

**TAIPA
COMMERCIAL
AUTOMOBILE**

4/1/2008

RATE BULLETIN

**(Pages C-8 to 10, 13 to 17, 27 to 29, 32 and 33;
CR-1 to 3;
Excerpts from General Rule #4;
Truck, Tractor and Trailer rules #51, 52 and 53;
Public rules #61 and 63; and
Special Types rules #'s 72, 76, 78, 80 and 85)**

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY
 TRUCK, TRACTOR, TRAILER ZONE RATING TABLE
 \$25,000/\$50,000/\$25,000
 Zone 09 (Dallas-Ft.Worth) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.						
01 Atlanta 101	\$1,205 670	13 Houston 113	\$967 567	25 New Orleans 125	\$1,024 567	37 Tulsa 137	\$931 520
02 Balt.-Wash. 102	1,428 801	14 Indianapolis 114	1,205 670	26 N. Y. City 126	1,524 880	40 Pacific 140	1,102 608
03 Boston 103	1,524 880	15 Jacksonville 115	1,205 670	27 Okla. City 127	931 520	41 Mountain 141	1,024 567
04 Buffalo 104	1,102 608	16 Kansas City 116	1,261 692	28 Omaha 128	1,079 598	42 Midwest 142	1,024 567
05 Charlotte 105	1,205 670	17 Little Rock 117	931 520	29 Phoenix 121	1,024 567	43 Southwest 143	931 520
06 Chicago 106	1,344 739	18 Los Angeles 118	1,344 763	30 Philadelphia 130	1,524 880	44 N. Central 144	1,048 582
07 Cincinnati 107	1,205 670	19 Louisville 119	1,165 644	31 Pittsburgh 131	1,386 794	45 Mideast 145	1,048 582
08 Cleveland 108	1,306 723	20 Memphis 120	1,205 670	32 Portland 132	1,105 608	46 Gulf 146	1,024 567
09 Dal.-Ft. W. 109	931 535	21 Miami 121	1,330 761	33 Richmond 133	1,205 670	47 Southeast 147	1,048 582
10 Denver 110	1,102 608	22 Milwaukee 122	1,162 644	34 St. Louis 134	1,102 608	48 Eastern 148	1,048 582
11 Detroit 111	1,344 739	23 Min.-St. Paul 123	1,162 644	35 Salt Lake C. 135	1,024 567	49 New England 141	1,048 582
12 Hartford 112	1,524 880	24 Nashville 124	1,205 670	36 San Francisco 136	1,524 880	50 Alaska 150	1,102 608

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY
TRUCK, TRACTOR, TRAILER ZONE RATING TABLE
\$25,000/\$50,000/\$25,000

Zone 13 (Houston) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.						
01 Atlanta 201	\$1,237 727	13 Houston 213	\$988 556	25 New Orleans 225	\$1,160 687	37 Tulsa 237	\$949 556
02 Balt.-Wash. 202	1,457 848	14 Indianapolis 214	1,237 727	26 N. Y. City 226	1,555 886	40 Pacific 240	1,388 818
03 Boston 203	1,555 886	15 Jacksonville 215	1,237 727	27 Okla. City 227	949 556	41 Mountain 241	1,160 687
04 Buffalo 204	1,385 812	16 Kansas City 216	1,326 779	28 Omaha 228	1,160 687	42 Midwest 242	1,160 687
05 Charlotte 205	1,237 727	17 Little Rock 217	949 556	29 Phoenix 221	1,160 687	43 Southwest 243	949 556
06 Chicago 206	1,385 812	18 Los Angeles 218	1,385 812	30 Philadelphia 230	1,555 886	44 N. Central 244	1,237 727
07 Cincinnati 207	1,237 727	19 Louisville 219	1,237 727	31 Pittsburgh 231	1,412 812	45 Midwest 245	1,237 727
08 Cleveland 208	1,332 779	20 Memphis 220	1,237 727	32 Portland 232	1,237 727	46 Gulf 246	1,160 687
09 Dal.-Ft. W. 209	949 556	21 Miami 221	1,355 777	33 Richmond 233	1,237 727	47 Southeast 247	1,237 727
10 Denver 210	1,160 687	22 Milwaukee 222	1,184 694	34 St. Louis 234	1,375 812	48 Eastern 248	1,318 777
11 Detroit 211	1,375 812	23 Min.-St. Paul 223	1,184 694	35 Salt Lake C. 235	1,160 687	49 New England 241	1,318 777
12 Hartford 212	1,555 886	24 Nashville 224	1,237 727	36 San Francisco 236	1,555 886	50 Alaska 250	1,388 818

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY

TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$25,000/\$50,000/\$25,000

Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.						
01 Atlanta 901	\$1,447 822	13 Houston 913	\$1,303 725	25 New Orleans 925	\$1,138 646	37 Tulsa 937	\$836 473
02 Balt.-Wash. 902	1,766 1,003	14 Indianapolis 914	1,238 701	26 N. Y. City 926	1,962 1,115	40 Pacific 940	1,052 594
03 Boston 903	1,962 1,115	15 Jacksonville 915	1,447 822	27 Okla. City 927	836 473	41 Mountain 941	896 514
04 Buffalo 904	1,283 725	16 Kansas City 916	1,292 736	28 Omaha 928	1,292 734	42 Midwest 942	896 514
05 Charlotte 905	1,238 701	17 Little Rock 917	836 473	29 Phoenix 929	1,057 604	43 Southwest 943	836 473
06 Chicago 906	1,517 866	18 Los Angeles 918	1,756 974	30 Philadelphia 930	1,962 1,115	44 N. Central 944	918 524
07 Cincinnati 907	1,138 646	19 Louisville 919	1,346 763	31 Pittsburgh 931	1,406 804	45 Mideast 945	971 556
08 Cleveland 908	1,292 736	20 Memphis 920	1,138 646	32 Portland 932	1,138 642	46 Gulf 946	974 557
09 Dal.-Ft. W. 909	1,222 684	21 Miami 921	1,663 947	33 Richmond 933	1,238 701	47 Southeast 947	1,031 589
10 Denver 910	1,096 622	22 Milwaukee 922	1,138 646	34 St. Louis 934	1,362 776	48 Eastern 948	1,031 589
11 Detroit 911	1,362 776	23 Min.-St. Paul 923	1,138 646	35 Salt Lake C. 935	1,057 604	49 New England 949	1,031 589
12 Hartford 912	1,962 1,115	24 Nashville 924	1,138 646	36 San Francisco 936	1,962 1,115	50 Alaska 950	1,052 594

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

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

Size Class	Radius Class				
OTHER THAN FARM VEHICLES	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...	1.20 012...	1.30 013...
	Retail	Factor Code	1.50 021...	1.80 022...	1.80 023...
	Commercial	Factor Code	1.35 031...	1.56 032...	1.75 033...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.25 212...	0.90 213...
	Retail	Factor Code	1.36 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.26 231...	1.70 232...	0.90 233...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	0.96 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.65 321...	2.05 322...	1.00 323...
	Commercial	Factor Code	1.50 331...	1.90 332...	1.00 333...
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.35 341...	1.65 342...	1.00 343...
	Retail	Factor Code	2.00 351...	2.45 352...	1.00 353...
	Commercial	Factor Code	1.65 361...	2.30 362...	1.00 363...

Long Distance Over 200 Miles

FARM VEHICLES

Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.20 012...	1.30 013...
	Retail	Factor Code	1.50 021...	1.80 022...	1.80 023...
	Commercial	Factor Code	1.35 031...	1.56 032...	1.75 033...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.25 212...	0.90 213...
	Retail	Factor Code	1.36 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.26 231...	1.70 232...	0.90 233...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

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

Size Class	Radius Class				
	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	ZONE RATED
FARM VEHICLES Heavy Trucks (20,001–45,000 lbs. G.V.W.)	Service	Factor Code	0.96 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.65 321...	2.05 322...	1.00 323...
	Commercial	Factor Code	1.50 331...	1.90 332...	1.00 333...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.04 401...	2.70 402...	1.45 403...
Heavy Truck-Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.35 341...	1.65 342...	1.00 343...
	Retail	Factor Code	2.00 351...	2.45 352...	1.00 353...
	Commercial	Factor Code	1.65 361...	2.30 362...	1.00 363...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.29 501...	3.00 502...	1.19 503...
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...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
OTHER THAN FARM VEHICLES	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...	1.20 015...	1.30 016...
	Retail	Factor Code	1.50 024...	1.80 025...	1.80 026...
	Commercial	Factor Code	1.34 034...	1.39 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.04 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.29 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.11 234...	1.70 235...	0.90 236...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	0.93 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.38 334...	1.90 335...	1.00 336...
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.35 344...	1.65 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.45 355...	1.00 356...
	Commercial	Factor Code	1.85 364...	2.30 365...	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...	1.20 015...	1.30 016...
	Retail	Factor Code	1.50 024...	1.80 025...	1.80 026...
	Commercial	Factor Code	1.34 034...	1.39 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.04 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.29 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.11 234...	1.70 235...	0.90 236...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

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	0.93 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.38 334...	1.90 335...	1.00 336...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	1.97 404...	2.70 405...	1.45 406...
Heavy Truck-Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.35 344...	1.65 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.45 355...	1.00 356...
	Commercial	Factor Code	1.85 364...	2.30 365...	1.00 366...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.15 504...	3.00 505...	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...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

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	0.30	31
b. Fish and seafood	0.30	32
c. Frozen food	0.30	33
d. Fruit and vegetable	0.30	34
e. Meat or poultry	0.30	35
f. All other food delivery	0.30	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	0.55	49
Waste disposal—Autos transporting salvage and waste material for disposal or		
a. Auto dismantlers	0.25	51
b. Building wrecking operators	0.25	52
c. Garbage & Ash Removal	0.25	53
d. Junk dealers	0.25	54
e. All other	0.25	59
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.	-0.65	61
b. Livestock hauling	-0.65	62
c. All other	-0.65	69
Dump and transit mix trucks and trailers (not truckers)		
*a. Excavating	-0.20	71
*b. Sand and gravel (other than quarrying)	-0.20	72
*c. Mining	-0.20	73
*d. Quarrying	-0.20	74
*e. All other	-0.20	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	0.00	91
b. All other, including moving vans	0.00	99

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY

PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE

\$25,000/\$50,000/\$25,000

Zone 09 (Dallas-Ft.Worth) Zone of Principal Garaging

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TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION

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

	Radius			
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicabs And Limousines				
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4159	1.15 4169	1.25 4179
Limousine	Factor Code	0.30 4259	0.36 4269	0.50 4279

School Buses and
Church Buses

School Bus	Factor Code	1.34 625—	1.35 626—	1.90 627—
Church Bus	Factor Code	1.00 635—	1.15 636—	1.25 637—

Other Buses

Urban Bus	Factor Code	0.80 515—	0.90 516—	
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ZONE RATED

Airport Bus or Airport Limousine	Factor Code	0.60 525—	0.80 526—	1.10 5279
Inter-City Bus	Factor Code	1.05 535—	1.20 536—	1.85 5379
Charter Bus	Factor Code	1.00 545—	1.15 546—	1.85 5479
Sightseeing Bus	Factor Code	0.62 555—	0.85 556—	1.65 5579
Trans. of Athletes And Entertainers	Factor Code	0.45 565—	0.50 566—	1.00 5679
Social Service Auto Employee-Operated	Factor Code	0.55 645—	0.65 646—	0.95 6479
Social Service Auto All Other	Factor Code	0.50 655—	0.60 656—	0.95 6579
Public, NOC	Factor Code	0.55 585—	0.65 586—	0.95 5879

Van Pools

Seating Capacity

		1 to 8	9 to 20
Employer Furnished	Factor Code	1.00 4111	1.05 4112
All Other	Factor Code	1.10 4121	1.15 4122

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION

FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

Taxicabs And Limousines	Radius			
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicab or Similar Passenger Carrying Service	Factor	1.00	1.15	1.25
	Code	4189	4199	4109
Limousine	Factor	0.40	0.45	0.50
	Code	4289	4299	4209

School Buses and
Church Buses

Other School Bus	Factor	1.15	1.75	1.90
	Code	628—	629—	620—
Church Bus	Factor	1.00	1.15	1.25
	Code	638—	639—	630—

Other Buses

Urban Bus	Factor	0.80	0.90
	Code	518—	519—

ZONE RATED

Airport Bus or Airport Limousine	Factor	0.70	0.80	1.10
	Code	528—	529—	5209
Inter-City Bus	Factor	1.05	1.20	1.85
	Code	538—	539—	5309
Charter Bus	Factor	1.00	1.15	1.85
	Code	548—	549—	5409
Sightseeing Bus	Factor	0.75	0.85	1.65
	Code	558—	559—	5509
Trans. of Athletes And Entertainers	Factor	0.45	0.50	1.00
	Code	568—	569—	5609
Social Service Auto Employee-Operated	Factor	0.54	0.65	0.95
	Code	648—	649—	6409
Social Service Auto All Other	Factor	0.50	0.60	0.95
	Code	658—	659—	6509
Public, NOC	Factor	0.55	0.65	0.95
	Code	588—	589—	5809

Van Pools

Seating Capacity

		1 to 8	9 to 20
Employer Furnished	Factor	1.00	1.05
	Code	4111	4112
All Other	Factor	1.10	1.15
	Code	4121	4122

Truck, Tractor, Trailer Rate Section

LIABILITY BASE RATES (FLEET OR NON-FLEET)

Territory	\$25,000/ 50,000 Bodily Injury	\$25,000 Property Damage	\$2,500 Personal Injury Protection
1	\$446	\$317	\$20
2	426	303	17
3	384	272	16
4	365	259	15
5	259	184	14
6	332	236	13
7	307	211	15
10	202	150	11
11	203	145	10
12	247	185	11
13	227	179	13
14	187	139	11
16	211	170	11
20	149	116	10
21	310	232	13
22	352	250	14
23	391	283	18
24	205	167	11
27	343	258	16
28	384	297	15
31	235	216	13
32	204	167	11
34	271	213	15
37	316	225	15
38	420	297	17
39	310	231	15
40	434	309	15
41	239	178	11
42	258	196	13
43	274	229	13
44	239	182	13
45	301	248	13
46	205	194	10
47	245	191	11
48	233	168	11
49	328	268	13
51	208	148	11
52	241	239	13
53	203	180	13
54	257	182	11
55	235	167	11
56	238	168	13
57	340	206	15
58	172	122	11
59	211	150	10
60	196	138	10
61	138	99	10
62	113	86	8
63	199	156	11
64	184	161	10
65	102	82	8
66	271	201	11

UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

\$25,000/\$50,000 Bodily Injury	\$25,000 Property Damage
\$27	\$29

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

Public Transportation Auto Rate Section

PUBLIC AUTO RATES

\$25,000/50,000/25,000 Liability

Territory	Taxi 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	\$2,386	\$1,693	\$209	\$179	\$1,522	\$1,191	\$478	\$408
2	2,274	1,614	199	171	1,450	1,136	455	389
3	1,931	1,456	160	134	1,158	971	364	305
4	1,795	1,383	149	147	1,079	972	337	333
5	1,386	984	146	87	976	639	334	201
6	1,583	1,260	131	104	949	760	298	238
7	1,639	996	144	82	1,051	598	330	187
10	952	801	78	84	571	564	179	193
11	979	771	82	81	588	542	185	186
12	1,170	990	96	82	703	594	221	186
13	1,072	954	89	93	643	671	202	212
14	887	747	73	79	533	525	167	180
16	1,001	907	83	79	600	580	187	182
20	702	624	59	66	421	439	132	151
21	1,462	1,240	120	109	877	795	275	249
22	1,739	1,333	144	120	1,044	872	328	274
23	1,888	1,480	156	156	1,133	1,041	355	357
24	972	892	79	95	583	628	184	215
27	1,625	1,380	133	146	976	970	306	333
28	1,817	1,583	150	167	1,091	1,114	342	382
31	1,115	1,158	91	100	670	727	210	228
32	965	895	79	78	580	568	181	178
34	1,284	1,136	107	107	772	779	241	244
37	1,687	1,197	139	112	1,014	816	318	256
38	2,240	1,590	186	154	1,360	1,118	426	352
39	1,462	1,233	120	113	877	823	275	258
40	2,064	1,647	169	145	1,240	1,049	389	329
41	1,128	946	94	95	678	667	214	216
42	1,222	1,044	101	103	732	735	229	235
43	1,291	1,221	107	108	775	783	244	245
44	1,128	971	94	81	678	583	214	183
45	1,427	1,319	118	139	857	928	269	318
46	972	1,039	79	107	583	730	184	242
47	1,157	1,023	96	89	695	654	217	206
48	1,099	899	90	81	660	583	208	183
49	1,547	1,267	127	104	929	760	292	238
51	1,008	788	83	83	605	555	190	190
52	1,144	1,279	95	126	685	900	215	287
53	959	962	79	94	575	677	180	213
54	1,264	971	103	83	760	606	238	190
55	1,258	831	112	69	810	498	253	156
56	1,266	836	109	69	797	502	250	157
57	1,625	971	133	81	976	583	306	183
58	914	649	77	60	558	440	175	138
59	1,043	798	85	81	625	562	197	183
60	1,014	739	84	78	610	521	191	179
61	653	526	54	53	391	370	124	121
62	533	460	43	49	319	323	101	111
63	943	834	78	81	568	587	178	185
64	865	786	72	66	520	473	163	149
65	484	439	41	47	289	309	91	105
66	1,284	1,069	107	113	772	752	241	258

Public Transportation Auto Rate Section

PUBLIC AUTO RATES

\$2,500 Per Person Personal Injury Protection Rate

Territory	Taxis and Limousines	School and Church Buses	Other than School Bus	Van Pools
1	\$43	\$7	\$43	\$19
2	43	9	43	21
3	43	9	43	21
4	43	7	43	19
5	43	7	43	16
6	43	7	43	16
7	43	7	43	19
10	43	6	33	14
11	43	6	33	12
12	43	6	33	15
13	43	7	33	15
14	38	6	33	14
16	43	6	33	15
20	33	6	23	12
21	43	7	38	16
22	43	7	43	16
23	43	10	43	19
24	43	6	33	15
27	43	9	43	19
28	43	7	43	19
31	43	7	33	15
32	43	6	33	15
34	43	7	38	16
37	43	7	43	19
38	43	9	43	21
39	43	7	38	19
40	43	7	43	19
41	43	6	33	15
42	43	7	38	16
43	43	7	38	16
44	43	7	33	15
45	43	7	38	16
46	43	6	33	12
47	43	6	33	15
48	43	6	33	15
49	43	7	43	16
51	43	6	33	15
52	43	7	33	15
53	43	7	33	14
54	43	6	38	15
55	43	6	38	15
56	43	7	38	16
57	43	7	43	19
58	43	6	33	14
59	43	6	33	12
60	43	6	33	12
61	33	6	23	12
62	33	5	19	10
63	43	6	33	14
64	38	6	28	12
65	28	5	19	10
66	43	6	38	15

**PUBLIC AUTO UNINSURED/UNDERINSURED
MOTORISTS COVERAGE RATES**

\$25,000/\$50,000	\$25,000
Bodily Injury	Property Damage
\$27	\$29

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

GENERAL RULES

Rule 4. CHANGES

- B. Addition of any auto or any form of coverage during a policy term - Compute the premium using the rules and rates in effect at the time of the [current policy effective date](#).

[If the minimum limits required by the Texas Motor Vehicle Safety-Responsibility Act change during the policy period the rates and limits of liability in effect at inception of the policy will apply.](#)

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

Rule 51. Premium Development - Other than Zone Rated Autos

- C. Premium Development
 - 2. Liability Coverages
 - a. Determine the fleet or non-fleet base premiums from the liability base premium shown on the rate page.
For fleet, multiply the base premium by a factor of 1.10.

Rule 52. Premium Development - Zone Rated Autos

- C. Premium Development
 - 1. c. <delete>
 - 2. Liability Coverages
 - b. Multiply the base premium by the zone-rating factor from the primary classification table in the Trucks, Tractors and Trailers Classification Rule (Rule 53).
For fleet, multiply the base premium by a factor of 0.70.

Rule 53. Trucks, Tractors and Trailers Classifications

- C. Secondary Classification
 - 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.
- D. Special Provisions for certain risks
 - 5. Tank trailers
<delete minimum premium provision>
 - 6. Specially constructed trailers...
 - b. <delete>

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION

Rule 61. Premium Development - Other than Zone Rated Autos

C. Premium Development

2. Liability Coverages

- a. Determine the fleet or non-fleet base premiums from the Public Transportation Auto Rate Section.

For fleet, multiply the base premiums by the following factors:

Taxicabs and Limousines	1.10
School and Church Buses	1.20

Rule 63. Public Auto Classifications

D. Primary Classifications

2. Use Class

- b. Limousine - An unmarked auto with a seating capacity of 8 or less that is operated for hire by the named insured or an employee and used on a prearranged basis for special or business functions, weddings, funerals or similar purposes.

E. Secondary classification

Secondary classifications factors are not applicable to taxicabs, limousines (except airport limousines), and van pools. These classification factors are not applicable to zone rated risks. According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided in the 4th digit of the classification code.

Code*	Seating Capacity	Liability Factor	
		School Buses and Church Buses	Other Buses
1	1-8	+0.00	-0.20
2	9-20	+0.10	-0.15
3	21-60	+0.25	+0.15
4	Over 60	+0.50	+0.40
9	All Other-Not Secondarily Rated		

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

SPECIAL TYPES

Rule 72. Ambulances (Class Code 7919)

C. Premium Development

Liability - Multiply the fleet or non-fleet truck, tractor, trailer base rate by 1.75

Rule 76. Funeral Directors

B. Premium Development

Hearse or flower cars (Class Code 7922)- Multiply the base rates in the Truck, Tractor, 2 Trailer Rate Section by 0.55.

Rule 78. LEASING OR RENTAL CONCERNS

D. Premium Development—A risk engaged in leasing or renting autos or trailers to others without drivers may be insured on the specified auto basis. The premium is to be determined on the basis of the territory in which the auto is principally garaged in accordance with the following provisions.

1 Specified auto basis—Long Term—Coverage for Owner and Rentee

a. Private Passenger—Leased for one year or more.

b. Trucks, tractors, and trailers—Leased for 6 months or more.

Rate the auto at the classification rates in this Manual that apply to the lessee

2 Specified auto basis—Short Term—Coverage for Owner and Rentee

a. Trucks, tractors, and trailers—Leased for less than 6 months—Multiply the base rates in the Truck, Tractor, Trailer Rate Section by the following factors:

	Code	Liability
Trucks	7211	2.50
Tractors	7212	2.75
Trailers and Semi-trailers, and Service trailers	7213	0.10

b. Private passenger autos (Class Code 7214)—Leased for less than one year-

c. Special types (Class Code 7216)—Motorcycles, motorbikes, and other similar autos—Leased for less than one year-

d. Auto service operations or trailer sales—Leased for less than one year-

e. Motorhomes (Class Code 7215)—Leased for less than 6 months-

Rule 80. Motorhomes - Commercial

B. Motorhomes written on a Commercial Policy

1 Liability

Apply a factor of 0.60 (not more than 22 feet Class code 7960), 0.75 (pickup used solely to transport camper body Class Code 7962) or 0.75 (more than 22 feet Class Code 7961) to the appropriate base rates in the Truck, Tractor, Trailer Rate Section.

Rule 85. Mobile Home Trailers (Class Code 7963)

B Premium Development

1 Liability

Multiply the base rates in the Truck, Tractor, Trailer Rate Section by a factor of 0.20.