

CHECKING SLIP-IMPORTANT

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

RULES AND RATING MANUAL

Revision Number 10
Effective July 1, 2012

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

NEW PAGES ENCLOSED: R-2—R-5, C-13—C-17, CR-1—CR-3, b

REMOVE PAGES: R-2—R-5, C-13—C-17, CR-1—CR-3, b

SUMMARY OF CHANGES

The Commissioner of Insurance has approved TAIPA rate changes for Private Passenger and Commercial vehicles to become effective July 1, 2012.

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

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

Distributed by:
Texas Automobile Insurance Plan Association
4301 Westbank Drive, Suite 200A
Austin TX 78746-4400
www.taipa.org

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES



PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE 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	\$468	\$383	\$357	\$358	\$383	\$310	\$319	\$314	\$381	\$250	\$351	\$329	\$484	\$268	\$266	\$331
113	1B	468	383	357	358	383	310	319	314	381	250	351	329	484	268	266	331
114	1C	468	383	357	358	383	310	319	314	381	250	351	329	484	268	266	331
102	2A-1	1,179	965	900	902	965	781	804	791	960	630	885	829	1,220	675	670	834
103	2A-2	660	540	503	505	540	437	450	443	537	353	495	464	682	378	375	467
104	2C-1	1,353	1,107	1,032	1,035	1,107	896	922	907	1,101	723	1,014	951	1,399	775	769	957
105	2C-2	805	659	614	616	659	533	549	540	655	430	604	566	832	461	458	569
124	2D	1,053	862	803	806	862	698	718	707	857	563	790	740	1,089	603	599	745
130	3	487	398	371	372	398	322	332	327	396	260	365	342	503	279	277	344
	3A	613	502	468	469	502	406	418	411	499	328	460	431	634	351	348	434
161	6A	468	383	357	358	383	310	319	314	381	250	351	329	484	268	266	331
163	6B	468	383	357	358	383	310	319	314	381	250	351	329	484	268	266	331
164	6C	468	383	357	358	383	310	319	314	381	250	351	329	484	268	266	331
160	8	636	521	486	487	521	422	434	427	518	340	477	447	658	364	362	450
	8A	599	490	457	458	490	397	408	402	488	320	449	421	620	343	340	424
115	1AF	388	318	296	297	318	257	265	261	316	208	291	273	402	222	221	275
106	2AF-1	1,062	869	810	813	869	704	724	713	865	568	797	747	1,099	608	604	751
107	2AF-2	749	613	571	573	613	496	510	502	610	400	562	526	774	429	426	530
108	2CF-1	1,119	915	853	856	915	741	762	750	911	598	839	786	1,157	641	636	791
109	2CF-2	866	709	660	662	709	574	590	581	705	463	649	609	895	496	492	612
128	2DF	702	575	536	537	575	465	479	471	572	375	527	494	726	402	399	497
165	6AF	398	326	303	304	326	264	271	267	324	213	298	280	411	228	226	281

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	\$210	\$280	\$269	\$247	\$247	\$245	\$224	\$306	\$227	\$252	\$207	\$252	\$342	\$323	\$342	\$314
113	1B	210	280	269	247	247	245	224	306	227	252	207	252	342	323	342	314
114	1C	210	280	269	247	247	245	224	306	227	252	207	252	342	323	342	314
102	2A-1	529	706	678	622	622	617	564	771	572	635	522	635	862	814	862	791
103	2A-2	296	395	379	348	348	345	316	431	320	355	292	355	482	455	482	443
104	2C-1	607	809	777	714	714	708	647	884	656	728	598	728	988	933	988	907
105	2C-2	361	482	463	425	425	421	385	526	390	433	356	433	588	556	588	540
124	2D	473	630	605	556	556	551	504	689	511	567	466	567	770	727	770	707
130	3	218	291	280	257	257	255	233	318	236	262	215	262	356	336	356	327
	3A	275	367	352	324	324	321	293	401	297	330	271	330	448	423	448	411
161	6A	210	280	269	247	247	245	224	306	227	252	207	252	342	323	342	314
163	6B	210	280	269	247	247	245	224	306	227	252	207	252	342	323	342	314
164	6C	210	280	269	247	247	245	224	306	227	252	207	252	342	323	342	314
160	8	286	381	366	336	336	333	305	416	309	343	282	343	465	439	465	427
	8A	269	358	344	316	316	314	287	392	291	323	265	323	438	413	438	402
115	1AF	174	232	223	205	205	203	186	254	188	209	172	209	284	268	284	261
106	2AF-1	477	636	611	561	561	556	508	695	515	572	470	572	776	733	776	713
107	2AF-2	336	448	430	395	395	392	358	490	363	403	331	403	547	517	547	502
108	2CF-1	502	669	643	590	590	586	535	731	543	602	495	602	817	772	817	750
109	2CF-2	389	518	498	457	457	453	414	566	420	466	383	466	633	598	633	581
128	2DF	315	420	404	371	371	368	336	459	341	378	311	378	513	485	513	471
165	6AF	179	238	229	210	210	208	190	260	193	214	176	214	291	275	291	267

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ **PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE 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	\$281	\$348	\$231	\$282	\$303	\$342	\$313	\$372	\$295	\$289	\$259	\$268	\$291	\$289	\$305	\$276
113	1B	281	348	231	282	303	342	313	372	295	289	259	268	291	289	305	276
114	1C	281	348	231	282	303	342	313	372	295	289	259	268	291	289	305	276
102	2A-1	708	877	582	711	764	862	789	937	743	728	653	675	733	728	769	696
103	2A-2	396	491	326	398	427	482	441	525	416	407	365	378	410	407	430	389
104	2C-1	812	1,006	668	815	876	988	905	1,075	853	835	749	775	841	835	881	798
105	2C-2	483	599	397	485	521	588	538	640	507	497	445	461	501	497	525	475
124	2D	632	783	520	635	682	770	704	837	664	650	583	603	655	650	686	621
130	3	292	362	240	293	315	356	326	387	307	301	269	279	303	301	317	287
	3A	368	456	303	369	397	448	410	487	386	379	339	351	381	379	400	362
161	6A	281	348	231	282	303	342	313	372	295	289	259	268	291	289	305	276
163	6B	281	348	231	282	303	342	313	372	295	289	259	268	291	289	305	276
164	6C	281	348	231	282	303	342	313	372	295	289	259	268	291	289	305	276
160	8	382	473	314	384	412	465	426	506	401	393	352	364	396	393	415	375
	8A	360	445	296	361	388	438	401	476	378	370	332	343	372	370	390	353
115	1AF	233	289	192	234	251	284	260	309	245	240	215	222	242	240	253	229
106	2AF-1	638	790	524	640	688	776	711	844	670	656	588	608	661	656	692	627
107	2AF-2	450	557	370	451	485	547	501	595	472	462	414	429	466	462	488	442
108	2CF-1	672	832	552	674	724	817	748	889	705	691	619	641	695	691	729	660
109	2CF-2	520	644	427	522	561	633	579	688	546	535	479	496	538	535	564	511
128	2DF	422	522	347	423	455	513	470	558	443	434	389	402	437	434	458	414
165	6AF	239	296	196	240	258	291	266	316	251	246	220	228	247	246	259	235

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	\$419	\$326	\$372	\$310	\$319	\$314	\$270	\$269	\$307	\$322	\$327	\$287	\$274	\$269	\$348	\$326
113	1B	419	326	372	310	319	314	270	269	307	322	327	287	274	269	348	326
114	1C	419	326	372	310	319	314	270	269	307	322	327	287	274	269	348	326
102	2A-1	1,056	822	937	781	804	791	680	678	774	811	824	723	690	678	877	822
103	2A-2	591	460	525	437	450	443	381	379	433	454	461	405	386	379	491	460
104	2C-1	1,211	942	1,075	896	922	907	780	777	887	931	945	829	792	777	1,006	942
105	2C-2	721	561	640	533	549	540	464	463	528	554	562	494	471	463	599	561
124	2D	943	734	837	698	718	707	608	605	691	725	736	646	617	605	783	734
130	3	436	339	387	322	332	327	281	280	319	335	340	298	285	280	362	339
	3A	549	427	487	406	418	411	354	352	402	422	428	376	359	352	456	427
161	6A	419	326	372	310	319	314	270	269	307	322	327	287	274	269	348	326
163	6B	419	326	372	310	319	314	270	269	307	322	327	287	274	269	348	326
164	6C	419	326	372	310	319	314	270	269	307	322	327	287	274	269	348	326
160	8	570	443	506	422	434	427	367	366	418	438	445	390	373	366	473	443
	8A	536	417	476	397	408	402	346	344	393	412	419	367	351	344	445	417
115	1AF	348	271	309	257	265	261	224	223	255	267	271	238	227	223	289	271
106	2AF-1	951	740	844	704	724	713	613	611	697	731	742	651	622	611	790	740
107	2AF-2	670	522	595	496	510	502	432	430	491	515	523	459	438	430	557	522
108	2CF-1	1,001	779	889	741	762	750	645	643	734	770	782	686	655	643	832	779
109	2CF-2	775	603	688	574	590	581	500	498	568	596	605	531	507	498	644	603
128	2DF	629	489	558	465	479	471	405	404	461	483	491	431	411	404	522	489
165	6AF	356	277	316	264	271	267	230	229	261	274	278	244	233	229	296	277

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

✦ **PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE 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	\$257	\$278	\$274	\$274	\$310	\$278	\$342	\$290	\$215	\$269	\$252	\$314	\$269	\$274	\$318	\$280
113	1B	257	278	274	274	310	278	342	290	215	269	252	314	269	274	318	280
114	1C	257	278	274	274	310	278	342	290	215	269	252	314	269	274	318	280
102	2A-1	648	701	690	690	781	701	862	731	542	678	635	791	678	690	801	706
103	2A-2	362	392	386	386	437	392	482	409	303	379	355	443	379	386	448	395
104	2C-1	743	803	792	792	896	803	988	838	621	777	728	907	777	792	919	809
105	2C-2	442	478	471	471	533	478	588	499	370	463	433	540	463	471	547	482
124	2D	578	626	617	617	698	626	770	653	484	605	567	707	605	617	716	630
130	3	267	289	285	285	322	289	356	302	224	280	262	327	280	285	331	291
	3A	337	364	359	359	406	364	448	380	282	352	330	411	352	359	417	367
161	6A	257	278	274	274	310	278	342	290	215	269	252	314	269	274	318	280
163	6B	257	278	274	274	310	278	342	290	215	269	252	314	269	274	318	280
164	6C	257	278	274	274	310	278	342	290	215	269	252	314	269	274	318	280
160	8	350	378	373	373	422	378	465	394	292	366	343	427	366	373	432	381
	8A	329	356	351	351	397	356	438	371	275	344	323	402	344	351	407	358
115	1AF	213	231	227	227	257	231	284	241	178	223	209	261	223	227	264	232
106	2AF-1	583	631	622	622	704	631	776	658	488	611	572	713	611	622	722	636
107	2AF-2	411	445	438	438	496	445	547	464	344	430	403	502	430	438	509	448
108	2CF-1	614	664	655	655	741	664	817	693	514	643	602	750	643	655	760	669
109	2CF-2	475	514	507	507	574	514	633	537	398	498	466	581	498	507	588	518
128	2DF	386	417	411	411	465	417	513	435	323	404	378	471	404	411	477	420
165	6AF	218	236	233	233	264	236	291	247	183	229	214	267	229	233	270	238

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	\$381	\$239	\$388	\$227	\$441	\$245	\$294	\$190	\$286	\$275	\$227	\$247	\$208	\$218	\$174	\$222
113	1B	381	239	388	227	441	245	294	190	286	275	227	247	208	218	174	222
114	1C	381	239	388	227	441	245	294	190	286	275	227	247	208	218	174	222
102	2A-1	960	602	978	572	1,111	617	741	479	721	693	572	622	524	549	438	559
103	2A-2	537	337	547	320	622	345	415	268	403	388	320	348	293	307	245	313
104	2C-1	1,101	691	1,121	656	1,274	708	850	549	827	795	656	714	601	630	503	642
105	2C-2	655	411	667	390	759	421	506	327	492	473	390	425	358	375	299	382
124	2D	857	538	873	511	992	551	662	428	644	619	511	556	468	491	392	500
130	3	396	249	404	236	459	255	306	198	297	286	236	257	216	227	181	231
	3A	499	313	508	297	578	321	385	249	375	360	297	324	272	286	228	291
161	6A	381	239	388	227	441	245	294	190	286	275	227	247	208	218	174	222
163	6B	381	239	388	227	441	245	294	190	286	275	227	247	208	218	174	222
164	6C	381	239	388	227	441	245	294	190	286	275	227	247	208	218	174	222
160	8	518	325	528	309	600	333	400	258	389	374	309	336	283	296	237	302
	8A	488	306	497	291	564	314	376	243	366	352	291	316	266	279	223	284
115	1AF	316	198	322	188	366	203	244	158	237	228	188	205	173	181	144	184
106	2AF-1	865	543	881	515	1,001	556	667	431	649	624	515	561	472	495	395	504
107	2AF-2	610	382	621	363	706	392	470	304	458	440	363	395	333	349	278	355
108	2CF-1	911	571	927	543	1,054	586	703	454	684	657	543	590	497	521	416	531
109	2CF-2	705	442	718	420	816	453	544	352	529	509	420	457	385	403	322	411
128	2DF	572	359	582	341	662	368	441	285	429	413	341	371	312	327	261	333
165	6AF	324	203	330	193	375	208	250	162	243	234	193	210	177	185	148	189

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

PRIVATE PASSENGER RATES

★ PRIVATE PASSENGER BODILY INJURY AND PROPERTY DAMAGE 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	\$256	\$247	\$240	\$221	\$179	\$205	\$265	\$262				
113	1B	256	247	240	221	179	205	265	262				
114	1C	256	247	240	221	179	205	265	262				
102	2A-1	645	622	605	557	451	517	668	660				
103	2A-2	361	348	338	312	252	289	374	369				
104	2C-1	740	714	694	639	517	592	766	757				
105	2C-2	440	425	413	380	308	353	456	451				
124	2D	576	556	540	497	403	461	596	590				
130	3	266	257	250	230	186	213	276	272				
	3A	335	324	314	290	234	269	347	343				
161	6A	256	247	240	221	179	205	265	262				
163	6B	256	247	240	221	179	205	265	262				
164	6C	256	247	240	221	179	205	265	262				
160	8	348	336	326	301	243	279	360	356				
	8A	328	316	307	283	229	262	339	335				
115	1AF	212	205	199	183	149	170	220	217				
106	2AF-1	581	561	545	502	406	465	602	595				
107	2AF-2	410	395	384	354	286	328	424	419				
108	2CF-1	612	590	574	528	428	490	633	626				
109	2CF-2	474	457	444	409	331	379	490	485				
128	2DF	384	371	360	332	269	308	398	393				
165	6AF	218	210	204	188	152	174	225	223				

TRUCKS, TRACTORS, TRAILERS

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

Size Class	Radius Class				
<u>OTHER THAN FARM VEHICLES</u>	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.25 012...	1.30 013...
	Retail	Factor Code	1.45 021...	1.80 022...	1.80 023...
	Commercial	Factor Code	1.30 031...	1.60 032...	1.65 033...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.30 212...	0.90 213...	✦
	Retail	Factor Code	1.55 221...	1.90 222...	0.90 223...	✦
	Commercial	Factor Code	1.40 231...	1.70 232...	0.90 233...	
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 311...	1.40 312...	1.00 313...	
	Retail	Factor Code	1.60 321...	2.05 322...	1.00 323...	✦
	Commercial	Factor Code	1.45 331...	1.80 332...	1.00 333...	✦
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.40 341...	1.75 342...	1.00 343...	✦
	Retail	Factor Code	2.00 351...	2.55 352...	1.00 353...	✦
	Commercial	Factor Code	1.80 361...	2.25 362...	1.00 363...	✦

FARM VEHICLESLong Distance Over 200
Miles

Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.25 012...	1.30 013...	✦
	Retail	Factor Code	1.45 021...	1.80 022...	1.80 023...	✦
	Commercial	Factor Code	1.30 031...	1.60 032...	1.65 033...	✦

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.30 212...	0.90 213...	✦
	Retail	Factor Code	1.55 221...	1.90 222...	0.90 223...	✦
	Commercial	Factor Code	1.40 231...	1.70 232...	0.90 233...	

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

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
<u>OTHER THAN FARM VEHICLES</u>	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 014...	1.25 015...	1.30 016...
	Retail	Factor Code	1.45 024...	1.80 025...	1.80 026...
	Commercial	Factor Code	1.30 034...	1.60 035...	1.65 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.30 215...	0.90 216...	✦
	Retail	Factor Code	1.55 224...	1.90 225...	0.90 226...	✦
	Commercial	Factor Code	1.40 234...	1.70 235...	0.90 236...	
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 314...	1.40 315...	1.00 316...	
	Retail	Factor Code	1.60 324...	2.05 325...	1.00 326...	✦
	Commercial	Factor Code	1.45 334...	1.80 335...	1.00 336...	✦
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.40 344...	1.75 345...	1.00 346...	✦
	Retail	Factor Code	2.00 354...	2.55 355...	1.00 356...	✦
	Commercial	Factor Code	1.80 364...	2.25 365...	1.00 366...	✦

Long Distance Over 200
Miles**FARM VEHICLES**

Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 014...	1.25 015...	1.30 016...	✦
	Retail	Factor Code	1.45 024...	1.80 025...	1.80 026...	✦
	Commercial	Factor Code	1.30 034...	1.60 035...	1.65 036...	✦

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.30 215...	0.90 216...	✦
	Retail	Factor Code	1.55 224...	1.90 225...	0.90 226...	✦
	Commercial	Factor Code	1.40 234...	1.70 235...	0.90 236...	

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 Code	1.10 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.60 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.45 334...	1.80 335...	1.00 336...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.15 404...	2.80 405...	1.45 406...
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.40 344...	1.75 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.55 355...	1.00 356...
	Commercial	Factor Code	1.80 364...	2.25 365...	1.00 366...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.C.W.)		Factor Code	2.35 504...	3.05 505...	1.45 506...

TRAILER TYPES

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

C. Secondary classification—Special industry classes.

Refer to the [Secondary Classification tables](#).

1. Application

According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided, in the 4th and 5th digit of the classification code.

2. Autos Having More Than One Use

- 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.

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

- 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. ©
- 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. ©
- Rolling stores**—A policy that covers autos equipped as a rolling store must exclude product liability. ©

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

★ **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	\$356	\$275	\$10
2	348	269	10
3	314	243	11
4	277	214	10
5	229	177	10
6	255	197	8
7	227	175	10
10	160	123	8
11	159	123	5
12	228	176	8
13	228	176	8
14	165	128	6
16	179	139	8
20	173	134	6
21	330	255	8
22	272	210	8
23	291	225	11
24	193	149	6
27	316	244	11
28	351	271	10
31	237	183	10
32	257	198	10
34	262	202	10
37	271	209	10
38	321	248	11
39	283	219	10
40	343	265	11
41	211	163	8
42	246	190	10
43	246	190	10
44	225	174	10
45	272	210	8
46	237	183	8
47	234	181	8
48	182	140	6
49	334	258	10
51	195	151	6
52	276	214	8
53	218	168	8
54	209	162	6
55	197	152	10
56	191	148	8
57	298	231	11
58	142	110	6
59	167	129	6
60	190	147	6
61	116	90	6
62	99	77	6
63	183	142	8
64	171	132	6
65	99	77	5
66	238	184	10

★ **UNINSURED/UNDERINSURED MOTORISTS
COVERAGE RATES**

\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage
\$18	\$22

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

Public Transportation Auto Rate Section



PUBLIC AUTO RATES

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

Territory	Taxis and Limousines		School and Church Buses		Other Buses		Van Pools	
	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage
1	\$1,902	\$1,470	\$201	\$156	\$1,338	\$1,034	\$458	\$354
2	1,861	1,438	196	152	1,309	1,012	448	347
3	1,677	1,296	178	137	1,180	911	404	312
4	1,480	1,144	157	121	1,041	805	356	275
5	1,225	947	130	100	862	666	295	228
6	1,359	1,050	143	111	956	739	327	253
7	1,212	937	128	99	853	659	292	226
10	853	659	90	69	600	464	206	159
11	848	656	90	69	597	461	204	158
12	1,217	940	129	100	856	661	293	226
13	1,217	940	129	100	856	661	293	226
14	882	681	93	72	621	480	214	166
16	957	740	101	78	674	521	230	178
20	924	714	98	76	650	502	222	172
21	1,764	1,363	186	144	1,241	959	425	329
22	1,451	1,121	154	119	1,021	789	349	270
23	1,555	1,201	164	127	1,094	845	375	289
24	1,028	794	109	84	724	559	248	191
27	1,685	1,302	178	138	1,185	916	406	314
28	1,873	1,447	198	153	1,318	1,018	451	349
31	1,267	979	134	104	891	689	305	236
32	1,372	1,060	145	112	965	746	330	255
34	1,396	1,079	148	114	982	759	336	260
37	1,446	1,118	153	118	1,018	787	349	269
38	1,714	1,325	181	140	1,206	932	413	319
39	1,514	1,170	160	124	1,065	823	364	282
40	1,831	1,415	193	149	1,288	995	441	341
41	1,124	869	119	92	791	611	271	209
42	1,313	1,014	139	107	924	714	316	244
43	1,313	1,014	139	107	924	714	316	244
44	1,200	927	127	98	844	652	289	223
45	1,451	1,121	154	119	1,021	789	349	270
46	1,267	979	134	104	891	689	305	236
47	1,250	966	132	102	880	680	301	233
48	970	750	103	80	683	527	233	180
49	1,785	1,380	188	146	1,256	971	430	333
51	1,041	805	110	85	733	566	251	194
52	1,476	1,140	156	120	1,038	802	356	275
53	1,162	898	123	95	818	632	280	216
54	1,117	863	118	91	785	607	269	208
55	1,053	814	112	86	741	573	254	196
56	1,020	788	108	83	718	555	246	190
57	1,593	1,231	168	130	1,121	866	384	297
58	756	585	80	62	533	412	183	141
59	890	688	94	73	627	484	214	166
60	1,016	785	107	83	715	553	245	189
61	619	478	65	50	435	336	149	115
62	531	410	56	43	374	289	128	99
63	978	756	104	80	688	532	235	182
64	911	704	96	74	641	495	220	170
65	531	410	56	43	374	289	128	99
66	1,271	982	134	104	894	691	306	237

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

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	\$52	\$6	\$36	\$12
2	52	6	36	12
3	60	6	42	15
4	52	6	36	12
5	52	6	36	12
6	43	4	30	10
7	52	6	36	12
10	43	4	30	10
11	25	3	18	6
12	43	4	30	10
13	43	4	30	10
14	34	3	24	9
16	43	4	30	10
20	34	3	24	9
21	43	4	30	10
22	43	4	30	10
23	60	6	42	15
24	34	3	24	9
27	60	6	42	15
28	52	6	36	12
31	52	6	36	12
32	52	6	36	12
34	52	6	36	12
37	52	6	36	12
38	60	6	42	15
39	52	6	36	12
40	60	6	42	15
41	43	4	30	10
42	52	6	36	12
43	52	6	36	12
44	52	6	36	12
45	43	4	30	10
46	43	4	30	10
47	43	4	30	10
48	34	3	24	9
49	52	6	36	12
51	34	3	24	9
52	43	4	30	10
53	43	4	30	10
54	34	3	24	9
55	52	6	36	12
56	43	4	30	10
57	60	6	42	15
58	34	3	24	9
59	34	3	24	9
60	34	3	24	9
61	34	3	24	9
62	34	3	24	9
63	43	4	30	10
64	34	3	24	9
65	25	3	18	6
66	52	6	36	12



PUBLIC AUTO UNINSURED/UNDERINSURED

MOTORISTS COVERAGE RATES

\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage
\$18	\$22

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

EFFECTIVE DATES

SPECIAL TYPES AND OPERATIONS

SUBCHAPTER (Continued)

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

WORKSHEETS

Private Passenger Auto Rating Worksheet	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	July 1, 2012
Private Passenger Personal Injury Protection Rates	January 1, 2011
Private Passenger Uninsured/Underinsured Motorists Coverage Rates	January 1, 2011
Trucks, Tractors, and Trailers Liability Base Rates	July 1, 2012
Trucks, Tractors, and Trailers Personal Injury Protection Base Rates	July 1, 2012
Trucks, Tractors, and Trailers Uninsured/Underinsured Motorists Coverage Rates	July 1, 2012
Public Auto Liability Base Rates	July 1, 2012
Public Auto Personal Injury Protection Base Rates	July 1, 2012
Public Auto Uninsured/Underinsured Motorists Coverage Rates	July 1, 2012