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April 24, 2025

The Honorable Cassie Brown
Commissioner of Insurance
Texas Department of Insurance
1601 Congress Avenue
Austin, Texas 78701

Via Email: pcfilingstake@tdi.texas.gov
Chiefclerk@tdi.texas.gov

J'ne Byckovski
Director/Chief Actuary
Property and Casualty Actuarial
Texas Department of Insurance
1601 Congress Avenue
Austin, Texas 78701

Via Email: Jne.Byckovski@tdi.texas.gov

Re: 2025 TAIPA Private Passenger Auto Rate Filing
State Tracking Number: S729381; SERFF Tracking Number: TEXS-134504119

Dear Commissioner Brown and Ms. Byckovski:

On April 21, 2025 Texas Automobile Insurance Plan Association (TAIPA) made its rate filing for private passenger and commercial automobile rates.

Ms. Byckovski pointed out to us that the private passenger filing would require a hearing pursuant to Insurance Code Section 2151.2041 because of the rounding used in the calculations of base rates by territory. TAIPA does not want to go through the additional expense of that process. Therefore, we are making an amended filing in which the rate increase in the UM coverages are moved downward slightly so that, after rounding at the territorial level, the average of the territory base rate increases is no more than +5%.

Attached are the revised exhibits – TAIPA Personal Auto Rates 2025 and TAIPA Rate Filing Memorandum 2025 PPA. The only change on the memorandum is on page 1.

Please let us know if anything further is required. Thank you.

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Respectfully submitted,



By: _____

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THOMPSON, COE, COUSINS & IRONS, L.L.P.
ATTORNEYS FOR TEXAS AUTOMOBILE
INSURANCE PLAN ASSOCIATION

Attachments:

PPA amended Memorandum and Rate Pages

cc: Ms. Stacy Dutton, Manager, TAIPA (via email, w/enc.)
Mr. David Bolduc, Office of Public Insurance Council (via email, w/enc.)
Mr. Matt Stephenson (via email, w/enc.)