

# THOMPSON COE

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April 21, 2025

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

*Via Email:* [pcfilingsintake@tdi.texas.gov](mailto:pcfilingsintake@tdi.texas.gov)  
[Chiefclerk@tdi.texas.gov](mailto:Chiefclerk@tdi.texas.gov)

J'ne Byckovski  
Director/Chief Actuary  
Property and Casualty Actuarial  
Texas Department of Insurance  
1601 Congress Avenue  
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*Via Email:* [Jne.Byckovski@tdi.texas.gov](mailto:Jne.Byckovski@tdi.texas.gov)

Re: 2025 TAIPA Private Passenger and Commercial Auto Rate Filing

Dear Commissioner Brown and Ms. Byckovski:

We make this rate filing on behalf of the Texas Automobile Insurance Plan Association (TAIPA) pursuant to Chapter 2151 of the Texas Insurance Code. This filing is subject to approval by the Commissioner of Insurance and provides for private passenger and commercial automobile rates that are to be charged for insurance written through TAIPA.

This filing is set forth in the Rate Filing Memorandums for Private Passenger Auto and Commercial Auto prepared by TAIPA's consulting actuary, Matt Stephenson, FCAS, MAAA, of The Burkhalter Group, attached hereto.

Also included in this filing are the base rates for both lines of business, as requested by TDI last year.

## Private Passenger.

The current private passenger TAIPA rates were last adjusted and became effective October 1, 2024. The proposed rate adjustments to the current rates for private passenger automobile insurance (by coverage) written through TAIPA are as follows:

Bodily Injury Liability	+5.0%
Property Damage Liability	+3.2%

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Personal Injury Protection	0.0%
Uninsured Motorists - BI	+5.0%
<u>Uninsured Motorists – PD</u>	<u>+5.0%</u>
Overall	+4.1%

Commercial Auto

The current commercial auto TAIPA rates were last adjusted and became effective October 1, 2024. As set out in Mr. Stephenson’s report, this filing proposes changes by coverage as follows:

Bodily Injury Liability	0.0%
Personal Damage Liability	+4.0%
Personal Injury Protection	+5.0%
Uninsured Motorists - BI	+1.0%
<u>Uninsured Motorists – PD</u>	<u>+5.0%</u>
Overall	+1.7%

Effective Date.

TAIPA requests that rate changes and new approved rates become effective October 1, 2025. This effective date assumes that the filing is approved in sufficient time so the rate bulletin and machine letters issued by the Department can be delivered to the affected insurance companies so they will have at least 90 days before the rate change effective date.

Procedure Under Insurance Code Chapter 2151, Subchapter E.

None of the proposed average rate changes for each coverage in this filing exceed 105% of the current rate. Accordingly, a hearing is not required as Insurance Code Section 2151.2041 only requires that the Commissioner conduct a hearing under Section 2151.206 in the event TAIPA files a rate “... that exceeds 105 percent of the current average rate for each coverage written through the association on the date of the filing...” This filing is to be considered under Sections 2151.2021 and 2151.2022, as well as the other applicable sections of Subchapter E.

Respectfully submitted,



By: \_\_\_\_\_

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ATTORNEYS FOR TEXAS AUTOMOBILE  
INSURANCE PLAN ASSOCIATION

Attachments:

TDI Transmittal Forms PC358 (PPA & CA)  
Explanatory 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.)