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November 24, 2003

**TAIPA Bulletin 121**

To: Member Companies

**TAIPA RATE CHANGE**

The Commissioner of Insurance has made the final decision for TAIPA rates effective **February 1, 2004**. The private passenger machine letter and amended rate pages, showing the changes by coverage, class and territory for "Private Passenger" risks assigned through TAIPA is enclosed.

The rate decision is found in Commissioner's Order 03-1142 and Bulletin No. B-0045-13. If you wish a copy of the Commissioner's Order, it will be available on the web at <http://www.tdi.state.tx.us/>.

The TAIPA commercial rates have not been changed. However, TAIPA will make a commercial rate filing with the Commissioner in 2004.

If you have any questions, please feel free to contact the undersigned at the above telephone number or email address.

Sincerely,

Margaret Alsobrook  
Operations Manager



## **Texas Department of Insurance**

**Property & Casualty Program – Actuarial Division**

Mail Code 105-5F, 333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104

**November 21, 2003**

**BULLETIN NO. B-0045-03**

**TO: ALL INSURANCE COMPANIES, CORPORATIONS, EXCHANGES, MUTUALS, RECIPROCALLS, ASSOCIATIONS, LLOYDS OR OTHER INSURERS WRITING AUTOMOBILE INSURANCE IN THE STATE OF TEXAS**

**RE: TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION (TAIPA) RATES**

On November 18, 2003, the Commissioner of Insurance (Commissioner), in accordance with the statutory requirements of Article 21.81, Texas Insurance Code, issued Commissioner's Order No. 03-1142 relating to changes in the rates for private passenger and commercial automobile insurance obtained through the Texas Automobile Insurance Plan Association (TAIPA) – the assigned risk plan. The Commissioner ordered private passenger TAIPA rates for bodily injury liability coverage to be 135.6% above the voluntary benchmark rates and property damage liability coverage to be 72.0% above the voluntary benchmark rates. The Commissioner also changed rates for private passenger personal injury protection to 491.3% above benchmark, and UM to 255.5% above benchmark. These changes are to be effective February 1, 2004. The overall rate change for private passenger auto TAIPA rates is +27.7%. The TAIPA commercial automobile rates have not been changed.

The revised rates, premiums, rating factors and instructions (called the "machine letters") for companies utilizing EDP equipment to generate February 1, 2004 TAIPA private passenger rates are available for downloading at the Department's website: [www.tdi.state.tx.us](http://www.tdi.state.tx.us). Look for Commissioner's Bulletin No. B-0045-03 under "Bulletins" in the "Latest News" section of TDI's website home page. Also available for downloading are the new TAIPA private passenger rate tables (called the "rate bulletin"), similar in format to those that will soon appear in the Texas Automobile Rules and Rating Manual. These are available in Excel and PDF formats. Please note that the voluntary rates included on these pages are the same as were previously released with Bulletin B-0047-01 "Private Passenger and Commercial Automobile Benchmark Rates and Flexibility Bands (Machine Letters and Rate Bulletins)," dated November 9, 2001. The new TAIPA rates were simply substituted in the pages previously distributed.

If you are unable to download the machine letters and rate bulletins, you may request a hard copy by contacting the TDI Property and Casualty Actuarial Section by email at [PCActuarial@tdi.state.tx.us](mailto:PCActuarial@tdi.state.tx.us) or by phone at (512) 475-3017.

Other questions regarding private passenger or commercial automobile should be directed to Tammy Lara, Property and Casualty Actuarial Section, (512) 475-3021.

Sincerely,

Philip O. Presley  
Chief Actuary  
Property & Casualty

Available for downloading:

TAIPA pages:

Private Passenger Auto Rate Bulletin in EXCEL or PDF  
Private Passenger Auto Machine Letter in EXCEL or PDF

**TAIPA**  
**PRIVATE PASSENGER**  
**AUTOMOBILE**

**2/1/2004**

**RATE BULLETIN**

**26. UNINSURED/UNDERINSURED MOTORISTS COVERAGE**

**NOTE APPLICABLE TO TABLES**

For limits below the maximum limits shown in Tables A, B & C interpolation may be used.

<b>TABLE A</b>		
<b>Bodily Injury Premiums</b>		
<b>Limits</b>	<b>Territories</b>	
	<b>01,02,03,04,05, 06,07,12,21,22</b>	<b>All Other</b>
* \$ 20 / 40 Involuntary	\$135	\$93
20 / 40 Voluntary	38	26
25 / 50	43	29
50 / 50	56	39
55 / 55	57	40
25 / 100	52	36
50 / 100	59	41
100 / 100	62	43
100 / 200	74	51
100 / 300	77	53
100 / 500	82	56
250 / 500	97	67
300 / 300	82	56
300 / 500	103	71
400 / 400	97	67
500 / 500	105	72
500 / 1,000	110	76
1,000 / 1,000	120	83
2,000 / 2,000	131	90
5,000 / 5,000	173	119

\* Private Passenger autos only.

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

TABLE B					
Property Damage					
All Territories					
(Per Motor Vehicle)					
Limits		Premiums	Limits		Premiums
*	\$15,000	Involuntary	\$96	200,000	\$46
	15,000	Voluntary	27	250,000	50
	20,000		29	300,000	53
	25,000		31	350,000	56
	35,000		34	400,000	58
	45,000		36	500,000	62
	50,000		38	600,000	65
	55,000		38	750,000	69
	75,000		40	1,000,000	76
	100,000		42	2,000,000	89
	150,000		44	5,000,000	130

\* Private Passenger autos only.

TABLE C		
Premiums for Combined Limits		
Combined Limits	Territories	
	01,02,03,04,05, 06,07,12,21,22	All Other
\$ 55,000	\$91	\$68
75,000	95	72
100,000	99	76
150,000	109	84
200,000	119	91
250,000	125	96
300,000	129	98
325,000	130	99
400,000	148	114
500,000	160	124
1,000,000	187	145
2,000,000	210	161
5,000,000	288	222

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

PERSONAL INJURY PROTECTION

TABLE A - INVOLUNTARY

Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles

\$2,500 Personal Injury Protection

(Limit Per Person)

Territory	01	02	03	04	05	06	07	10	11	12	13	14	16	20	21	22
Type or Class	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.
111 1A	\$349	\$384	\$331	\$296	\$296	\$307	\$402	\$278	\$248	\$296	\$284	\$266	\$266	\$266	\$343	\$278
113 1B	475	522	450	403	403	418	547	378	337	403	386	362	362	362	466	378
114 1C	405	445	384	343	343	356	466	322	288	343	329	309	309	309	398	322
102 2A-1	520	572	493	441	441	457	599	414	370	441	423	396	396	396	511	414
103 2A-2	496	545	470	420	420	436	571	395	352	420	403	378	378	378	487	395
104 2C-1	541	595	513	459	459	476	623	431	384	459	440	412	412	412	532	431
105 2C-2	478	526	453	406	406	421	551	381	340	406	389	364	364	364	470	381
124 2D	541	595	513	459	459	476	623	431	384	459	440	412	412	412	532	431
130 3	384	422	364	326	326	338	442	306	273	326	312	293	293	293	377	306
3A	349	384	331	296	296	307	402	278	248	296	284	266	266	266	343	278
161 6A	297	326	281	252	252	261	342	236	211	252	241	226	226	226	292	236
163 6B	391	430	371	332	332	344	450	311	278	332	318	298	298	298	384	311
164 6C	405	445	384	343	343	356	466	322	288	343	329	309	309	309	398	322
* 7	391	430	371	332	332	344	450	311	278	332	318	298	298	298	384	311
160 8	349	384	331	296	296	307	402	278	248	296	284	266	266	266	343	278
8A	373	411	354	317	317	328	430	297	265	317	304	285	285	285	367	297
115 1AF	297	326	281	252	252	261	342	236	211	252	241	226	226	226	292	236
106 2AF-1	412	453	391	349	349	362	474	328	293	349	335	314	314	314	405	328
107 2AF-2	384	422	364	326	326	338	442	306	273	326	312	293	293	293	377	306
108 2CF-1	391	430	371	332	332	344	450	311	278	332	318	298	298	298	384	311
109 2CF-2	387	426	367	329	329	341	446	309	275	329	315	295	295	295	381	309
128 2DF	384	422	364	326	326	338	442	306	273	326	312	293	293	293	377	306
165 6AF	297	326	281	252	252	261	342	236	211	252	241	226	226	226	292	236

Territory	23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type or Class	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.
111 1A	\$290	\$266	\$302	\$266	\$284	\$278	\$284	\$278	\$349	\$331	\$278	\$296	\$349	\$331	\$331	\$313
113 1B	394	362	411	362	386	378	386	378	475	450	378	403	475	450	450	426
114 1C	336	309	350	309	329	322	329	322	405	384	322	343	405	384	384	363
102 2A-1	432	396	450	396	423	414	423	414	520	493	414	441	520	493	493	466
103 2A-2	412	378	429	378	403	395	403	395	496	470	395	420	496	470	470	444
104 2C-1	450	412	468	412	440	431	440	431	541	513	431	459	541	513	513	485
105 2C-2	397	364	414	364	389	381	389	381	478	453	381	406	478	453	453	429
124 2D	450	412	468	412	440	431	440	431	541	513	431	459	541	513	513	485
130 3	319	293	332	293	312	306	312	306	384	364	306	326	384	364	364	344
3A	290	266	302	266	284	278	284	278	349	331	278	296	349	331	331	313
161 6A	247	226	257	226	241	236	241	236	297	281	236	252	297	281	281	266
163 6B	325	298	338	298	318	311	318	311	391	371	311	332	391	371	371	351
164 6C	336	309	350	309	329	322	329	322	405	384	322	343	405	384	384	363
* 7	325	298	338	298	318	311	318	311	391	371	311	332	391	371	371	351
160 8	290	266	302	266	284	278	284	278	349	331	278	296	349	331	331	313
8A	310	285	323	285	304	297	304	297	373	354	297	317	373	354	354	335
115 1AF	247	226	257	226	241	236	241	236	297	281	236	252	297	281	281	266
106 2AF-1	342	314	356	314	335	328	335	328	412	391	328	349	412	391	391	369
107 2AF-2	319	293	332	293	312	306	312	306	384	364	306	326	384	364	364	344
108 2CF-1	325	298	338	298	318	311	318	311	391	371	311	332	391	371	371	351
109 2CF-2	322	295	335	295	315	309	315	309	387	367	309	329	387	367	367	347
128 2DF	319	293	332	293	312	306	312	306	384	364	306	326	384	364	364	344
165 6AF	247	226	257	226	241	236	241	236	297	281	236	252	297	281	281	266

**PERSONAL INJURY PROTECTION**  
**TABLE A - INVOLUNTARY**  
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles  
\$2,500 Personal Injury Protection  
(Limit Per Person)

Territory	46	47	48	49	51	52	53	54	55	56	57	58	59	60	61	62
Type or Class	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.	P.I.P.
111 1A	\$278	\$284	\$296	\$302	\$266	\$278	\$278	\$296	\$349	\$331	\$402	\$325	\$307	\$266	\$278	\$266
113 1B	378	386	403	411	362	378	378	403	475	450	547	442	418	362	378	362
114 1C	322	329	343	350	309	322	322	343	405	384	466	377	356	309	322	309
102 2A-1	414	423	441	450	396	414	414	441	520	493	599	484	457	396	414	396
103 2A-2	395	403	420	429	378	395	395	420	496	470	571	462	436	378	395	378
104 2C-1	431	440	459	468	412	431	431	459	541	513	623	504	476	412	431	412
105 2C-2	381	389	406	414	364	381	381	406	478	453	551	445	421	364	381	364
124 2D	431	440	459	468	412	431	431	459	541	513	623	504	476	412	431	412
130 3	306	312	326	332	293	306	306	326	384	364	442	358	338	293	306	293
3A	278	284	296	302	266	278	278	296	349	331	402	325	307	266	278	266
161 6A	236	241	252	257	226	236	236	252	297	281	342	276	261	226	236	226
163 6B	311	318	332	338	298	311	311	332	391	371	450	364	344	298	311	298
164 6C	322	329	343	350	309	322	322	343	405	384	466	377	356	309	322	309
* 7	311	318	332	338	298	311	311	332	391	371	450	364	344	298	311	298
160 8	278	284	296	302	266	278	278	296	349	331	402	325	307	266	278	266
8A	297	304	317	323	285	297	297	317	373	354	430	348	328	285	297	285
115 1AF	236	241	252	257	226	236	236	252	297	281	342	276	261	226	236	226
106 2AF-1	328	335	349	356	314	328	328	349	412	391	474	384	362	314	328	314
107 2AF-2	306	312	326	332	293	306	306	326	384	364	442	358	338	293	306	293
108 2CF-1	311	318	332	338	298	311	311	332	391	371	450	364	344	298	311	298
109 2CF-2	309	315	329	335	295	309	309	329	387	367	446	361	341	295	309	295
128 2DF	306	312	326	332	293	306	306	326	384	364	442	358	338	293	306	293
165 6AF	236	241	252	257	226	236	236	252	297	281	342	276	261	226	236	226

Territory	63	64	65	66												
Type or Class	P.I.P.	P.I.P.	P.I.P.	P.I.P.												
111 1A	\$254	\$248	\$231	\$278												
113 1B	345	337	314	378												
114 1C	295	288	268	322												
102 2A-1	378	370	344	414												
103 2A-2	361	352	328	395												
104 2C-1	394	384	358	431												
105 2C-2	348	340	316	381												
124 2D	394	384	358	431												
130 3	279	273	254	306												
3A	254	248	231	278												
161 6A	216	211	196	236												
163 6B	284	278	259	311												
164 6C	295	288	268	322												
* 7	284	278	259	311												
160 8	254	248	231	278												
8A	272	265	247	297												
115 1AF	216	211	196	236												
106 2AF-1	300	293	273	328												
107 2AF-2	279	273	254	306												
108 2CF-1	284	278	259	311												
109 2CF-2	282	275	256	309												
128 2DF	279	273	254	306												
165 6AF	216	211	196	236												



PERSONAL INJURY PROTECTION

TABLE B - INVOLUNTARY

All Other Automobiles Classified or Rated as Private Passenger Automobiles

\$2,500 Personal Injury Protection

(Limit Per Person)

Territory	01	02	03	04	05	06	07	10	11	12	13	14	16	20	21	22
Type or Class	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P
111 1A	\$297	\$326	\$281	\$252	\$252	\$261	\$342	\$236	\$211	\$252	\$241	\$226	\$226	\$226	\$292	\$236
113 1B	403	444	383	342	342	355	465	321	287	342	328	307	307	307	397	321
114 1C	344	379	326	292	292	303	396	274	245	292	280	262	262	262	338	274
102 2A-1	442	486	419	375	375	389	509	352	314	375	360	337	337	337	434	352
103 2A-2	421	463	400	357	357	371	485	336	299	357	343	321	321	321	414	336
104 2C-1	460	506	436	390	390	404	530	366	327	390	374	350	350	350	452	366
105 2C-2	406	447	385	345	345	358	468	324	289	345	331	310	310	310	399	324
124 2D	460	506	436	390	390	404	530	366	327	390	374	350	350	350	452	366
130 3	326	359	309	277	277	287	376	260	232	277	266	249	249	249	321	260
3A	297	326	281	252	252	261	342	236	211	252	241	226	226	226	292	236
161 6A	252	277	239	214	214	222	290	201	179	214	205	192	192	192	248	201
163 6B	332	366	315	282	282	292	383	265	236	282	270	253	253	253	327	265
164 6C	344	379	326	292	292	303	396	274	245	292	280	262	262	262	338	274
* 7	332	366	315	282	282	292	383	265	236	282	270	253	253	253	327	265
160 8	297	326	281	252	252	261	342	236	211	252	241	226	226	226	292	236
8A	317	349	301	269	269	279	366	253	226	269	258	242	242	242	312	253
115 1AF	252	277	239	214	214	222	290	201	179	214	205	192	192	192	248	201
106 2AF-1	350	385	332	297	297	308	403	279	249	297	285	267	267	267	344	279
107 2AF-2	326	359	309	277	277	287	376	260	232	277	266	249	249	249	321	260
108 2CF-1	332	366	315	282	282	292	383	265	236	282	270	253	253	253	327	265
109 2CF-2	329	362	312	279	279	290	379	262	234	279	268	251	251	251	324	262
128 2DF	326	359	309	277	277	287	376	260	232	277	266	249	249	249	321	260
165 6AF	252	277	239	214	214	222	290	201	179	214	205	192	192	192	248	201

Territory	23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type or Class	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P
111 1A	\$247	\$226	\$257	\$226	\$241	\$236	\$241	\$236	\$297	\$281	\$236	\$252	\$297	\$281	\$281	\$266
113 1B	335	307	349	307	328	321	328	321	403	383	321	342	403	383	383	362
114 1C	286	262	298	262	280	274	280	274	344	326	274	292	344	326	326	309
102 2A-1	367	337	382	337	360	352	360	352	442	419	352	375	442	419	419	396
103 2A-2	350	321	365	321	343	336	343	336	421	400	336	357	421	400	400	378
104 2C-1	382	350	398	350	374	366	374	366	460	436	366	390	460	436	436	412
105 2C-2	338	310	352	310	331	324	331	324	406	385	324	345	406	385	385	364
124 2D	382	350	398	350	374	366	374	366	460	436	366	390	460	436	436	412
130 3	271	249	282	249	266	260	266	260	326	309	260	277	326	309	309	293
3A	247	226	257	226	241	236	241	236	297	281	236	252	297	281	281	266
161 6A	210	192	218	192	205	201	205	201	252	239	201	214	252	239	239	226
163 6B	276	253	288	253	270	265	270	265	332	315	265	282	332	315	315	298
164 6C	286	262	298	262	280	274	280	274	344	326	274	292	344	326	326	309
* 7	276	253	288	253	270	265	270	265	332	315	265	282	332	315	315	298
160 8	247	226	257	226	241	236	241	236	297	281	236	252	297	281	281	266
8A	264	242	275	242	258	253	258	253	317	301	253	269	317	301	301	285
115 1AF	210	192	218	192	205	201	205	201	252	239	201	214	252	239	239	226
106 2AF-1	291	267	303	267	285	279	285	279	350	332	279	297	350	332	332	314
107 2AF-2	271	249	282	249	266	260	266	260	326	309	260	277	326	309	309	293
108 2CF-1	276	253	288	253	270	265	270	265	332	315	265	282	332	315	315	298
109 2CF-2	274	251	285	251	268	262	268	262	329	312	262	279	329	312	312	295
128 2DF	271	249	282	249	266	260	266	260	326	309	260	277	326	309	309	293
165 6AF	210	192	218	192	205	201	205	201	252	239	201	214	252	239	239	226

**PERSONAL INJURY PROTECTION**  
**TABLE B - INVOLUNTARY**  
 All Other Automobiles Classified or Rated as Private Passenger Automobiles  
 \$2,500 Personal Injury Protection  
 (Limit Per Person)

Territory	46	47	48	49	51	52	53	54	55	56	57	58	59	60	61	62
Type or Class	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P	P.I.P
111 1A	\$236	\$241	\$252	\$257	\$226	\$236	\$236	\$252	\$297	\$281	\$342	\$276	\$261	\$226	\$236	\$226
113 1B	321	328	342	349	307	321	321	342	403	383	465	376	355	307	321	307
114 1C	274	280	292	298	262	274	274	292	344	326	396	320	303	262	274	262
102 2A-1	352	360	375	382	337	352	352	375	442	419	509	412	389	337	352	337
103 2A-2	336	343	357	365	321	336	336	357	421	400	485	392	371	321	336	321
104 2C-1	366	374	390	398	350	366	366	390	460	436	530	428	404	350	366	350
105 2C-2	324	331	345	352	310	324	324	345	406	385	468	378	358	310	324	310
124 2D	366	374	390	398	350	366	366	390	460	436	530	428	404	350	366	350
130 3	260	266	277	282	249	260	260	277	326	309	376	304	287	249	260	249
3A	236	241	252	257	226	236	236	252	297	281	342	276	261	226	236	226
161 6A	201	205	214	218	192	201	201	214	252	239	290	235	222	192	201	192
163 6B	265	270	282	288	253	265	265	282	332	315	383	309	292	253	265	253
164 6C	274	280	292	298	262	274	274	292	344	326	396	320	303	262	274	262
* 7	265	270	282	288	253	265	265	282	332	315	383	309	292	253	265	253
160 8	236	241	252	257	226	236	236	252	297	281	342	276	261	226	236	226
8A	253	258	269	275	242	253	253	269	317	301	366	296	279	242	253	242
115 1AF	201	205	214	218	192	201	201	214	252	239	290	235	222	192	201	192
106 2AF-1	279	285	297	303	267	279	279	297	350	332	403	326	308	267	279	267
107 2AF-2	260	266	277	282	249	260	260	277	326	309	376	304	287	249	260	249
108 2CF-1	265	270	282	288	253	265	265	282	332	315	383	309	292	253	265	253
109 2CF-2	262	268	279	285	251	262	262	279	329	312	379	307	290	251	262	251
128 2DF	260	266	277	282	249	260	260	277	326	309	376	304	287	249	260	249
165 6AF	201	205	214	218	192	201	201	214	252	239	290	235	222	192	201	192

Territory	63	64	65	66												
Type or Class	P.I.P	P.I.P	P.I.P	P.I.P												
111 1A	\$216	\$211	\$196	\$236												
113 1B	294	287	267	321												
114 1C	250	245	228	274												
102 2A-1	322	314	293	352												
103 2A-2	307	299	279	336												
104 2C-1	335	327	304	366												
105 2C-2	296	289	269	324												
124 2D	335	327	304	366												
130 3	237	232	216	260												
3A	216	211	196	236												
161 6A	184	179	167	201												
163 6B	242	236	220	265												
164 6C	250	245	228	274												
* 7	242	236	220	265												
160 8	216	211	196	236												
8A	231	226	210	253												
115 1AF	184	179	167	201												
106 2AF-1	255	249	232	279												
107 2AF-2	237	232	216	260												
108 2CF-1	242	236	220	265												
109 2CF-2	240	234	218	262												
128 2DF	237	232	216	260												
165 6AF	184	179	167	201												

LIABILITY - INVOLUNTARY  
PRIVATE PASSENGER RATES  
\$20,000/\$40,000/\$15,000 LIMITS

Territory	01		02		03		04		05		06		07		10	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$304	\$347	\$278	\$390	\$283	\$311	\$226	\$327	\$280	\$248	\$236	\$329	\$356	\$275	\$165	\$310
113 1B	344	392	314	441	320	351	255	370	316	280	267	372	402	311	186	350
114 1C	295	337	270	378	275	302	219	317	272	241	229	319	345	267	160	301
102 2A-1	876	999	801	1,123	815	896	651	942	806	714	680	948	1,025	792	475	893
103 2A-2	505	576	461	647	470	516	375	543	465	412	392	546	591	457	274	515
104 2C-1	1,143	1,305	1,045	1,466	1,064	1,169	850	1,230	1,053	932	887	1,237	1,339	1,034	620	1,166
105 2C-2	629	718	575	807	586	644	468	677	580	513	489	681	737	569	342	642
124 2D	888	1,013	812	1,139	826	908	660	955	818	724	689	961	1,040	803	482	905
130 3	353	403	322	452	328	361	262	379	325	288	274	382	413	319	191	360
3A	435	496	398	558	405	445	323	468	400	355	337	470	509	393	236	443
161 6A	304	347	278	390	283	311	226	327	280	248	236	329	356	275	165	310
163 6B	344	392	314	441	320	351	255	370	316	280	267	372	402	311	186	350
164 6C	295	337	270	378	275	302	219	317	272	241	229	319	345	267	160	301
* 7	304	347	278	390	283	311	226	327	280	248	236	329	356	275	165	310
160 8	426	486	389	546	396	435	316	458	392	347	330	461	498	385	231	434
8A	429	489	392	550	399	439	319	461	395	350	333	464	502	388	233	437
115 1AF	258	295	236	332	241	264	192	278	238	211	201	280	303	234	140	264
106 2AF-1	790	902	723	1,014	736	809	588	850	728	645	614	855	926	715	429	806
107 2AF-2	547	625	500	702	509	560	407	589	504	446	425	592	641	495	297	558
108 2CF-1	836	954	765	1,073	778	855	622	899	770	682	649	905	979	756	454	853
109 2CF-2	638	729	584	819	594	653	475	687	588	521	496	691	748	578	347	651
128 2DF	511	583	467	655	475	522	380	549	470	417	396	553	598	462	277	521
165 6AF	258	295	236	332	241	264	192	278	238	211	201	280	303	234	140	264

Territory	11		12		13		14		16		20		21		22	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$137	\$294	\$184	\$256	\$170	\$256	\$141	\$318	\$146	\$256	\$137	\$260	\$229	\$342	\$233	\$327
113 1B	155	332	208	289	192	289	159	359	165	289	155	294	259	386	263	370
114 1C	133	285	178	248	165	248	137	308	142	248	133	252	222	332	226	317
102 2A-1	395	847	530	737	490	737	406	916	420	737	395	749	660	985	671	942
103 2A-2	227	488	305	425	282	425	234	528	242	425	227	432	380	568	387	543
104 2C-1	515	1,105	692	963	639	963	530	1,196	549	963	515	978	861	1,286	876	1,230
105 2C-2	284	609	381	530	352	530	292	658	302	530	284	538	474	708	482	677
124 2D	400	858	537	748	496	748	412	929	426	748	400	759	669	999	680	955
130 3	159	341	213	297	197	297	164	369	169	297	159	302	266	397	270	379
3A	196	420	263	366	243	366	202	455	209	366	196	372	327	489	333	468
161 6A	137	294	184	256	170	256	141	318	146	256	137	260	229	342	233	327
163 6B	155	332	208	289	192	289	159	359	165	289	155	294	259	386	263	370
164 6C	133	285	178	248	165	248	137	308	142	248	133	252	222	332	226	317
* 7	137	294	184	256	170	256	141	318	146	256	137	260	229	342	233	327
160 8	192	412	258	358	238	358	197	445	204	358	192	364	321	479	326	458
8A	193	415	259	361	240	361	199	448	206	361	193	367	323	482	329	461
115 1AF	116	250	156	218	145	218	120	270	124	218	116	221	195	291	198	278
106 2AF-1	356	764	478	666	442	666	367	827	380	666	356	676	595	889	606	850
107 2AF-2	247	529	331	461	306	461	254	572	263	461	247	468	412	616	419	589
108 2CF-1	377	809	506	704	468	704	388	875	402	704	377	715	630	941	641	899
109 2CF-2	288	617	386	538	357	538	296	668	307	538	288	546	481	718	489	687
128 2DF	230	494	309	430	286	430	237	534	245	430	230	437	385	575	391	549
165 6AF	116	250	156	218	145	218	120	270	124	218	116	221	195	291	198	278

\* Automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116.

LIABILITY - INVOLUNTARY  
PRIVATE PASSENGER RATES  
\$20,000/\$40,000/\$15,000 LIMITS

Territory Type or Class	23		24		27		28		31		32		34		37	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$198	\$366	\$151	\$277	\$214	\$366	\$210	\$387	\$200	\$292	\$170	\$275	\$186	\$292	\$203	\$292
113 1B	224	414	171	313	242	414	237	437	226	330	192	311	210	330	229	330
114 1C	192	355	146	269	208	355	204	375	194	283	165	267	180	283	197	283
102 2A-1	570	1,054	435	798	616	1,054	605	1,115	576	841	490	792	536	841	585	841
103 2A-2	329	608	251	460	355	608	349	642	332	485	282	457	309	485	337	485
104 2C-1	744	1,376	568	1,042	805	1,376	790	1,455	752	1,098	639	1,034	699	1,098	763	1,098
105 2C-2	410	758	313	573	443	758	435	801	414	604	352	569	385	604	420	604
124 2D	578	1,069	441	809	625	1,069	613	1,130	584	853	496	803	543	853	593	853
130 3	230	425	175	321	248	425	244	449	232	339	197	319	216	339	235	339
3A	283	523	216	396	306	523	300	553	286	418	243	393	266	418	290	418
161 6A	198	366	151	277	214	366	210	387	200	292	170	275	186	292	203	292
163 6B	224	414	171	313	242	414	237	437	226	330	192	311	210	330	229	330
164 6C	192	355	146	269	208	355	204	375	194	283	165	267	180	283	197	283
* 7	198	366	151	277	214	366	210	387	200	292	170	275	186	292	203	292
160 8	277	512	211	388	300	512	294	542	280	409	238	385	260	409	284	409
8A	279	516	213	391	302	516	296	546	282	412	240	388	262	412	286	412
115 1AF	168	311	128	235	182	311	179	329	170	248	145	234	158	248	173	248
106 2AF-1	515	952	393	720	556	952	546	1,006	520	759	442	715	484	759	528	759
107 2AF-2	356	659	272	499	385	659	378	697	360	526	306	495	335	526	365	526
108 2CF-1	545	1,007	415	762	589	1,007	578	1,064	550	803	468	756	512	803	558	803
109 2CF-2	416	769	317	582	449	769	441	813	420	613	357	578	391	613	426	613
128 2DF	333	615	254	465	360	615	353	650	336	491	286	462	312	491	341	491
165 6AF	168	311	128	235	182	311	179	329	170	248	145	234	158	248	173	248

Territory Type or Class	38		39		40		41		42		43		44		45	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$311	\$346	\$264	\$313	\$212	\$315	\$170	\$265	\$198	\$330	\$212	\$296	\$191	\$287	\$233	\$334
113 1B	351	391	298	354	240	356	192	299	224	373	240	334	216	324	263	377
114 1C	302	336	256	304	206	306	165	257	192	320	206	287	185	278	226	324
102 2A-1	896	996	760	901	611	907	490	763	570	950	611	852	550	827	671	962
103 2A-2	516	574	438	520	352	523	282	440	329	548	352	491	317	476	387	554
104 2C-1	1,169	1,301	993	1,177	797	1,184	639	996	744	1,241	797	1,113	718	1,079	876	1,256
105 2C-2	644	716	546	648	439	652	352	549	410	683	439	613	395	594	482	691
124 2D	908	1,010	771	914	619	920	496	774	578	964	619	864	558	838	680	975
130 3	361	401	306	363	246	365	197	307	230	383	246	343	222	333	270	387
3A	445	495	378	448	303	450	243	379	283	472	303	423	273	410	333	478
161 6A	311	346	264	313	212	315	170	265	198	330	212	296	191	287	233	334
163 6B	351	391	298	354	240	356	192	299	224	373	240	334	216	324	263	377
164 6C	302	336	256	304	206	306	165	257	192	320	206	287	185	278	226	324
* 7	311	346	264	313	212	315	170	265	198	330	212	296	191	287	233	334
160 8	435	484	370	438	297	441	238	371	277	462	297	414	267	402	326	468
8A	439	488	372	441	299	444	240	374	279	465	299	417	269	405	329	471
115 1AF	264	294	224	266	180	268	145	225	168	281	180	252	162	244	198	284
106 2AF-1	809	900	686	814	551	819	442	689	515	858	551	770	497	746	606	868
107 2AF-2	560	623	475	563	382	567	306	477	356	594	382	533	344	517	419	601
108 2CF-1	855	952	726	861	583	866	468	729	545	908	583	814	525	789	641	919
109 2CF-2	653	727	554	657	445	662	357	557	416	693	445	622	401	603	489	701
128 2DF	522	581	444	526	356	529	286	445	333	554	356	497	321	482	391	561
165 6AF	264	294	224	266	180	268	145	225	168	281	180	252	162	244	198	284

\* Automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116.

LIABILITY - INVOLUNTARY  
PRIVATE PASSENGER RATES  
\$20,000/\$40,000/\$15,000 LIMITS

Territory Type or Class	46		47		48		49		51		52		53		54	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	\$172	\$282	\$193	\$287	\$217	\$273	\$236	\$301	\$144	\$270	\$172	\$322	\$186	\$282	\$203	\$272
113 1B	194	319	218	324	245	308	267	340	163	305	194	364	210	319	229	307
114 1C	167	274	187	278	210	265	229	292	140	262	167	312	180	274	197	264
102 2A-1	495	812	556	827	625	786	680	867	415	778	495	927	536	812	585	783
103 2A-2	286	468	320	476	360	453	392	500	239	448	286	535	309	468	337	452
104 2C-1	647	1,060	726	1,079	816	1,026	887	1,132	541	1,015	647	1,211	699	1,060	763	1,023
105 2C-2	356	584	400	594	449	565	489	623	298	559	356	667	385	584	420	563
124 2D	502	823	564	838	634	797	689	879	420	788	502	940	543	823	593	794
130 3	200	327	224	333	252	317	274	349	167	313	200	374	216	327	235	316
3A	246	403	276	410	310	390	337	430	206	386	246	460	266	403	290	389
161 6A	172	282	193	287	217	273	236	301	144	270	172	322	186	282	203	272
163 6B	194	319	218	324	245	308	267	340	163	305	194	364	210	319	229	307
164 6C	167	274	187	278	210	265	229	292	140	262	167	312	180	274	197	264
* 7	172	282	193	287	217	273	236	301	144	270	172	322	186	282	203	272
160 8	241	395	270	402	304	382	330	421	202	378	241	451	260	395	284	381
8A	243	398	272	405	306	385	333	424	203	381	243	454	262	398	286	384
115 1AF	146	240	164	244	184	232	201	256	122	230	146	274	158	240	173	231
106 2AF-1	447	733	502	746	564	710	614	783	374	702	447	837	484	733	528	707
107 2AF-2	310	508	347	517	391	491	425	542	259	486	310	580	335	508	365	490
108 2CF-1	473	776	531	789	597	751	649	828	396	743	473	886	512	776	558	748
109 2CF-2	361	592	405	603	456	573	496	632	302	567	361	676	391	592	426	571
128 2DF	289	474	324	482	365	459	396	506	242	454	289	541	312	474	341	457
165 6AF	146	240	164	244	184	232	201	256	122	230	146	274	158	240	173	231

Driver Class	55		56		57		58		59		60		61		62	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
1A	\$273	\$232	\$278	\$227	\$316	\$248	\$198	\$187	\$196	\$282	\$151	\$256	\$139	\$215	\$108	\$220
1B	308	262	314	257	357	280	224	211	221	319	171	289	157	243	122	249
1C	265	225	270	220	307	241	192	181	190	274	146	248	135	209	105	213
2A-1	786	668	801	654	910	714	570	539	564	812	435	737	400	619	311	634
2A-2	453	385	461	377	525	412	329	310	325	468	251	425	231	357	179	365
2C-1	1,026	872	1,045	854	1,188	932	744	703	737	1,060	568	963	523	808	406	827
2C-2	565	480	575	470	654	513	410	387	406	584	313	530	288	445	224	455
2D	797	677	812	663	923	724	578	546	572	823	441	748	406	628	315	642
3	317	269	322	263	367	288	230	217	227	327	175	297	161	249	125	255
3A	390	332	398	325	452	355	283	267	280	403	216	366	199	307	154	315
6A	273	232	278	227	316	248	198	187	196	282	151	256	139	215	108	220
6B	308	262	314	257	357	280	224	211	221	319	171	289	157	243	122	249
6C	265	225	270	220	307	241	192	181	190	274	146	248	135	209	105	213
7	273	232	278	227	316	248	198	187	196	282	151	256	139	215	108	220
8	382	325	389	318	442	347	277	262	274	395	211	358	195	301	151	308
8A	385	327	392	320	446	350	279	264	276	398	213	361	196	303	152	310
1AF	232	197	236	193	269	211	168	159	167	240	128	218	118	183	92	187
2AF-1	710	603	723	590	822	645	515	486	510	733	393	666	361	559	281	572
2AF-2	491	418	500	409	569	446	356	337	353	508	272	461	250	387	194	396
2CF-1	751	638	765	624	869	682	545	514	539	776	415	704	382	591	297	605
2CF-2	573	487	584	477	664	521	416	393	412	592	317	538	292	452	227	462
2DF	459	390	467	381	531	417	333	314	329	474	254	430	234	361	181	370
6AF	232	197	236	193	269	211	168	159	167	240	128	218	118	183	92	187

\* Automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116.

**LIABILITY - INVOLUNTARY**  
**PRIVATE PASSENGER RATES**  
**\$20,000/\$40,000/\$15,000 LIMITS**

Territory Type or Class	63		64		65		66					
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111 1A	\$163	\$256	\$167	\$229	\$108	\$210	\$165	\$284				
113 1B	184	289	189	259	122	237	186	321				
114 1C	158	248	162	222	105	204	160	275				
102 2A-1	469	737	481	660	311	605	475	818				
103 2A-2	271	425	277	380	179	349	274	471				
104 2C-1	613	963	628	861	406	790	620	1,068				
105 2C-2	337	530	346	474	224	435	342	588				
124 2D	476	748	488	669	315	613	482	829				
130 3	189	297	194	266	125	244	191	329				
3A	233	366	239	327	154	300	236	406				
161 6A	163	256	167	229	108	210	165	284				
163 6B	184	289	189	259	122	237	186	321				
164 6C	158	248	162	222	105	204	160	275				
* 7	163	256	167	229	108	210	165	284				
160 8	228	358	234	321	151	294	231	398				
8A	230	361	235	323	152	296	233	400				
115 1AF	139	218	142	195	92	179	140	241				
106 2AF-1	424	666	434	595	281	546	429	738				
107 2AF-2	293	461	301	412	194	378	297	511				
108 2CF-1	448	704	459	630	297	578	454	781				
109 2CF-2	342	538	351	481	227	441	347	596				
128 2DF	274	430	281	385	181	353	277	477				
165 6AF	139	218	142	195	92	179	140	241				

\* Automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116.

**TAIPA**  
**PRIVATE PASSENGER**  
**AUTOMOBILE**

**2/1/2004**

**MACHINE LETTER**

**TEXAS PRIVATE PASSENGER AUTOMOBILE INSURANCE**  
**SUMMARY OF APPROVED FEBRUARY 1, 2004 RATE CHANGES**  
**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

<u>REQUIRED COVERAGES:</u>	Latest Year Premiums at Present Rates	Approved Statewide Rate Change	TAIPA Rates Relative to Voluntary Benchmarks
Bodily Injury	\$9,519,123	+29.1%	+135.6%
Property Damage	<u>13,638,405</u>	<u>+24.1%</u>	<u>+72.0%</u>
Total:	23,157,528	+26.2%	----
 <u>OPTIONAL COVERAGES:</u>			
Personal Injury Protection	601,839	+86.2%	+491.3%
Uninsured Motorist BI/PD	<u>892,936</u>	<u>+29.1%</u>	<u>+255.5%</u>
Total:	1,494,775	+52.1%	----
 Total - All Coverages:	 \$24,652,303	 +27.7%	 ----



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

BASE PREMIUMS

TABLE A - BODILY INJURY .....	\$38
TABLE B - PROPERTY DAMAGE .....	27
TABLE C - COMBINED LIMIT .....	91

PREMIUM DIFFERENTIALS  
TABLE A - BODILY INJURY

LIMITS IN THOUSANDS	Territories 01,02,03,04,05, 06,07,12,21,22	ALL OTHER TERRITORIES
20/40 INVOLUNTARY .....	3.555 .....	2.45
20/40 .....	1.00 .....	0.69
25/50 .....	1.12 .....	0.77
50/50 .....	1.48 .....	1.02
55/55 .....	1.51 .....	1.04
25/100 .....	1.37 .....	0.95
50/100 .....	1.56 .....	1.08
100/100 .....	1.64 .....	1.13
100/200 .....	1.95 .....	1.35
100/300 .....	2.02 .....	1.39
100/500 .....	2.15 .....	1.48
250/500 .....	2.55 .....	1.76
300/300 .....	2.15 .....	1.48
300/500 .....	2.70 .....	1.86
400/400 .....	2.55 .....	1.76
500/500 .....	2.76 .....	1.90
500/1,000 .....	2.90 .....	2.00
1,000/1,000 .....	3.17 .....	2.19
2,000/2,000 .....	3.45 .....	2.38
5,000/5,000 .....	4.55 .....	3.14

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

PREMIUM DIFFERENTIALS  
TABLE B - PROPERTY DAMAGE

All Territories  
(Per Motor Vehicle)

<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>	<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>	<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>
15 .....	1.00	75 .....	1.47	400 .....	2.14
20 .....	1.09	100 .....	1.55	500 .....	2.31
25 .....	1.16	150 .....	1.63	600 .....	2.41
35 .....	1.25	200 .....	1.70	750 .....	2.56
45 .....	1.34	250 .....	1.84	1,000 ...	2.81
50 .....	1.39	300 .....	1.97	2,000 ...	3.31
55 .....	1.40	350 .....	2.06	5,000 ...	4.81
		<u>LIMIT IN THOUSANDS</u>	<u>DIFFERENTIAL</u>		
	<u>INVOLUNTARY</u>	15 .....	3.555		

PREMIUM DIFFERENTIALS  
TABLE C - COMBINED LIMIT

<u>COMBINED LIMIT IN THOUSANDS</u>	Territories	
	<u>01,02,03,04,05, 06,07,12,21,22</u>	<u>ALL OTHER TERRITORIES</u>
55 .....	1.00	0.75
75 .....	1.04	0.79
100 .....	1.09	0.83
150 .....	1.20	0.92
200 .....	1.31	1.00
250 .....	1.37	1.05
300 .....	1.42	1.08
325 .....	1.43	1.09
400 .....	1.63	1.25
500 .....	1.76	1.36
1,000 .....	2.06	1.59
2,000 .....	2.31	1.77
5,000 .....	3.17	2.44

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

**TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE  
 MEDICAL PAYMENTS AND PERSONAL INJURY PROTECTION  
 (Texas Automobile Manual Pages 115 - 116d, 116f - 116i)**

Terr	Base Rates		
	MP	Voluntary	Involuntary
		PIP	PIP (\$2,500)
01	\$9	\$59	\$349
02	10	65	384
03	9	56	331
04	8	50	296
05	9	50	296
06	8	52	307
07	10	68	402
10	8	47	278
11	7	42	248
12	9	50	296
13	8	48	284
14	7	45	266
16	7	45	266
20	8	45	266
21	9	58	343
22	8	47	278
23	8	49	290
24	8	45	266
27	8	51	302
28	8	45	266
31	8	48	284
32	8	47	278
34	8	48	284
37	8	47	278
38	9	59	349
39	9	56	331
40	8	47	278
41	8	50	296
42	9	59	349
43	9	56	331
44	9	56	331
45	9	53	313
46	8	47	278
47	8	48	284
48	8	50	296
49	9	51	302
51	7	45	266
52	8	47	278
53	8	47	278
54	9	50	296
55	9	59	349
56	9	56	331
57	11	68	402
58	9	55	325
59	9	52	307
60	8	45	266
61	8	47	278
62	8	45	266
63	7	43	254
64	7	42	248
65	6	39	231
66	8	47	278

	CLASS DIFFERENTIALS	
	PIP	MP
1A	1.00	1.00
1B	1.36	1.26
1C	1.16	1.09
2A-1	1.49	1.39
2A-2	1.42	1.35
2C-1	1.55	1.45
2C-2	1.37	1.26
2D	1.55	1.45
3	1.10	1.17
3A	1.00	1.05
6A	0.85	0.85
6B	1.12	1.04
6C	1.16	1.09
7	1.12	1.05
8	1.00	1.07
8A	1.07	1.05
1AF	0.85	0.85
2AF-1	1.18	1.11
2AF-2	1.10	1.05
2CF-1	1.12	1.05
2CF-2	1.11	1.05
2DF	1.10	1.05
6AF	0.85	0.85

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

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

	PIP	MP
Table B	0.85	0.76

**Method of Calculation:**

**Voluntary**

**Table A.**

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

**Table B.**

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

**Involuntary**

**Table A.**

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

**Table B.**

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

**TEXAS PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE**

**BODILY INJURY AND PROPERTY DAMAGE  
(Texas Automobile Manual Pages 150-157)**

BASE PREMIUMS

\$20,000/\$40,000 Bodily Injury  
\$15,000 Property Damage  
\$55,000 Single Limit

Terr	Voluntary Risks			Involuntary Risks	
	B.I.	P.D.	CSL	B.I.	P.D.
01	\$129	\$202	\$368	\$304	\$347
02	118	227	382	278	390
03	120	181	335	283	311
04	96	190	317	226	327
05	119	144	294	280	248
06	100	191	322	236	329
07	151	160	350	356	275
10	70	180	276	165	310
11	58	171	252	137	294
12	78	149	251	184	256
13	72	149	245	170	256
14	60	185	269	141	318
16	62	149	233	146	256
20	58	151	230	137	260
21	97	199	328	229	342
22	99	190	320	233	327
23	84	213	328	198	366
24	64	161	248	151	277
27	91	213	336	214	366
28	89	225	346	210	387
31	85	170	282	200	292
32	72	160	256	170	275
34	79	170	275	186	292
37	86	170	283	203	292
38	132	201	370	311	346
39	112	182	327	264	313
40	90	183	302	212	315
41	72	154	250	170	265
42	84	192	305	198	330
43	90	172	290	212	296
44	81	167	274	191	287
45	99	194	324	233	334
46	73	164	262	172	282
47	82	167	276	193	287
48	92	159	279	217	273
49	100	175	305	236	301
51	61	157	240	144	270
52	73	187	287	172	322
53	79	164	269	186	282
54	86	158	270	203	272
55	116	135	281	273	232
56	118	132	281	278	227
57	134	144	313	316	248
58	84	109	215	198	187
59	83	164	273	196	282
60	64	149	235	151	256
61	59	125	203	139	215
62	46	128	192	108	220
63	69	149	241	163	256
64	71	133	226	167	229
65	46	122	185	108	210
66	70	165	259	165	284

CLASS DIFFERENTIALS

Territories		
1A	1.00	1.00
1B	1.13	1.13
1C	0.97	0.97
2A-1	2.88	2.88
2A-2	1.66	1.66
2C-1	3.76	3.76
2C-2	2.07	2.07
2D	2.92	2.92
3	1.16	1.16
3A	1.43	1.43
6A	1.00	1.00
6B	1.13	1.13
6C	0.97	0.97
7	1.00	1.00
8	1.40	1.40
8A	1.41	1.41
1AF	0.85	0.85
2AF-1	2.60	2.60
2AF-2	1.80	1.80
2CF-1	2.75	2.75
2CF-2	2.10	2.10
2DF	1.68	1.68
6AF	0.85	0.85

METHOD OF CALCULATION - CLASS PREMIUMS

For the desired territory, multiply the base premium by class differential and round to nearest dollar.  
EXAMPLE: 20/40 B.I., class 2A-1, territory 01, voluntary risk.  
 $\$129 \times 2.88 = \$372$

METHOD OF CALCULATION - HIRED CAR

- (1) Determine class 3 rate as above.
  - (2) Multiply result in (1) by 0.02 and round to nearest 5 cents.
- EXAMPLE: Hired Car, 20/40 B.I., territory 01, voluntary risk.  
(1)  $\$129 \times 1.16 = \$150$   
(2)  $\$150 \times 0.02 = \$3.00$