

TAIPA
PPRIVATE **P**ASSENGER
AAUTOMOBILE

1/1/2011

MMACHINE **L**ETTER

**SUMMARY OF APPROVED JANUARY 1, 2011 RATE CHANGES
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Private Passenger Auto
Rate Level Changes**

Required Coverages	Earned Premium at Present Rates	Experience Change	Increased Limits	Approved Statewide Rate Change
Bodily Injury	\$ 2,210,004	-5.5%	4.0%	-1.7%
Property Damage	\$ 2,792,502	-13.4%		-13.4%
Subtotal	\$ 5,002,506	-9.9%		-8.2%
Optional Coverages				
Personal Injury Protection	\$ 86,229	0.0%		0.0%
Uninsured Motorist				
Bodily Injury	\$ 97,136	0.0%	10.0%	10.0%
Property Damage	\$ 83,449	0.0%		0.0%
Subtotal	\$ 266,814	0.0%		3.6%
TOTAL - ALL COVERAGES	\$ 5,269,319	-9.4%	1.9%	-7.6%

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

Terr	BASE RATES	
	B.I.	P.D.
01	\$355	\$319
02	271	298
03	290	258
04	242	262
05	289	208
06	266	274
07	367	223
10	202	276
11	159	233
12	204	206
13	187	204
14	170	255
16	172	210
20	157	210
21	259	269
22	259	262
23	213	290
24	175	235
27	230	285
28	237	310
31	224	241
32	196	223
34	221	241
37	231	230
38	318	272
39	282	258
40	242	262
41	205	224
42	233	268
43	248	239
44	208	224
45	264	272
46	195	232
47	208	228
48	235	232
49	259	242
51	163	224
52	191	262
53	204	228
54	241	233
55	289	199
56	294	189
57	334	204
58	223	158
59	217	229
60	172	206
61	158	182
62	132	185
63	194	206
64	182	184
65	136	171
66	201	218

CLASS DIFFERENTIALS	
Class	
1A	1.00
1B	1.00
1C	1.00
2A-1	2.52
2A-2	1.41
2C-1	2.89
2C-2	1.72
2D	2.25
3	1.04
3A	1.31
6A	1.00
6B	1.00
6C	1.00
7	1.00
8	1.36
8A	1.28
1AF	0.83
2AF-1	2.27
2AF-2	1.60
2CF-1	2.39
2CF-2	1.85
2DF	1.50
6AF	0.85

Method of Calculation:

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

Example: 30/60 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)

BASE RATES	
Terr	PIP (\$2,500)
01	\$304
02	331
03	285
04	255
05	255
06	265
07	346
10	240
11	213
12	255
13	244
14	230
16	230
20	230
21	296
22	240
23	250
24	230
27	260
28	230
31	244
32	240
34	244
37	240
38	300
39	285
40	240
41	255
42	300
43	285
44	285
45	269
46	240
47	244
48	255
49	260
51	230
52	240
53	240
54	255
55	300
56	285
57	346
58	280
59	265
60	230
61	240
62	230
63	219
64	213
65	200
66	240

CLASS DIFFERENTIALS	
Class	
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.

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

Table B.

For the desired territory, multiply the base rate by the class differential and the Table B factor (0.85), and round to the nearest dollar.

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

BASE RATES

Table A - Bodily Injury	\$141
Table B - Property Damage	\$86

TERRITORY DIFFERENTIALS

Table A - Bodily Injury		
	Territories	
Limits in	01,02,03,04,05,	All Other
Thousands	06,07,12,21,22	Territories
<u>30/60</u>	<u>1.000</u>	<u>0.69</u>

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