

November 12, 2004

TAIPA Bulletin No. 128**To: Member Insurers
Certified Producers****Revised and Restated Plan of Operation
TAIPA Rules and Rating Manual**

The Commissioner of Insurance has approved a revised and restated Texas Automobile Insurance Plan Association (TAIPA) Plan of Operation effective December 1, 2004. The Department has also approved a TAIPA Rules and Rating Manual for the rating of assignments made through TAIPA, effective December 1, 2004.

Both the Plan of Operation and the Manual are only available on the TAIPA website www.taipa.org. **You may subscribe for updates to the Plan of Operation and Manual on our website.** You will automatically be advised of any changes to the documents by completing this information.

Sections 15.A.1.b and 33.A.1.b. of the Plan of Operation provide that producers may not charge an administrative or other service charge to an applicant. Section 48 provides that an insurer may not charge a policy fee.

A further revision to the Plan of Operation in Sections 2.C. and 18.C excludes from eligibility an applicant who requires proof of financial responsibility by any statute or ordinance other than Chapter 601, Texas Transportation Code. This exclusion would include applicants who are required to make federal, state, county, or city financial responsibility filings higher than the financial responsibility limits required under the Texas Motor Vehicle Safety Responsibility Act. This will also exclude applicants who are required to make Form E filings with TxDOT. Current limits available through TAIPA are \$20,000/40,000/15,000 Bodily Injury and Property Damage.

The TAIPA website also provides information regarding endorsements that are applicable to policies assigned through TAIPA. Included in these endorsements are some that are optional with the insurer.

If you have any questions, please feel free to contact our Plan Services staff at 512-444-4441 or email customer.service@taipa.org.

Sincerely

Margaret Alsobrook
Operations Manager