

**TAIPA**  
**C**OMMERCIAL  
**A**UTOMOBILE

**10/1/2024**

**M**ACHINE **L**ETTER

**SUMMARY OF APPROVED OCTOBER 1,2024 RATE CHANGES  
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Commercial Automobile  
Rate Level Changes**

<b>Required Coverages</b>	<b>Approved Statewide Rate Change</b>
Bodily Injury	15.0%
Property Damage	10.0%
 <b>Optional Coverages</b>	
Personal Injury Protection	0.0%
Uninsured/Underinsured Motorist Bodily Injury	10.0%
Uninsured/Underinsured Motorist Property Damage	10.0%
 <b>TOTAL - ALL COVERAGES</b>	 12.7%

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Truck, Tractor, Trailer Rate Section, Manual Page CR-1**

**LIABILITY BASE RATES**

<b>Territory</b>	<b>\$30,000/\$60,000 Bodily Injury</b>	<b>\$25,000 Property Damage</b>	<b>\$2,500 Personal Injury Protection</b>
1	\$561	\$374	\$14
2	506	394	13
3	478	319	13
4	421	299	13
5	337	224	12
6	365	282	11
7	360	224	14
10	224	162	9
11	252	171	8
12	365	244	9
13	337	244	13
14	252	188	9
16	252	179	9
20	252	168	8
21	337	319	11
22	421	262	11
23	421	325	14
24	282	217	7
27	478	338	15
28	506	374	13
31	337	232	13
32	382	244	14
34	392	244	13
37	392	262	13
38	506	338	14
39	392	271	13
40	478	356	13
41	309	199	9
42	365	235	13
43	365	235	13
44	337	217	14
45	421	310	12
46	337	244	9
47	337	224	12
48	282	188	9
49	478	315	13
51	282	204	8
52	392	299	12
53	337	250	9
54	291	199	8
55	282	188	13
56	282	188	11
57	506	284	14
58	252	165	9
59	252	165	9
60	282	188	8
61	169	132	8
62	141	113	7
63	282	188	9
64	252	165	7
65	141	94	7
66	337	224	13

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

Public Transportation Auto Rate Section, Manual Page CR-2  
 \$30,000/\$60,000/\$25,000 LIABILITY BASE RATES

Territory	Taxis 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	\$2,707	\$2,011	\$286	\$233	\$2,093	\$1,514	\$692	\$455
2	2,437	1,810	258	210	1,987	1,514	692	455
3	2,301	1,609	243	186	1,673	1,287	553	364
4	1,894	1,408	215	175	1,673	1,210	553	387
5	1,760	1,167	173	140	1,256	908	415	273
6	1,935	1,367	186	152	1,359	985	485	296
7	1,787	1,246	173	140	1,256	908	415	273
10	1,218	804	114	94	837	757	276	206
11	1,218	1,007	144	94	837	757	276	183
12	1,760	1,207	173	140	1,339	908	415	250
13	1,894	1,207	173	140	1,359	833	415	250
14	1,245	925	129	118	942	682	276	206
16	1,354	1,007	144	118	942	833	347	206
20	1,218	925	129	121	942	682	312	206
21	2,707	2,011	243	199	1,779	1,362	692	455
22	2,031	1,669	200	164	1,590	1,059	485	319
23	2,031	1,508	215	175	1,570	1,287	624	410
24	1,463	1,007	173	140	1,047	787	347	228
27	2,167	1,609	230	186	1,673	1,210	553	364
28	2,437	1,810	230	210	1,884	1,514	692	455
31	1,760	1,207	200	140	1,570	908	415	273
32	1,894	1,308	186	152	1,465	985	450	296
34	1,894	1,308	186	156	1,570	1,059	450	296
37	1,894	1,408	200	164	1,465	1,059	485	319
38	2,301	2,011	230	199	1,779	1,287	588	410
39	2,031	1,449	230	168	1,570	1,059	520	328
40	2,707	1,810	258	206	1,884	1,362	624	455
41	1,624	1,107	158	128	1,151	833	381	250
42	2,031	1,508	186	145	1,465	985	450	273
43	1,760	1,508	186	145	1,359	985	450	341
44	1,624	1,207	163	131	1,359	908	415	319
45	2,031	1,408	200	164	1,465	1,059	485	319
46	1,760	1,207	173	140	1,256	908	415	273
47	1,949	1,207	173	140	1,256	908	415	273
48	1,354	925	129	131	963	757	312	206
49	2,437	1,810	243	199	1,779	1,287	588	387
51	1,489	1,207	144	140	1,047	757	347	228
52	1,894	1,528	200	164	1,465	1,059	485	387
53	1,624	1,207	158	155	1,151	938	381	309
54	1,489	1,107	186	128	1,151	833	381	241
55	1,624	1,167	144	118	1,047	757	347	228
56	1,354	1,007	144	118	1,047	757	347	228
57	2,437	1,508	243	186	1,673	1,135	520	387
58	1,218	703	109	94	899	530	243	160
59	1,354	1,007	144	118	1,047	757	276	206
60	1,354	1,007	166	118	1,047	757	347	228
61	866	603	86	70	628	530	209	138
62	677	503	72	59	523	378	173	114
63	1,354	1,007	144	118	1,047	757	312	218
64	1,354	904	137	118	1,047	682	312	237
65	677	503	79	70	523	378	173	114
66	1,624	1,308	186	168	1,256	908	415	273

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Public Transportation Auto Rate Section, Manual Page CR-3  
\$2,500 PER PERSON PERSONAL INJURY PROTECTION BASE RATES**

<b>Territory</b>	<b>Taxis and Limousines</b>	<b>School and Church Buses</b>	<b>Other than School Bus</b>	<b>Van Pools</b>
1	\$58	\$7	\$44	\$14
2	53	7	\$44	13
3	61	6	\$53	16
4	53	6	\$48	13
5	53	6	\$44	13
6	46	5	\$36	11
7	53	6	\$40	13
10	46	6	\$36	11
11	26	4	\$24	6
12	46	5	\$36	11
13	46	5	\$40	11
14	35	4	\$26	9
16	46	5	\$40	11
20	35	4	\$26	9
21	46	5	\$40	11
22	46	5	\$40	11
23	61	6	\$48	16
24	35	5	\$30	9
27	61	6	\$48	16
28	64	6	\$44	13
31	53	6	\$40	13
32	64	6	\$40	13
34	53	6	\$40	13
37	53	6	\$40	13
38	61	6	\$46	16
39	53	6	\$40	13
40	61	7	\$46	16
41	46	5	\$36	11
42	53	6	\$40	13
43	53	7	\$48	13
44	64	7	\$40	13
45	46	5	\$36	11
46	46	5	\$36	11
47	46	5	\$36	11
48	35	4	\$26	9
49	53	6	\$40	13
51	35	5	\$26	9
52	46	5	\$38	11
53	46	5	\$36	11
54	35	5	\$26	9
55	53	6	\$48	13
56	46	5	\$40	11
57	61	6	\$53	16
58	35	4	\$34	9
59	35	4	\$26	9
60	35	4	\$28	9
61	35	4	\$26	9
62	35	4	\$26	9
63	46	5	\$36	11
64	35	4	\$34	9
65	26	4	\$20	6
66	53	6	\$48	13

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Truck, Tractor, Trailer Zone Rating Tables, Manual Page C-8  
\$30,000/\$60,000/\$25,000 LIABILITY BASE RATES  
Zone 09 (Dallas-Ft. Worth) Zone of Principal Garaging**

Zone No.	Bodily Injury	Property Damage
01	<b>\$1,776</b>	<b>953</b>
02	<b>2,308</b>	<b>1,335</b>
03	<b>1,510</b>	<b>762</b>
04	<b>2,220</b>	<b>1,240</b>
05	<b>1,776</b>	<b>953</b>
06	<b>1,776</b>	<b>953</b>
07	<b>1,597</b>	<b>858</b>
08	<b>1,597</b>	<b>858</b>
09	<b>1,420</b>	<b>762</b>
10	<b>1,687</b>	<b>858</b>
11	<b>1,776</b>	<b>906</b>
12	<b>1,242</b>	<b>668</b>
13	<b>1,332</b>	<b>762</b>
14	<b>1,597</b>	<b>858</b>
15	<b>1,597</b>	<b>858</b>
16	<b>1,155</b>	<b>619</b>
17	<b>1,420</b>	<b>762</b>
18	<b>2,130</b>	<b>1,192</b>
19	<b>1,420</b>	<b>762</b>
20	<b>1,420</b>	<b>762</b>
21	<b>1,597</b>	<b>858</b>
22	<b>1,155</b>	<b>619</b>
23	<b>1,155</b>	<b>619</b>
24	<b>1,332</b>	<b>715</b>

Zone No.	Bodily Injury	Property Damage
25	<b>\$1,776</b>	<b>953</b>
26	<b>2,042</b>	<b>1,096</b>
27	<b>1,420</b>	<b>762</b>
28	<b>1,155</b>	<b>619</b>
29	<b>1,597</b>	<b>953</b>
30	<b>2,220</b>	<b>1,096</b>
31	<b>2,220</b>	<b>1,096</b>
32	<b>2,042</b>	<b>1,144</b>
33	<b>1,597</b>	<b>858</b>
34	<b>1,242</b>	<b>715</b>
35	<b>1,420</b>	<b>762</b>
36	<b>1,953</b>	<b>1,047</b>
37	<b>1,242</b>	<b>668</b>
40	<b>2,308</b>	<b>1,240</b>
41	<b>1,776</b>	<b>953</b>
42	<b>1,420</b>	<b>762</b>
43	<b>1,510</b>	<b>810</b>
44	<b>1,953</b>	<b>1,047</b>
45	<b>1,510</b>	<b>810</b>
46	<b>2,130</b>	<b>1,144</b>
47	<b>2,042</b>	<b>1,096</b>
48	<b>2,575</b>	<b>1,335</b>
49	<b>1,510</b>	<b>810</b>
50	<b>1,953</b>	<b>1,047</b>

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Truck, Tractor, Trailer Zone Rating Tables, Manual Page C-9  
 \$30,000/\$60,000/\$25,000 LIABILITY BASE RATES  
 Zone 13 (Houston) Zone of Principal Garaging**

Zone No.	Bodily Injury	Property Damage
01	<b>\$1,776</b>	<b>867</b>
02	<b>2,308</b>	<b>1,214</b>
03	<b>1,510</b>	<b>693</b>
04	<b>2,220</b>	<b>1,126</b>
05	<b>1,776</b>	<b>867</b>
06	<b>1,776</b>	<b>867</b>
07	<b>1,597</b>	<b>781</b>
08	<b>1,597</b>	<b>781</b>
09	<b>1,420</b>	<b>693</b>
10	<b>1,687</b>	<b>781</b>
11	<b>1,776</b>	<b>824</b>
12	<b>1,242</b>	<b>606</b>
13	<b>1,332</b>	<b>693</b>
14	<b>1,597</b>	<b>781</b>
15	<b>1,597</b>	<b>781</b>
16	<b>1,155</b>	<b>563</b>
17	<b>1,420</b>	<b>693</b>
18	<b>2,130</b>	<b>1,084</b>
19	<b>1,420</b>	<b>693</b>
20	<b>1,420</b>	<b>693</b>
21	<b>1,597</b>	<b>781</b>
22	<b>1,155</b>	<b>563</b>
23	<b>1,155</b>	<b>563</b>
24	<b>1,332</b>	<b>650</b>

Zone No.	Bodily Injury	Property Damage
25	<b>\$1,776</b>	<b>867</b>
26	<b>2,042</b>	<b>997</b>
27	<b>1,420</b>	<b>693</b>
28	<b>1,155</b>	<b>563</b>
29	<b>1,597</b>	<b>867</b>
30	<b>2,220</b>	<b>997</b>
31	<b>2,220</b>	<b>997</b>
32	<b>2,042</b>	<b>1,040</b>
33	<b>1,597</b>	<b>781</b>
34	<b>1,242</b>	<b>650</b>
35	<b>1,420</b>	<b>693</b>
36	<b>1,953</b>	<b>952</b>
37	<b>1,242</b>	<b>606</b>
40	<b>2,308</b>	<b>1,126</b>
41	<b>1,776</b>	<b>867</b>
42	<b>1,420</b>	<b>693</b>
43	<b>1,510</b>	<b>737</b>
44	<b>1,953</b>	<b>952</b>
45	<b>1,510</b>	<b>737</b>
46	<b>2,130</b>	<b>1,040</b>
47	<b>2,042</b>	<b>997</b>
48	<b>2,575</b>	<b>1,214</b>
49	<b>1,510</b>	<b>737</b>
50	<b>1,953</b>	<b>952</b>

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Truck, Tractor, Trailer Zone Rating Tables, Manual Pages C-10**

**\$30,000/\$60,000/\$25,000 LIABILITY BASE RATES**

**Zone 43 (Remainder of Texas) Zone of Principal Garaging**

Zone No.	Bodily Injury	Property Damage
01	<b>\$1,819</b>	<b>975</b>
02	<b>2,366</b>	<b>1,364</b>
03	<b>1,547</b>	<b>780</b>
04	<b>2,275</b>	<b>1,267</b>
05	<b>1,819</b>	<b>975</b>
06	<b>1,819</b>	<b>975</b>
07	<b>1,638</b>	<b>877</b>
08	<b>1,638</b>	<b>877</b>
09	<b>1,456</b>	<b>780</b>
10	<b>1,730</b>	<b>877</b>
11	<b>1,819</b>	<b>926</b>
12	<b>1,274</b>	<b>683</b>
13	<b>1,365</b>	<b>780</b>
14	<b>1,638</b>	<b>877</b>
15	<b>1,638</b>	<b>877</b>
16	<b>1,183</b>	<b>634</b>
17	<b>1,456</b>	<b>780</b>
18	<b>2,183</b>	<b>1,220</b>
19	<b>1,456</b>	<b>780</b>
20	<b>1,456</b>	<b>780</b>
21	<b>1,638</b>	<b>877</b>
22	<b>1,183</b>	<b>634</b>
23	<b>1,183</b>	<b>634</b>
24	<b>1,365</b>	<b>733</b>

Zone No.	Bodily Injury	Property Damage
25	<b>\$1,819</b>	<b>975</b>
26	<b>2,093</b>	<b>1,122</b>
27	<b>1,456</b>	<b>780</b>
28	<b>1,183</b>	<b>634</b>
29	<b>1,638</b>	<b>975</b>
30	<b>2,275</b>	<b>1,122</b>
31	<b>2,275</b>	<b>1,122</b>
32	<b>2,093</b>	<b>1,170</b>
33	<b>1,638</b>	<b>877</b>
34	<b>1,274</b>	<b>733</b>
35	<b>1,456</b>	<b>780</b>
36	<b>2,002</b>	<b>1,073</b>
37	<b>1,274</b>	<b>683</b>
40	<b>2,366</b>	<b>1,267</b>
41	<b>1,819</b>	<b>975</b>
42	<b>1,456</b>	<b>780</b>
43	<b>1,547</b>	<b>829</b>
44	<b>2,002</b>	<b>1,073</b>
45	<b>1,547</b>	<b>829</b>
46	<b>2,183</b>	<b>1,170</b>
47	<b>2,093</b>	<b>1,122</b>
48	<b>2,638</b>	<b>1,364</b>
49	<b>1,547</b>	<b>829</b>
50	<b>2,002</b>	<b>1,073</b>



**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Public Transportation Auto Zone Rating Tables, Manual Page C-27**

**\$30,000/\$60,000/\$25,000 LIABILITY BASE RATES**

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

Zone No.	Bodily Injury	Property Damage
01	<b>\$1,615</b>	<b>955</b>
02	<b>2,018</b>	<b>1,196</b>
03	<b>1,211</b>	<b>717</b>
04	<b>2,018</b>	<b>1,196</b>
05	<b>1,615</b>	<b>955</b>
06	<b>1,615</b>	<b>955</b>
07	<b>1,615</b>	<b>955</b>
08	<b>1,615</b>	<b>955</b>
09	<b>1,211</b>	<b>717</b>
10	<b>1,615</b>	<b>955</b>
11	<b>1,615</b>	<b>955</b>
12	<b>1,211</b>	<b>717</b>
13	<b>1,211</b>	<b>717</b>
14	<b>1,615</b>	<b>955</b>
15	<b>1,615</b>	<b>955</b>
16	<b>1,211</b>	<b>717</b>
17	<b>1,211</b>	<b>717</b>
18	<b>2,018</b>	<b>1,196</b>
19	<b>1,372</b>	<b>813</b>
20	<b>1,372</b>	<b>813</b>
21	<b>1,615</b>	<b>955</b>
22	<b>1,211</b>	<b>717</b>
23	<b>1,211</b>	<b>717</b>
24	<b>1,372</b>	<b>813</b>

Zone No.	Bodily Injury	Property Damage
25	<b>\$1,615</b>	<b>955</b>
26	<b>2,018</b>	<b>1,196</b>
27	<b>1,211</b>	<b>717</b>
28	<b>1,211</b>	<b>717</b>
29	<b>1,615</b>	<b>955</b>
30	<b>2,018</b>	<b>1,196</b>
31	<b>2,018</b>	<b>1,196</b>
32	<b>2,018</b>	<b>1,196</b>
33	<b>1,615</b>	<b>955</b>
34	<b>1,211</b>	<b>717</b>
35	<b>1,615</b>	<b>955</b>
36	<b>2,018</b>	<b>1,196</b>
37	<b>1,211</b>	<b>717</b>
40	<b>2,018</b>	<b>1,196</b>
41	<b>1,615</b>	<b>955</b>
42	<b>1,211</b>	<b>717</b>
43	<b>1,211</b>	<b>717</b>
44	<b>1,615</b>	<b>955</b>
45	<b>1,615</b>	<b>955</b>
46	<b>1,615</b>	<b>955</b>
47	<b>1,615</b>	<b>955</b>
48	<b>2,018</b>	<b>1,196</b>
49	<b>1,211</b>	<b>717</b>
50	<b>2,018</b>	<b>1,196</b>

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Public Transportation Auto Zone Rating Tables, Manual Page C-28**

**\$30,000/\$60,000/\$25,000 LIABILITY BASE RATES**

**Zone 13 (Houston) Zone of Principal Garaging**

Zone No.	Bodily Injury	Property Damage
01	<b>\$1,615</b>	<b>868</b>
02	<b>2,018</b>	<b>1,085</b>
03	<b>1,211</b>	<b>650</b>
04	<b>2,018</b>	<b>1,085</b>
05	<b>1,615</b>	<b>868</b>
06	<b>1,615</b>	<b>868</b>
07	<b>1,615</b>	<b>868</b>
08	<b>1,615</b>	<b>868</b>
09	<b>1,211</b>	<b>650</b>
10	<b>1,615</b>	<b>868</b>
11	<b>1,615</b>	<b>868</b>
12	<b>1,211</b>	<b>650</b>
13	<b>1,211</b>	<b>650</b>
14	<b>1,615</b>	<b>868</b>
15	<b>1,615</b>	<b>868</b>
16	<b>1,211</b>	<b>650</b>
17	<b>1,211</b>	<b>650</b>
18	<b>2,018</b>	<b>1,085</b>
19	<b>1,372</b>	<b>737</b>
20	<b>1,372</b>	<b>737</b>
21	<b>1,615</b>	<b>868</b>
22	<b>1,211</b>	<b>650</b>
23	<b>1,211</b>	<b>650</b>
24	<b>1,372</b>	<b>737</b>

Zone No.	Bodily Injury	Property Damage
25	<b>\$1,615</b>	<b>868</b>
26	<b>2,018</b>	<b>1,085</b>
27	<b>1,211</b>	<b>650</b>
28	<b>1,211</b>	<b>650</b>
29	<b>1,615</b>	<b>868</b>
30	<b>2,018</b>	<b>1,085</b>
31	<b>2,018</b>	<b>1,085</b>
32	<b>2,018</b>	<b>1,085</b>
33	<b>1,615</b>	<b>868</b>
34	<b>1,211</b>	<b>650</b>
35	<b>1,615</b>	<b>868</b>
36	<b>2,018</b>	<b>1,085</b>
37	<b>1,211</b>	<b>650</b>
40	<b>2,018</b>	<b>1,085</b>
41	<b>1,615</b>	<b>868</b>
42	<b>1,211</b>	<b>650</b>
43	<b>1,211</b>	<b>650</b>
44	<b>1,615</b>	<b>868</b>
45	<b>1,615</b>	<b>868</b>
46	<b>1,615</b>	<b>868</b>
47	<b>1,615</b>	<b>868</b>
48	<b>2,018</b>	<b>1,085</b>
49	<b>1,211</b>	<b>650</b>
50	<b>2,018</b>	<b>1,085</b>

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Public Transportation Auto Zone Rating Tables, Manual Page C-29**

**\$30,000/\$60,000/\$25,000 LIABILITY BASE RATES**

**Zone 43 (Remainder of Texas) Zone of Principal Garaging**

Zone No.	Bodily Injury	Property Damage
01	<b>\$1,738</b>	<b>975</b>
02	<b>2,172</b>	<b>1,220</b>
03	<b>1,303</b>	<b>733</b>
04	<b>2,172</b>	<b>1,220</b>
05	<b>1,738</b>	<b>975</b>
06	<b>1,738</b>	<b>975</b>
07	<b>1,738</b>	<b>975</b>
08	<b>1,738</b>	<b>975</b>
09	<b>1,303</b>	<b>733</b>
10	<b>1,738</b>	<b>975</b>
11	<b>1,738</b>	<b>975</b>
12	<b>1,303</b>	<b>733</b>
13	<b>1,303</b>	<b>733</b>
14	<b>1,738</b>	<b>975</b>
15	<b>1,738</b>	<b>975</b>
16	<b>1,303</b>	<b>733</b>
17	<b>1,303</b>	<b>733</b>
18	<b>2,172</b>	<b>1,220</b>
19	<b>1,477</b>	<b>829</b>
20	<b>1,477</b>	<b>829</b>
21	<b>1,738</b>	<b>975</b>
22	<b>1,303</b>	<b>733</b>
23	<b>1,303</b>	<b>733</b>
24	<b>1,477</b>	<b>829</b>

Zone No.	Bodily Injury	Property Damage
25	<b>\$1,738</b>	<b>975</b>
26	<b>2,172</b>	<b>1,220</b>
27	<b>1,303</b>	<b>733</b>
28	<b>1,303</b>	<b>733</b>
29	<b>1,738</b>	<b>975</b>
30	<b>2,172</b>	<b>1,220</b>
31	<b>2,172</b>	<b>1,220</b>
32	<b>2,172</b>	<b>1,220</b>
33	<b>1,738</b>	<b>975</b>
34	<b>1,303</b>	<b>733</b>
35	<b>1,738</b>	<b>975</b>
36	<b>2,172</b>	<b>1,220</b>
37	<b>1,303</b>	<b>733</b>
40	<b>2,172</b>	<b>1,220</b>
41	<b>1,738</b>	<b>975</b>
42	<b>1,303</b>	<b>733</b>
43	<b>1,303</b>	<b>733</b>
44	<b>1,738</b>	<b>975</b>
45	<b>1,738</b>	<b>975</b>
46	<b>1,738</b>	<b>975</b>
47	<b>1,738</b>	<b>975</b>
48	<b>2,172</b>	<b>1,220</b>
49	<b>1,303</b>	<b>733</b>
50	<b>2,172</b>	<b>1,220</b>