

**Texas Department of Insurance**  
**Notice of Revised Rate Filing**  
**Texas Automobile Insurance Plan Association**

**Description:**

The Texas Automobile Insurance Plan Association (TAIPA) has revised the private passenger and commercial automobile insurance rate filing it made on September 10, 2018. The revisions consist of new pages 3, 6, and 43 in the Explanatory Memorandum. The revised rates represent a 4.8 percent increase in private passenger automobile rates and a 3.9 percent increase in commercial automobile rates, the same as the rates filed on September 10. TAIPA proposed an effective date of February 1, 2019, for new and renewal business.

By statute, the rate filing is subject to review by the Commissioner of Insurance. Texas Insurance Code Section 2151.201 states that TAIPA's rates must be just, reasonable, adequate, not excessive, not confiscatory, and not unfairly discriminatory for the risks to which the rates apply. TAIPA's rates must also be sufficient to carry all claims to maturity and meet the expenses incurred in writing and servicing the business.

The Commissioner extended the time period for approving or disapproving the filing by 30 days, as allowed by Texas Insurance Code Section 2151.2022. The filing must be approved or disapproved by November 9, 2018, unless the Commissioner and TAIPA agree to extend the time period as allowed by Texas Insurance Code Section 2151.2022.

## To Review, Request Copies, and Comment:

- To review or get copies of TAIPA's rate filing:
  - **Online:** Go to [www.tdi.texas.gov/rules/2018/exrules.html](http://www.tdi.texas.gov/rules/2018/exrules.html).
  - **In person:** You can review the filing at the Office of the Chief Clerk, Texas Department of Insurance, 333 Guadalupe Street, Austin, Texas 78701 during regular business hours. The filing will be in two parts, one for private passenger auto rates, and one for commercial auto rates.
  - **By mail:** Write to the Office of the Chief Clerk, Mail Code 113-2A, Texas Department of Insurance, P.O. Box 149104, Austin, Texas 78714-9104.
  
- To comment on the rate filing, send written comments to [ChiefClerk@tdi.texas.gov](mailto:ChiefClerk@tdi.texas.gov) or by mail to the Office of the Chief Clerk, Mail Code 113-2A, Texas Department of Insurance, P. O. Box 149104, Austin, Texas 78714-9104. Hand-delivered comments must be directed to the Office of the Chief Clerk, Texas Department of Insurance, 333 Guadalupe Street, Austin, Texas 78701 during regular business hours. Your comments must be received by 5 p.m. Central time on November 5, 2018.

Issued in Austin, Texas on October 17, 2018.

*/s/ Norma Garcia*

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Norma Garcia, General  
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of Insurance