

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
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GENERAL RULES CHAPTER

Rule 1. APPLICATION OF MANUAL

Throughout this manual “Department” means the Texas Department of Insurance.

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

- A. This manual is divided into separate Chapters:
 - 1. General Rules
 - 2. Private Passenger
 - 3. Commercial Auto
 - a. Trucks, Tractors and Trailers
 - b. Public Transportation
 - c. Special Types & Operations
- B. If an auto is eligible for classification or rating in more than one chapter of this manual because of its use, use the chapter producing the highest rated classification, unless 80% or more of the use is in a lower rated classification.
- C. All rates and premiums in this manual are annual rates and premiums unless otherwise specified.
- D. When the symbol © is shown, it indicates that an endorsement is used.

Rule 2. PREMIUM CALCULATION

- A. Calculate the premium for each coverage and exposure for which a separate premium is shown on the policy, as follows:
 - 1. For new policies issued for a term of one year use the premium tables and rates in effect on the policy inception date.

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

For renewal policies issued for a term greater than one year, use the premium tables and rates in effect on the policy renewal date for the first year and the premium tables and rates in effect on each anniversary date of the policy renewal date for each period thereafter.
 - 3. For interim premium adjustments or calculations, refer to the Changes rule (Rule 4).
 - 4. Apply factors or multipliers consecutively. Do not add factors together except where other Manual rules specifically require factors to be added or subtracted from other factors.

- 5. Apply factors or multipliers to all intermediate calculations and round the result of each step of the calculation (as marked by an asterisk in the example) to three decimal places, unless otherwise provided by a specific Manual rule. Five-tenths or more of a mill shall be considered one mill. (Example: .1245 = .125)
 - 6. Apply the appropriate pro-rata term factor to the resulting premium calculated in A.1 through A.5 of this Rule.
 - 7. Round the resulting premium for each coverage or exposure for which a separate premium is calculated to the nearest whole dollar. Five hundred mills or more shall be rounded to the next higher dollar. (Example \$100.500 = \$101.00, but 100.499 = \$100.00). This rounding to the nearest whole dollar shall occur only once in the premium calculation in determining the final premium for each coverage or exposure.
- B. An insurer may vary the sequence for applying the factor specified in A.6 of this Rule as long as the result of each calculation specified in A.4 through A.6 of this Rule is rounded to three decimal places and the rounding required in A.5 of this Rule is the last step in the premium calculation.

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

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

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

Rule 3. POLICY MINIMUM PREMIUM

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

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

Rule 4. CHANGES

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

C. **Transfer of coverage from one auto to another during a policy term**—Compute the premium using rules and rates for the new auto that were in effect at the original inception date of coverage for that auto.

D. **Transfer of auto principal garaging from one rating territory to another during a policy term**—Compute the premium using rules and rates for the new territory that were in effect at the original inception date of coverage for that auto(s).

E. **Change in classification, additional charges or applicable credits during a policy term**—Compute the premium using rules and rates in effect at the original inception date of coverage for that auto(s).

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

**Rule 5. CONTINUATION OF COVERAGE—
CANCELLED OR TERMINATED
POLICY**

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

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

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

Rule 6. CANCELLATIONS

All Policies—Computation of Premium

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

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

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

December 15, 2003

.225

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

2. Unearned Basis

a.	Policy Effective July 6, 2003	Date:	
	Policy Expiration July 6, 2004	Date:	1.512
	Cancellation September 22, 2003	Date:	- .726
			.786

b.	Policy Effective December 15, 2003	Date:	
	Policy Expiration December 15, 2004	Date:	.956
	Cancellation March 7, 2004	Date:	- .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.

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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	

County	Terr. Schedule & Code
Anderson.....	63
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
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County	Terr. Schedule & Code
Dallas	02
Dawson	65
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

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

I

Irion	65
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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

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GENERAL RULES

County	Terr. Schedule & Code	County	Terr. Schedule & Code
Midland.....	60	Smith.....	43
Milam.....	64	Somervell.....	63
Mills.....	63	Starr.....	56
Mitchell.....	65	Stephens.....	63
Montague.....	63	Sterling.....	65
Montgomery.....	40	Stonewall.....	65
Moore.....	62	Sutton.....	65
Morris.....	41	Swisher.....	65
Motley.....	65		
	N		T
Nacogdoches.....	47	Tarrant.....	04
Navarro.....	63	Taylor.....	11
Newton.....	63	Terrell.....	65
Nolan.....	65	Terry.....	65
Nueces.....	07	Throckmorton.....	65
	O	Titus.....	63
Ochiltree.....	65	Tom Green.....	16
Oldham.....	65	Travis.....	23
Orange.....	06	Trinity.....	63
	P	Tyler.....	63
Palo Pinto.....	63		U
Panola.....	63	Upshur.....	44
Parker.....	46	Upton.....	65
Parmer.....	65	Uvalde.....	64
Pecos.....	65		V
Polk.....	63	Val Verde.....	58
Potter.....	14	Van Zandt.....	63
Presidio.....	65	Victoria.....	54
	R		W
Rains.....	63	Walker.....	63
Randall.....	14	Waller.....	39
Reagan.....	65	Ward.....	61
Real.....	64	Washington.....	64
Red River.....	63	Webb.....	12
Reeves.....	65	Wharton.....	64
Refugio.....	64	Wheeler.....	65
Roberts.....	65	Wichita.....	20
Robertson.....	63	Wilbarger.....	65
Rockwall.....	45	Willacy.....	56
Runnels.....	65	Williamson.....	52
Rusk.....	44	Wilson.....	64
	S	Winkler.....	61
Sabine.....	63	Wise.....	32
San Augustine.....	63	Wood.....	63
San Jacinto.....	63		Y
San Patricio.....	55	Yoakum.....	65
San Saba.....	64	Young.....	63
Schleicher.....	65		Z
Scurry.....	65	Zapata.....	56
Shackelford.....	65	Zavala.....	64
Shelby.....	63		
Sherman.....	65		

ENDORSEMENT REFERENCES

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

GENERAL RULES

NOTES

PRIVATE PASSENGER CHAPTER

NOTES

PRIVATE PASSENGER CHAPTER

Rule 30. DEFINITIONS

A. Definitions

Ⓔ 1. **Private Passenger Auto**

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

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

a. Utility Type Autos that are

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

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

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

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

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

(b) for farming or ranching.

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

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

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

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

2. **Utility Type Auto**

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

3. **Utility Type Trailers**

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

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

4. **Mobile Home Trailers (Class Code 7963)**

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

5. **Recreational Trailers (Class Code 9582)**

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

6. **Motorhomes (Class Code 9437)** Ⓔ

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

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

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

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

7. **Motorcycles** Ⓔ

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

8. **All-Terrain Vehicles (Class Code 9590)** Ⓔ

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

9. **Dune Buggies (Class Code 9432)** Ⓔ

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

10. **Golf Carts (Class Code 9435)** Ⓔ

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

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

Autos of the private passenger type that are:

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

* 12. **Ineligible Vehicles**

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

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

Rule 31. PREMIUM DEVELOPMENT

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

B. Liability Coverage

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

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

C. Personal Injury Protection

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

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

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

D. Uninsured/Underinsured Motorists Coverage

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

Rule 32. PRIVATE PASSENGER AUTO CLASSIFICATIONS

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

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

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

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

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

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

B. Definitions

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

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

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

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

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

a. Each youthful operator to the auto principally operated.

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

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

c. Each senior operator to the auto principally operated.

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

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

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

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

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

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

d. Each senior operator to the auto principally operated.

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

Rule 33. DRIVER TRAINING CREDIT

Liability and Personal Injury Protection Coverages Only

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

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

1. The auto is classified as class 2A-1, 2A-2, 2AF-1, 2AF-2, 2C-1, 2C-2, 2D, 2CF-1, 2CF-2, or 2DF.

2. Each of the following applicants and operators have successfully completed a driver education course:

a. Any male applicant under 25 years of age.

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

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

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

1. SO-30, Driver Training Certificate.

2. Texas Driver Education Certificate DL-41A, Revised 10/78.

3. LIDR-13 (motor vehicle record) from the Texas Department of Public Safety containing a notation that an approved driver education course has been completed.

4. 964-D or 964-E Driver Education Certificate, or any other form approved for this purpose by the Texas Education Agency.

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

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

Rule 34. DRIVER IMPROVEMENT COURSE CREDIT

Liability and Personal Injury Protection Coverages Only

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

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

1. Any driving safety course approved by the Texas Education Agency (TEA) (including the State Board of Education or the Commissioner of Education) and taught through a TEA approved school or course provider (or a contractually authorized user of its course) under Texas Civil Statutes, Article 4413(29c), provided that the course is taught in its entirety, regardless of whether a uniform certificate of completion is issued to the graduates.

2. A driving safety course described in this paragraph and taught through an organization that has 50,000 or more members, qualifies for a tax exemption under Section 501(a), Internal Revenue Code of 1986 (26 U.S.C. Section 501(a)), based on being listed under Section 501 (c)(4), Internal Revenue Code of 1986 (26 U.S.C. Section 501 (c)(4)), and conducts for its members and other individuals who are at least 50 years of age a driving safety course that is not used for purposes of former Section

143A, Uniform Act Regulating Traffic on Highways (Article 6701d, Vernon's Texas Civil Statutes), now the Transportation Code, Title 7, Sections 543.101 et seq.

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

Rule 35. PASSIVE RESTRAINT CREDIT

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

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

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

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

- A. **Written on a Personal Auto Policy**
A Personal Auto Policy affording liability coverage covers trailers designed for use with a private

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

B. Written on a Commercial Policy

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

Rule 37. MOTORHOMES

A. Written on a Personal Auto Policy

- 1. **Liability and personal injury protection coverages**
 - a. Motorhomes used in driving to or from work or used in business—rate as private passenger autos.
 - b. Pleasure use motorhomes
 - (1) Liability—Charge .50 of the 1A rates from the Private Passenger Rate Section.
 - (2) Personal injury protection—Charge the class 1A in Table B of the Private Passenger Rate Section.
- 2. **Uninsured/underinsured motorists**—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

B. Written on a Commercial Policy

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

Rule 38. MOTORCYCLES

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

A. Written on a Personal Auto Policy

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

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

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

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B. Written on a Commercial Policy

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

Rule 39. MOTORCYCLE OPERATOR CREDITS

Liability and Personal Injury Protection Coverages Only

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

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

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

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

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

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

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

E. Courses approved under this Rule

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

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

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

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

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

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

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

A. Written on a Personal Auto Policy

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

B. Written on a Commercial Policy

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

Rule 41. DUNE BUGGIES (Class Code 9426)

- ⊙ Classify and rate as private passenger autos.

Rule 42. GOLF CARTS (Class Code 9435)

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

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

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

B. Written on a Commercial Policy

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

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

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

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

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

C. Written on a Commercial Policy

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

Rule 44. AMPHIBIOUS AUTOS

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

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

Rate as land autos according to their use.

B. Written on a Commercial Policy

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

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

I. Named Non-Owner Coverage ⊙

(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

PRIVATE PASSENGER

applicable N5 or N6 rate shall apply.

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

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

B. Personal Injury Protection

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

C. Uninsured/Underinsured Motorists Coverage

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

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

Liability and Personal Injury Protection Coverages Only

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

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

B. Premium Development

1. Liability Coverage

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

2. Personal Injury Protection

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

ENDORSEMENT REFERENCES

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

NOTES

PRIVATE PASSENGER RATE SECTION
PRIVATE PASSENGER RATING WORKSHEET

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

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

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

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

Territory		01		02		03		04		05		06		07		10	
Type	Class	B.I.	P.D.														
111	1A	\$376	\$340	\$288	\$318	\$308	\$275	\$257	\$280	\$307	\$222	\$283	\$292	\$389	\$238	\$215	\$295
113	1B	376	340	288	318	308	275	257	280	307	222	283	292	389	238	215	295
114	1C	376	340	288	318	308	275	257	280	307	222	283	292	389	238	215	295
102	2A-1	948	857	726	801	776	693	648	706	774	559	713	736	980	600	542	743
103	2A-2	530	479	406	448	434	388	362	395	433	313	399	412	548	336	303	416
104	2C-1	1,087	983	832	919	890	795	743	809	887	642	818	844	1,124	688	621	853
105	2C-2	647	585	495	547	530	473	442	482	528	382	487	502	669	409	370	507
124	2D	846	765	648	716	693	619	578	630	691	500	637	657	875	536	484	664
130	3	391	354	300	331	320	286	267	291	319	231	294	304	405	248	224	307
	3A	493	445	377	417	403	360	337	367	402	291	371	383	510	312	282	386
161	6A	376	340	288	318	308	275	257	280	307	222	283	292	389	238	215	295
163	6B	376	340	288	318	308	275	257	280	307	222	283	292	389	238	215	295
164	6C	376	340	288	318	308	275	257	280	307	222	283	292	389	238	215	295
160	8	511	462	392	432	419	374	350	381	418	302	385	397	529	324	292	401
	8A	481	435	369	407	394	352	329	358	393	284	362	374	498	305	275	378
115	1AF	312	282	239	264	256	228	213	232	255	184	235	242	323	198	178	245
106	2AF-1	854	772	654	722	699	624	583	636	697	504	642	663	883	540	488	670
107	2AF-2	602	544	461	509	493	440	411	448	491	355	453	467	622	381	344	472
108	2CF-1	899	813	688	760	736	657	614	669	734	531	676	698	930	569	514	705
109	2CF-2	696	629	533	588	570	509	475	518	568	411	524	540	720	440	398	546
128	2DF	564	510	432	477	462	413	386	420	461	333	425	438	584	357	323	443
165	6AF	320	289	245	270	262	234	218	238	261	189	241	248	331	202	183	251

Territory		11		12		13		14		16		20		21		22	
Type	Class	B.I.	P.D.														
111	1A	\$169	\$248	\$217	\$220	\$198	\$218	\$180	\$272	\$183	\$223	\$167	\$224	\$274	\$287	\$274	\$280
113	1B	169	248	217	220	198	218	180	272	183	223	167	224	274	287	274	280
114	1C	169	248	217	220	198	218	180	272	183	223	167	224	274	287	274	280
102	2A-1	426	625	547	554	499	549	454	685	461	562	421	564	690	723	690	706
103	2A-2	238	350	306	310	279	307	254	384	258	314	235	316	386	405	386	395
104	2C-1	488	717	627	636	572	630	520	786	529	644	483	647	792	829	792	809
105	2C-2	291	427	373	378	341	375	310	468	315	384	287	385	471	494	471	482
124	2D	380	558	488	495	446	491	405	612	412	502	376	504	617	646	617	630
130	3	176	258	226	229	206	227	187	283	190	232	174	233	285	298	285	291
	3A	221	325	284	288	259	286	236	356	240	292	219	293	359	376	359	367
161	6A	169	248	217	220	198	218	180	272	183	223	167	224	274	287	274	280
163	6B	169	248	217	220	198	218	180	272	183	223	167	224	274	287	274	280
164	6C	169	248	217	220	198	218	180	272	183	223	167	224	274	287	274	280
160	8	230	337	295	299	269	296	245	370	249	303	227	305	373	390	373	381
	8A	216	317	278	282	253	279	230	348	234	285	214	287	351	367	351	358
115	1AF	140	206	180	183	164	181	149	226	152	185	139	186	227	238	227	232
106	2AF-1	384	563	493	499	449	495	409	617	415	506	379	508	622	651	622	636
107	2AF-2	270	397	347	352	317	349	288	435	293	357	267	358	438	459	438	448
108	2CF-1	404	593	519	526	473	521	430	650	437	533	399	535	655	686	655	669
109	2CF-2	313	459	401	407	366	403	333	503	339	413	309	414	507	531	507	518
128	2DF	254	372	326	330	297	327	270	408	275	335	251	336	411	431	411	420
165	6AF	144	211	184	187	168	185	153	231	156	190	142	190	233	244	233	238

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

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

Territory		23		24		27		28		31		32		34		37	
Type	Class	B.I.	P.D.														
111	1A	\$226	\$309	\$186	\$250	\$244	\$304	\$251	\$331	\$238	\$257	\$208	\$237	\$235	\$257	\$245	\$246
113	1B	226	309	186	250	244	304	251	331	238	257	208	237	235	257	245	246
114	1C	226	309	186	250	244	304	251	331	238	257	208	237	235	257	245	246
102	2A-1	570	779	469	630	615	766	633	834	600	648	524	597	592	648	617	620
103	2A-2	319	436	262	353	344	429	354	467	336	362	293	334	331	362	345	347
104	2C-1	653	893	538	723	705	879	725	957	688	743	601	685	679	743	708	711
105	2C-2	389	531	320	430	420	523	432	569	409	442	358	408	404	442	421	423
124	2D	509	695	419	563	549	684	565	745	536	578	468	533	529	578	551	554
130	3	235	321	193	260	254	316	261	344	248	267	216	246	244	267	255	256
	3A	296	405	244	328	320	398	329	434	312	337	272	310	308	337	321	322
161	6A	226	309	186	250	244	304	251	331	238	257	208	237	235	257	245	246
163	6B	226	309	186	250	244	304	251	331	238	257	208	237	235	257	245	246
164	6C	226	309	186	250	244	304	251	331	238	257	208	237	235	257	245	246
160	8	307	420	253	340	332	413	341	450	324	350	283	322	320	350	333	335
	8A	289	396	238	320	312	389	321	424	305	329	266	303	301	329	314	315
115	1AF	188	256	154	208	203	252	208	275	198	213	173	197	195	213	203	204
106	2AF-1	513	701	422	568	554	690	570	751	540	583	472	538	533	583	556	558
107	2AF-2	362	494	298	400	390	486	402	530	381	411	333	379	376	411	392	394
108	2CF-1	540	739	445	598	583	727	600	791	569	614	497	566	562	614	586	588
109	2CF-2	418	572	344	463	451	562	464	612	440	475	385	438	435	475	453	455
128	2DF	339	464	279	375	366	456	377	497	357	386	312	356	353	386	368	369
165	6AF	192	263	158	213	207	258	213	281	202	218	177	201	200	218	208	209

Territory		38		39		40		41		42		43		44		45	
Type	Class	B.I.	P.D.														
111	1A	\$337	\$290	\$299	\$275	\$257	\$280	\$218	\$239	\$247	\$285	\$263	\$255	\$221	\$239	\$281	\$290
113	1B	337	290	299	275	257	280	218	239	247	285	263	255	221	239	281	290
114	1C	337	290	299	275	257	280	218	239	247	285	263	255	221	239	281	290
102	2A-1	849	731	753	693	648	706	549	602	622	718	663	643	557	602	708	731
103	2A-2	475	409	422	388	362	395	307	337	348	402	371	360	312	337	396	409
104	2C-1	974	838	864	795	743	809	630	691	714	824	760	737	639	691	812	838
105	2C-2	580	499	514	473	442	482	375	411	425	490	452	439	380	411	483	499
124	2D	758	653	673	619	578	630	491	538	556	641	592	574	497	538	632	653
130	3	350	302	311	286	267	291	227	249	257	296	274	265	230	249	292	302
	3A	441	380	392	360	337	367	286	313	324	373	345	334	290	313	368	380
161	6A	337	290	299	275	257	280	218	239	247	285	263	255	221	239	281	290
163	6B	337	290	299	275	257	280	218	239	247	285	263	255	221	239	281	290
164	6C	337	290	299	275	257	280	218	239	247	285	263	255	221	239	281	290
160	8	458	394	407	374	350	381	296	325	336	388	358	347	301	325	382	394
	8A	431	371	383	352	329	358	279	306	316	365	337	326	283	306	360	371
115	1AF	280	241	248	228	213	232	181	198	205	237	218	212	183	198	233	241
106	2AF-1	765	658	679	624	583	636	495	543	561	647	597	579	502	543	638	658
107	2AF-2	539	464	478	440	411	448	349	382	395	456	421	408	354	382	450	464
108	2CF-1	805	693	715	657	614	669	521	571	590	681	629	609	528	571	672	693
109	2CF-2	623	537	553	509	475	518	403	442	457	527	487	472	409	442	520	537
128	2DF	506	435	449	413	386	420	327	359	371	428	395	383	332	359	422	435
165	6AF	286	247	254	234	218	238	185	203	210	242	224	217	188	203	239	247

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

Territory		46		47		48		49		51		52		53		54	
Type	Class	B.I.	P.D.														
111	1A	\$206	\$247	\$221	\$243	\$249	\$247	\$274	\$258	\$173	\$239	\$202	\$279	\$217	\$243	\$255	\$248
113	1B	206	247	221	243	249	247	274	258	173	239	202	279	217	243	255	248
114	1C	206	247	221	243	249	247	274	258	173	239	202	279	217	243	255	248
102	2A-1	519	622	557	612	627	622	690	650	436	602	509	703	547	612	643	625
103	2A-2	290	348	312	343	351	348	386	364	244	337	285	393	306	343	360	350
104	2C-1	595	714	639	702	720	714	792	746	500	691	584	806	627	702	737	717
105	2C-2	354	425	380	418	428	425	471	444	298	411	347	480	373	418	439	427
124	2D	464	556	497	547	560	556	617	581	389	538	455	628	488	547	574	558
130	3	214	257	230	253	259	257	285	268	180	249	210	290	226	253	265	258
	3A	270	324	290	318	326	324	359	338	227	313	265	365	284	318	334	325
161	6A	206	247	221	243	249	247	274	258	173	239	202	279	217	243	255	248
163	6B	206	247	221	243	249	247	274	258	173	239	202	279	217	243	255	248
164	6C	206	247	221	243	249	247	274	258	173	239	202	279	217	243	255	248
160	8	280	336	301	330	339	336	373	351	235	325	275	379	295	330	347	337
	8A	264	316	283	311	319	316	351	330	221	306	259	357	278	311	326	317
115	1AF	171	205	183	202	207	205	227	214	144	198	168	232	180	202	212	206
106	2AF-1	468	561	502	552	565	561	622	586	393	543	459	633	493	552	579	563
107	2AF-2	330	395	354	389	398	395	438	413	277	382	323	446	347	389	408	397
108	2CF-1	492	590	528	581	595	590	655	617	413	571	483	667	519	581	609	593
109	2CF-2	381	457	409	450	461	457	507	477	320	442	374	516	401	450	472	459
128	2DF	309	371	332	365	374	371	411	387	260	359	303	419	326	365	383	372
165	6AF	175	210	188	207	212	210	233	219	147	203	172	237	184	207	217	211

Territory		55		56		57		58		59		60		61		62	
Type	Class	B.I.	P.D.														
111	1A	\$307	\$212	\$312	\$201	\$355	\$218	\$237	\$168	\$230	\$245	\$183	\$220	\$168	\$194	\$140	\$198
113	1B	307	212	312	201	355	218	237	168	230	245	183	220	168	194	140	198
114	1C	307	212	312	201	355	218	237	168	230	245	183	220	168	194	140	198
102	2A-1	774	534	786	507	895	549	597	423	580	617	461	554	423	489	353	499
103	2A-2	433	299	440	283	501	307	334	237	324	345	258	310	237	274	197	279
104	2C-1	887	613	902	581	1,026	630	685	486	665	708	529	636	486	561	405	572
105	2C-2	528	365	537	346	611	375	408	289	396	421	315	378	289	334	241	341
124	2D	691	477	702	452	799	491	533	378	518	551	412	495	378	437	315	446
130	3	319	220	324	209	369	227	246	175	239	255	190	229	175	202	146	206
	3A	402	278	409	263	465	286	310	220	301	321	240	288	220	254	183	259
161	6A	307	212	312	201	355	218	237	168	230	245	183	220	168	194	140	198
163	6B	307	212	312	201	355	218	237	168	230	245	183	220	168	194	140	198
164	6C	307	212	312	201	355	218	237	168	230	245	183	220	168	194	140	198
160	8	418	288	424	273	483	296	322	228	313	333	249	299	228	264	190	269
	8A	393	271	399	257	454	279	303	215	294	314	234	282	215	248	179	253
115	1AF	255	176	259	167	295	181	197	139	191	203	152	183	139	161	116	164
106	2AF-1	697	481	708	456	806	495	538	381	522	556	415	499	381	440	318	449
107	2AF-2	491	339	499	322	568	349	379	269	368	392	293	352	269	310	224	317
108	2CF-1	734	507	746	480	848	521	566	402	550	586	437	526	402	464	335	473
109	2CF-2	568	392	577	372	657	403	438	311	426	453	339	407	311	359	259	366
128	2DF	461	318	468	302	533	327	356	252	345	368	275	330	252	291	210	297
165	6AF	261	180	265	171	302	185	201	143	196	208	156	187	143	165	119	168

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

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

Territory		63		64		65		66					
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111	1A	\$205	\$220	\$193	\$196	\$144	\$182	\$213	\$233				
113	1B	205	220	193	196	144	182	213	233				
114	1C	205	220	193	196	144	182	213	233				
102	2A-1	517	554	486	494	363	459	537	587				
103	2A-2	289	310	272	276	203	257	300	329				
104	2C-1	592	636	558	566	416	526	616	673				
105	2C-2	353	378	332	337	248	313	366	401				
124	2D	461	495	434	441	324	410	479	524				
130	3	213	229	201	204	150	189	222	242				
	3A	269	288	253	257	189	238	279	305				
161	6A	205	220	193	196	144	182	213	233				
163	6B	205	220	193	196	144	182	213	233				
164	6C	205	220	193	196	144	182	213	233				
160	8	279	299	262	267	196	248	290	317				
	8A	262	282	247	251	184	233	273	298				
115	1AF	170	183	160	163	120	151	177	193				
106	2AF-1	465	499	438	445	327	413	484	529				
107	2AF-2	328	352	309	314	230	291	341	373				
108	2CF-1	490	526	461	468	344	435	509	557				
109	2CF-2	379	407	357	363	266	337	394	431				
128	2DF	308	330	290	294	216	273	320	350				
165	6AF	174	187	164	167	122	155	181	198				

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	\$331	\$361	\$311	\$278	\$278	\$289	\$377	\$261	\$232	\$278	\$266	\$250	\$250	\$250	\$322	\$261
113	1B	430	469	404	361	361	376	490	339	302	361	346	325	325	325	419	339
114	1C	384	419	361	322	322	335	437	303	269	322	309	290	290	290	374	303
102	2A-1	493	538	463	414	414	431	562	389	346	414	396	373	373	373	480	389
103	2A-2	470	513	442	395	395	410	535	371	329	395	378	355	355	355	457	371
104	2C-1	513	560	482	431	431	448	584	405	360	431	412	388	388	388	499	405
105	2C-2	453	495	426	381	381	396	516	358	318	381	364	343	343	343	441	358
124	2D	513	560	482	431	431	448	584	405	360	431	412	388	388	388	499	405
130	3	364	397	342	306	306	318	415	287	255	306	293	275	275	275	354	287
	3A	331	361	311	278	278	289	377	261	232	278	266	250	250	250	322	261
161	6A	281	307	264	236	236	246	320	222	197	236	226	213	213	213	274	222
163	6B	371	404	348	311	311	324	422	292	260	311	298	280	280	280	361	292
164	6C	384	419	361	322	322	335	437	303	269	322	309	290	290	290	374	303
160	8	331	361	311	278	278	289	377	261	232	278	266	250	250	250	322	261
	8A	354	386	333	297	297	309	403	279	248	297	285	268	268	268	345	279
115	1AF	281	307	264	236	236	246	320	222	197	236	226	213	213	213	274	222
106	2AF-1	391	426	367	328	328	341	445	308	274	328	314	295	295	295	380	308
107	2AF-2	364	397	342	306	306	318	415	287	255	306	293	275	275	275	354	287
108	2CF-1	371	404	348	311	311	324	422	292	260	311	298	280	280	280	361	292
109	2CF-2	367	401	345	309	309	321	418	290	258	309	295	278	278	278	357	290
128	2DF	364	397	342	306	306	318	415	287	255	306	293	275	275	275	354	287
165	6AF	281	307	264	236	236	246	320	222	197	236	226	213	213	213	274	222

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	\$272	\$250	\$283	\$250	\$266	\$261	\$266	\$261	\$327	\$311	\$261	\$278	\$327	\$311	\$311	\$293
113	1B	354	325	368	325	346	339	346	339	425	404	339	361	425	404	404	381
114	1C	316	290	328	290	309	303	309	303	379	361	303	322	379	361	361	340
102	2A-1	405	373	422	373	396	389	396	389	487	463	389	414	487	463	463	437
103	2A-2	386	355	402	355	378	371	378	371	464	442	371	395	464	442	442	416
104	2C-1	422	388	439	388	412	405	412	405	507	482	405	431	507	482	482	454
105	2C-2	373	343	388	343	364	358	364	358	448	426	358	381	448	426	426	401
124	2D	422	388	439	388	412	405	412	405	507	482	405	431	507	482	482	454
130	3	299	275	311	275	293	287	293	287	360	342	287	306	360	342	342	322
	3A	272	250	283	250	266	261	266	261	327	311	261	278	327	311	311	293
161	6A	231	213	241	213	226	222	226	222	278	264	222	236	278	264	264	249
163	6B	305	280	317	280	298	292	298	292	366	348	292	311	366	348	348	328
164	6C	316	290	328	290	309	303	309	303	379	361	303	322	379	361	361	340
160	8	272	250	283	250	266	261	266	261	327	311	261	278	327	311	311	293
	8A	291	268	303	268	285	279	285	279	350	333	279	297	350	333	333	314
115	1AF	231	213	241	213	226	222	226	222	278	264	222	236	278	264	264	249
106	2AF-1	321	295	334	295	314	308	314	308	386	367	308	328	386	367	367	346
107	2AF-2	299	275	311	275	293	287	293	287	360	342	287	306	360	342	342	322
108	2CF-1	305	280	317	280	298	292	298	292	366	348	292	311	366	348	348	328
109	2CF-2	302	278	314	278	295	290	295	290	363	345	290	309	363	345	345	325
128	2DF	299	275	311	275	293	287	293	287	360	342	287	306	360	342	342	322
165	6AF	231	213	241	213	226	222	226	222	278	264	222	236	278	264	264	249

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	\$261	\$266	\$278	\$283	\$250	\$261	\$261	\$278	\$327	\$311	\$377	\$305	\$289	\$250	\$261	\$250
113 1B	339	346	361	368	325	339	339	361	425	404	490	397	376	325	339	325
114 1C	303	309	322	328	290	303	303	322	379	361	437	354	335	290	303	290
102 2A-1	389	396	414	422	373	389	389	414	487	463	562	454	431	373	389	373
103 2A-2	371	378	395	402	355	371	371	395	464	442	535	433	410	355	371	355
104 2C-1	405	412	431	439	388	405	405	431	507	482	584	473	448	388	405	388
105 2C-2	358	364	381	388	343	358	358	381	448	426	516	418	396	343	358	343
124 2D	405	412	431	439	388	405	405	431	507	482	584	473	448	388	405	388
130 3	287	293	306	311	275	287	287	306	360	342	415	336	318	275	287	275
3A	261	266	278	283	250	261	261	278	327	311	377	305	289	250	261	250
161 6A	222	226	236	241	213	222	222	236	278	264	320	259	246	213	222	213
163 6B	292	298	311	317	280	292	292	311	366	348	422	342	324	280	292	280
164 6C	303	309	322	328	290	303	303	322	379	361	437	354	335	290	303	290
160 8	261	266	278	283	250	261	261	278	327	311	377	305	289	250	261	250
8A	279	285	297	303	268	279	279	297	350	333	403	326	309	268	279	268
115 1AF	222	226	236	241	213	222	222	236	278	264	320	259	246	213	222	213
106 2AF-1	308	314	328	334	295	308	308	328	386	367	445	360	341	295	308	295
107 2AF-2	287	293	306	311	275	287	287	306	360	342	415	336	318	275	287	275
108 2CF-1	292	298	311	317	280	292	292	311	366	348	422	342	324	280	292	280
109 2CF-2	290	295	309	314	278	290	290	309	363	345	418	339	321	278	290	278
128 2DF	287	293	306	311	275	287	287	306	360	342	415	336	318	275	287	275
165 6AF	222	226	236	241	213	222	222	236	278	264	320	259	246	213	222	213

Territory	63	64	65	66												
Type Class																
111 1A	\$239	\$232	\$218	\$261												
113 1B	311	302	283	339												
114 1C	277	269	253	303												
102 2A-1	356	346	325	389												
103 2A-2	339	329	310	371												
104 2C-1	370	360	338	405												
105 2C-2	327	318	299	358												
124 2D	370	360	338	405												
130 3	263	255	240	287												
3A	239	232	218	261												
161 6A	203	197	185	222												
163 6B	268	260	244	292												
164 6C	277	269	253	303												
160 8	239	232	218	261												
8A	256	248	233	279												
115 1AF	203	197	185	222												
106 2AF-1	282	274	257	308												
107 2AF-2	263	255	240	287												
108 2CF-1	268	260	244	292												
109 2CF-2	265	258	242	290												
128 2DF	263	255	240	287												
165 6AF	203	197	185	222												

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	\$281	\$307	\$264	\$236	\$236	\$246	\$320	\$222	\$197	\$236	\$226	\$213	\$213	\$213	\$274	\$222
113	1B	366	399	344	307	307	319	417	288	256	307	294	276	276	276	356	288
114	1C	326	356	307	274	274	285	372	257	229	274	262	247	247	247	317	257
102	2A-1	419	457	394	352	352	366	477	331	294	352	337	317	317	317	408	331
103	2A-2	400	436	375	336	336	349	455	315	280	336	321	302	302	302	389	315
104	2C-1	436	476	410	366	366	381	497	344	306	366	350	329	329	329	424	344
105	2C-2	385	420	362	324	324	337	439	304	270	324	310	291	291	291	375	304
124	2D	436	476	410	366	366	381	497	344	306	366	350	329	329	329	424	344
130	3	309	338	291	260	260	270	352	244	217	260	249	234	234	234	301	244
	3A	281	307	264	236	236	246	320	222	197	236	226	213	213	213	274	222
161	6A	239	261	225	201	201	209	272	189	168	201	192	181	181	181	233	189
163	6B	315	344	296	265	265	275	359	248	221	265	253	238	238	238	307	248
164	6C	326	356	307	274	274	285	372	257	229	274	262	247	247	247	317	257
160	8	281	307	264	236	236	246	320	222	197	236	226	213	213	213	274	222
	8A	301	328	283	253	253	263	343	237	211	253	242	227	227	227	293	237
115	1AF	239	261	225	201	201	209	272	189	168	201	192	181	181	181	233	189
106	2AF-1	332	362	312	279	279	290	378	262	233	279	267	251	251	251	323	262
107	2AF-2	309	338	291	260	260	270	352	244	217	260	249	234	234	234	301	244
108	2CF-1	315	344	296	265	265	275	359	248	221	265	253	238	238	238	307	248
109	2CF-2	312	341	293	262	262	273	356	246	219	262	251	236	236	236	304	246
128	2DF	309	338	291	260	260	270	352	244	217	260	249	234	234	234	301	244
165	6AF	239	261	225	201	201	209	272	189	168	201	192	181	181	181	233	189

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	\$231	\$213	\$241	\$213	\$226	\$222	\$226	\$222	\$278	\$264	\$222	\$236	\$278	\$264	\$264	\$249
113	1B	301	276	313	276	294	288	294	288	361	344	288	307	361	344	344	324
114	1C	268	247	279	247	262	257	262	257	322	307	257	274	322	307	307	289
102	2A-1	344	317	358	317	337	331	337	331	414	394	331	352	414	394	394	371
103	2A-2	328	302	342	302	321	315	321	315	395	375	315	336	395	375	375	354
104	2C-1	358	329	373	329	350	344	350	344	431	410	344	366	431	410	410	386
105	2C-2	317	291	330	291	310	304	310	304	381	362	304	324	381	362	362	341
124	2D	358	329	373	329	350	344	350	344	431	410	344	366	431	410	410	386
130	3	254	234	265	234	249	244	249	244	306	291	244	260	306	291	291	274
	3A	231	213	241	213	226	222	226	222	278	264	222	236	278	264	264	249
161	6A	197	181	204	181	192	189	192	189	236	225	189	201	236	225	225	212
163	6B	259	238	269	238	253	248	253	248	311	296	248	265	311	296	296	279
164	6C	268	247	279	247	262	257	262	257	322	307	257	274	322	307	307	289
160	8	231	213	241	213	226	222	226	222	278	264	222	236	278	264	264	249
	8A	247	227	257	227	242	237	242	237	297	283	237	253	297	283	283	266
115	1AF	197	181	204	181	192	189	192	189	236	225	189	201	236	225	225	212
106	2AF-1	273	251	284	251	267	262	267	262	328	312	262	279	328	312	312	294
107	2AF-2	254	234	265	234	249	244	249	244	306	291	244	260	306	291	291	274
108	2CF-1	259	238	269	238	253	248	253	248	311	296	248	265	311	296	296	279
109	2CF-2	257	236	267	236	251	246	251	246	309	293	246	262	309	293	293	276
128	2DF	254	234	265	234	249	244	249	244	306	291	244	260	306	291	291	274
165	6AF	197	181	204	181	192	189	192	189	236	225	189	201	236	225	225	212

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	\$222	\$226	\$236	\$241	\$213	\$222	\$222	\$236	\$278	\$264	\$320	\$259	\$246	\$213	\$222	\$213
113	1B	288	294	307	313	276	288	288	307	361	344	417	337	319	276	288	276
114	1C	257	262	274	279	247	257	257	274	322	307	372	301	285	247	257	247
102	2A-1	331	337	352	358	317	331	331	352	414	394	477	386	366	317	331	317
103	2A-2	315	321	336	342	302	315	315	336	395	375	455	368	349	302	315	302
104	2C-1	344	350	366	373	329	344	344	366	431	410	497	402	381	329	344	329
105	2C-2	304	310	324	330	291	304	304	324	381	362	439	355	337	291	304	291
124	2D	344	350	366	373	329	344	344	366	431	410	497	402	381	329	344	329
130	3	244	249	260	265	234	244	244	260	306	291	352	285	270	234	244	234
	3A	222	226	236	241	213	222	222	236	278	264	320	259	246	213	222	213
161	6A	189	192	201	204	181	189	189	201	236	225	272	220	209	181	189	181
163	6B	248	253	265	269	238	248	248	265	311	296	359	290	275	238	248	238
164	6C	257	262	274	279	247	257	257	274	322	307	372	301	285	247	257	247
160	8	222	226	236	241	213	222	222	236	278	264	320	259	246	213	222	213
	8A	237	242	253	257	227	237	237	253	297	283	343	277	263	227	237	227
115	1AF	189	192	201	204	181	189	189	201	236	225	272	220	209	181	189	181
106	2AF-1	262	267	279	284	251	262	262	279	328	312	378	306	290	251	262	251
107	2AF-2	244	249	260	265	234	244	244	260	306	291	352	285	270	234	244	234
108	2CF-1	248	253	265	269	238	248	248	265	311	296	359	290	275	238	248	238
109	2CF-2	246	251	262	267	236	246	246	262	309	293	356	288	273	236	246	236
128	2DF	244	249	260	265	234	244	244	260	306	291	352	285	270	234	244	234
165	6AF	189	192	201	204	181	189	189	201	236	225	272	220	209	181	189	181

Territory		63	64	65	66												
Type	Class																
111	1A	\$203	\$197	\$185	\$222												
113	1B	264	256	241	288												
114	1C	236	229	215	257												
102	2A-1	303	294	276	331												
103	2A-2	288	280	263	315												
104	2C-1	315	306	287	344												
105	2C-2	278	270	254	304												
124	2D	315	306	287	344												
130	3	223	217	204	244												
	3A	203	197	185	222												
161	6A	173	168	158	189												
163	6B	228	221	208	248												
164	6C	236	229	215	257												
160	8	203	197	185	222												
	8A	217	211	198	237												
115	1AF	173	168	158	189												
106	2AF-1	240	233	219	262												
107	2AF-2	223	217	204	244												
108	2CF-1	228	221	208	248												
109	2CF-2	225	219	206	246												
128	2DF	223	217	204	244												
165	6AF	173	168	158	189												

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

25/50 Bodily Injury		\$25,000 Property Damage
Territories 01,02,03,04,05, 06,07,12,21,22	All Other	
\$131	\$90	\$88

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

COMMERCIAL CHAPTER

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL
TRUCKS, TRACTORS, TRAILERS

NOTES

TRUCKS, TRACTORS, TRAILERS SUBCHAPTER

Rule 50. ELIGIBILITY – INELIGIBILITY

I. ELIGIBLE VEHICLES

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

The following exceptions apply:

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

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

- C. Utility type autos owned by a farm partnership or farm corporation and used for farming or ranching and not customarily used for other business. Refer to the private passenger Definitions rule (Rule 30).
- D. Utility type autos that are:
 - 1. Described in the private passenger Definitions rule (Rules 30); and
 - 2. Not used for the delivery or transportation of goods, materials or supplies other than samples, unless the delivery of goods, materials and supplies is;
 - a. Not the primary usage of the auto; or
 - b. For farming or ranching.

Refer to the Private Passenger Chapter

- E. An auto that is a utility type used in the business of the United States Government, and owned by an employee of the government, may be rated as a private passenger auto if:
 - 1. It is described in the private passenger Definitions rule (Rules 30); and
 - 2. Not customarily used in any other occupation, profession or business of the insured other than farming or ranching, and

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

Refer to the Private Passenger Chapter.

- F. Refer to the Special and Mobile Equipment Subchapter for rules applicable to:
 - 1. Ambulance Services
 - 2. Funeral directors
 - 3. Special or Mobile Equipment including mobile health units.

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

II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

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

Rule 51. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

- A. This Rule applies to:
 - 1. All light trucks and trailers used with light trucks.
 - 2. All other trucks, tractors and trailers that regularly operate within a 200-mile radius from the street address of principal garaging. For autos regularly operating beyond a 200-mile radius, refer to the Premium Development—Zone Rated Autos rule (Rule 52).
- B. Determine the classification rating factor and class code as follows:
 - 1. Determine whether the risk is classified as fleet or non-fleet according to the Trucks, Tractors And Trailers Classifications rule (Rule 53).
 - 2. Determine the primary rating factor from the trucks, tractors and trailers classifications rule (Rule 53) based on size class, business use class and radius class.
 - 3. Determine the secondary rating factor, if any, from the trucks, tractors and trailers classifications rule (Rule 53) based on the special industry classifications.
 - 4. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.

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

C. Premium Development

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

2. Liability coverages

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

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

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

3. Personal injury protection coverage

- a. Refer to the [Truck, Tractor, Trailer Rate Section](#).
- b. Primary and secondary rating factors do not apply.
- c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

4. Uninsured/underinsured motorists coverage

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

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

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

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

Rule 52. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

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

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

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

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

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

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

Example:

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

C. Premium Development

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

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

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

2. Liability coverages

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

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

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

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

3. Personal injury protection coverage

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

b. Primary and secondary rating factors do not apply.

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

4. Uninsured/underinsured motorists coverage

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

E. Long Distance Zone Definitions:

Metropolitan Zones

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

- 16 KANSAS CITY Zone includes all of Kansas City, Kansas and Independence and all Kansas City, Missouri territories.
- 17 LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
- 18 LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.
- 19 LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
- 20 MEMPHIS Zone includes all of Shelby County, Tennessee territory.
- 21 MIAMI Zone includes Miami and Miami Beach, Florida territories.
- 22 MILWAUKEE Zone includes Kenosha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
- 23 MINNEAPOLIS-ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.
- 24 NASHVILLE Zone includes all of Davidson County, Tennessee territory.
- 25 NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
- 26 NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories, and Darien Greenwich and Stamford, Connecticut territories.
- 27 OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.
- 28 OMAHA Zone includes all of Douglas and Sarpi, Nebraska Counties and Council Bluffs, Iowa territory.
- 29 PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.
- 30 PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
- 31 PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
- 32 PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.
- 33 RICHMOND Zone includes all of Richmond, Virginia territory.
- 34 ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.

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

Regional Zones

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

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

Zone Combination Coding

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

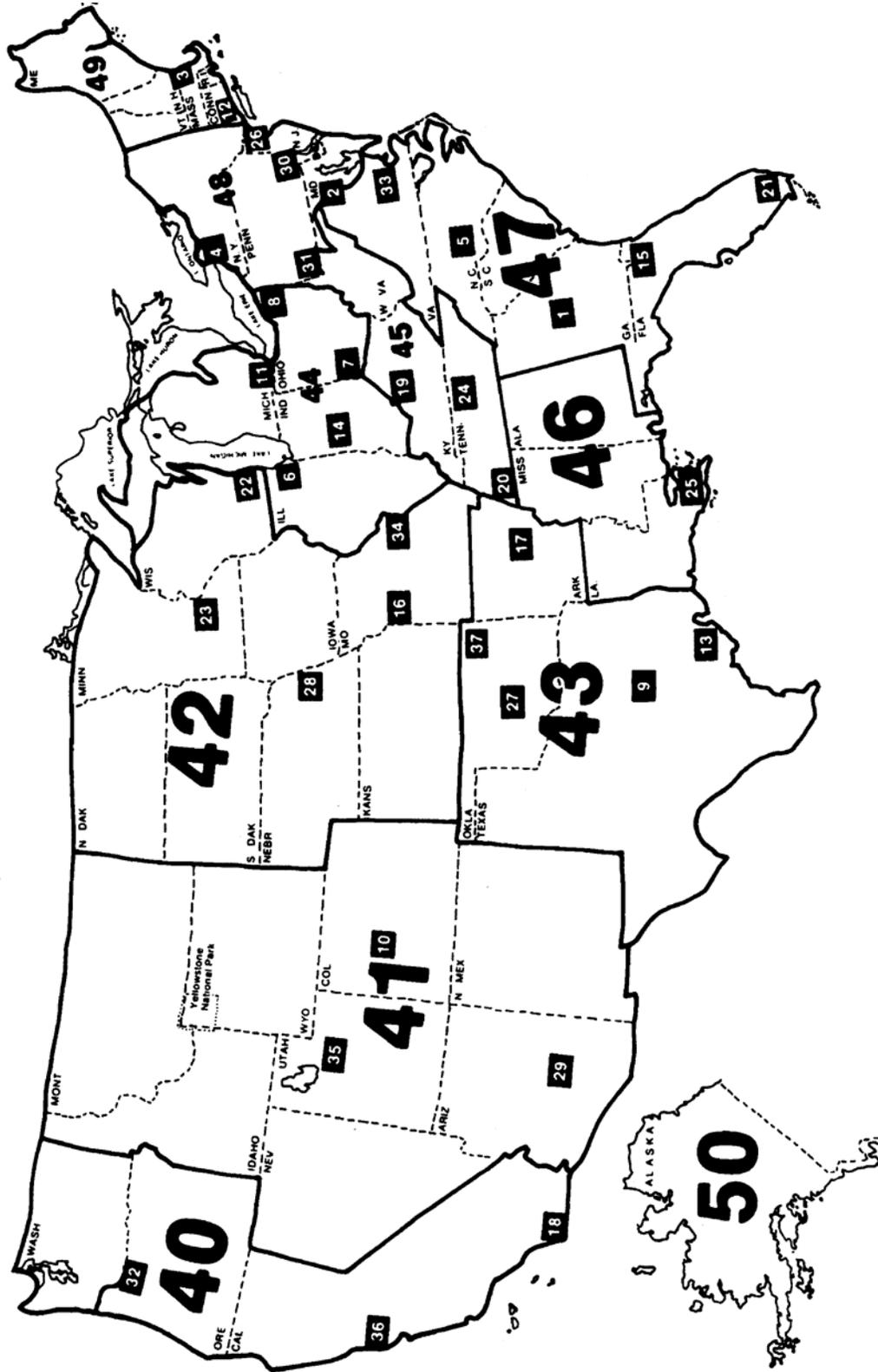
Full Plan—use three digit zone combination code shown in rating tables.

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

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

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

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



TRUCKS, TRACTORS, TRAILERS

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

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

TRUCKS, TRACTORS, TRAILERS

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

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

TRUCKS, TRACTORS, TRAILERS

LIABILITY
TRUCK, TRACTOR, TRAILER ZONE RATING TABLE
\$25,000/\$50,000/\$25,000
Zone 43 (Remainder of Texas) Zone of Principal Garaging

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

TRUCKS, TRACTORS, TRAILERS

Rule 53. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

A. Fleet—Non-fleet Classifications

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

B. Primary Classifications

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

- (2) Extra-heavy farm truck-tractors—farm truck-tractors that have a gross combination weight (G.C.W.) over 45,000 lbs. and less than 48,000 lbs.
- f. Semi-trailers—a semi-trailer is a trailer equipped with a fifth wheel coupling device for use with a truck-tractor, with a load capacity over 2,000 lbs. This includes bogies used to convert containers into semi-trailers.
- g. Trailers—any trailer with a load capacity over 2,000 lbs. other than a semi-trailer.
- h. Service or utility trailer—any trailer or semi-trailer with a load capacity of 2,000 lbs. or less.
- i. If a bus is to be rated as a truck, determine the size class from the seating capacity as follows:

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

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

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

- a. Service use—includes
 - (1) Autos used for transporting the insured's personnel, tools, equipment and incidental supplies to or from a job location; or
 - (2) Autos used primarily in connection with an insured's own farming or ranching operations; or

Note: (1) and (2) above are confined to autos principally parked at job locations for the majority of the working day.

 - (3) Autos used to transport supervisory personnel between job locations; or
 - (4) Autos driven by salesmen or driven principally to and from work or used for pleasure.

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

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

TRUCKS, TRACTORS, TRAILERS

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

Size Class	Radius Class				
<u>OTHER THAN FARM VEHICLES</u>	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.20 012...	1.30 013...
	Retail	Factor Code	1.50 021...	1.80 022...	1.80 023...
	Commercial	Factor Code	1.35 031...	1.56 032...	1.75 033...

ZONE RATED

Medium Trucks (10,001–20,000lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.25 212...	0.90 213...
	Retail	Factor Code	1.36 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.26 231...	1.70 232...	0.90 233...
Heavy Trucks (20,001–26,000lbs. G.V.W.)	Service	Factor Code	0.96 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.65 321...	2.05 322...	1.00 323...
	Commercial	Factor Code	1.50 331...	1.90 332...	1.00 333...
Heavy Truck-Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.35 341	1.65 342	1.00 343
	Retail	Factor Code	2.00 351	2.45 352	1.00 353
	Commercial	Factor Code	1.65 361	2.30 362	1.00 363

FARM VEHICLES

Light Trucks (0-10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.20 012...	1.30 013...
	Retail	Factor Code	1.50 021...	1.80 022...	1.80 023...
	Commercial	Factor Code	1.35 031...	1.56 032...	1.75 033...

ZONE RATED

Medium Trucks (10,001 – 20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.25 212...	0.90 213...
	Retail	Factor Code	1.36 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.26 231...	1.70 232...	0.90 233...

TRUCKS, TRACTORS, TRAILERS

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

SIZE CLASS	Radius Class				
<u>FARM VEHICLES</u>	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	ZONE RATED
Heavy Trucks (20,001 – 45,000 lbs. G.V.W.)	Service	Factor Code	0.96 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.65 321...	2.05 322...	1.00 323...
	Commercial	Factor Code	1.50 331...	1.90 332...	1.00 333...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.04 401...	2.70 402...	1.45 403...
Heavy Truck-Tractors (0–45,000 lbs. G.C.W)	Service	Factor Code	1.35 341...	1.65 342...	1.00 343...
	Retail	Factor Code	2.00 351...	2.45 352...	1.00 353...
	Commercial	Factor Code	1.65 361...	2.30 362...	1.00 363...
Extra-Heavy Truck-Tractors (Over 45,000 lbs.-less than 48,000 lbs. G.C.W.)		Factor Code	2.29 501...	3.00 502...	1.19 503...

TRAILER TYPES

Semi-trailers	Factor Code	0.10 671...	0.15 672...	.15 673...
Trailers	Factor Code	0.10 681...	0.15 682...	.15 683...
Service or Utility Trailer (0-2,000 lbs. Load capacity)	Factor Code	0.00 691...	0.00 692...	0.00 693...

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
<u>OTHER THAN FARM VEHICLES</u>	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 014...	1.20 015...	1.30 016...
	Retail	Factor Code	1.50 024...	1.80 025...	1.80 026...
	Commercial	Factor Code	1.34 034...	1.39 035...	1.75 036...
ZONE RATED					
Medium Trucks (10,001-20,000 lbs. G.V.W.)	Service	Factor Code	1.04 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.29 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.11 234...	1.70 235...	0.90 236...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	0.93 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.38 334...	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	1.34 034...	1.39 035...	1.75 036...
ZONE RATED					
Medium Trucks (10,001-20,000lbs. G.V.W.)	Service	Factor Code	1.04 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.29 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.11 234...	1.70 235...	0.90 236...

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				ZONE RATED
FARM VEHICLES	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	
Heavy Trucks (20,001–45,000 lbs. G.V.W.)	Service	Factor Code	0.93 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.38 334...	1.90 335...	1.00 336...
Extra-Heavy Trucks (Over 45,000 lbs. less than 48,000 lbs. G.V.W.)		Factor Code	1.97 404...	2.70 405...	1.45 406...
Heavy Truck Tractors (0 – 45,000 lbs. G.C.W)	Service	Factor Code	1.35 344...	1.65 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.45 355...	1.00 356...
	Commercial	Factor Code	1.85 364...	2.30 365...	1.00 366...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. G.C.W. less than 48,000 GCW)		Factor Code	2.15 504...	3.00 505...	1.45 506...

TRAILER TYPES

Semi-trailers	Factor Code	0.10 674...	0.15 675...	.15 676...
Trailers	Factor Code	0.10 684...	0.15 685...	.15 686...
Service or Utility Trailer (0-2,000 lbs. Load capacity)	Factor Code	0.00 694...	0.00 695...	0.00 696...

TRUCKS, TRACTORS, TRAILERS

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	+0.30	31
b. Fish and seafood	+0.30	32
c. Frozen food	+0.30	33
d. Fruit and vegetable	+0.30	34
e. Meat or poultry	+0.30	35
f. All other food delivery	+0.30	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	+0.55	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.	-0.65	61
b. Livestock hauling	-0.65	62
c. All other	-0.65	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. ⓔ

TRUCKS, TRACTORS, TRAILERS

- ④ 4. **Trailers and semi-trailers used as showrooms.**
 - a. Liability coverage may be provided for trailers or semi-trailers used as showrooms or salesrooms. The policy must exclude product liability.
Multiply the trailer or semi-trailer rating factor by 2.00.
 - b. Personal injury protection
Multiply the personal injury protection premium for a class 3 private passenger auto for the territory in which the risk is located by 3.00. Refer to the private Passenger Chapter.
- ④ 5. **Tank trailers** not exceeding 1,000 water gallons capacity and dry fertilizer trailers having a load capacity of not more than 2,000 lbs. owned by an anhydrous ammonia, liquefied petroleum gas or dry fertilizer dealer may be insured to cover only the named owner while such trailers are loaned or rented, including calling for and delivering to customers.
- ④ 6. **Specially constructed trailers or semi-trailers, operated by a cotton gin**, when attached to a commercial auto, and used to transport field picked cotton from field to cotton gin shall be rated as follows:

If used for other hauling purposes during the policy term, such trailers shall be classified and rated in accordance with the applicable manual rule.
- 7. **Office and supply trailers**
 - a. Coverage for the office and supply trailers and semi-trailers used by a construction contractor shall be insured without additional charge while such trailer or semi-trailer is hauled or towed by any auto insured by the company.
 - b. Personal injury protection
Multiply the Class 3 personal injury protection premium by 3.00. Use the territory in which the risk is located.
- 8. **Farm trailers**—The liability coverage on a policy that covers autos owned by a farmer or rancher shall extend, by endorsement without charge or description, to any trailer being pulled by a covered auto while being used for farming or ranching purposes or any trailer principally used for farm or ranch purposes while being pulled by any covered auto. However, this coverage is not extended for loss in connection with any truck-tractor and commercial semi-trailer, any office, store, display or passenger trailer, to the operation of farm machinery, or any trailer while hauling for hire or any commercial purposes other than farming or ranching unless these autos are described on the policy.
- 9. **Mobile health units**—The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service.
- 10. **Trailers**—The liability coverage on a policy shall extend without charge or description for a trailer designed for use with and being pulled by a covered private passenger auto or utility type auto if the trailer is not customarily used for business purposes with another type auto.

Rule 54. TRUCKERS

Definition of a trucker

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

Truckers are not eligible for assignment through the association.

TRUCKS, TRACTORS, TRAILERS

TRUCKS, TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET

Coverage	Base Rate (Rate Pages)	Primary Rating Factor (Rule 53)	Secondary Rating Factor (Rule 53)	Additional Charge (Rule 9)	Whole Dollar Premium
Bodily Injury	X (_____)	+/- _____) X _____	= _____	_____
Property Damage	X (_____)	+/- _____) X _____	= _____	_____
Personal Injury Protection	_____	NA	NA	X _____	_____
UM/UIM	_____	NA	NA	NA _____	_____
Total					<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 _____	= _____	_____
Property Damage	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	Loaned Or Rented Trailers	TE 23 19A
53	Professional Services Not Covered	TE 20 18
53	Rolling Stores	TE 23 04
53	Wrong Delivery of Liquid Products	TE 23 05
50	Hired Autos Specified As Covered Autos You Own	TE 99 16

NOTES

PUBLIC TRANSPORTATION

PUBLIC TRANSPORTATION SUBCHAPTER

Rule 60. ELIGIBILITY – INELIGIBILITY

I. ELIGIBLE VEHICLES

- ⓐ 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.

II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

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

Rule 61. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

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

C. Premium Development

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

2. Liability coverages

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

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

- Taxicabs and Limousines 1.10
- School and Church Buses 1.20

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

3. Personal injury protection coverage

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

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

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

4. Uninsured/underinsured motorists coverage

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

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

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

Rule 62. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

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

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

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

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regional zone and the metropolitan zone farthest away.

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

Examples

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

B. Premium Development

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

C. Long Distance Zone Definitions :

Metropolitan Zones

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

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

Zone Combination Coding

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

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

Regional Zones

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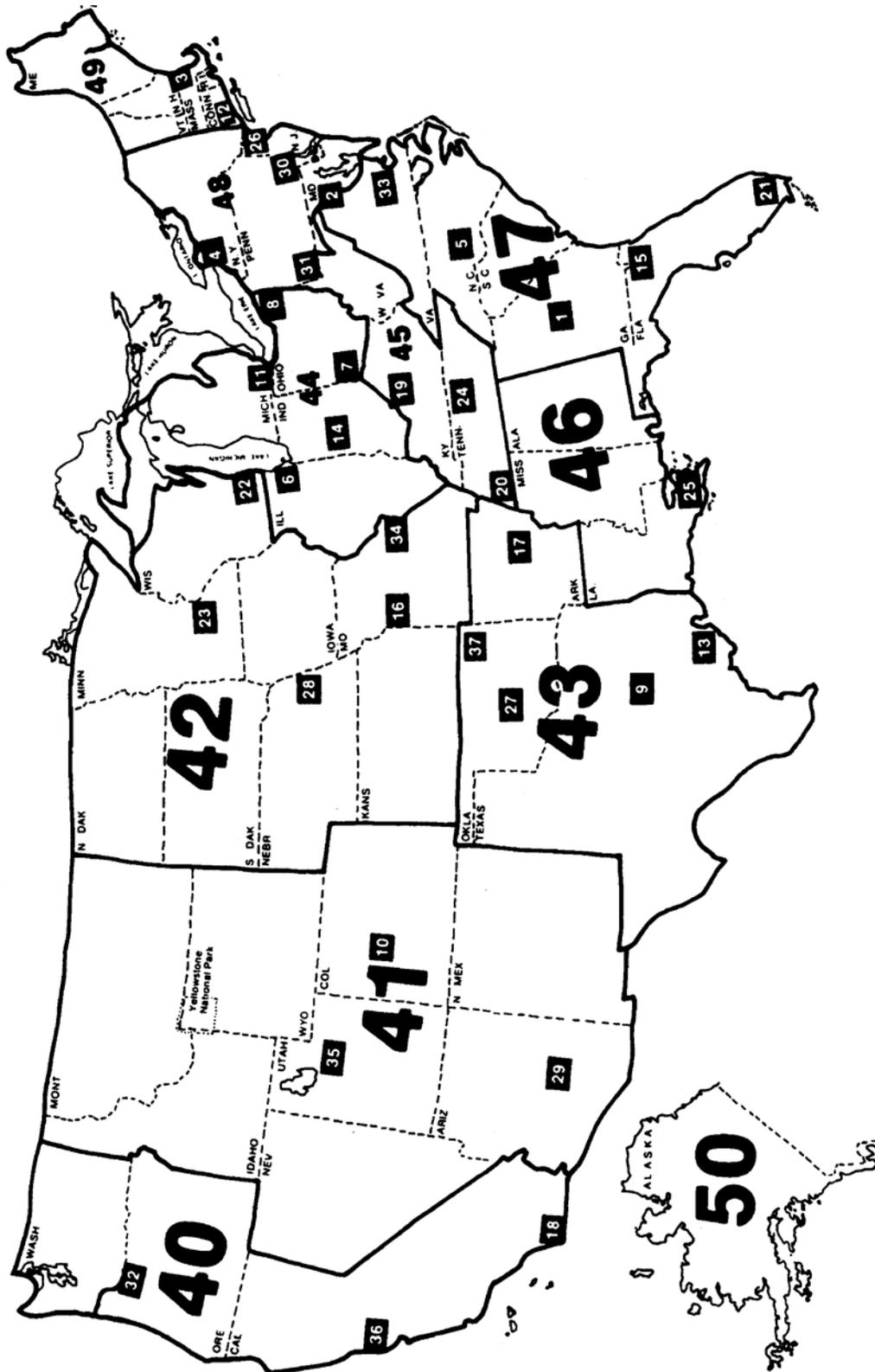
Example—vehicle garaged in Dallas with terminal in Atlanta, code 101.

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

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

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

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

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

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

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

PUBLIC TRANSPORTATION

LIABILITY

PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE

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

ZONE 43 (Remainder of Texas) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.						
01 Atlanta 901	\$1,447 822	13 Houston 913	\$1,303 725	25 New Orleans 925	\$1,138 646	37 Tulsa 937	\$836 473
02 Balt.-Wash. 902	1,766 1,003	14 Indianapolis 914	1,238 701	26 N.Y. City 926	1,962 1,115	40 Pacific 940	1,052 594
03 Boston 903	1,962 1,115	15 Jacksonville 915	1,447 822	27 Okla. City 927	836 473	41 Mountain 941	896 514
04 Buffalo 904	1,283 725	16 Kansas City 916	1,292 736	28 Omaha 928	1,292 734	42 Midwest 942	896 514
05 Charlotte 905	1,238 701	17 Little Rock 917	836 473	29 Phoenix 929	1,057 604	43 Southwest 943	836 473
06 Chicago 906	1,517 866	18 Los Angeles 918	1,756 974	30 Philadelphia 930	1,962 1,115	44 N. Central 944	918 524
07 Cincinnati 907	1,138 646	19 Louisville 919	1,346 763	31 Pittsburgh 931	1,406 804	45 Mideast 945	971 556
08 Cleveland 908	1,292 736	20 Memphis 920	1,138 646	32 Portland 932	1138 642	46 Gulf 946	974 557
09 Dal.-Ft. Worth 909	1,222 684	21 Miami 921	1,663 947	33 Richmond 933	1,238 701	47 Southeast 947	1,031 589
10 Denver 910	1,096 622	22 Milwaukee 922	1,138 646	34 St. Louis 934	1,362 776	48 Eastern 948	1,031 589
11 Detroit 911	1,362 776	23 Min.-St. Paul 923	1,138 646	35 Salt Lake C. 935	1,057 604	49 New England 949	1,031 589
12 Hartford 912	1,962 1,115	24 Nashville 924	1,138 646	36 San Francisco 936	1,962 1,115	50 Alaska 950	1,052 594

PUBLIC TRANSPORTATION

Rule 63. PUBLIC AUTO CLASSIFICATIONS

Classify public autos as follows:

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

B. Fleet—Non-fleet Classification

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

C. Seating Capacity

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

D. Primary Classifications

1. Radius Class

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

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

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

2. Use Class

a. Taxicab or similar passenger carrying service—A metered or unmetered auto that is operated for hire by the named insured or an employee, but does not pick up, transport or discharge passengers along a route.

b. Limousine—An unmarked auto with a seating capacity of 8 or less that is operated for hire by the named insured or an employee and used on a prearranged basis for special or business functions, weddings, funerals or similar purposes. *

c. School bus—An auto that carries students or other persons to and from school, or in any school activity including games, outings and similar school trips. This classification applies only to autos used in conjunction with school activities accredited by the Texas Education Agency, institutions of higher learning such as colleges or universities, or any private schools accredited by an agency recognized and under the direction of the Texas Education Agency.

School buses owned by political subdivisions or school districts are not eligible for assignment through the association.

d. Church bus—An auto used by a church to transport persons to or from services and other church related activities. This classification does not apply to public autos used primarily for daily school activities.

e. Inter-city bus—An auto that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.

f. Urban bus—An auto that picks up, transports and discharges passengers at frequent local stops along a prescribed route. This classification applies only to autos operated principally within the limits of a city or town and communities contiguous to such city or town, and includes scheduled express service between points on that route.

g. Airport bus or airport limousine—An auto for hire that transports passengers between airports and other passenger stations or motels.

h. Charter bus—An auto chartered for special trips, touring, picnics, outings, games and similar uses.

i. Sightseeing bus—An auto accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.

PUBLIC TRANSPORTATION

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

EXCEPTIONS:

- (1) If it is used to transport other professional athletes or entertainers, rate as a charter bus.
- (2) If it is used to transport its own non-professional athletes, musicians or entertainers, rate as a public auto not otherwise classified.

- k. Van pools—An auto of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.

Note: This Rule is not applicable to an auto operated under a bonafide car-pooling or ride sharing arrangement with fellow employees of the same or different employers, and which qualifies for classification and rating under the Private Passenger Auto Classifications rule ([Rule 32](#)).

- (1) Employer furnished transportation—Transportation is held out by an employer as an inducement to employment, a condition of employment or is incident to employment.
 - (a) Employer owned autos—Autos owned, or leased for one year or more, by an employer and used to provide transportation only for his or her employees.
 - (b) Employee owned autos—Autos owned, or leased for one year or more by an individual employee and used to provide transportation only for fellow employees of his or her employer.
- (2) All other—Autos that do not meet the eligibility requirements of paragraph (1) above.

- l. Transportation of employees—other than van pools—Autos of any type used to transport employees other than in van pools.

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

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

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

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

- (2) The following autos are eligible for this classification
 - (a) Autos owned, or leased for one year or more, by the social service agency.
 - (b) Autos donated to the social service agency, without a driver.
 - © Autos hired under contract by the social service agency.

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

- (4) Separate codes and rating factors apply to:

- (a) Employee-operated autos—Autos operated by employees of the social service agency—If a social service auto is also operated by volunteer drivers or other non-agency employees, use the “All Other” classification unless 80% or more of the use is by agency employees.
- (b) All other—Autos that do not meet the requirements of paragraph (a).

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

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	1.15 4169	1.25 4179
Limousine	Factor Code	0.30 4259	0.36 4269	0.50 4279
School Buses and Church Buses				
School Bus	Factor Code	1.34 625—	1.35 626—	1.90 627—
Church Bus	Factor Code	1.00 635—	1.15 636—	1.25 637—
Other Buses				
Urban Bus	Factor Code	0.80 515—	0.90 516—	

ZONE RATED

Airport Bus or Airport Limousine	Factor Code	0.60 525—	0.80 526—	1.10 5279
Inter-City Bus	Factor Code	1.05 535—	1.20 536—	1.85 5379
Charter Bus	Factor Code	1.00 545—	1.15 546—	1.85 5479
Sightseeing Bus	Factor Code	0.62 555—	0.85 556—	1.65 5579
Trans. Of Athletes And Entertainers	Factor Code	0.45 565—	0.50 566—	1.00 5679
Social Service Auto Employee-Operated	Factor Code	0.55 645—	0.65 646—	.95 6479
Social Service Auto All Other	Factor Code	.50 655—	0.60 656—	.95 6579
Public, NOC	Factor Code	0.55 585—	0.65 586—	.95 5879

VAN POOLS

Seating Capacity

		1 to 8	9 to 15		
Employer Furnished	Factor Code	1.00 4111	1.05 4112		
All Other	Factor Code	1.10 4121	1.15 4122		

PUBLIC TRANSPORTATION

*

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	1.15 4199	1.25 4109
Limousine	Factor Code	0.40 4289	0.45 4299	0.50 4209
School Buses and Church Buses				
School Bus	Factor Code	1.15 628—	1.75 629—	1.90 620—
Church Bus	Factor Code	1.00 638—	1.15 639—	1.25 630—
Other Buses				
Urban Bus	Factor Code	0.80 518—	0.90 519—	

ZONE RATED

Airport Bus or Airport Limousine	Factor Code	0.70 528—	0.80 529—	1.10 5209
Inter-City Bus	Factor Code	1.05 538—	1.20 539—	1.85 5309
Charter Bus	Factor Code	1.00 548—	1.15 549—	1.85 5409
Sightseeing Bus	Factor Code	0.75 558—	0.85 559—	1.65 5509
Trans. Of Athletes And Entertainers	Factor Code	0.45 568—	0.50 569—	1.00 5609
Social Service Auto Employee-Operated	Factor Code	0.54 648—	0.65 649—	.95 6409
Social Service Auto All Other	Factor Code	0.50 658—	0.60 659—	.95 6509
Public, NOC	Factor Code	0.55 588—	0.65 589—	.95 5809

VAN POOLS

Seating Capacity

		1 to 8	9 to 15		
Employer Furnished	Factor Code	1.00 4111	1.05 4112		
All Other	Factor Code	1.10 4121	1.15 4122		

PUBLIC TRANSPORTATION

E. Secondary classification

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

- B. Civic, charitable, welfare organization bus and social services agencies autos
 - C. School bus
 - D. All other buses
 - E. Taxicabs and limousines
- Multiply the bodily injury rate by .75.

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

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

F. Special provisions

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

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

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

Increase premium by a factor of 1.10

Rule 64. PASSENGER HAZARD EXCLUDED

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

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

Classification

- A. Church bus

PUBLIC TRANSPORTATION

PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET

Coverage	Base Rate (Rate Pages)	Primary Rating Factor (Rule 63)	Secondary Rating Factor (Rule 63)	Additional Charge (Rule 9)	Whole Dollar Premium
Bodily Injury	_____	X (_____)	+ _____) X _____	= _____
Property Damage	_____	X (_____)	+ _____) X _____	= _____
Personal Injury Protection	_____	NA	NA	X _____	= _____
UM/UIM	_____	NA	NA	NA	= _____
TOTAL					<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
60	Hired Auto Specified As Covered Autos You Own	TE 99 16

Notes

SPECIAL TYPES AND OPERATIONS SUBCHAPTER

Rule 70. ELIGIBILITY – INELIGIBILITY

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

I. ELIGIBLE VEHICLES

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

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

II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

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

SECOND REPRINTING

Rule 71. PREMIUM DEVELOPMENT

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

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

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

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

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

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

Rule 72. AMBULANCES-(Class Code 7919)

*

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

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

SPECIAL TYPES

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

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

Premium Development

1. Liability coverages

- 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.

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.

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

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

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

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

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.

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

Rule 75. VOLUNTEER FIRE DEPARTMENTS

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

Rule 76. FUNERAL DIRECTORS

A. Eligibility

- 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. ④

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 0.55. *
- 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

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

Rule 78. LEASING OR RENTAL CONCERNS *

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

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

SPECIAL TYPES

- B. Public transportation autos leased or rented by the concern to public transportation auto risks, refer to the Public Auto Classifications rule ([Rule 63](#)).
- C. Passenger hazard may not be excluded.
- D. **Premium Development**—A risk engaged in leasing or renting autos or trailers to others without drivers may be insured on the specified auto basis. The premium is to be determined on the basis of the territory in which the auto is principally garaged in accordance with the following provisions.

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

- a. Private Passenger –Leased for one year or more.
 - (1) Autos Class 3
 - (2) Motorcycles, motorized scooters, motorized bicycles, powercycles and any other similar motorized vehicles with an unladen weight not in excess of 300 lbs. .50 of Class 3
 - (3) Autos described in (2) above with a gross unladen weight in excess of 300 lbs. Class 3

- b. Truck, Tractor and Trailer – Leased for 6 months or more.
Rate the auto at the classification rates in this Manual that apply to the lessee

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

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

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

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

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

- d. Auto service operations or trailer sales— Leased for less than one year.- Charge the Class 3 rates in the [Private Passenger Rate Section](#). *
- e. Motorhomes (Class Code 7215)—Leased for less than 6 months.--Multiply the rates developed in the Motorhomes rule ([Rule 80](#)) by a factor of 2.00. *
- f. Rent-it-here/leave-it-there autos—The policy shall be endorsed to exclude coverage for the owner or rentee of any “rent-it-here/leave-it-there” auto not owned by the named insured. (e)

Rule 79. MOTORCYCLES—COMMERCIAL (Class Code 7942)

A. Definition

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

B. Business Use Motorcycles

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

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

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

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

C. Pleasure and Drive to and From Work Motorcycles

- 1. **Written on a Commercial Policy**

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

Engine Size (cc)	Operator		All Other Operators	
	Under 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

SPECIAL TYPES

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

- b. **Personal injury protection**—Multiply the Class 1A premium shown in [Table A](#) of the Private Passenger Rate Section by 2.00.
- c. **Uninsured/Underinsured Motorists**—Refer to the Uninsured/Underinsured Motorists rule (Rule 7) and multiply the premium so determined by 2.00.

2. Written on a Personal Auto Policy

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

Rule 80. MOTORHOMES—COMMERCIAL

A. Definition

- 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 0.60 (not more than 22 feet Class Code 7960), 0.75 (pickup used solely to transport camper body Class Code 7962) or 0.75 (more than 22 feet Class Code 7961) to the appropriate base rates in the [Truck, Tractor, Trailer Rate Section](#).
- 2. **Personal injury protection**
Use the personal injury protection table in the [Truck, Tractor, Trailer Rate Section](#).

C. Motorhomes written on a Personal Auto Policy

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

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

A. Definition

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

B. Written on a Commercial Policy

1. Used for Business

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

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

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

2. Used for Pleasure or Drive to and from Work

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

C. Written on a Personal Auto Policy

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

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

A. Definition

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

B. Written on a Commercial Policy

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

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

2. Used for Pleasure or Drive to and from Work

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

C. Written on a Personal Auto Policy

SPECIAL TYPES

Refer to the Golf Carts rule (Rule 42).

Passenger Autos Or Utility Type Autos rule (Rule 36).

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

A. Definition

Autos that are:

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

Ⓢ **B. Written on a Commercial Policy**

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

C. Written on a Personal Auto Policy

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

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

A. Commercial Policies

1. Liability

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

2. Personal injury protection

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

B. Personal Auto Policies

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

Rule 85. MOBILE HOME TRAILERS (Class Code 7963)

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

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

B. Premium Development

1. Liability

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

2. Personal injury protection

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

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

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

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

C. Named Operator Basis

1. Named Operators may be insured for the operation of any auto at a rate of twice the Class 3 for private passenger for each named operator. Ⓢ

2. Named operators may be insured for the operation of non-owned autos only at the Class 3 private passenger rate for each named operator. Ⓢ

3. Personal injury protection may be provided for the operation of an owned auto only, for each named operator afforded bodily injury liability coverage at the personal injury protection coverage premium for a Class 3 private passenger auto. Ⓢ

4. It is not permissible to audit such a policy in order to determine the number of operators on which to base the premium; nor shall the policy provide automatic coverage for substitutes or successors in the event of illness or discharge of named operators.

SPECIAL TYPES

D. Specified Auto Basis

1. Autos owned by the named insured may be insured on the specified auto basis at the following rates:
 - a. Private passenger autos—Refer to the [Private Passenger Rate Section](#) and charge rate for Class 3 private passenger.
 - b. Trucks, Tractors, and Trailers—Refer to the Trucks, Tractors and Trailers Subchapter.

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

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

Rule 87. RESERVED FOR FUTURE USE

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Rule 88. SPECIAL OR MOBILE EQUIPMENT

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

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

*

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

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

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

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

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

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

3. Premium Development

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

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

SPECIAL TYPES

Rule 89. AMPHIBIOUS EQUIPMENT—
COMMERCIAL

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

A. **Written on a Commercial Policy** ©

Rate as land autos according to their use.

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

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

*

ENDORSEMENT REFERENCES

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

NOTES

Truck, Tractor, Trailer Rate Section

LIABILITY BASE RATES (FLEET OR NON-FLEET)

Territory	\$25,000/ 50,000 Bodily Injury	\$25,000 Property Damage	\$2,500 Personal Injury Protection
1	\$446	\$317	\$20
2	426	303	17
3	384	272	16
4	365	259	15
5	259	184	14
6	332	236	13
7	307	211	15
10	202	150	11
11	203	145	10
12	247	185	11
13	227	179	13
14	187	139	11
16	211	170	11
20	149	116	10
21	310	232	13
22	352	250	14
23	391	283	18
24	205	167	11
27	343	258	16
28	384	297	15
31	235	216	13
32	204	167	11
34	271	213	15
37	316	225	15
38	420	297	17
39	310	231	15
40	434	309	15
41	239	178	11
42	258	196	13
43	274	229	13
44	239	182	13
45	301	248	13
46	205	194	10
47	245	191	11
48	233	168	11
49	328	268	13
51	208	148	11
52	241	239	13
53	203	180	13
54	257	182	11
55	235	167	11
56	238	168	13
57	340	206	15
58	172	122	11
59	211	150	10
60	196	138	10
61	138	99	10
62	113	86	8
63	199	156	11
64	184	161	10
65	102	82	8
66	271	201	11

UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

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

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

Public Transportation Auto Rate Section

PUBLIC AUTO RATES

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

Territory	Taxi and Limousines		School and Church Buses		Other Buses		Van Pools	
	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage
1	\$2,386	\$1,693	\$209	\$179	\$1,522	\$1,191	\$478	\$408
2	2,274	1,614	199	171	1,450	1,136	455	389
3	1,931	1,456	160	134	1,158	971	364	305
4	1,795	1,383	149	147	1,079	972	337	333
5	1,386	984	146	87	976	639	334	201
6	1,583	1,260	131	104	949	760	298	238
7	1,639	996	144	82	1,051	598	330	187
10	952	801	78	84	571	564	179	193
11	979	771	82	81	588	542	185	186
12	1,170	990	96	82	703	594	221	186
13	1,072	954	89	93	643	671	202	212
14	887	747	73	79	533	525	167	180
16	1,001	907	83	79	600	580	187	182
20	702	624	59	66	421	439	132	151
21	1,462	1,240	120	109	877	795	275	249
22	1,739	1,333	144	120	1,044	872	328	274
23	1,888	1,480	156	156	1,133	1,041	355	357
24	972	892	79	95	583	628	184	215
27	1,625	1,380	133	146	976	970	306	333
28	1,817	1,583	150	167	1,091	1,114	342	382
31	1,115	1,158	91	100	670	727	210	228
32	965	895	79	78	580	568	181	178
34	1,284	1,136	107	107	772	779	241	244
37	1,687	1,197	139	112	1,014	816	318	256
38	2,240	1,590	186	154	1,360	1,118	426	352
39	1,462	1,233	120	113	877	823	275	258
40	2,064	1,647	169	145	1,240	1,049	389	329
41	1,128	946	94	95	678	667	214	216
42	1,222	1,044	101	103	732	735	229	235
43	1,291	1,221	107	108	775	783	244	245
44	1,128	971	94	81	678	583	214	183
45	1,427	1,319	118	139	857	928	269	318
46	972	1,039	79	107	583	730	184	242
47	1,157	1,023	96	89	695	654	217	206
48	1,099	899	90	81	660	583	208	183
49	1,547	1,267	127	104	929	760	292	238
51	1,008	788	83	83	605	555	190	190
52	1,144	1,279	95	126	685	900	215	287
53	959	962	79	94	575	677	180	213
54	1,264	971	103	83	760	606	238	190
55	1,258	831	112	69	810	498	253	156
56	1,266	836	109	69	797	502	250	157
57	1,625	971	133	81	976	583	306	183
58	914	649	77	60	558	440	175	138
59	1,043	798	85	81	625	562	197	183
60	1,014	739	84	78	610	521	191	179
61	653	526	54	53	391	370	124	121
62	533	460	43	49	319	323	101	111
63	943	834	78	81	568	587	178	185
64	865	786	72	66	520	473	163	149
65	484	439	41	47	289	309	91	105
66	1,284	1,069	107	113	772	752	241	258

Public Transportation Auto Rate Section

PUBLIC AUTO RATES

\$2,500 Per Person Personal Injury Protection Rate

Territory	Taxis and Limousines	School and Church Buses	Other than School Bus	Van Pools
1	\$43	\$7	\$43	\$19
2	43	9	43	21
3	43	9	43	21
4	43	7	43	19
5	43	7	43	16
6	43	7	43	16
7	43	7	43	19
10	43	6	33	14
11	43	6	33	12
12	43	6	33	15
13	43	7	33	15
14	38	6	33	14
16	43	6	33	15
20	33	6	23	12
21	43	7	38	16
22	43	7	43	16
23	43	10	43	19
24	43	6	33	15
27	43	9	43	19
28	43	7	43	19
31	43	7	33	15
32	43	6	33	15
34	43	7	38	16
37	43	7	43	19
38	43	9	43	21
39	43	7	38	19
40	43	7	43	19
41	43	6	33	15
42	43	7	38	16
43	43	7	38	16
44	43	7	33	15
45	43	7	38	16
46	43	6	33	12
47	43	6	33	15
48	43	6	33	15
49	43	7	43	16
51	43	6	33	15
52	43	7	33	15
53	43	7	33	14
54	43	6	38	15
55	43	6	38	15
56	43	7	38	16
57	43	7	43	19
58	43	6	33	14
59	43	6	33	12
60	43	6	33	12
61	33	6	23	12
62	33	5	19	10
63	43	6	33	14
64	38	6	28	12
65	28	5	19	10
66	43	6	38	15

PUBLIC AUTO UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

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

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

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Amendatory Endorsement - Texas	TE 0039B
Amendatory Endorsement - Texas	TE 0040B
Amphibious Auto or Amph.Mobile Home Trailer.	514AIP
Amphibious Vehicles	TE 2031A
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NON RULE ENDORSEMENTS

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

Business Auto

TE 0202A
TE 2002A
TE 2303
TE 9901B
TE 9904A
TE 9941B
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Personal Auto

515AIP

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

IL 0021
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TE 0040B
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Policy coverage forms

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TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

EFFECTIVE DATES

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