

Attachments to Commissioner's Bulletin B-0061-00

**Adoption of Amendments to the Texas Automobile Rules and
Rating Manual by Commissioner's Order No. 00-1248
Concerning Personal Injury Protection and Medical Payments
Automobile Coverages**

**Rule Section IV, Rule 80
Rate Section IV, Rule 77
Rate Section VII, Rules 120, 123, 129, 132, and 136**

Rule Section IV

80. NAMED NON-OWNER COVERAGE

I. Named Non-Owner Coverage

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

Liability, Medical Payments and Personal Injury Protection Coverages Only (Class Code 7000)

- E.** Medical payments and personal injury protection rates for named non-owner coverage are determined in accordance with table A in the medical payments and personal injury protection Rate Section II using class 3 rates.

Rate Section IV

77. MISCELLANEOUS TYPE VEHICLES

A. Motorhome

1. b. Pleasure use motorhomes

(1) Liability. Charge .50 of the 1A rates for private passenger autos.

(2) Medical payments and personal injury protection. Charge the class 1A private passenger rate from Table B, Rate Section II.

B. Motorcycles and any other similar motor vehicles.

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

<u>Engine Size cc</u>	<u>Operator Under Age 25</u>	<u>Code</u>	<u>All Other Operators</u>	<u>Code</u>
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 200 cc or fraction over 1000 cc		+.10 for each 200 cc or fraction over 1000 cc	

Medical payments and personal injury protection. Multiply the class 1A private passenger rate from Table A, Rate Section II by 2.00.

Rate Section IV (Continued)

77. MISCELLANEOUS TYPE VEHICLES (continued)
--

C. All-terrain vehicles

1. Liability. Charge .50 of class 1A private passenger rates.

Medical payments. Multiply the class 1A private passenger rate from Table A, Rate Section II by 2.00.

Personal injury protection. Multiply the class 1A private passenger rate from Table A, Rate Section II by 2.00.

D. Dune buggies – non-registered

2. a. Liability. Charge .90 of class 1A private passenger rates.

Medical payments and personal injury protection. Charge the class 1A private passenger rate from Table A, Rate Section II.

E. Golf carts

1. Liability. Charge .25 of class 1A private passenger rates. The premiums are subject to the following minimum premium.

\$8 – Bodily injury

\$8 – Property damage

\$19 – Combined limit liability

Medical payments and personal injury protection. Charge the class 1A private passenger rate from Table A, Rate Section II.

Rate Section VII

120. ALL-TERRAIN VEHICLES

A. Not used for commercial purposes:

1. **Liability** – Multiply the Class 3 private passenger rates by .50. Refer to Rate Section IV.

Medical payments and personal injury protection – Multiply the class 3 private passenger rate from Table A, Rate Section II by 2.00.

B. Used for commercial purposes:

1. **Liability** – Multiply the Class 3 private passenger rates shown in Rate Section IV by the following factors:

<u>Engine Size cc</u>	<u>Factors applied to Class 3</u>
0 – 100	.29
101 – 200	.38
201 – 360	.59
361 – 500	.65
501 – 800	.76
801 – 1000	.85
Over 1000	+ .10 for each 200 cc or fraction over 1000 cc

Medical payments and personal injury protection – Multiply the class 3 private passenger rate from Table A, Rate Section II by 2.00.

Rate Section VII
(continued)

**123. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOMOBILES
(CLASS CODE 9620)**

- B. 1. Liability.** Multiply the Class 3 private passenger rate by .25. Refer to Rate Section IV.
- 2. Medical payments and personal injury protection.** Charge the class 3 private passenger rate from the appropriate table in Rate Section II.

Rate Section VII (continued)

129. DUNE BUGGIES

B. Non-registered dune buggies (Class Code 9432)

1. Not used for commercial purposes:

- a. **Liability** – Multiply the Class 3 private passenger rates by .90.
Refer to Rate Section IV.

Medical payments and personal injury protection – Charge the class 3 private passenger rate from Table A, Rate Section II.

2. Used for commercial purposes:

- a. **Liability** – Charge Class 3 private passenger rates. Refer to Rate Section IV.

Medical payments and personal injury protection – Charge the class 3 private passenger rate from Table A, Rate Section II.

Rate Section VII (continued)

132. GOLFMOBILES (Class Code 9460)

B. Premium Computation

1. Not used for commercial purposes.

- a. **Liability** – Multiply the Class 3 private passenger rates by .25. The premiums are subject to the following minimum premiums:

\$16 – Bodily injury
\$ 6 – Property damage
\$27 – Combined single limit

- b. **Medical payments and personal injury protection.** Charge the class 3 private passenger premium from Table A, Rate Section II.

2. Used for commercial purposes.

- a. **Liability** – Multiply the fleet or non-fleet commercial base rates by .50. Refer to Rate Section III.

- b. **Medical payments and personal injury protection.** Charge the class 3 private passenger rate from Table A, Rate Section II.

Rate Section VII
 (continued)

136. MOTORCYCLES

I. Liability coverage only

A. Not used for commercial purposes

- 1. Liability.** Apply the appropriate factor from the table below to Class 3 private passenger rates. Refer to Rate Section IV.

Factor applied to Private Passenger Rate

<u>Engine Size (cc)</u>	<u>Operator Under Age 25</u>	<u>Code</u>	<u>All Other Operators</u>	<u>Code</u>
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 200 cc or fraction over 1000 cc		+.10 for each 200 cc or fraction over 1000 cc	

- 2. Medical payments.** Multiply the class 1A private passenger medical payments premium shown in Rate Section II, Table A by 2.00.
- 3. Personal injury protection.** Multiply the class 1A private passenger personal injury protection premium shown in Rate Section II, Table A by 2.00.