

**CHECKING SLIP-IMPORTANT**

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**  
**RULES AND RATING MANUAL**

**Revision Number 13**  
**Effective Qevqdg 1, 2013**

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-8—C-10, C-13, C-15, C-27—C-29, CR-1, CR-3, a, b

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**SUMMARY OF CHANGES**

The Commissioner of Insurance has approved TAIPA rate changes for Private Passenger and Commercial vehicles to become effective October 1, 2013.

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](mailto:customer.service@taipa.org).

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**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	\$498	\$403	\$380	\$377	\$408	\$326	\$339	\$331	\$405	\$263	\$373	\$346	\$515	\$282	\$283	\$349
113	1B	498	403	380	377	408	326	339	331	405	263	373	346	515	282	283	349
114	1C	498	403	380	377	408	326	339	331	405	263	373	346	515	282	283	349
102	2A-1	1,255	1,016	958	950	1,028	822	854	834	1,021	663	940	872	1,298	711	713	879
103	2A-2	702	568	536	532	575	460	478	467	571	371	526	488	726	398	399	492
104	2C-1	1,439	1,165	1,098	1,090	1,179	942	980	957	1,170	760	1,078	1,000	1,488	815	818	1,009
105	2C-2	857	693	654	648	702	561	583	569	697	452	642	595	886	485	487	600
124	2D	1,121	907	855	848	918	734	763	745	911	592	839	779	1,159	635	637	785
130	3	518	419	395	392	424	339	353	344	421	274	388	360	536	293	294	363
	3A	652	528	498	494	534	427	444	434	531	345	489	453	675	369	371	457
161	6A	498	403	380	377	408	326	339	331	405	263	373	346	515	282	283	349
163	6B	498	403	380	377	408	326	339	331	405	263	373	346	515	282	283	349
164	6C	498	403	380	377	408	326	339	331	405	263	373	346	515	282	283	349
160	8	677	548	517	513	555	443	461	450	551	358	507	471	700	384	385	475
	8A	637	516	486	483	522	417	434	424	518	337	477	443	659	361	362	447
115	1AF	413	334	315	313	339	271	281	275	336	218	310	287	427	234	235	290
106	2AF-1	1,130	915	863	856	926	740	770	751	919	597	847	785	1,169	640	642	792
107	2AF-2	797	645	608	603	653	522	542	530	648	421	597	554	824	451	453	558
108	2CF-1	1,190	963	908	901	975	779	810	791	968	629	891	827	1,231	674	676	834
109	2CF-2	921	746	703	697	755	603	627	612	749	487	690	640	953	522	524	646
128	2DF	747	605	570	566	612	489	509	497	608	395	560	519	773	423	425	524
165	6AF	423	343	323	320	347	277	288	281	344	224	317	294	438	240	241	297

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	\$223	\$295	\$286	\$260	\$263	\$258	\$238	\$322	\$242	\$265	\$220	\$265	\$364	\$340	\$364	\$331
113	1B	223	295	286	260	263	258	238	322	242	265	220	265	364	340	364	331
114	1C	223	295	286	260	263	258	238	322	242	265	220	265	364	340	364	331
102	2A-1	562	743	721	655	663	650	600	811	610	668	554	668	917	857	917	834
103	2A-2	314	416	403	367	371	364	336	454	341	374	310	374	513	479	513	467
104	2C-1	644	853	827	751	760	746	688	931	699	766	636	766	1,052	983	1,052	957
105	2C-2	384	507	492	447	452	444	409	554	416	456	378	456	626	585	626	569
124	2D	502	664	644	585	592	581	536	725	545	596	495	596	819	765	819	745
130	3	232	307	297	270	274	268	248	335	252	276	229	276	379	354	379	344
	3A	292	386	375	341	345	338	312	422	317	347	288	347	477	445	477	434
161	6A	223	295	286	260	263	258	238	322	242	265	220	265	364	340	364	331
163	6B	223	295	286	260	263	258	238	322	242	265	220	265	364	340	364	331
164	6C	223	295	286	260	263	258	238	322	242	265	220	265	364	340	364	331
160	8	303	401	389	354	358	351	324	438	329	360	299	360	495	462	495	450
	8A	285	378	366	333	337	330	305	412	310	339	282	339	466	435	466	424
115	1AF	185	245	237	216	218	214	198	267	201	220	183	220	302	282	302	275
106	2AF-1	506	670	649	590	597	586	540	731	549	602	499	602	826	772	826	751
107	2AF-2	357	472	458	416	421	413	381	515	387	424	352	424	582	544	582	530
108	2CF-1	533	705	684	621	629	617	569	770	578	633	526	633	870	813	870	791
109	2CF-2	413	546	529	481	487	477	440	596	448	490	407	490	673	629	673	612
128	2DF	335	443	429	390	395	387	357	483	363	398	330	398	546	510	546	497
165	6AF	190	251	243	221	224	219	202	274	206	225	187	225	309	289	309	281

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	\$299	\$366	\$246	\$297	\$322	\$360	\$333	\$392	\$314	\$304	\$276	\$282	\$310	\$304	\$325	\$291
113	1B	299	366	246	297	322	360	333	392	314	304	276	282	310	304	325	291
114	1C	299	366	246	297	322	360	333	392	314	304	276	282	310	304	325	291
102	2A-1	753	922	620	748	811	907	839	988	791	766	696	711	781	766	819	733
103	2A-2	422	516	347	419	454	508	470	553	443	429	389	398	437	429	458	410
104	2C-1	864	1,058	711	858	931	1,040	962	1,133	907	879	798	815	896	879	939	841
105	2C-2	514	630	423	511	554	619	573	674	540	523	475	485	533	523	559	501
124	2D	673	824	554	668	725	810	749	882	707	684	621	635	698	684	731	655
130	3	311	381	256	309	335	374	346	408	327	316	287	293	322	316	338	303
	3A	392	479	322	389	422	472	436	514	411	398	362	369	406	398	426	381
161	6A	299	366	246	297	322	360	333	392	314	304	276	282	310	304	325	291
163	6B	299	366	246	297	322	360	333	392	314	304	276	282	310	304	325	291
164	6C	299	366	246	297	322	360	333	392	314	304	276	282	310	304	325	291
160	8	407	498	335	404	438	490	453	533	427	413	375	384	422	413	442	396
	8A	383	468	315	380	412	461	426	502	402	389	353	361	397	389	416	372
115	1AF	248	304	204	247	267	299	276	325	261	252	229	234	257	252	270	242
106	2AF-1	679	831	558	674	731	817	756	890	713	690	627	640	704	690	738	661
107	2AF-2	478	586	394	475	515	576	533	627	502	486	442	451	496	486	520	466
108	2CF-1	715	875	588	710	770	860	796	937	750	727	660	674	741	727	777	695
109	2CF-2	553	677	455	549	596	666	616	725	581	562	511	522	574	562	601	538
128	2DF	449	549	369	446	483	540	500	588	471	456	414	423	465	456	488	437
165	6AF	254	311	209	252	274	306	283	333	267	258	235	240	264	258	276	247

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	\$446	\$343	\$396	\$326	\$339	\$331	\$287	\$283	\$327	\$339	\$348	\$302	\$292	\$283	\$370	\$343
113	1B	446	343	396	326	339	331	287	283	327	339	348	302	292	283	370	343
114	1C	446	343	396	326	339	331	287	283	327	339	348	302	292	283	370	343
102	2A-1	1,124	864	998	822	854	834	723	713	824	854	877	761	736	713	932	864
103	2A-2	629	484	558	460	478	467	405	399	461	478	491	426	412	399	522	484
104	2C-1	1,289	991	1,144	942	980	957	829	818	945	980	1,006	873	844	818	1,069	991
105	2C-2	767	590	681	561	583	569	494	487	562	583	599	519	502	487	636	590
124	2D	1,004	772	891	734	763	745	646	637	736	763	783	680	657	637	833	772
130	3	464	357	412	339	353	344	298	294	340	353	362	314	304	294	385	357
	3A	584	449	519	427	444	434	376	371	428	444	456	396	383	371	485	449
161	6A	446	343	396	326	339	331	287	283	327	339	348	302	292	283	370	343
163	6B	446	343	396	326	339	331	287	283	327	339	348	302	292	283	370	343
164	6C	446	343	396	326	339	331	287	283	327	339	348	302	292	283	370	343
160	8	607	466	539	443	461	450	390	385	445	461	473	411	397	385	503	466
	8A	571	439	507	417	434	424	367	362	419	434	445	387	374	362	474	439
115	1AF	370	285	329	271	281	275	238	235	271	281	289	251	242	235	307	285
106	2AF-1	1,012	779	899	740	770	751	651	642	742	770	790	686	663	642	840	779
107	2AF-2	714	549	634	522	542	530	459	453	523	542	557	483	467	453	592	549
108	2CF-1	1,066	820	946	779	810	791	686	676	782	810	832	722	698	676	884	820
109	2CF-2	825	635	733	603	627	612	531	524	605	627	644	559	540	524	685	635
128	2DF	669	515	594	489	509	497	431	425	491	509	522	453	438	425	555	515
165	6AF	379	292	337	277	288	281	244	241	278	288	296	257	248	241	315	292

**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	\$273	\$293	\$292	\$289	\$330	\$293	\$364	\$305	\$229	\$283	\$268	\$331	\$286	\$289	\$338	\$295
113	1B	273	293	292	289	330	293	364	305	229	283	268	331	286	289	338	295
114	1C	273	293	292	289	330	293	364	305	229	283	268	331	286	289	338	295
102	2A-1	688	738	736	728	832	738	917	769	577	713	675	834	721	728	852	743
103	2A-2	385	413	412	407	465	413	513	430	323	399	378	467	403	407	477	416
104	2C-1	789	847	844	835	954	847	1,052	881	662	818	775	957	827	835	977	853
105	2C-2	470	504	502	497	568	504	626	525	394	487	461	569	492	497	581	507
124	2D	614	659	657	650	743	659	819	686	515	637	603	745	644	650	761	664
130	3	284	305	304	301	343	305	379	317	238	294	279	344	297	301	352	307
	3A	358	384	383	379	432	384	477	400	300	371	351	434	375	379	443	386
161	6A	273	293	292	289	330	293	364	305	229	283	268	331	286	289	338	295
163	6B	273	293	292	289	330	293	364	305	229	283	268	331	286	289	338	295
164	6C	273	293	292	289	330	293	364	305	229	283	268	331	286	289	338	295
160	8	371	398	397	393	449	398	495	415	311	385	364	450	389	393	460	401
	8A	349	375	374	370	422	375	466	390	293	362	343	424	366	370	433	378
115	1AF	227	243	242	240	274	243	302	253	190	235	222	275	237	240	281	245
106	2AF-1	620	665	663	656	749	665	826	692	520	642	608	751	649	656	767	670
107	2AF-2	437	469	467	462	528	469	582	488	366	453	429	530	458	462	541	472
108	2CF-1	652	700	698	691	789	700	870	729	547	676	641	791	684	691	808	705
109	2CF-2	505	542	540	535	611	542	673	564	424	524	496	612	529	535	625	546
128	2DF	410	440	438	434	495	440	546	458	344	425	402	497	429	434	507	443
165	6AF	232	249	248	246	281	249	309	259	195	241	228	281	243	246	287	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	\$405	\$252	\$413	\$239	\$469	\$258	\$313	\$200	\$304	\$290	\$242	\$260	\$221	\$230	\$185	\$234
113	1B	405	252	413	239	469	258	313	200	304	290	242	260	221	230	185	234
114	1C	405	252	413	239	469	258	313	200	304	290	242	260	221	230	185	234
102	2A-1	1,021	635	1,041	602	1,182	650	789	504	766	731	610	655	557	580	466	590
103	2A-2	571	355	582	337	661	364	441	282	429	409	341	367	312	324	261	330
104	2C-1	1,170	728	1,194	691	1,355	746	905	578	879	838	699	751	639	665	535	676
105	2C-2	697	433	710	411	807	444	538	344	523	499	416	447	380	396	318	402
124	2D	911	567	929	538	1,055	581	704	450	684	653	545	585	497	518	416	527
130	3	421	262	430	249	488	268	326	208	316	302	252	270	230	239	192	243
	3A	531	330	541	313	614	338	410	262	398	380	317	341	290	301	242	307
161	6A	405	252	413	239	469	258	313	200	304	290	242	260	221	230	185	234
163	6B	405	252	413	239	469	258	313	200	304	290	242	260	221	230	185	234
164	6C	405	252	413	239	469	258	313	200	304	290	242	260	221	230	185	234
160	8	551	343	562	325	638	351	426	272	413	394	329	354	301	313	252	318
	8A	518	323	529	306	600	330	401	256	389	371	310	333	283	294	237	300
115	1AF	336	209	343	198	389	214	260	166	252	241	201	216	183	191	154	194
106	2AF-1	919	572	938	543	1,065	586	711	454	690	658	549	590	502	522	420	531
107	2AF-2	648	403	661	382	750	413	501	320	486	464	387	416	354	368	296	374
108	2CF-1	968	602	987	571	1,121	617	748	478	727	693	578	621	528	550	442	559
109	2CF-2	749	466	764	442	868	477	579	370	562	537	448	481	409	426	342	433
128	2DF	608	378	620	359	704	387	470	300	456	435	363	390	332	345	278	351
165	6AF	344	214	351	203	399	219	266	170	258	247	206	221	188	196	157	199

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	\$272	\$260	\$255	\$233	\$190	\$216	\$282	\$276				
113	1B	272	260	255	233	190	216	282	276				
114	1C	272	260	255	233	190	216	282	276				
102	2A-1	685	655	643	587	479	544	711	696				
103	2A-2	384	367	360	329	268	305	398	389				
104	2C-1	786	751	737	673	549	624	815	798				
105	2C-2	468	447	439	401	327	372	485	475				
124	2D	612	585	574	524	428	486	635	621				
130	3	283	270	265	242	198	225	293	287				
	3A	356	341	334	305	249	283	369	362				
161	6A	272	260	255	233	190	216	282	276				
163	6B	272	260	255	233	190	216	282	276				
164	6C	272	260	255	233	190	216	282	276				
160	8	370	354	347	317	258	294	384	375				
	8A	348	333	326	298	243	276	361	353				
115	1AF	226	216	212	193	158	179	234	229				
106	2AF-1	617	590	579	529	431	490	640	627				
107	2AF-2	435	416	408	373	304	346	451	442				
108	2CF-1	650	621	609	557	454	516	674	660				
109	2CF-2	503	481	472	431	352	400	522	511				
128	2DF	408	390	383	350	285	324	423	414				
165	6AF	231	221	217	198	162	184	240	235				

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

**TRUCKS, TRACTORS, TRAILERS**



**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	\$1,152 646	13 Houston 113	\$848 476	25 New Orleans 125	\$1,242 697	37 Tulsa 137	\$848 476
02 Balt.-Wash. 102	1,471 825	14 Indianapolis 114	1,106 620	26 N. Y. City 126	1,471 825	40 Pacific 140	1,388 779
03 Boston 103	870 488	15 Jacksonville 115	1,152 646	27 Okla. City 127	848 476	41 Mountain 141	1,058 594
04 Buffalo 104	1,471 825	16 Kansas City 116	797 447	28 Omaha 128	797 447	42 Midwest 142	818 459
05 Charlotte 105	1,152 646	17 Little Rock 117	848 476	29 Phoenix 121	1,030 578	43 Southwest 143	870 488
06 Chicago 106	1,106 620	18 Los Angeles 118	1,353 759	30 Philadelphia 130	1,471 825	44 N. Central 144	1,134 636
07 Cincinnati 107	1,106 620	19 Louisville 119	959 538	31 Pittsburgh 131	1,471 825	45 Mideast 145	985 552
08 Cleveland 108	1,106 620	20 Memphis 120	959 538	32 Portland 132	1,353 759	46 Gulf 146	1,274 715
09 Dal.-Ft. W. 109	848 476	21 Miami 121	1,152 646	33 Richmond 133	1,152 646	47 Southeast 147	1,183 664
10 Denver 110	1,030 578	22 Milwaukee 122	797 447	34 St. Louis 134	797 447	48 Eastern 148	1,510 847
11 Detroit 111	1,106 620	23 Min.-St. Paul 123	797 447	35 Salt Lake C. 135	1,030 578	49 New England 141	893 501
12 Hartford 112	870 488	24 Nashville 124	959 538	36 San Francisco 136	1,353 759	50 Alaska 150	1,388 779

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

**TRUCKS, TRACTORS, TRAILERS**



**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	\$1,152 646	13 Houston 213	\$848 476	25 New Orleans 225	\$1,242 697	37 Tulsa 237	\$848 476
02 Balt.-Wash. 202	1,471 825	14 Indianapolis 214	1,106 620	26 N. Y. City 226	1,471 825	40 Pacific 240	1,388 779
03 Boston 203	870 488	15 Jacksonville 215	1,152 646	27 Okla. City 227	848 476	41 Mountain 241	1,058 594
04 Buffalo 204	1,471 825	16 Kansas City 216	797 447	28 Omaha 228	797 447	42 Midwest 242	818 459
05 Charlotte 205	1,152 646	17 Little Rock 217	848 476	29 Phoenix 229	1,030 578	43 Southwest 243	870 488
06 Chicago 206	1,106 620	18 Los Angeles 218	1,353 759	30 Philadelphia 230	1,471 825	44 N. Central 244	1,134 636
07 Cincinnati 207	1,106 620	19 Louisville 219	959 538	31 Pittsburgh 231	1,471 825	45 Mideast 245	985 552
08 Cleveland 208	1,106 620	20 Memphis 220	959 538	32 Portland 232	1,353 759	46 Gulf 246	1,274 715
09 Dal.-Ft. W. 209	848 476	21 Miami 221	1,152 646	33 Richmond 233	1,152 646	47 Southeast 247	1,183 664
10 Denver 210	1,030 578	22 Milwaukee 222	797 447	34 St. Louis 234	797 447	48 Eastern 248	1,510 847
11 Detroit 211	1,106 620	23 Min.-St. Paul 223	797 447	35 Salt Lake C. 235	1,030 578	49 New England 249	893 501
12 Hartford 212	870 488	24 Nashville 224	959 538	36 San Francisco 236	1,353 759	50 Alaska 250	1,388 779

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

**TRUCKS, TRACTORS, TRAILERS**



**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 901	\$1,183 664	13 Houston 913	\$870 488	25 New Orleans 925	\$1,274 715	37 Tulsa 937	\$870 488
02 Balt.-Wash. 902	1,510 847	14 Indianapolis 914	1,134 636	26 N. Y. City 926	1,510 847	40 Pacific 940	1,425 800
03 Boston 903	893 501	15 Jacksonville 915	1,183 664	27 Okla. City 927	870 488	41 Mountain 941	1,085 609
04 Buffalo 904	1,510 847	16 Kansas City 916	818 459	28 Omaha 928	818 459	42 Midwest 942	839 471
05 Charlotte 905	1,183 664	17 Little Rock 917	870 488	29 Phoenix 929	1,058 594	43 Southwest 943	893 501
06 Chicago 906	1,134 636	18 Los Angeles 918	1,388 779	30 Philadelphia 930	1,510 847	44 N. Central 944	1,163 653
07 Cincinnati 907	1,134 636	19 Louisville 919	985 552	31 Pittsburgh 931	1,510 847	45 Mideast 945	1,010 567
08 Cleveland 908	1,134 636	20 Memphis 920	985 552	32 Portland 932	1,388 779	46 Gulf 946	1,307 733
09 Dal.-Ft. W. 909	870 488	21 Miami 921	1,183 664	33 Richmond 933	1,183 664	47 Southeast 947	1,213 681
10 Denver 910	1,058 594	22 Milwaukee 922	818 459	34 St. Louis 934	818 459	48 Eastern 948	1,548 869
11 Detroit 911	1,134 636	23 Min.-St. Paul 923	818 459	35 Salt Lake C. 935	1,058 594	49 New England 949	915 514
12 Hartford 912	893 501	24 Nashville 924	985 552	36 San Francisco 936	1,388 779	50 Alaska 950	1,425 800



## 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...	0.85 213...	✦
	Retail	Factor Code	1.55 221...	1.90 222...	0.85 223...	✦
	Commercial	Factor Code	1.40 231...	1.70 232...	0.85 233...	✦
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...	0.85 213...	✦
	Retail	Factor Code	1.55 221...	1.90 222...	0.85 223...	✦
	Commercial	Factor Code	1.40 231...	1.70 232...	0.85 233...	✦

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
<b>OTHER THAN FARM VEHICLES</b>	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...	0.85 216...	✦
	Retail	Factor Code	1.55 224...	1.90 225...	0.85 226...	✦
	Commercial	Factor Code	1.40 234...	1.70 235...	0.85 236...	✦
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...	0.85 216...	✦
	Retail	Factor Code	1.55 224...	1.90 225...	0.85 226...	✦
	Commercial	Factor Code	1.40 234...	1.70 235...	0.85 236...	✦

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

**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	\$1,152 646	13 Houston 113	\$848 476	25 New Orleans 125	\$1,242 697	37 Tulsa 137	\$848 476
02 Balt.-Wash. 102	1,471 825	14 Indianapolis 114	1,106 620	26 N. Y. City 126	1,471 825	40 Pacific 140	1,388 779
03 Boston 103	870 488	15 Jacksonville 115	1,152 646	27 Okla. City 127	848 476	41 Mountain 141	1,058 594
04 Buffalo 104	1,471 825	16 Kansas City 116	797 447	28 Omaha 128	797 447	42 Midwest 142	818 459
05 Charlotte 105	1,152 646	17 Little Rock 117	848 476	29 Phoenix 121	1,030 578	43 Southwest 143	870 488
06 Chicago 106	1,106 620	18 Los Angeles 118	1,353 759	30 Philadelphia 130	1,471 825	44 N. Central 144	1,134 636
07 Cincinnati 107	1,106 620	19 Louisville 119	959 538	31 Pittsburgh 131	1,471 825	45 Mideast 145	985 552
08 Cleveland 108	1,106 620	20 Memphis 120	959 538	32 Portland 132	1,353 759	46 Gulf 146	1,274 715
09 Dal.-Ft. W. 109	848 476	21 Miami 121	1,152 646	33 Richmond 133	1,152 646	47 Southeast 147	1,183 664
10 Denver 110	1,030 578	22 Milwaukee 122	797 447	34 St. Louis 134	797 447	48 Eastern 148	1,510 847
11 Detroit 111	1,106 620	23 Min.-St. Paul 123	797 447	35 Salt Lake C. 135	1,030 578	49 New England 141	893 501
12 Hartford 112	870 488	24 Nashville 124	959 538	36 San Francisco 136	1,353 759	50 Alaska 150	1,388 779

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

**PUBLIC TRANSPORTATION**



**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	\$1,152 646	13 Houston 213	\$848 476	25 New Orleans 225	\$1,242 697	37 Tulsa 237	\$848 476
02 Balt.-Wash. 202	1,471 825	14 Indianapolis 214	1,106 620	26 N. Y. City 226	1,471 825	40 Pacific 240	1,388 779
03 Boston 203	870 488	15 Jacksonville 215	1,152 646	27 Okla. City 227	848 476	41 Mountain 241	1,058 594
04 Buffalo 204	1,471 825	16 Kansas City 216	797 447	28 Omaha 228	797 447	42 Midwest 242	818 459
05 Charlotte 205	1,152 646	17 Little Rock 217	848 476	29 Phoenix 229	1,030 578	43 Southwest 243	870 488
06 Chicago 206	1,106 620	18 Los Angeles 218	1,353 759	30 Philadelphia 230	1,471 825	44 N. Central 244	1,134 636
07 Cincinnati 207	1,106 620	19 Louisville 219	959 538	31 Pittsburgh 231	1,471 825	45 Mideast 245	985 552
08 Cleveland 208	1,106 620	20 Memphis 220	959 538	32 Portland 232	1,353 759	46 Gulf 246	1,274 715
09 Dal.-Ft. W. 209	848 476	21 Miami 221	1,152 646	33 Richmond 233	1,152 646	47 Southeast 247	1,183 664
10 Denver 210	1,030 578	22 Milwaukee 222	797 447	34 St. Louis 234	797 447	48 Eastern 248	1,510 847
11 Detroit 211	1,106 620	23 Min.-St. Paul 223	797 447	35 Salt Lake C. 235	1,030 578	49 New England 249	893 501
12 Hartford 212	870 488	24 Nashville 224	959 538	36 San Francisco 236	1,353 759	50 Alaska 250	1,388 779

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

**PUBLIC TRANSPORTATION**



**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 901	\$1,183 664	13 Houston 913	\$870 488	25 New Orleans 925	\$1,274 715	37 Tulsa 937	\$870 488
02 Balt.-Wash. 902	1,510 847	14 Indianapolis 914	1,134 636	26 N. Y. City 926	1,510 847	40 Pacific 940	1,425 800
03 Boston 903	893 501	15 Jacksonville 915	1,183 664	27 Okla. City 927	870 488	41 Mountain 941	1,085 609
04 Buffalo 904	1,510 847	16 Kansas City 916	818 459	28 Omaha 928	818 459	42 Midwest 942	839 471
05 Charlotte 905	1,183 664	17 Little Rock 917	870 488	29 Phoenix 929	1,058 594	43 Southwest 943	893 501
06 Chicago 906	1,134 636	18 Los Angeles 918	1,388 779	30 Philadelphia 930	1,510 847	44 N. Central 944	1,163 653
07 Cincinnati 907	1,134 636	19 Louisville 919	985 552	31 Pittsburgh 931	1,510 847	45 Mideast 945	1,010 567
08 Cleveland 908	1,134 636	20 Memphis 920	985 552	32 Portland 932	1,388 779	46 Gulf 946	1,307 733
09 Dal.-Ft. W. 909	870 488	21 Miami 921	1,183 664	33 Richmond 933	1,183 664	47 Southeast 947	1,213 681
10 Denver 910	1,058 594	22 Milwaukee 922	818 459	34 St. Louis 934	818 459	48 Eastern 948	1,548 869
11 Detroit 911	1,134 636	23 Min.-St. Paul 923	818 459	35 Salt Lake C. 935	1,058 594	49 New England 949	915 514
12 Hartford 912	893 501	24 Nashville 924	985 552	36 San Francisco 936	1,388 779	50 Alaska 950	1,425 800

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

**Truck, Tractor, Trailer Rate Section**

**LIABILITY BASE RATES  
(FLEET OR NON-FLEET)**

<b>Territory</b>	<b>\$30,000/ 60,000 Bodily Injury</b>	<b>\$25,000 Property Damage</b>	<b>\$2,500 Personal Injury Protection</b>
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**

<b>\$30,000/\$60,000 Bodily Injury</b>	<b>\$25,000 Property Damage</b>
\$28	\$31

**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

#### \$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
\$28	\$31

**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

### 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	October 1, 2013
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	October 1, 2013
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	October 1, 2013