Texas Automobile Insurance Plan Association

TAIPA
Rules and Rating Manual

The rules, classifications, territories, rates, and additional charges applicable to coverage assigned in accordance with the provisions of the Texas Automobile Insurance Plan of Operation are contained herein.

A Publication of the
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Table of Contents

Table of Contents

GENERAL RULES SECTION

NOTES

GENERAL RULES CHAPTER

Rule 1. APPLICATION OF MANUAL

Throughout this manual "Department" means the Texas Department of Insurance.

Base rates and base premiums mean the Association rates as promulgated by the Department. The rules in this manual apply to the writing of auto insurance in the state of Texas.

A. This manual is divided into separate Chapters:

1. General Rules
2. Private Passenger
3. Commercial Auto
   a. Trucks, Tractors and Trailers
   b. Public Transportation
   c. Special Types & Operations

B. If an auto is eligible for classification or rating in more than one chapter of this manual because of its use, use the chapter producing the highest rated classification, unless 80% or more of the use is in a lower rated classification.

C. All rates and premiums in this manual are annual rates and premiums unless otherwise specified.

D. When the symbol ⓔ is shown, it indicates that an endorsement is used.

Rule 2. PREMIUM CALCULATION

A. Calculate the premium for each coverage and exposure for which a separate premium is shown on the policy, as follows:

1. For new policies issued for a term of one year use the premium tables and rates in effect on the policy inception date.

   For renewal policies issued for a term of one year use the premium tables and rates in effect on the policy renewal date.

ⓔ 2. For new policies issued for a term greater than one year, use the premium tables and rates in effect on the policy inception date for the first year and the premium tables and rates in effect on each anniversary date of the policy inception date for each period succeeding the first year.

   For renewal policies issued for a term greater than one year, use the premium tables and rates in effect on the policy renewal date for the first year and the premium tables and rates in effect on each anniversary date of the policy renewal date for each period thereafter.

3. For interim premium adjustments or calculations, refer to the Changes rule (Rule 4).

4. Apply factors or multipliers consecutively. Do not add factors together except where other Manual rules specifically require factors to be added or subtracted from other factors.

5. Apply factors or multipliers to all intermediate calculations and round the result of each step of the calculation (as marked by an asterisk in the example) to three decimal places, unless otherwise provided by a specific Manual rule. Five-tenths or more of a mill shall be considered one mill. (Example: .1245 = .125)

6. Apply the appropriate pro-rata term factor to the resulting premium calculated in A.1 through A.5 of this Rule.

7. Round the resulting premium for each coverage or exposure for which a separate premium is calculated to the nearest whole dollar. Five hundred mills or more shall be rounded to the next higher dollar. (Example $100.500 = $101.00, but 100.499 = $100.00). This rounding to the nearest whole dollar shall occur only once in the premium calculation in determining the final premium for each coverage or exposure.

B. An insurer may vary the sequence for applying the factor specified in A.6 of this Rule as long as the result of each calculation specified in A.4 through A.6 of this Rule is rounded to three decimal places and the rounding required in A.5 of this Rule is the last step in the premium calculation.

Example: (the sequence of calculation may vary except for the rounding required in A.7 of this Rule as the last step in the premium calculation)

To calculate the Bodily Injury premium for a Class 2C-1 Travis County driver with 10% driver training credit and an additional charge of 15% for a traffic conviction per the Additional Charges rule (**Rule 9**).

	B.I.
	575.00
Driver training credit	x .90
	517.500
15% additional charge	x 1.15
	595.125
Round to the nearest whole dollar	$595.00

Rule 3. POLICY MINIMUM PREMIUM

Apply the following non refundable minimum premium for any period of coverage:

A. Personal Auto Policies—$25

B. All other policies—$50

Rule 4. CHANGES

A. All changes requiring adjustments of premium shall be computed pro rata.

B. **Addition of any auto or any form of coverage during a policy term—** Compute the premium using the rules and rates in effect at the time of the current policy effective date. If the minimum limits required by the Texas Motor Vehicle Safety-Responsibility Act change during the policy period the rates and limits of liability in effect at inception of the policy will apply.

C. **Transfer of coverage from one auto to another during a policy term—**Compute the premium using rules and rates for the new auto that were in effect at the original inception date of coverage for that auto.

D. **Transfer of auto principal garaging from one rating territory to another during a policy term—**Compute the premium using rules and rates for the new territory that were in effect at the original inception date of coverage for that auto(s).

E. **Change in classification, additional charges or applicable credits during a policy term—**Compute the premium using rules and rates in effect at the original inception date of coverage for that auto(s).

Note: If a change outlined in B., D. or E. occurs simultaneously with a substitution of an auto, rates and rules application of Paragraph C applies.

Rule 5. CONTINUATION OF COVERAGE—CANCELLED OR TERMINATED POLICY

If a policy is cancelled or terminated for non-payment of premium, coverage may be continued as follows:

A. The policy may be reinstated or renewed at the option of the company without lapse in coverage.

B. If the company elects to continue coverage for the insured after payment of premium but not to reinstate or renew the policy as set forth in A above, a short term policy may be issued to complete the original policy term in accordance with the procedure set out in the premium development rules at the rules and rates in effect at the inception of such short term policy.

C. In lieu of the procedures set out in A or B above, the company may issue a new full term policy in accordance with the policy term and premium development rules.

Except as provided for in A above, no cancelled or terminated policy may be reinstated.

Rule 6. CANCELLATIONS

All Policies—Computation of Premium

This provision applies when a policy, auto or form of coverage is cancelled.

A. Subject to the Policy Minimum Premium rule (Rule 3), compute return premium pro rata.

B. Examples for Use of Pro Rata Table:

	P/R Factor
1. Earned Basis	
a. Cancellation Date: September 22, 2003	.726
Policy Effective Date: July 6, 2003	-.512
	.214
b. Cancellation Date: March 7, 2004	1.181
Policy Effective Date: December 15, 2003	-.956
	.225

When the factor for the cancellation date is less than the factor for the policy effective date add unity 1.

2. Unearned Basis

a. Policy Effective Date: July 6, 2003	
Policy Expiration Date: July 6, 2004	1.512
Cancellation Date: September 22, 2003	-.726
	.786
b. Policy Effective Date: December 15, 2003	
Policy Expiration Date: December 15, 2004	.956
Cancellation Date: March 7, 2004	-.181
	.775

When the factor for the policy expiration date is less than the factor for the cancellation date add unity 1.

Note: As it is not customary to charge for the extra day (February 29th), which occurs one year every four years, this table shall also be used for each such year.

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	0.003	1	32	0.088	1	60	0.164	1	91	0.249	1	121	0.332	1	152	0.416
2	2	0.005	2	33	0.090	2	61	0.167	2	92	0.252	2	122	0.334	2	153	0.419
3	3	0.008	3	34	0.093	3	62	0.170	3	93	0.255	3	123	0.337	3	154	0.422
4	4	0.011	4	35	0.096	4	63	0.173	4	94	0.258	4	124	0.340	4	155	0.425
5	5	0.014	5	36	0.099	5	64	0.175	5	95	0.260	5	125	0.342	5	156	0.427
6	6	0.016	6	37	0.101	6	65	0.178	6	96	0.263	6	126	0.345	6	157	0.430
7	7	0.019	7	38	0.104	7	66	0.181	7	97	0.266	7	127	0.348	7	158	0.433
8	8	0.022	8	39	0.107	8	67	0.184	8	98	0.268	8	128	0.351	8	159	0.436
9	9	0.025	9	40	0.110	9	68	0.186	9	99	0.271	9	129	0.353	9	160	0.438
10	10	0.027	10	41	0.112	10	69	0.189	10	100	0.274	10	130	0.356	10	161	0.441
11	11	0.030	11	42	0.115	11	70	0.192	11	101	0.277	11	131	0.359	11	162	0.444
12	12	0.033	12	43	0.118	12	71	0.195	12	102	0.279	12	132	0.362	12	163	0.447
13	13	0.036	13	44	0.121	13	72	0.197	13	103	0.282	13	133	0.364	13	164	0.449
14	14	0.038	14	45	0.123	14	73	0.200	14	104	0.285	14	134	0.367	14	165	0.452
15	15	0.041	15	46	0.126	15	74	0.203	15	105	0.288	15	135	0.370	15	166	0.455
16	16	0.044	16	47	0.129	16	75	0.205	16	106	0.290	16	136	0.373	16	167	0.458
17	17	0.047	17	48	0.132	17	76	0.208	17	107	0.293	17	137	0.375	17	168	0.460
18	18	0.049	18	49	0.134	18	77	0.211	18	108	0.296	18	138	0.378	18	169	0.463
19	19	0.052	19	50	0.137	19	78	0.214	19	109	0.299	19	139	0.381	19	170	0.466
20	20	0.055	20	51	0.140	20	79	0.216	20	110	0.301	20	140	0.384	20	171	0.468
21	21	0.058	21	52	0.142	21	80	0.219	21	111	0.304	21	141	0.386	21	172	0.471
22	22	0.060	22	53	0.145	22	81	0.222	22	112	0.307	22	142	0.389	22	173	0.474
23	23	0.063	23	54	0.148	23	82	0.225	23	113	0.310	23	143	0.392	23	174	0.477
24	24	0.066	24	55	0.151	24	83	0.227	24	114	0.312	24	144	0.395	24	175	0.479
25	25	0.068	25	56	0.153	25	84	0.230	25	115	0.315	25	145	0.397	25	176	0.482
26	26	0.071	26	57	0.156	26	85	0.233	26	116	0.318	26	146	0.400	26	177	0.485
27	27	0.074	27	58	0.159	27	86	0.236	27	117	0.321	27	147	0.403	27	178	0.488
28	28	0.077	28	59	0.162	28	87	0.238	28	118	0.323	28	148	0.405	28	179	0.490
29	29	0.079				29	88	0.241	29	119	0.326	29	149	0.408	29	180	0.493
30	30	0.082				30	89	0.244	30	120	0.329	30	150	0.411	30	181	0.496
31	31	0.085				31	90	0.247				31	151	0.414			

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	0.499	1	213	0.584	1	244	0.668	1	274	0.751	1	305	0.836	1	335	0.918
2	183	0.501	2	214	0.586	2	245	0.671	2	275	0.753	2	306	0.838	2	336	0.921
3	184	0.504	3	215	0.589	3	246	0.674	3	276	0.756	3	307	0.841	3	337	0.923
4	185	0.507	4	216	0.592	4	247	0.677	4	277	0.759	4	308	0.844	4	338	0.926
5	186	0.510	5	217	0.595	5	248	0.679	5	278	0.762	5	309	0.847	5	339	0.929
6	187	0.512	6	218	0.597	6	249	0.682	6	279	0.764	6	310	0.849	6	340	0.932
7	188	0.515	7	219	0.600	7	250	0.685	7	280	0.767	7	311	0.852	7	341	0.934
8	189	0.518	8	220	0.603	8	251	0.688	8	281	0.770	8	312	0.855	8	342	0.937
9	190	0.521	9	221	0.605	9	252	0.690	9	282	0.773	9	313	0.858	9	343	0.940
10	191	0.523	10	222	0.608	10	253	0.693	10	283	0.775	10	314	0.860	10	344	0.942
11	192	0.526	11	223	0.611	11	254	0.696	11	284	0.778	11	315	0.863	11	345	0.945
12	193	0.529	12	224	0.614	12	255	0.699	12	285	0.781	12	316	0.866	12	346	0.948
13	194	0.532	13	225	0.616	13	256	0.701	13	286	0.784	13	317	0.868	13	347	0.951
14	195	0.534	14	226	0.619	14	257	0.704	14	287	0.786	14	318	0.871	14	348	0.953
15	196	0.537	15	227	0.622	15	258	0.707	15	288	0.789	15	319	0.874	15	349	0.956
16	197	0.540	16	228	0.625	16	259	0.710	16	289	0.792	16	320	0.877	16	350	0.959
17	198	0.542	17	229	0.627	17	260	0.712	17	290	0.795	17	321	0.879	17	351	0.962
18	199	0.545	18	230	0.630	18	261	0.715	18	291	0.797	18	322	0.882	18	352	0.964
19	200	0.548	19	231	0.633	19	262	0.718	19	292	0.800	19	323	0.885	19	353	0.967
20	201	0.551	20	232	0.636	20	263	0.721	20	293	0.803	20	324	0.888	20	354	0.970
21	202	0.553	21	233	0.638	21	264	0.723	21	294	0.805	21	325	0.890	21	355	0.973
22	203	0.556	22	234	0.641	22	265	0.726	22	295	0.808	22	326	0.893	22	356	0.975
23	204	0.559	23	235	0.644	23	266	0.729	23	296	0.811	23	327	0.896	23	357	0.978
24	205	0.562	24	236	0.647	24	267	0.732	24	297	0.814	24	328	0.899	24	358	0.981
25	206	0.564	25	237	0.649	25	268	0.734	25	298	0.816	25	329	0.901	25	359	0.984
26	207	0.567	26	238	0.652	26	269	0.737	26	299	0.819	26	330	0.904	26	360	0.986
27	208	0.570	27	239	0.655	27	270	0.740	27	300	0.822	27	331	0.907	27	361	0.989
28	209	0.573	28	240	0.658	28	271	0.742	28	301	0.825	28	332	0.910	28	362	0.992
29	210	0.575	29	241	0.660	29	272	0.745	29	302	0.827	29	333	0.912	29	363	0.995
30	211	0.578	30	242	0.663	30	273	0.748	30	303	0.830	30	334	0.915	30	364	0.997
31	212	0.581	31	243	0.666				31	304	0.833				31	365	1.000

Rule 7. UNINSURED/UNDERINSURED MOTORISTS COVERAGE

ⓔ A. **Owners (**coverage Code: Refer to the Statistical Plan)—Uninsured/underinsured motorists coverage must be provided when liability coverage is written for the owner of an auto or trailer that is registered or specifically garaged in Texas unless rejected in writing by the named insured.

Once rejected, the coverage is not required under subsequent renewals issued by the same company or affiliated insurer, unless requested by the named insured in writing.

B. **Non-owners** (Coverage code 9900) Uninsured/underinsured motorists coverage may be provided for a non-owner under a Named Non-owner or Named Operator-Governmental Employee Policy. Charge the rate applicable for the first auto for owners.

C. **Limits—**The minimum limit is that limit which is required by the Texas Motor Vehicle Safety-Responsibility Act. Coverage is to be provided on a split limit basis only.

D. **Deductible—**Property damage liability coverage is subject to $250 deductible.

E. **Modification—**Do not modify the premium under any rating plan or other manual rule provisions.

F **Rates**—Refer to the appropriate rate section. If liability rates are based on private passenger liability rates, use the private passenger rates. For all others, use the truck, tractor, trailer or public transportation rates.

Rule 8. PERSONAL INJURY PROTECTION

ⓔ A. **Owners—**Personal injury protection must be provided when bodily injury liability coverage is written for the owner of an auto or trailer principally garaged in Texas, unless specifically rejected in writing by the named insured.

Once rejected personal injury protection is not required under subsequent renewals issued by the same company or an affiliated insurer, unless requested by the named insured in writing.

B. **Non-owners**—Personal injury protection coverage may be provided under a Named Non-owner Policy. Refer to the Named Non-owner Coverage rule (Rule 45).

C. **Rates—**Refer to the appropriate Personal Injury Protection Rate pages. For private passenger autos and autos classified and rated as private passenger autos use the rates in Table A or Table B of the Private Passenger Rate Section. For risks written at a percentage of private passenger rates, such as motorcycles, use the rates in Table B of the Private Passenger Rate Section unless specified otherwise in the rule.

NOTES: 1. If personal injury protection insurance is afforded for more than one auto covered under the same policy owned by an individual or husband and wife resident in the same household, apply the personal injury protection rate in Table A to only one auto.

2. Apply applicable rating factor(s) to the base rate before entering table for personal injury protection, except for private passenger autos eligible for credits under the rules in the Private Passenger Chapter.

The limit of liability is $2,500 per person, per accident.

Rule 9. ADDITIONAL CHARGES

A. Additional charges are applicable to all risks.

B. **Experience Period**

The experience period is the 36 months immediately preceding the date of the policy.

C. **Apply Additional Charges for**

1. each accident involving the applicant, named insured or any other person who operates the auto(s); and

2. each conviction involving the applicant, named insured or any other person who operates the auto(s).

D. **Additional Charges for Accidents and Convictions**

1. **Accidents**

If during the experience period the applicant or anyone who usually drives the motor vehicle has been involved as an operator or owner in a motor vehicle accident resulting in injury to or death of any other person or damage to property of another, apply the following additional charge:

20%—For each accident

Exceptions: No additional charge shall apply for involvement in an accident:

a. that occurred while the auto owned or operated by the applicant or other person who usually drives the applicant's auto was lawfully parked, standing, or stopped; or

b. in which the auto was struck by a hit-and-run driver, if such accident was reported to the proper authority within 24 hours; or

c. as a result of which the applicant or other person who usually drives the applicant's auto obtained a judgment against, or a settlement from or on behalf of, the owner or operator of another auto involved in such accident if the judgment or settlement was obtained prior to the date of application or in case of renewal, prior to the effective date of the renewal policy, and provided no judgment was obtained against or any amount paid in settlement by or on behalf of the applicant or other person who usually drives the applicant's auto as a result of such accident; or

d. in connection with which neither the applicant nor other person who usually drives the applicant's auto was convicted of a moving traffic violation and the owner or operator of another auto involved was so convicted; or

e. resulting in the payment of a personal injury protection loss only.

2. **Convictions**

The term "convictions" as used herein, includes a final conviction in any court in the United States; forfeiture of bond; or payment of a fine or an amount accepted by the court, whether paid by or on behalf of the applicant or operator, as a result of an allegation that a violation of a law regulating the operation of autos has been committed.

Conviction	Additional Charge
a*. driving while under the influence of alcohol, controlled substance drugs, or a combination of two or more of the substances; or	60%
b*. involuntary manslaughter; or	60%
c. criminally negligent operation of an auto; or	60%
d. failure to stop, render aid, and disclose identity at the scene of an auto accident; or	60%
e. driving while license suspended or driving without a valid driver's or operator's license in force and effect; (no additional charge will be charged for a conviction of failure to have a motorcycle operator's endorsement provided the operator has an otherwise valid driver's or operator's license).	60%
f. Any other traffic conviction	15%

Exceptions: There is no additional charge for the following convictions:

(1)	parking,
(2)	expired inspection sticker, or
(3)	failure to maintain or provide evidence of Auto Liability Insurance,
(4)	violations of written promises to appear in court.

***Note: Personal Auto Policies—**For offenses of driving while under the influence of alcohol, controlled substance, drugs, or a combination of two or more of these substances or involuntary manslaughter, the applicable additional charges for these offenses shall apply only for a thirty-six (36) month period following the date of conviction.

E. The additional charges in paragraph D.1 and D.2 above shall be the sum of additional charges for each conviction or accident but shall not exceed 100%. The additional charge shall be in addition to any premium charge applicable under the Certified Risks—Financial Responsibility Laws rule (Rule 10).

F. If, during the term of the policy, it becomes necessary for the insured to file proof of financial responsibility in accordance with the provisions of a financial responsibility law, the cause for which the filing is required shall be deemed to be within the experience periods referred to in paragraph D.1 and D.2 above and any additional premium shall be computed on a pro rata basis from the date the certificate is required until the end of the policy period. (Exception: see note under convictions).

G. Compute the additional charge premium as follows:

1. **Owners—**Apply the additional charge percentage to the manual premium, modified in accordance with any applicable manual rule or rating plan, for the highest rated auto for which insurance is to be afforded.

2. **Garages—Named operator Basis—** For policies issued to auto sales agencies, repair shops, storage garages, service stations, and trailer sales on a named operator basis, apply the additional charge percentage to the manual premium for the highest rated named operator.

3. **Non-owners—Named Driver or Named Non-owner Policy —**Apply the additional charge percentage to the manual premium for the policy.

Exception: Provided owner's coverage is assigned through the Association, the additional charges applied in the rating of the owner's coverage shall not be applied in the rating of a Named Driver or Named Non-owner Policy, assigned through the Association, that insures a relative of the owner who is a resident of the same household.

Rule 10. CERTIFIED RISKS—FINANCIAL RESPONSIBILITY LAWS

A policy for which an SR- 22 must be made shall be amended to conform to the definition, if any, of motor vehicle liability policy in any applicable financial responsibility, safety responsibility, or compulsory automobile liability law.

Attach the appropriate Financial Responsibility Certificate Endorsement. Policies certified under an SR-22 filing must describe the motor vehicle so certified. If a Non-owner Policy is involved the certificate must so indicate. Further, The Texas Motor Vehicle Safety-Responsibility Act requires with respect to an "owners policy of liability insurance" that such policy shall provide coverage for the insured named therein and any other person, as insured, using a vehicle so certified with the express or implied permission of such named insured. e

Premium Charge: $20 for the insured for whom the certificate is filed.

Rule 11. SUSPENSION

If the period of suspension is less than thirty consecutive days, return premium for the suspension period is not permissible.

A. This Rule does not apply to the following types of risks:

1. Risks for which a certificate has been filed in accordance with a financial responsibility law.
2. Risks subject to the requirements of a city, state or federal authority regulating motor carriers of passengers or property.

ⓔ B. Policy coverages may be suspended by endorsement. The premium for the period of insurance must be computed on a pro rata basis in accordance with the provisions in paragraph C.

ⓔ C. When coverages provided by a policy are suspended, the following provisions are applicable:

1. The coverages may be reinstated upon request of the named insured, effective not earlier than the receipt of such request by the company.
2. The reinstatement endorsement shall not extend beyond the policy expiration date.
3. Pro rata return premium for the period of suspension is payable upon reinstatement of the insurance.
4. If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium with respect to the minimum period of suspension and the Policy Minimum Premium rule (Rule 3).
5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such a year, or any part thereof, a pro rata premium credit shall be granted for the period of suspension.

Rule 12. INDIVIDUAL AS THE NAMED INSURED

ⓔ Endorse a policy other than a Personal Auto Policy, covering an individual (owning more than 50%) as a named insured with the Individual Named Insured Endorsement.

Rule 13. TERRITORIES

This Rule contains the Texas Territory Schedule and Statistical Code designations for all automobile coverages.

The appropriate territory schedule and statistical code number may be determined by referring to the alphabetical county index. If the county is unknown, refer to an atlas or map for necessary identifying information.

In the event the city or town is located in more than one county, the actual county of garaging determines the territory.

County	Terr. Schedule & Code
A	
Anderson	63
Andrews	61
Angelina	47
Aransas	55
Archer	63
Armstrong	65
Atascosa	64
Austin	64
B	
Bailey	65
Bandera	64
Bastrop	64
Baylor	65
Bee	64
Bell	51
Bexar	03
Blanco	64
Borden	65
Bosque	63
Bowie	41
Brazoria	37
Brazos	66
Brewster	65
Briscoe	65
Brooks	56
Brown	63
Burleson	64
Burnet	64
C	
Caldwell	64
Calhoun	54
Callahan	65
Cameron	57
Camp	63
Carson	65
Cass	63
Castro	65
Chambers	49
Cherokee	63
Childress	65
Clay	63
Cochran	65
Coke	65
Coleman	65
Collin	28
Collingsworth	65
Colorado	64
Comal	53
Comanche	63
Concho	65
Cooke	63
Coryell	63
Cottle	65
Crane	61
Crockett	65
Crosby	65
Culberson	65
D	
Dallam	65

County	Terr. Schedule & Code
Dallas	02
Dawson	65
Deaf Smith	65
Delta	63
Denton	27
DeWitt	64
Dickens	65
Dimmit	64
Donley	65
Duval	64
E	
Eastland	63
Ector	59
Edwards	64
Ellis	31
El Paso	05
Erath	63
F	
Falls	63
Fannin	63
Fayette	64
Fisher	65
Floyd	65
Foard	65
Fort Bend	38
Franklin	63
Freestone	63
Frio	64
G	
Gaines	65
Galveston	22
Garza	65
Gillespie	64
Glasscock	65
Goliad	64
Gonzales	64
Gray	62
Grayson	13
Gregg	42
Grimes	63
Guadalupe	53
H	
Hale	65
Hall	65
Hamilton	63
Hansford	65
Hardeman	65
Hardin	48
Harris	01
Harrison	44
Hartley	65
Haskell	65
Hays	53
Hemphill	65
Henderson	63
Hidalgo	57
Hill	63
Hockley	65
Hood	46

County	Terr. Schedule & Code
Hopkins	63
Houston	63
Howard	60
Hudspeth	65
Hunt	63
Hutchinson	62
I	
Irion	65
J	
Jack	63
Jackson	64
Jasper	63
Jeff Davis	65
Jefferson	21
Jim Hogg	56
Jim Wells	55
Johnson	34
Jones	65
K	
Karnes	64
Kaufman	45
Kendall	64
Kenedy	56
Kent	65
Kerr	64
Kimble	64
King	65
Kinney	64
Kleberg	55
Knox	65
L	
Lamar	63
Lamb	65
Lampasas	63
La Salle	64
Lavaca	64
Lee	64
Leon	63
Liberty	49
Limestone	63
Lipscomb	65
Live Oak	64
Llano	64
Loving	65
Lubbock	10
Lynn	65
M	
McCulloch	64
McLennan	24
McMullen	64
Madison	63
Marion	63
Martin	65
Mason	64
Matagorda	54
Maverick	58
Medina	64
Menard	64

County	Terr. Schedule & Code
Midland	60
Milam	64
Mills	63
Mitchell	65
Montague	63
Montgomery	40
Moore	62
Morris	41
Motley	65
N	
Nacogdoches	47
Navarro	63
Newton	63
Nolan	65
Nueces	07
O	
Ochiltree	65
Oldham	65
Orange	06
P	
Palo Pinto	63
Panola	63
Parker	46
Parmer	65
Pecos	65
Polk	63
Potter	14
Presidio	65
R	
Rains	63
Randall	14
Reagan	65
Real	64
Red River	63
Reeves	65
Refugio	64
Roberts	65
Robertson	63
Rockwall	45
Runnels	65
Rusk	44
S	
Sabine	63
San Augustine	63
San Jacinto	63
San Patricio	55
San Saba	64
Schleicher	65
Scurry	65
Shackelford	65
Shelby	63
Sherman	65

County	Terr. Schedule & Code
Smith	43
Somervell	63
Starr	56
Stephens	63
Sterling	65
Stonewall	65
Sutton	65
Swisher	65
T	
Tarrant	04
Taylor	11
Terrell	65
Terry	65
Throckmorton	65
Titus	63
Tom Green	16
Travis	23
Trinity	63
Tyler	63
U	
Upshur	44
Upton	65
Uvalde	64
V	
Val Verde	58
Van Zandt	63
Victoria	54
W	
Walker	63
Waller	39
Ward	61
Washington	64
Webb	12
Wharton	64
Wheeler	65
Wichita	20
Wilbarger	65
Willacy	56
Williamson	52
Wilson	64
Winkler	61
Wise	32
Wood	63
Y	
Yoakum	65
Young	63
Z	
Zapata	56
Zavala	64

ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
2	Calculation of Premium—Terms Longer Than 12 Months	TE 99 00A
7	Uninsured/Underinsured Motorists Insurance	TE 04 09D
8	Personal Injury Protection Endorsement	TE 04 01C
10	Financial Responsibility Certification (SR-22 Filings)	571AIP
10	Financial Responsibility Certification (SR-22 Filing)	TE 99 82B
11	Reinstatement of Insurance	543AIP
11	Reinstatement of Insurance	TE 02 38A
11	Suspension of Insurance	542AIP
11	Suspension of Insurance	TE 02 40A
12	Individual Named Insured	TE 99 17H

NOTES

PRIVATE PASSENGER CHAPTER

NOTES

PRIVATE PASSENGER CHAPTER

Rule 30. DEFINITIONS

A. **Definitions**

Ⓔ 1. **Private Passenger Auto**

A private passenger auto is a four- wheel auto, of the private passenger or station wagon type, owned or leased under written contract for a continuous period of at least six months.

Classify the following autos as private passenger autos if they meet the specified criteria:

a. Utility Type Autos that are

(1) owned or leased under a written contract for a continuous period of at least six months:

(a) by an individual, or by two or more individuals who are residents of the same household, or

(b) by two or more individuals who are not residents of the same household, but are related by blood, marriage or adoption, including a ward or foster child; and

(2) not used for the delivery or transportation of goods, materials or supplies other than samples, unless:

(a) the delivery of goods, materials or supplies is not the primary usage of the auto.

(b) for farming or ranching.

b. Autos owned by a farm partnership or farm corporation that:

(1) are principally garaged on a farm or ranch and principally used in farm or ranch operations, and

(2) meet the requirements in the first paragraph of 1 and 1.a.(2) above.

Refer to the Private Passenger Auto Classifications rule (Rule 32) paragraph A.4.

2. **Utility Type Auto**

A utility type auto means an auto (with a G.V.W. of 25,000 lbs. or less) of the pickup body, van type and multi-use type, which includes Jeeps, Blazers, Rancheros, Broncos and other similar autos.

3. **Utility Type Trailers**

Utility type trailers designed to be pulled by a private passenger auto or utility type auto not used for business or commercial purposes other than farming or ranching.

This does not include mobile home, recreational, store, display or passenger trailers.

4. **Mobile Home Trailers (Class Code 7963)**

Trailers equipped with living quarters that include cooking, dining, sleeping facilities and plumbing or refrigeration.

5. **Recreational Trailers (Class Code 9582)**

Trailers less than 40 feet in length, less than 8 feet in width and used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping.

6. **Motorhomes (Class Code 9437)** ⓔ

a. Self-propelled motor vehicles with a living area that is an integral part of the vehicle chassis. The living area must consist of facilities for cooking and sleeping.

b. A pickup used solely to transport a permanently attached camper body.

c. A self-propelled motor vehicle not described above but that is used primarily for recreational camping.

Note: Removable or slip-in campers or trucks equipped with camper shells are not eligible for this Rule.

7. **Motorcycles** ⓔ

Motorcycles, mopeds, motorscooters, motorbikes, go-carts and any other similar autos required to be insured under Chapter 601, Transportation Code. *

8. **All-Terrain Vehicles (Class Code 9590)** ⓔ

Four wheel autos equipped with balloon tires designed for use on rugged terrain or rugged terrain and water required to be insured under Chapter 601, Transportation Code. *

9. **Dune Buggies (Class Code 9432)** ⓔ

Autos of the private passenger type designed or modified for use principally off public roads required to be insured under Chapter 601, Transportation Code. *

10. **Golf Carts (Class Code 9435)** ⓔ

Three or four wheel autos with limited speed capabilities designed to carry golfers and their equipment around a golf course and neighboring roadways required to be insured under Chapter 601, Transportation Code. *

11. **Antique, Collectible and Special Interest Autos (Class Code 9620)** ⓔ

Autos of the private passenger type that are:

a. maintained primarily for use in exhibitions, club activities, parades and other functions of public interest and

b. occasionally used for other purposes.

c. required to be insured under Chapter 601, Transportation Code.

* 12. **Ineligible Vehicles**

Government owned vehicles or government employees while operating a government vehicle in the course of that person's employment.

B. An auto subject to rating under any other Chapter of this manual shall not be considered a private passenger auto as defined in this Chapter.

C. Private Passenger Auto as used in this Chapter refers to a private passenger auto or an auto considered as a private passenger auto.

D. Liability as used in this Chapter refers only to bodily injury and property damage coverages.

Rule 31. PREMIUM DEVELOPMENT

A. Refer to the Territories rule (Rule 13) to determine the schedule number of the territory in which the auto will be principally garaged.

B. **Liability Coverage**

1. Refer to the Private Passenger Auto Classifications rule (Rule 32) for the appropriate classification.
2. Refer to the Private Passenger Rate Section by territory and classification.
3. If a driver training credit (Rule 33) applies, decrease the rates determined above by the appropriate percentage.
4. If a driver improvement course credit (Rule 34) applies, decrease the rates determined above by the appropriate percentage.
5. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

Note: Credits will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

C. **Personal Injury Protection**

1. Personal injury protection coverage shall be afforded with respect to an auto insured for liability unless rejected in writing by the named insured.
2. Refer to the Personal Injury Protection rule (Rule 8).
3. If a passive restraint credit (Rule 35) applies, decrease the rates determined above by the appropriate percentage.
4. If a driver training credit (Rule 33) applies, decrease the rates determined above by the appropriate percentage.
5. If a driver improvement course credit (Rule 34) applies, decrease the rates determined above by the appropriate percentage.
6. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

Note: Credits will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

D. **Uninsured/Underinsured Motorists Coverage**

1. Uninsured/underinsured motorists coverage shall be afforded with respect to an auto insured for liability unless rejected in writing by the named insured.
2. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

E. If a financial responsibility filing is required, refer to the Certified Risks—Financial Responsibility Laws rule (Rule 10).

Rule 32. PRIVATE PASSENGER AUTO CLASSIFICATIONS

A. Private passenger autos owned or leased for a continuous period of six months or more shall be classified as shown in the following chart with the following exceptions:

1. Private passenger autos owned by a member of the clergy and used principally in church related duties shall be classified on the age of the operators, but will not be considered as used for business nor driven to and from work;
2. A private passenger auto subject to Class 3, 3A, 8, or 8A used in the business of the United States Government by an employee of the government may be classified and rated for liability only as 1A, 1B, 1C, 6A, 6B, or 6C; ⓔ
3. Private passenger autos owned by a corporation, partnership, or unincorporated association shall be classified and rated as Class 3;
4. Private passenger autos principally garaged on a farm or ranch and neither used in any occupation other than farming or ranching nor customarily used in going to or from work other than farming or ranching, shall be classified and rated as Class 1AF, 2AF-1, 2AF-2, 2CF-1, 2CF-2, 2DF, or 6AF.

Refer to paragraph B of this Rule for the definitions of terms used in this Rule.

<table>
<tr><td colspan="10">IF MORE THAN ONE CLASSIFICATION IS APPLICABLE, THE CLASS DEVELOPING THE HIGHER PREMIUM SHOULD BE USED</td></tr>
<tr><td colspan="5" rowspan="3">Description of Operator</td><td colspan="5">Description of Use Of Auto</td></tr>
<tr><td colspan="3">Other Than Business Use</td><td rowspan="2">Business Use</td><td rowspan="2">Farm Autos</td></tr>
<tr><td>Not Driven To Or From Work</td><td>Driven To Or From Work More than 50% of the Time</td><td>Driven To Or From Work 50% or Less of the Time</td></tr>
<tr><td colspan="5">No Youthful Operators & No Senior Operators</td><td>1A</td><td>1B</td><td>1C</td><td>3*</td><td>1AF</td></tr>
<tr><td colspan="5">Senior Operator but No Youthful Operators</td><td>6A</td><td>6B</td><td>6C</td><td>8†</td><td>6AF</td></tr>
<tr><td rowspan="7">Youthful Operators</td><td>Females</td><td colspan="2">Unmarried</td><td>Under Age 21</td><td colspan="4">2D</td><td>2DF</td></tr>
<tr><td rowspan="6">Males</td><td rowspan="4">Unmarried</td><td rowspan="2">Owner or Principal Operator</td><td>Under Age 21</td><td colspan="4">2C-1</td><td>2CF-1</td></tr>
<tr><td>Under Age 25 but Age 21 or Older</td><td colspan="4">2C-2</td><td>2CF-2</td></tr>
<tr><td rowspan="2">Not Owner or Principal Operator</td><td>Under Age 21</td><td colspan="4">2A-1</td><td>2AF-1</td></tr>
<tr><td>Under Age 25 but Age 21 or Older</td><td colspan="4">2A-2</td><td>2AF-2</td></tr>
<tr><td rowspan="2">Married</td><td colspan="2">Under Age 21</td><td colspan="4">2A-1</td><td>2AF-1</td></tr>
<tr><td colspan="2">Under Age 25 but Age 21 or Older</td><td colspan="4">2A-2</td><td>2AF-2</td></tr>
</table>

* If the auto is a Utility Type Auto use Class 3A

† If the auto is a Utility Type Auto use Class 8A

B. **Definitions**

The following terms used in the classification descriptions of the rule shall mean:

1. "Age" means the age attained on the last birthday.
2. "Driven to or from work" means that the auto is customarily used in the course of driving to or from work.
   a. The term "customarily" shall include the use of autos in a car-pool or other share-the-ride arrangements.
   b. An auto used for driving to or from school shall be considered as used for driving to or from work.
3. "Farm auto" means an auto principally garaged on a farm or ranch that is not customarily used in going to or from school or going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.
4. "Married" means a married person living with spouse and includes a person widowed, divorced or legally separated only if such person has custody of a child resident of the same household.
5. "Resident" means anyone residing in the same household and an individual absent from the household while attending school; however, it shall not include an individual in active military service with the armed forces of the United States of America unless such individual customarily operates the auto.
6. "Senior Operator" means an applicant 65 years of age or over, any other operator of the auto 65 years of age or over resident of the same household as the applicant or any other operator 65 years of age or over who customarily operates the auto.
7. "Used for business" means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto in his or her occupation, profession or business, other than in going to or from his or her principal place of occupation, profession or business.
8. "Youthful operator" means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, and is one of the following:
   a. "Male operator under 25 years of age" means a male applicant under 25 years of age, any other male operator of the auto under 25 years of age resident of the same household as the applicant or any other male operator under 25 years of age who customarily operates the auto.
   b. "Unmarried female operator under 21 years of age" means an unmarried female applicant under 21 years of age, any other unmarried female operator of the auto under 21 years of age resident of the same household as the applicant or any other unmarried female

operator under 21 years of age who customarily operates the auto.

C. **Two or more autos in the same household as the applicant**

1. If there are more autos than operators, or an equal number of autos and operators, assign operators to autos as follows:

   a. Each youthful operator to the auto principally operated.

   If a youthful driver is the sole operator of more than one auto, the youthful classification will be assigned to the auto with the highest total premium.

   b. Remaining youthful operators to remaining autos in the order of highest rated youthful operator to the auto with the highest total premium without regard to the autos operated.

   c. Each senior operator to the auto principally operated.

   If all operators in the household are age 65 or over, the "Senior Operator" classification applies to all autos.

   d. Any remaining autos at the appropriate classification without regard to youthful operators and senior operators.

2. If there are more operators than autos, assign operators to autos as follows:

   a. Select the youthful operators with the highest rate equal to the number of autos.

   b. Of those selected, assign any principal operators to the autos they principally operate.

   c. Of those selected and remaining after principal operator assignment, assign operators to autos in the order of highest rated youthful operator to the auto with the highest total premium.

   d. Each senior operator to the auto principally operated.

   e. Any remaining autos at the appropriate classification without regard to youthful operator and senior operator.

Rule 33. DRIVER TRAINING CREDIT

Liability and Personal Injury Protection Coverages Only

This Rule only applies to Private Passenger Autos and autos included in the Private Passenger Auto definition under the Definitions rule (Rule 30).

A. Apply a 10% credit to the premium for an auto, if the following criteria are met:

1. The auto is classified as class 2A-1, 2A-2, 2AF -1, 2AF-2, 2C-1, 2C-2, 2D, 2CF-1, 2CF-2, or 2DF.

2. Each of the following applicants and operators have successfully completed a driver education course:

   a. Any male applicant under 25 years of age.

   b. Any unmarried female applicant under 21 years of age.

3. All male operators of the auto under 25 years of age and all unmarried female operators of the auto under 21 years of age resident of the same household as the applicant or who customarily operate the auto have successfully completed a driver education course.

B. Satisfactory evidence must be presented and consist of one of the following:

1. SO-30, Driver Training Certificate.

2. Texas Driver Education Certificate DL-41A, Revised 10/78.

3. LIDR-13 (motor vehicle record) from the Texas Department of Public Safety containing a notation that an approved driver education course has been completed.

4. 964-D or 964-E Driver Education Certificate, or any other form approved for this purpose by the Texas Education Agency.

A photocopy of any of the four above will be acceptable.

C. Only one Driver Training Credit (Rule 33) or Driver Improvement Course Credit (Rule 34) may apply to any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

Rule 34. DRIVER IMPROVEMENT COURSE CREDIT

Liability and Personal Injury Protection Coverages Only

This Rule only applies to Private Passenger Autos and autos included in the Private Passenger Auto definition under the Definitions rule (Rule 30).

A. Apply a 10 % credit to the premium for an auto, other than motorcycle, afforded personal auto coverage if the principal operator has successfully completed a driver safety course described below and met its standards.

1. Any driving safety course approved by the Texas Education Agency (TEA) (including the State Board of Education or the Commissioner of Education) and taught through a TEA approved school or course provider (or a contractually authorized user of its course) under Texas Civil Statutes, Article 4413(29c), provided that the course is taught in its entirety, regardless of whether a uniform certificate of completion is issued to the graduates.

2. A driving safety course described in this paragraph and taught through an organization that has 50,000 or more members, qualifies for a tax exemption under Section 501(a), Internal Revenue Code of 1986 (26 U.S. C. Section 501(a)), based on being listed under Section 501 (c)(4), Internal Revenue Code of 1986 (26 U.S.C. Section 501 (c)(4)), and conducts for its members and other individuals who are at least 50 years of age a driving safety course that is not used for purposes of former Section

143A, Uniform Act Regulating Traffic on Highways (Article 6701d, Vernon's Texas Civil Statutes), now the Transportation Code, Title 7, Sections 543.101 et seq.

B. If the policy insures two or more autos apply the credit to each auto principally operated by the person awarded the certificate of course completion.

C. Apply the credit for a period of 36 months subsequent to the date of issuance of the certificate of completion. Following such 36-month period, in order to again qualify for such credit, the course must be again successfully completed and evidence again presented to the company.

D. Only one Driver Training Credit (Rule 33) or Driver Improvement Course Credit (Rule 34) may apply to any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

Rule 35. PASSIVE RESTRAINT CREDIT

A. This Rule only applies to Private Passenger Autos and autos included in the Private Passenger Auto definition under the Definitions rule (Rule 30).

B. Passive Restraint Systems are systems that meet all of the following criteria:

1. Are continually operative the moment an individual enters the auto and the auto begins movement.
2. Restrain the occupants from movement in the event of a collision.
3. Automatically deploy without any manual operation being performed by the occupants of the auto.

C. Apply the following credit to the Personal Injury Protection premium for autos equipped with factory installed passive restraint systems that meet the published Federal Safety Standards:

Restraint System Description	Credit
1. Air inflatable passive restraint system (air bags)	
a. All front seat occupants protected	30%
b. Driver only protected	15%
2. Belt passive restraint system	
a. All front seat occupants protected	30%
b. Driver only protected	15%

D. The credits in this rule will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met. A credit applied under this Rule is to be in addition to credits applied under any other rule.

Rule 36. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AUTOS

A. **Written on a Personal Auto Policy**

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto and utility type auto without additional premium charge and without specific description of the trailer.

B. **Written on a Commercial Policy**

Refer to the Trailers Designed For Use With Private Passenger Autos Or Utility Type Autos—Commercial rule (Rule 84).

Rule 37. MOTORHOMES

A. **Written on a Personal Auto Policy** ⓔ

1. **Liability and personal injury protection coverages**
   a. Motorhomes used in driving to or from work or used in business—rate as private passenger autos.
   b. Pleasure use motorhomes
      (1) Liability—Charge .50 of the 1A rates from the Private Passenger Rate Section.
      (2) Personal injury protection—Charge the class 1A in Table B of the Private Passenger Rate Section.
2. **Uninsured/underinsured motorists**—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

B. **Written on a Commercial Policy**

Refer to the Motorhomes—Commercial rule (Rule 80).

Rule 38. MOTORCYCLES

This Rule applies to motorcycles not used for business. For business use motorcycles, refer to the Motorcycles—Commercial rule (Rule 79).

A. **Written on a Personal Auto Policy** ⓔ

1. **Liability**—Apply the following factors to the class 1A rate:

Engine Size cc	Operator Under Age 25	Code	All Other Operators	Code
0-100	.60	9221	.45	9231
101-200	.75	9222	.60	9232
201-360	1.05	9223	.90	9233
361-500	1.20	9224	1.05	9234
501-800	1.35	9225	1.20	9235
801-1000	1.45	9226	1.30	9236
Over 1000	+.10 for each 200cc or fraction over 1,000cc		+.10 for each 200cc or fraction over 1,000cc	

2. **Personal injury protection**—Multiply the Class 1A premium from Table A of the Private Passenger Rate Section by 2.00.

3. **Uninsured/underinsured motorists**—Multiply the premium developed in accordance with the Uninsured/Underinsured Motorists Coverage rule (Rule 7) by 2.00.

B. **Written on a Commercial Policy**

Refer to the Motorcycles—Commercial rule (Rule 79).

Rule 39. MOTORCYCLE OPERATOR CREDITS

Liability and Personal Injury Protection Coverages Only

A. This Rule applies to motorcycles written on a specified auto basis and owned by an individual or husband and wife who are resident in the same household, except autos used for commercial purposes.

B. Application of credits—Apply a credit of 10% to the liability and personal injury protection coverages premiums in the following manner, provided the necessary qualifications set out in this Rule are met:

1. Credits shall not be cumulative on any one auto.
2. If the policy insures two or more autos, apply the credits to each auto principally operated by a person who has received a certificate.
3. Apply the credit only to the number of autos equal to the number of operators having a certificate, except for the Motorcycle Operator Training Credit the operator must be under age 25.

C. Period of application—Apply the credits to new and renewal policies effective within a period of 36 months subsequent to the date of completion.

Following each 36-month period, in order to continue to qualify for the credit, the course must be repeated and evidence of completion presented to the company.

Exception: The Motorcycle Operator Training Credit once completed will continue in effect until the operator reaches the age of 25.

D. Satisfactory evidence includes the original certificate or a photostat copy of the certificate.

Exception: For the Motorcycle Operator Training Course credit satisfactory evidence must consist of one of the following:

1. Texas Driver Education Certificate DL–41A;
2. LIDR-13 (motor vehicle record) from the Texas Department of Public Safety containing annotation that an approved Motorcycle Operator Training Course has been completed.

In lieu of the original, a photographic copy of any of the two above will be acceptable.

E. **Courses approved under this Rule**

1. **National Safety Council's Motorcycle Defensive Driving Course** meeting the standards established by the National Safety Council requires certification by the Texas Safety Association.
2. **Motorcycle Safety Foundation's Better Biking Course** meeting the standards established by the Motorcycle Safety Foundation or the Texas Department of Public Safety requires certification by Motorcycle Safety Foundation or the Texas Department of Public Safety.
3. **Motorcycle Safety Foundation's Motorcycle Rider Course** requires certification by the Motorcycle Safety Foundation or the Texas Department of Public Safety. However, all operators of the auto must have successfully completed a motorcycle rider course meeting the following standards:
   a. The course was sponsored by a recognized secondary school, driver training school, college or university, the Motorcycle Safety Foundation or the Texas Department of Public Safety and conducted by certified instructors.
   b. The course had the official approval of the Motorcycle Safety Foundation or the Texas Department of Public Safety.
   c. The course was composed of a minimum of twenty hours of motorcycle rider course instruction as required by the Motorcycle Safety Foundation or the Texas Department of Public Safety for an approved course.
4. **Motorcycle Operator Training Credit** may only be applied when the auto is rated under the "operator under age 25" class and all operators of such auto under age 25 have successfully completed a Motorcycle Operator Training Course meeting the following standards:
   a. The course was sponsored by a recognized secondary school, driver training school, college or university and conducted by certified instructors.
   b. The course had the official approval of the Texas Department of Public Safety and the Texas Education Agency.
   c. The course was composed of a minimum of thirty hours of classroom driver education instruction plus a minimum of twenty hours of motorcycle training course instruction as required by the Texas Department of Public Safety and the Texas Education Agency for an approved course.

Rule 40. ALL-TERRAIN VEHICLES (Class Code 9590)

This Rule applies to all-terrain vehicles (ATVs) not used for business. For business use ATVs, refer to the All Terrain Vehicles—Commercial rule (Rule 81).

A. **Written on a Personal Auto Policy** ⓔ

1. **Liability**—Charge .50 of Class 1A private passenger rates from the Private Passenger Rate Section.
2. **Personal injury protection**—Multiply the class 1A rates from of Table A of the Private Passenger Rate Section by 2.00
3. **Uninsured/underinsured motorists**—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

B. **Written on a Commercial Policy**

Refer to the All Terrain Vehicles—Commercial rule (Rule 81).

Rule 41. DUNE BUGGIES (Class Code 9426)

Classify and rate as private passenger autos.

Rule 42. GOLF CARTS (Class Code 9435)

This Rule applies to golf carts not used for business. For business use golf carts, refer to the Golf Carts—Commercial rule (Rule 82).

A. **Written on a Personal Auto Policy**

1. **Liability**—Charge .25 of class 1A rates in the Private Passenger Rate Section.
2. **Personal injury protection**—Charge the class 1A rate in Table A of the Private Passenger Rate Section.
3. **Uninsured/underinsured motorists**—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

B. **Written on a Commercial Policy**

Refer to the Golf Carts—Commercial rule (Rule 82).

Rule 43. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS (Class Code 9620)

A. **Written on a Personal Auto Policy**

1. **Liability**—Charge .25 of the applicable rates in the Private Passenger Rate Section.
2. **Personal injury protection** —Charge .25 of the rate in Table A in the Private Passenger Rate Section.
3. **Uninsured/underinsured motorists**—Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

B. If the auto is registered with the Texas Department of Transportation as a collector's item it is not eligible for assignment through the association.

C. **Written on a Commercial Policy**

Refer to the Antique, Collectible And Special Interest Autos—Commercial rule (Rule 83).

Rule 44. AMPHIBIOUS AUTOS

This Rule applies to autos designed to operate on both land and water.

A. **Written on a Personal Auto Policy**

Rate as land autos according to their use.

B. **Written on a Commercial Policy**

Refer to the Amphibious Equipment—Commercial rule (Rule 89).

Rule 45. NAMED NON-OWNER COVERAGE (Class Code 7000)

I. **Named Non-Owner Coverage**

(Applicable to Personal Auto Policies Only) Permanent coverage for owned autos must be afforded under a separate policy.

A Personal Auto Policy may be endorsed to provide coverage for a named individual and spouse, if residents of the same household, with respect to the operation by either or on behalf of either of non-owned autos or the presence of either or both in any such auto, subject to the following provisions:

A. **Liability Coverage**

Determine the bodily injury and property damage liability rates for named non-owner coverage as follows:

Apply the specified factor to the Class 3 private passenger rate for the territory in which the named insured resides				
Description of Driver and Usage			Class	Factor
Business Use	Public or Livery Conveyance Autos		N1	*
	Commercial Types		N2	1.25
	Private Passenger Type Autos	Male Under 25 Years of Age	N3	1.05
		No Male Under 25 Years of Age	N4	1.00
Non-Business Use	Male Operator Under 25 Years of Age		N5	.50
	No Male Operator Under 25 Years of Age		N6	.40
Garage Employee†	Covered Under a Garage Policy		N7	1.10
	Not Covered Under a Garage Policy		N8	2.10

* If there is primary coverage on the public autos, apply a factor of .50 the applicable public rate. If there is no primary insurance on the public autos, apply a factor of 1.00 the applicable public rate.

† Garage employee is limited to employees whose duties involve the operation of autos.

EXCEPTIONS:

1. When there is an uninsured auto (the non-owner operator is an excluded driver under the owner's policy or the owner has no insurance on the auto) furnished for regular use or in the household, charge 1.00 of the otherwise applicable rate that would apply if the non-owner operator owned the auto.
2. If an individual is furnished an auto for regular use in the business of the United States Government, the

applicable N5 or N6 rate shall apply.

The following terms used in the classification descriptions in this Rule shall mean:

a. "Male operator under 25 years of age" means a male applicant under 25 years of age or the spouse of a female applicant if a resident in the same household.

b. "Used in business" means that the use of an auto is required by or customarily involved in the duties of the applicant or spouse, if a resident in the same household, in his or her occupation, profession or business other than going to or from his or her principal place of occupation, profession or business.

c. "Garage business" means the use of an auto in the business of an auto sales agency, trailer sales, repair shop, service station, storage garage or public parking place.

B. **Personal Injury Protection**

Apply a factor of 1.00 to the Class 3 Personal Injury Protection in Table A of the Private Passenger Rate Section.

C. **Uninsured/Underinsured Motorists Coverage**

Apply a factor of 1.00 to the Uninsured/Underinsured Motorists Rates in the Private Passenger Rate Section.

ⓔ II. **Named Operator Coverage-Government Employee (Applicable to Personal Auto Policies Only)**

Liability and Personal Injury Protection Coverages Only

(This Rule is not available for policies certified under an SR 22 filing.)

A. A policy may be endorsed to cover only the interest of an employee of the government or any governmental subdivision for accidents occurring while such employee is operating or riding in any private passenger or commercial auto provided:

1. such auto is owned by the government or any governmental subdivision,

2. such auto, if not owned by the government or any governmental subdivision, is in the care, custody or control of the government and is not owned by such employee or a member of his or her household, and

3. the use of the auto is "pleasure and business" or "commercial".

B. **Premium Development**

1. **Liability Coverage**

Apply a factor of .50 to the applicable bodily injury and property damage rates in the Private Passenger Rate Section for the highest rated territory in which the auto is operated.

2. **Personal Injury Protection**

Apply a factor of 1.00 to the Personal Injury Protection rates in Table A in the Private Passenger Rate Section for the highest rated territory in which the auto is operated.

ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
30	Additional Insured—Lessor	510AIP-1 ✦
30, 37, 38, 40, 41, 42	Miscellaneous Type Vehicle Endorsement	583AIP
30,43	Antique, Collectible or Special Interest Auto	586AIP
32, 45	Federal Employees—Using Autos in Government Business	513AIP
44	Amphibious Automobile or Amphibious Mobile Home Trailer Excluded While Being Launched, Beached, or Used on Water	514AIP
45	Named Non-Owner Coverage	578AIP
45	Named-Operator Government—Employees	579AIP

NOTES

PRIVATE PASSENGER RATE SECTION

PRIVATE PASSENGER RATING WORKSHEET

Refer to the Premium Development rule (Rule 31) for Premium Development Procedures.

	B.I. Liability	P.D. Liability	Personal Injury Protection	Uninsured/ Underinsured Motorists
Base Rates				
Driver Training Credit (Rule 33)				
Driver Improvement Course Credit (Rule 34)				
Passive Restraint Credit (Rule 35)				
Additional Charges (Rule 9)				
Whole Dollar Premium				
Financial Responsibility Filing (Rule 10)				
Total				

Note: Credits under Driving Training Credit (Rule 33) and Driver Improvement Course Credit (Rule 34) will not be cumulative on any one auto, but application of one credit to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met

PRIVATE PASSENGER RATES
$30,000/$60,000/$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	$729	$568	$736	$568	$587	$445	$642	$534	$585	$385	$565	$426	$726	$395	$552	$475
113	1B	$838	$653	$846	$653	$675	$512	$738	$614	$673	$443	$650	$490	$835	$454	$635	$546
114	1C	$838	$653	$846	$653	$675	$512	$738	$614	$673	$443	$650	$490	$835	$454	$635	$546
102	2A-1	$2,005	$1,562	$2,024	$1,562	$1,614	$1,224	$1,766	$1,468	$1,609	$1,059	$1,554	$1,172	$1,996	$1,086	$1,518	$1,306
103	2A-2	$1,349	$1,051	$1,362	$1,051	$1,086	$823	$1,188	$988	$1,082	$712	$1,045	$788	$1,343	$731	$1,021	$879
104	2C-1	$2,005	$1,562	$2,024	$1,562	$1,614	$1,224	$1,766	$1,468	$1,609	$1,059	$1,554	$1,172	$1,996	$1,086	$1,518	$1,306
105	2C-2	$1,458	$1,136	$1,472	$1,136	$1,174	$890	$1,284	$1,068	$1,170	$770	$1,130	$852	$1,452	$790	$1,104	$950
124	2D	$1,531	$1,193	$1,546	$1,193	$1,233	$934	$1,348	$1,121	$1,228	$808	$1,186	$895	$1,525	$830	$1,159	$998
130	3	$802	$625	$810	$625	$646	$490	$706	$587	$644	$424	$622	$469	$799	$435	$607	$522
	3A	$802	$625	$810	$625	$646	$490	$706	$587	$644	$424	$622	$469	$799	$435	$607	$522
161	6A	$656	$511	$662	$511	$528	$400	$578	$481	$526	$346	$508	$383	$653	$356	$497	$428
163	6B	$838	$653	$846	$653	$675	$512	$738	$614	$673	$443	$650	$490	$835	$454	$635	$546
164	6C	$802	$625	$810	$625	$646	$490	$706	$587	$644	$424	$622	$469	$799	$435	$607	$522
160	8	$802	$625	$810	$625	$646	$490	$706	$587	$644	$424	$622	$469	$799	$435	$607	$522
	8A	$729	$568	$736	$568	$587	$445	$642	$534	$585	$385	$565	$426	$726	$395	$552	$475
115	1AF	$547	$426	$552	$426	$440	$334	$482	$400	$439	$289	$424	$320	$544	$296	$414	$356
106	2AF-1	$1,494	$1,164	$1,509	$1,164	$1,203	$912	$1,316	$1,095	$1,199	$789	$1,158	$873	$1,488	$810	$1,132	$974
107	2AF-2	$1,021	$795	$1,030	$795	$822	$623	$899	$748	$819	$539	$791	$596	$1,016	$553	$773	$665
108	2CF-1	$1,494	$1,164	$1,509	$1,164	$1,203	$912	$1,316	$1,095	$1,199	$789	$1,158	$873	$1,488	$810	$1,132	$974
109	2CF-2	$1,094	$852	$1,104	$852	$880	$668	$963	$801	$878	$578	$848	$639	$1,089	$592	$828	$712
128	2DF	$1,130	$880	$1,141	$880	$910	$690	$995	$828	$907	$597	$876	$660	$1,125	$612	$856	$736
165	6AF	$510	$398	$515	$398	$411	$312	$449	$374	$410	$270	$396	$298	$508	$276	$386	$332

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	$316	$377	$555	$333	$453	$381	$421	$487	$336	$366	$336	$340	$675	$499	$538	$465
113	1B	$363	$434	$638	$383	$521	$438	$484	$560	$386	$421	$386	$391	$776	$574	$619	$535
114	1C	$363	$434	$638	$383	$521	$438	$484	$560	$386	$421	$386	$391	$776	$574	$619	$535
102	2A-1	$869	$1,037	$1,526	$916	$1,246	$1,048	$1,158	$1,339	$924	$1,006	$924	$935	$1,856	$1,372	$1,480	$1,279
103	2A-2	$585	$697	$1,027	$616	$838	$705	$779	$901	$622	$677	$622	$629	$1,249	$923	$995	$860
104	2C-1	$869	$1,037	$1,526	$916	$1,246	$1,048	$1,158	$1,339	$924	$1,006	$924	$935	$1,856	$1,372	$1,480	$1,279
105	2C-2	$632	$754	$1,110	$666	$906	$762	$842	$974	$672	$732	$672	$680	$1,350	$998	$1,076	$930
124	2D	$664	$792	$1,166	$699	$951	$800	$884	$1,023	$706	$769	$706	$714	$1,418	$1,048	$1,130	$976
130	3	$348	$415	$610	$366	$498	$419	$463	$536	$370	$403	$370	$374	$743	$549	$592	$512
	3A	$348	$415	$610	$366	$498	$419	$463	$536	$370	$403	$370	$374	$743	$549	$592	$512
161	6A	$284	$339	$500	$300	$408	$343	$379	$438	$302	$329	$302	$306	$608	$449	$484	$418
163	6B	$363	$434	$638	$383	$521	$438	$484	$560	$386	$421	$386	$391	$776	$574	$619	$535
164	6C	$348	$415	$610	$366	$498	$419	$463	$536	$370	$403	$370	$374	$743	$549	$592	$512
160	8	$348	$415	$610	$366	$498	$419	$463	$536	$370	$403	$370	$374	$743	$549	$592	$512
	8A	$316	$377	$555	$333	$453	$381	$421	$487	$336	$366	$336	$340	$675	$499	$538	$465
115	1AF	$237	$283	$416	$250	$340	$286	$316	$365	$252	$274	$252	$255	$506	$374	$404	$349
106	2AF-1	$648	$773	$1,138	$683	$929	$781	$863	$998	$689	$750	$689	$697	$1,384	$1,023	$1,103	$953
107	2AF-2	$442	$528	$777	$466	$634	$533	$589	$682	$470	$512	$470	$476	$945	$699	$753	$651
108	2CF-1	$648	$773	$1,138	$683	$929	$781	$863	$998	$689	$750	$689	$697	$1,384	$1,023	$1,103	$953
109	2CF-2	$474	$566	$832	$500	$680	$572	$632	$730	$504	$549	$504	$510	$1,012	$748	$807	$698
128	2DF	$490	$584	$860	$516	$702	$591	$653	$755	$521	$567	$521	$527	$1,046	$773	$834	$721
165	6AF	$221	$264	$388	$233	$317	$267	$295	$341	$235	$256	$235	$238	$472	$349	$377	$326

PRIVATE PASSENGER RATES
$30,000/$60,000/$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	$479	$529	$434	$433	$600	$565	$617	$580	$585	$413	$429	$360	$603	$454	$538	$450
113	1B	$551	$608	$499	$498	$690	$650	$710	$667	$673	$475	$493	$414	$693	$522	$619	$518
114	1C	$551	$608	$499	$498	$690	$650	$710	$667	$673	$475	$493	$414	$693	$522	$619	$518
102	2A-1	$1,317	$1,455	$1,194	$1,191	$1,650	$1,554	$1,697	$1,595	$1,609	$1,136	$1,180	$990	$1,658	$1,248	$1,480	$1,238
103	2A-2	$886	$979	$803	$801	$1,110	$1,045	$1,141	$1,073	$1,082	$764	$794	$666	$1,116	$840	$995	$832
104	2C-1	$1,317	$1,455	$1,194	$1,191	$1,650	$1,554	$1,697	$1,595	$1,609	$1,136	$1,180	$990	$1,658	$1,248	$1,480	$1,238
105	2C-2	$958	$1,058	$868	$866	$1,200	$1,130	$1,234	$1,160	$1,170	$826	$858	$720	$1,206	$908	$1,076	$900
124	2D	$1,006	$1,111	$911	$909	$1,260	$1,186	$1,296	$1,218	$1,228	$867	$901	$756	$1,266	$953	$1,130	$945
130	3	$527	$582	$477	$476	$660	$622	$679	$638	$644	$454	$472	$396	$663	$499	$592	$495
	3A	$527	$582	$477	$476	$660	$622	$679	$638	$644	$454	$472	$396	$663	$499	$592	$495
161	6A	$431	$476	$391	$390	$540	$508	$555	$522	$526	$372	$386	$324	$543	$409	$484	$405
163	6B	$551	$608	$499	$498	$690	$650	$710	$667	$673	$475	$493	$414	$693	$522	$619	$518
164	6C	$527	$582	$477	$476	$660	$622	$679	$638	$644	$454	$472	$396	$663	$499	$592	$495
160	8	$527	$582	$477	$476	$660	$622	$679	$638	$644	$454	$472	$396	$663	$499	$592	$495
	8A	$479	$529	$434	$433	$600	$565	$617	$580	$585	$413	$429	$360	$603	$454	$538	$450
115	1AF	$359	$397	$326	$325	$450	$424	$463	$435	$439	$310	$322	$270	$452	$340	$404	$338
106	2AF-1	$982	$1,084	$890	$888	$1,230	$1,158	$1,265	$1,189	$1,199	$847	$879	$738	$1,236	$931	$1,103	$922
107	2AF-2	$671	$741	$608	$606	$840	$791	$864	$812	$819	$578	$601	$504	$844	$636	$753	$630
108	2CF-1	$982	$1,084	$890	$888	$1,230	$1,158	$1,265	$1,189	$1,199	$847	$879	$738	$1,236	$931	$1,103	$922
109	2CF-2	$718	$794	$651	$650	$900	$848	$926	$870	$878	$620	$644	$540	$904	$681	$807	$675
128	2DF	$742	$820	$673	$671	$930	$876	$956	$899	$907	$640	$665	$558	$935	$704	$834	$698
165	6AF	$335	$370	$304	$303	$420	$396	$432	$406	$410	$289	$300	$252	$422	$318	$377	$315

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	$654	$530	$600	$426	$529	$491	$461	$356	$534	$413	$537	$431	$518	$340	$688	$499
113	1B	$752	$610	$690	$490	$608	$565	$530	$409	$614	$475	$618	$496	$596	$391	$791	$574
114	1C	$752	$610	$690	$490	$608	$565	$530	$409	$614	$475	$618	$496	$596	$391	$791	$574
102	2A-1	$1,798	$1,458	$1,650	$1,172	$1,455	$1,350	$1,268	$979	$1,468	$1,136	$1,477	$1,185	$1,424	$935	$1,892	$1,372
103	2A-2	$1,210	$980	$1,110	$788	$979	$908	$853	$659	$988	$764	$993	$797	$958	$629	$1,273	$923
104	2C-1	$1,798	$1,458	$1,650	$1,172	$1,455	$1,350	$1,268	$979	$1,468	$1,136	$1,477	$1,185	$1,424	$935	$1,892	$1,372
105	2C-2	$1,308	$1,060	$1,200	$852	$1,058	$982	$922	$712	$1,068	$826	$1,074	$862	$1,036	$680	$1,376	$998
124	2D	$1,373	$1,113	$1,260	$895	$1,111	$1,031	$968	$748	$1,121	$867	$1,128	$905	$1,088	$714	$1,445	$1,048
130	3	$719	$583	$660	$469	$582	$540	$507	$392	$587	$454	$591	$474	$570	$374	$757	$549
	3A	$719	$583	$660	$469	$582	$540	$507	$392	$587	$454	$591	$474	$570	$374	$757	$549
161	6A	$589	$477	$540	$383	$476	$442	$415	$320	$481	$372	$483	$388	$466	$306	$619	$449
163	6B	$752	$610	$690	$490	$608	$565	$530	$409	$614	$475	$618	$496	$596	$391	$791	$574
164	6C	$719	$583	$660	$469	$582	$540	$507	$392	$587	$454	$591	$474	$570	$374	$757	$549
160	8	$719	$583	$660	$469	$582	$540	$507	$392	$587	$454	$591	$474	$570	$374	$757	$549
	8A	$654	$530	$600	$426	$529	$491	$461	$356	$534	$413	$537	$431	$518	$340	$688	$499
115	1AF	$490	$398	$450	$320	$397	$368	$346	$267	$400	$310	$403	$323	$388	$255	$516	$374
106	2AF-1	$1,341	$1,086	$1,230	$873	$1,084	$1,007	$945	$730	$1,095	$847	$1,101	$884	$1,062	$697	$1,410	$1,023
107	2AF-2	$916	$742	$840	$596	$741	$687	$645	$498	$748	$578	$752	$603	$725	$476	$963	$699
108	2CF-1	$1,341	$1,086	$1,230	$873	$1,084	$1,007	$945	$730	$1,095	$847	$1,101	$884	$1,062	$697	$1,410	$1,023
109	2CF-2	$981	$795	$900	$639	$794	$736	$692	$534	$801	$620	$806	$646	$777	$510	$1,032	$748
128	2DF	$1,014	$822	$930	$660	$820	$761	$715	$552	$828	$640	$832	$668	$803	$527	$1,066	$773
165	6AF	$458	$371	$420	$298	$370	$344	$323	$249	$374	$289	$376	$302	$363	$238	$482	$349

PRIVATE PASSENGER RATES

PRIVATE PASSENGER RATES
$30,000/$60,000/$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	$455	$411	$483	$378	$537	$420	$537	$427	$403	$452	$453	$483	$435	$420	$465	$358
113	1B	$523	$473	$555	$435	$618	$483	$618	$491	$463	$520	$521	$555	$500	$483	$535	$412
114	1C	$523	$473	$555	$435	$618	$483	$618	$491	$463	$520	$521	$555	$500	$483	$535	$412
102	2A-1	$1,251	$1,130	$1,328	$1,040	$1,477	$1,155	$1,477	$1,174	$1,108	$1,243	$1,246	$1,328	$1,196	$1,155	$1,279	$984
103	2A-2	$842	$760	$894	$699	$993	$777	$993	$790	$746	$836	$838	$894	$805	$777	$860	$662
104	2C-1	$1,251	$1,130	$1,328	$1,040	$1,477	$1,155	$1,477	$1,174	$1,108	$1,243	$1,246	$1,328	$1,196	$1,155	$1,279	$984
105	2C-2	$910	$822	$966	$756	$1,074	$840	$1,074	$854	$806	$904	$906	$966	$870	$840	$930	$716
124	2D	$956	$863	$1,014	$794	$1,128	$882	$1,128	$897	$846	$949	$951	$1,014	$914	$882	$976	$752
130	3	$501	$452	$531	$416	$591	$462	$591	$470	$443	$497	$498	$531	$479	$462	$512	$394
	3A	$501	$452	$531	$416	$591	$462	$591	$470	$443	$497	$498	$531	$479	$462	$512	$394
161	6A	$410	$370	$435	$340	$483	$378	$483	$384	$363	$407	$408	$435	$392	$378	$418	$322
163	6B	$523	$473	$555	$435	$618	$483	$618	$491	$463	$520	$521	$555	$500	$483	$535	$412
164	6C	$501	$452	$531	$416	$591	$462	$591	$470	$443	$497	$498	$531	$479	$462	$512	$394
160	8	$501	$452	$531	$416	$591	$462	$591	$470	$443	$497	$498	$531	$479	$462	$512	$394
	8A	$455	$411	$483	$378	$537	$420	$537	$427	$403	$452	$453	$483	$435	$420	$465	$358
115	1AF	$341	$308	$362	$284	$403	$315	$403	$320	$302	$339	$340	$362	$326	$315	$349	$268
106	2AF-1	$933	$843	$990	$775	$1,101	$861	$1,101	$875	$826	$927	$929	$990	$892	$861	$953	$734
107	2AF-2	$637	$575	$676	$529	$752	$588	$752	$598	$564	$633	$634	$676	$609	$588	$651	$501
108	2CF-1	$933	$843	$990	$775	$1,101	$861	$1,101	$875	$826	$927	$929	$990	$892	$861	$953	$734
109	2CF-2	$682	$616	$724	$567	$806	$630	$806	$640	$604	$678	$680	$724	$652	$630	$698	$537
128	2DF	$705	$637	$749	$586	$832	$651	$832	$662	$625	$701	$702	$749	$674	$651	$721	$555
165	6AF	$318	$288	$338	$265	$376	$294	$376	$299	$282	$316	$317	$338	$304	$294	$326	$251

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	$584	$309	$730	$284	$887	$295	$610	$279	$464	$487	$354	$444	$264	$333	$256	$319
113	1B	$672	$355	$839	$327	$1,020	$339	$702	$321	$534	$560	$407	$511	$304	$383	$294	$367
114	1C	$672	$355	$839	$327	$1,020	$339	$702	$321	$534	$560	$407	$511	$304	$383	$294	$367
102	2A-1	$1,606	$850	$2,008	$781	$2,439	$811	$1,678	$767	$1,276	$1,339	$974	$1,221	$726	$916	$704	$877
103	2A-2	$1,080	$572	$1,350	$525	$1,641	$546	$1,128	$516	$858	$901	$655	$821	$488	$616	$474	$590
104	2C-1	$1,606	$850	$2,008	$781	$2,439	$811	$1,678	$767	$1,276	$1,339	$974	$1,221	$726	$916	$704	$877
105	2C-2	$1,168	$618	$1,460	$568	$1,774	$590	$1,220	$558	$928	$974	$708	$888	$528	$666	$512	$638
124	2D	$1,226	$649	$1,533	$596	$1,863	$620	$1,281	$586	$974	$1,023	$743	$932	$554	$699	$538	$670
130	3	$642	$340	$803	$312	$976	$324	$671	$307	$510	$536	$389	$488	$290	$366	$282	$351
	3A	$642	$340	$803	$312	$976	$324	$671	$307	$510	$536	$389	$488	$290	$366	$282	$351
161	6A	$526	$278	$657	$256	$798	$266	$549	$251	$418	$438	$319	$400	$238	$300	$230	$287
163	6B	$672	$355	$839	$327	$1,020	$339	$702	$321	$534	$560	$407	$511	$304	$383	$294	$367
164	6C	$642	$340	$803	$312	$976	$324	$671	$307	$510	$536	$389	$488	$290	$366	$282	$351
160	8	$642	$340	$803	$312	$976	$324	$671	$307	$510	$536	$389	$488	$290	$366	$282	$351
	8A	$584	$309	$730	$284	$887	$295	$610	$279	$464	$487	$354	$444	$264	$333	$256	$319
115	1AF	$438	$232	$548	$213	$665	$221	$458	$209	$348	$365	$266	$333	$198	$250	$192	$239
106	2AF-1	$1,197	$633	$1,496	$582	$1,818	$605	$1,250	$572	$951	$998	$726	$910	$541	$683	$525	$654
107	2AF-2	$818	$433	$1,022	$398	$1,242	$413	$854	$391	$650	$682	$496	$622	$370	$466	$358	$447
108	2CF-1	$1,197	$633	$1,496	$582	$1,818	$605	$1,250	$572	$951	$998	$726	$910	$541	$683	$525	$654
109	2CF-2	$876	$464	$1,095	$426	$1,330	$442	$915	$418	$696	$730	$531	$666	$396	$500	$384	$478
128	2DF	$905	$479	$1,132	$440	$1,375	$457	$946	$432	$719	$755	$549	$688	$409	$516	$397	$494
165	6AF	$409	$216	$511	$199	$621	$206	$427	$195	$325	$341	$248	$311	$185	$233	$179	$223

PRIVATE PASSENGER RATES
$30,000/$60,000/$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	$417	$329	$390	$319	$289	$284	$431	$431				
113	1B	$480	$378	$448	$367	$332	$327	$496	$496				
114	1C	$480	$378	$448	$367	$332	$327	$496	$496				
102	2A-1	$1,147	$905	$1,072	$877	$795	$781	$1,185	$1,185				
103	2A-2	$771	$609	$722	$590	$535	$525	$797	$797				
104	2C-1	$1,147	$905	$1,072	$877	$795	$781	$1,185	$1,185				
105	2C-2	$834	$658	$780	$638	$578	$568	$862	$862				
124	2D	$876	$691	$819	$670	$607	$596	$905	$905				
130	3	$459	$362	$429	$351	$318	$312	$474	$474				
	3A	$459	$362	$429	$351	$318	$312	$474	$474				
161	6A	$375	$296	$351	$287	$260	$256	$388	$388				
163	6B	$480	$378	$448	$367	$332	$327	$496	$496				
164	6C	$459	$362	$429	$351	$318	$312	$474	$474				
160	8	$459	$362	$429	$351	$318	$312	$474	$474				
	8A	$417	$329	$390	$319	$289	$284	$431	$431				
115	1AF	$313	$247	$292	$239	$217	$213	$323	$323				
106	2AF-1	$855	$674	$799	$654	$592	$582	$884	$884				
107	2AF-2	$584	$461	$546	$447	$405	$398	$603	$603				
108	2CF-1	$855	$674	$799	$654	$592	$582	$884	$884				
109	2CF-2	$626	$494	$585	$478	$434	$426	$646	$646				
128	2DF	$646	$510	$604	$494	$448	$440	$668	$668				
165	6AF	$292	$230	$273	$223	$202	$199	$302	$302				

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	$364	$409	$278	$350	$264	$256	$356	$278	$207	$320	$273	$262	$192	$192	$364	$241
113	1B	$437	$491	$334	$420	$317	$307	$427	$334	$248	$384	$328	$314	$230	$230	$437	$289
114	1C	$473	$532	$361	$455	$343	$333	$463	$361	$269	$416	$355	$341	$250	$250	$473	$313
102	2A-1	$546	$614	$417	$525	$396	$384	$534	$417	$310	$480	$410	$393	$288	$288	$546	$362
103	2A-2	$528	$593	$403	$508	$383	$371	$516	$403	$300	$464	$396	$380	$278	$278	$528	$349
104	2C-1	$491	$552	$375	$473	$356	$346	$481	$375	$279	$432	$369	$354	$259	$259	$491	$325
105	2C-2	$437	$491	$334	$420	$317	$307	$427	$334	$248	$384	$328	$314	$230	$230	$437	$289
124	2D	$546	$614	$417	$525	$396	$384	$534	$417	$310	$480	$410	$393	$288	$288	$546	$362
130	3	$364	$409	$278	$350	$264	$256	$356	$278	$207	$320	$273	$262	$192	$192	$364	$241
	3A	$328	$368	$250	$315	$238	$230	$320	$250	$186	$288	$246	$236	$173	$173	$328	$217
161	6A	$255	$286	$195	$245	$185	$179	$249	$195	$145	$224	$191	$183	$134	$134	$255	$169
163	6B	$364	$409	$278	$350	$264	$256	$356	$278	$207	$320	$273	$262	$192	$192	$364	$241
164	6C	$437	$491	$334	$420	$317	$307	$427	$334	$248	$384	$328	$314	$230	$230	$437	$289
160	8	$364	$409	$278	$350	$264	$256	$356	$278	$207	$320	$273	$262	$192	$192	$364	$241
	8A	$328	$368	$250	$315	$238	$230	$320	$250	$186	$288	$246	$236	$173	$173	$328	$217
115	1AF	$273	$307	$208	$262	$198	$192	$267	$208	$155	$240	$205	$196	$144	$144	$273	$181
106	2AF-1	$419	$470	$320	$402	$304	$294	$409	$320	$238	$368	$314	$301	$221	$221	$419	$277
107	2AF-2	$400	$450	$306	$385	$290	$282	$392	$306	$228	$352	$300	$288	$211	$211	$400	$265
108	2CF-1	$364	$409	$278	$350	$264	$256	$356	$278	$207	$320	$273	$262	$192	$192	$364	$241
109	2CF-2	$328	$368	$250	$315	$238	$230	$320	$250	$186	$288	$246	$236	$173	$173	$328	$217
128	2DF	$419	$470	$320	$402	$304	$294	$409	$320	$238	$368	$314	$301	$221	$221	$419	$277
165	6AF	$200	$225	$153	$193	$145	$141	$196	$153	$114	$176	$150	$144	$106	$106	$200	$133

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	$256	$230	$319	$319	$273	$219	$291	$260	$320	$262	$214	$291	$313	$295	$295	$306
113	1B	$307	$276	$383	$383	$328	$263	$349	$312	$384	$314	$257	$349	$376	$354	$354	$367
114	1C	$333	$299	$415	$415	$355	$285	$378	$338	$416	$341	$278	$378	$407	$384	$384	$398
102	2A-1	$384	$345	$478	$478	$410	$328	$436	$390	$480	$393	$321	$436	$470	$442	$442	$459
103	2A-2	$371	$334	$463	$463	$396	$318	$422	$377	$464	$380	$310	$422	$454	$428	$428	$444
104	2C-1	$346	$310	$431	$431	$369	$296	$393	$351	$432	$354	$289	$393	$423	$398	$398	$413
105	2C-2	$307	$276	$383	$383	$328	$263	$349	$312	$384	$314	$257	$349	$376	$354	$354	$367
124	2D	$384	$345	$478	$478	$410	$328	$436	$390	$480	$393	$321	$436	$470	$442	$442	$459
130	3	$256	$230	$319	$319	$273	$219	$291	$260	$320	$262	$214	$291	$313	$295	$295	$306
	3A	$230	$207	$287	$287	$246	$197	$262	$234	$288	$236	$193	$262	$282	$266	$266	$275
161	6A	$179	$161	$223	$223	$191	$153	$204	$182	$224	$183	$150	$204	$219	$206	$206	$214
163	6B	$256	$230	$319	$319	$273	$219	$291	$260	$320	$262	$214	$291	$313	$295	$295	$306
164	6C	$307	$276	$383	$383	$328	$263	$349	$312	$384	$314	$257	$349	$376	$354	$354	$367
160	8	$256	$230	$319	$319	$273	$219	$291	$260	$320	$262	$214	$291	$313	$295	$295	$306
	8A	$230	$207	$287	$287	$246	$197	$262	$234	$288	$236	$193	$262	$282	$266	$266	$275
115	1AF	$192	$172	$239	$239	$205	$164	$218	$195	$240	$196	$160	$218	$235	$221	$221	$230
106	2AF-1	$294	$264	$367	$367	$314	$252	$335	$299	$368	$301	$246	$335	$360	$339	$339	$352
107	2AF-2	$282	$253	$351	$351	$300	$241	$320	$286	$352	$288	$235	$320	$344	$324	$324	$337
108	2CF-1	$256	$230	$319	$319	$273	$219	$291	$260	$320	$262	$214	$291	$313	$295	$295	$306
109	2CF-2	$230	$207	$287	$287	$246	$197	$262	$234	$288	$236	$193	$262	$282	$266	$266	$275
128	2DF	$294	$264	$367	$367	$314	$252	$335	$299	$368	$301	$246	$335	$360	$339	$339	$352
165	6AF	$141	$127	$175	$175	$150	$120	$160	$143	$176	$144	$118	$160	$172	$162	$162	$168

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	$207	$256	$230	$262	$236	$262	$223	$238	$276	$318	$364	$295	$295	$230	$207	$207
113	1B	$248	$307	$276	$314	$283	$314	$268	$286	$331	$382	$437	$354	$354	$276	$248	$248
114	1C	$269	$333	$299	$341	$307	$341	$290	$309	$359	$413	$473	$384	$384	$299	$269	$269
102	2A-1	$310	$384	$345	$393	$354	$393	$334	$357	$414	$477	$546	$442	$442	$345	$310	$310
103	2A-2	$300	$371	$334	$380	$342	$380	$323	$345	$400	$461	$528	$428	$428	$334	$300	$300
104	2C-1	$279	$346	$310	$354	$319	$354	$301	$321	$373	$429	$491	$398	$398	$310	$279	$279
105	2C-2	$248	$307	$276	$314	$283	$314	$268	$286	$331	$382	$437	$354	$354	$276	$248	$248
124	2D	$310	$384	$345	$393	$354	$393	$334	$357	$414	$477	$546	$442	$442	$345	$310	$310
130	3	$207	$256	$230	$262	$236	$262	$223	$238	$276	$318	$364	$295	$295	$230	$207	$207
	3A	$186	$230	$207	$236	$212	$236	$201	$214	$248	$286	$328	$266	$266	$207	$186	$186
161	6A	$145	$179	$161	$183	$165	$183	$156	$167	$193	$223	$255	$206	$206	$161	$145	$145
163	6B	$207	$256	$230	$262	$236	$262	$223	$238	$276	$318	$364	$295	$295	$230	$207	$207
164	6C	$248	$307	$276	$314	$283	$314	$268	$286	$331	$382	$437	$354	$354	$276	$248	$248
160	8	$207	$256	$230	$262	$236	$262	$223	$238	$276	$318	$364	$295	$295	$230	$207	$207
	8A	$186	$230	$207	$236	$212	$236	$201	$214	$248	$286	$328	$266	$266	$207	$186	$186
115	1AF	$155	$192	$172	$196	$177	$196	$167	$178	$207	$238	$273	$221	$221	$172	$155	$155
106	2AF-1	$238	$294	$264	$301	$271	$301	$256	$274	$317	$366	$419	$339	$339	$264	$238	$238
107	2AF-2	$228	$282	$253	$288	$260	$288	$245	$262	$304	$350	$400	$324	$324	$253	$228	$228
108	2CF-1	$207	$256	$230	$262	$236	$262	$223	$238	$276	$318	$364	$295	$295	$230	$207	$207
109	2CF-2	$186	$230	$207	$236	$212	$236	$201	$214	$248	$286	$328	$266	$266	$207	$186	$186
128	2DF	$238	$294	$264	$301	$271	$301	$256	$274	$317	$366	$419	$339	$339	$264	$238	$238
165	6AF	$114	$141	$127	$144	$130	$144	$123	$131	$152	$175	$200	$162	$162	$127	$114	$114

Territory		63	64	65	66
Type	Class				
111	1A	$225	$196	$163	$207
113	1B	$270	$235	$196	$248
114	1C	$292	$255	$212	$269
102	2A-1	$338	$294	$244	$310
103	2A-2	$326	$284	$236	$300
104	2C-1	$304	$265	$220	$279
105	2C-2	$270	$235	$196	$248
124	2D	$338	$294	$244	$310
130	3	$225	$196	$163	$207
	3A	$202	$176	$147	$186
161	6A	$158	$137	$114	$145
163	6B	$225	$196	$163	$207
164	6C	$270	$235	$196	$248
160	8	$225	$196	$163	$207
	8A	$202	$176	$147	$186
115	1AF	$169	$147	$122	$155
106	2AF-1	$259	$225	$187	$238
107	2AF-2	$248	$216	$179	$228
108	2CF-1	$225	$196	$163	$207
109	2CF-2	$202	$176	$147	$186
128	2DF	$259	$225	$187	$238
165	6AF	$124	$108	$90	$114

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	$309	$348	$236	$298	$224	$218	$303	$236	$176	$272	$232	$223	$163	$163	$309	$205
113	1B	$371	$417	$284	$357	$269	$261	$363	$284	$211	$326	$279	$267	$196	$196	$371	$246
114	1C	$402	$452	$307	$387	$292	$283	$394	$307	$229	$354	$302	$290	$212	$212	$402	$266
102	2A-1	$464	$522	$354	$446	$337	$326	$454	$354	$264	$408	$348	$334	$245	$245	$464	$308
103	2A-2	$449	$504	$343	$432	$326	$315	$439	$343	$255	$394	$337	$323	$236	$236	$449	$297
104	2C-1	$417	$469	$319	$402	$303	$294	$409	$319	$237	$367	$314	$301	$220	$220	$417	$276
105	2C-2	$371	$417	$284	$357	$269	$261	$363	$284	$211	$326	$279	$267	$196	$196	$371	$246
124	2D	$464	$522	$354	$446	$337	$326	$454	$354	$264	$408	$348	$334	$245	$245	$464	$308
130	3	$309	$348	$236	$298	$224	$218	$303	$236	$176	$272	$232	$223	$163	$163	$309	$205
	3A	$279	$313	$212	$268	$202	$196	$272	$212	$158	$245	$209	$201	$147	$147	$279	$184
161	6A	$217	$243	$166	$208	$157	$152	$212	$166	$123	$190	$162	$156	$114	$114	$217	$144
163	6B	$309	$348	$236	$298	$224	$218	$303	$236	$176	$272	$232	$223	$163	$163	$309	$205
164	6C	$371	$417	$284	$357	$269	$261	$363	$284	$211	$326	$279	$267	$196	$196	$371	$246
160	8	$309	$348	$236	$298	$224	$218	$303	$236	$176	$272	$232	$223	$163	$163	$309	$205
	8A	$279	$313	$212	$268	$202	$196	$272	$212	$158	$245	$209	$201	$147	$147	$279	$184
115	1AF	$232	$261	$177	$223	$168	$163	$227	$177	$132	$204	$174	$167	$122	$122	$232	$154
106	2AF-1	$356	$400	$272	$342	$258	$250	$348	$272	$202	$313	$267	$256	$188	$188	$356	$235
107	2AF-2	$340	$382	$260	$327	$246	$240	$333	$260	$194	$299	$255	$245	$179	$179	$340	$225
108	2CF-1	$309	$348	$236	$298	$224	$218	$303	$236	$176	$272	$232	$223	$163	$163	$309	$205
109	2CF-2	$279	$313	$212	$268	$202	$196	$272	$212	$158	$245	$209	$201	$147	$147	$279	$184
128	2DF	$356	$400	$272	$342	$258	$250	$348	$272	$202	$313	$267	$256	$188	$188	$356	$235
165	6AF	$170	$191	$130	$164	$123	$120	$167	$130	$97	$150	$128	$122	$90	$90	$170	$113

Territory		23	24	27	28	31	32	34	37	38	39	40	41	42	43	44	45
Type	Class																
111	1A	$218	$196	$271	$271	$232	$186	$247	$221	$272	$223	$182	$247	$266	$251	$251	$260
113	1B	$261	$235	$326	$326	$279	$224	$297	$265	$326	$267	$218	$297	$320	$301	$301	$312
114	1C	$283	$254	$353	$353	$302	$242	$321	$287	$354	$290	$236	$321	$346	$326	$326	$338
102	2A-1	$326	$293	$406	$406	$348	$279	$371	$332	$408	$334	$273	$371	$400	$376	$376	$390
103	2A-2	$315	$284	$394	$394	$337	$270	$359	$320	$394	$323	$264	$359	$386	$364	$364	$377
104	2C-1	$294	$264	$366	$366	$314	$252	$334	$298	$367	$301	$246	$334	$360	$338	$338	$351
105	2C-2	$261	$235	$326	$326	$279	$224	$297	$265	$326	$267	$218	$297	$320	$301	$301	$312
124	2D	$326	$293	$406	$406	$348	$279	$371	$332	$408	$334	$273	$371	$400	$376	$376	$390
130	3	$218	$196	$271	$271	$232	$186	$247	$221	$272	$223	$182	$247	$266	$251	$251	$260
	3A	$196	$176	$244	$244	$209	$167	$223	$199	$245	$201	$164	$223	$240	$226	$226	$234
161	6A	$152	$137	$190	$190	$162	$130	$173	$155	$190	$156	$128	$173	$186	$175	$175	$182
163	6B	$218	$196	$271	$271	$232	$186	$247	$221	$272	$223	$182	$247	$266	$251	$251	$260
164	6C	$261	$235	$326	$326	$279	$224	$297	$265	$326	$267	$218	$297	$320	$301	$301	$312
160	8	$218	$196	$271	$271	$232	$186	$247	$221	$272	$223	$182	$247	$266	$251	$251	$260
	8A	$196	$176	$244	$244	$209	$167	$223	$199	$245	$201	$164	$223	$240	$226	$226	$234
115	1AF	$163	$146	$203	$203	$174	$139	$185	$166	$204	$167	$136	$185	$200	$188	$188	$196
106	2AF-1	$250	$224	$312	$312	$267	$214	$285	$254	$313	$256	$209	$285	$306	$288	$288	$299
107	2AF-2	$240	$215	$298	$298	$255	$205	$272	$243	$299	$245	$200	$272	$292	$275	$275	$286
108	2CF-1	$218	$196	$271	$271	$232	$186	$247	$221	$272	$223	$182	$247	$266	$251	$251	$260
109	2CF-2	$196	$176	$244	$244	$209	$167	$223	$199	$245	$201	$164	$223	$240	$226	$226	$234
128	2DF	$250	$224	$312	$312	$267	$214	$285	$254	$313	$256	$209	$285	$306	$288	$288	$299
165	6AF	$120	$108	$149	$149	$128	$102	$136	$122	$150	$122	$100	$136	$146	$138	$138	$143

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	$176	$218	$196	$223	$201	$223	$190	$202	$235	$270	$309	$251	$251	$196	$176	$176
113	1B	$211	$261	$235	$267	$241	$267	$228	$243	$281	$325	$371	$301	$301	$235	$211	$211
114	1C	$229	$283	$254	$290	$261	$290	$246	$263	$305	$351	$402	$326	$326	$254	$229	$229
102	2A-1	$264	$326	$293	$334	$301	$334	$284	$303	$352	$405	$464	$376	$376	$293	$264	$264
103	2A-2	$255	$315	$284	$323	$291	$323	$275	$293	$340	$392	$449	$364	$364	$284	$255	$255
104	2C-1	$237	$294	$264	$301	$271	$301	$256	$273	$317	$365	$417	$338	$338	$264	$237	$237
105	2C-2	$211	$261	$235	$267	$241	$267	$228	$243	$281	$325	$371	$301	$301	$235	$211	$211
124	2D	$264	$326	$293	$334	$301	$334	$284	$303	$352	$405	$464	$376	$376	$293	$264	$264
130	3	$176	$218	$196	$223	$201	$223	$190	$202	$235	$270	$309	$251	$251	$196	$176	$176
	3A	$158	$196	$176	$201	$180	$201	$171	$182	$211	$243	$279	$226	$226	$176	$158	$158
161	6A	$123	$152	$137	$156	$140	$156	$133	$142	$164	$190	$217	$175	$175	$137	$123	$123
163	6B	$176	$218	$196	$223	$201	$223	$190	$202	$235	$270	$309	$251	$251	$196	$176	$176
164	6C	$211	$261	$235	$267	$241	$267	$228	$243	$281	$325	$371	$301	$301	$235	$211	$211
160	8	$176	$218	$196	$223	$201	$223	$190	$202	$235	$270	$309	$251	$251	$196	$176	$176
	8A	$158	$196	$176	$201	$180	$201	$171	$182	$211	$243	$279	$226	$226	$176	$158	$158
115	1AF	$132	$163	$146	$167	$150	$167	$142	$151	$176	$202	$232	$188	$188	$146	$132	$132
106	2AF-1	$202	$250	$224	$256	$230	$256	$218	$233	$269	$311	$356	$288	$288	$224	$202	$202
107	2AF-2	$194	$240	$215	$245	$221	$245	$208	$223	$258	$298	$340	$275	$275	$215	$194	$194
108	2CF-1	$176	$218	$196	$223	$201	$223	$190	$202	$235	$270	$309	$251	$251	$196	$176	$176
109	2CF-2	$158	$196	$176	$201	$180	$201	$171	$182	$211	$243	$279	$226	$226	$176	$158	$158
128	2DF	$202	$250	$224	$256	$230	$256	$218	$233	$269	$311	$356	$288	$288	$224	$202	$202
165	6AF	$97	$120	$108	$122	$110	$122	$105	$111	$129	$149	$170	$138	$138	$108	$97	$97

Territory		63	64	65	66												
Type	Class																
111	1A	$191	$167	$139	$176												
113	1B	$230	$200	$167	$211												
114	1C	$248	$217	$180	$229												
102	2A-1	$287	$250	$207	$264												
103	2A-2	$277	$241	$201	$255												
104	2C-1	$258	$225	$187	$237												
105	2C-2	$230	$200	$167	$211												
124	2D	$287	$250	$207	$264												
130	3	$191	$167	$139	$176												
	3A	$172	$150	$125	$158												
161	6A	$134	$116	$97	$123												
163	6B	$191	$167	$139	$176												
164	6C	$230	$200	$167	$211												
160	8	$191	$167	$139	$176												
	8A	$172	$150	$125	$158												
115	1AF	$144	$125	$104	$132												
106	2AF-1	$220	$191	$159	$202												
107	2AF-2	$211	$184	$152	$194												
108	2CF-1	$191	$167	$139	$176												
109	2CF-2	$172	$150	$125	$158												
128	2DF	$220	$191	$159	$202												
165	6AF	$105	$92	$76	$97												

PRIVATE PASSENGER RATES

PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

$30,000/$60,000 Bodily Injury			
Territories 01, 02, 07, 12	Territories 03, 04, 05, 06, 21, 22	Territories 27, 28, 31, 34, 38, 39, 42, 43, 44, 45, 47, 55, 56, 57, 58	All Other
$222	$201	$188	$157

$25,000 Property Damage			
Territories 01, 02, 12	Territories 03, 04, 05, 06, 07, 21, 22	Territories 10, 14, 23, 38, 45, 57, 59, 60	All Other
$130	$118	$97	$81

COMMERCIAL CHAPTER

NOTES

TRUCKS, TRACTORS, TRAILERS SUBCHAPTER

Rule 50. ELIGIBILITY – INELIGIBILITY

I. ELIGIBLE VEHICLES

ⓔ This Subchapter applies to all trucks, with a gross vehicle weight of 26,000 lbs. or less, (less than 48,000 lbs. for farm vehicles) designed to carry goods or materials (cargo), including utility type autos, truck-tractors, trailers and semi-trailers including an auto hired, loaned, leased or furnished for 1 year or more. If the insured is providing the primary insurance covering the auto, rate as though owned by the insured.

The following exceptions apply:

A. Autos used for public transportation. Refer to the Public Auto Subchapter.

Autos leased or rented to others by leasing or rental concerns—Refer to the Leasing Or Rental Concerns rule (Rule 78).

C. Utility type autos owned by a farm partnership or farm corporation and used for farming or ranching and not customarily used for other business. Refer to the private passenger Definitions rule (Rule 30).

D. Utility type autos that are:

1. Described in the private passenger Definitions rule (Rules 30); and

2. Not used for the delivery or transportation of goods, materials or supplies other than samples, unless the delivery of goods, materials and supplies is;

   a. Not the primary usage of the auto; or

   b. For farming or ranching.

Refer to the Private Passenger Chapter

E. An auto that is a utility type used in the business of the United States Government, and owned by an employee of the government, may be rated as a private passenger auto if:

1. It is described in the private passenger Definitions rule (Rules 30); and

2. Not customarily used in any other occupation, profession or business of the insured other than farming or ranching, and

ⓔ 3. Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.

Refer to the Private Passenger Chapter.

F. Refer to the Special and Mobile Equipment Subchapter for rules applicable to:

1. Ambulance Services

2. Funeral directors

3. Special or Mobile Equipment including mobile health units.

Note: Utility type means autos (with a G.V.W. of 25,000 lbs. or less) of the pick-up body, van type and multi-use type, which include Jeeps, Blazers, Rancheros, Broncos, and other similar autos.

II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

A. Tow trucks.

B. Farm vehicles with a gross vehicle weight of 48,000 lbs. or more. (Any vehicle or combination vehicles controlled or operated by a farmer or rancher being used to transport agricultural products, farm machinery, and farm supplies to or from a farm or ranch).

C. Vehicles or combination vehicles with a gross vehicle weight of more than 26,000 lbs. designed to carry goods or materials (cargo).

D. Vehicles transporting hazardous materials in a quantity requiring placarding by a regulation under the Hazardous Transportation Act.

E. Government vehicles – Chapter 601, Transportation Code does not apply to government owned vehicles or government employees while operating a government vehicle in the course of that person's employment. A government vehicle is a motor vehicle owned by the United States, Texas, or a political subdivision of Texas. (§601.007.)

F. Household goods carriers.

Rule 51. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

A. This Rule applies to:

1. All light trucks and trailers used with light trucks.

2. All other trucks, tractors and trailers that regularly operate within a 200-mile radius from the street address of principal garaging. For autos regularly operating beyond a 200-mile radius, refer to the Premium Development—Zone Rated Autos rule (Rule 52).

B. Determine the classification rating factor and class code as follows:

1. Determine whether the risk is classified as fleet or non-fleet according to the Trucks, Tractors And Trailers Classifications rule (Rule 53).

2. Determine the primary rating factor from the trucks, tractors and trailers classifications rule (Rule 53) based on size class, business use class and radius class.

3. Determine the secondary rating factor, if any, from the trucks, tractors and trailers classifications rule (Rule 53) based on the special industry classifications.

4. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.

TRUCKS, TRACTORS, TRAILERS

5. For trailers used with light trucks that regularly operate beyond a 200-mile radius, use the rating factor for the intermediate rating class.

C. **Premium Development**

1. Determine the territory from the territory definitions based on the street address of principal garaging.

2. **Liability coverages**

a. Determine the fleet or non-fleet base premiums from the liability base premium shown on the rate page.

* For fleet, multiply the base premium by a factor of 1.10.

b. Multiply the base premium by the combined rating factor.

c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

3. **Personal injury protection coverage**

a. Refer to the Truck, Tractor, Trailer Rate Section.

b. Primary and secondary rating factors do not apply.

c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

4. **Uninsured/underinsured motorists coverage**

a. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

b. Primary and secondary factors do not apply.

D. Refer to the special provisions in the Truck, Tractors and Trailers Classifications rule (Rule 53) for applicability.

E. Refer to Individual as the Named Insured rule (Rule 12) if applicable.

F. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).

Rule 52. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

A. Except for light trucks and trailers used with light trucks, this Rule applies to trucks, tractors and trailers regularly operated beyond a 200-mile radius from the street address of principal garaging.

B. Determine the zone or zone combination and code for each auto as follows:

1. When an auto is principally garaged in a regional zone and operates from terminals in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.

2. In all other situations, the zone combination is the zone of principal garaging and the zone of the terminal (included in the auto's operations) farthest from that point.

3. A terminal is any point at which an auto regularly loads or unloads. It is not limited to a terminal facility that the insured owns and operates.

4. The zone-rating table that applies is that table for the zone in which the place of principal garaging is located.

Example:

A truck garaged in Dallas, Texas takes zone-rating table 09. The zone for the farthest terminal is selected from those listed in zone rating table 09, as determined by the application of paragraphs 1, 2, and 3 above, and reference to the long distance zone map.

C. **Premium Development**

1. Determine the classification rating factor and class code as follows:

a. Determine whether the auto is classified as fleet or non-fleet according to the Trucks, Tractors and Trailers Classifications rule (Rule 53).

b. Determine the primary rating factor from the Trucks, Tractors and Trailers Classifications rule (Rule 53).

2. **Liability coverages**

a. Determine the liability base premiums for the zone combination from the zone-rating table.

b. Multiply the base premium by the zone-rating factor from the primary classification table in the Trucks, Tractors and Trailers Classification rule (Rule 53).

For fleet, multiply the base premium by a factor of 0.70. *

c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

3. **Personal injury protection coverage**

a. Trucks, tractors and trailers—Use personal injury protection table in the Truck, Tractor, Trailer Rate Section. In Zones 09 and 13 apply the rate for the highest rated territory in the zone. In Zone 43 apply the rate of principal garaging.

b. Primary and secondary rating factors do not apply.

c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

4. **Uninsured/underinsured motorists coverage**

   a. Primary and secondary rating factors do not apply.

   b. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

D. Refer to the special provisions in the Trucks, Tractors and Trailers Classifications rule (Rule 53) for applicability.

E. **Long Distance Zone Definitions:**

Metropolitan Zones

01 ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.

02 BALTIMORE-WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.

03 BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.

04 BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.

05 CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.

06 CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan—North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.

07 CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio, and Covington-Newport, Kentucky territories.

08 CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.

09 DALLAS-FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.

10 DENVER Zone includes Denver and North Central, Colorado territories.

11 DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.

12 HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford Connecticut territories.

13 HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.

14 INDIANAPOLIS Zone includes all of Marian County, Indiana territory.

15 JACKSONVILLE Zone includes all of Jacksonville, Florida territory.

16 KANSAS CITY Zone includes all of Kansas City, Kansas and Independence and all Kansas City, Missouri territories.

17 LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.

18 LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.

19 LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.

20 MEMPHIS Zone includes all of Shelby County, Tennessee territory.

21 MIAMI Zone includes Miami and Miami Beach, Florida territories.

22 MILWAUKEE Zone includes Kenosha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.

23 MINNEAPOLIS-ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.

24 NASHVILLE Zone includes all of Davidson County, Tennessee territory.

25 NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.

26 NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories, and Darien Greenwich and Stamford, Connecticut territories.

27 OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.

28 OMAHA Zone includes all of Douglas and Sarpi, Nebraska Counties and Council Bluffs, Iowa territory.

29 PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.

30 PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.

31 PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.

32 PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.

33 RICHMOND Zone includes all of Richmond, Virginia territory.

34 ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.

TRUCKS, TRACTORS, TRAILERS

35 SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.

36 SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.

37 TULSA Zone includes all of Tulsa, Oklahoma territory.

Regional Zones

40 PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone) and Washington (excluding Portland Zone).

41 MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.

42 MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis- St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).

43 SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zone) and Texas (excluding Dallas-Fort Worth and Houston Zones).

44 NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).

45 MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.

46 GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.

47 SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).

48 EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).

49 NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.

50 ALASKA Zone includes all of the State of Alaska.

Zone Combination Coding

Commercial Statistical Plan (CSP) coding instructions for zone combinations:

Full Plan—use three digit zone combination code shown in rating tables.

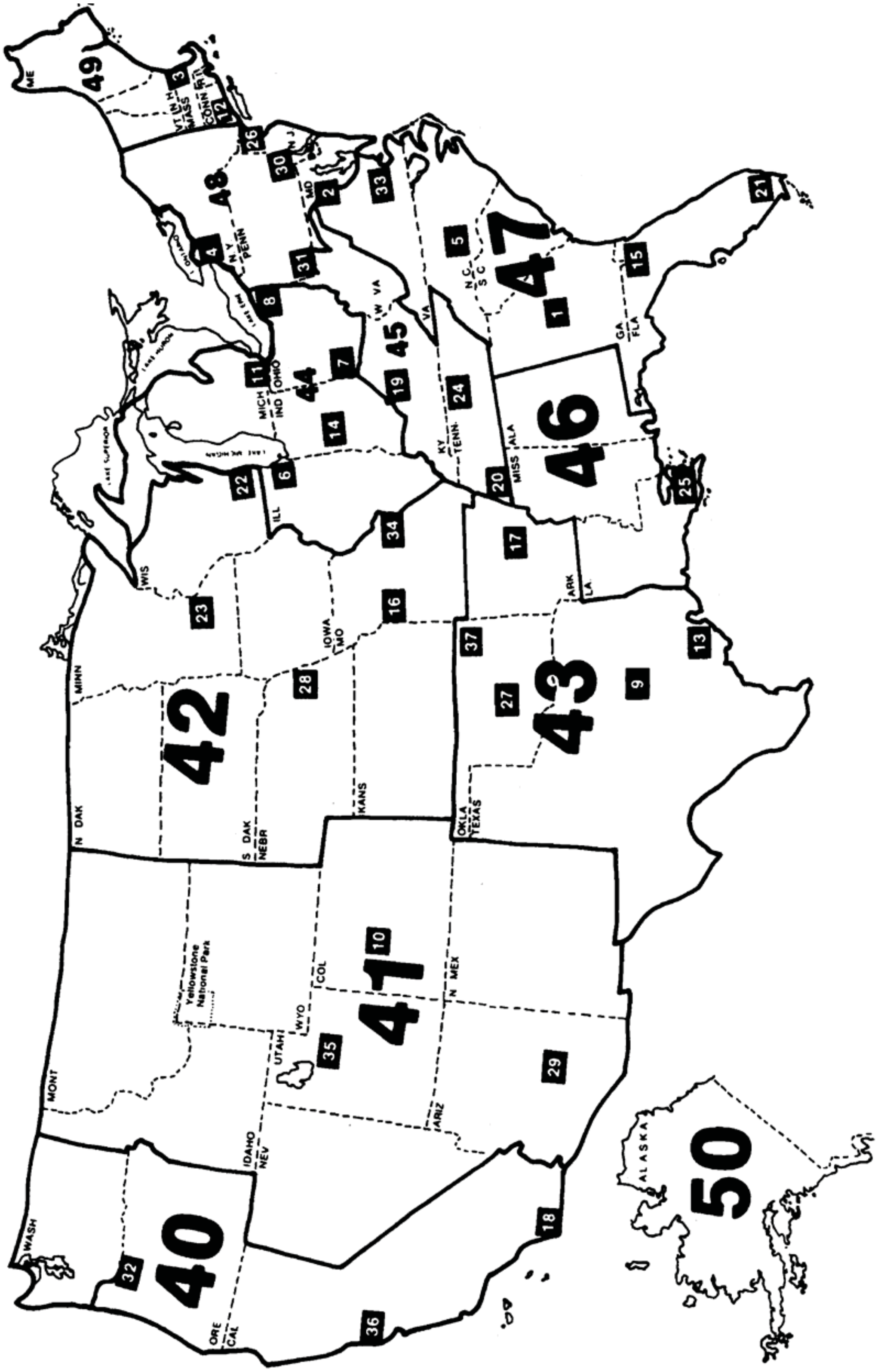
Example—vehicle garaged in Dallas with terminal in Atlanta, code 101.

Intermediate Plan— use three digit zone combination code shown in rating table preceded by state code 42.

Example—vehicle garaged in Dallas with terminal in Atlanta, code 42101.

F. Refer to Individual as the Named Insured rule (Rule 12) if applicable.

G. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).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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	$1,776 991	13 Houston 113	$1,332 792	25 New Orleans 125	$1,776 991	37 Tulsa 137	$1,242 695
02 Balt.-Wash. 102	2,308 1,388	14 Indianapolis 114	1,597 892	26 N. Y. City 126	2,042 1,140	40 Pacific 140	2,308 1,290
03 Boston 103	1,510 792	15 Jacksonville 115	1,597 892	27 Okla. City 127	1,420 792	41 Mountain 141	1,776 991
04 Buffalo 104	2,220 1,290	16 Kansas City 116	1,155 644	28 Omaha 128	1,155 644	42 Midwest 142	1,420 792
05 Charlotte 105	1,776 991	17 Little Rock 117	1,420 792	29 Phoenix 129	1,597 991	43 Southwest 143	1,510 842
06 Chicago 106	1,776 991	18 Los Angeles 118	2,130 1,240	30 Philadelphia 130	2,220 1,140	44 N. Central 144	1,953 1,089
07 Cincinnati 107	1,597 892	19 Louisville 119	1,420 792	31 Pittsburgh 131	2,220 1,140	45 Mideast 145	1,510 842
08 Cleveland 108	1,597 892	20 Memphis 120	1,420 792	32 Portland 132	2,042 1,190	46 Gulf 146	2,130 1,190
09 Dal.-Ft. W. 109	1,420 792	21 Miami 121	1,597 892	33 Richmond 133	1,597 892	47 Southeast 147	2,042 1,140
10 Denver 110	1,687 892	22 Milwaukee 122	1,155 644	34 St. Louis 134	1,242 744	48 Eastern 148	2,575 1,388
11 Detroit 111	1,776 942	23 Min.-St. Paul 123	1,155 644	35 Salt Lake C. 135	1,420 792	49 New England 149	1,510 842
12 Hartford 112	1,242 695	24 Nashville 124	1,332 744	36 San Francisco 136	1,953 1,089	50 Alaska 150	1,953 1,089

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	 $1,776 902	13 Houston 213	 $1,332 721	25 New Orleans 225	 $1,776 902	37 Tulsa 237	 $1,242 630
02 Balt.-Wash. 202	 2,308 1,263	14 Indianapolis 214	 1,597 812	26 N. Y. City 226	 2,042 1,037	40 Pacific 240	 2,308 1,171
03 Boston 203	 1,510 721	15 Jacksonville 215	 1,597 812	27 Okla. City 227	 1,420 721	41 Mountain 241	 1,776 902
04 Buffalo 204	 2,220 1,171	16 Kansas City 216	 1,155 586	28 Omaha 228	 1,155 586	42 Midwest 242	 1,420 721
05 Charlotte 205	 1,776 902	17 Little Rock 217	 1,420 721	29 Phoenix 229	 1,597 902	43 Southwest 243	 1,510 766
06 Chicago 206	 1,776 902	18 Los Angeles 218	 2,130 1,127	30 Philadelphia 230	 2,220 1,037	44 N. Central 244	 1,953 990
07 Cincinnati 207	 1,597 812	19 Louisville 219	 1,420 721	31 Pittsburgh 231	 2,220 1,037	45 Mideast 245	 1,510 766
08 Cleveland 208	 1,597 812	20 Memphis 220	 1,420 721	32 Portland 232	 2,042 1,082	46 Gulf 246	 2,130 1,082
09 Dal.-Ft. W. 209	 1,420 721	21 Miami 221	 1,597 812	33 Richmond 233	 1,597 812	47 Southeast 247	 2,042 1,037
10 Denver 210	 1,687 812	22 Milwaukee 222	 1,155 586	34 St. Louis 234	 1,242 676	48 Eastern 248	 2,575 1,263
11 Detroit 211	 1,776 857	23 Min.-St. Paul 223	 1,155 586	35 Salt Lake C. 235	 1,420 721	49 New England 249	 1,510 766
12 Hartford 212	 1,242 630	24 Nashville 224	 1,332 676	36 San Francisco 236	 1,953 990	50 Alaska 250	 1,953 990

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	$1,819 1,014	13 Houston 313	$1,365 811	25 New Orleans 325	$1,819 1,014	37 Tulsa 337	$1,274 710
02 Balt.-Wash. 302	2,366 1,419	14 Indianapolis 314	1,638 912	26 N. Y. City 326	2,093 1,167	40 Pacific 340	2,366 1,318
03 Boston 303	1,547 811	15 Jacksonville 315	1,638 912	27 Okla. City 327	1,456 811	41 Mountain 341	1,819 1,014
04 Buffalo 304	2,275 1,318	16 Kansas City 316	1,183 659	28 Omaha 328	1,183 659	42 Midwest 342	1,456 811
05 Charlotte 305	1,819 1,014	17 Little Rock 317	1,456 811	29 Phoenix 329	1,638 1,014	43 Southwest 343	1,547 862
06 Chicago 306	1,819 1,014	18 Los Angeles 318	2,183 1,269	30 Philadelphia 330	2,275 1,167	44 N. Central 344	2,002 1,116
07 Cincinnati 307	1,638 912	19 Louisville 319	1,456 811	31 Pittsburgh 331	2,275 1,167	45 Mideast 345	1,547 862
08 Cleveland 308	1,638 912	20 Memphis 320	1,456 811	32 Portland 332	2,093 1,217	46 Gulf 346	2,183 1,217
09 Dal.-Ft. W. 309	1,456 811	21 Miami 321	1,638 912	33 Richmond 333	1,638 912	47 Southeast 347	2,093 1,167
10 Denver 310	1,730 912	22 Milwaukee 322	1,183 659	34 St. Louis 334	1,274 762	48 Eastern 348	2,638 1,419
11 Detroit 311	1,819 963	23 Min.-St. Paul 323	1,183 659	35 Salt Lake C. 335	1,456 811	49 New England 349	1,547 862
12 Hartford 312	1,274 710	24 Nashville 324	1,365 762	36 San Francisco 336	2,002 1,116	50 Alaska 350	2,002 1,116

Rule 53. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

A. **Fleet—Non-fleet Classifications**

1. Classify as fleet the autos of any risk that has five or more self-propelled autos of any type that are under one ownership.
2. Do not include mobile equipment insured on a General Liability Policy in determining if the risk is a fleet.
3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
4. Classify the autos of any other risk as non-fleet.
5. Do not change the fleet or non-fleet classification because of mid term changes in the number of owned autos except at the request of the insured, in which case the policy must be cancelled and rewritten in accordance with the Changes rule (Rule 4).

B. **Primary Classifications**

1. Gross vehicle weight (G.V.W.) and gross combination weight (G.C.W.) mean:
   a. **G.V.W.—**The maximum loaded weight for which a single auto is designed, as specified by the manufacturer.
   b. **G.C.W.—**The maximum loaded weight for a combination truck-tractor and semi-trailer or trailer for which the truck-tractor is designed, as specified by the manufacturer.

2. **Size class**

   A vehicle with a gross vehicle weight in excess of 26,000 lbs. (48,000 lbs. or more for farm vehicles) designed to carry goods or materials (cargo), is not eligible for assignment through the association.

   a. Light trucks—trucks that have a gross vehicle weight (G.V.W.) of 10,000 lbs. or less.
   b. Medium trucks—
      (1) Trucks that have a gross vehicle weight (G.V.W.) of 10,001–20,000 lbs.
      (2) Include crawler type trucks in this class.
   c. Heavy trucks—trucks that have a gross vehicle weight (G.V.W.) of 20,001–26,000 lbs. farm trucks 45,000 lbs.
   d. Extra-heavy trucks—farm trucks that have a gross vehicle weight (G.V.W.) over 45,000 lbs. and less than 48,000 lbs.
   e. Truck-tractors—a truck-tractor is a motorized auto with or without body for carrying commodities or materials, equipped with a fifth wheel coupling device for semi-trailers.
      (1) Heavy truck-tractors—truck-tractors that have a gross combination weight (G.C.W.) of 26,000 lbs. (farm truck-tractors 45,000 lbs. or less).
      (2) Extra-heavy farm truck-tractors—farm truck-tractors that have a gross combination weight (G.C.W.) over 45,000 lbs. and less than 48,000 lbs.
   f. Semi-trailers—a semi-trailer is a trailer equipped with a fifth wheel coupling device for use with a truck-tractor, with a load capacity over 2,000 lbs. This includes bogies used to convert containers into semi-trailers.
   g. Trailers—any trailer with a load capacity over 2,000 lbs. other than a semi-trailer.
   h. Service or utility trailer—any trailer or semi-trailer with a load capacity of 2,000 lbs. or less.
   i. If a bus is to be rated as a truck, determine the size class from the seating capacity as follows:

Seating Capacity	Size Class
1–8	Light
9–20	Medium
21–60	Heavy
over 60	Extra Heavy

3. **Business use classes—**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.

   However, if there is a change in actual use of the auto during the policy period the classification shall be amended accordingly.

   a. Service use—includes
      (1) Autos used for transporting the insured's personnel, tools, equipment and incidental supplies to or from a job location; or
      (2) Autos used primarily in connection with an insured's own farming or ranching operations; or

      Note: (1) and (2) above are confined to autos principally parked at job locations for the majority of the working day.

      (3) Autos used to transport supervisory personnel between job locations; or
      (4) Autos driven by salesmen or driven principally to and from work or used for pleasure.

      This classification applies to autos that have reduced exposure because their use is closely associated with the installation or service of appliances, fixtures, equipment, and other products. It includes autos used by artisan-type risks, such as carpenters, plumbers, and contractors, other than those eligible for Personal Auto Policy coverage. The delivery of a product to be installed or that has been repaired does not disqualify the auto from this classification.

TRUCKS, TRACTORS, TRAILERS

b. Retail use—autos used to pick up property from, or deliver property to individual households.

   Deliveries of heating fuel, milk, groceries, drugs, and laundry are examples of the exposures in this classification. This class also includes parcel post and mail delivery where deliveries are only to private households.

c. Commercial use—Truckers and autos used for transporting property other than those autos defined as service or retail.

4. **Radius class—**determine radius on a straight line from the street of principal garaging.

   a. Local—up to 50 miles—The auto is not regularly operated beyond a radius of 50 miles from the street address where such auto is principally garaged.

   b. Intermediate—51 to 200 miles—The auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such auto is principally garaged.

   c. Long Distance—over 200 miles—The auto is operated regularly beyond a 200-mile radius from the street address where such auto is principally garaged. Apply zone rates for other than light trucks.

5. **Primary classifications—**Refer to the Fleet, Non-fleet Primary Classifications tables.

NON-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	1.00	1.25	1.30
		Code	011...	012...	013...
	Retail	Factor	1.45	1.80	1.80
		Code	021...	022...	023...
	Commercial	Factor	1.30	1.60	1.65
		Code	031...	032...	033...
					ZONE RATED
Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor	1.05	1.30	0.85
		Code	211...	212...	213...
	Retail	Factor	1.55	1.90	0.85
		Code	221...	222...	223...
	Commercial	Factor	1.40	1.70	0.85
		Code	231...	232...	233...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor	1.10	1.40	1.00
		Code	311...	312...	313...
	Retail	Factor	1.60	2.05	1.00
		Code	321...	322...	323...
	Commercial	Factor	1.45	1.80	1.00
		Code	331...	332...	333...
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor	1.40	1.75	1.00
		Code	341...	342...	343...
	Retail	Factor	2.00	2.55	1.00
		Code	351...	352...	353...
	Commercial	Factor	1.80	2.25	1.00
		Code	361...	362...	363...

FARM VEHICLES					Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor	1.00	1.25	1.30
		Code	011...	012...	013...
	Retail	Factor	1.45	1.80	1.80
		Code	021...	022...	023...
	Commercial	Factor	1.30	1.60	1.65
		Code	031...	032...	033...
					ZONE RATED
Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor	1.05	1.30	0.85
		Code	211...	212...	213...
	Retail	Factor	1.55	1.90	0.85
		Code	221...	222...	223...
	Commercial	Factor	1.40	1.70	0.85
		Code	231...	232...	233...

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	1.10	1.40	1.00
		Code	311...	312...	313...
	Retail	Factor	1.60	2.05	1.00 ✦
		Code	321...	322...	323...
	Commercial	Factor	1.45	1.80	1.00 ✦
		Code	331...	332...	333...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor	2.15	2.80	1.45 ✦
		Code	401…	402…	403…
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor	1.40	1.75	1.00 ✦
		Code	341...	342...	343...
	Retail	Factor	2.00	2.55	1.00 ✦
		Code	351...	352...	353...
	Commercial	Factor	1.80	2.25	1.00 ✦
		Code	361...	362...	363...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.C.W.)		Factor	2.35	3.05	1.45 ✦
		Code	501…	502…	503…
TRAILER TYPES					
Semi-trailers		Factor	0.10	0.15	0.15
		Code	671…	672…	673…
Trailers		Factor	0.10	0.15	0.15
		Code	681…	682…	683…
Service or Utility Trailer (0-2,000 lbs. Load capacity)		Factor	0.00	0.00	0.00
		Code	691…	692…	693…

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	1.00	1.25	1.30
		Code	014...	015...	016...
	Retail	Factor	1.45	1.80	1.80
		Code	024...	025...	026...
	Commercial	Factor	1.30	1.60	1.65
		Code	034...	035...	036...
					ZONE RATED
Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor	1.05	1.30	0.85
		Code	214...	215...	216...
	Retail	Factor	1.55	1.90	0.85
		Code	224...	225...	226...
	Commercial	Factor	1.40	1.70	0.85
		Code	234...	235...	236...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor	1.10	1.40	1.00
		Code	314...	315...	316...
	Retail	Factor	1.60	2.05	1.00
		Code	324...	325...	326...
	Commercial	Factor	1.45	1.80	1.00
		Code	334...	335...	336...
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor	1.40	1.75	1.00
		Code	344...	345...	346...
	Retail	Factor	2.00	2.55	1.00
		Code	354...	355...	356...
	Commercial	Factor	1.80	2.25	1.00
		Code	364...	365...	366...

FARM VEHICLES					Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor	1.00	1.25	1.30
		Code	014...	015...	016...
	Retail	Factor	1.45	1.80	1.80
		Code	024...	025...	026...
	Commercial	Factor	1.30	1.60	1.65
		Code	034...	035...	036...
					ZONE RATED
Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor	1.05	1.30	0.85
		Code	214...	215...	216...
	Retail	Factor	1.55	1.90	0.85
		Code	224...	225...	226...
	Commercial	Factor	1.40	1.70	0.85
		Code	234...	235...	236...

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	1.10	1.40	1.00
		Code	314...	315...	316...
	Retail	Factor	1.60	2.05	1.00
		Code	324...	325...	326...
	Commercial	Factor	1.45	1.80	1.00
		Code	334...	335...	336...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor	2.15	2.80	1.45
		Code	404...	405...	406...
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor	1.40	1.75	1.00
		Code	344...	345...	346...
	Retail	Factor	2.00	2.55	1.00
		Code	354...	355...	356...
	Commercial	Factor	1.80	2.25	1.00
		Code	364...	365...	366...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.C.W.)		Factor	2.35	3.05	1.45
		Code	504...	505...	506...
TRAILER TYPES					
Semi-trailers		Factor	0.10	0.15	0.15
		Code	674...	675...	676...
Trailers		Factor	0.10	0.15	0.15
		Code	684...	685...	686...
Service or Utility Trailer (0-2,000 lbs. Load capacity)		Factor	0.00	0.00	0.00
		Code	694...	695...	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
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. 45	31
b. Fish and seafood	+0. 45	32
c. Frozen food	+0. 45	33
d. Fruit and vegetable	+0. 45	34
e. Meat or poultry	+0. 45	35
f. All other food delivery	+0. 45	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. 30	51
b. Building wrecking operators	+0. 30	52
c. Garbage & Ash Removal	+0. 30	53
d. Junk dealers	+0. 30	54
e. All other	+0. 30	59

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.	-0.50	61
b. Livestock hauling	-0.50	62
c. All other	-0.50	69
Dump and transit mix trucks (not truckers)		
*a. Excavating	–0.10	71
*b. Sand and gravel (other than quarrying)	–0.10	72
*c. Mining	–0.10	73
*d. Quarrying	–0.10	74
*e. All other	–0.10	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	+0.35	91
b. All other.	0.00	99

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. ⓔ

TRUCKS, TRACTORS, TRAILERS

ⓔ 4. **Trailers and semi-trailers used as showrooms**.

a. Liability coverage may be provided for trailers or semi-trailers used as showrooms or salesrooms. The policy must exclude product liability.

Multiply the trailer or semi-trailer rating factor by 2.00.

b. Personal injury protection

Multiply the personal injury protection premium for a class 3 private passenger auto for the territory in which the risk is located by 3.00. Refer to the Private Passenger Chapter.

ⓔ 5. **Tank trailers** not exceeding 1,000 water gallons capacity and dry fertilizer trailers having a load capacity of not more than 2,000 lbs. owned by an anhydrous ammonia, liquefied petroleum gas or dry fertilizer dealer may be insured to cover only the named owner while such trailers are loaned or rented, including calling for and delivering to customers.

ⓔ 6. **Specially constructed trailers or semi-trailers, operated by a cotton gin,** when attached to a commercial auto, and used to transport field picked cotton from field to cotton gin shall be rated as follows:

If used for other hauling purposes during the policy term, such trailers shall be classified and rated in accordance with the applicable manual rule.

7. **Office and supply trailers**

a. Coverage for the office and supply trailers and semi-trailers used by a construction contractor shall be insured without additional charge while such trailer or semi-trailer is hauled or towed by any auto insured by the company.

b. Personal injury protection

Multiply the Class 3 personal injury protection premium by 3.00. Use the territory in which the risk is located.

8. **Farm trailers —** The liability coverage on a policy that covers autos owned by a farmer or rancher shall extend, by endorsement without charge or description, to any trailer being pulled by a covered auto while being used for farming or ranching purposes or any trailer principally used for farm or ranch purposes while being pulled by any covered auto. However, this coverage is not extended for loss in connection with any truck-tractor and commercial semi-trailer, any office, store, display or passenger trailer, to the operation of farm machinery, or any trailer while hauling for hire or any commercial purposes other than farming or ranching unless these autos are described on the policy. ⓔ

9. **Mobile health units—**The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. ⓔ

10. **Trailers—**The liability coverage on a policy shall extend without charge or description for a trailer designed for use with and being pulled by a covered private passenger auto or utility type auto if the trailer is not customarily used for business purposes with another type auto.

Rule 54. TRUCKERS

Definition of a trucker

A trucker is a person, firm or corporation in the business of transporting goods, materials or commodities for another, including any person, firm or corporation required to obtain a Texas Department of Transportation Permit from the Motor Transportation Division.

Truckers are not eligible for assignment through the association.

TRUCKS, TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET

Coverage	Base Rate (Rate Pages)		Primary Rating Factor (Rule 53)		Secondary Rating Factor (Rule 53)		Additional Charge (Rule 9)		Whole Dollar Premium
Bodily Injury	______	X (	______	+/-	______	) X	______	=	______
Property Damage	______	X (	______	+/-	______	) X	______	=	______
Personal Injury Protection	______		NA		NA	X			______
UM/UIM	______		NA		NA		NA	=	______
Total									

TRUCKS, TRACTORS, AND TRAILERS ZONE RATED WORKSHEET

Coverage	Base Rate (Rule 52)		Primary Rating Factor (Rule 53)		Secondary Rating Factor (Rule 53)		Additional Charge (Rule 9)		Whole Dollar Premium
Bodily Injury	______	X (	______	+/-	______	) X	______	=	______
Property Damage	______	X (	______	+/-	______	) X	______	=	______
Personal Injury Protection	______		NA		NA	X			______
UM/UIM	______		NA		NA		NA	=	______
Total									

TRUCKS, TRACTORS, TRAILERS

ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
50	Federal Employees Using Auto in Government Business	TE 99 12A
53	Amusement Devices Mounted on Commercial Autos	TE 23 25A
53	Cotton Trailers	TE 23 28A
53	Farm Trailers	TE 23 29A
53	Loaned Or Rented Trailers	TE 23 19A
53	Professional Services Not Covered	TE 20 18
53	Rolling Stores	TE 23 04
53	Wrong Delivery of Liquid Products	TE 23 05
50	Hired Autos Specified As Covered Autos You Own	TE 99 16

NOTES

PUBLIC TRANSPORTATION SUBCHAPTER

Rule 60. ELIGIBILITY – INELIGIBILITY

I. ELIGIBLE VEHICLES

ⓔ This Subchapter applies to autos registered or used for the transportation of members of the public as described herein.

ⓔ Autos hired, loaned, leased or furnished 1 year or more: if the insured is providing the primary insurance covering the auto, rate as though owned by the insured.

II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

A. Vehicles designed or used to transport 15 or more passengers, including the driver, unless operated by an entity whose primary function is not the transportation of passengers, such as a day care, hotel, private school, nursing home or similar organization.

B. Government Vehicles – In addition, Chapter 601, Transportation Code does not apply to government vehicles or government employees while operating a government vehicle in the course of that person's employment. A government vehicle is a motor vehicle owned by the United States, Texas, or a political subdivision of Texas §601.007.

C. School buses owned by political subdivisions or school districts.

D. Vehicles required to file proof of financial responsibility by any statute or ordinance other than Chapter 601, Transportation Code.

Rule 61. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

A. This Rule applies to:

1. All taxis, limousines (except airport limousines), school, church and urban buses and van pools.

2. All other public autos that regularly operate within a 200-mile radius from the street address of principal garaging. For those autos regularly operated beyond a 200-mile radius, refer to the Premium Development—Zone Rated Autos rule (Rule 62).

B. Determine the classification rating factor and class code as follows:

1. Determine whether the risk is classified as fleet or non-fleet according to the Public Auto Classifications rule (Rule 63).

2. Determine the primary rating factor from the Public Auto Classifications rule (Rule 63) based on use class and radius class. For van pools the rating factor is based on seating capacity.

3. Determine the secondary rating factor, if any, from the Public Auto Classifications rule (Rule 63) based on seating capacity.

4. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.

C. **Premium Development**

1. Determine the rating territory from the territory definitions based on the highest rated territory in Texas where the public auto is operated.

2. **Liability coverages**

   a. Determine the fleet or non-fleet base premiums from the Public Transportation Auto Rate Section.

   For fleet, multiply the base premiums by the following factors: *

   Taxicabs and Limousines 1.10

   School and Church Buses 1.20

   b. Multiply the base premium by the combined rating factor.

   c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

3. **Personal injury protection coverage**

   a. For personal injury protection determine the premium from the personal injury protection tables in the Public Transportation Auto Rate Section.

   The rate thus determined from the table will not be modified by a primary or secondary rating factor.

   b. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

4. **Uninsured/underinsured motorists coverage**

   a. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).

   b. Primary and secondary factors do not apply.

D. Refer to Individual as the Named Insured rule (Rule 12) if applicable.

E. If a financial responsibility filing under Chapter 601,Transportation Code is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).

Rule 62. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

This Rule applies to all public autos other than taxis, limousines, school, church and urban buses or van pools, which regularly operate beyond a 200-mile radius from the street address of principal garaging.

A. Determine the zone or zone combination and code of each auto as follows:

1. When an auto is principally garaged in a regional zone and operates in that zone and in one or more metropolitan zones, the zone combination is the

regional zone and the metropolitan zone farthest away.

2. In all other situations, the zone combination is the zone of principal garaging and the zone included in the auto's operations farthest from that point.

Examples

a. The auto is principally garaged in Houston, Texas (Metropolitan Zone 13) and operates in Beaumont, Texas (Southwest Zone 43), the proper zone combination is 13 and 43.

b. The auto is principally garaged in Corpus Christi, Texas (Southwest Zone 43) and operates in Dallas, Texas (Metropolitan Zone 09), the proper zone combination is 43 and 09.

B. **Premium Development**

1. Determine the classification rating factor and class code as follows:
   a. Determine whether the auto is classified as fleet or non-fleet according to the Public Autos Classifications rule (Rule 63).
   b. Determine the primary rating factor from the Public Autos Classifications rule (Rule 63).
   c. Secondary rating factors do not apply.

2. **Liability coverage**
   a. Determine the fleet or non-fleet base premiums for the zone combination from the zone-rating table.
   b. Multiply the base premium by the primary rating factor.
   c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

3. **Personal injury protection coverage**
   a. For personal injury protection determine the premium from the personal injury protection tables in the Public Transportation Auto Rate Section. In Zones 09 and 13 apply the rate for the highest rated territory in the zone. In Zone 43 apply the rate of principal garaging.
   b. The rate thus determined from the table will not be modified by a primary or secondary rating factor.
   c. If additional charges for accidents and convictions (Rule 9) apply, increase the rates determined above by the appropriate percentage.

4. **Uninsured/underinsured motorists coverage**
   a. Refer to the Uninsured/Underinsured Motorists Coverage rule (Rule 7).
   b. Primary and secondary factors do not apply.

C. **Long Distance Zone Definitions :**

Metropolitan Zones

01 ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.

02 BALTIMORE-WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.

03 BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.

04 BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.

05 CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.

06 CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan—North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.

07 CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio, and Covington-Newport, Kentucky territories.

08 CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.

09 DALLAS-FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.

10 DENVER Zone includes Denver and North Central, Colorado territories.

11 DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.

12 HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford Connecticut territories.

13 HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.

14 INDIANAPOLIS Zone includes all of Marian County, Indiana territory.

15 JACKSONVILLE Zone includes all of Jacksonville, Florida territory.

16 KANSAS CITY Zone includes all of Kansas City, Kansas and Independence and all Kansas City, Missouri territories.

17 LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.

18 LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.

PUBLIC TRANSPORTATION

19 LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.

20 MEMPHIS Zone includes all of Shelby County, Tennessee territory.

21 MIAMI Zone includes Miami and Miami Beach, Florida territories.

22 MILWAUKEE Zone includes Kenosha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.

23 MINNEAPOLIS-ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.

24 NASHVILLE Zone includes all of Davidson County, Tennessee territory.

25 NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.

26 NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories, and Darien Greenwich and Stamford, Connecticut territories.

27 OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.

28 OMAHA Zone includes all of Douglas and Sarpi, Nebraska Counties and Council Bluffs , Iowa territory.

29 PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.

30 PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.

31 PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.

32 PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.

33 RICHMOND Zone includes all of Richmond, Virginia territory.

34 ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.

35 SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.

36 SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.

37 TULSA Zone includes all of Tulsa, Oklahoma territory.

Regional Zones

40 PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone) and Washington (excluding Portland Zone).

41 MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.

42 MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis- St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).

43 SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zone) and Texas (excluding Dallas-Fort Worth and Houston Zones).

44 NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indanapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).

45 MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.

46 GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.

47 SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).

48 EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).

49 NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.

50 ALASKA Zone includes all of the State of Alaska.

Zone Combination Coding

Commercial Statistical Plan (CSP) coding instructions for zone combinations:

Full Plan—use three digit zone combination code shown in rating tables.

Example—vehicle garaged in Dallas with terminal in Atlanta, code 101.

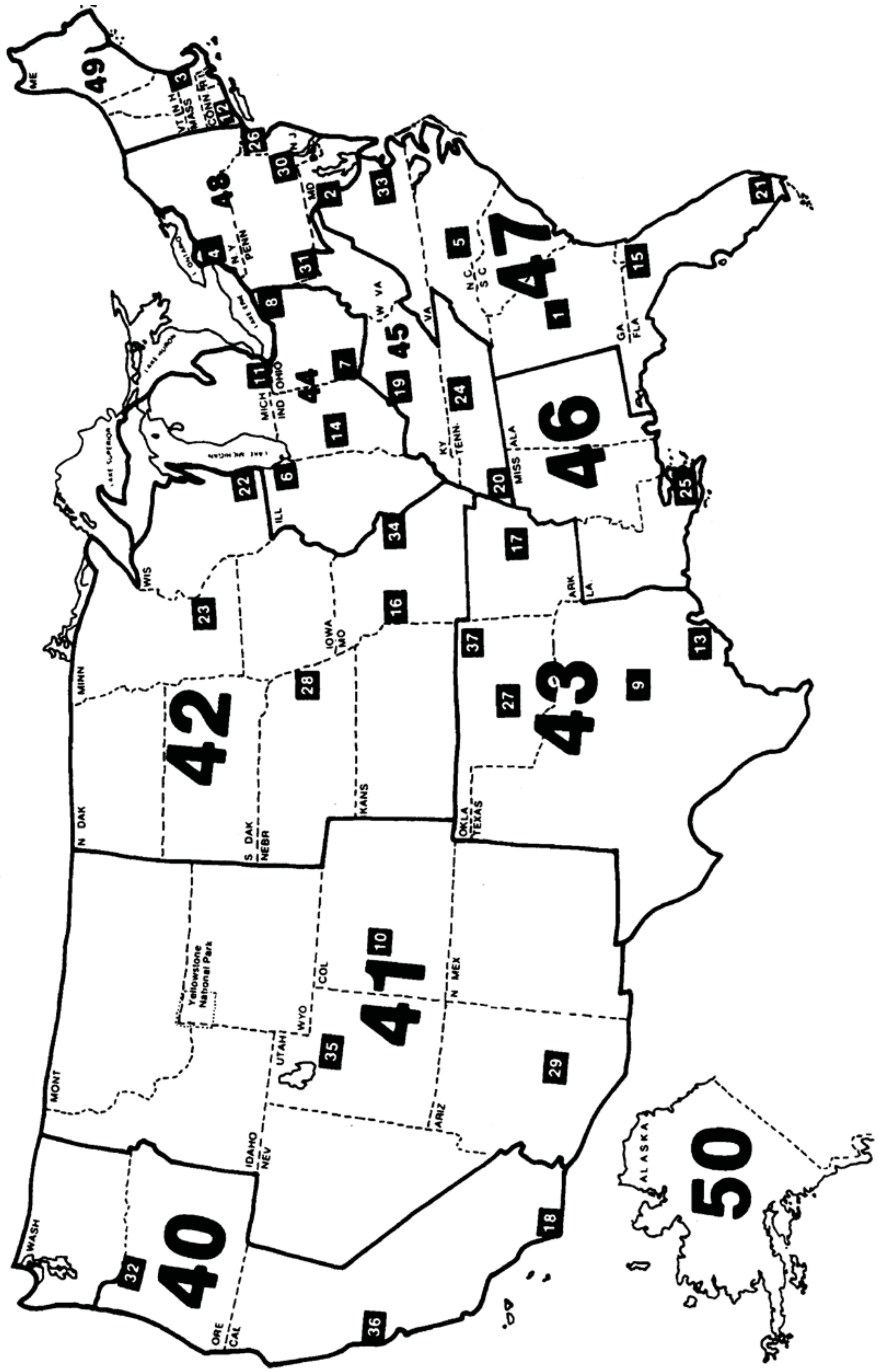
Intermediate Plan— use three digit zone combination code shown in rating table preceded by state code 42.

Example—vehicle garaged in Dallas with terminal in Atlanta, code 42101.

D. Refer to Individual as the Named Insured rule (Rule 12) if applicable.

E. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10)

PUBLIC TRANSPORTATION



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	$1,615 993	13 Houston 113	$1,211 746	25 New Orleans 125	$1,615 993	37 Tulsa 137	$1,211 746
02 Balt.-Wash. 102	2,018 1,244	14 Indianapolis 114	1,615 993	26 N. Y. City 126	2,018 1,244	40 Pacific 140	2,018 1,244
03 Boston 103	1,211 746	15 Jacksonville 115	1,615 993	27 Okla. City 127	1,211 746	41 Mountain 141	1,615 993
04 Buffalo 104	2,018 1,244	16 Kansas City 116	1,211 746	28 Omaha 128	1,211 746	42 Midwest 142	1,211 746
05 Charlotte 105	1,615 993	17 Little Rock 117	1,211 746	29 Phoenix 129	1,615 993	43 Southwest 143	1,211 746
06 Chicago 106	1,615 993	18 Los Angeles 118	2,018 1,244	30 Philadelphia 130	2,018 1,244	44 N. Central 144	1,615 993
07 Cincinnati 107	1,615 993	19 Louisville 119	1,372 846	31 Pittsburgh 131	2,018 1,244	45 Mideast 145	1,615 993
08 Cleveland 108	1,615 993	20 Memphis 120	1,372 846	32 Portland 132	2,018 1,244	46 Gulf 146	1,615 993
09 Dal.-Ft. W. 109	1,211 746	21 Miami 121	1,615 993	33 Richmond 133	1,615 993	47 Southeast 147	1,615 993
10 Denver 110	1,615 993	22 Milwaukee 122	1,211 746	34 St. Louis 134	1,211 746	48 Eastern 148	2,018 1,244
11 Detroit 111	1,615 993	23 Min.-St. Paul 123	1,211 746	35 Salt Lake C. 135	1,615 993	49 New England 149	1,211 746
12 Hartford 112	1,211 746	24 Nashville 124	1,372 846	36 San Francisco 136	2,018 1,244	50 Alaska 150	2,018 1,244

LIABILITY
PUBLIC TRANSPORTATION AUTO 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	$1,615 903	13 Houston 213	$1,211 676	25 New Orleans 225	$1,615 903	37 Tulsa 237	$1,211 676
02 Balt.-Wash. 202	2,018 1,128	14 Indianapolis 214	1,615 903	26 N. Y. City 226	2,018 1,128	40 Pacific 240	2,018 1,128
03 Boston 203	1,211 676	15 Jacksonville 215	1,615 903	27 Okla. City 227	1,211 676	41 Mountain 241	1,615 903
04 Buffalo 204	2,018 1,128	16 Kansas City 216	1,211 676	28 Omaha 228	1,211 676	42 Midwest 242	1,211 676
05 Charlotte 205	1,615 903	17 Little Rock 217	1,211 676	29 Phoenix 229	1,615 903	43 Southwest 243	1,211 676
06 Chicago 206	1,615 903	18 Los Angeles 218	2,018 1,128	30 Philadelphia 230	2,018 1,128	44 N. Central 244	1,615 903
07 Cincinnati 207	1,615 903	19 Louisville 219	1,372 766	31 Pittsburgh 231	2,018 1,128	45 Mideast 245	1,615 903
08 Cleveland 208	1,615 903	20 Memphis 220	1,372 766	32 Portland 232	2,018 1,128	46 Gulf 246	1,615 903
09 Dal.-Ft. W. 209	1,211 676	21 Miami 221	1,615 903	33 Richmond 233	1,615 903	47 Southeast 247	1,615 903
10 Denver 210	1,615 903	22 Milwaukee 222	1,211 676	34 St. Louis 234	1,211 676	48 Eastern 248	2,018 1,128
11 Detroit 211	1,615 903	23 Min.-St. Paul 223	1,211 676	35 Salt Lake C. 235	1,615 903	49 New England 249	1,211 676
12 Hartford 212	1,211 676	24 Nashville 224	1,372 766	36 San Francisco 236	2,018 1,128	50 Alaska 250	2,018 1,128

LIABILITY
PUBLIC TRANSPORTATION AUTO 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	 $1,738 1,014	13 Houston 313	 $1,303 762	25 New Orleans 325	 $1,738 1,014	37 Tulsa 337	 $1,303 762
02 Balt.-Wash. 302	 2,172 1,269	14 Indianapolis 314	 1,738 1,014	26 N. Y. City 326	 2,172 1,269	40 Pacific 340	 2,172 1,269
03 Boston 303	 1,303 762	15 Jacksonville 315	 1,738 1,014	27 Okla. City 327	 1,303 762	41 Mountain 341	 1,738 1,014
04 Buffalo 304	 2,172 1,269	16 Kansas City 316	 1,303 762	28 Omaha 328	 1,303 762	42 Midwest 342	 1,303 762
05 Charlotte 305	 1,738 1,014	17 Little Rock 317	 1,303 762	29 Phoenix 329	 1,738 1,014	43 Southwest 343	 1,303 762
06 Chicago 306	 1,738 1,014	18 Los Angeles 318	 2,172 1,269	30 Philadelphia 330	 2,172 1,269	44 N. Central 344	 1,738 1,014
07 Cincinnati 307	 1,738 1,014	19 Louisville 319	 1,477 862	31 Pittsburgh 331	 2,172 1,269	45 Mideast 345	 1,738 1,014
08 Cleveland 308	 1,738 1,014	20 Memphis 320	 1,477 862	32 Portland 332	 2,172 1,269	46 Gulf 346	 1,738 1,014
09 Dal.-Ft. W. 309	 1,303 762	21 Miami 321	 1,738 1,014	33 Richmond 333	 1,738 1,014	47 Southeast 347	 1,738 1,014
10 Denver 310	 1,738 1,014	22 Milwaukee 322	 1,303 762	34 St. Louis 334	 1,303 762	48 Eastern 348	 2,172 1,269
11 Detroit 311	 1,738 1,014	23 Min.-St. Paul 323	 1,303 762	35 Salt Lake C. 335	 1,738 1,014	49 New England 349	 1,303 762
12 Hartford 312	 1,303 762	24 Nashville 324	 1,477 862	36 San Francisco 336	 2,172 1,269	50 Alaska 350	 2,172 1,269

PUBLIC TRANSPORTATION

Rule 63. PUBLIC AUTO CLASSIFICATIONS

Classify public autos as follows:

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. **Fleet—Non-fleet Classification**

1. Classify as fleet the autos of any risk that has five (5) or more self-propelled autos of any type that are under one ownership. Do not include autos owned by allied or subsidiary interests.
2. Do not include mobile equipment insured on a General Liability Policy in determining if the risk is a fleet.
3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk is otherwise classified as a fleet.
4. Classify the autos of any other risk as non-fleet.
5. Do not change the fleet or non-fleet classification because of mid-term changes in the number of owned autos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the Cancellations rule (Rule 6).

C. **Seating Capacity**

1. Use the seating capacity specified by the manufacturer of the auto unless a public authority rules otherwise.
2. Include the driver's seat when determining seating capacity.
3. A vehicle designed or used to transport more than 15 passengers, including the driver, is not eligible for assignment through the association, unless operated by an entity whose primary function is not the transportation of passengers, such as a hotel, day care center, private school, nursing home or similar organization.

D. **Primary Classifications**

1. **Radius Class**

Determine radius on a straight line from the street address of principal garaging.

a. Local—up to 50 miles—The auto is not regularly operated beyond a radius of 50 miles from the street address where such auto is principally garaged.

b. Intermediate—51 to 200 miles—The auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such auto is principally garaged.

c. Long Distance—over 200 miles—The auto is operated regularly beyond a 200-mile radius from the street address where such auto is principally garaged. Apply zone rates for all autos other than taxis, limousines (except airport limousines), school, church and urban buses and van pools.

2. **Use Class**

a. Taxicab or similar passenger carrying service—A metered or unmetered auto that is operated for hire by the named insured or an employee, but does not pick up, transport or discharge passengers along a route.

b. Limousine—An unmarked auto with a seating capacity of 8 or less that is operated for hire by the named insured or an employee and used on a prearranged basis for special or business functions, weddings, funerals or similar purposes. *

c. School bus—An auto that carries students or other persons to and from school, or in any school activity including games, outings and similar school trips. This classification applies only to autos used in conjunction with school activities accredited by the Texas Education Agency, institutions of higher learning such as colleges or universities, or any private schools accredited by an agency recognized and under the direction of the Texas Education Agency.

School buses owned by political subdivisions or school districts are not eligible for assignment through the association.

d. Church bus— An auto used by a church to transport persons to or from services and other church related activities . This classification does not apply to public autos used primarily for daily school activities.

e. Inter-city bus —An auto that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.

f. Urban bus—An auto that picks up, transports and discharges passengers at frequent local stops along a prescribed route. This classification applies only to autos operated principally within the limits of a city or town and communities contiguous to such city or town, and includes scheduled express service between points on that route.

g. Airport bus or airport limousine—An auto for hire that transports passengers between airports and other passenger stations or motels.

h. Charter bus— An auto chartered for special trips, touring, picnics, outings, games and similar uses.

i. Sightseeing bus—An auto accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.

j. Transportation of athletes and entertainers—An auto owned by a group, individual, firm or organization that transports its own professional athletes, musicians, or other entertainers.

EXCEPTIONS:

(1) If it is used to transport other professional athletes or entertainers, rate as a charter bus.

(2) If it is used to transport its own non-professional athletes, musicians or entertainers, rate as a public auto not otherwise classified.

k. Van pools—An auto of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.

Note: This Rule is not applicable to an auto operated under a bonafide car-pooling or ride sharing arrangement with fellow employees of the same or different employers, and which qualifies for classification and rating under the Private Passenger Auto Classifications rule (Rule 32).

(1) Employer furnished transportation—Transportation is held out by an employer as an inducement to employment, a condition of employment or is incident to employment.

(a) Employer owned autos-Autos owned, or leased for one year or more, by an employer and used to provide transportation only for his or her employees.

(b) Employee owned autos—Autos owned, or leased for one year or more by an individual employee and used to provide transportation only for fellow employees of his or her employer.

(2) All other—Autos that do not meet the eligibility requirements of paragraph (1) above.

l. Transportation of employees—other than van pools—Autos of any type used to transport employees other than in van pools.

(1) Autos owned, leased for one year or more, by an employer and used to transport only his or her own employees.

(a) Private passenger autos —Charge Class 3 rates shown in the Private Passenger Rate Section (Class code 5851).

(b) All other autos—Rate as van pool-all other (Class code 5851).

(2) Autos owned, or leased for one year or more by a person or organization who is in the business of transporting employees of one or more employers. Rate as public auto not otherwise classified.

m. Social service agency auto—An auto used by a government, civic, private, charitable, or social service organization to provide transportation to clients incident to the social services sponsored by the organization, including special trips and outings.

(1) This classification includes, for example, autos used to transport:

(a) Senior citizens or other clients to congregate meal centers, medical facilities, social functions, shopping centers;

(b) Handicapped persons to work or rehabilitative programs;

(c) Children to daycare centers, head start nurseries and other schools not accredited by the Texas Education Agency or an agency recognized and under the direction of the Texas Education Agency.

(d) Boy Scout or Girl Scout groups to planned activities.

(2) The following autos are eligible for this classification

(a) Autos owned, or leased for one year or more, by the social service agency.

(b) Autos donated to the social service agency, without a driver.

(c) Autos hired under contract by the social service agency.

(3) 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.

(4) Separate codes and rating factors apply to:

(a) Employee-operated autos—Autos operated by employees of the social service agency—If a social service auto is also operated by volunteer drivers or other non-agency employees, use the "All Other" classification unless 80% or more of the use is by agency employees.

(b) All other—Autos that do not meet the requirements of paragraph (a).

n. Public auto not otherwise classified—This classification includes, but is not limited to autos such as country club buses, cemetery buses, real estate development buses, and courtesy buses run by hotels.

PUBLIC TRANSPORTATION

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

		Radius		
Taxicabs And Limousines		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicab or Similar Passenger Carrying Service	Factor	1.00	1.15	1.25
	Code	4159	4169	4179
Limousine	Factor	0.40	0.45	0.50
	Code	4259	4269	4279
School Buses and Church Buses				
School Bus	Factor	1.50	1.75	1.90
	Code	625—	626—	627—
Church Bus	Factor	1.00	1.15	1.25
	Code	635—	636—	637—
Other Buses				
Urban Bus	Factor	0.80	0.90	
	Code	515—	516—	
				ZONE RATED
Airport Bus or Airport Limousine	Factor	0.70	0.80	1.10
	Code	525—	526—	5279
Inter-City Bus	Factor	1.05	1.20	1.85
	Code	535—	536—	5379
Charter Bus	Factor	1.00	1.15	1.85
	Code	545—	546—	5479
Sightseeing Bus	Factor	0.75	0.85	1.65
	Code	555—	556—	5579
Trans. of Athletes And Entertainers	Factor	0.45	0.50	1.00
	Code	565—	566—	5679
Social Service Auto Employee-Operated	Factor	0.55	0.65	0.95
	Code	645—	646—	6479
Social Service Auto All Other	Factor	0.50	0.60	0.95
	Code	655—	656—	6579
Public, NOC	Factor	0.55	0.65	0.95
	Code	585—	586—	5879

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

PUBLIC TRANSPORTATION

FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

		Radius		
		Local	Intermediate	Long Distance
Taxicabs And Limousines		Up to 50 Miles	51 to 200 Miles	Over 200 Miles
Taxicab or Similar Passenger Carrying Service	Factor	1.00	1.15	1.25
	Code	4189	4199	4109
Limousine	Factor	0.40	0.45	0.50
	Code	4289	4299	4209
School Buses and Church Buses				
Other School Bus	Factor	1.50	1.75	1.90 ✦
	Code	628—	629—	620—
Church Bus	Factor	1.00	1.15	1.25
	Code	638—	639—	630—
Other Buses				
Urban Bus	Factor	0.80	0.90	
	Code	518—	519—	
				ZONE RATED
Airport Bus or Airport Limousine	Factor	0.70	0.80	1.10
	Code	528—	529—	5209
Inter-City Bus	Factor	1.05	1.20	1.85
	Code	538—	539—	5309
Charter Bus	Factor	1.00	1.15	1.85
	Code	548—	549—	5409
Sightseeing Bus	Factor	0.75	0.85	1.65
	Code	558—	559—	5509
Trans. of Athletes And Entertainers	Factor	0.45	0.50	1.00
	Code	568—	569—	5609
Social Service Auto Employee-Operated	Factor	0.55	0.65	0.95 ✦
	Code	648—	649—	6409
Social Service Auto All Other	Factor	0.50	0.60	0.95
	Code	658—	659—	6509
Public, NOC	Factor	0.55	0.65	0.95
	Code	588—	589—	5809

Van Pools		**Seating Capacity**	
		1 to 8	9 to 20
Employer Furnished	Factor	1.00	1.05
	Code	4111	4112
All Other	Factor	1.10	1.15
	Code	4121	4122

E. **Secondary classification**

Secondary classifications factors are not applicable to taxicabs, limousines (except airport limousines), and van pools. These classification factors are not applicable to zone rated risks. According to
* classification, combine the secondary factor in this section with the primary factor. Insert the code provided in the 4th digit of the classification code.

Code	*Seating Capacity	Liability Factor School Buses and Church Buses	Other Buses
1	1–8	0.00	-0.20
2	9–20	+0.10	-0.15
3	21–60	+0.25	+0.15
4	Over 60	+0.50	+0.40
9	All Other–Not Secondarily Rated		

* Vehicles designed or used to transport 15 or more passengers, including the driver, unless operated by an entity whose primary function is not the transportation of passengers, such as a daycare center, hotel, private school, nursing home or similar organization.

F. **Special provisions**

1. If a truck is to be rated as a public auto, determine the seating capacity from the size class as follows:

Size Class	Seating Capacity
Light	1–8
Medium	9–20
Heavy	21–60
Extra Heavy	over 60

2. If a bus is to be rated as a truck, refer to the Trucks, Tractors, and Trailers Rule.

3. Determine the liability premium for a public auto that is a combination unit consisting of a motor powered vehicle and one or more trailers based on the seating capacity of the entire unit.

   Increase premium by a factor of 1.10

Rule 64. PASSENGER HAZARD EXCLUDED

This Rule does not apply to any auto operating under the Motor Bus Law of the Texas Department of Transportation, Interstate Commerce Commission or similar regulatory authority for which financial responsibility filing is required, since such autos are not eligible through the Association.

ⓔ If personal injury protection coverage is not afforded, bodily injury liability insurance with respect to any person in or upon, entering or alighting from a public auto may be excluded by endorsement with respect to the following classifications.

Classification

A. Church bus

B. Civic, charitable, welfare organization bus and social services agencies autos

C. School bus

D. All other buses

E. Taxicabs and limousines

Multiply the bodily injury rate by .75.

PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET

Coverage	Base Rate (Rate Pages)		Primary Rating Factor (Rule 63)		Secondary Rating Factor Rule 63)		Additional Charge (Rule 9)		Whole Dollar Premium
Bodily Injury	________	X (	________	+/-	________	) X	________	=	________
Property Damage	________	X (	________	+/-	________	) X	________	=	________
Personal Injury Protection	________		NA		NA	X	________	=	________
UM/UIM			NA		NA		NA	=	
TOTAL									

ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET

Coverage	Base Rate (Rule 62)		Primary Rating Factor (Rule 63)		Additional Charge (Rule 9)		Whole Dollar Premium
Bodily Injury	________	X	________	X	________	=	________
Property Damage	________	X	________	X	________	=	________
Personal Injury Protection	________		NA	X	________	=	________
UM/UIM	________		NA		NA	=	________
TOTAL							

PUBLIC TRANSPORTATION

ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
60	Public Transportation Autos	TE 24 02
60	Hired Auto Specified As Covered Autos You Own	TE 99 16
64	Public Auto—Passenger Hazard Excluded	TE 24 09A

Notes

SPECIAL TYPES AND OPERATIONS SUBCHAPTER

Rule 70. ELIGIBILITY – INELIGIBILITY

This Subchapter applies to all autos specified herein that are not classified and rated in other Chapters.

I. ELIGIBLE VEHICLES

An auto specified herein owned by an individual or by husband and wife who are residents of the same household not customarily used in the occupation, profession or business of the insured other than farming or ranching shall be afforded personal auto coverage in accordance with the Individual As The Named Insured rule (Rule 12).

ⓔ An auto hired, loaned, leased or furnished for 1 year or more: if the insured is providing the primary insurance covering the auto, rate as though owned by the insured.

II. INELIGIBLE VEHICLES

The following vehicles are not eligible.

A. Government vehicles – In addition, Chapter 601, Transportation Code does not apply to government vehicles or government employees while operating a government vehicle in the course of that person's employment. A government vehicle is a vehicle owned by the United States, Texas, or a political subdivision of Texas. §601.007.

B. Vehicles registered as collector's items. These are vehicles under which the owner files with Texas Department of Transportation (TxDOT) an affidavit that the item is only used for exhibitions, club activities, parades and other functions of public interest and not used for regular transportation.

C. Golf carts non-registered.

D. Road roller or grader – Excluded under Chapter 601.002(5) Transportation Code.

E. Traction engine - Excluded under Chapter 601.002(5) Transportation Code.

F. Tractor crane - Excluded under Chapter 601.002(5) Transportation Code.

G. Power shovel - Excluded under Chapter 601.002(5) Transportation Code.

H. Well driller - Excluded under Chapter 601.002(5) Transportation Code.

I. Implements of husbandry, farm implements, machinery, and tools used in tilling the soil including self propelled machinery specifically designed or adapted for applying food materials or agricultural chemicals, but not specifically designed or adapted for the sole purpose of transporting the chemicals. The term does not include a passenger car or truck.

J. Vehicles owned by volunteer fire departments. A volunteer fire department includes entities that answer fire alarms and extinguish fires and also provide emergency medical services that are composed of members that do not receive compensation or receive nominal compensation.

K. Household goods carriers.

Rule 71. PREMIUM DEVELOPMENT

A. Determine the rating territory from the territory definitions based on the street address of principal garaging.

B. **Liability—**See specific rating instructions for each classification in this Subchapter.

If additional charges for accidents and convictions (Rule 9) apply, increase the liability premium developed for the classification by the appropriate percentage.

C. **Personal Injury Protection—**Refers to specific rules in this Subchapter. If no premium or procedures are shown, determine premiums as follows:

1. If liability premiums are developed from truck, tractor, trailer base premium fleet or non-fleet, charge truck, tractor, trailer personal injury protection premiums.

2. If liability premiums are developed from private passenger type premiums, charge private passenger personal injury protection premiums.

3. For risks written at a percentage of private passenger rates, such as motorcycles, use the Personal Injury Protection rates in Table B of the Private Passenger Rate Section unless otherwise specified in the rule.

   If additional charges for accidents and convictions (Rule 9) apply, increase the personal injury protection for the classification by the appropriate percentage.

D. **Uninsured/Underinsured Motorists Coverage—** Refer to the Uninsured/Underinsured Motorists rule (Rule 7).

E. Refer to Individual as the Named Insured rule (Rule 12) if applicable.

F. If a financial responsibility filing is required, refer to Certified Risks-Financial Responsibility Laws rule (Rule 10).

Rule 72. AMBULANCES-(Class Code 7919) *

A. The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. ⓔ

B. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. ⓔ

C. **Premium Development**

Liability – Multiply the fleet or non-fleet truck, tractor, trailer base rate by 1.75.

Rule 73. DRIVER TRAINING PROGRAMS (EDUCATIONAL INSTITUTIONS AND COMMERCIAL DRIVING SCHOOLS) AND AUTO REPAIR TRAINING

A. Driver training programs—Non-public educational institutions (Class Code 7926)—This applies to private passenger autos used for driver training as part of a non-public school curriculum.

Premium Development

1. **Liability coverages**

   a. For autos equipped with dual controls, multiply the Class 3 rates in the Private Passenger Rate Section by .75. There must be dual brakes to qualify as dual controls.

   b. For autos not equipped with dual controls, multiply the Class 3 rates in the Private Passenger Rate Section by 1.50.

   c. Coverage may not be extended to apply to the liability of a student and the parent or guardian of such student to an auto being used for the purpose of the driver-training program.

2. All other coverages—Charge Class 3 private passenger rates in the Private Passenger Rate Section.

B. Commercial driving schools (Class Code 7927)—This applies to autos used by driving schools to give driving instruction.

Premium Development

1. Owned private passenger autos.

   a. Liability coverages:

      (1) For autos equipped with dual controls, charge the Class 3 rates in the Private Passenger Rate Section. There must be dual brakes to qualify as dual controls.

      (2) For autos not equipped with dual controls, multiply the Class 3 rates in the Private Passenger Rate Section by 2.00.

   b. For all other coverages, charge Class 3 rates in the Private Passenger Rate Section.

2. Motorcycles, motorscooters, motorbikes and similar autos used for driver training purposes. If such autos are only used on parking lots or blocked-off streets, the liability premiums otherwise applicable shall be multiplied by .90.

3. All other types of owned autos—Rate Trucks, Tractors and Trailers or Public autos as applicable.

ⓔ 4. Non-owned autos used for driving instruction.

   a. Charge the Class 3 rates in the Private Passenger Rate Section for each instructor in excess of the number of owned autos.

   b. The policy shall be endorsed to cover driving instructors and their students.

C. Auto repair training.

For autos used by schools in auto repair training, the rules and rates for owned autos apply.

Rule 74. DRIVE-AWAY CONTRACTORS (Class Code 7923)

A drive-away contractor is a risk that transports autos under their own power for factories or auto dealers.

Named operator basis—The rating provisions applicable to a risk insured on a specified auto basis shall apply except that the rate shall be "per named operator". ⓔ

Rule 75. VOLUNTEER FIRE DEPARTMENTS

These risks are not eligible for assignment through the association. Volunteer fire fighters operating the fire fighting vehicles may be insured under the non-owner rules of the Manual (Rule 45).

Rule 76. FUNERAL DIRECTORS

A. **Eligibility**

1. This Rule applies to autos owned or used by a funeral director.

2. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. ⓔ

B. **Premium Development**

1. Limousines (Class Code 7915)—Multiply the Class 3 in the Private Passenger Rate Section by .90.

2. Hearses or flower cars (Class Code 7922)—Multiply the base rates in the Truck, Tractor, Trailer Rate Section by 0.55. *

3. Combination hearses and ambulances—Classify and rate the autos according to the Ambulances rule (Rule 72).

4. Autos used for other purposes—Classify and rate the auto according to its regular use.

Rule 77. LAW ENFORCEMENT AGENCIES

Law enforcement agencies are not eligible for assignment through the association.

Rule 78. LEASING OR RENTAL CONCERNS *

This Rule applies to risks which lease or rent autos to others without drivers. ⓔ

A. For autos leased or rented with drivers, refer to the Truck, Tractor, and Trailers Classifications rule (Rule 53) or the Public Auto Classifications rule (Rule 63).

SPECIAL TYPES

B. Public transportation autos leased or rented by the concern to public transportation auto risks, refer to the Public Auto Classifications rule (Rule 63).

C. Passenger hazard may not be excluded.

D. **Premium Development—**A risk engaged in leasing or renting autos or trailers to others without drivers may be insured on the specified auto basis. The premium is to be determined on the basis of the territory in which the auto is principally garaged in accordance with the following provisions. *

1. **Specified auto basis—Long Term—Coverage for Owner and Rentee** Private Passenger and trucks, tractors, and trailers, commercial trailers, motorcycles, motorized scooters, motorized bicycles, power cycles and any other similar motorized vehicles awaiting assignment or reassignment. *

   a. Private Passenger –Leased for one year or more.

(1) Autos	Class 3
(2) Motorcycles, motorized scooters, motorized bicycles, powercycles and any other similar motorized vehicles with an unladen weight not in excess of 300 lbs.	.50 of Class 3
(3) Autos described in (2) above with a gross unladen weight in excess of 300 lbs.	Class 3

   b. Truck, Tractor and Trailer – Leased for 6 months or more. *

   Rate the auto at the classification rates in this Manual that apply to the lessee

2. **Specified auto basis—Short Term—Coverage for Owner and Rentee.**

   a. Trucks, tractors, and trailers - Leased for less than 6 months. -Multiply the base rates in the Truck, Tractor, Trailer Rate Section by the following factors: *

	Code	Liability
Trucks	7211	2.50
Tractors	7212	2.75
Trailers, Semi-trailers, and Service trailers.	7213	0.10

   b. Private passenger autos (Class Code 7214)—Leased for less than one year. Multiply the Class 3 rates in the Private Passenger Rate Section by a factor of 3.00. *

   c. Special types (Class Code 7216)—Motorcycles, motorbikes, and other similar autos—Leased for less than one year. - Multiply the rates developed in the Motorcycle rule (Rule 79) by a factor of 4.00. *

   d. Auto service operations or trailer sales—Leased for less than one year.- Charge the Class 3 rates in the Private Passenger Rate Section. *

   e. Motorhomes (Class Code 7215)—Leased for less than 6 months.--Multiply the rates developed in the Motorhomes rule (Rule 80) by a factor of 2.00. *

   f. Rent-it-here/leave-it-there autos—The policy shall be endorsed to exclude coverage for the owner or rentee of any "rent-it-here/leave-it-there" auto not owned by the named insured. ⓔ

Rule 79. MOTORCYCLES—COMMERCIAL (Class Code 7942)

A. **Definition**

Motorcycles, mopeds, motorscooters, motorbikes, go-carts and any other similar autos.

B. **Business Use Motorcycles**

1. **Liability**—Apply the appropriate factor from the table below to Class 3 rates in the Private Passenger Rate Section.

Engine Size (cc)	Factor applied to Private Passenger Class 3
0–100	.29
101–200	.33
201–360	.59
361–500	.65
501–800	.76
801–1,000	.85
Over 1,000	+.10 for each 200cc or fraction over 1,000 cc

2. **Personal injury protection**—Use personal injury protection table in the Truck, Tractor, Trailer Rate Section. Multiply the premium determined by 2.00.

3. **Uninsured/Underinsured Motorists**—Refer to the Uninsured/Underinsured Motorists rule (**Rule 7**) and multiply the premium so determined by 2.00.

C. **Pleasure and Drive to and From Work Motorcycles**

1. **Written on a Commercial Policy**

   a. **Liability**—Apply the appropriate factor from the table below to Class 3 rates in the Private Passenger Rate Section.

Engine Size (cc)	Operator Under Age 25	Code	All Other Operators	Code
0–100	0.60	9221	0.45	9231
101–200	0.75	9222	0.60	9232
201–360	1.05	9223	0.90	9233
361–500	1.20	9224	1.05	9234
501–800	1.35	9225	1.20	9235
801–1,000	1.45	9226	1.30	9236

Engine Size (cc)	Operator Under Age 25	Code	All Other Operators	Code
Over 1,000	+.10 for each 200cc or fraction over 1,000 cc		+.10 for each 200cc or fraction over 1,000 cc	

b. **Personal injury protection** —Multiply the Class 1A premium shown in Table A of the Private Passenger Rate Section by 2.00.

c. **Uninsured/Underinsured Motorists**—Refer to the Uninsured/Underinsured Motorists rule (Rule 7) and multiply the premium so determined by 2.00.

2. **Written on a Personal Auto Policy**

Refer to the Motorcycles rule (Rule 38).

Rule 80. MOTORHOMES—COMMERCIAL

A. **Definition**

1. Self-propelled motor vehicles with a living area that is an integral part of the vehicle chassis. The living area must consist of facilities for cooking and sleeping.

2. A pickup used solely to transport a permanently attached camper body.

3. A self-propelled motor vehicle not described above but that is used primarily for recreational camping.

Note: Removable or slip-in campers or trucks equipped with camper shells are not eligible for this Rule.

B. **Motorhomes written on a Commercial Policy**

* 1. **Liability**

Apply a factor of 0.60 (not more than 22 feet Class Code 7960), 0.75 (pickup used solely to transport camper body Class Code 7962) or 0.75 (more than 22 feet Class Code 7961) to the appropriate base rates in the Truck, Tractor, Trailer Rate Section.

2. **Personal injury protection**

Use the personal injury protection table in the Truck, Tractor, Trailer Rate Section.

C. **Motorhomes written on a Personal Auto Policy**

Refer to the Motorhomes rule (Rule 37).

Rule 81. ALL TERRAIN VEHICLES—COMMERCIAL (Class Code 9590)

A. **Definition**

Four wheel autos equipped with balloon tires designed for use on rugged terrain or rugged terrain and water which may be driven on public roadways and which are required to be insured under Chapter 601, Transportation Code.

B. **Written on a Commercial Policy**

1. **Used for Business**

a. **Liability**—Multiply the Class 3 rates in the Private Passenger Rate Section by the following factors:

Engine Size cc	Factors
000–100	.29
101–200	.38
201–360	.59
361–500	.65
501–800	.76
801–1,000	.85
over 1,000	+.10 for each 200cc or fraction over 1,000cc

b. **Personal injury protection** —Multiply the Class 3 rate from Table A of the Private Passenger Rate Section by 2.00.

2. **Used for Pleasure or Drive to and from Work**

a. **Liability**—Multiply the Class 3 rates in the Private Passenger Rate Section by .50

b. **Personal injury protection** —Multiply the Class 3 rate from Table A , of the Private Passenger Rate Section by 2.00.

C. **Written on a Personal Auto Policy**

Refer to the All-Terrain Vehicles rule (Rule 40).

Rule 82. GOLF CARTS—COMMERCIAL (Class Code 9460)

A. **Definition**

Three or four wheel autos with limited speed capabilities designed to carry golfers and their equipment around a golf course and neighboring public roadways which are required to be insured under Chapter 601, Transportation Code.

B. **Written on a Commercial Policy**

1. **Used for Business** (other than for transportation of passengers in connection with such business, or rented or leased to others)

a. **Liability**—Multiply base rates in the Truck, Tractor, Trailer Rate Section by 0.50.

b. **Personal injury protection—**Charge the Class 3 rate from Table A of the Private Passenger Rate Section.

2. **Used for Pleasure or Drive to and from Work**

a. **Liability—**Multiply the Class 3 rates in the Private Passenger Rate Section by .25.

b. **Personal injury protection** —Charge the Class 3 rate from Table A of the Private Passenger Rate Section.

C. **Written on a Personal Auto Policy**

SPECIAL TYPES

Refer to the Golf Carts rule (Rule 42).

Rule 83. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS—COMMERCIAL (Class Code 9620)

A. **Definition**

Autos that are:

1. required to be insured under Chapter 601, Transportation Code
2. maintained primarily for use in exhibitions, club activities, parades and other functions of public interest and
3. occasionally used for other purposes.
4. If the auto is registered with the Texas Department of Transportation as a collector's item it is not eligible for assignment through the association.

ⓔ B. **Written on a Commercial Policy**

1. **Liability—** Multiply the Class 3 rates in the Private Passenger Rate Section by .25.
2. **Personal injury protection—**Charge .25 of the Class 3 rate from the appropriate table in the Private Passenger Rate Section.

C. **Written on a Personal Auto Policy**

Refer to the Antique, Collectible and Special Interest Autos rule (Rule 43).

Rule 84. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE AUTOS—COMMERCIAL

A. **Commercial Policies**

1. **Liability**
   a. Trailers with a load capacity of 2,000 pounds or less designed primarily for travel on public roads are provided liability coverage without specific description or premium charge.
   b. All other trailers designed for use with private passenger autos or utility type autos as defined in the Definitions rule (Rule 30) of the Private Passenger Chapter—Multiply the base rates in the Truck ,Tractor, Trailer Rate Section by 0.40.
2. **Personal injury protection**

   Use the Bodily Injury base rates in the Truck, Tractor, Trailer Rate Section multiplied by 1.60 to enter the Personal Injury Protection table in the Truck, Tractor, Trailer Rate Section.

B. **Personal Auto Policies**

For trailers designed for use with private passenger autos or utility type autos as defined in the Definitions rule (Rule 30) of the Private Passenger Chapter covered under a personal auto policy, refer to the Trailers Designed For Use With Private Passenger Autos Or Utility Type Autos rule (Rule 36).

Rule 85. MOBILE HOME TRAILERS (Class Code 7963)

A. Mobile homes trailers are trailers that meet both of the following criteria:

1. They are equipped with living quarters including cooking, dining, sleeping facilities and plumbing or refrigeration.
2. They are designed to be pulled by other than a private passenger or utility type auto as defined in the Definitions rule (Rule 30) of the Private Passenger Chapter.

B. **Premium Development**

1. **Liability**

   Multiply the base rates in the Truck, Tractor, Trailer Rate Section by a factor of 0.20. *
2. **Personal injury protection**

   Refer to the Personal Injury Protection table in the Truck, Tractor, Trailer Rate Section.

Rule 86. NAMED OPERATOR OR SPECIFIED AUTO BASIS (Class Code 7070)

A. This Rule is not available to cover finance companies and banks for the repossession and resale of financed autos.

This Rule provides for coverage on the named operator or specified auto basis under the Business Auto Coverage Form. This Rule is intended for risks employing one or two drivers or operating one or two autos; where the operations are more extensive a Garage Coverage form is preferable. The rates provided for in paragraph C and D below shall be the applicable rates for the territory in which the garage business is located.

B. **Named Operator Basis**

1. Named Operators may be insured for the operation of any auto at a rate of twice the Class 3 for private passenger for each named operator. ⓔ
2. Named operators may be insured for the operation of non-owned autos only at the Class 3 private passenger rate for each named operator. ⓔ
3. Personal injury protection may be provided for the operation of an owned auto only, for each named operator afforded bodily injury liability coverage at the personal injury protection coverage premium for a Class 3 private passenger auto. ⓔ
4. It is not permissible to audit such a policy in order to determine the number of operators on which to base the premium; nor shall the policy provide automatic coverage for substitutes or successors in the event of illness or discharge of named operators.

C. **Specified Auto Basis**

1. Autos owned by the named insured may be insured on the specified auto basis at the following rates:

   a. Private passenger autos—Refer to the Private Passenger Rate Section and charge rate for Class 3 private passenger.

   b. Trucks, Tractors, and Trailers—Refer to the Trucks, Tractors and Trailers Subchapter.

   For personal injury protection coverage charge the applicable Class 3 private passenger or truck, tractor, trailer premium.

ⓔ 2. Autos not owned by the named insured may be insured on the specified auto basis at the following rates:

   a. Private passenger autos—Refer to the Private Passenger Rate Section and charge rate for Class 3 private passenger.

   b. Trucks, Tractors, and Trailers—Refer to the Trucks, Tractors and Trailers Subchapter.

Rule 87. RESERVED FOR FUTURE USE

*

* Rule 88. SPECIAL OR MOBILE EQUIPMENT

ⓔ Land motor vehicles other than farm equipment are eligible if the equipment has a G.V.W./G.C.W. of 26,000 lbs. or less, or if the G.V.W./G.C.W. is 26,000 lbs or more and is not designed to carry goods or materials (cargo). (Class Code 7906)

A. The vehicles described below must be covered on an auto policy.

* Self-propelled vehicles described in paragraph B.1, 2, 3, or 4 below with the following types of permanently attached equipment are not eligible.

1. Equipment designed primarily for:

   (a) Snow removal;

   (b) Road and right-of-way maintenance, but not construction or resurfacing;

   (c) Street cleaning;

2. Cherry pickers and similar devices mounted on auto or truck chassis and used to raise or lower workers; and

3. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

ⓔ **Note**: Operations coverage is not provided under an auto coverage part for equipment listed in 2 and 3 above.

B. The following should be written on a General Liability policy; however, if the insured does not have general liability coverage, then coverage shall be provided on an auto policy. Operations coverage is not provided on an auto policy.

1. Bulldozers, forklifts, and other vehicles designed for use principally off public roads;

2. Vehicles maintained for use solely on or next to premises the insured owns or rents;

3. Vehicles that travel on crawler treads;

4. Vehicles maintained primarily to provide mobility to permanently mounted:

   (a) Power cranes, shovels, loaders, diggers or drills; or

   (b) Road construction or resurfacing equipment such as graders, scrapers or rollers;

5. Vehicles not described in 1, 2, 3, or 4 above that are not self propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:

   (a) Air compressors, pumps and generators, including spraying, welding, building cleanings, geophysical exploration, lighting and well servicing equipment; or

   (b) Cherry pickers and similar devices used to raise and lower workers.

6. Vehicles not described in A, or B.1, 2, 3, 4, and 5 above maintained primarily for purposes other than the transportation of persons, or goods and materials (cargo).

3. **Premium Development**

Liability—Multiply the fleet or non-fleet truck, tractor, trailer base rate by the appropriate rating factor.

Class Code	Description	Rating Factor
7906	Oilers, tar spreaders, road and right-of-way maintenance equipment, snow removal, street cleaning equipment, cherry pickers and similar devices used to raise and lower workers, air compressors, pumps and generators, including spraying, welding, building, cleaning, geophysical exploration, lighting and well service equipment and concrete mixers (other than trucks equipped with agitator for mixing concrete in transit)	1.00

SPECIAL TYPES

Rule 89. AMPHIBIOUS EQUIPMENT—COMMERCIAL

This Rule applies to autos designed to operate on both land and water.

ⓔ A. **Written on a Commercial Policy**

Rate as land autos according to their use.

B. **Written on a Personal Auto Policy**

Refer to the Amphibious Equipment—Private Passenger rule (Rule 44).

*

ENDORSEMENT REFERENCES

Rule	Endorsement Title	Number
70	Hired Autos Specified As Covered Autos you Own	TE 99 16
72,	Emergency Vehicles—Volunteer Firefighters' And Workers' Injuries	TE 20 07A
72, 76	Professional Services Not Covered	TE 20 18
73	Driving Schools (Other Than Public Schools)	TE 20 06A
74	Drive-A Way Contractor–Named Operator	TE 20 33A
78	Leasing or Rental Concerns–Rent-It-Here/Leave-It-There Autos	TE 20 12A
78	Leasing or Rental Concerns–Schedule of Limits For Owned Autos	TE 20 13A
83	Antique, Collectible or Special Interest Auto	TE 20 32B
86	Named Operator Coverage (Any Auto)	TE 99 84A
86	Named Operator Coverage (Non-Owned Autos Only)	TE 99 85A
86	Personal Injury Protection Endorsement—Texas	TE 04 01C
86	Specified Non-Owned Auto	TE 99 86A
88	Exclusion of Equipment, Specially Constructed Vehicles and Vehicles With Permanently Mounted Special Equipment	TE 20 45A
88	Mobile Equipment	TE 20 15A
89	Amphibious Vehicles	TE 20 31A

NOTES

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	**$561**	**$389**	**$15**
2	**506**	**410**	**14**
3	**478**	**332**	**14**
4	**421**	**311**	**14**
5	**337**	**233**	**13**
6	**365**	**293**	**12**
7	**360**	**233**	**15**
10	**224**	**168**	**9**
11	**252**	**178**	**8**
12	**365**	**254**	**9**
13	**337**	**254**	**14**
14	**252**	**196**	**9**
16	**252**	**186**	**9**
20	**252**	**175**	**8**
21	**337**	**332**	**12**
22	**421**	**272**	**12**
23	**421**	**338**	**15**
24	**282**	**226**	**7**
27	**478**	**352**	**16**
28	**506**	**389**	**14**
31	**337**	**241**	**14**
32	**382**	**254**	**15**
34	**392**	**254**	**14**
37	**392**	**272**	**14**
38	**506**	**352**	**15**
39	**392**	**282**	**14**
40	**478**	**370**	**14**
41	**309**	**207**	**9**
42	**365**	**244**	**14**
43	**365**	**244**	**14**
44	**337**	**226**	**15**
45	**421**	**322**	**13**
46	**337**	**254**	**9**
47	**337**	**233**	**13**
48	**282**	**196**	**9**
49	**478**	**328**	**14**
51	**282**	**212**	**8**
52	**392**	**311**	**13**
53	**337**	**260**	**9**
54	**291**	**207**	**8**
55	**282**	**196**	**14**
56	**282**	**196**	**12**
57	**506**	**295**	**15**
58	**252**	**172**	**9**
59	**252**	**172**	**9**
60	**282**	**196**	**8**
61	**169**	**137**	**8**
62	**141**	**118**	**7**
63	**282**	**196**	**9**
64	**252**	**172**	**7**
65	**141**	**98**	**7**
66	**337**	**233**	**14**

UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

$30,000/$60,000 Bodily Injury	$25,000 Property Damage
$34	$39

PUBLIC AUTO RATES

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

	Taxis 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	**$2,707**	**$2,091**	**$286**	**$242**	**$2,093**	**$1,575**	**$692**	**$473**
2	**2,437**	**1,882**	**258**	**218**	**1,987**	**1,575**	**692**	**473**
3	**2,301**	**1,673**	**243**	**193**	**1,673**	**1,338**	**553**	**379**
4	**1,894**	**1,464**	**215**	**182**	**1,673**	**1,258**	**553**	**402**
5	**1,760**	**1,214**	**173**	**146**	**1,256**	**944**	**415**	**284**
6	**1,935**	**1,422**	**186**	**158**	**1,359**	**1,024**	**485**	**308**
7	**1,787**	**1,296**	**173**	**146**	**1,256**	**944**	**415**	**284**
10	**1,218**	**836**	**114**	**98**	**837**	**787**	**276**	**214**
11	**1,218**	**1,047**	**144**	**98**	**837**	**787**	**276**	**190**
12	**1,760**	**1,255**	**173**	**146**	**1,339**	**944**	**415**	**260**
13	**1,894**	**1,255**	**173**	**146**	**1,359**	**866**	**415**	**260**
14	**1,245**	**962**	**129**	**123**	**942**	**709**	**276**	**214**
16	**1,354**	**1,047**	**144**	**123**	**942**	**866**	**347**	**214**
20	**1,218**	**962**	**129**	**126**	**942**	**709**	**312**	**214**
21	**2,707**	**2,091**	**243**	**207**	**1,779**	**1,416**	**692**	**473**
22	**2,031**	**1,736**	**200**	**171**	**1,590**	**1,101**	**485**	**332**
23	**2,031**	**1,568**	**215**	**182**	**1,570**	**1,338**	**624**	**426**
24	**1,463**	**1,047**	**173**	**146**	**1,047**	**818**	**347**	**237**
27	**2,167**	**1,673**	**230**	**193**	**1,673**	**1,258**	**553**	**379**
28	**2,437**	**1,882**	**230**	**218**	**1,884**	**1,575**	**692**	**473**
31	**1,760**	**1,255**	**200**	**146**	**1,570**	**944**	**415**	**284**
32	**1,894**	**1,360**	**186**	**158**	**1,465**	**1,024**	**450**	**308**
34	**1,894**	**1,360**	**186**	**162**	**1,570**	**1,101**	**450**	**308**
37	**1,894**	**1,464**	**200**	**171**	**1,465**	**1,101**	**485**	**332**
38	**2,301**	**2,091**	**230**	**207**	**1,779**	**1,338**	**588**	**426**
39	**2,031**	**1,507**	**230**	**175**	**1,570**	**1,101**	**520**	**341**
40	**2,707**	**1,882**	**258**	**214**	**1,884**	**1,416**	**624**	**473**
41	**1,624**	**1,151**	**158**	**133**	**1,151**	**866**	**381**	**260**
42	**2,031**	**1,568**	**186**	**151**	**1,465**	**1,024**	**450**	**284**
43	**1,760**	**1,568**	**186**	**151**	**1,359**	**1,024**	**450**	**355**
44	**1,624**	**1,255**	**163**	**136**	**1,359**	**944**	**415**	**332**
45	**2,031**	**1,464**	**200**	**171**	**1,465**	**1,101**	**485**	**332**
46	**1,760**	**1,255**	**173**	**146**	**1,256**	**944**	**415**	**284**
47	**1,949**	**1,255**	**173**	**146**	**1,256**	**944**	**415**	**284**
48	**1,354**	**962**	**129**	**136**	**963**	**787**	**312**	**214**
49	**2,437**	**1,882**	**243**	**207**	**1,779**	**1,338**	**588**	**402**
51	**1,489**	**1,255**	**144**	**146**	**1,047**	**787**	**347**	**237**
52	**1,894**	**1,589**	**200**	**171**	**1,465**	**1,101**	**485**	**402**
53	**1,624**	**1,255**	**158**	**161**	**1,151**	**976**	**381**	**321**
54	**1,489**	**1,151**	**186**	**133**	**1,151**	**866**	**381**	**251**
55	**1,624**	**1,214**	**144**	**123**	**1,047**	**787**	**347**	**237**
56	**1,354**	**1,047**	**144**	**123**	**1,047**	**787**	**347**	**237**
57	**2,437**	**1,568**	**243**	**193**	**1,673**	**1,180**	**520**	**402**
58	**1,218**	**731**	**109**	**98**	**899**	**551**	**243**	**166**
59	**1,354**	**1,047**	**144**	**123**	**1,047**	**787**	**276**	**214**
60	**1,354**	**1,047**	**166**	**123**	**1,047**	**787**	**347**	**237**
61	**866**	**627**	**86**	**73**	**628**	**551**	**209**	**144**
62	**677**	**523**	**72**	**61**	**523**	**393**	**173**	**119**
63	**1,354**	**1,047**	**144**	**123**	**1,047**	**787**	**312**	**227**
64	**1,354**	**940**	**137**	**123**	**1,047**	**709**	**312**	**246**
65	**677**	**523**	**79**	**73**	**523**	**393**	**173**	**119**
66	**1,624**	**1,360**	**186**	**175**	**1,256**	**944**	**415**	**284**

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	$61	$7	$46	$15
2	55	7	46	14
3	64	6	56	17
4	55	6	50	14
5	55	6	46	14
6	48	5	38	11
7	55	6	42	14
10	48	6	38	11
11	27	4	25	6
12	48	5	38	11
13	48	5	42	11
14	37	4	27	9
16	48	5	42	11
20	37	4	27	9
21	48	5	42	11
22	48	5	42	11
23	64	6	50	17
24	37	5	32	9
27	64	6	50	17
28	67	6	46	14
31	55	6	42	14
32	67	6	42	14
34	55	6	42	14
37	55	6	42	14
38	64	6	48	17
39	55	6	42	14
40	64	7	48	17
41	48	5	38	11
42	55	6	42	14
43	55	7	50	14
44	67	7	42	14
45	48	5	38	11
46	48	5	38	11
47	48	5	38	11
48	37	4	27	9
49	55	6	42	14
51	37	5	27	9
52	48	5	40	11
53	48	5	38	11
54	37	5	27	9
55	55	6	50	14
56	48	5	42	11
57	64	6	56	17
58	37	4	36	9
59	37	4	27	9
60	37	4	29	9
61	37	4	27	9
62	37	4	27	9
63	48	5	38	11
64	37	4	36	9
65	27	4	21	6
66	55	6	50	14

PUBLIC AUTO UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

$30,000/$60,000 Bodily Injury	$25,000 Property Damage
$34	$39

NOTES

INDEX OF ENDORSEMENTS

Endorsements for use with policies affording coverage assigned through TAIPA

NON RULE ENDORSEMENTS

The following endorsements are not covered by Manual rule, however, MAY be used on an optional basis with the coverage or policy form under which the number appears.

Business Auto	Personal Auto
TE 0202A	
TE 2002A	
TE 2303	
TE 9901B	
TE 9904A	
TE 9941B	515AIP
TE 9942B	
TE 9971A	
TE 9976B	
TE 9987	
TE 9988	

The following endorsements not covered by Manual rule MUST be added to the applicable policy form provided such amendatory language has not been included in the policy form.

IL 0021
TE 0039B
TE 0040B
TE 9927B

Policy coverage forms

TE 0001
TE 0017

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.	October 1, 2013
Rule 53.	October 1, 2013
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.	October 1, 2013
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, 2025
Private Passenger Personal Injury Protection Rates	November 1, 2025
Private Passenger Uninsured/Underinsured Motorists Coverage Rates	November 1, 2025
Trucks, Tractors, and Trailers Liability Base Rates	November 1, 2025
Trucks, Tractors, and Trailers Personal Injury Protection Base Rates	November 1, 2025
Trucks, Tractors, and Trailers Uninsured/Underinsured Motorists Coverage Rates	November 1, 2025
Public Auto Liability Base Rates	November 1, 2025
Public Auto Personal Injury Protection Base Rates	November 1, 2025
Public Auto Uninsured/Underinsured Motorists Coverage Rates	November 1, 2025