

**TAIPA**  
**PRIVATE PASSENGER**  
**AUTOMOBILE**

**9/1/2005**

**MACHINE LETTER**

**SUMMARY OF APPROVED SEPTEMBER 1, 2005 RATE CHANGES  
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

<u>REQUIRED COVERAGES:</u>	Latest Year Premiums at Present Rates	Approved Statewide Rate Change
Bodily Injury	\$16,666,219	+0.4%
Property Damage	<u>22,223,982</u>	<u>-11.3%</u>
Total:	38,890,201	-6.2%
 <u>OPTIONAL COVERAGES:</u>		
Personal Injury Protection	1,508,579	+24.0%
Uninsured Motorist BI/PD	<u>1,747,917</u>	<u>-10.3%</u>
Total:	3,256,496	+5.6%
 Total - All Coverages:	 \$42,146,697	 -5.3%

Class & Territory Relativities were revised for BI, PD and PIP

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION  
BODILY INJURY AND PROPERTY DAMAGE  
(Manual Pages R-2 thru R-5)**

Terr	B. I.	P. D.	CLASS DIFFERENTIALS	
			Territories	
01	\$355	\$381	1A	1.00
02	273	357	1B	1.00
03	291	308	1C	1.00
04	243	314	2A-1	2.52
05	290	249	2A-2	1.41
06	268	328	2C-1	2.89
07	368	267	2C-2	1.72
10	203	331	2D	2.25
11	160	278	3	1.04
12	205	247	3A	1.31
13	187	245	6A	1.00
14	170	305	6B	1.00
16	172	251	6C	1.00
20	158	252	7	1.00
21	259	322	8	1.36
22	259	315	8A	1.28
23	213	347	1AF	0.83
24	175	280	2AF-1	2.27
27	231	342	2AF-2	1.60
28	237	371	2CF-1	2.39
31	225	288	2CF-2	1.85
32	196	266	2DF	1.50
34	222	288	6AF	0.85
37	232	276		
38	318	326		
39	282	308		
40	243	315		
41	206	268		
42	233	320		
43	249	286		
44	209	268		
45	266	326		
46	194	277		
47	209	273		
48	235	277		
49	259	289		
51	164	268		
52	191	313		
53	205	273		
54	241	278		
55	290	238		
56	294	226		
57	335	245		
58	224	188		
59	217	275		
60	172	247		
61	159	217		
62	132	223		
63	193	247		
64	182	220		
65	136	204		
66	201	261		

**Method of Calculation:**

For the desired territory,  
multiply the base premium  
by class differential and  
round to nearest dollar.

EXAMPLE: 20/40 B.I., class 2A-1,  
territory 01

$$\$355 \times 2.52 = \$895$$

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION  
PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES  
(Manual Pages R-6 thru R-9)**

Terr	Base Rates
	Involuntary PIP (\$2,500)
01	\$447
02	486
03	419
04	375
05	375
06	389
07	509
10	352
11	314
12	375
13	360
14	337
16	337
20	337
21	434
22	352
23	367
24	337
27	382
28	337
31	360
32	352
34	360
37	352
38	442
39	419
40	352
41	375
42	442
43	419
44	419
45	396
46	352
47	360
48	375
49	382
51	337
52	352
53	352
54	375
55	442
56	419
57	509
58	412
59	389
60	337
61	352
62	337
63	322
64	314
65	293
66	352

CLASS DIFFERENTIALS	
	PIP
1A	1.00
1B	1.30
1C	1.16
2A-1	1.49
2A-2	1.42
2C-1	1.55
2C-2	1.37
2D	1.55
3	1.10
3A	1.00
6A	0.85
6B	1.12
6C	1.16
7	1.12
8	1.00
8A	1.07
1AF	0.85
2AF-1	1.18
2AF-2	1.10
2CF-1	1.12
2CF-2	1.11
2DF	1.10
6AF	0.85

**Method of Calculation:**

Table A.

- (1) Multiply the Involuntary Base Rate by the class differential, rounding to the nearest dollar.

Table B.

- (1) Multiply the Involuntary Base Rate by the class differential and the Table B factor (0.85 for PIP), rounding to the nearest dollar.

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION  
PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES  
(Manual Page R-10)**

BASE PREMIUMS

TABLE A - BODILY INJURY .....	\$121
TABLE B - PROPERTY DAMAGE .....	\$86

PREMIUM DIFFERENTIALS  
TABLE A - BODILY INJURY

LIMITS IN THOUSANDS	Territories 01,02,03,04,05, 06,07,12,21,22	ALL OTHER TERRITORIES
20/40 .....	1.000 .....	0.69

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