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To: Member Companies

Personal Injury Protection Rating

The Commissioner of Insurance has under consideration a petition filed by the Texas Department of Insurance staff proposing changes to several rules in the manual affecting the determination of premium for Personal Injury Protection for vehicles and coverages based on the private passenger rates. These changes will impact coverages rated under Manual Rules 77, 80, 120, 123, 129, 132, and 136. If adopted, these changes will become effective in early December. These changes may affect the premium which is being quoted on offers to renew. This pending change makes it impossible to quote rates on renewals effective on and after December 1, until the new rules become effective.

Because of this, TAIPA has prepared the following which may be used as a notice of a possible rate change as authorized in Section 13. B. 2. c:

New rates for insurance written through Texas Automobile Insurance Plan Association become effective December 1, 2000. These rates are prescribed by the Commissioner of Insurance.

The Commissioner has under consideration a change in the method of determining rates for Personal Injury Protection. These changes are expected to become effective soon.

If your policy provides Personal Injury Protection, your premium for this coverage may change. The premium we have quoted in our offer to renew is the premium calculated according to the rules in effect at this time.

If you owe additional premium, we will bill you for the extra premium or add it to any amount remaining due under the installment payment plan. If you owe less premium, we will refund it or apply it to any balance you may owe us.

If you have any questions on this matter, please contact me at the above telephone number or e-mail address.

Sincerely,



Margaret Alsobrook
Operations Manager