

TAIPA
COMMERCIAL
AUTOMOBILE

1/1/2011

RATE **B**ULLETIN

(Pages C-8, 9, 10, 15 and 17,
CR-1 to 3)

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY

TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

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

Zone No. Zone Comb. Code	Liab. B.I. P.D.						
01 Atlanta 101	\$1,446 877	13 Houston 113	\$1,098 616	25 New Orleans 125	\$1,559 875	37 Tulsa 137	\$1,098 616
02 Balt.-Wash. 102	1,932 1,084	14 Indianapolis 114	1,493 838	26 N. Y. City 126	1,932 1,084	40 Pacific 140	1,541 865
03 Boston 103	1,051 590	15 Jacksonville 115	1,563 877	27 Okla. City 127	1,098 616	41 Mountain 141	1,376 772
04 Buffalo 104	1,932 1,084	16 Kansas City 116	1,070 600	28 Omaha 128	1,070 600	42 Midwest 142	1,070 600
05 Charlotte 105	1,563 877	17 Little Rock 117	1,098 616	29 Phoenix 121	1,376 772	43 Southwest 143	1,098 616
06 Chicago 106	1,493 838	18 Los Angeles 118	1,541 865	30 Philadelphia 130	1,932 1,084	44 N. Central 144	1,493 838
07 Cincinnati 107	1,493 838	19 Louisville 119	1,171 657	31 Pittsburgh 131	1,932 1,084	45 Mideast 145	1,171 657
08 Cleveland 108	1,493 838	20 Memphis 120	1,171 657	32 Portland 132	1,541 865	46 Gulf 146	1,559 875
09 Dal.-Ft. W. 109	1,098 616	21 Miami 121	1,563 877	33 Richmond 133	1,563 877	47 Southeast 147	1,563 877
10 Denver 110	1,376 772	22 Milwaukee 122	1,070 600	34 St. Louis 134	1,070 600	48 Eastern 148	1,932 1,084
11 Detroit 111	1,493 838	23 Min.-St. Paul 123	1,070 600	35 Salt Lake C. 135	1,376 772	49 New England 141	1,051 590
12 Hartford 112	1,051 590	24 Nashville 124	1,171 657	36 San Francisco 136	1,541 865	50 Alaska 150	1,541 865

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY

TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 13 (Houston) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.						
01 Atlanta 201	\$1,446 877	13 Houston 213	\$1,098 616	25 New Orleans 225	\$1,559 875	37 Tulsa 237	\$1,098 616
02 Balt.-Wash. 202	1,932 1,084	14 Indianapolis 214	1,493 838	26 N. Y. City 226	1,932 1,084	40 Pacific 240	1,541 865
03 Boston 203	1,051 590	15 Jacksonville 215	1,563 877	27 Okla. City 227	1,098 616	41 Mountain 241	1,376 772
04 Buffalo 204	1,932 1,084	16 Kansas City 216	1,070 600	28 Omaha 228	1,070 600	42 Midwest 242	1,070 600
05 Charlotte 205	1,563 877	17 Little Rock 217	1,098 616	29 Phoenix 229	1,376 772	43 Southwest 243	1,098 616
06 Chicago 206	1,493 838	18 Los Angeles 218	1,541 865	30 Philadelphia 230	1,932 1,084	44 N. Central 244	1,493 838
07 Cincinnati 207	1,493 838	19 Louisville 219	1,171 657	31 Pittsburgh 231	1,932 1,084	45 Mideast 245	1,171 657
08 Cleveland 208	1,493 838	20 Memphis 220	1,171 657	32 Portland 232	1,541 865	46 Gulf 246	1,559 875
09 Dal.-Ft. W. 209	1,098 616	21 Miami 221	1,563 877	33 Richmond 233	1,563 877	47 Southeast 247	1,563 877
10 Denver 210	1,376 772	22 Milwaukee 222	1,070 600	34 St. Louis 234	1,070 600	48 Eastern 248	1,932 1,084
11 Detroit 211	1,493 838	23 Min.-St. Paul 223	1,070 600	35 Salt Lake C. 235	1,376 772	49 New England 249	1,051 590
12 Hartford 212	1,051 590	24 Nashville 224	1,171 657	36 San Francisco 236	1,541 865	50 Alaska 250	1,541 865

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

LIABILITY

TRUCK, TRACTOR, TRAILER ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

Zone 43 (Remainder of Texas) Zone of Principal Garaging

Zone No. Zone Comb. Code	Liab. B.I. P.D.						
01 Atlanta 901	\$1,446 877	13 Houston 913	\$1,098 616	25 New Orleans 925	\$1,559 875	37 Tulsa 937	\$1,098 616
02 Balt.-Wash. 902	1,932 1,084	14 Indianapolis 914	1,493 838	26 N. Y. City 926	1,932 1,084	40 Pacific 940	1,541 865
03 Boston 903	1,051 590	15 Jacksonville 915	1,563 877	27 Okla. City 927	1,098 616	41 Mountain 941	1,376 772
04 Buffalo 904	1,932 1,084	16 Kansas City 916	1,070 600	28 Omaha 928	1,070 600	42 Midwest 942	1,070 600
05 Charlotte 905	1,563 877	17 Little Rock 917	1,098 616	29 Phoenix 929	1,376 772	43 Southwest 943	1,098 616
06 Chicago 906	1,493 838	18 Los Angeles 918	1,541 865	30 Philadelphia 930	1,932 1,084	44 N. Central 944	1,493 838
07 Cincinnati 907	1,493 838	19 Louisville 919	1,171 657	31 Pittsburgh 931	1,932 1,084	45 Mideast 945	1,171 657
08 Cleveland 908	1,493 838	20 Memphis 920	1,171 657	32 Portland 932	1,541 865	46 Gulf 946	1,559 875
09 Dal.-Ft. W. 909	1,098 616	21 Miami 921	1,563 877	33 Richmond 933	1,563 877	47 Southeast 947	1,563 877
10 Denver 910	1,376 772	22 Milwaukee 922	1,070 600	34 St. Louis 934	1,070 600	48 Eastern 948	1,932 1,084
11 Detroit 911	1,493 838	23 Min.-St. Paul 923	1,070 600	35 Salt Lake C. 935	1,376 772	49 New England 949	1,051 590
12 Hartford 912	1,051 590	24 Nashville 924	1,171 657	36 San Francisco 936	1,541 865	50 Alaska 950	1,541 865

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

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	Long Distance Over 200 Miles
OTHER THAN 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	1.35 034...	1.65 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.55 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.40 234...	1.70 235...	0.90 236...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.50 334...	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...

FARM VEHICLES

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	1.35 034...	1.65 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.55 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.40 234...	1.70 235...	0.90 236...

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	+0.40	31
b. Fish and seafood	+0.40	32
c. Frozen food	+0.40	33
d. Fruit and vegetable	+0.40	34
e. Meat or poultry	+0.40	35
f. All other food delivery	+0.40	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	+0.65	49
Waste disposal—Autos transporting salvage and waste material for disposal or resale.		
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.	-0.50	61
b. Livestock hauling	-0.50	62
c. All other	-0.50	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

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PUBLIC TRANSPORTATION AUTO ZONE RATING TABLE

\$30,000/\$60,000/\$25,000

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**Truck, Tractor, Trailer Rate Section
LIABILITY BASE RATES
(FLEET OR NON-FLEET)**

Territory	\$30,000/ 60,000 Bodily Injury	\$25,000 Property Damage	\$2,500 Personal Injury Protection
1	\$384	\$297	\$11
2	356	275	11
3	331	256	13
4	305	236	11
5	240	186	11
6	262	203	10
7	247	191	11
10	177	137	8
11	162	125	6
12	236	182	10
13	247	191	10
14	164	126	8
16	202	156	10
20	159	123	8
21	337	260	10
22	291	225	10
23	327	252	13
24	193	149	8
27	322	249	15
28	381	295	11
31	257	198	11
32	243	188	11
34	270	209	11
37	294	228	11
38	354	274	13
39	297	229	11
40	377	291	11
41	222	172	8
42	245	189	11
43	270	209	10
44	235	182	11
45	288	223	10
46	255	197	8
47	248	192	8
48	199	154	8
49	352	272	11
51	203	157	8
52	291	225	10
53	247	191	10
54	230	178	8
55	215	166	10
56	205	159	10
57	304	235	13
58	150	116	8
59	176	136	8
60	200	154	6
61	124	96	8
62	104	80	6
63	198	153	8
64	182	140	8
65	102	79	6
66	251	194	10

**UNINSURED/UNDERINSURED MOTORISTS
COVERAGE RATES**

\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage
\$30	\$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

\$30,000/60,000/25,000 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	\$2,048	\$1,583	\$217	\$167	\$1,441	\$1,114	\$493	\$381
2	1,902	1,470	201	156	1,338	1,034	458	354
3	1,769	1,367	187	144	1,244	961	426	329
4	1,630	1,260	172	133	1,147	886	393	303
5	1,283	992	135	105	903	698	309	239
6	1,401	1,082	148	114	985	761	338	261
7	1,317	1,018	139	107	927	716	317	245
10	945	730	100	77	665	514	228	176
11	865	668	91	71	609	470	209	161
12	1,259	973	133	103	885	684	303	234
13	1,321	1,021	140	108	930	718	318	246
14	874	675	92	71	615	475	211	163
16	1,079	834	114	88	759	586	260	201
20	848	656	90	69	597	461	204	158
21	1,798	1,389	190	147	1,265	978	433	335
22	1,551	1,199	164	127	1,091	843	374	289
23	1,743	1,347	184	142	1,227	948	420	325
24	1,028	794	109	84	724	559	248	191
27	1,718	1,327	182	141	1,209	934	414	320
28	2,036	1,573	215	166	1,432	1,107	491	379
31	1,372	1,060	145	112	965	746	330	255
32	1,296	1,002	137	106	912	705	312	241
34	1,443	1,115	152	118	1,015	784	348	269
37	1,572	1,215	166	128	1,106	855	379	293
38	1,890	1,460	200	155	1,330	1,027	455	352
39	1,585	1,224	167	129	1,115	862	382	295
40	2,011	1,554	212	164	1,415	1,093	485	375
41	1,188	918	125	97	835	646	286	221
42	1,309	1,011	138	107	921	712	315	244
43	1,443	1,115	152	118	1,015	784	348	269
44	1,254	969	133	102	882	682	302	233
45	1,538	1,189	162	125	1,082	836	371	287
46	1,359	1,050	143	111	956	739	327	253
47	1,325	1,024	140	108	932	721	320	247
48	1,062	821	112	87	747	577	256	198
49	1,882	1,454	199	154	1,324	1,023	454	350
51	1,082	836	114	88	762	589	261	202
52	1,555	1,201	164	127	1,094	845	375	289
53	1,317	1,018	139	107	927	716	317	245
54	1,229	950	130	100	865	668	296	229
55	1,150	889	122	94	809	625	277	214
56	1,096	847	116	90	771	596	264	204
57	1,622	1,254	172	133	1,141	882	391	302
58	803	620	85	66	565	437	193	149
59	940	727	99	77	662	512	227	175
60	1,066	824	113	87	750	579	256	198
61	661	511	70	54	464	359	159	123
62	556	429	59	45	391	302	134	104
63	1,058	817	112	86	744	575	255	197
64	970	750	103	80	683	527	233	180
65	543	420	57	44	383	296	131	101
66	1,342	1,037	142	110	944	730	323	250

Public Transportation Auto Rate Section

PUBLIC AUTO RATES

\$2,500 PER PERSON PERSONAL INJURY PROTECTION RATES

Territory	Taxis and Limousines	School and Church Buses	Other than School Bus	Van Pools
1	\$60	\$6	\$42	\$15
2	60	6	42	15
3	69	7	48	16
4	60	6	42	15
5	60	6	42	15
6	52	6	36	12
7	60	6	42	15
10	43	4	30	10
11	34	3	24	9
12	52	6	36	12
13	52	6	36	12
14	43	4	30	10
16	52	6	36	12
20	43	4	30	10
21	52	6	36	12
22	52	6	36	12
23	69	7	48	16
24	43	4	30	10
27	78	7	55	19
28	60	6	42	15
31	60	6	42	15
32	60	6	42	15
34	60	6	42	15
37	60	6	42	15
38	69	7	48	16
39	60	6	42	15
40	60	6	42	15
41	43	4	30	10
42	60	6	42	15
43	52	6	36	12
44	60	6	42	15
45	52	6	36	12
46	43	4	30	10
47	43	4	30	10
48	43	4	30	10
49	60	6	42	15
51	43	4	30	10
52	52	6	36	12
53	52	6	36	12
54	43	4	30	10
55	52	6	36	12
56	52	6	36	12
57	69	7	48	16
58	43	4	30	10
59	43	4	30	10
60	34	3	24	9
61	43	4	30	10
62	34	3	24	9
63	43	4	30	10
64	43	4	30	10
65	34	3	24	9
66	52	6	36	12

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

\$30,000/\$60,000	\$25,000
Bodily Injury	Property Damage
\$30	\$29

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