

**Texas Automobile Insurance Plan Association**  
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January 13, 1995

**TAIPA Bulletin No. 5**

**To All Member Companies:**

**Underserved Zip Codes Credits Effective in 1996**

Please be aware that the method of calculating quotas changes January 1, 1996. Section 16. Determination and Fulfillment of Quotas, of the Texas Automobile Insurance Plan Association Plan of Operation provides "For quota calculation starting January 1, 1996 and thereafter, the Association shall assign applicants classified as private passenger who are eligible for coverage in a random manner so that each insurer will receive its assignment quota. The basis for calculating the assignment quota and credits against the assignment quota is 'vehicles on policies in force' for the most recent four calendar quarters as reported in the Texas Private Passenger Automobile Statistical Plan Quarterly Market Report".

The new Texas Automobile Insurance Plan Association (TAIPA) Plan of Operation has established a system of credits for companies that write regular policies in certain ZIP Codes of Texas designated as "underserved". The Commissioner of Insurance has recently designated four classes of underserved ZIP Codes. Those ZIP Codes with the highest percentages of TAIPA and county mutual policyholders are listed in Class 4. The percentages decrease for Class 3, Class 2 and Class 1. Each insurer will receive credits for all eligible vehicles on voluntary policies in force in those underserved territories. Attached is a list of those territories which have recently been categorized. The number of credits to which an insurer is entitled corresponds to the category classification. The companies may begin receiving their credits against the TAIPA assignments quota beginning on January 1, 1996, based on policies written voluntarily in underserved ZIP Codes beginning January 1, 1995.

For complete information on quota determination for TAIPA, please refer to the Texas Automobile Insurance Plan Association Plan of Operation, Section 16. B.1 through B.6.

For specific questions relating to the new credits available for writing in underserved areas, please contact Ms. Margaret Alsobrook, Operations Manager of the Texas Automobile Insurance Plan Association.

Very truly yours,



Bobby W. White  
Association Manager

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enclosure

		Proposed Designation of Underserved ZIP Codes by Category	
Zip	Category	City	County
75203	4	DALLAS	DALLAS
75210	4	DALLAS	DALLAS
75212	4	DALLAS	DALLAS
75215	4	DALLAS	DALLAS
75216	4	DALLAS	DALLAS
75237	4	DALLAS	DALLAS
75242	4	DALLAS	DALLAS
75260	4	DALLAS	DALLAS
75263	4	DALLAS	DALLAS
75264	4	DALLAS	DALLAS
75904	4	LUFKIN	ANGELINA
76104	4	FORT WORTH	TARRANT
76105	4	FORT WORTH	TARRANT
76106	4	FORT WORTH	TARRANT
76178	4	FORT WORTH	TARRANT
76625	4	BIROME	HILL
77003	4	HOUSTON	HARRIS
77011	4	HOUSTON	HARRIS
77012	4	HOUSTON	HARRIS
77016	4	HOUSTON	HARRIS
77020	4	HOUSTON	HARRIS
77022	4	HOUSTON	HARRIS
77023	4	HOUSTON	HARRIS
77026	4	HOUSTON	HARRIS
77028	4	HOUSTON	HARRIS
77033	4	HOUSTON	HARRIS
77048	4	HOUSTON	HARRIS
77051	4	HOUSTON	HARRIS
77078	4	HOUSTON	HARRIS
77081	4	HOUSTON	HARRIS
77093	4	HOUSTON	HARRIS
77097	4	HOUSTON	HARRIS
77202	4	HOUSTON	HARRIS
77203	4	HOUSTON	HARRIS
77315	4	NORTH HOUSTON	HARRIS
77445	4	HEMPSTEAD	WALLER
77507	4	PASADENA	HARRIS
77710	4	BEAUMONT	JEFFERSON
77807	4	BRYAN	BRAZOS
78040	4	LAREDO	WEBB
78043	4	RIO BRAVO	WEBB
78043	4	LAREDO	WEBB
78067	4	SAN YGNACIO	ZAPATA
78202	4	SAN ANTONIO	BEXAR

78203	4	SAN ANTONIO	BEXAR
78204	4	SAN ANTONIO	BEXAR
78207	4	SAN ANTONIO	BEXAR
78208	4	SAN ANTONIO	BEXAR
78211	4	SAN ANTONIO	BEXAR
78224	4	SAN ANTONIO	BEXAR
78237	4	SAN ANTONIO	BEXAR
78405	4	CORPUS CHRISTI	NUECES
78516	4	ALAMO	HIDALGO
78520	4	BROWNSVILLE	CAMERON
78521	4	BROWNSVILLE	CAMERON
78535	4	COMBES	CAMERON
78537	4	DONNA	HIDALGO
78538	4	MONTE ALTO	HIDALGO
78538	4	EDCOUCH	HIDALGO
78547	4	GARCIASVILLE	STARR
78548	4	GRULLA	STARR
78557	4	HIDALGO	HIDALGO
78558	4	LA BLANCA	HIDALGO
78560	4	LA JOYA	HIDALGO
78561	4	LASARA	WILLACY
78562	4	LA VILLA	HIDALGO
78563	4	LINN	HIDALGO
78565	4	LOS EBANOS	HIDALGO
78567	4	LOS INDIOS	CAMERON
78572	4	ALTON	HIDALGO
78572	4	MISSION	HIDALGO
78575	4	OLMITO	CAMERON
78575	4	RANCHO VIEJO	CAMERON
78576	4	PENTAS	HIDALGO
78577	4	PHARR	HIDALGO
78579	4	PROGRESO	HIDALGO
78582	4	RIO GRANDE CITY	STARR
78584	4	ROMA	STARR
78585	4	SALINENO	STARR
78589	4	SAN JUAN	HIDALGO
78590	4	SAN PERLITA	WILLACY
78591	4	SANTA ELENA	STARR
78592	4	SANTA MARIA	CAMERON
78595	4	SULLIVAN CITY	HIDALGO
78702	4	AUSTIN	TRAVIS
78721	4	AUSTIN	TRAVIS
78852	4	EAGLE PASS	MAVERICK
78877	4	SPOFFORD	MAVERICK
78877	4	QUEMADO	MAVERICK
79013	4	CACTUS	MOORE
79222	4	CAREY	CHILDRESS
79238	4	KIRKLAND	CHILDRESS
79326	4	FIELDTON	LAMB
79706	4	MIDLAND	MIDLAND

79766	4	ODESSA	ECTOR
79835	4	CANUTILLO	EL PASO
79901	4	EL PASO	EL PASO
79905	4	EL PASO	EL PASO
79907	4	EL PASO	EL PASO
79915	4	EL PASO	EL PASO
79916	4	FORT BLISS	EL PASO
79916	4	EL PASO	EL PASO
79927	4	EL PASO	EL PASO
79927	4	HORIZON CITY	EL PASO
79927	4	SOCORRO	EL PASO
79938	4	EL PASO	EL PASO
75217	3	DALLAS	DALLAS
75223	3	DALLAS	DALLAS
75235	3	DALLAS	DALLAS
75241	3	DALLAS	DALLAS
75246	3	DALLAS	DALLAS
75502	3	TEXARKANA	MILLER
76119	3	FORT WORTH	TARRANT
76304	3	WICHITA FALLS	WICHITA
76704	3	WACO	MCLENNAN
76704	3	BELLMEAD	MCLENNAN
77004	3	HOUSTON	HARRIS
77009	3	HOUSTON	HARRIS
77021	3	HOUSTON	HARRIS
77029	3	JACINTO CITY	HARRIS
77029	3	HOUSTON	HARRIS
77036	3	HOUSTON	HARRIS
77038	3	HOUSTON	HARRIS
77039	3	HOUSTON	HARRIS
77045	3	HOUSTON	HARRIS
77050	3	HOUSTON	HARRIS
77053	3	HOUSTON	HARRIS
77060	3	HOUSTON	HARRIS
77087	3	HOUSTON	HARRIS
77091	3	HOUSTON	HARRIS
77506	3	PASADENA	HARRIS
77587	3	SOUTH HOUSTON	HARRIS
77972	3	PORT LAVACA	CALHOUN
77972	3	LONG MOTT	CALHOUN
77973	3	MCFADDIN	VICTORIA
78041	3	LAREDO	WEBB
78210	3	SAN ANTONIO	BEXAR
78214	3	SAN ANTONIO	BEXAR
78221	3	SAN ANTONIO	BEXAR
78225	3	SAN ANTONIO	BEXAR
78242	3	SAN ANTONIO	BEXAR
78243	3	SAN ANTONIO	BEXAR
78262	3	SAN ANTONIO	BEXAR
78338	3	ARMSTRONG	KENEDY

78401	3	CORPUS CHRISTI	NUECES
78406	3	CORPUS CHRISTI	NUECES
78407	3	CORPUS CHRISTI	NUECES
78408	3	CORPUS CHRISTI	NUECES
78417	3	CORPUS CHRISTI	NUECES
78501	3	MCALLEN	HIDALGO
78503	3	MCALLEN	HIDALGO
78539	3	EDINBURG	HIDALGO
78543	3	ELSA	HIDALGO
78545	3	FALCON HEIGHTS	STARR
78564	3	LOPEN	ZAPATA
78566	3	BAYVIEW	CAMERON
78566	3	LOS FRESNOS	CAMERON
78568	3	LOZANO	CAMERON
78586	3	SAN BENITO	CAMERON
78593	3	SANTA ROSA	CAMERON
78596	3	WESLACO	HIDALGO
78827	3	ASHERTON	DIMMIT
78829	3	BATESVILLE	ZAVALA
78830	3	BIG WELLS	DIMMIT
78834	3	CARRIZO SPRINGS	DIMMIT
78839	3	CRYSTAL CITY	ZAVALA
79405	3	LUBBOCK	LUBBOCK
79836	3	CLINT	EL PASO
79839	3	FORT HANCOCK	HUDSPETH
79845	3	PRESIDIO	PRESIDIO
79903	3	EL PASO	EL PASO
79908	3	BIGGS FIELD	EL PASO
79908	3	EL PASO	EL PASO
79930	3	EL PASO	EL PASO
75092	2	SHERMAN	GRAYSON
75125	2	FERRIS	ELLIS
75172	2	WILMER	DALLAS
75204	2	DALLAS	DALLAS
75211	2	DALLAS	DALLAS
75211	2	COCKRELL HILL	DALLAS
75219	2	DALLAS	DALLAS
75220	2	DALLAS	DALLAS
75224	2	DALLAS	DALLAS
75226	2	DALLAS	DALLAS
75253	2	DALLAS	DALLAS
75702	2	TYLER	SMITH
75705	2	TYLER	SMITH
75928	2	BON WIER	NEWTON
76102	2	FORT WORTH	TARRANT
76110	2	FORT WORTH	TARRANT
76111	2	FORT WORTH	TARRANT
76115	2	FORT WORTH	TARRANT
76127	2	FORT WORTH	TARRANT
76127	2	CARSWELL AFB	TARRANT

76490	2	WHITT	PARKER
76541	2	KILLEEN	BELL
76544	2	KILLEEN	BELL
76544	2	FORT HOOD	BELL
76707	2	WACO	MCLENNAN
76903	2	SAN ANGELO	TOM GREEN
76908	2	SAN ANGELO	TOM GREEN
76908	2	GOODFELLOW AFB	TOM GREEN
77007	2	HOUSTON	HARRIS
77013	2	HOUSTON	HARRIS
77017	2	HOUSTON	HARRIS
77032	2	HOUSTON	HARRIS
77044	2	HOUSTON	HARRIS
77047	2	HOUSTON	HARRIS
77067	2	HOUSTON	HARRIS
77072	2	HOUSTON	HARRIS
77076	2	HOUSTON	HARRIS
77085	2	HOUSTON	HARRIS
77086	2	HOUSTON	HARRIS
77326	2	ACE	POLK
77423	2	BROOKSHIRE	WALLER
77484	2	WALLER	WALLER
77518	2	BACLIFF	GALVESTON
77545	2	FRESNO	FORT BEND
77547	2	GALENA PARK	HARRIS
77550	2	GALVESTON	GALVESTON
77701	2	BEAUMONT	JEFFERSON
77803	2	BRYAN	BRAZOS
77868	2	NAVASOTA	GRIMES
78069	2	SOMERSET	BEXAR
78073	2	VON ORMY	BEXAR
78076	2	ZAPATA	ZAPATA
78112	2	ELMENDORF	BEXAR
78201	2	SAN ANTONIO	BEXAR
78201	2	BALCONES HEIGHTS	BEXAR
78206	2	SAN ANTONIO	BEXAR
78215	2	SAN ANTONIO	BEXAR
78220	2	SAN ANTONIO	BEXAR
78226	2	SAN ANTONIO	BEXAR
78264	2	SAN ANTONIO	BEXAR
78285	2	SAN ANTONIO	BEXAR
78342	2	ALICE	JIM WELLS
78342	2	BEN BOLT	JIM WELLS
78352	2	EDROY	SAN PATRICIO
78353	2	ENCINO	BROOKS
78355	2	FALFURRIAS	BROOKS
78369	2	MIRANDO CITY	WEBB
78385	2	SARITA	KENEDY
78416	2	CORPUS CHRISTI	NUECES
78549	2	HARGILL	HIDALGO

78550	2	HARLINGEN	CAMERON
78559	2	LA FERIA	CAMERON
78570	2	MERCEDES	HIDALGO
78578	2	PORT ISABEL	CAMERON
78583	2	RIO HONDO	CAMERON
78588	2	SAN ISIDRO	STARR
78594	2	SEBASTIAN	WILLACY
78656	2	MAXWELL	CALDWELL
78724	2	AUSTIN	TRAVIS
78741	2	AUSTIN	TRAVIS
78751	2	AUSTIN	TRAVIS
78840	2	LAUGHLIN AFB	VAL VERDE
78840	2	LAUGHLIN A F B	VAL VERDE
78840	2	DEL RIO	VAL VERDE
78851	2	DRYDEN	TERRELL
78851	2	COMSTOCK	TERRELL
79032	2	EDMONSON	HALE
79043	2	HART	CASTRO
79104	2	AMARILLO	POTTER
79107	2	AMARILLO	POTTER
79231	2	DOUGHERTY	FLOYD
79368	2	SOUTHLAND	GARZA
79380	2	WHITHARRAL	HOCKLEY
79402	2	LUBBOCK	LUBBOCK
79403	2	LUBBOCK	LUBBOCK
79415	2	LUBBOCK	LUBBOCK
79600	2	ABILENE	TAYLOR
79745	2	KERMIT	WINKLER
79763	2	ODESSA	ECTOR
79764	2	ODESSA	ECTOR
79772	2	PECOS	REEVES
79772	2	VERHALEN	REEVES
79852	2	TERLINGUA	BREWSTER
79902	2	EL PASO	EL PASO
79904	2	EL PASO	EL PASO
79906	2	EL PASO	EL PASO
79920	2	EL PASO	EL PASO
75101	1	BARDWELL	ELLIS
75118	1	ELMO	KAUFMAN
75157	1	ROSSER	KAUFMAN
75180	1	MESQUITE	DALLAS
75180	1	BALCH SPRINGS	DALLAS
75208	1	DALLAS	DALLAS
75227	1	DALLAS	DALLAS
75231	1	DALLAS	DALLAS
75232	1	DALLAS	DALLAS
75236	1	DALLAS	DALLAS
75239	1	DALLAS	DALLAS
75413	1	BAILEY	FANNIN
75449	1	LADONIA	FANNIN



75474	1	QUINLAN	HUNT
75487	1	TALCO	FRANKLIN
75602	1	LONGVIEW	GREGG
75933	1	CALL	NEWTON
75960	1	MOSCOW	POLK
76009	1	ALVARADO	JOHNSON
76010	1	ARLINGTON	TARRANT
76011	1	ARLINGTON	TARRANT
76041	1	FORRESTON	ELLIS
76071	1	NEWARK	WISE
76140	1	FORT WORTH	TARRANT
76140	1	EVERMAN	TARRANT
76301	1	WICHITA FALLS	WICHITA
76303	1	WICHITA FALLS	WICHITA
76555	1	MAYSFIELD	MILAM
76559	1	NOLANVILLE	BELL
76627	1	BLUM	HILL
76635	1	COOLIDGE	LIMESTONE
76690	1	WALNUT SPRINGS	BOSQUE
76880	1	STAR	MILLS
76886	1	VERIBEST	TOM GREEN
76934	1	CARLSBAD	TOM GREEN
76937	1	EOLA	CONCHO
77000	1	HOUSTON	HARRIS
77006	1	HOUSTON	HARRIS
77014	1	HOUSTON	HARRIS
77015	1	HOUSTON	HARRIS
77034	1	HOUSTON	HARRIS
77035	1	HOUSTON	HARRIS
77037	1	HOUSTON	HARRIS
77049	1	HOUSTON	HARRIS
77054	1	HOUSTON	HARRIS
77055	1	HOUSTON	HARRIS
77061	1	HOUSTON	HARRIS
77074	1	HOUSTON	HARRIS
77075	1	HOUSTON	HARRIS
77080	1	HOUSTON	HARRIS
77088	1	HOUSTON	HARRIS
77099	1	HOUSTON	HARRIS
77301	1	CONROE	MONTGOMERY
77327	1	CLEVELAND	LIBERTY
77357	1	NEW CANEY	MONTGOMERY
77363	1	PLANTERSVILLE	GRIMES
77365	1	PORTER	MONTGOMERY
77372	1	SPLENDORA	MONTGOMERY
77396	1	HUMBLE	HARRIS
77468	1	PLEDGER	MATAGORDA
77489	1	MISSOURI CITY	FORT BEND
77503	1	PASADENA	HARRIS
77520	1	BAYTOWN	HARRIS



77530	1	CHANNELVIEW	HARRIS
77551	1	GALVESTON	GALVESTON
77577	1	LIVERPOOL	BRAZORIA
77583	1	ROSHARON	BRAZORIA
77590	1	TEXAS CITY	GALVESTON
77640	1	PORT ARTHUR	JEFFERSON
77640	1	PORT ACRES	JEFFERSON
77657	1	LUMBERTON	HARDIN
77702	1	BEAUMONT	JEFFERSON
77703	1	BEAUMONT	JEFFERSON
77801	1	BRYAN	BRAZOS
77977	1	PLACEDO	VICTORIA
77988	1	TELFERNER	VICTORIA
78002	1	ATASCOSA	BEXAR
78008	1	CAMPBELLTON	ATASCOSA
78017	1	DILLEY	FRIO
78021	1	FOWLERTON	LA SALLE
78065	1	POTEET	ATASCOSA
78074	1	WARING	KENDALL
78212	1	OLMOS PARK	BEXAR
78212	1	SAN ANTONIO	BEXAR
78223	1	SAN ANTONIO	BEXAR
78227	1	SAN ANTONIO	BEXAR
78228	1	SAN ANTONIO	BEXAR
78236	1	SAN ANTONIO	BEXAR
78236	1	LACKLAND A F B	BEXAR
78241	1	SAN ANTONIO	BEXAR
78241	1	KELLY A F B	BEXAR
78252	1	SAN ANTONIO	BEXAR
78332	1	ALICE	JIM WELLS
78339	1	BANQUETE	NUECES
78349	1	CONCEPCION	DUVAL
78351	1	DRISCOLL	NUECES
78368	1	MATHIS	SAN PATRICIO
78371	1	OILTON	WEBB
78372	1	ORANGE GROVE	JIM WELLS
78380	1	ROBSTOWN	NUECES
78400	1	CORPUS CHRISTI	NUECES
78404	1	CORPUS CHRISTI	NUECES
78415	1	CORPUS CHRISTI	NUECES
78469	1	CORPUS CHRISTI	NUECES
78473	1	CORPUS CHRISTI	NUECES
78580	1	RAYMONDVILLE	WILLACY
78617	1	DEL VALLE	TRAVIS
78722	1	AUSTIN	TRAVIS
78725	1	AUSTIN	TRAVIS
78742	1	AUSTIN	TRAVIS
78744	1	AUSTIN	TRAVIS
78752	1	AUSTIN	TRAVIS
78801	1	UVALDE	UVALDE

78873	1	LEAKEY	REAL
79009	1	BOVINA	PARMER
79041	1	HALE CENTER	HALE
79045	1	HEREFORD	DEAF SMITH
79085	1	SUMMERFIELD	CASTRO
79101	1	AMARILLO	POTTER
79111	1	AMARILLO	POTTER
79230	1	DODSON	COLLINGSWORTH
79322	1	CROSBYTON	CROSBY
79353	1	PEP	HOCKLEY
79401	1	LUBBOCK	LUBBOCK
79404	1	LUBBOCK	LUBBOCK
79539	1	O BRIEN	HASKELL
79701	1	MIDLAND	MIDLAND
79718	1	BALMORHEA	REEVES
79755	1	MIDKIFF	UPTON
79761	1	ODESSA	ECTOR
79783	1	TARZAN	MARTIN
79821	1	ANTHONY	EL PASO
79821	1	EL PASO	EL PASO
79847	1	SALT FLAT	HUDSPETH
79932	1	EL PASO	EL PASO
79936	1	EL PASO	EL PASO