

October 30, 2009

TAIPA BULLETIN 172

To: TAIPA Member Companies
TAIPA Certified Producers

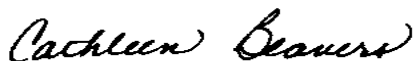
AMENDED TAIPA RULES AND RATING MANUAL

The Texas Department of Insurance has approved TAIPA rate changes for private passenger and commercial vehicles in Commissioner's Order 09-0691 dated August 19, 2009. These approved rate changes become effective on November 1, 2009.

The attached amended pages to the TAIPA Rules and Rating Manual include all applicable rate changes for Private Passenger and Commercial Automobile Liability, Personal Injury Protection and Uninsured/Underinsured Motorists Coverages and Commercial Rating Factors.

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

Sincerely,



Cathleen Beavers, CPCU
TAIPA Association Manager

CHECKING SLIP-IMPORTANT

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION RULES AND RATING MANUAL

**Revision Number 7
Effective November 1, 2009**

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

NEW PAGES ENCLOSED: R-2—R-10, C-13—C-17, C-32—C-33, CR-1—CR-3, a—b

REMOVE PAGES: R-2—R-10, C-13—C-17, C-32—C-33, CR-1—CR-3, a—b

SUMMARY OF CHANGES

The Commissioner of Insurance has approved TAIPA rate changes for Private Passenger and Commercial vehicles to become effective November 1, 2009.

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

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

Distributed by:
Texas Automobile Insurance Plan Association
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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.	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	\$361	\$368	\$276	\$344	\$295	\$298	\$246	\$303	\$294	\$240	\$271	\$316	\$373	\$258	\$206	\$319
113	1B	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
114	1C	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
102	2A-1	910	927	696	867	743	751	620	764	741	605	683	796	940	650	519	804
103	2A-2	509	519	389	485	416	420	347	427	415	338	382	446	526	364	290	450
104	2C-1	1,043	1,064	798	994	853	861	711	876	850	694	783	913	1,078	746	595	922
105	2C-2	621	633	475	592	507	513	423	521	506	413	466	544	642	444	354	549
124	2D	812	828	621	774	664	671	554	682	662	540	610	711	839	581	464	718
130	3	375	383	287	358	307	310	256	315	306	250	282	329	388	268	214	332
	3A	473	482	362	451	386	390	322	397	385	314	355	414	489	338	270	418
161	6A	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
163	6B	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
164	6C	361	368	276	344	295	298	246	303	294	240	271	316	373	258	206	319
160	8	491	500	375	468	401	405	335	412	400	326	369	430	507	351	280	434
	8A	462	471	353	440	378	381	315	388	376	307	347	404	477	330	264	408
115	1AF	300	305	229	286	245	247	204	251	244	199	225	262	310	214	171	265
106	2AF-1	819	835	627	781	670	676	558	688	667	545	615	717	847	586	468	724
107	2AF-2	578	589	442	550	472	477	394	485	470	384	434	506	597	413	330	510
108	2CF-1	863	880	660	822	705	712	588	724	703	574	648	755	891	617	492	762
109	2CF-2	668	681	511	636	546	551	455	561	544	444	501	585	690	477	381	590
128	2DF	542	552	414	516	443	447	369	455	441	360	407	474	560	387	309	479
165	6AF	307	313	235	292	251	253	209	258	250	204	230	269	317	219	175	271

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	\$162	\$269	\$208	\$238	\$190	\$236	\$173	\$295	\$175	\$242	\$160	\$243	\$263	\$311	\$263	\$303
113	1B	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
114	1C	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
102	2A-1	408	678	524	600	479	595	436	743	441	610	403	612	663	784	663	764
103	2A-2	228	379	293	336	268	333	244	416	247	341	226	343	371	439	371	427
104	2C-1	468	777	601	688	549	682	500	853	506	699	462	702	760	899	760	876
105	2C-2	279	463	358	409	327	406	298	507	301	416	275	418	452	535	452	521
124	2D	365	605	468	536	428	531	389	664	394	545	360	547	592	700	592	682
130	3	168	280	216	248	198	245	180	307	182	252	166	253	274	323	274	315
	3A	212	352	272	312	249	309	227	386	229	317	210	318	345	407	345	397
161	6A	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
163	6B	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
164	6C	162	269	208	238	190	236	173	295	175	242	160	243	263	311	263	303
160	8	220	366	283	324	258	321	235	401	238	329	218	330	358	423	358	412
	8A	207	344	266	305	243	302	221	378	224	310	205	311	337	398	337	388
115	1AF	134	223	173	198	158	196	144	245	145	201	133	202	218	258	218	251
106	2AF-1	368	611	472	540	431	536	393	670	397	549	363	552	597	706	597	688
107	2AF-2	259	430	333	381	304	378	277	472	280	387	256	389	421	498	421	485
108	2CF-1	387	643	497	569	454	564	413	705	418	578	382	581	629	743	629	724
109	2CF-2	300	498	385	440	352	437	320	546	324	448	296	450	487	575	487	561
128	2DF	243	404	312	357	285	354	260	443	263	363	240	365	395	467	395	455
165	6AF	138	229	177	202	162	201	147	251	149	206	136	207	224	264	224	258

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.	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	\$217	\$335	\$178	\$271	\$234	\$329	\$241	\$358	\$228	\$278	\$199	\$257	\$225	\$278	\$235	\$266
113	1B	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
114	1C	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
102	2A-1	547	844	449	683	590	829	607	902	575	701	501	648	567	701	592	670
103	2A-2	306	472	251	382	330	464	340	505	321	392	281	362	317	392	331	375
104	2C-1	627	968	514	783	676	951	696	1,035	659	803	575	743	650	803	679	769
105	2C-2	373	576	306	466	402	566	415	616	392	478	342	442	387	478	404	458
124	2D	488	754	401	610	527	740	542	806	513	626	448	578	506	626	529	599
130	3	226	348	185	282	243	342	251	372	237	289	207	267	234	289	244	277
	3A	284	439	233	355	307	431	316	469	299	364	261	337	295	364	308	348
161	6A	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
163	6B	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
164	6C	217	335	178	271	234	329	241	358	228	278	199	257	225	278	235	266
160	8	295	456	242	369	318	447	328	487	310	378	271	350	306	378	320	362
	8A	278	429	228	347	300	421	308	458	292	356	255	329	288	356	301	340
115	1AF	180	278	148	225	194	273	200	297	189	231	165	213	187	231	195	221
106	2AF-1	493	760	404	615	531	747	547	813	518	631	452	583	511	631	533	604
107	2AF-2	347	536	285	434	374	526	386	573	365	445	318	411	360	445	376	426
108	2CF-1	519	801	425	648	559	786	576	856	545	664	476	614	538	664	562	636
109	2CF-2	401	620	329	501	433	609	446	662	422	514	368	475	416	514	435	492
128	2DF	326	503	267	407	351	494	362	537	342	417	299	386	338	417	353	399
165	6AF	184	285	151	230	199	280	205	304	194	236	169	218	191	236	200	226

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	\$323	\$314	\$287	\$298	\$246	\$303	\$209	\$259	\$237	\$309	\$252	\$276	\$212	\$259	\$269	\$314
113	1B	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
114	1C	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
102	2A-1	814	791	723	751	620	764	527	653	597	779	635	696	534	653	678	791
103	2A-2	455	443	405	420	347	427	295	365	334	436	355	389	299	365	379	443
104	2C-1	933	907	829	861	711	876	604	749	685	893	728	798	613	749	777	907
105	2C-2	556	540	494	513	423	521	359	445	408	531	433	475	365	445	463	540
124	2D	727	707	646	671	554	682	470	583	533	695	567	621	477	583	605	707
130	3	336	327	298	310	256	315	217	269	246	321	262	287	220	269	280	327
	3A	423	411	376	390	322	397	274	339	310	405	330	362	278	339	352	411
161	6A	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
163	6B	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
164	6C	323	314	287	298	246	303	209	259	237	309	252	276	212	259	269	314
160	8	439	427	390	405	335	412	284	352	322	420	343	375	288	352	366	427
	8A	413	402	367	381	315	388	268	332	303	396	323	353	271	332	344	402
115	1AF	268	261	238	247	204	251	173	215	197	256	209	229	176	215	223	261
106	2AF-1	733	713	651	676	558	688	474	588	538	701	572	627	481	588	611	713
107	2AF-2	517	502	459	477	394	485	334	414	379	494	403	442	339	414	430	502
108	2CF-1	772	750	686	712	588	724	500	619	566	739	602	660	507	619	643	750
109	2CF-2	598	581	531	551	455	561	387	479	438	572	466	511	392	479	498	581
128	2DF	485	471	431	447	369	455	314	389	356	464	378	414	318	389	404	471
165	6AF	275	267	244	253	209	258	178	220	201	263	214	235	180	220	229	267

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ 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.	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	\$268	\$212	\$263	\$239	\$268	\$263	\$279	\$166	\$259	\$194	\$302	\$208	\$263	\$245	\$269
113	1B	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
114	1C	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
102	2A-1	499	675	534	663	602	675	663	703	418	653	489	761	524	663	617	678
103	2A-2	279	378	299	371	337	378	371	393	234	365	274	426	293	371	345	379
104	2C-1	572	775	613	760	691	775	760	806	480	749	561	873	601	760	708	777
105	2C-2	341	461	365	452	411	461	452	480	286	445	334	519	358	452	421	463
124	2D	446	603	477	592	538	603	592	628	374	583	437	680	468	592	551	605
130	3	206	279	220	274	249	279	274	290	173	269	202	314	216	274	255	280
	3A	259	351	278	345	313	351	345	365	217	339	254	396	272	345	321	352
161	6A	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
163	6B	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
164	6C	198	268	212	263	239	268	263	279	166	259	194	302	208	263	245	269
160	8	269	364	288	358	325	364	358	379	226	352	264	411	283	358	333	366
	8A	253	343	271	337	306	343	337	357	212	332	248	387	266	337	314	344
115	1AF	164	222	176	218	198	222	218	232	138	215	161	251	173	218	203	223
106	2AF-1	449	608	481	597	543	608	597	633	377	588	440	686	472	597	556	611
107	2AF-2	317	429	339	421	382	429	421	446	266	414	310	483	333	421	392	430
108	2CF-1	473	641	507	629	571	641	629	667	397	619	464	722	497	629	586	643
109	2CF-2	366	496	392	487	442	496	487	516	307	479	359	559	385	487	453	498
128	2DF	297	402	318	395	359	402	395	419	249	389	291	453	312	395	368	404
165	6AF	168	228	180	224	203	228	224	237	141	220	165	257	177	224	208	229

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	\$294	\$230	\$299	\$218	\$340	\$236	\$227	\$182	\$221	\$265	\$175	\$238	\$161	\$210	\$134	\$214
113	1B	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
114	1C	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
102	2A-1	741	580	753	549	857	595	572	459	557	668	441	600	406	529	338	539
103	2A-2	415	324	422	307	479	333	320	257	312	374	247	336	227	296	189	302
104	2C-1	850	665	864	630	983	682	656	526	639	766	506	688	465	607	387	618
105	2C-2	506	396	514	375	585	406	390	313	380	456	301	409	277	361	230	368
124	2D	662	518	673	491	765	531	511	410	497	596	394	536	362	473	302	482
130	3	306	239	311	227	354	245	236	189	230	276	182	248	167	218	139	223
	3A	385	301	392	286	445	309	297	238	290	347	229	312	211	275	176	280
161	6A	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
163	6B	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
164	6C	294	230	299	218	340	236	227	182	221	265	175	238	161	210	134	214
160	8	400	313	407	296	462	321	309	248	301	360	238	324	219	286	182	291
	8A	376	294	383	279	435	302	291	233	283	339	224	305	206	269	172	274
115	1AF	244	191	248	181	282	196	188	151	183	220	145	198	134	174	111	178
106	2AF-1	667	522	679	495	772	536	515	413	502	602	397	540	365	477	304	486
107	2AF-2	470	368	478	349	544	378	363	291	354	424	280	381	258	336	214	342
108	2CF-1	703	550	715	521	813	564	543	435	528	633	418	569	385	502	320	511
109	2CF-2	544	426	553	403	629	437	420	337	409	490	324	440	298	389	248	396
128	2DF	441	345	449	327	510	354	341	273	332	398	263	357	242	315	201	321
165	6AF	250	196	254	185	289	201	193	155	188	225	149	202	137	179	114	182

✦ 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	\$197	\$238	\$185	\$212	\$138	\$197	\$204	\$252				
113	1B	197	238	185	212	138	197	204	252				
114	1C	197	238	185	212	138	197	204	252				
102	2A-1	496	600	466	534	348	496	514	635				
103	2A-2	278	336	261	299	195	278	288	355				
104	2C-1	569	688	535	613	399	569	590	728				
105	2C-2	339	409	318	365	237	339	351	433				
124	2D	443	536	416	477	311	443	459	567				
130	3	205	248	192	220	144	205	212	262				
	3A	258	312	242	278	181	258	267	330				
161	6A	197	238	185	212	138	197	204	252				
163	6B	197	238	185	212	138	197	204	252				
164	6C	197	238	185	212	138	197	204	252				
160	8	268	324	252	288	188	268	277	343				
	8A	252	305	237	271	177	252	261	323				
115	1AF	164	198	154	176	115	164	169	209				
106	2AF-1	447	540	420	481	313	447	463	572				
107	2AF-2	315	381	296	339	221	315	326	403				
108	2CF-1	471	569	442	507	330	471	488	602				
109	2CF-2	364	440	342	392	255	364	377	466				
128	2DF	296	357	278	318	207	296	306	378				
165	6AF	167	202	157	180	117	167	173	214				

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles (Table A)
\$2,500 Limit Per Person

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

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles (Table A)
\$2,500 Limit Per Person

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

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ **PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES**

All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B)
\$2,500 Limit Per Person

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

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	\$213	\$196	\$221	\$196	\$207	\$204	\$207	\$204	\$255	\$242	\$204	\$217	\$255	\$242	\$242	\$229
113	1B	276	254	287	254	270	265	270	265	332	315	265	282	332	315	315	297
114	1C	247	227	256	227	241	237	241	237	296	281	237	251	296	281	281	265
102	2A-1	317	291	329	291	309	304	309	304	380	361	304	323	380	361	361	341
103	2A-2	302	378	314	278	295	290	295	290	362	344	290	308	362	344	344	325
104	2C-1	329	303	343	303	321	316	321	316	395	375	316	336	395	375	375	354
105	2C-2	291	268	303	268	284	279	284	279	349	332	279	297	349	332	332	313
124	2D	329	303	343	303	321	316	321	316	395	375	316	336	395	375	375	354
130	3	234	215	243	215	228	224	228	224	281	266	224	238	281	266	266	252
	3A	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
161	6A	181	166	188	166	176	173	176	173	217	206	173	184	217	206	206	194
163	6B	238	219	248	219	232	228	232	228	286	271	228	243	286	271	271	256
164	6C	247	227	256	227	241	237	241	237	296	281	237	251	296	281	281	265
160	8	213	196	221	196	207	204	207	204	255	242	204	217	255	242	242	229
	8A	227	209	236	209	222	218	222	218	273	259	218	232	273	259	259	245
115	1AF	181	166	188	166	176	173	176	173	217	206	173	184	217	206	206	194
106	2AF-1	251	231	261	231	245	241	245	241	301	286	241	256	301	286	286	270
107	2AF-2	234	215	243	215	228	224	228	224	281	266	224	238	281	266	266	252
108	2CF-1	238	219	248	219	232	228	232	228	286	271	228	243	286	271	271	256
109	2CF-2	236	217	245	217	230	226	230	226	283	269	226	241	283	269	269	254
128	2DF	234	215	243	215	228	224	228	224	281	266	224	238	281	266	266	252
165	6AF	181	166	188	166	176	173	176	173	217	206	173	184	217	206	206	194

PRIVATE PASSENGER RATES

† PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES

All other Automobiles Classified or Rated as Private Passenger Automobiles (Table B)
\$2,500 Limit Per Person

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

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ **PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES**

25/50 Bodily Injury		\$25,000 Property Damage
Territories 01,02,03,04,05, 06,07,12,21,22	All Other	
\$128	\$88	\$86

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

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...	1.65 032...	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	1.55 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.40 231...	1.70 232...	0.90 233...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 311...	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	1.85 361...	2.30 362...	1.00 363...

FARM VEHICLES

					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...	1.65 032...	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	1.55 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.40 231...	1.70 232...	0.90 233...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

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

Size Class	Radius Class					
FARM VEHICLES	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	1.10 311...	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	2.10 401...	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	1.85 361...	2.30 362...	1.00 363...	✦
Extra-Heavy Truck-Tractors (Over 45,000 lbs. less than 48,000 lbs. G.C.W.)		Factor Code	2.35 501...	3.00 502...	1.45 503...	✦

TRAILER TYPES

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
OTHER THAN FARM VEHICLES	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	1.35 034...	1.65 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...	✦
	Retail	Factor Code	1.50 224...	1.85 225...	0.90 226...	✦
	Commercial	Factor Code	1.29 234...	1.70 235...	0.90 236...	✦
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 314...	1.40 315...	1.00 316...	✦
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...	
	Commercial	Factor Code	1.50 334...	1.90 335...	1.00 336...	✦
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.35 344...	1.65 345...	1.00 346...	
	Retail	Factor Code	2.00 354...	2.45 355...	1.00 356...	
	Commercial	Factor Code	1.85 364...	2.30 365...	1.00 366...	

FARM VEHICLES

					Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 014...	1.20 015...	1.30 016...
	Retail	Factor Code	1.50 024...	1.80 025...	1.80 026...
	Commercial	Factor Code	1.35 034...	1.65 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...	✦
	Retail	Factor Code	1.50 224...	1.85 225...	0.90 226...	✦
	Commercial	Factor Code	1.29 234...	1.70 235...	0.90 236...	✦

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class					
FARM VEHICLES	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	1.10 314...	1.40 315...	1.00 316...	✦
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...	
	Commercial	Factor Code	1.50 334...	1.90 335...	1.00 336...	✦
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.C.W.)		Factor Code	2.10 404...	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. - less than 48,000 lbs. G.C.W.)		Factor Code	2.35 504...	3.00 505...	1.45 506...	✦

TRAILER TYPES

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

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
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.	-0.54	61
b. Livestock hauling	-0.54	62
c. All other	-0.54	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

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

D. **Special Provisions for certain risks**

- 1. **Transporters of liquid products**—A policy that covers an auto used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed. Ⓢ
- 2. **Amusement devices**—Amusement devices mounted on commercial autos (Class Code 7905)—A policy written to cover a commercial auto on which an amusement device has been mounted shall be endorsed to limit coverage to the operation of the commercial auto only. Ⓢ
- 3. **Rolling stores**—A policy that covers autos equipped as a rolling store must exclude product liability. Ⓢ

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION

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

	Radius			
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicabs And Limousines				
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4159	1.15 4169	1.25 4179
Limousine	Factor Code	0.40 4259	0.45 4269	0.50 4279

**School Buses and
Church Buses**

School Bus	Factor Code	1.50 625—	1.75 626—	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—
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ZONE RATED

Airport Bus or Airport Limousine	Factor Code	0.70 525—	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	0.75 555—	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—	0.95 6479
Social Service Auto All Other	Factor Code	0.50 655—	0.60 656—	0.95 6579
Public, NOC	Factor Code	0.55 585—	0.65 586—	0.95 5879

Van Pools

Seating Capacity

		1 to 8	9 to 20
Employer Furnished	Factor Code	1.00 4111	1.05 4112
All Other	Factor Code	1.10 4121	1.15 4122

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION

FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

	Radius			
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicabs And Limousines				
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**

Other School Bus	Factor Code	1.50 628—	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—
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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	0.55 648—	0.65 649—	0.95 6409
Social Service Auto All Other	Factor Code	0.50 658—	0.60 659—	0.95 6509
Public, NOC	Factor Code	0.55 588—	0.65 589—	0.95 5809

Van Pools

Seating Capacity

		1 to 8	9 to 20
Employer Furnished	Factor Code	1.00 4111	1.05 4112
All Other	Factor Code	1.10 4121	1.15 4122

Truck, Tractor, Trailer Rate Section

✦ **LIABILITY BASE RATES
(FLEET OR NON-FLEET)**

**UNINSURED/UNDERINSURED MOTORISTS
COVERAGE RATES**

Territory	\$25,000/ 50,000 Bodily Injury	\$25,000 Property Damage	\$2,500 Personal Injury Protection
1	\$415	\$339	\$15
2	365	298	13
3	345	282	13
4	321	263	11
5	243	199	11
6	280	229	10
7	262	214	11
10	180	147	8
11	175	143	8
12	253	207	10
13	251	205	10
14	168	137	8
16	213	174	10
20	158	129	8
21	334	274	10
22	314	257	11
23	342	280	14
24	199	163	8
27	338	277	15
28	390	319	11
31	271	221	11
32	240	197	11
34	277	227	11
37	300	246	11
38	378	309	13
39	308	252	11
40	404	331	11
41	228	187	8
42	258	211	11
43	283	232	10
44	242	198	11
45	311	255	10
46	251	206	8
47	255	209	8
48	210	172	8
49	365	299	11
51	203	166	8
52	301	246	10
53	254	211	10
54	239	195	8
55	225	184	10
56	214	175	10
57	318	258	13
58	155	127	8
59	183	150	8
60	194	159	8
61	129	105	8
62	109	90	6
63	203	166	8
64	192	157	8
65	106	87	6
66	263	215	10

\$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	\$2,215	\$1,812	\$234	\$191	\$1,558	\$1,275	\$534	\$437
2	1,946	1,593	206	169	1,370	1,121	469	384
3	1,840	1,506	194	159	1,294	1,059	443	363
4	1,713	1,402	181	148	1,205	987	413	338
5	1,298	1,063	138	109	914	748	313	251
6	1,492	1,221	158	129	1,050	859	359	294
7	1,398	1,144	148	103	983	748	337	234
10	959	785	98	83	675	553	224	189
11	935	765	99	81	658	539	225	184
12	1,350	1,105	120	103	879	743	276	233
13	1,338	1,095	111	116	804	770	253	264
14	896	733	91	77	631	516	209	177
16	1,137	931	104	99	750	654	234	224
20	845	691	74	73	526	487	165	166
21	1,784	1,460	150	136	1,096	994	344	311
22	1,673	1,369	177	145	1,177	964	403	330
23	1,824	1,493	193	158	1,283	1,050	439	359
24	1,062	869	99	92	729	611	230	209
27	1,804	1,476	166	156	1,220	1,039	383	356
28	2,080	1,703	188	180	1,364	1,198	428	410
31	1,394	1,182	114	125	838	832	263	285
32	1,206	1,050	99	98	725	710	226	223
34	1,480	1,212	134	128	965	853	301	292
37	1,603	1,312	170	139	1,127	923	386	316
38	2,017	1,651	213	175	1,420	1,162	486	398
39	1,646	1,347	150	141	1,096	948	344	323
40	2,159	1,767	211	181	1,519	1,243	486	411
41	1,220	998	118	105	848	701	268	241
42	1,378	1,128	126	119	915	793	286	272
43	1,512	1,237	134	131	969	871	305	298
44	1,291	1,056	118	101	848	729	268	229
45	1,662	1,360	148	144	1,071	957	336	328
46	1,215	1,098	99	116	729	773	230	265
47	1,362	1,115	120	111	869	784	271	258
48	1,121	918	113	97	789	646	260	221
49	1,934	1,584	159	130	1,161	950	365	298
51	1,082	885	104	93	756	623	238	213
52	1,430	1,315	119	139	856	925	269	317
53	1,199	1,124	99	118	719	791	225	266
54	1,275	1,044	129	104	897	734	298	238
55	1,200	982	127	86	844	623	289	195
56	1,145	937	121	86	805	628	276	196
57	1,697	1,214	166	101	1,194	729	383	229
58	829	679	88	72	584	478	200	163
59	979	801	103	85	689	564	236	193
60	1,034	847	105	90	728	596	239	204
61	687	562	68	59	483	395	155	135
62	584	478	54	50	399	336	126	115
63	1,082	885	98	93	710	623	223	213
64	1,026	840	90	83	650	591	204	186
65	564	462	51	49	361	325	114	111
66	1,405	1,150	134	121	965	809	301	277

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	\$54	\$6	\$42	\$15
2	54	7	42	16
3	54	7	48	16
4	54	6	42	15
5	54	6	42	15
6	52	6	36	12
7	54	6	42	15
10	43	5	30	11
11	34	5	25	9
12	52	6	36	12
13	52	6	36	12
14	43	5	30	11
16	52	6	36	12
20	41	5	29	10
21	52	6	36	12
22	52	6	36	12
23	54	8	48	16
24	43	5	30	11
27	54	7	54	19
28	54	6	42	15
31	54	6	41	15
32	54	6	41	15
34	54	6	42	15
37	54	6	42	15
38	54	7	48	16
39	54	6	42	15
40	54	6	42	15
41	43	5	30	11
42	54	6	42	15
43	52	6	36	12
44	54	6	41	15
45	52	6	36	12
46	43	5	30	10
47	43	5	30	11
48	43	5	30	11
49	54	6	42	15
51	43	5	30	11
52	52	6	36	12
53	52	6	36	12
54	43	5	30	11
55	52	6	36	12
56	52	6	36	12
57	54	7	48	16
58	43	5	30	11
59	43	5	30	10
60	34	5	25	9
61	41	5	29	10
62	34	4	24	9
63	43	5	30	11
64	43	5	30	10
65	34	4	24	9
66	52	6	36	12

**PUBLIC AUTO 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.

EFFECTIVE DATES

GENERAL RULES CHAPTER

Rule 1.	December 1, 2004
Rule 2.	December 1, 2004
Rule 3.	December 1, 2004
Rule 4.	April 1, 2008
Rule 5.	December 1, 2004
Rule 6.	March 1, 2006
Rule 7.	December 1, 2004
Rule 8.	March 1, 2006
Rule 9.	December 1, 2004
Rule 10.	December 1, 2004
Rule 11.	December 1, 2004
Rule 12.	December 1, 2004
Rule 13.	December 1, 2004
Rule 14.	Reserved for Future Use
Rule 15.	Reserved for Future Use
Rule 16.	Reserved for Future Use
Rule 17.	Reserved for Future Use
Rule 18.	Reserved for Future Use
Rule 19.	Reserved for Future Use
Rule 20.	Reserved for Future Use
Rule 21.	Reserved for Future Use
Rule 22.	Reserved for Future Use
Rule 23.	Reserved for Future Use
Rule 24.	Reserved for Future Use
Rule 25.	Reserved for Future Use
Rule 26.	Reserved for Future Use
Rule 27.	Reserved for Future Use
Rule 28.	Reserved for Future Use
Rule 29.	Reserved for Future Use

PRIVATE PASSENGER CHAPTER

Rule 30.	September 1, 2007
Rule 31.	December 1, 2004
Rule 32.	December 1, 2004
Rule 33.	December 1, 2004
Rule 34.	December 1, 2004
Rule 35.	December 1, 2004
Rule 36.	December 1, 2004
Rule 37.	December 1, 2004
Rule 38.	December 1, 2004
Rule 39.	December 1, 2004
Rule 40.	December 1, 2004
Rule 41.	December 1, 2004

Rule 42.	December 1, 2004
Rule 43.	September 1, 2007
Rule 44.	December 1, 2004
Rule 45.	December 1, 2004
Rule 46.	Reserved for Future Use
Rule 47.	Reserved for Future Use
Rule 48.	Reserved for Future Use
Rule 49.	Reserved for Future Use

COMMERCIAL AUTO CHAPTER

Rule 50.	September 1, 2007
Rule 51.	April 1, 2008
Rule 52.	April 1, 2008
Rule 53.	November 1, 2009
Rule 54.	September 1, 2007
Rule 55.	Reserved for Future Use
Rule 56.	Reserved for Future Use
Rule 57.	Reserved for Future Use
Rule 58.	Reserved for Future Use
Rule 59.	Reserved for Future Use

PUBLIC TRANSPORTATION SUBCHAPTER

Rule 60.	September 1, 2007
Rule 61.	April 1, 2008
Rule 62.	September 1, 2007
Rule 63.	November 1, 2009
Rule 64.	December 1, 2004
Rule 65.	Reserved for Future Use
Rule 66.	Reserved for Future Use
Rule 67.	Reserved for Future Use
Rule 68.	Reserved for Future Use
Rule 69.	Reserved for Future Use

SPECIAL TYPES AND OPERATIONS SUBCHAPTER

Rule 70.	September 1, 2007
Rule 71.	December 1, 2004
Rule 72.	April 1, 2008
Rule 73.	September 1, 2007
Rule 74.	September 1, 2007
Rule 75.	September 1, 2007
Rule 76.	April 1, 2008
Rule 77.	September 1, 2007

EFFECTIVE DATES

SPECIAL TYPES AND OPERATIONS

SUBCHAPTER (Continued)

Rule 78.	April 1, 2008
Rule 79.	June 1, 2007
Rule 80.	April 1, 2008
Rule 81.	September 1, 2007
Rule 82.	September 1, 2007
Rule 83.	September 1, 2007
Rule 84.	December 1, 2004
Rule 85.	April 1, 2008
Rule 86.	December 1, 2004
Rule 87.	September 1, 2007
Rule 88.	September 1, 2007
Rule 89.	September 1, 2007

WORKSHEETS

Private Passenger Auto Rating Worksheet	December 1, 2004
Experience Rating Worksheet	December 1, 2004
Trucks, Tractors, and Trailers Other Than Zone Rated Worksheet	December 1, 2004
Trucks, Tractors, and Trailers Zone Rated Worksheet	December 1, 2004
Public Transportation Autos Other Than Zone Rated Worksheet	December 1, 2004
Zone Rated Public Transportation Autos Worksheet	December 1, 2004

RATES

Private Passenger Auto Liability Rates	November 1, 2009
Private Passenger Personal Injury Protection Rates	November 1, 2009
Private Passenger Uninsured/Underinsured Motorists Coverage Rates	November 1, 2009
Trucks, Tractors, and Trailers Liability Base Rates	November 1, 2009
Trucks, Tractors, and Trailers Personal Injury Protection Base Rates	November 1, 2009
Trucks, Tractors, and Trailers Uninsured/Underinsured Motorists Coverage Rates	November 1, 2009
Public Auto Liability Base Rates	November 1, 2009
Public Auto Personal Injury Protection Base Rates	November 1, 2009
Public Auto Uninsured/Underinsured Motorists Coverage Rates	November 1, 2009