

TAIPA
P R I V A T E **P** A S S E N G E R
A U T O M O B I L E

11/1/2025

M A C H I N E **L** E T T E R

**SUMMARY OF APPROVED [November 1, 2025](#) RATE CHANGES
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Private Passenger Auto
Rate Level Changes**

Required Coverages	Approved Statewide Rate Change
Bodily Injury	5.0%
Property Damage	3.2%
 Optional Coverages	
Personal Injury Protection	-5.0%
Uninsured/Underinsured Motorist Bodily Injury	4.8%
Uninsured/Underinsured Motorist Property Damage	4.9%
 TOTAL - ALL COVERAGES	 3.9%

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

BASE RATES		
Terr	B.I.	P.D.
01	\$729	\$568
02	736	568
03	587	445
04	642	534
05	585	385
06	565	426
07	726	395
10	552	475
11	316	377
12	555	333
13	453	381
14	421	487
16	336	366
20	336	340
21	675	499
22	538	465
23	479	529
24	434	433
27	600	565
28	617	580
31	585	413
32	429	360
34	603	454
37	538	450
38	654	530
39	600	426
40	529	491
41	461	356
42	534	413
43	537	431
44	518	340
45	688	499
46	455	411
47	483	378
48	537	420
49	537	427
51	403	452
52	453	483
53	435	420
54	465	358
55	584	309
56	730	284
57	887	295
58	610	279
59	464	487
60	354	444
61	264	333
62	256	319
63	417	329
64	390	319
65	289	284
66	431	431

CLASS DIFFERENTIALS	
Class	
1A	1.00
1B	1.15
1C	1.15
2A-1	2.75
2A-2	1.85
2C-1	2.75
2C-2	2.00
2D	2.10
3	1.10
3A	1.10
6A	0.90
6B	1.15
6C	1.10
8	1.10
8A	1.00
1AF	0.75
2AF-1	2.05
2AF-2	1.40
2CF-1	2.05
2CF-2	1.50
2DF	1.55
6AF	0.70

Method of Calculation:

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

Example: 30/60 B.I., class 2A-1, territory 01: $\$729 \times 2.75 = \$2,005$

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION
PRIVATE PASSENGER PERSONAL INJURY PROTECTION RATES
(Manual Pages R-6 through R-9)**

BASE RATES	
Terr	PIP (\$2,500)
01	\$364
02	409
03	278
04	350
05	264
06	256
07	356
10	278
11	207
12	320
13	273
14	262
16	192
20	192
21	364
22	241
23	256
24	230
27	319
28	319
31	273
32	219
34	291
37	260
38	320
39	262
40	214
41	291
42	313
43	295
44	295
45	306
46	207
47	256
48	230
49	262
51	236
52	262
53	223
54	238
55	276
56	318
57	364
58	295
59	295
60	230
61	207
62	207
63	225
64	196
65	163
66	207

CLASS DIFFERENTIALS	
Class	
1A	1.00
1B	1.20
1C	1.30
2A-1	1.50
2A-2	1.45
2C-1	1.35
2C-2	1.20
2D	1.50
3	1.00
3A	0.90
6A	0.70
6B	1.00
6C	1.20
8	1.00
8A	0.90
1AF	0.75
2AF-1	1.15
2AF-2	1.10
2CF-1	1.00
2CF-2	0.90
2DF	1.15
6AF	0.55

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)**

UMBI BASE RATES (\$30,000/\$60,000)			
Territories 01, 02, 07, 12	Territories 03, 04, 05, 06, 21, 22	Territories 27, 28, 31, 34, 38, 39, 42, 43, 44, 45, 47, 55, 56, 57, 58	All Other Territories
\$222	\$201	\$188	\$157
UMPD BASE RATES (\$25,000)			
Territories 01, 02, 12	Territories 03, 04, 05, 06, 07, 21, 22	Territories 10, 14, 23, 38, 45, 57, 59, 60	All Other Territories
\$130	\$118	\$97	\$81