

TAIPA
COMMERCIAL
AUTOMOBILE

July 1, 2012

RATE **B**ULLETIN

(Pages C-13 to 17,
CR-1 to 3)

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	Long Distance Over 200 Miles	
OTHER THAN FARM VEHICLES	Service	Factor Code	1.00 011...	1.25 012...	1.30 013...	*
	Retail	Factor Code	1.45 021...	1.80 022...	1.80 023...	*
	Commercial	Factor Code	1.30 031...	1.60 032...	1.65 033...	*

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.30 212...	0.90 213...	*
	Retail	Factor Code	1.55 221...	1.90 222...	0.90 223...	*
	Commercial	Factor Code	1.40 231...	1.70 232...	0.90 233...	*
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 311...	1.40 312...	1.00 313...	*
	Retail	Factor Code	1.60 321...	2.05 322...	1.00 323...	*
	Commercial	Factor Code	1.45 331...	1.80 332...	1.00 333...	*
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.40 341...	1.75 342...	1.00 343...	*
	Retail	Factor Code	2.00 351...	2.55 352...	1.00 353...	*
	Commercial	Factor Code	1.80 361...	2.25 362...	1.00 363...	*

FARM VEHICLES

Long Distance Over 200 Miles

Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.25 012...	1.30 013...	*
	Retail	Factor Code	1.45 021...	1.80 022...	1.80 023...	*
	Commercial	Factor Code	1.30 031...	1.60 032...	1.65 033...	*

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.30 212...	0.90 213...	*
	Retail	Factor Code	1.55 221...	1.90 222...	0.90 223...	*
	Commercial	Factor Code	1.40 231...	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				
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	1.10 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.60 321...	2.05 322...	1.00 323...
	Commercial	Factor Code	1.45 331...	1.80 332...	1.00 333...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)	Factor Code	2.15 401...	2.80 402...	1.45 403...	
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.40 341...	1.75 342...	1.00 343...
	Retail	Factor Code	2.00 351...	2.55 352...	1.00 353...
	Commercial	Factor Code	1.80 361...	2.25 362...	1.00 363...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.C.W.)	Factor Code	2.35 501...	3.05 502...	1.45 503...	

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					
	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles	
OTHER THAN FARM VEHICLES	Service	Factor Code	1.00 014...	1.25 015...	1.30 016...	*
	Retail	Factor Code	1.45 024...	1.80 025...	1.80 026...	*
	Commercial	Factor Code	1.30 034...	1.60 035...	1.65 036...	*

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.30 215...	0.90 216...	*
	Retail	Factor Code	1.55 224...	1.90 225...	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	1.60 324...	2.05 325...	1.00 326...	*
	Commercial	Factor Code	1.45 334...	1.80 335...	1.00 336...	*
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.40 344...	1.75 345...	1.00 346...	*
	Retail	Factor Code	2.00 354...	2.55 355...	1.00 356...	*
	Commercial	Factor Code	1.80 364...	2.25 365...	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...	1.25 015...	1.30 016...	*
	Retail	Factor Code	1.45 024...	1.80 025...	1.80 026...	*
	Commercial	Factor Code	1.30 034...	1.60 035...	1.65 036...	*

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.30 215...	0.90 216...	*
	Retail	Factor Code	1.55 224...	1.90 225...	0.90 226...	*
	Commercial	Factor Code	1.40 234...	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				
	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	1.10 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.60 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.45 334...	1.80 335...	1.00 336...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.15 404...	2.80 405...	1.45 406...
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.40 344...	1.75 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.55 355...	1.00 356...
	Commercial	Factor Code	1.80 364...	2.25 365...	1.00 366...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.C.W.)		Factor Code	2.35 504...	3.05 505...	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	+0.45	31	*
b. Fish and seafood	+0.45	32	*
c. Frozen food	+0.45	33	*
d. Fruit and vegetable	+0.45	34	*
e. Meat or poultry	+0.45	35	*
f. All other food delivery	+0.45	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	+0.30	51	*
b. Building wrecking operators	+0.30	52	*
c. Garbage & Ash Removal	+0.30	53	*
d. Junk dealers	+0.30	54	*
e. All other	+0.30	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 (not truckers)			
*a. Excavating	-0.10	71	*
*b. Sand and gravel (other than quarrying)	-0.10	72	*
*c. Mining	-0.10	73	*
*d. Quarrying	-0.10	74	*
*e. All other	-0.10	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	0.35	91	*
b. All other	0.00	99	

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	\$356	\$275	\$10
2	348	269	10
3	314	243	11
4	277	214	10
5	229	177	10
6	255	197	8
7	227	175	10
10	160	123	8
11	159	123	5
12	228	176	8
13	228	176	8
14	165	128	6
16	179	139	8
20	173	134	6
21	330	255	8
22	272	210	8
23	291	225	11
24	193	149	6
27	316	244	11
28	351	271	10
31	237	183	10
32	257	198	10
34	262	202	10
37	271	209	10
38	321	248	11
39	283	219	10
40	343	265	11
41	211	163	8
42	246	190	10
43	246	190	10
44	225	174	10
45	272	210	8
46	237	183	8
47	234	181	8
48	182	140	6
49	334	258	10
51	195	151	6
52	276	214	8
53	218	168	8
54	209	162	6
55	197	152	10
56	191	148	8
57	298	231	11
58	142	110	6
59	167	129	6
60	190	147	6
61	116	90	6
62	99	77	6
63	183	142	8
64	171	132	6
65	99	77	5
66	238	184	10

UNINSURED/UNDERINSURED MOTORISTS
 COVERAGE RATES*

\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage
\$18	\$22

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	\$1,902	\$1,470	\$201	\$156	\$1,338	\$1,034	\$458	\$354
2	1,861	1,438	196	152	1,309	1,012	448	347
3	1,677	1,296	178	137	1,180	911	404	312
4	1,480	1,144	157	121	1,041	805	356	275
5	1,225	947	130	100	862	666	295	228
6	1,359	1,050	143	111	956	739	327	253
7	1,212	937	128	99	853	659	292	226
10	853	659	90	69	600	464	206	159
11	848	656	90	69	597	461	204	158
12	1,217	940	129	100	856	661	293	226
13	1,217	940	129	100	856	661	293	226
14	882	681	93	72	621	480	214	166
16	957	740	101	78	674	521	230	178
20	924	714	98	76	650	502	222	172
21	1,764	1,363	186	144	1,241	959	425	329
22	1,451	1,121	154	119	1,021	789	349	270
23	1,555	1,201	164	127	1,094	845	375	289
24	1,028	794	109	84	724	559	248	191
27	1,685	1,302	178	138	1,185	916	406	314
28	1,873	1,447	198	153	1,318	1,018	451	349
31	1,267	979	134	104	891	689	305	236
32	1,372	1,060	145	112	965	746	330	255
34	1,396	1,079	148	114	982	759	336	260
37	1,446	1,118	153	118	1,018	787	349	269
38	1,714	1,325	181	140	1,206	932	413	319
39	1,514	1,170	160	124	1,065	823	364	282
40	1,831	1,415	193	149	1,288	995	441	341
41	1,124	869	119	92	791	611	271	209
42	1,313	1,014	139	107	924	714	316	244
43	1,313	1,014	139	107	924	714	316	244
44	1,200	927	127	98	844	652	289	223
45	1,451	1,121	154	119	1,021	789	349	270
46	1,267	979	134	104	891	689	305	236
47	1,250	966	132	102	880	680	301	233
48	970	750	103	80	683	527	233	180
49	1,785	1,380	188	146	1,256	971	430	333
51	1,041	805	110	85	733	566	251	194
52	1,476	1,140	156	120	1,038	802	356	275
53	1,162	898	123	95	818	632	280	216
54	1,117	863	118	91	785	607	269	208
55	1,053	814	112	86	741	573	254	196
56	1,020	788	108	83	718	555	246	190
57	1,593	1,231	168	130	1,121	866	384	297
58	756	585	80	62	533	412	183	141
59	890	688	94	73	627	484	214	166
60	1,016	785	107	83	715	553	245	189
61	619	478	65	50	435	336	149	115
62	531	410	56	43	374	289	128	99
63	978	756	104	80	688	532	235	182
64	911	704	96	74	641	495	220	170
65	531	410	56	43	374	289	128	99
66	1,271	982	134	104	894	691	306	237

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	\$52	\$6	\$36	\$12
2	52	6	36	12
3	60	6	42	15
4	52	6	36	12
5	52	6	36	12
6	43	4	30	10
7	52	6	36	12
10	43	4	30	10
11	25	3	18	6
12	43	4	30	10
13	43	4	30	10
14	34	3	24	9
16	43	4	30	10
20	34	3	24	9
21	43	4	30	10
22	43	4	30	10
23	60	6	42	15
24	34	3	24	9
27	60	6	42	15
28	52	6	36	12
31	52	6	36	12
32	52	6	36	12
34	52	6	36	12
37	52	6	36	12
38	60	6	42	15
39	52	6	36	12
40	60	6	42	15
41	43	4	30	10
42	52	6	36	12
43	52	6	36	12
44	52	6	36	12
45	43	4	30	10
46	43	4	30	10
47	43	4	30	10
48	34	3	24	9
49	52	6	36	12
51	34	3	24	9
52	43	4	30	10
53	43	4	30	10
54	34	3	24	9
55	52	6	36	12
56	43	4	30	10
57	60	6	42	15
58	34	3	24	9
59	34	3	24	9
60	34	3	24	9
61	34	3	24	9
62	34	3	24	9
63	43	4	30	10
64	34	3	24	9
65	25	3	18	6
66	52	6	36	12

PUBLIC AUTO UNINSURED/UNDERINSURED

MOTORISTS COVERAGE RATES*

\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage
\$18	\$22

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