	396
124	2D	479	653	394	529	518	641	533	698	504	542	441	502	497	542	520	518
130	3	222	302	182	244	239	296	246	322	233	251	204	232	230	251	240	239
	3A	279	380	229	308	301	373	310	406	293	316	257	292	290	316	303	301
161	6A	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
163	6B	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
164	6C	213	290	175	235	230	285	237	310	224	241	196	223	221	241	231	230
160	8	290	394	238	320	313	388	322	422	305	328	267	303	301	328	314	313
	8A	273	371	224	301	294	365	303	397	287	308	251	285	283	308	296	294
115	1AF	177	241	145	195	191	237	197	257	186	200	163	185	183	200	192	191
106	2AF-1	484	658	397	533	522	647	538	704	508	547	445	506	502	547	524	522
107	2AF-2	341	464	280	376	368	456	379	496	358	386	314	357	354	386	370	368
108	2CF-1	509	693	418	562	550	681	566	741	535	576	468	533	528	576	552	550
109	2CF-2	394	537	324	435	426	527	438	574	414	446	363	413	409	446	427	426
128	2DF	320	435	263	353	345	428	356	465	336	362	294	335	332	362	347	345
165	6AF	181	247	149	200	196	242	201	264	190	205	167	190	188	205	196	196

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	\$272	\$282	\$258	\$242	\$262	\$205	\$224	\$233	\$268	\$248	\$239	\$208	\$224	\$264	\$272
113	1B	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
114	1C	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
102	2A-1	801	685	711	650	610	660	517	564	587	675	625	602	524	564	665	685
103	2A-2	448	384	398	364	341	369	289	316	329	378	350	337	293	316	372	384
104	2C-1	919	786	815	746	699	757	592	647	673	775	717	691	601	647	763	786
105	2C-2	547	468	485	444	416	451	353	385	401	461	427	411	358	385	454	468
124	2D	716	612	635	581	545	590	461	504	524	603	558	538	468	504	594	612
130	3	331	283	293	268	252	272	213	233	242	279	258	249	216	233	275	283
	3A	417	356	369	338	317	343	269	293	305	351	325	313	272	293	346	356
161	6A	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
163	6B	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
164	6C	318	272	282	258	242	262	205	224	233	268	248	239	208	224	264	272
160	8	432	370	384	351	329	356	279	305	317	364	337	325	283	305	359	370
	8A	407	348	361	330	310	335	262	287	298	343	317	306	266	287	338	348
115	1AF	264	226	234	214	201	217	170	186	193	222	206	198	173	186	219	226
106	2AF-1	722	617	640	586	549	595	465	508	529	608	563	543	472	508	599	617
107	2AF-2	509	435	451	413	387	419	328	358	373	429	397	382	333	358	422	435
108	2CF-1	760	650	674	617	578	626	490	535	557	641	593	571	497	535	631	650
109	2CF-2	588	503	522	477	448	485	379	414	431	496	459	442	385	414	488	503
128	2DF	477	408	423	387	363	393	308	336	350	402	372	359	312	336	396	408
165	6AF	270	231	240	219	206	223	174	190	198	228	211	203	177	190	224	231

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES



PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE RATES

\$30,000/\$60,000/\$25,000 Limits

Territory		46		47		48		49		51		52		53		54	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$195	\$232	\$208	\$228	\$235	\$232	\$259	\$242	\$163	\$224	\$191	\$262	\$204	\$228	\$241	\$233
113	1B	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
114	1C	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
102	2A-1	491	585	524	575	592	585	653	610	411	564	481	660	514	575	607	587
103	2A-2	275	327	293	321	331	327	365	341	230	316	269	369	288	321	340	329
104	2C-1	564	670	601	659	679	670	749	699	471	647	552	757	590	659	696	673
105	2C-2	335	399	358	392	404	399	445	416	280	385	329	451	351	392	415	401
124	2D	439	522	468	513	529	522	583	545	367	504	430	590	459	513	542	524
130	3	203	241	216	237	244	241	269	252	170	233	199	272	212	237	251	242
	3A	255	304	272	299	308	304	339	317	214	293	250	343	267	299	316	305
161	6A	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
163	6B	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
164	6C	195	232	208	228	235	232	259	242	163	224	191	262	204	228	241	233
160	8	265	316	283	310	320	316	352	329	222	305	260	356	277	310	328	317
	8A	250	297	266	292	301	297	332	310	209	287	244	335	261	292	308	298
115	1AF	162	193	173	189	195	193	215	201	135	186	159	217	169	189	200	193
106	2AF-1	443	527	472	518	533	527	588	549	370	508	434	595	463	518	547	529
107	2AF-2	312	371	333	365	376	371	414	387	261	358	306	419	326	365	386	373
108	2CF-1	466	554	497	545	562	554	619	578	390	535	456	626	488	545	576	557
109	2CF-2	361	429	385	422	435	429	479	448	302	414	353	485	377	422	446	431
128	2DF	293	348	312	342	353	348	389	363	245	336	287	393	306	342	362	350
165	6AF	166	197	177	194	200	197	220	206	139	190	162	223	173	194	205	198

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	\$289	\$199	\$294	\$189	\$334	\$204	\$223	\$158	\$217	\$229	\$172	\$206	\$158	\$182	\$132	\$185
113	1B	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
114	1C	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
102	2A-1	728	501	741	476	842	514	562	398	547	577	433	519	398	459	333	466
103	2A-2	407	281	415	266	471	288	314	223	306	323	243	290	223	257	186	261
104	2C-1	835	575	850	546	965	590	644	457	627	662	497	595	457	526	381	535
105	2C-2	497	342	506	325	574	351	384	272	373	394	296	354	272	313	227	318
124	2D	650	448	662	425	752	459	502	356	488	515	387	464	356	410	297	416
130	3	301	207	306	197	347	212	232	164	226	238	179	214	164	189	137	192
	3A	379	261	385	248	438	267	292	207	284	300	225	270	207	238	173	242
161	6A	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
163	6B	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
164	6C	289	199	294	189	334	204	223	158	217	229	172	206	158	182	132	185
160	8	393	271	400	257	454	277	303	215	295	311	234	280	215	248	180	252
	8A	370	255	376	242	428	261	285	202	278	293	220	264	202	233	169	237
115	1AF	240	165	244	157	277	169	185	131	180	190	143	171	131	151	110	154
106	2AF-1	656	452	667	429	758	463	506	359	493	520	390	468	359	413	300	420
107	2AF-2	462	318	470	302	534	326	357	253	347	366	275	330	253	291	211	296
108	2CF-1	691	476	703	452	798	488	533	378	519	547	411	492	378	435	315	442
109	2CF-2	535	368	544	350	618	377	413	292	401	424	318	381	292	337	244	342
128	2DF	434	299	441	284	501	306	335	237	326	344	258	309	237	273	198	278
165	6AF	246	169	250	161	284	173	190	134	184	195	146	175	134	155	112	157



PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE RATES

\$30,000/\$60,000/\$25,000 Limits

Territory		63		64		65		66					
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111	1A	\$194	\$206	\$182	\$184	\$136	\$171	\$201	\$218				
113	1B	194	206	182	184	136	171	201	218				
114	1C	194	206	182	184	136	171	201	218				
102	2A-1	489	519	459	464	343	431	507	549				
103	2A-2	274	290	257	259	192	241	283	307				
104	2C-1	561	595	526	532	393	494	581	630				
105	2C-2	334	354	313	316	234	294	346	375				
124	2D	437	464	410	414	306	385	452	491				
130	3	202	214	189	191	141	178	209	227				
	3A	254	270	238	241	178	224	263	286				
161	6A	194	206	182	184	136	171	201	218				
163	6B	194	206	182	184	136	171	201	218				
164	6C	194	206	182	184	136	171	201	218				
160	8	264	280	248	250	185	233	273	296				
	8A	248	264	233	236	174	219	257	279				
115	1AF	161	171	151	153	113	142	167	181				
106	2AF-1	440	468	413	418	309	388	456	495				
107	2AF-2	310	330	291	294	218	274	322	349				
108	2CF-1	464	492	435	440	325	409	480	521				
109	2CF-2	359	381	337	340	252	316	372	403				
128	2DF	291	309	273	276	204	257	302	327				
165	6AF	165	175	155	156	116	145	171	185				

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES



PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles (Table A)

\$2,500 Limit Per Person

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

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES



PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles (Table A)

\$2,500 Limit Per Person

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

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

★ PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES
 All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B)
 \$2,500 Limit Per Person

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

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

★ PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES
 All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B)
 \$2,500 Limit Per Person

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

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES



PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

\$30,000/60,000 Bodily Injury		\$25,000 Property Damage
Territories 01,02,03,04,05, 06,07,12,21,22	All Other Territories	
141	97	86

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS



TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 09 (Dallas-Ft.Worth) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 101	\$1,446 877	13 Houston 113	\$1,098 616	25 New Orleans 125	\$1,559 875	37 Tulsa 137	\$1,098 616
02 Balt.-Wash. 102	1,932 1,084	14 Indianapolis 114	1,493 838	26 N. Y. City 126	1,932 1,084	40 Pacific 140	1,541 865
03 Boston 103	1,051 590	15 Jacksonville 115	1,563 877	27 Okla. City 127	1,098 616	41 Mountain 141	1,376 772
04 Buffalo 104	1,932 1,084	16 Kansas City 116	1,070 600	28 Omaha 128	1,070 600	42 Midwest 142	1,070 600
05 Charlotte 105	1,563 877	17 Little Rock 117	1,098 616	29 Phoenix 121	1,376 772	43 Southwest 143	1,098 616
06 Chicago 106	1,493 838	18 Los Angeles 118	1,541 865	30 Philadelphia 130	1,932 1,084	44 N. Central 144	1,493 838
07 Cincinnati 107	1,493 838	19 Louisville 119	1,171 657	31 Pittsburgh 131	1,932 1,084	45 Mideast 145	1,171 657
08 Cleveland 108	1,493 838	20 Memphis 120	1,171 657	32 Portland 132	1,541 865	46 Gulf 146	1,559 875
09 Dal.-Ft. W. 109	1,098 616	21 Miami 121	1,563 877	33 Richmond 133	1,563 877	47 Southeast 147	1,563 877
10 Denver 110	1,376 772	22 Milwaukee 122	1,070 600	34 St. Louis 134	1,070 600	48 Eastern 148	1,932 1,084
11 Detroit 111	1,493 838	23 Min.-St. Paul 123	1,070 600	35 Salt Lake C. 135	1,376 772	49 New England 141	1,051 590
12 Hartford 112	1,051 590	24 Nashville 124	1,171 657	36 San Francisco 136	1,541 865	50 Alaska 150	1,541 865

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

★ LIABILITY

TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 13 (Houston) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 201	\$1,446 877	13 Houston 213	\$1,098 616	25 New Orleans 225	\$1,559 875	37 Tulsa 237	\$1,098 616
02 Balt.-Wash. 202	1,932 1,084	14 Indianapolis 214	1,493 838	26 N. Y. City 226	1,932 1,084	40 Pacific 240	1,541 865
03 Boston 203	1,051 590	15 Jacksonville 215	1,563 877	27 Okla. City 227	1,098 616	41 Mountain 241	1,376 772
04 Buffalo 204	1,932 1,084	16 Kansas City 216	1,070 600	28 Omaha 228	1,070 600	42 Midwest 242	1,070 600
05 Charlotte 205	1,563 877	17 Little Rock 217	1,098 616	29 Phoenix 229	1,376 772	43 Southwest 243	1,098 616
06 Chicago 206	1,493 838	18 Los Angeles 218	1,541 865	30 Philadelphia 230	1,932 1,084	44 N. Central 244	1,493 838
07 Cincinnati 207	1,493 838	19 Louisville 219	1,171 657	31 Pittsburgh 231	1,932 1,084	45 Mideast 245	1,171 657
08 Cleveland 208	1,493 838	20 Memphis 220	1,171 657	32 Portland 232	1,541 865	46 Gulf 246	1,559 875
09 Dal.-Ft. W. 209	1,098 616	21 Miami 221	1,563 877	33 Richmond 233	1,563 877	47 Southeast 247	1,563 877
10 Denver 210	1,376 772	22 Milwaukee 222	1,070 600	34 St. Louis 234	1,070 600	48 Eastern 248	1,932 1,084
11 Detroit 211	1,493 838	23 Min.-St. Paul 223	1,070 600	35 Salt Lake C. 235	1,376 772	49 New England 249	1,051 590
12 Hartford 212	1,051 590	24 Nashville 224	1,171 657	36 San Francisco 236	1,541 865	50 Alaska 250	1,541 865

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS



TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 901	\$1,446 877	13 Houston 913	\$1,098 616	25 New Orleans 925	\$1,559 875	37 Tulsa 937	\$1,098 616
02 Balt.-Wash. 902	1,932 1,084	14 Indianapolis 914	1,493 838	26 N. Y. City 926	1,932 1,084	40 Pacific 940	1,541 865
03 Boston 903	1,051 590	15 Jacksonville 915	1,563 877	27 Okla. City 927	1,098 616	41 Mountain 941	1,376 772
04 Buffalo 904	1,932 1,084	16 Kansas City 916	1,070 600	28 Omaha 928	1,070 600	42 Midwest 942	1,070 600
05 Charlotte 905	1,563 877	17 Little Rock 917	1,098 616	29 Phoenix 929	1,376 772	43 Southwest 943	1,098 616
06 Chicago 906	1,493 838	18 Los Angeles 918	1,541 865	30 Philadelphia 930	1,932 1,084	44 N. Central 944	1,493 838
07 Cincinnati 907	1,493 838	19 Louisville 919	1,171 657	31 Pittsburgh 931	1,932 1,084	45 Mideast 945	1,171 657
08 Cleveland 908	1,493 838	20 Memphis 920	1,171 657	32 Portland 932	1,541 865	46 Gulf 946	1,559 875
09 Dal.-Ft. W. 909	1,098 616	21 Miami 921	1,563 877	33 Richmond 933	1,563 877	47 Southeast 947	1,563 877
10 Denver 910	1,376 772	22 Milwaukee 922	1,070 600	34 St. Louis 934	1,070 600	48 Eastern 948	1,932 1,084
11 Detroit 911	1,493 838	23 Min.-St. Paul 923	1,070 600	35 Salt Lake C. 935	1,376 772	49 New England 949	1,051 590
12 Hartford 912	1,051 590	24 Nashville 924	1,171 657	36 San Francisco 936	1,541 865	50 Alaska 950	1,541 865

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

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

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.55 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.40 234...	1.70 235...	0.90 236...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.50 334...	1.90 335...	1.00 336...
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.35 344...	1.65 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.45 355...	1.00 356...
	Commercial	Factor Code	1.85 364...	2.30 365...	1.00 366...



FARM VEHICLES

Long Distance Over 200 Miles

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

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.55 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.40 234...	1.70 235...	0.90 236...



C. **Secondary classification—Special industry classes.**

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

1. **Application**

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

2. **Autos Having More Than One Use**

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

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

a. Codes

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

b. Factors

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

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

Secondary Factor For Autos (Except Trailer Types and Zone-Rated Autos)		
Classification	Secondary Factor	Code
Farmers—Autos owned by a farmer, used in connection with the operation of his or her own farm and occasionally used to haul commodities for other farmers. (Also see the special provision for Farm trailers in the Trucks, Tractor and Trailers Classification rule (Rule 53))		
a. Individually owned or farm corp. (other than livestock hauling)—autos not subject to rating in the Private Passenger Section.	-0.50	61
b. Livestock hauling	-0.50	62
c. All other	-0.50	69
Dump and transit mix trucks (not truckers)		
*a. Excavating	-0.20	71
*b. Sand and gravel (other than quarrying)	-0.20	72
*c. Mining	-0.20	73
*d. Quarrying	-0.20	74
*e. All other	-0.20	79
*Use factor and codes only when no other secondary classifications apply		
Contractors (other than dump trucks)		
a. Building—commercial	-0.05	81
b. Building—private dwelling	-0.05	82
c. Electrical, plumbing, masonry, plastering and other repair or service	-0.05	83
d. Excavating	-0.05	84
e. Street and road	-0.05	85
f. All other	-0.05	89
Not otherwise specified		
a. Logging and Lumbering	0.00	91
b. All other.	0.00	99



D. **Special Provisions for certain risks**

- 1. **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. Ⓢ
- 2. **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. Ⓢ
- 3. **Rolling stores**—A policy that covers autos equipped as a rolling store must exclude product liability. Ⓢ

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION



LIABILITY

PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 09 (Dallas-Ft.Worth) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 101	\$1,446 877	13 Houston 113	\$1,098 616	25 New Orleans 125	\$1,559 875	37 Tulsa 137	\$1,098 616
02 Balt.-Wash. 102	1,932 1,084	14 Indianapolis 114	1,493 838	26 N. Y. City 126	1,932 1,084	40 Pacific 140	1,541 865
03 Boston 103	1,051 590	15 Jacksonville 115	1,563 877	27 Okla. City 127	1,098 616	41 Mountain 141	1,376 772
04 Buffalo 104	1,932 1,084	16 Kansas City 116	1,070 600	28 Omaha 128	1,070 600	42 Midwest 142	1,070 600
05 Charlotte 105	1,563 877	17 Little Rock 117	1,098 616	29 Phoenix 121	1,376 772	43 Southwest 143	1,098 616
06 Chicago 106	1,493 838	18 Los Angeles 118	1,541 865	30 Philadelphia 130	1,932 1,084	44 N. Central 144	1,493 838
07 Cincinnati 107	1,493 838	19 Louisville 119	1,171 657	31 Pittsburgh 131	1,932 1,084	45 Mideast 145	1,171 657
08 Cleveland 108	1,493 838	20 Memphis 120	1,171 657	32 Portland 132	1,541 865	46 Gulf 146	1,559 875
09 Dal.-Ft. W. 109	1,098 616	21 Miami 121	1,563 877	33 Richmond 133	1,563 877	47 Southeast 147	1,563 877
10 Denver 110	1,376 772	22 Milwaukee 122	1,070 600	34 St. Louis 134	1,070 600	48 Eastern 148	1,932 1,084
11 Detroit 111	1,493 838	23 Min.-St. Paul 123	1,070 600	35 Salt Lake C. 135	1,376 772	49 New England 141	1,051 590
12 Hartford 112	1,051 590	24 Nashville 124	1,171 657	36 San Francisco 136	1,541 865	50 Alaska 150	1,541 865

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION



PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE
\$30,000/\$60,000/\$25,000

Zone 13 (Houston) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 201	\$1,446 877	13 Houston 213	\$1,098 616	25 New Orleans 225	\$1,559 875	37 Tulsa 237	\$1,098 616
02 Balt.-Wash. 202	1,932 1,084	14 Indianapolis 214	1,493 838	26 N. Y. City 226	1,932 1,084	40 Pacific 240	1,541 865
03 Boston 203	1,051 590	15 Jacksonville 215	1,563 877	27 Okla. City 227	1,098 616	41 Mountain 241	1,376 772
04 Buffalo 204	1,932 1,084	16 Kansas City 216	1,070 600	28 Omaha 228	1,070 600	42 Midwest 242	1,070 600
05 Charlotte 205	1,563 877	17 Little Rock 217	1,098 616	29 Phoenix 229	1,376 772	43 Southwest 243	1,098 616
06 Chicago 206	1,493 838	18 Los Angeles 218	1,541 865	30 Philadelphia 230	1,932 1,084	44 N. Central 244	1,493 838
07 Cincinnati 207	1,493 838	19 Louisville 219	1,171 657	31 Pittsburgh 231	1,932 1,084	45 Mideast 245	1,171 657
08 Cleveland 208	1,493 838	20 Memphis 220	1,171 657	32 Portland 232	1,541 865	46 Gulf 246	1,559 875
09 Dal.-Ft. W. 209	1,098 616	21 Miami 221	1,563 877	33 Richmond 233	1,563 877	47 Southeast 247	1,563 877
10 Denver 210	1,376 772	22 Milwaukee 222	1,070 600	34 St. Louis 234	1,070 600	48 Eastern 248	1,932 1,084
11 Detroit 211	1,493 838	23 Min.-St. Paul 223	1,070 600	35 Salt Lake C. 235	1,376 772	49 New England 249	1,051 590
12 Hartford 212	1,051 590	24 Nashville 224	1,171 657	36 San Francisco 236	1,541 865	50 Alaska 250	1,541 865

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION



PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 901	\$1,446 877	13 Houston 913	\$1,098 616	25 New Orleans 925	\$1,559 875	37 Tulsa 937	\$1,098 616
02 Balt.-Wash. 902	1,932 1,084	14 Indianapolis 914	1,493 838	26 N. Y. City 926	1,932 1,084	40 Pacific 940	1,541 865
03 Boston 903	1,051 590	15 Jacksonville 915	1,563 877	27 Okla. City 927	1,098 616	41 Mountain 941	1,376 772
04 Buffalo 904	1,932 1,084	16 Kansas City 916	1,070 600	28 Omaha 928	1,070 600	42 Midwest 942	1,070 600
05 Charlotte 905	1,563 877	17 Little Rock 917	1,098 616	29 Phoenix 929	1,376 772	43 Southwest 943	1,098 616
06 Chicago 906	1,493 838	18 Los Angeles 918	1,541 865	30 Philadelphia 930	1,932 1,084	44 N. Central 944	1,493 838
07 Cincinnati 907	1,493 838	19 Louisville 919	1,171 657	31 Pittsburgh 931	1,932 1,084	45 Mideast 945	1,171 657
08 Cleveland 908	1,493 838	20 Memphis 920	1,171 657	32 Portland 932	1,541 865	46 Gulf 946	1,559 875
09 Dal.-Ft. W. 909	1,098 616	21 Miami 921	1,563 877	33 Richmond 933	1,563 877	47 Southeast 947	1,563 877
10 Denver 910	1,376 772	22 Milwaukee 922	1,070 600	34 St. Louis 934	1,070 600	48 Eastern 948	1,932 1,084
11 Detroit 911	1,493 838	23 Min.-St. Paul 923	1,070 600	35 Salt Lake C. 935	1,376 772	49 New England 949	1,051 590
12 Hartford 912	1,051 590	24 Nashville 924	1,171 657	36 San Francisco 936	1,541 865	50 Alaska 950	1,541 865

Truck, Tractor, Trailer Rate Section
 ✦ LIABILITY BASE RATES
 (FLEET OR NON-FLEET)

Territory	\$30,000/ 60,000 Bodily Injury	\$25,000 Property Damage	\$2,500 Personal Injury Protection
1	\$384	\$297	\$11
2	356	275	11
3	331	256	13
4	305	236	11
5	240	186	11
6	262	203	10
7	247	191	11
10	177	137	8
11	162	125	6
12	236	182	10
13	247	191	10
14	164	126	8
16	202	156	10
20	159	123	8
21	337	260	10
22	291	225	10
23	327	252	13
24	193	149	8
27	322	249	15
28	381	295	11
31	257	198	11
32	243	188	11
34	270	209	11
37	294	228	11
38	354	274	13
39	297	229	11
40	377	291	11
41	222	172	8
42	245	189	11
43	270	209	10
44	235	182	11
45	288	223	10
46	255	197	8
47	248	192	8
48	199	154	8
49	352	272	11
51	203	157	8
52	291	225	10
53	247	191	10
54	230	178	8
55	215	166	10
56	205	159	10
57	304	235	13
58	150	116	8
59	176	136	8
60	200	154	6
61	124	96	8
62	104	80	6
63	198	153	8
64	182	140	8
65	102	79	6
66	251	194	10

UNINSURED/UNDERINSURED MOTORISTS
 COVERAGE RATES

\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage
\$30	\$29

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

Public Transportation Auto Rate Section



PUBLIC AUTO RATES

\$30,000/60,000/25,000 LIABILITY

Territory	Taxi and Limousines		School and Church Buses		Other Buses		Van Pools	
	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage
1	\$2,048	\$1,583	\$217	\$167	\$1,441	\$1,114	\$493	\$381
2	1,902	1,470	201	156	1,338	1,034	458	354
3	1,769	1,367	187	144	1,244	961	426	329
4	1,630	1,260	172	133	1,147	886	393	303
5	1,283	992	135	105	903	698	309	239
6	1,401	1,082	148	114	985	761	338	261
7	1,317	1,018	139	107	927	716	317	245
10	945	730	100	77	665	514	228	176
11	865	668	91	71	609	470	209	161
12	1,259	973	133	103	885	684	303	234
13	1,321	1,021	140	108	930	718	318	246
14	874	675	92	71	615	475	211	163
16	1,079	834	114	88	759	586	260	201
20	848	656	90	69	597	461	204	158
21	1,798	1,389	190	147	1,265	978	433	335
22	1,551	1,199	164	127	1,091	843	374	289
23	1,743	1,347	184	142	1,227	948	420	325
24	1,028	794	109	84	724	559	248	191
27	1,718	1,327	182	141	1,209	934	414	320
28	2,036	1,573	215	166	1,432	1,107	491	379
31	1,372	1,060	145	112	965	746	330	255
32	1,296	1,002	137	106	912	705	312	241
34	1,443	1,115	152	118	1,015	784	348	269
37	1,572	1,215	166	128	1,106	855	379	293
38	1,890	1,460	200	155	1,330	1,027	455	352
39	1,585	1,224	167	129	1,115	862	382	295
40	2,011	1,554	212	164	1,415	1,093	485	375
41	1,188	918	125	97	835	646	286	221
42	1,309	1,011	138	107	921	712	315	244
43	1,443	1,115	152	118	1,015	784	348	269
44	1,254	969	133	102	882	682	302	233
45	1,538	1,189	162	125	1,082	836	371	287
46	1,359	1,050	143	111	956	739	327	253
47	1,325	1,024	140	108	932	721	320	247
48	1,062	821	112	87	747	577	256	198
49	1,882	1,454	199	154	1,324	1,023	454	350
51	1,082	836	114	88	762	589	261	202
52	1,555	1,201	164	127	1,094	845	375	289
53	1,317	1,018	139	107	927	716	317	245
54	1,229	950	130	100	865	668	296	229
55	1,150	889	122	94	809	625	277	214
56	1,096	847	116	90	771	596	264	204
57	1,622	1,254	172	133	1,141	882	391	302
58	803	620	85	66	565	437	193	149
59	940	727	99	77	662	512	227	175
60	1,066	824	113	87	750	579	256	198
61	661	511	70	54	464	359	159	123
62	556	429	59	45	391	302	134	104
63	1,058	817	112	86	744	575	255	197
64	970	750	103	80	683	527	233	180
65	543	420	57	44	383	296	131	101
66	1,342	1,037	142	110	944	730	323	250

Public Transportation Auto Rate Section



PUBLIC AUTO RATES

\$2,500 PER PERSON PERSONAL INJURY PROTECTION RATES

Territory	Taxis and Limousines	School and Church Buses	Other than School Bus	Van Pools
1	\$60	\$6	\$42	\$15
2	60	6	42	15
3	69	7	48	16
4	60	6	42	15
5	60	6	42	15
6	52	6	36	12
7	60	6	42	15
10	43	4	30	10
11	34	3	24	9
12	52	6	36	12
13	52	6	36	12
14	43	4	30	10
16	52	6	36	12
20	43	4	30	10
21	52	6	36	12
22	52	6	36	12
23	69	7	48	16
24	43	4	30	10
27	78	7	55	19
28	60	6	42	15
31	60	6	42	15
32	60	6	42	15
34	60	6	42	15
37	60	6	42	15
38	69	7	48	16
39	60	6	42	15
40	60	6	42	15
41	43	4	30	10
42	60	6	42	15
43	52	6	36	12
44	60	6	42	15
45	52	6	36	12
46	43	4	30	10
47	43	4	30	10
48	43	4	30	10
49	60	6	42	15
51	43	4	30	10
52	52	6	36	12
53	52	6	36	12
54	43	4	30	10
55	52	6	36	12
56	52	6	36	12
57	69	7	48	16
58	43	4	30	10
59	43	4	30	10
60	34	3	24	9
61	43	4	30	10
62	34	3	24	9
63	43	4	30	10
64	43	4	30	10
65	34	3	24	9
66	52	6	36	12

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

\$30,000/\$60,000	\$25,000
Bodily Injury	Property Damage
\$30	\$29

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

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Rule 6.	March 1, 2006
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Rule 16.	Reserved for Future Use
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Rule 18.	Reserved for Future Use
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Rule 21.	Reserved for Future Use
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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.	September 1, 2007
Rule 71.	December 1, 2004
Rule 72.	April 1, 2008
Rule 73.	September 1, 2007
Rule 74.	September 1, 2007
Rule 75.	September 1, 2007
Rule 76.	April 1, 2008
Rule 77.	September 1, 2007

EFFECTIVE DATES

SPECIAL TYPES AND OPERATIONS

SUBCHAPTER (Continued)

Rule 78.	April 1, 2008
Rule 79.	June 1, 2007
Rule 80.	April 1, 2008
Rule 81.	September 1, 2007
Rule 82.	September 1, 2007
Rule 83.	September 1, 2007
Rule 84.	December 1, 2004
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Rule 87.	September 1, 2007
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Rule 89.	September 1, 2007

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	January 1, 2011
Private Passenger Personal Injury Protection Rates	January 1, 2011
Private Passenger Uninsured/Underinsured Motorists Coverage Rates	January 1, 2011
Trucks, Tractors, and Trailers Liability Base Rates	January 1, 2011
Trucks, Tractors, and Trailers Personal Injury Protection Base Rates	January 1, 2011
Trucks, Tractors, and Trailers Uninsured/Underinsured Motorists Coverage Rates	January 1, 2011
Public Auto Liability Base Rates	January 1, 2011
Public Auto Personal Injury Protection Base Rates	January 1, 2011
Public Auto Uninsured/Underinsured Motorists Coverage Rates	January 1, 2011

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January 14, 2011

TAIPA BULLETIN 187

To: TAIPA Member Companies
TAIPA Certified Producers

**AMENDMENT TO RULE 45, NAMED NON-OWNER COVERAGE
TAIPA RULES AND RATING MANUAL**

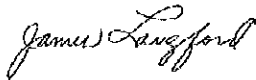
The Department of Insurance has approved a rule change to the TAIPA Rules and Rating Manual. The changes to manual Rule 45 became effective on January 1, 2011.

Manual Rule 45, Named Non-Owner Coverage (Class Code 7000) is revised to include the wording *furnished for regular use* in order to clarify that an uninsured auto might be one that is furnished for the applicant's regular use, as well as another household vehicle. Also, the parenthetical definition of an "uninsured auto" was placed immediately after that term.

Attached please find the page that has been amended in the TAIPA Rules and Rating Manual. A copy of the entire TAIPA Rules and Rating Manual including updates is available on our web site at www.taipa.org.

If you have any questions regarding the rate changes please contact TAIPA Customer Service at customer.service@taipa.org.

Sincerely,



James Langford, CPCU, AIM, ARP, ARe
Interim Association Manager

CHECKING SLIP-IMPORTANT

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION RULES AND RATING MANUAL

**Revision Number 9
Effective January 1, 2011**

You may view and search the current and archived electronic interactive versions of the Rules and Rating Manual or you may download the paper version in Adobe Acrobat PDF file format.

NEW PAGES ENCLOSED: P-9

REMOVE PAGES: P-9

SUMMARY OF CHANGES

The Commissioner of Insurance has approved a change to TAIPA Rules and Rating Manual Rule 45. which became effective **January 1, 2011**.

If you have any questions, please contact our Customer Service representatives at (512) 444-4441, toll free at (866) 321-9154 or customer.service@taipa.org.

Distributed by:
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www.taipa.org

B. Written on a Commercial Policy

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

Rule 41. DUNE BUGGIES (Class Code 9426)

- ⊙ Classify and rate as private passenger autos.

Rule 42. GOLF CARTS (Class Code 9435)

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

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

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

B. Written on a Commercial Policy

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

Rule 43. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS (Class Code 9620)

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

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

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

C. Written on a Commercial Policy

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

Rule 44. AMPHIBIOUS AUTOS

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

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

Rate as land autos according to their use.

B. Written on a Commercial Policy

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

Rule 45. NAMED NON-OWNER COVERAGE (Class Code 7000)

i. Named Non-Owner Coverage ⊙

(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 (the non-owner operator is an excluded driver under the owner's policy or the owner has no insurance on the auto) furnished for regular use or in the household, 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