

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

**11/1/2025**

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

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

**Commercial Automobile  
Rate Level Changes**

<b>Required Coverages</b>	<b>Approved Statewide Rate Change</b>
Bodily Injury	0.0%
Property Damage	4.0%
<b>Optional Coverages</b>	
Personal Injury Protection	4.2%
Uninsured/Underinsured Motorist Bodily Injury	1.0%
Uninsured/Underinsured Motorist Property Damage	5.0%
<b>TOTAL - ALL COVERAGES</b>	<b>1.7%</b>

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

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

LIABILITY BASE RATES

Territory	\$30,000/\$60,000 Bodily Injury	\$25,000 Property Damage	\$2,500 Personal Injury Protection
1	\$561	\$389	\$15
2	506	410	14
3	478	332	14
4	421	311	14
5	337	233	13
6	365	293	12
7	360	233	15
10	224	168	9
11	252	178	8
12	365	254	9
13	337	254	14
14	252	196	9
16	252	186	9
20	252	175	8
21	337	332	12
22	421	272	12
23	421	338	15
24	282	226	7
27	478	352	16
28	506	389	14
31	337	241	14
32	382	254	15
34	392	254	14
37	392	272	14
38	506	352	15
39	392	282	14
40	478	370	14
41	309	207	9
42	365	244	14
43	365	244	14
44	337	226	15
45	421	322	13
46	337	254	9
47	337	233	13
48	282	196	9
49	478	328	14
51	282	212	8
52	392	311	13
53	337	260	9
54	291	207	8
55	282	196	14
56	282	196	12
57	506	295	15
58	252	172	9
59	252	172	9
60	282	196	8
61	169	137	8
62	141	118	7
63	282	196	9
64	252	172	7
65	141	98	7
66	337	233	14

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	\$2,091	\$286	\$242	\$2,093	\$1,575	\$692	\$473
2	2,437	1,882	258	218	1,987	1,575	692	473
3	2,301	1,673	243	193	1,673	1,338	553	379
4	1,894	1,464	215	182	1,673	1,258	553	402
5	1,760	1,214	173	146	1,256	944	415	284
6	1,935	1,422	186	158	1,359	1,024	485	308
7	1,787	1,296	173	146	1,256	944	415	284
10	1,218	836	114	98	837	787	276	214
11	1,218	1,047	144	98	837	787	276	190
12	1,760	1,255	173	146	1,339	944	415	260
13	1,894	1,255	173	146	1,359	866	415	260
14	1,245	962	129	123	942	709	276	214
16	1,354	1,047	144	123	942	866	347	214
20	1,218	962	129	126	942	709	312	214
21	2,707	2,091	243	207	1,779	1,416	692	473
22	2,031	1,736	200	171	1,590	1,101	485	332
23	2,031	1,568	215	182	1,570	1,338	624	426
24	1,463	1,047	173	146	1,047	818	347	237
27	2,167	1,673	230	193	1,673	1,258	553	379
28	2,437	1,882	230	218	1,884	1,575	692	473
31	1,760	1,255	200	146	1,570	944	415	284
32	1,894	1,360	186	158	1,465	1,024	450	308
34	1,894	1,360	186	162	1,570	1,101	450	308
37	1,894	1,464	200	171	1,465	1,101	485	332
38	2,301	2,091	230	207	1,779	1,338	588	426
39	2,031	1,507	230	175	1,570	1,101	520	341
40	2,707	1,882	258	214	1,884	1,416	624	473
41	1,624	1,151	158	133	1,151	866	381	260
42	2,031	1,568	186	151	1,465	1,024	450	284
43	1,760	1,568	186	151	1,359	1,024	450	355
44	1,624	1,255	163	136	1,359	944	415	332
45	2,031	1,464	200	171	1,465	1,101	485	332
46	1,760	1,255	173	146	1,256	944	415	284
47	1,949	1,255	173	146	1,256	944	415	284
48	1,354	962	129	136	963	787	312	214
49	2,437	1,882	243	207	1,779	1,338	588	402
51	1,489	1,255	144	146	1,047	787	347	237
52	1,894	1,589	200	171	1,465	1,101	485	402
53	1,624	1,255	158	161	1,151	976	381	321
54	1,489	1,151	186	133	1,151	866	381	251
55	1,624	1,214	144	123	1,047	787	347	237
56	1,354	1,047	144	123	1,047	787	347	237
57	2,437	1,568	243	193	1,673	1,180	520	402
58	1,218	731	109	98	899	551	243	166
59	1,354	1,047	144	123	1,047	787	276	214
60	1,354	1,047	166	123	1,047	787	347	237
61	866	627	86	73	628	551	209	144
62	677	523	72	61	523	393	173	119
63	1,354	1,047	144	123	1,047	787	312	227
64	1,354	940	137	123	1,047	709	312	246
65	677	523	79	73	523	393	173	119
66	1,624	1,360	186	175	1,256	944	415	284

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

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

Territory	Taxis and Limousines	School and Church Buses	Other than School Bus	Van Pools
1	\$61	\$7	\$46	\$15
2	55	7	46	14
3	64	6	56	17
4	55	6	50	14
5	55	6	46	14
6	48	5	38	11
7	55	6	42	14
10	48	6	38	11
11	27	4	25	6
12	48	5	38	11
13	48	5	42	11
14	37	4	27	9
16	48	5	42	11
20	37	4	27	9
21	48	5	42	11
22	48	5	42	11
23	64	6	50	17
24	37	5	32	9
27	64	6	50	17
28	67	6	46	14
31	55	6	42	14
32	67	6	42	14
34	55	6	42	14
37	55	6	42	14
38	64	6	48	17
39	55	6	42	14
40	64	7	48	17
41	48	5	38	11
42	55	6	42	14
43	55	7	50	14
44	67	7	42	14
45	48	5	38	11
46	48	5	38	11
47	48	5	38	11
48	37	4	27	9
49	55	6	42	14
51	37	5	27	9
52	48	5	40	11
53	48	5	38	11
54	37	5	27	9
55	55	6	50	14
56	48	5	42	11
57	64	6	56	17
58	37	4	36	9
59	37	4	27	9
60	37	4	29	9
61	37	4	27	9
62	37	4	27	9
63	48	5	38	11
64	37	4	36	9
65	27	4	21	6
66	55	6	50	14

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	\$1,776	991
02	2,308	1,388
03	1,510	792
04	2,220	1,290
05	1,776	991
06	1,776	991
07	1,597	892
08	1,597	892
09	1,420	792
10	1,687	892
11	1,776	942
12	1,242	695
13	1,332	792
14	1,597	892
15	1,597	892
16	1,155	644
17	1,420	792
18	2,130	1,240
19	1,420	792
20	1,420	792
21	1,597	892
22	1,155	644
23	1,155	644
24	1,332	744

Zone No.	Bodily Injury	Property Damage
25	\$1,776	991
26	2,042	1,140
27	1,420	792
28	1,155	644
29	1,597	991
30	2,220	1,140
31	2,220	1,140
32	2,042	1,190
33	1,597	892
34	1,242	744
35	1,420	792
36	1,953	1,089
37	1,242	695
40	2,308	1,290
41	1,776	991
42	1,420	792
43	1,510	842
44	1,953	1,089
45	1,510	842
46	2,130	1,190
47	2,042	1,140
48	2,575	1,388
49	1,510	842
50	1,953	1,089

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	\$1,776	902
02	2,308	1,263
03	1,510	721
04	2,220	1,171
05	1,776	902
06	1,776	902
07	1,597	812
08	1,597	812
09	1,420	721
10	1,687	812
11	1,776	857
12	1,242	630
13	1,332	721
14	1,597	812
15	1,597	812
16	1,155	586
17	1,420	721
18	2,130	1,127
19	1,420	721
20	1,420	721
21	1,597	812
22	1,155	586
23	1,155	586
24	1,332	676

Zone No.	Bodily Injury	Property Damage
25	\$1,776	902
26	2,042	1,037
27	1,420	721
28	1,155	586
29	1,597	902
30	2,220	1,037
31	2,220	1,037
32	2,042	1,082
33	1,597	812
34	1,242	676
35	1,420	721
36	1,953	990
37	1,242	630
40	2,308	1,171
41	1,776	902
42	1,420	721
43	1,510	766
44	1,953	990
45	1,510	766
46	2,130	1,082
47	2,042	1,037
48	2,575	1,263
49	1,510	766
50	1,953	990

**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>1,014</b>
02	<b>2,366</b>	<b>1,419</b>
03	<b>1,547</b>	<b>811</b>
04	<b>2,275</b>	<b>1,318</b>
05	<b>1,819</b>	<b>1,014</b>
06	<b>1,819</b>	<b>1,014</b>
07	<b>1,638</b>	<b>912</b>
08	<b>1,638</b>	<b>912</b>
09	<b>1,456</b>	<b>811</b>
10	<b>1,730</b>	<b>912</b>
11	<b>1,819</b>	<b>963</b>
12	<b>1,274</b>	<b>710</b>
13	<b>1,365</b>	<b>811</b>
14	<b>1,638</b>	<b>912</b>
15	<b>1,638</b>	<b>912</b>
16	<b>1,183</b>	<b>659</b>
17	<b>1,456</b>	<b>811</b>
18	<b>2,183</b>	<b>1,269</b>
19	<b>1,456</b>	<b>811</b>
20	<b>1,456</b>	<b>811</b>
21	<b>1,638</b>	<b>912</b>
22	<b>1,183</b>	<b>659</b>
23	<b>1,183</b>	<b>659</b>
24	<b>1,365</b>	<b>762</b>

Zone No.	Bodily Injury	Property Damage
25	<b>\$1,819</b>	<b>1,014</b>
26	<b>2,093</b>	<b>1,167</b>
27	<b>1,456</b>	<b>811</b>
28	<b>1,183</b>	<b>659</b>
29	<b>1,638</b>	<b>1,014</b>
30	<b>2,275</b>	<b>1,167</b>
31	<b>2,275</b>	<b>1,167</b>
32	<b>2,093</b>	<b>1,217</b>
33	<b>1,638</b>	<b>912</b>
34	<b>1,274</b>	<b>762</b>
35	<b>1,456</b>	<b>811</b>
36	<b>2,002</b>	<b>1,116</b>
37	<b>1,274</b>	<b>710</b>
40	<b>2,366</b>	<b>1,318</b>
41	<b>1,819</b>	<b>1,014</b>
42	<b>1,456</b>	<b>811</b>
43	<b>1,547</b>	<b>862</b>
44	<b>2,002</b>	<b>1,116</b>
45	<b>1,547</b>	<b>862</b>
46	<b>2,183</b>	<b>1,217</b>
47	<b>2,093</b>	<b>1,167</b>
48	<b>2,638</b>	<b>1,419</b>
49	<b>1,547</b>	<b>862</b>
50	<b>2,002</b>	<b>1,116</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	\$1,615	993
02	2,018	1,244
03	1,211	746
04	2,018	1,244
05	1,615	993
06	1,615	993
07	1,615	993
08	1,615	993
09	1,211	746
10	1,615	993
11	1,615	993
12	1,211	746
13	1,211	746
14	1,615	993
15	1,615	993
16	1,211	746
17	1,211	746
18	2,018	1,244
19	1,372	846
20	1,372	846
21	1,615	993
22	1,211	746
23	1,211	746
24	1,372	846

Zone No.	Bodily Injury	Property Damage
25	\$1,615	993
26	2,018	1,244
27	1,211	746
28	1,211	746
29	1,615	993
30	2,018	1,244
31	2,018	1,244
32	2,018	1,244
33	1,615	993
34	1,211	746
35	1,615	993
36	2,018	1,244
37	1,211	746
40	2,018	1,244
41	1,615	993
42	1,211	746
43	1,211	746
44	1,615	993
45	1,615	993
46	1,615	993
47	1,615	993
48	2,018	1,244
49	1,211	746
50	2,018	1,244

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	\$1,615	903
02	2,018	1,128
03	1,211	676
04	2,018	1,128
05	1,615	903
06	1,615	903
07	1,615	903
08	1,615	903
09	1,211	676
10	1,615	903
11	1,615	903
12	1,211	676
13	1,211	676
14	1,615	903
15	1,615	903
16	1,211	676
17	1,211	676
18	2,018	1,128
19	1,372	766
20	1,372	766
21	1,615	903
22	1,211	676
23	1,211	676
24	1,372	766

Zone No.	Bodily Injury	Property Damage
25	\$1,615	903
26	2,018	1,128
27	1,211	676
28	1,211	676
29	1,615	903
30	2,018	1,128
31	2,018	1,128
32	2,018	1,128
33	1,615	903
34	1,211	676
35	1,615	903
36	2,018	1,128
37	1,211	676
40	2,018	1,128
41	1,615	903
42	1,211	676
43	1,211	676
44	1,615	903
45	1,615	903
46	1,615	903
47	1,615	903
48	2,018	1,128
49	1,211	676
50	2,018	1,128

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	\$1,738	1,014
02	2,172	1,269
03	1,303	762
04	2,172	1,269
05	1,738	1,014
06	1,738	1,014
07	1,738	1,014
08	1,738	1,014
09	1,303	762
10	1,738	1,014
11	1,738	1,014
12	1,303	762
13	1,303	762
14	1,738	1,014
15	1,738	1,014
16	1,303	762
17	1,303	762
18	2,172	1,269
19	1,477	862
20	1,477	862
21	1,738	1,014
22	1,303	762
23	1,303	762
24	1,477	862

Zone No.	Bodily Injury	Property Damage
25	\$1,738	1,014
26	2,172	1,269
27	1,303	762
28	1,303	762
29	1,738	1,014
30	2,172	1,269
31	2,172	1,269
32	2,172	1,269
33	1,738	1,014
34	1,303	762
35	1,738	1,014
36	2,172	1,269
37	1,303	762
40	2,172	1,269
41	1,738	1,014
42	1,303	762
43	1,303	762
44	1,738	1,014
45	1,738	1,014
46	1,738	1,014
47	1,738	1,014
48	2,172	1,269
49	1,303	762
50	2,172	1,269