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June 6, 2005

**TAIPA Bulletin No: 134**

To: Member Companies

**TAIPA PRIVATE PASSENGER RATE CHANGE**

The Commissioner of Insurance has made a final decision for changes to the TAIPA "Private Passenger" rates effective September 1, 2005. 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 TAIPA Rules and Rating Manual updates may be downloaded from our website at [www.taipa.org](http://www.taipa.org) on September 1, 2005.

The rate decision is found in Commissioner's Order No. 05-0507. If you wish a copy of the Commissioner's Order, it is available on the Texas Department of Insurance website at <http://www.tdi.state.tx.us/>.

If you have any questions, please feel free to contact me at the above telephone number or e-mail address.

Sincerely,



Margaret Alsobrook  
Operations Manager

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**Texas Department of Insurance**

**www.tdi.state.tx.us - Consumer Helpline 1-800-252-3439**

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## **Commissioner's BULLETIN No.B-0025-05**

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**June 6, 2005**

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

RE: TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION (TAIPA) RATES

On May 27, 2005, the Commissioner of Insurance (Commissioner), in accordance with the statutory requirements of Article 21.81, Texas Insurance Code, issued Commissioner's Order No. 05-0507 relating to changes in the rates for private passenger 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 increased by 0.4% and those for property damage liability coverage to be decreased by 11.3%. The Commissioner also changed rates for private passenger personal injury protection by increasing them by 24.0%. UM rates are to be decreased by 10.3%. Territorial relativities and driver class relativities have also been updated. These changes are to be effective September 1, 2005. The overall rate change for private passenger auto TAIPA rates is -5.3%. The TAIPA commercial automobile rates were not considered at this time and have not been changed.

The revised rates, premiums, rating factors and instructions (called the "machine letters") for companies utilizing EDP equipment to generate September 1, 2005 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-0025-05 at the following Department website link: [www.tdi.state.tx.us/commish/bulletin.html](http://www.tdi.state.tx.us/commish/bulletin.html). Also available for downloading are the new TAIPA private passenger rate pages (called the "rate bulletin"), similar in format to those that will soon appear in the Texas Automobile Insurance Plan Association Manual. These are available in Excel and PDF formats. Note: these rates are no longer defined as a function of the voluntary rates due to the regulatory changes enacted by SB 14, 78th Legislature, regular session.

If you are unable to download the machine letters and rate bulletins, you may request a hard copy by contacting Linda Turner 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](#)

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For further information, contact: [Chief Clerk](#)

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

**9/1/2005**

**RATE BULLETIN**

**(Pages R-2 thru R-10)**

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

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

Territory		01		02		03		04		05		06		07		10	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$355	\$381	\$273	\$357	\$291	\$308	\$243	\$314	\$290	\$249	\$268	\$328	\$368	\$267	\$203	\$331
113	1B	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
114	1C	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
102	2A-1	895	960	688	900	733	776	612	791	731	627	675	827	927	673	512	834
103	2A-2	501	537	385	503	410	434	343	443	409	351	378	462	519	376	286	467
104	2C-1	1,026	1,101	789	1,032	841	890	702	907	838	720	775	948	1,064	772	587	957
105	2C-2	611	655	470	614	501	530	418	540	499	428	461	564	633	459	349	569
124	2D	799	857	614	803	655	693	547	707	653	560	603	738	828	601	457	745
130	3	369	396	284	371	303	320	253	327	302	259	279	341	383	278	211	344
	3A	465	499	358	468	381	403	318	411	380	326	351	430	482	350	266	434
161	6A	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
163	6B	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
164	6C	355	381	273	357	291	308	243	314	290	249	268	328	368	267	203	331
160	8	483	518	371	486	396	419	330	427	394	339	364	446	500	363	276	450
	8A	454	488	349	457	372	394	311	402	371	319	343	420	471	342	260	424
115	1AF	295	316	227	296	242	256	202	261	241	207	222	272	305	222	168	275
106	2AF-1	806	865	620	810	661	699	552	713	658	565	608	745	835	606	461	751
107	2AF-2	568	610	437	571	466	493	389	502	464	398	429	525	589	427	325	530
108	2CF-1	848	911	652	853	695	736	581	750	693	595	641	784	880	638	485	791
109	2CF-2	657	705	505	660	538	570	450	581	537	461	496	607	681	494	376	612
128	2DF	533	572	410	536	437	462	365	471	435	374	402	492	552	401	305	497
165	6AF	302	324	232	303	247	262	207	267	247	212	228	279	313	227	173	281

Territory		11		12		13		14		16		20		21		22	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$160	\$278	\$205	\$247	\$187	\$245	\$170	\$305	\$172	\$251	\$158	\$252	\$259	\$322	\$259	\$315
113	1B	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
114	1C	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
102	2A-1	403	701	517	622	471	617	428	769	433	633	398	635	653	811	653	794
103	2A-2	226	392	289	348	264	345	240	430	243	354	223	355	365	454	365	444
104	2C-1	462	803	592	714	540	708	491	881	497	725	457	728	749	931	749	910
105	2C-2	275	478	353	425	322	421	292	525	296	432	272	433	445	554	445	542
124	2D	360	626	461	556	421	551	383	686	387	565	356	567	583	725	583	709
130	3	166	289	213	257	194	255	177	317	179	261	164	262	269	335	269	328
	3A	210	364	269	324	245	321	223	400	225	329	207	330	339	422	339	413
161	6A	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
163	6B	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
164	6C	160	278	205	247	187	245	170	305	172	251	158	252	259	322	259	315
160	8	218	378	279	336	254	333	231	415	234	341	215	343	352	438	352	428
	8A	205	356	262	316	239	314	218	390	220	321	202	323	332	412	332	403
115	1AF	133	231	170	205	155	203	141	253	143	208	131	209	215	267	215	261
106	2AF-1	363	631	465	561	424	556	386	692	390	570	359	572	588	731	588	715
107	2AF-2	256	445	328	395	299	392	272	488	275	402	253	403	414	515	414	504
108	2CF-1	382	664	490	590	447	586	406	729	411	600	378	602	619	770	619	753
109	2CF-2	296	514	379	457	346	453	315	564	318	464	292	466	479	596	479	583
128	2DF	240	417	308	371	281	368	255	458	258	377	237	378	389	483	389	473
165	6AF	136	236	174	210	159	208	145	259	146	213	134	214	220	274	220	268

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

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

Territory		23		24		27		28		31		32		34		37	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$213	\$347	\$175	\$280	\$231	\$342	\$237	\$371	\$225	\$288	\$196	\$266	\$222	\$288	\$232	\$276
113	1B	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
114	1C	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
102	2A-1	537	874	441	706	582	862	597	935	567	726	494	670	559	726	585	696
103	2A-2	300	489	247	395	326	482	334	523	317	406	276	375	313	406	327	389
104	2C-1	616	1,003	506	809	668	988	685	1,072	650	832	566	769	642	832	670	798
105	2C-2	366	597	301	482	397	588	408	638	387	495	337	458	382	495	399	475
124	2D	479	781	394	630	520	770	533	835	506	648	441	599	500	648	522	621
130	3	222	361	182	291	240	356	246	386	234	300	204	277	231	300	241	287
	3A	279	455	229	367	303	448	310	486	295	377	257	348	291	377	304	362
161	6A	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
163	6B	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
164	6C	213	347	175	280	231	342	237	371	225	288	196	266	222	288	232	276
160	8	290	472	238	381	314	465	322	505	306	392	267	362	302	392	316	375
	8A	273	444	224	358	296	438	303	475	288	369	251	340	284	369	297	353
115	1AF	177	288	145	232	192	284	197	308	187	239	163	221	184	239	193	229
106	2AF-1	484	788	397	636	524	776	538	842	511	654	445	604	504	654	527	627
107	2AF-2	341	555	280	448	370	547	379	594	360	461	314	426	355	461	371	442
108	2CF-1	509	829	418	669	552	817	566	887	538	688	468	636	531	688	554	660
109	2CF-2	394	642	324	518	427	633	438	686	416	533	363	492	411	533	429	511
128	2DF	320	521	263	420	347	513	356	557	338	432	294	399	333	432	348	414
165	6AF	181	295	149	238	196	291	201	315	191	245	167	226	189	245	197	235

Territory		38		39		40		41		42		43		44		45	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$318	\$326	\$282	\$308	\$243	\$315	\$206	\$268	\$233	\$320	\$249	\$286	\$209	\$268	\$266	\$326
113	1B	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
114	1C	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
102	2A-1	801	822	711	776	612	794	519	675	587	806	627	721	527	675	670	822
103	2A-2	448	460	398	434	343	444	290	378	329	451	351	403	295	378	375	460
104	2C-1	919	942	815	890	702	910	595	775	673	925	720	827	604	775	769	942
105	2C-2	547	561	485	530	418	542	354	461	401	550	428	492	359	461	458	561
124	2D	716	734	635	693	547	709	464	603	524	720	560	644	470	603	599	734
130	3	331	339	293	320	253	328	214	279	242	333	259	297	217	279	277	339
	3A	417	427	369	403	318	413	270	351	305	419	326	375	274	351	348	427
161	6A	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
163	6B	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
164	6C	318	326	282	308	243	315	206	268	233	320	249	286	209	268	266	326
160	8	432	443	384	419	330	428	280	364	317	435	339	389	284	364	362	443
	8A	407	417	361	394	311	403	264	343	298	410	319	366	268	343	340	417
115	1AF	264	271	234	256	202	261	171	222	193	266	207	237	173	222	221	271
106	2AF-1	722	740	640	699	552	715	468	608	529	726	565	649	474	608	604	740
107	2AF-2	509	522	451	493	389	504	330	429	373	512	398	458	334	429	426	522
108	2CF-1	760	779	674	736	581	753	492	641	557	765	595	684	500	641	636	779
109	2CF-2	588	603	522	570	450	583	381	496	431	592	461	529	387	496	492	603
128	2DF	477	489	423	462	365	473	309	402	350	480	374	429	314	402	399	489
165	6AF	270	277	240	262	207	268	175	228	198	272	212	243	178	228	226	277

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

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

Territory		46		47		48		49		51		52		53		54	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$194	\$277	\$209	\$273	\$235	\$277	\$259	\$289	\$164	\$268	\$191	\$313	\$205	\$273	\$241	\$278
113	1B	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
114	1C	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
102	2A-1	489	698	527	688	592	698	653	728	413	675	481	789	517	688	607	701
103	2A-2	274	391	295	385	331	391	365	407	231	378	269	441	289	385	340	392
104	2C-1	561	801	604	789	679	801	749	835	474	775	552	905	592	789	696	803
105	2C-2	334	476	359	470	404	476	445	497	282	461	329	538	353	470	415	478
124	2D	437	623	470	614	529	623	583	650	369	603	430	704	461	614	542	626
130	3	202	288	217	284	244	288	269	301	171	279	199	326	213	284	251	289
	3A	254	363	274	358	308	363	339	379	215	351	250	410	269	358	316	364
161	6A	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
163	6B	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
164	6C	194	277	209	273	235	277	259	289	164	268	191	313	205	273	241	278
160	8	264	377	284	371	320	377	352	393	223	364	260	426	279	371	328	378
	8A	248	355	268	349	301	355	332	370	210	343	244	401	262	349	308	356
115	1AF	161	230	173	227	195	230	215	240	136	222	159	260	170	227	200	231
106	2AF-1	440	629	474	620	533	629	588	656	372	608	434	711	465	620	547	631
107	2AF-2	310	443	334	437	376	443	414	462	262	429	306	501	328	437	386	445
108	2CF-1	464	662	500	652	562	662	619	691	392	641	456	748	490	652	576	664
109	2CF-2	359	512	387	505	435	512	479	535	303	496	353	579	379	505	446	514
128	2DF	291	416	314	410	353	416	389	434	246	402	287	470	308	410	362	417
165	6AF	165	235	178	232	200	235	220	246	139	228	162	266	174	232	205	236

Territory		55		56		57		58		59		60		61		62	
Type	Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111	1A	\$290	\$238	\$294	\$226	\$335	\$245	\$224	\$188	\$217	\$275	\$172	\$247	\$159	\$217	\$132	\$223
113	1B	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
114	1C	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
102	2A-1	731	600	741	570	844	617	564	474	547	693	433	622	401	547	333	562
103	2A-2	409	336	415	319	472	345	316	265	306	388	243	348	224	306	186	314
104	2C-1	838	688	850	653	968	708	647	543	627	795	497	714	460	627	381	644
105	2C-2	499	409	506	389	576	421	385	323	373	473	296	425	273	373	227	384
124	2D	653	536	662	509	754	551	504	423	488	619	387	556	358	488	297	502
130	3	302	248	306	235	348	255	233	196	226	286	179	257	165	226	137	232
	3A	380	312	385	296	439	321	293	246	284	360	225	324	208	284	173	292
161	6A	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
163	6B	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
164	6C	290	238	294	226	335	245	224	188	217	275	172	247	159	217	132	223
160	8	394	324	400	307	456	333	305	256	295	374	234	336	216	295	180	303
	8A	371	305	376	289	429	314	287	241	278	352	220	316	204	278	169	285
115	1AF	241	198	244	188	278	203	186	156	180	228	143	205	132	180	110	185
106	2AF-1	658	540	667	513	760	556	508	427	493	624	390	561	361	493	300	506
107	2AF-2	464	381	470	362	536	392	358	301	347	440	275	395	254	347	211	357
108	2CF-1	693	569	703	540	801	586	535	449	519	657	411	590	380	519	315	533
109	2CF-2	537	440	544	418	620	453	414	348	401	509	318	457	294	401	244	413
128	2DF	435	357	441	339	503	368	336	282	326	413	258	371	239	326	198	335
165	6AF	247	202	250	192	285	208	190	160	184	234	146	210	135	184	112	190

PRIVATE PASSENGER RATES  
\$20,000/\$40,000/\$15,000 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	\$193	\$247	\$182	\$220	\$136	\$204	\$201	\$261				
113	1B	193	247	182	220	136	204	201	261				
114	1C	193	247	182	220	136	204	201	261				
102	2A-1	486	622	459	554	343	514	507	658				
103	2A-2	272	348	257	310	192	288	283	368				
104	2C-1	558	714	526	636	393	590	581	754				
105	2C-2	332	425	313	378	234	351	346	449				
124	2D	434	556	410	495	306	459	452	587				
130	3	201	257	189	229	141	212	209	271				
	3A	253	324	238	288	178	267	263	342				
161	6A	193	247	182	220	136	204	201	261				
163	6B	193	247	182	220	136	204	201	261				
164	6C	193	247	182	220	136	204	201	261				
160	8	262	336	248	299	185	277	273	355				
	8A	247	316	233	282	174	261	257	334				
115	1AF	160	205	151	183	113	169	167	217				
106	2AF-1	438	561	413	499	309	463	456	592				
107	2AF-2	309	395	291	352	218	326	322	418				
108	2CF-1	461	590	435	526	325	488	480	624				
109	2CF-2	357	457	337	407	252	377	372	483				
128	2DF	290	371	273	330	204	306	302	392				
165	6AF	164	210	155	187	116	173	171	222				



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	\$447	\$486	\$419	\$375	\$375	\$389	\$509	\$352	\$314	\$375	\$360	\$337	\$337	\$337	\$434	\$352
113	1B	581	632	545	488	488	506	662	458	408	488	468	438	438	438	564	458
114	1C	519	564	486	435	435	451	590	408	364	435	418	391	391	391	503	408
102	2A-1	666	724	624	559	559	580	758	524	468	559	536	502	502	502	647	524
103	2A-2	635	690	595	533	533	552	723	500	446	533	511	479	479	479	616	500
104	2C-1	693	753	649	581	581	603	789	546	487	581	558	522	522	522	673	546
105	2C-2	612	666	574	514	514	533	697	482	430	514	493	462	462	462	595	482
124	2D	693	753	649	581	581	603	789	546	487	581	558	522	522	522	673	546
130	3	492	535	461	413	413	428	560	387	345	413	396	371	371	371	477	387
	3A	447	486	419	375	375	389	509	352	314	375	360	337	337	337	434	352
161	6A	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299
163	6B	501	544	469	420	420	436	570	394	352	420	403	377	377	377	486	394
164	6C	519	564	486	435	435	451	590	408	364	435	418	391	391	391	503	408
160	8	447	486	419	375	375	389	509	352	314	375	360	337	337	337	434	352
	8A	478	520	448	401	401	416	545	377	336	401	385	361	361	361	464	377
115	1AF	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299
106	2AF-1	527	573	494	443	443	459	601	415	371	443	425	398	398	398	512	415
107	2AF-2	492	535	461	413	413	428	560	387	345	413	396	371	371	371	477	387
108	2CF-1	501	544	469	420	420	436	570	394	352	420	403	377	377	377	486	394
109	2CF-2	496	539	465	416	416	432	565	391	349	416	400	374	374	374	482	391
128	2DF	492	535	461	413	413	428	560	387	345	413	396	371	371	371	477	387
165	6AF	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	\$367	\$337	\$382	\$337	\$360	\$352	\$360	\$352	\$442	\$419	\$352	\$375	\$442	\$419	\$419	\$396
113	1B	477	438	497	438	468	458	468	458	575	545	458	488	575	545	545	515
114	1C	426	391	443	391	418	408	418	408	513	486	408	435	513	486	486	459
102	2A-1	547	502	569	502	536	524	536	524	659	624	524	559	659	624	624	590
103	2A-2	521	479	542	479	511	500	511	500	628	595	500	533	628	595	595	562
104	2C-1	569	522	592	522	558	546	558	546	685	649	546	581	685	649	649	614
105	2C-2	503	462	523	462	493	482	493	482	606	574	482	514	606	574	574	543
124	2D	569	522	592	522	558	546	558	546	685	649	546	581	685	649	649	614
130	3	404	371	420	371	396	387	396	387	486	461	387	413	486	461	461	436
	3A	367	337	382	337	360	352	360	352	442	419	352	375	442	419	419	396
161	6A	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337
163	6B	411	377	428	377	403	394	403	394	495	469	394	420	495	469	469	444
164	6C	426	391	443	391	418	408	418	408	513	486	408	435	513	486	486	459
160	8	367	337	382	337	360	352	360	352	442	419	352	375	442	419	419	396
	8A	393	361	409	361	385	377	385	377	473	448	377	401	473	448	448	424
115	1AF	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337
106	2AF-1	433	398	451	398	425	415	425	415	522	494	415	443	522	494	494	467
107	2AF-2	404	371	420	371	396	387	396	387	486	461	387	413	486	461	461	436
108	2CF-1	411	377	428	377	403	394	403	394	495	469	394	420	495	469	469	444
109	2CF-2	407	374	424	374	400	391	400	391	491	465	391	416	491	465	465	440
128	2DF	404	371	420	371	396	387	396	387	486	461	387	413	486	461	461	436
165	6AF	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337

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	\$352	\$360	\$375	\$382	\$337	\$352	\$352	\$375	\$442	\$419	\$509	\$412	\$389	\$337	\$352	\$337
113	1B	458	468	488	497	438	458	458	488	575	545	662	536	506	438	458	438
114	1C	408	418	435	443	391	408	408	435	513	486	590	478	451	391	408	391
102	2A-1	524	536	559	569	502	524	524	559	659	624	758	614	580	502	524	502
103	2A-2	500	511	533	542	479	500	500	533	628	595	723	585	552	479	500	479
104	2C-1	546	558	581	592	522	546	546	581	685	649	789	639	603	522	546	522
105	2C-2	482	493	514	523	462	482	482	514	606	574	697	564	533	462	482	462
124	2D	546	558	581	592	522	546	546	581	685	649	789	639	603	522	546	522
130	3	387	396	413	420	371	387	387	413	486	461	560	453	428	371	387	371
	3A	352	360	375	382	337	352	352	375	442	419	509	412	389	337	352	337
161	6A	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286
163	6B	394	403	420	428	377	394	394	420	495	469	570	461	436	377	394	377
164	6C	408	418	435	443	391	408	408	435	513	486	590	478	451	391	408	391
160	8	352	360	375	382	337	352	352	375	442	419	509	412	389	337	352	337
	8A	377	385	401	409	361	377	377	401	473	448	545	441	416	361	377	361
115	1AF	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286
106	2AF-1	415	425	443	451	398	415	415	443	522	494	601	486	459	398	415	398
107	2AF-2	387	396	413	420	371	387	387	413	486	461	560	453	428	371	387	371
108	2CF-1	394	403	420	428	377	394	394	420	495	469	570	461	436	377	394	377
109	2CF-2	391	400	416	424	374	391	391	416	491	465	565	457	432	374	391	374
128	2DF	387	396	413	420	371	387	387	413	486	461	560	453	428	371	387	371
165	6AF	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286

Territory		63	64	65	66												
Type	Class																
111	1A	\$322	\$314	\$293	\$352												
113	1B	419	408	381	458												
114	1C	374	364	340	408												
102	2A-1	480	468	437	524												
103	2A-2	457	446	416	500												
104	2C-1	499	487	454	546												
105	2C-2	441	430	401	482												
124	2D	499	487	454	546												
130	3	354	345	322	387												
	3A	322	314	293	352												
161	6A	274	267	249	299												
163	6B	361	352	328	394												
164	6C	374	364	340	408												
160	8	322	314	293	352												
	8A	345	336	314	377												
115	1AF	274	267	249	299												
106	2AF-1	380	371	346	415												
107	2AF-2	354	345	322	387												
108	2CF-1	361	352	328	394												
109	2CF-2	357	349	325	391												
128	2DF	354	345	322	387												
165	6AF	274	267	249	299												

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	\$380	\$413	\$356	\$319	\$319	\$331	\$433	\$299	\$267	\$319	\$306	\$286	\$286	\$286	\$369	\$299
113	1B	494	537	463	414	414	430	562	389	347	414	398	372	372	372	480	389
114	1C	441	479	413	370	370	384	502	347	310	370	355	332	332	332	428	347
102	2A-1	566	616	531	475	475	493	645	446	398	475	456	427	427	427	550	446
103	2A-2	540	587	506	453	453	470	614	425	379	453	435	407	407	407	524	425
104	2C-1	589	640	552	494	494	513	671	464	414	494	474	444	444	444	572	464
105	2C-2	521	566	488	437	437	453	593	410	366	437	419	392	392	392	505	410
124	2D	589	640	552	494	494	513	671	464	414	494	474	444	444	444	572	464
130	3	418	454	392	351	351	364	476	329	294	351	337	315	315	315	406	329
	3A	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299
161	6A	323	351	303	271	271	281	368	254	227	271	260	243	243	243	314	254
163	6B	426	463	399	357	357	370	485	335	299	357	343	321	321	321	413	335
164	6C	441	479	413	370	370	384	502	347	310	370	355	332	332	332	428	347
160	8	380	413	356	319	319	331	433	299	267	319	306	286	286	286	369	299
	8A	407	442	381	341	341	354	463	320	286	341	327	307	307	307	395	320
115	1AF	323	351	303	271	271	281	368	254	227	271	260	243	243	243	314	254
106	2AF-1	448	487	420	376	376	390	511	353	315	376	361	338	338	338	435	353
107	2AF-2	418	454	392	351	351	364	476	329	294	351	337	315	315	315	406	329
108	2CF-1	426	463	399	357	357	370	485	335	299	357	343	321	321	321	413	335
109	2CF-2	422	459	395	354	354	367	480	332	296	354	340	318	318	318	409	332
128	2DF	418	454	392	351	351	364	476	329	294	351	337	315	315	315	406	329
165	6AF	323	351	303	271	271	281	368	254	227	271	260	243	243	243	314	254

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	\$312	\$286	\$325	\$286	\$306	\$299	\$306	\$299	\$376	\$356	\$299	\$319	\$376	\$356	\$356	\$337
113	1B	406	372	422	372	398	389	398	389	488	463	389	414	488	463	463	438
114	1C	362	332	377	332	355	347	355	347	436	413	347	370	436	413	413	390
102	2A-1	465	427	484	427	456	446	456	446	560	531	446	475	560	531	531	502
103	2A-2	443	407	461	407	435	425	435	425	533	506	425	453	533	506	506	478
104	2C-1	484	444	503	444	474	464	474	464	582	552	464	494	582	552	552	522
105	2C-2	427	392	445	392	419	410	419	410	515	488	410	437	515	488	488	461
124	2D	484	444	503	444	474	464	474	464	582	552	464	494	582	552	552	522
130	3	343	315	357	315	337	329	337	329	413	392	329	351	413	392	392	370
	3A	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337
161	6A	265	243	276	243	260	254	260	254	319	303	254	271	319	303	303	286
163	6B	349	321	364	321	343	335	343	335	421	399	335	357	421	399	399	377
164	6C	362	332	377	332	355	347	355	347	436	413	347	370	436	413	413	390
160	8	312	286	325	286	306	299	306	299	376	356	299	319	376	356	356	337
	8A	334	307	347	307	327	320	327	320	402	381	320	341	402	381	381	360
115	1AF	265	243	276	243	260	254	260	254	319	303	254	271	319	303	303	286
106	2AF-1	368	338	383	338	361	353	361	353	443	420	353	376	443	420	420	397
107	2AF-2	343	315	357	315	337	329	337	329	413	392	329	351	413	392	392	370
108	2CF-1	349	321	364	321	343	335	343	335	421	399	335	357	421	399	399	377
109	2CF-2	346	318	360	318	340	332	340	332	417	395	332	354	417	395	395	374
128	2DF	343	315	357	315	337	329	337	329	413	392	329	351	413	392	392	370
165	6AF	265	243	276	243	260	254	260	254	319	303	254	271	319	303	303	286

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	\$299	\$306	\$319	\$325	\$286	\$299	\$299	\$319	\$376	\$356	\$433	\$350	\$331	\$286	\$299	\$286
113	1B	389	398	414	422	372	389	389	414	488	463	562	455	430	372	389	372
114	1C	347	355	370	377	332	347	347	370	436	413	502	406	384	332	347	332
102	2A-1	446	456	475	484	427	446	446	475	560	531	645	522	493	427	446	427
103	2A-2	425	435	453	461	407	425	425	453	533	506	614	497	470	407	425	407
104	2C-1	464	474	494	503	444	464	464	494	582	552	671	543	513	444	464	444
105	2C-2	410	419	437	445	392	410	410	437	515	488	593	480	453	392	410	392
124	2D	464	474	494	503	444	464	464	494	582	552	671	543	513	444	464	444
130	3	329	337	351	357	315	329	329	351	413	392	476	385	364	315	329	315
	3A	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286
161	6A	254	260	271	276	243	254	254	271	319	303	368	298	281	243	254	243
163	6B	335	343	357	364	321	335	335	357	421	399	485	392	370	321	335	321
164	6C	347	355	370	377	332	347	347	370	436	413	502	406	384	332	347	332
160	8	299	306	319	325	286	299	299	319	376	356	433	350	331	286	299	286
	8A	320	327	341	347	307	320	320	341	402	381	463	375	354	307	320	307
115	1AF	254	260	271	276	243	254	254	271	319	303	368	298	281	243	254	243
106	2AF-1	353	361	376	383	338	353	353	376	443	420	511	413	390	338	353	338
107	2AF-2	329	337	351	357	315	329	329	351	413	392	476	385	364	315	329	315
108	2CF-1	335	343	357	364	321	335	335	357	421	399	485	392	370	321	335	321
109	2CF-2	332	340	354	360	318	332	332	354	417	395	480	389	367	318	332	318
128	2DF	329	337	351	357	315	329	329	351	413	392	476	385	364	315	329	315
165	6AF	254	260	271	276	243	254	254	271	319	303	368	298	281	243	254	243

Territory		63	64	65	66												
Type	Class																
111	1A	\$274	\$267	\$249	\$299												
113	1B	356	347	324	389												
114	1C	317	310	289	347												
102	2A-1	408	398	371	446												
103	2A-2	389	379	354	425												
104	2C-1	424	414	386	464												
105	2C-2	375	366	341	410												
124	2D	424	414	386	464												
130	3	301	294	274	329												
	3A	274	267	249	299												
161	6A	233	227	212	254												
163	6B	307	299	279	335												
164	6C	317	310	289	347												
160	8	274	267	249	299												
	8A	293	286	266	320												
115	1AF	233	227	212	254												
106	2AF-1	323	315	294	353												
107	2AF-2	301	294	274	329												
108	2CF-1	307	299	279	335												
109	2CF-2	304	296	276	332												
128	2DF	301	294	274	329												
165	6AF	233	227	212	254												

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

20/40 Bodily Injury		\$15,000 Property Damage
Territories 01,02,03,04,05, 06,07,12,21,22	All Other	
\$121	\$83	\$86

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

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

**9/1/2005**

**MACHINE LETTER**

**SUMMARY OF APPROVED SEPTEMBER 1, 2005 RATE CHANGES  
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

<u>REQUIRED COVERAGES:</u>	Latest Year Premiums at Present Rates	Approved Statewide Rate Change
Bodily Injury	\$16,666,219	+0.4%
Property Damage	<u>22,223,982</u>	<u>-11.3%</u>
Total:	38,890,201	-6.2%
 <u>OPTIONAL COVERAGES:</u>		
Personal Injury Protection	1,508,579	+24.0%
Uninsured Motorist BI/PD	<u>1,747,917</u>	<u>-10.3%</u>
Total:	3,256,496	+5.6%
 Total - All Coverages:	 \$42,146,697	 -5.3%

Class & Territory Relativities were revised for BI, PD and PIP

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION  
BODILY INJURY AND PROPERTY DAMAGE  
(Manual Pages R-2 thru R-5)**

Terr	B. I.	P. D.	CLASS DIFFERENTIALS	
			Territories	
01	\$355	\$381	1A	1.00
02	273	357	1B	1.00
03	291	308	1C	1.00
04	243	314	2A-1	2.52
05	290	249	2A-2	1.41
06	268	328	2C-1	2.89
07	368	267	2C-2	1.72
10	203	331	2D	2.25
11	160	278	3	1.04
12	205	247	3A	1.31
13	187	245	6A	1.00
14	170	305	6B	1.00
16	172	251	6C	1.00
20	158	252	7	1.00
21	259	322	8	1.36
22	259	315	8A	1.28
23	213	347	1AF	0.83
24	175	280	2AF-1	2.27
27	231	342	2AF-2	1.60
28	237	371	2CF-1	2.39
31	225	288	2CF-2	1.85
32	196	266	2DF	1.50
34	222	288	6AF	0.85
37	232	276		
38	318	326		
39	282	308		
40	243	315		
41	206	268		
42	233	320		
43	249	286		
44	209	268		
45	266	326		
46	194	277		
47	209	273		
48	235	277		
49	259	289		
51	164	268		
52	191	313		
53	205	273		
54	241	278		
55	290	238		
56	294	226		
57	335	245		
58	224	188		
59	217	275		
60	172	247		
61	159	217		
62	132	223		
63	193	247		
64	182	220		
65	136	204		
66	201	261		

**Method of Calculation:**

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

$$\$355 \times 2.52 = \$895$$



**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION  
PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES  
(Manual Pages R-6 thru R-9)**

Terr	Base Rates
	Involuntary PIP (\$2,500)
01	\$447
02	486
03	419
04	375
05	375
06	389
07	509
10	352
11	314
12	375
13	360
14	337
16	337
20	337
21	434
22	352
23	367
24	337
27	382
28	337
31	360
32	352
34	360
37	352
38	442
39	419
40	352
41	375
42	442
43	419
44	419
45	396
46	352
47	360
48	375
49	382
51	337
52	352
53	352
54	375
55	442
56	419
57	509
58	412
59	389
60	337
61	352
62	337
63	322
64	314
65	293
66	352

CLASS DIFFERENTIALS	
	PIP
1A	1.00
1B	1.30
1C	1.16
2A-1	1.49
2A-2	1.42
2C-1	1.55
2C-2	1.37
2D	1.55
3	1.10
3A	1.00
6A	0.85
6B	1.12
6C	1.16
7	1.12
8	1.00
8A	1.07
1AF	0.85
2AF-1	1.18
2AF-2	1.10
2CF-1	1.12
2CF-2	1.11
2DF	1.10
6AF	0.85

**Method of Calculation:**

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 AUTOMOBILE INSURANCE PLAN ASSOCIATION  
PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES  
(Manual Page R-10)**

BASE PREMIUMS

TABLE A - BODILY INJURY .....	\$121
TABLE B - PROPERTY DAMAGE .....	\$86

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 .....	1.000 .....	0.69

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