

CHECKING SLIP-IMPORTANT

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION
RULES AND RATING MANUAL

Revision Number 17
Effective March 1, 2021

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: C-8—C-10, C-27—C-29, CR-1—CR-3, b REMOVE

PAGES: R-2—R-10, C-8—C-10, C-27—C-29, CR-1—CR-3, b

SUMMARY OF CHANGES

The Commissioner of Insurance has approved TAIPA rate changes for Commercial vehicles to become effective March 1, 2021.

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.

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www.taipa.org

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY

TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 09 (Dallas-Ft. Worth) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 101	\$1,470 825	13 Houston 113	\$1,103 660	25 New Orleans 125	\$1,470 825	37 Tulsa 137	\$1,029 578
02 Balt.-Wash. 102	1,911 1,156	14 Indianapolis 114	1,323 743	26 N. Y. City 126	1,691 949	40 Pacific 140	1,911 1,073
03 Boston 103	1,250 660	15 Jacksonville 115	1,323 743	27 Okla. City 127	1,176 660	41 Mountain 141	1,470 825
04 Buffalo 104	1,838 1,073	16 Kansas City 116	956 536	28 Omaha 128	956 536	42 Midwest 142	1,176 660
05 Charlotte 105	1,470 825	17 Little Rock 117	1,176 660	29 Phoenix 129	1,323 825	43 Southwest 143	1,250 701
06 Chicago 106	1,470 825	18 Los Angeles 118	1,764 1,032	30 Philadelphia 130	1,838 949	44 N. Central 144	1,617 907
07 Cincinnati 107	1,323 743	19 Louisville 119	1,176 660	31 Pittsburgh 131	1,838 949	45 Mideast 145	1,250 701
08 Cleveland 108	1,323 743	20 Memphis 120	1,176 660	32 Portland 132	1,691 990	46 Gulf 146	1,764 990
09 Dal.-Ft. W. 109	1,176 660	21 Miami 121	1,323 743	33 Richmond 133	1,323 743	47 Southeast 147	1,691 949
10 Denver 110	1,397 743	22 Milwaukee 122	956 536	34 St. Louis 134	1,029 619	48 Eastern 148	2,132 1,156
11 Detroit 111	1,470 785	23 Min.-St. Paul 123	956 536	35 Salt Lake C. 135	1,176 660	49 New England 149	1,250 701
12 Hartford 112	1,029 578	24 Nashville 124	1,103 619	36 San Francisco 136	1,617 907	50 Alaska 150	1,617 907

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY

TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 13 (Houston) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 201	\$1,470 750	13 Houston 213	\$1,103 600	25 New Orleans 225	\$1,470 750	37 Tulsa 237	\$1,029 525
02 Balt.-Wash. 202	1,911 1,051	14 Indianapolis 214	1,323 676	26 N. Y. City 226	1,691 863	40 Pacific 240	1,911 975
03 Boston 203	1,250 600	15 Jacksonville 215	1,323 676	27 Okla. City 227	1,176 600	41 Mountain 241	1,470 750
04 Buffalo 204	1,838 975	16 Kansas City 216	956 488	28 Omaha 228	956 488	42 Midwest 242	1,176 600
05 Charlotte 205	1,470 750	17 Little Rock 217	1,176 600	29 Phoenix 229	1,323 750	43 Southwest 243	1,250 638
06 Chicago 206	1,470 750	18 Los Angeles 218	1,764 938	30 Philadelphia 230	1,838 863	44 N. Central 244	1,617 824
07 Cincinnati 207	1,323 676	19 Louisville 219	1,176 600	31 Pittsburgh 231	1,838 863	45 Mideast 245	1,250 638
08 Cleveland 208	1,323 676	20 Memphis 220	1,176 600	32 Portland 232	1,691 900	46 Gulf 246	1,764 900
09 Dal.-Ft. W. 209	1,176 600	21 Miami 221	1,323 676	33 Richmond 233	1,323 676	47 Southeast 247	1,691 863
10 Denver 210	1,397 676	22 Milwaukee 222	956 488	34 St. Louis 234	1,029 563	48 Eastern 248	2,132 1,051
11 Detroit 211	1,470 713	23 Min.-St. Paul 223	956 488	35 Salt Lake C. 235	1,176 600	49 New England 249	1,250 638
12 Hartford 212	1,029 525	24 Nashville 224	1,103 563	36 San Francisco 236	1,617 824	50 Alaska 250	1,617 824

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY

TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 301	\$1,507 844	13 Houston 313	\$1,130 675	25 New Orleans 325	\$1,507 844	37 Tulsa 337	\$1,055 591
02 Balt.-Wash. 302	1,959 1,181	14 Indianapolis 314	1,356 759	26 N. Y. City 326	1,733 971	40 Pacific 340	1,959 1,097
03 Boston 303	1,281 675	15 Jacksonville 315	1,356 759	27 Okla. City 327	1,206 675	41 Mountain 341	1,507 844
04 Buffalo 304	1,884 1,097	16 Kansas City 316	980 549	28 Omaha 328	980 549	42 Midwest 342	1,206 675
05 Charlotte 305	1,507 844	17 Little Rock 317	1,206 675	29 Phoenix 329	1,356 844	43 Southwest 343	1,281 718
06 Chicago 306	1,507 844	18 Los Angeles 318	1,808 1,056	30 Philadelphia 330	1,884 971	44 N. Central 344	1,658 929
07 Cincinnati 307	1,356 759	19 Louisville 319	1,206 675	31 Pittsburgh 331	1,884 971	45 Mideast 345	1,281 718
08 Cleveland 308	1,356 759	20 Memphis 320	1,206 675	32 Portland 332	1,733 1,013	46 Gulf 346	1,808 1,013
09 Dal.-Ft. W. 309	1,206 675	21 Miami 321	1,356 759	33 Richmond 333	1,356 759	47 Southeast 347	1,733 971
10 Denver 310	1,432 759	22 Milwaukee 322	980 549	34 St. Louis 334	1,055 634	48 Eastern 348	2,185 1,181
11 Detroit 311	1,507 802	23 Min.-St. Paul 323	980 549	35 Salt Lake C. 335	1,206 675	49 New England 349	1,281 718
12 Hartford 312	1,055 591	24 Nashville 324	1,130 634	36 San Francisco 336	1,658 929	50 Alaska 350	1,658 929

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY

PUBLIC TRANSPORTATION AUTO ZONE RATING

TABLE \$30,000/\$60,000/\$25,000

Zone 09 (Dallas-Ft. Worth) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 101	\$1,337 827	13 Houston 113	\$1,003 621	25 New Orleans 125	\$1,337 827	37 Tulsa 137	\$1,003 621
02 Balt.-Wash. 102	1,671 1,035	14 Indianapolis 114	1,337 827	26 N. Y. City 126	1,671 1,035	40 Pacific 140	1,671 1,035
03 Boston 103	1,003 621	15 Jacksonville 115	1,337 827	27 Okla. City 127	1,003 621	41 Mountain 141	1,337 827
04 Buffalo 104	1,671 1,035	16 Kansas City 116	1,003 621	28 Omaha 128	1,003 621	42 Midwest 142	1,003 621
05 Charlotte 105	1,337 827	17 Little Rock 117	1,003 621	29 Phoenix 129	1,337 827	43 Southwest 143	1,003 621
06 Chicago 106	1,337 827	18 Los Angeles 118	1,671 1,035	30 Philadelphia 130	1,671 1,035	44 N. Central 144	1,337 827
07 Cincinnati 107	1,337 827	19 Louisville 119	1,136 704	31 Pittsburgh 131	1,671 1,035	45 Midwest 145	1,337 827
08 Cleveland 108	1,337 827	20 Memphis 120	1,336 704	32 Portland 132	1,671 1,035	46 Gulf 146	1,337 827
09 Dal.-Ft. W. 109	1,003 621	21 Miami 121	1,337 827	33 Richmond 133	1,337 827	47 Southeast 147	1,337 827
10 Denver 110	1,337 827	22 Milwaukee 122	1,003 621	34 St. Louis 134	1,003 621	48 Eastern 148	1,671 1,035
11 Detroit 111	1,337 827	23 Min.-St. Paul 123	1,003 621	35 Salt Lake C. 135	1,337 827	49 New England 149	1,003 621
12 Hartford 112	1,003 621	24 Nashville 124	1,136 704	36 San Francisco 136	1,671 1,035	50 Alaska 150	1,671 1,035

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

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PUBLIC TRANSPORTATION AUTO ZONE RATING
TABLE \$30,000/\$60,000/\$25,000
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Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.	Zone No. Zone Comb. Code	Liab. B.I. P.D.
01 Atlanta 201	\$1,337 751	13 Houston 213	\$1,003 563	25 New Orleans 225	\$1,337 751	37 Tulsa 237	\$1,003 563
02 Balt.-Wash. 202	1,671 939	14 Indianapolis 214	1,337 751	26 N. Y. City 226	1,671 939	40 Pacific 240	1,671 939
03 Boston 203	1,003 563	15 Jacksonville 215	1,337 751	27 Okla. City 227	1,003 563	41 Mountain 241	1,337 751
04 Buffalo 204	1,671 939	16 Kansas City 216	1,003 563	28 Omaha 228	1,003 563	42 Midwest 242	1,003 563
05 Charlotte 205	1,337 751	17 Little Rock 217	1,003 563	29 Phoenix 229	1,337 751	43 Southwest 243	1,003 563
06 Chicago 206	1,337 751	18 Los Angeles 218	1,671 939	30 Philadelphia 230	1,671 939	44 N. Central 244	1,337 751
07 Cincinnati 207	1,337 751	19 Louisville 219	1,136 638	31 Pittsburgh 231	1,671 939	45 Mideast 245	1,337 751
08 Cleveland 208	1,337 751	20 Memphis 220	1,136 638	32 Portland 232	1,671 939	46 Gulf 246	1,337 751
09 Dal.-Ft. W. 209	1,003 563	21 Miami 221	1,337 751	33 Richmond 233	1,337 751	47 Southeast 247	1,337 751
10 Denver 210	1,337 751	22 Milwaukee 222	1,003 563	34 St. Louis 234	1,003 563	48 Eastern 248	1,671 939
11 Detroit 211	1,337 751	23 Min.-St. Paul 223	1,003 563	35 Salt Lake C. 235	1,337 751	49 New England 249	1,003 563
12 Hartford 212	1,003 563	24 Nashville 224	1,136 638	36 San Francisco 236	1,671 939	50 Alaska 250	1,671 939

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

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PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 43 (Remainder of Texas) Zone of Principal Garaging

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01 Atlanta 301	\$1,439 844	13 Houston 313	\$1,079 634	25 New Orleans 325	\$1,439 844	37 Tulsa 337	\$1,079 634
02 Balt.-Wash. 302	1,799 1,056	14 Indianapolis 314	1,439 844	26 N. Y. City 326	1,799 1,056	40 Pacific 340	1,799 1,056
03 Boston 303	1,079 634	15 Jacksonville 315	1,439 844	27 Okla. City 327	1,079 634	41 Mountain 341	1,439 844
04 Buffalo 304	1,799 1,056	16 Kansas City 316	1,079 634	28 Omaha 328	1,079 634	42 Midwest 342	1,079 634
05 Charlotte 305	1,439 844	17 Little Rock 317	1,079 634	29 Phoenix 329	1,439 844	43 Southwest 343	1,079 634
06 Chicago 306	1,439 844	18 Los Angeles 318	1,799 1,056	30 Philadelphia 330	1,799 1,056	44 N. Central 344	1,439 844
07 Cincinnati 307	1,439 844	19 Louisville 319	1,223 718	31 Pittsburgh 331	1,799 1,056	45 Mideast 345	1,439 844
08 Cleveland 308	1,439 844	20 Memphis 320	1,223 718	32 Portland 332	1,799 1,056	46 Gulf 346	1,439 844
09 Dal.-Ft. W. 309	1,079 634	21 Miami 321	1,439 844	33 Richmond 333	1,439 844	47 Southeast 347	1,439 844
10 Denver 310	1,439 844	22 Milwaukee 322	1,079 634	34 St. Louis 334	1,079 634	48 Eastern 348	1,799 1,056
11 Detroit 311	1,439 844	23 Min.-St. Paul 323	1,079 634	35 Salt Lake C. 335	1,439 844	49 New England 349	1,079 634
12 Hartford 312	1,079 634	24 Nashville 324	1,223 718	36 San Francisco 336	1,799 1,056	50 Alaska 350	1,799 1,056

Truck, Tractor, Trailer Rate Section
LIABILITY BASE RATES
(FLEET OR NON-FLEET)

Territory	\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage	\$2,500 Personal Injury Protection
1	\$465	\$324	\$13
2	419	341	12
3	396	276	12
4	349	259	12
5	279	194	11
6	302	244	10
7	298	194	13
10	186	140	9
11	209	148	8
12	302	211	9
13	279	211	12
14	209	163	9
16	209	155	9
20	209	146	8
21	279	276	10
22	349	227	10
23	349	281	13
24	233	188	7
27	396	292	14
28	419	324	12
31	279	201	12
32	316	211	13
34	325	211	12
37	325	227	12
38	419	292	13
39	325	234	12
40	396	309	12
41	256	172	9
42	302	204	12
43	302	204	12
44	279	188	13
45	349	269	11
46	279	211	9
47	279	194	11
48	233	163	9
49	396	272	12
51	233	176	8
52	325	259	11
53	279	216	9
54	241	172	8
55	233	163	12
56	233	163	10
57	419	246	13
58	209	143	9
59	209	143	9
60	233	163	8
61	140	114	8
62	117	98	7
63	233	163	9
64	209	143	7
65	117	81	7
66	279	194	12

UNINSURED/UNDERINSURED MOTORISTS
COVERAGE RATES

\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage
\$29	\$32

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

\$30,000/\$60,000/\$25,000 LIABILITY

	Taxi and Limousines		School and Church Buses		Other Buses		Van Pools	
Territory	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage
1	\$2,242	\$1,741	\$237	\$202	\$1,733	\$1,310	\$573	\$394
2	2,018	1,567	213	182	1,646	1,310	573	394
3	1,906	1,393	201	161	1,386	1,114	458	315
4	1,569	1,219	178	151	1,386	1,048	458	335
5	1,457	1,010	143	121	1,040	786	344	236
6	1,603	1,184	154	131	1,126	852	402	256
7	1,480	1,079	143	121	1,040	786	344	236
10	1,009	696	94	81	693	655	229	178
11	1,009	871	119	81	693	655	229	158
12	1,457	1,045	143	121	1,109	786	344	216
13	1,569	1,045	143	121	1,126	721	344	216
14	1,031	801	107	102	780	590	229	178
16	1,121	871	119	102	780	721	288	178
20	1,009	801	107	105	780	590	258	178
21	2,242	1,741	201	172	1,473	1,179	573	394
22	1,682	1,445	166	142	1,317	917	402	276
23	1,682	1,306	178	151	1,300	1,114	517	355
24	1,211	871	143	121	867	681	288	197
27	1,794	1,393	190	161	1,386	1,048	458	315
28	2,018	1,567	190	182	1,560	1,310	573	394
31	1,457	1,045	166	121	1,300	786	344	236
32	1,569	1,132	154	131	1,213	852	372	256
34	1,569	1,132	154	135	1,300	917	372	256
37	1,569	1,219	166	142	1,213	917	402	276
38	1,906	1,741	190	172	1,473	1,114	487	355
39	1,682	1,254	190	146	1,300	917	430	284
40	2,242	1,567	213	178	1,560	1,179	517	394
41	1,345	958	130	110	953	721	315	216
42	1,682	1,306	154	126	1,213	852	372	236
43	1,457	1,306	154	126	1,126	852	372	295
44	1,345	1,045	135	113	1,126	786	344	276
45	1,682	1,219	166	142	1,213	917	402	276
46	1,457	1,045	143	121	1,040	786	344	236
47	1,614	1,045	143	121	1,040	786	344	236
48	1,121	801	107	113	797	655	258	178
49	2,018	1,567	201	172	1,473	1,114	487	335
51	1,233	1,045	119	121	867	655	288	197
52	1,569	1,323	166	142	1,213	917	402	335
53	1,345	1,045	130	134	953	812	315	268
54	1,233	958	154	110	953	721	315	209
55	1,345	1,010	119	102	867	655	288	197
56	1,121	871	119	102	867	655	288	197
57	2,018	1,306	201	161	1,386	983	430	335
58	1,009	609	90	81	745	459	201	138
59	1,121	871	119	102	867	655	229	178
60	1,121	871	137	102	867	655	288	197
61	717	522	71	61	520	459	173	119
62	561	435	60	51	433	328	143	99
63	1,121	871	119	102	867	655	258	189
64	1,121	783	113	102	867	590	258	205
65	561	435	66	61	433	328	143	99
66	1,345	1,132	154	146	1,040	786	344	236

Public Transportation Auto Rate Section PUBLIC

AUTO RATES

\$2,500 PER PERSON PERSONAL INJURY PROTECTION RATES

Territory	Taxis and Limousines	School and Church Buses	Other than School Bus	Van Pools
1	\$55	\$7	\$42	\$13
2	50	7	42	12
3	58	6	50	15
4	50	6	46	12
5	50	6	42	12
6	44	5	34	10
7	50	6	38	12
10	44	6	34	10
11	25	4	23	6
12	44	5	34	10
13	44	5	38	10
14	33	4	25	9
16	44	5	38	10
20	33	4	25	9
21	44	5	38	10
22	44	5	38	10
23	58	6	46	15
24	33	5	29	9
27	58	6	46	15
28	61	6	42	12
31	50	6	38	12
32	61	6	38	12
34	50	6	38	12
37	50	6	38	12
38	58	6	44	15
39	50	6	38	12
40	58	7	44	15
41	44	5	34	10
42	50	6	38	12
43	50	7	46	12
44	61	7	38	12
45	44	5	34	10
46	44	5	34	10
47	44	5	34	10
48	33	4	25	9
49	50	6	38	12
51	33	5	25	9
52	44	5	36	10
53	44	5	34	10
54	33	5	25	9
55	50	6	46	12
56	44	5	38	10
57	58	6	50	15
58	33	4	32	9
59	33	4	25	9
60	33	4	27	9
61	33	4	25	9
62	33	4	25	9
63	44	5	34	10
64	33	4	32	9
65	25	4	19	6
66	50	6	46	12

PUBLIC AUTO UNINSURED/UNDERINSURED

MOTORISTS COVERAGE RATES

\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage
\$29	\$32

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

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	
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
	December 1, 2004

RATES

Private Passenger Auto Liability Rates	March 3, 2019
Private Passenger Personal Injury Protection Rates	March 1, 2019
Private Passenger Uninsured/Underinsured Motorists Coverage Rates	March 1, 2019
Trucks, Tractors, and Trailers Liability Base Rates	March 1, 2021
Trucks, Tractors, and Trailers Personal Injury Protection Base Rates	March 1, 2021
Trucks, Tractors, and Trailers Uninsured/Underinsured Motorists Coverage Rates	October 1, 2013
Public Auto Liability Base Rates	March 1, 2021
Public Auto Personal Injury Protection Base Rates	March 1, 2021
Public Auto Uninsured/Underinsured Motorists Coverage Rates	October 1, 2013