

**Texas Automobile Insurance Plan Association  
2022 Private Passenger Auto and Commercial Vehicle Rate Filing  
Explanatory Memorandum**

**Introduction**

TAIPA is proposing an overall average rate level change of +5.0% for private passenger cars. The average increase is generated by changes in the base rates for each territory. No changes are proposed in the current territory rate factors or class rate factors.

TAIPA is also proposing changes in base rates for commercial vehicles that will generate an overall average change of +5.0% in commercial vehicle premiums. No changes in any rate factors for commercial vehicles are being proposed in this filing.

**Background**

In 2004 over 12,000 private passenger cars were being insured through TAIPA. For nearly a decade, TAIPA's insured exposure counts have remained very low and relatively stable from year to year. Since 2015 TAIPA's private passenger earned exposures have varied in a narrow range from a low of about 975 to a high of about 1,150.

With less than 1% of the insured private passenger cars in Texas being insured through TAIPA, we conclude that the voluntary competitive market is serving the vast majority of vehicles insured in Texas and that TAIPA is appropriately functioning as the insurer of last resort, just as the legislature originally intended. While a low count of insureds for TAIPA is the desirable situation, the low count does create challenges to traditional ratemaking procedures. The low count of insured vehicles means there are not enough historical claim losses to provide a credible database of assigned risk claim losses that are necessary to apply traditional actuarial ratemaking procedures.

**TAIPA's Ratemaking Procedures**

A decade ago when TAIPA had a much larger claim loss database, it used a classical actuarial ratemaking procedure that involved adjusting past premiums to the present rate level and the projection of past losses and expenses to future expected cost levels. When TAIPA's actuarially determined rate change indications were determined to be less than 100% credible, the TDI required that the complement of the credibility be applied to the selected annual loss trend for each coverage. In other words, when the traditional actuarial ratemaking procedures were applied to TAIPA data with zero credibility, the resulting indicated rate change was set equal to the historical annual trend in claim losses for each coverage.

Due to the low count of TAIPA insured vehicles and the lack of any actuarial credibility in TAIPA's claim loss data, it became apparent in 2015 to both TAIPA and the TDI that there was a need to simplify TAIPA's past ratemaking procedures. TAIPA referred to this new ratemaking procedure as "indexing" to the historical annual change in industrywide Texas loss costs. The procedure could also be described as tracking the annual trend in claim losses, which essentially replicates the procedure used by actuaries

when the sophisticated actuarial rate change indications are determined to have zero actuarial credibility. The historical changes in loss costs which TAIPA has been tracking are commonly referred to as “loss trends.” The updated loss trends are shown in the attached Exhibit II.

### **Proposed Private Passenger Rates**

#### **Rate Level Changes**

Reliance on the Texas loss cost trend data as a basis for TAIPA’s private passenger rate changes has minimized the occurrence of large swings in the magnitude of the rate changes. This is because the Texas loss trends for the last several years have exhibited minimal fluctuation in claim frequencies and modest increases in the claim severities. As stated in past TAIPA rate filings, if the Texas loss trends were to be distorted by an unexpected anomalous event, or if economic conditions changed dramatically, then it may be necessary to adjust TAIPA’s ratemaking procedure of tracking the historical 3-year loss trends.

This is the first TAIPA rate filing in seven years where TAIPA has needed to adjust its reliance on the 3-year paid pure premium trends as the basis for its proposed rate change. This adjustment in ratemaking procedures is necessary because the historic loss data have been impacted by both an anomalous event in 2020 and a recent significant change in economic conditions.

Recently the U.S. economy began experiencing general price inflation of approximately 8% per year. Most economists expect that price inflation in the 7% - 8% range will persist for the next few years. The full effect of this high inflation rate has not yet fully impacted the average claim cost trends presented in Exhibit II. The significant increases in average claim costs in the 2<sup>nd</sup> quarter of 2022 in Exhibit II are likely to persist for the next year or two. In TAIPA’s judgment, the significant increase in inflation and its expected impact on future claim severity trends should be considered as part of the justification for TAIPA’s proposed rate increase.

In early 2020 with the onset of the COVID pandemic there was a temporary closing of some businesses. Many workers began working from home and driving patterns changed. The Texas data in Exhibit II show a significant and anomalous drop in claim frequencies during 2020. In early 2021 claim frequencies began to increase from their post-COVID low point back to their normal levels. The distortion in TAIPA’s loss trends caused by the COVID shutdown and the subsequent rebound in claim frequency levels must also be considered as part of the justification for TAIPA’s proposed rate increase.

#### **Loss Trend Data**

Both the claim frequency and the pure premium trends are distorted by the temporary and significant reduction in the number of claims in 2020. As shown in the following Table 1, claim frequency and pure premium trends that include 2020 data are suppressed due to the COVID shutdown of business activity. Claim frequency and pure premium trends that include only 2021 and 2022 data tend to be exaggerated because claim frequencies were increasing back to their normal levels from the COVID low point in 2020. For example, the 3-year BI frequency trend which includes 2020 frequency data is -7.0% The 1-year trend which reflects the post-COVID return to normal frequency levels is +7.7%. This sharp swing in claim frequency trends is a distortion due to the COVID shutdown.

In short, we expect the latest claim cost trends to escalate due to inflation and the latest claim frequency levels to hold relatively constant.

The loss trend data which underlie the trends presented in the following Table 1 are presented in the attached Exhibit II.

**Table 1: Private Passenger Loss Cost Trends**

<u>Coverage</u>	<u>Pd. Freq.</u>		<u>Pd. Cost</u>		<u>Pd. Pure Premium</u>	
	<u>3-Yr.</u>	<u>1-Yr.</u>	<u>3-Yr.</u>	<u>1-Yr.</u>	<u>3-Yr.</u>	<u>1-Yr.</u>
BI Liability	-7.0%	+7.7%	+10.9%	+12.4%	+4.2%	+20.1%
PD Liability	-12.8%	+15.0%	+8.2%	+15.3%	-4.0%	+30.3%
PIP	-11.6%	+11.1%	+6.9%	+7.4%	-4.4%	+18.2%
UM-BI	+7.4%	+20.2%	+7.8%	+12.1%	+15.5%	+31.3%
UM-PD	-6.1%	+7.8%	+9.5%	+11.3%	+3.8%	+19.0%

**Proposed Private Passenger Rate Changes**

In TAIPA’s judgment both the 3-year and 1-year claim frequency and pure premium trends are distorted due to the temporary anomalous reduction in 2020 claim frequencies due to the COVID shutdown. The 3-year frequency and pure premium trends in Table 2 are depressed because these trends include the anomalous 2020 claim frequency data. The 1-year trends are exaggerated because they reflect the sharp return to normal claim frequency levels from the COVID lows.

In this filing TAIPA is relying primarily on the 3-year average claim cost trends because the COVID shutdown did not distort the severity trends, as it did for the claim frequency trends. TAIPA’s reliance on the claim cost trends is equivalent to assuming that there will be a 0% frequency trend in the 2022 frequency levels.

It has been TAIPA’s practice to limit its rate increases to +5%. TAIPA believes that the Texas claim cost trends, in conjunction with the general inflation rate of 7% to 8%, would justify a rate increase in excess of +5.0%. TAIPA chooses to stay with its normal practice of limiting the increase to 5% and then reassess economic conditions in a year.

TAIPA is proposing a 5% increase in base rates for each of its five coverages, resulting in an overall average increase of +5.0%. The current and proposed base rates are presented in Exhibits I.

## Commercial Vehicle Rates

### **Basis for Proposed Rate Changes**

For several years prior to its 2015 rate filing, TAIPA's commercial vehicle rates were derived directly from the voluntary market loss costs filed in Texas by the ISO. During that era, TAIPA subscribed to the ISO loss costs and the actuarial staff of the TDI used those loss costs to calculate TAIPA's commercial vehicle rate schedule. By 2015 this approach was no longer cost-effective for TAIPA. With so few insured commercial vehicles, the ISO subscription fees, when expressed on a per insured vehicle basis, were no longer economically reasonable.

Beginning with its 2015 rate filing, TAIPA began tracking the annual change in the voluntary market's loss costs and using those loss cost changes as the basis for its annual rate changes. TAIPA originally anticipated that the annual change in the three-year average loss costs for the voluntary commercial vehicle market would provide a sufficiently reliable and credible indication of the actual trend in Texas loss costs.

TAIPA's original anticipation of reasonable stability in the voluntary market's three-year average loss costs has never been realized. Instead we have observed large, random swings in the three-year loss costs for commercial vehicles. Some of the random variation was undoubtedly due to TAIPA's need to subdivide the aggregate commercial vehicle loss data into eleven (11) categories of commercial vehicles.

For three past rate filings TAIPA attempted to remove some of the random variation in the loss cost data by normalizing the data for distribution shifts between territories and for the effects of year-to-year changes in the insurers that report their data to the ISO. None of those past attempts to remove distortions in the commercial loss cost data were fruitful. Even after attempting to remove some of the variations in the loss cost data, the adjusted three-year average loss costs were highly variable with insufficient credibility for ratemaking purposes.

TAIPA now believes that the TDI's biennial report on the state of the Texas commercial vehicle insurance market is our best source of the rate activity in the voluntary market for commercial vehicles.

Since TAIPA is intended to be an insurer-of-last-resort, TAIPA rates should not be overly competitive with the rates being charged by voluntary insurers if the Texas voluntary market is to function efficiently. However, at page 14 of the November 2022 Biennial Report, the TDI presents data showing that commercial vehicle rates in the voluntary market increased a total of +44.8% during the period 2017 through 2022. The average annual rate increase was 6.4%. During the same time period, TAIPA implemented five commercial vehicle rate changes that averaged +3.5%. The cumulative effect of TAIPA's five rate changes was +19.0%. TAIPA's cumulative rate change of +19.0%, as compared to the voluntary market +44.8% cumulative rate change, indicates that TAIPA's commercial vehicle rate levels have significantly lagged the voluntary market rates.

### **Proposed Commercial Rates**

In the following Table 2 we present data derived from the TDI's November 2022 Biennial Report. The loss ratios in Column (2) are from page 23 of the report and the average premiums in Column (3) are from page 17. The average loss costs in Column (4) are the product of Column (2) times Column (3).

**Table 2: All Types Commercial Vehicles**

<b>(1)</b> <b><u>Year</u></b>	<b>(2)</b> <b><u>Loss Ratio</u></b>	<b>(3)</b> <b><u>Ave. Prem.</u></b>	<b>(4)</b> <b><u>Loss Cost</u></b>	<b>(5)</b> <b><u>Loss Cost Chg.</u></b>
2017	.903	\$1,169	\$1,056	---
2018	.914	1,226	1,121	+6.2%
2019	.904	1,390	1,257	+12.1%
2020	.741	1,473	1,091	-13.2%
2021	.800	1,757	1,406	+28.9%
2022	.786	1,754	1,379	-1.9%
Average				+6.4%

We expect that the -13.2% decrease in the 2020 average loss costs and the rebounding increase of 28.9% in 2021 shown in Table 2 reflect the temporary impact of the COVID shutdown on the claim frequencies for commercial vehicles. The average annual increase in loss costs in Table 2 is +6.4%, compared to TAIPA's average rate change of +3.5%

In TAIPA's judgment the average annual increase in loss costs of 6.4%, the fact that TAIPA commercial rates significantly lag the voluntary market rate levels, and the 7% to 8% inflation rate in the general economy, all support an increase of at least +5% in TAIPA's commercial vehicle rates.

TAIPA is proposing an across-the-board +5% increase in base rates for all coverages and all types of commercial vehicles. The current and proposed commercial base rates are presented in Exhibits III. The proposed overall average commercial vehicle rate change is +5.0%.

**Private Passenger Auto  
TAIPA Base Rates by Territory**

<b>Coverage 101 Bodily Injury</b>				<b>Coverage 102 Property Damage</b>				<b>Coverage 201 Personal Injury Protection</b>			
<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>
<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>
1	\$550	\$578	1.050	1	\$476	\$500	1.050	1	\$365	\$383	1.050
2	556	584	1.050	2	476	500	1.050	2	410	431	1.050
3	444	466	1.050	3	373	392	1.050	3	279	293	1.050
4	485	509	1.050	4	448	470	1.050	4	350	368	1.050
5	442	464	1.050	5	323	339	1.050	5	265	278	1.050
6	427	448	1.050	6	357	375	1.050	6	256	269	1.050
7	549	576	1.050	7	331	348	1.050	7	357	375	1.050
10	417	438	1.050	10	398	418	1.050	10	279	293	1.050
11	239	251	1.050	11	316	332	1.050	11	208	218	1.050
12	420	441	1.050	12	280	294	1.050	12	321	337	1.050
13	342	359	1.050	13	319	335	1.050	13	273	287	1.050
14	318	334	1.050	14	409	429	1.050	14	263	276	1.050
16	254	267	1.050	16	308	323	1.050	16	192	202	1.050
20	254	267	1.050	20	285	299	1.050	20	192	202	1.050
21	510	536	1.050	21	419	440	1.050	21	365	383	1.050
22	407	427	1.050	22	390	410	1.050	22	242	254	1.050
23	362	380	1.050	23	444	466	1.050	23	256	269	1.050
24	328	344	1.050	24	364	382	1.050	24	230	242	1.050
27	453	476	1.050	27	473	497	1.050	27	320	336	1.050
28	467	490	1.050	28	487	511	1.050	28	320	336	1.050
31	442	464	1.050	31	347	364	1.050	31	273	287	1.050
32	325	341	1.050	32	302	317	1.050	32	219	230	1.050
34	455	478	1.050	34	381	400	1.050	34	291	306	1.050
37	407	427	1.050	37	377	396	1.050	37	261	274	1.050
38	494	519	1.050	38	445	467	1.050	38	321	337	1.050
39	453	476	1.050	39	357	375	1.050	39	263	276	1.050
40	400	420	1.050	40	412	433	1.050	40	214	225	1.050
41	349	366	1.050	41	299	314	1.050	41	291	306	1.050
42	404	424	1.050	42	347	364	1.050	42	313	329	1.050
43	406	426	1.050	43	362	380	1.050	43	295	310	1.050
44	391	411	1.050	44	285	299	1.050	44	295	310	1.050
45	520	546	1.050	45	419	440	1.050	45	307	322	1.050
46	344	361	1.050	46	345	362	1.050	46	208	218	1.050
47	365	383	1.050	47	317	333	1.050	47	256	269	1.050
48	406	426	1.050	48	352	370	1.050	48	230	242	1.050
49	406	426	1.050	49	358	376	1.050	49	263	276	1.050
51	305	320	1.050	51	379	398	1.050	51	236	248	1.050
52	342	359	1.050	52	405	425	1.050	52	263	276	1.050
53	329	345	1.050	53	352	370	1.050	53	224	235	1.050
54	351	369	1.050	54	300	315	1.050	54	239	251	1.050
55	441	463	1.050	55	259	272	1.050	55	277	291	1.050
56	551	579	1.050	56	238	250	1.050	56	319	335	1.050
57	670	704	1.050	57	248	260	1.050	57	365	383	1.050
58	461	484	1.050	58	233	245	1.050	58	295	310	1.050
59	350	368	1.050	59	409	429	1.050	59	295	310	1.050
60	268	281	1.050	60	372	391	1.050	60	230	242	1.050
61	199	209	1.050	61	280	294	1.050	61	208	218	1.050
62	193	203	1.050	62	268	281	1.050	62	208	218	1.050
63	315	331	1.050	63	276	290	1.050	63	226	237	1.050
64	294	309	1.050	64	268	281	1.050	64	196	206	1.050
65	218	229	1.050	65	238	250	1.050	65	164	172	1.050
66	326	342	1.050	66	362	380	1.050	66	208	218	1.050

**Private Passenger Auto  
TAIPA Base Rates by Territory**

<b>Coverage 106</b>				<b>Coverage 107</b>			
<b>UM/UIM Motorists Bodily Injury</b>				<b>UM/UIM Motorists Property Damage</b>			
<i>(1)</i>	<i>(3)</i>	<i>(6)</i>	<i>(7)</i>	<i>(1)</i>	<i>(3)</i>	<i>(6)</i>	<i>(7)</i>
<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Selected Base</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Selected Base</i>	<i>Base Rate Change</i>
1	\$169	\$177	1.050	1	\$103	\$108	1.050
2	169	177	1.050	2	103	108	1.050
3	152	160	1.050	3	93	98	1.050
4	152	160	1.050	4	93	98	1.050
5	152	160	1.050	5	93	98	1.050
6	152	160	1.050	6	93	98	1.050
7	169	177	1.050	7	93	98	1.050
10	119	125	1.050	10	77	81	1.050
11	119	125	1.050	11	64	67	1.050
12	169	177	1.050	12	103	108	1.050
13	119	125	1.050	13	64	67	1.050
14	119	125	1.050	14	77	81	1.050
16	119	125	1.050	16	64	67	1.050
20	119	125	1.050	20	64	67	1.050
21	152	160	1.050	21	93	98	1.050
22	152	160	1.050	22	93	98	1.050
23	119	125	1.050	23	77	81	1.050
24	119	125	1.050	24	64	67	1.050
27	142	149	1.050	27	64	67	1.050
28	142	149	1.050	28	64	67	1.050
31	142	149	1.050	31	64	67	1.050
32	119	125	1.050	32	64	67	1.050
34	142	149	1.050	34	64	67	1.050
37	119	125	1.050	37	64	67	1.050
38	142	149	1.050	38	77	81	1.050
39	142	149	1.050	39	64	67	1.050
40	119	125	1.050	40	64	67	1.050
41	119	125	1.050	41	64	67	1.050
42	142	149	1.050	42	64	67	1.050
43	142	149	1.050	43	64	67	1.050
44	142	149	1.050	44	64	67	1.050
45	142	149	1.050	45	77	81	1.050
46	119	125	1.050	46	64	67	1.050
47	142	149	1.050	47	64	67	1.050
48	119	125	1.050	48	64	67	1.050
49	119	125	1.050	49	64	67	1.050
51	119	125	1.050	51	64	67	1.050
52	119	125	1.050	52	64	67	1.050
53	119	125	1.050	53	64	67	1.050
54	119	125	1.050	54	64	67	1.050
55	142	149	1.050	55	64	67	1.050
56	142	149	1.050	56	64	67	1.050
57	142	149	1.050	57	77	81	1.050
58	142	149	1.050	58	64	67	1.050
59	119	125	1.050	59	77	81	1.050
60	119	125	1.050	60	77	81	1.050
61	119	125	1.050	61	64	67	1.050
62	119	125	1.050	62	64	67	1.050
63	119	125	1.050	63	64	67	1.050
64	119	125	1.050	64	64	67	1.050
65	119	125	1.050	65	64	67	1.050
66	119	125	1.050	66	64	67	1.050

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2022 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS BODILY INJURY LIABILITY  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2017-1	1.86	1.54	9,029	10,059	155.29	186.81
2017-2	1.87	1.54	8,852	10,096	155.82	189.05
2017-3	1.97	1.51	8,259	10,137	152.61	199.67
2017-4	1.95	1.50	8,472	10,216	153.02	199.70
2018-1	1.95	1.47	8,471	10,392	152.64	202.43
2018-2	1.96	1.47	8,527	10,479	154.16	205.75
2018-3	1.88	1.49	9,073	10,590	157.65	198.92
2018-4	1.88	1.50	9,102	10,674	159.76	200.91
2019-1	1.86	1.50	9,279	10,685	159.86	199.23
2019-2	1.84	1.48	9,711	10,949	161.56	201.12
2019-3	1.84	1.46	9,982	11,211	163.85	206.08
2019-4	1.83	1.45	10,286	11,486	166.47	210.38
2020-1	1.80	1.45	10,531	11,677	168.99	210.15
2020-2	1.61	1.40	10,767	12,070	168.56	194.19
2020-3	1.50	1.34	11,623	12,278	164.46	183.81
2020-4	1.40	1.28	12,070	12,618	162.10	176.88
2021-1	1.34	1.22	12,113	12,945	157.81	173.14
2021-2	1.46	1.21	12,327	13,267	160.20	193.43
2021-3	1.52	1.22	12,242	13,779	167.50	208.96
2021-4	1.64	1.23	12,432	14,144	173.40	231.62
2022-1	1.68	1.26	13,169	14,730	185.35	247.05
2022-2	1.70	1.28	13,592	15,077	193.60	255.99

\* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	14.5%	7.7%	14.9%	12.4%	20.1%	26.5%
R-SQUARED	0.86	0.97	0.96	0.99	0.99	0.96
2 YEAR	11.8%	-1.9%	7.7%	12.0%	10.5%	23.9%
R-SQUARED	0.69	0.10	0.86	0.99	0.73	0.89
3 YEAR	-4.0%	-7.0%	10.5%	10.9%	4.2%	7.6%
R-SQUARED	0.12	0.70	0.95	0.99	0.37	0.29

EXPONENTIAL

1 YEAR	15.6%	7.9%	16.0%	13.2%	22.2%	30.9%
R-SQUARED	0.85	0.97	0.96	0.99	0.99	0.95
2 YEAR	12.2%	-1.8%	7.9%	12.7%	10.7%	26.5%
R-SQUARED	0.67	0.09	0.87	1.00	0.73	0.88
3 YEAR	-3.8%	-6.6%	11.2%	11.5%	4.1%	7.3%
R-SQUARED	0.11	0.69	0.95	0.99	0.36	0.26

Source: QDE trend data report.



**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2022 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS PROPERTY DAMAGE LIABILITY  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2017-1	5.73	5.12	3,149	3,666	187.54	210.02
2017-2	5.78	5.10	3,127	3,589	182.96	207.45
2017-3	5.72	4.97	3,119	3,576	177.63	204.50
2017-4	5.75	4.98	3,127	3,587	178.77	206.39
2018-1	5.73	4.93	3,111	3,599	177.56	206.11
2018-2	5.77	4.93	3,122	3,625	178.89	209.32
2018-3	5.80	4.96	3,131	3,655	181.31	211.91
2018-4	5.80	4.91	3,147	3,682	180.93	213.60
2019-1	5.72	4.84	3,165	3,711	179.52	212.40
2019-2	5.61	4.73	3,177	3,742	176.93	209.92
2019-3	5.58	4.69	3,209	3,785	177.31	211.15
2019-4	5.53	4.65	3,249	3,836	178.44	212.14
2020-1	5.40	4.63	3,314	3,905	180.70	210.72
2020-2	4.82	4.19	3,424	4,047	169.49	194.98
2020-3	4.40	3.82	3,524	4,127	157.68	181.38
2020-4	4.01	3.46	3,557	4,204	145.65	168.67
2021-1	3.78	3.13	3,581	4,265	133.62	161.35
2021-2	4.07	3.24	3,549	4,223	136.98	171.88
2021-3	4.25	3.33	3,546	4,328	143.95	183.90
2021-4	4.46	3.44	3,625	4,462	153.70	198.81
2022-1	4.61	3.59	3,779	4,645	166.72	214.00
2022-2	4.68	3.72	3,989	4,849	180.34	226.72

\* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	12.7%	15.0%	15.9%	15.3%	30.3%	27.9%
R-SQUARED	0.96	1.00	0.96	0.99	0.99	1.00
2 YEAR	7.9%	1.3%	5.9%	8.6%	10.4%	16.9%
R-SQUARED	0.45	0.01	0.66	0.87	0.38	0.72
3 YEAR	-8.7%	-12.8%	6.4%	8.2%	-4.0%	0.1%
R-SQUARED	0.37	0.59	0.88	0.95	0.11	0.00

EXPONENTIAL

1 YEAR	13.7%	16.2%	17.1%	16.5%	35.4%	32.4%
R-SQUARED	0.95	1.00	0.97	0.99	1.00	1.00
2 YEAR	8.2%	1.4%	5.9%	8.9%	10.4%	17.8%
R-SQUARED	0.44	0.02	0.67	0.88	0.36	0.71
3 YEAR	-7.9%	-11.4%	6.6%	8.5%	-4.0%	-0.1%
R-SQUARED	0.33	0.56	0.89	0.96	0.11	0.00

Source: QDE trend data report.

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2022 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS PERSONAL INJURY PROTECTION  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2017-1	2.42	1.42	1,387	2,531	35.92	61.33
2017-2	2.43	1.41	1,470	2,543	35.96	61.87
2017-3	2.39	1.39	1,451	2,577	35.93	61.70
2017-4	2.39	1.38	1,465	2,592	35.72	61.87
2018-1	2.36	1.37	1,474	2,611	35.73	61.51
2018-2	2.32	1.36	1,482	2,625	35.58	60.78
2018-3	2.29	1.35	1,519	2,632	35.42	60.37
2018-4	2.26	1.33	1,529	2,631	35.12	59.57
2019-1	2.22	1.31	1,541	2,643	34.53	58.75
2019-2	2.20	1.29	1,545	2,654	34.24	58.49
2019-3	2.19	1.28	1,563	2,667	34.05	58.44
2019-4	2.27	1.37	1,516	2,509	34.29	56.86
2020-1	2.22	1.36	1,539	2,527	34.36	56.04
2020-2	2.02	1.28	1,524	2,580	33.05	52.01
2020-3	1.86	1.19	1,550	2,594	30.97	48.28
2020-4	1.67	1.04	1,645	2,826	29.26	47.07
2021-1	1.59	0.97	1,648	2,838	27.47	45.20
2021-2	1.71	0.97	1,727	2,819	27.44	48.18
2021-3	1.80	1.00	1,695	2,821	28.16	50.63
2021-4	1.89	1.03	1,772	3,020	31.03	56.94
2022-1	1.94	1.06	1,749	3,020	31.96	58.50
2022-2	1.96	1.08	1,708	3,003	32.54	58.97

\* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	11.8%	11.1%	0.4%	7.4%	18.2%	18.9%
R-SQUARED	0.94	1.00	0.00	0.53	0.87	0.79
2 YEAR	8.0%	-2.3%	5.5%	7.3%	5.7%	15.6%
R-SQUARED	0.44	0.03	0.65	0.78	0.26	0.80
3 YEAR	-6.9%	-11.6%	5.7%	6.9%	-4.4%	0.5%
R-SQUARED	0.29	0.61	0.81	0.82	0.22	0.00

EXPONENTIAL

1 YEAR	12.6%	11.7%	0.4%	7.8%	20.4%	21.4%
R-SQUARED	0.93	1.00	0.00	0.53	0.86	0.78
2 YEAR	8.4%	-1.7%	5.8%	7.6%	5.8%	16.6%
R-SQUARED	0.42	0.02	0.65	0.77	0.25	0.79
3 YEAR	-6.3%	-10.6%	5.9%	7.1%	-4.2%	0.4%
R-SQUARED	0.26	0.59	0.81	0.81	0.21	0.00

Source: QDE trend data report.

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2022 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS UNINSURED MOTORISTS BI  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2017-1	0.37	0.26	12,344	15,151	38.84	55.85
2017-2	0.37	0.26	11,821	14,985	38.22	54.99
2017-3	0.37	0.25	11,134	14,890	37.12	55.76
2017-4	0.37	0.25	11,015	15,149	37.90	55.70
2018-1	0.37	0.25	10,612	15,152	37.71	55.47
2018-2	0.37	0.25	10,781	15,573	38.77	56.99
2018-3	0.36	0.26	11,311	15,847	40.45	57.05
2018-4	0.36	0.26	11,402	15,976	40.82	58.04
2019-1	0.36	0.26	11,904	16,222	41.47	58.70
2019-2	0.37	0.26	12,059	16,317	41.67	59.63
2019-3	0.37	0.25	12,596	16,521	42.12	60.58
2019-4	0.37	0.26	13,279	16,884	43.24	62.22
2020-1	0.37	0.26	13,444	17,247	44.55	64.26
2020-2	0.36	0.26	13,636	17,318	45.39	61.54
2020-3	0.35	0.26	13,342	17,268	44.63	60.54
2020-4	0.35	0.26	13,235	17,273	44.23	60.55
2021-1	0.35	0.25	13,544	17,228	43.67	60.26
2021-2	0.37	0.26	14,431	17,872	46.28	66.50
2021-3	0.38	0.27	15,585	18,864	51.85	72.56
2021-4	0.41	0.29	15,909	19,506	56.67	79.55
2022-1	0.42	0.31	16,454	20,235	61.87	85.32
2022-2	0.43	0.32	16,947	20,611	65.49	88.04

\* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	14.6%	20.2%	11.4%	12.1%	31.3%	25.7%
R-SQUARED	0.93	1.00	0.99	0.98	0.99	0.97
2 YEAR	13.6%	14.4%	15.8%	11.8%	25.6%	25.3%
R-SQUARED	0.94	0.86	0.95	0.93	0.89	0.93
3 YEAR	6.4%	7.4%	10.4%	7.8%	15.5%	14.1%
R-SQUARED	0.54	0.67	0.85	0.84	0.75	0.71

EXPONENTIAL

1 YEAR	14.9%	21.5%	12.1%	12.9%	37.1%	29.7%
R-SQUARED	0.92	0.99	0.99	0.98	0.99	0.96
2 YEAR	14.3%	14.3%	17.1%	12.4%	28.5%	28.4%
R-SQUARED	0.94	0.86	0.95	0.93	0.90	0.94
3 YEAR	5.9%	7.4%	10.7%	7.9%	15.9%	14.3%
R-SQUARED	0.52	0.67	0.86	0.85	0.77	0.71

Source: QDE trend data report.

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2022 RATE DEVELOPMENT**

PRIVATE PASSENGER AUTO  
TOTAL LIMITS UNINSURED MOTORISTS PD  
CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS  
VOLUNTARY RISKS

<u>YEAR ENDING QUARTER</u>	<u>REPORTED CLAIM FREQUENCY*</u>	<u>PAID CLAIM FREQUENCY*</u>	<u>AVERAGE REPORTED CLAIM COST</u>	<u>AVERAGE PAID CLAIM COST</u>	<u>PAID PURE PREMIUM</u>	<u>Rpt x Pd PURE PREMIUM</u>
2017-1	1.36	1.33	2,896	2,990	39.88	40.75
2017-2	1.34	1.30	2,860	2,969	38.67	39.88
2017-3	1.32	1.27	2,851	2,965	37.69	39.08
2017-4	1.30	1.26	2,891	3,004	37.78	39.18
2018-1	1.28	1.23	2,977	3,066	37.78	39.26
2018-2	1.28	1.23	2,992	3,109	38.35	39.85
2018-3	1.29	1.24	3,029	3,158	39.09	40.68
2018-4	1.29	1.23	3,042	3,194	39.29	41.28
2019-1	1.29	1.22	3,057	3,225	39.43	41.63
2019-2	1.29	1.21	3,108	3,273	39.49	42.20
2019-3	1.30	1.22	3,137	3,313	40.29	43.15
2019-4	1.31	1.22	3,204	3,382	41.30	44.22
2020-1	1.32	1.25	3,298	3,502	43.77	46.36
2020-2	1.23	1.16	3,338	3,552	41.34	43.56
2020-3	1.16	1.10	3,410	3,606	39.82	41.85
2020-4	1.11	1.05	3,525	3,715	39.17	41.06
2021-1	1.04	0.98	3,592	3,789	36.99	39.36
2021-2	1.09	1.02	3,754	3,867	39.57	42.28
2021-3	1.12	1.04	3,804	3,999	41.61	44.69
2021-4	1.15	1.06	3,817	4,055	43.02	46.61
2022-1	1.18	1.09	3,922	4,182	45.46	49.34
2022-2	1.19	1.10	4,011	4,348	47.85	51.81

\* Per 100 Cars

ANNUAL TRENDS

LINEAR

1 YEAR	8.6%	7.8%	7.5%	11.3%	19.0%	20.0%
R-SQUARED	0.97	0.99	0.93	0.96	0.99	1.00
2 YEAR	3.9%	1.9%	8.8%	10.2%	12.3%	14.4%
R-SQUARED	0.30	0.08	0.97	0.99	0.77	0.83
3 YEAR	-5.4%	-6.1%	9.1%	9.5%	3.8%	4.7%
R-SQUARED	0.37	0.48	0.99	0.99	0.23	0.28

EXPONENTIAL

1 YEAR	9.1%	8.0%	7.7%	12.0%	20.9%	22.2%
R-SQUARED	0.96	0.99	0.93	0.96	0.99	1.00
2 YEAR	4.1%	1.9%	9.3%	10.7%	12.8%	15.2%
R-SQUARED	0.29	0.08	0.97	0.99	0.76	0.83
3 YEAR	-4.9%	-5.7%	9.5%	9.9%	3.7%	4.5%
R-SQUARED	0.35	0.46	0.99	0.99	0.22	0.26

Source: QDE trend data report.

**Trucks, Tractors, Trailers**  
**TAIPA Base Rates by Territory**

<b>Bodily Injury</b>				<b>Property Damage</b>				<b>Personal Injury Protection</b>			
<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>
<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>
1	\$465	\$488	1.050	1	\$324	\$340	1.050	1	\$13	\$14	1.050
2	419	440	1.050	2	341	358	1.050	2	12	13	1.050
3	396	416	1.050	3	276	290	1.050	3	12	13	1.050
4	349	366	1.050	4	259	272	1.050	4	12	13	1.050
5	279	293	1.050	5	194	204	1.050	5	11	12	1.050
6	302	317	1.050	6	244	256	1.050	6	10	11	1.050
7	298	313	1.050	7	194	204	1.050	7	13	14	1.050
10	186	195	1.050	10	140	147	1.050	10	9	9	1.050
11	209	219	1.050	11	148	155	1.050	11	8	8	1.050
12	302	317	1.050	12	211	222	1.050	12	9	9	1.050
13	279	293	1.050	13	211	222	1.050	13	12	13	1.050
14	209	219	1.050	14	163	171	1.050	14	9	9	1.050
16	209	219	1.050	16	155	163	1.050	16	9	9	1.050
20	209	219	1.050	20	146	153	1.050	20	8	8	1.050
21	279	293	1.050	21	276	290	1.050	21	10	11	1.050
22	349	366	1.050	22	227	238	1.050	22	10	11	1.050
23	349	366	1.050	23	281	295	1.050	23	13	14	1.050
24	233	245	1.050	24	188	197	1.050	24	7	7	1.050
27	396	416	1.050	27	292	307	1.050	27	14	15	1.050
28	419	440	1.050	28	324	340	1.050	28	12	13	1.050
31	279	293	1.050	31	201	211	1.050	31	12	13	1.050
32	316	332	1.050	32	211	222	1.050	32	13	14	1.050
34	325	341	1.050	34	211	222	1.050	34	12	13	1.050
37	325	341	1.050	37	227	238	1.050	37	12	13	1.050
38	419	440	1.050	38	292	307	1.050	38	13	14	1.050
39	325	341	1.050	39	234	246	1.050	39	12	13	1.050
40	396	416	1.050	40	309	324	1.050	40	12	13	1.050
41	256	269	1.050	41	172	181	1.050	41	9	9	1.050
42	302	317	1.050	42	204	214	1.050	42	12	13	1.050
43	302	317	1.050	43	204	214	1.050	43	12	13	1.050
44	279	293	1.050	44	188	197	1.050	44	13	14	1.050
45	349	366	1.050	45	269	282	1.050	45	11	12	1.050
46	279	293	1.050	46	211	222	1.050	46	9	9	1.050
47	279	293	1.050	47	194	204	1.050	47	11	12	1.050
48	233	245	1.050	48	163	171	1.050	48	9	9	1.050
49	396	416	1.050	49	272	286	1.050	49	12	13	1.050
51	233	245	1.050	51	176	185	1.050	51	8	8	1.050
52	325	341	1.050	52	259	272	1.050	52	11	12	1.050
53	279	293	1.050	53	216	227	1.050	53	9	9	1.050
54	241	253	1.050	54	172	181	1.050	54	8	8	1.050
55	233	245	1.050	55	163	171	1.050	55	12	13	1.050
56	233	245	1.050	56	163	171	1.050	56	10	11	1.050
57	419	440	1.050	57	246	258	1.050	57	13	14	1.050
58	209	219	1.050	58	143	150	1.050	58	9	9	1.050
59	209	219	1.050	59	143	150	1.050	59	9	9	1.050
60	233	245	1.050	60	163	171	1.050	60	8	8	1.050
61	140	147	1.050	61	114	120	1.050	61	8	8	1.050
62	117	123	1.050	62	98	103	1.050	62	7	7	1.050
63	233	245	1.050	63	163	171	1.050	63	9	9	1.050
64	209	219	1.050	64	143	150	1.050	64	7	7	1.050
65	117	123	1.050	65	81	85	1.050	65	7	7	1.050
66	279	293	1.050	66	194	204	1.050	66	12	13	1.050

Taxis and Limousines  
TAIPA Base Rates by Territory

Bodily Injury				Property Damage				Personal Injury Protection			
(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>	<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>	<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>
1	\$2,242	\$2,354	1.050	1	\$1,741	\$1,828	1.050	1	\$55	\$58	1.050
2	2,018	2,119	1.050	2	1,567	1,645	1.050	2	50	53	1.050
3	1,906	2,001	1.050	3	1,393	1,463	1.050	3	58	61	1.050
4	1,569	1,647	1.050	4	1,219	1,280	1.050	4	50	53	1.050
5	1,457	1,530	1.050	5	1,010	1,061	1.050	5	50	53	1.050
6	1,603	1,683	1.050	6	1,184	1,243	1.050	6	44	46	1.050
7	1,480	1,554	1.050	7	1,079	1,133	1.050	7	50	53	1.050
10	1,009	1,059	1.050	10	696	731	1.050	10	44	46	1.050
11	1,009	1,059	1.050	11	871	915	1.050	11	25	26	1.050
12	1,457	1,530	1.050	12	1,045	1,097	1.050	12	44	46	1.050
13	1,569	1,647	1.050	13	1,045	1,097	1.050	13	44	46	1.050
14	1,031	1,083	1.050	14	801	841	1.050	14	33	35	1.050
16	1,121	1,177	1.050	16	871	915	1.050	16	44	46	1.050
20	1,009	1,059	1.050	20	801	841	1.050	20	33	35	1.050
21	2,242	2,354	1.050	21	1,741	1,828	1.050	21	44	46	1.050
22	1,682	1,766	1.050	22	1,445	1,517	1.050	22	44	46	1.050
23	1,682	1,766	1.050	23	1,306	1,371	1.050	23	58	61	1.050
24	1,211	1,272	1.050	24	871	915	1.050	24	33	35	1.050
27	1,794	1,884	1.050	27	1,393	1,463	1.050	27	58	61	1.050
28	2,018	2,119	1.050	28	1,567	1,645	1.050	28	61	64	1.050
31	1,457	1,530	1.050	31	1,045	1,097	1.050	31	50	53	1.050
32	1,569	1,647	1.050	32	1,132	1,189	1.050	32	61	64	1.050
34	1,569	1,647	1.050	34	1,132	1,189	1.050	34	50	53	1.050
37	1,569	1,647	1.050	37	1,219	1,280	1.050	37	50	53	1.050
38	1,906	2,001	1.050	38	1,741	1,828	1.050	38	58	61	1.050
39	1,682	1,766	1.050	39	1,254	1,317	1.050	39	50	53	1.050
40	2,242	2,354	1.050	40	1,567	1,645	1.050	40	58	61	1.050
41	1,345	1,412	1.050	41	958	1,006	1.050	41	44	46	1.050
42	1,682	1,766	1.050	42	1,306	1,371	1.050	42	50	53	1.050
43	1,457	1,530	1.050	43	1,306	1,371	1.050	43	50	53	1.050
44	1,345	1,412	1.050	44	1,045	1,097	1.050	44	61	64	1.050
45	1,682	1,766	1.050	45	1,219	1,280	1.050	45	44	46	1.050
46	1,457	1,530	1.050	46	1,045	1,097	1.050	46	44	46	1.050
47	1,614	1,695	1.050	47	1,045	1,097	1.050	47	44	46	1.050
48	1,121	1,177	1.050	48	801	841	1.050	48	33	35	1.050
49	2,018	2,119	1.050	49	1,567	1,645	1.050	49	50	53	1.050
51	1,233	1,295	1.050	51	1,045	1,097	1.050	51	33	35	1.050
52	1,569	1,647	1.050	52	1,323	1,389	1.050	52	44	46	1.050
53	1,345	1,412	1.050	53	1,045	1,097	1.050	53	44	46	1.050
54	1,233	1,295	1.050	54	958	1,006	1.050	54	33	35	1.050
55	1,345	1,412	1.050	55	1,010	1,061	1.050	55	50	53	1.050
56	1,121	1,177	1.050	56	871	915	1.050	56	44	46	1.050
57	2,018	2,119	1.050	57	1,306	1,371	1.050	57	58	61	1.050
58	1,009	1,059	1.050	58	609	639	1.050	58	33	35	1.050
59	1,121	1,177	1.050	59	871	915	1.050	59	33	35	1.050
60	1,121	1,177	1.050	60	871	915	1.050	60	33	35	1.050
61	717	753	1.050	61	522	548	1.050	61	33	35	1.050
62	561	589	1.050	62	435	457	1.050	62	33	35	1.050
63	1,121	1,177	1.050	63	871	915	1.050	63	44	46	1.050
64	1,121	1,177	1.050	64	783	822	1.050	64	33	35	1.050
65	561	589	1.050	65	435	457	1.050	65	25	26	1.050
66	1,345	1,412	1.050	66	1,132	1,189	1.050	66	50	53	1.050

School and Church Buses  
TAIPA Base Rates by Territory

Bodily Injury				Property Damage				Personal Injury Protection			
(1) Territory	(2) Current TAIPA Base Rate	(3) Proposed TAIPA Base Rate	(4) Base Rate Change	(1) Territory	(2) Current TAIPA Base Rate	(3) Proposed TAIPA Base Rate	(4) Base Rate Change	(1) Territory	(2) Current TAIPA Base Rate	(3) Proposed TAIPA Base Rate	(4) Base Rate Change
1	\$237	\$249	1.050	1	\$202	\$212	1.050	1	\$7	\$7	1.050
2	213	224	1.050	2	182	191	1.050	2	7	7	1.050
3	201	211	1.050	3	161	169	1.050	3	6	6	1.050
4	178	187	1.050	4	151	159	1.050	4	6	6	1.050
5	143	150	1.050	5	121	127	1.050	5	6	6	1.050
6	154	162	1.050	6	131	138	1.050	6	5	5	1.050
7	143	150	1.050	7	121	127	1.050	7	6	6	1.050
10	94	99	1.050	10	81	85	1.050	10	6	6	1.050
11	119	125	1.050	11	81	85	1.050	11	4	4	1.050
12	143	150	1.050	12	121	127	1.050	12	5	5	1.050
13	143	150	1.050	13	121	127	1.050	13	5	5	1.050
14	107	112	1.050	14	102	107	1.050	14	4	4	1.050
16	119	125	1.050	16	102	107	1.050	16	5	5	1.050
20	107	112	1.050	20	105	110	1.050	20	4	4	1.050
21	201	211	1.050	21	172	181	1.050	21	5	5	1.050
22	166	174	1.050	22	142	149	1.050	22	5	5	1.050
23	178	187	1.050	23	151	159	1.050	23	6	6	1.050
24	143	150	1.050	24	121	127	1.050	24	5	5	1.050
27	190	200	1.050	27	161	169	1.050	27	6	6	1.050
28	190	200	1.050	28	182	191	1.050	28	6	6	1.050
31	166	174	1.050	31	121	127	1.050	31	6	6	1.050
32	154	162	1.050	32	131	138	1.050	32	6	6	1.050
34	154	162	1.050	34	135	142	1.050	34	6	6	1.050
37	166	174	1.050	37	142	149	1.050	37	6	6	1.050
38	190	200	1.050	38	172	181	1.050	38	6	6	1.050
39	190	200	1.050	39	146	153	1.050	39	6	6	1.050
40	213	224	1.050	40	178	187	1.050	40	7	7	1.050
41	130	137	1.050	41	110	116	1.050	41	5	5	1.050
42	154	162	1.050	42	126	132	1.050	42	6	6	1.050
43	154	162	1.050	43	126	132	1.050	43	7	7	1.050
44	135	142	1.050	44	113	119	1.050	44	7	7	1.050
45	166	174	1.050	45	142	149	1.050	45	5	5	1.050
46	143	150	1.050	46	121	127	1.050	46	5	5	1.050
47	143	150	1.050	47	121	127	1.050	47	5	5	1.050
48	107	112	1.050	48	113	119	1.050	48	4	4	1.050
49	201	211	1.050	49	172	181	1.050	49	6	6	1.050
51	119	125	1.050	51	121	127	1.050	51	5	5	1.050
52	166	174	1.050	52	142	149	1.050	52	5	5	1.050
53	130	137	1.050	53	134	141	1.050	53	5	5	1.050
54	154	162	1.050	54	110	116	1.050	54	5	5	1.050
55	119	125	1.050	55	102	107	1.050	55	6	6	1.050
56	119	125	1.050	56	102	107	1.050	56	5	5	1.050
57	201	211	1.050	57	161	169	1.050	57	6	6	1.050
58	90	95	1.050	58	81	85	1.050	58	4	4	1.050
59	119	125	1.050	59	102	107	1.050	59	4	4	1.050
60	137	144	1.050	60	102	107	1.050	60	4	4	1.050
61	71	75	1.050	61	61	64	1.050	61	4	4	1.050
62	60	63	1.050	62	51	54	1.050	62	4	4	1.050
63	119	125	1.050	63	102	107	1.050	63	5	5	1.050
64	113	119	1.050	64	102	107	1.050	64	4	4	1.050
65	66	69	1.050	65	61	64	1.050	65	4	4	1.050
66	154	162	1.050	66	146	153	1.050	66	6	6	1.050

Other Buses  
TAIPA Base Rates by Territory

Bodily Injury				Property Damage				Personal Injury Protection			
(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>	<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>	<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>
1	\$1,733	\$1,820	1.050	1	\$1,310	\$1,376	1.050	1	\$42	\$44	1.050
2	1,646	1,728	1.050	2	1,310	1,376	1.050	2	42	\$44	1.050
3	1,386	1,455	1.050	3	1,114	1,170	1.050	3	50	\$53	1.050
4	1,386	1,455	1.050	4	1,048	1,100	1.050	4	46	\$48	1.050
5	1,040	1,092	1.050	5	786	825	1.050	5	42	\$44	1.050
6	1,126	1,182	1.050	6	852	895	1.050	6	34	\$36	1.050
7	1,040	1,092	1.050	7	786	825	1.050	7	38	\$40	1.050
10	693	728	1.050	10	655	688	1.050	10	34	\$36	1.050
11	693	728	1.050	11	655	688	1.050	11	23	\$24	1.050
12	1,109	1,164	1.050	12	786	825	1.050	12	34	\$36	1.050
13	1,126	1,182	1.050	13	721	757	1.050	13	38	\$40	1.050
14	780	819	1.050	14	590	620	1.050	14	25	\$26	1.050
16	780	819	1.050	16	721	757	1.050	16	38	\$40	1.050
20	780	819	1.050	20	590	620	1.050	20	25	\$26	1.050
21	1,473	1,547	1.050	21	1,179	1,238	1.050	21	38	\$40	1.050
22	1,317	1,383	1.050	22	917	963	1.050	22	38	\$40	1.050
23	1,300	1,365	1.050	23	1,114	1,170	1.050	23	46	\$48	1.050
24	867	910	1.050	24	681	715	1.050	24	29	\$30	1.050
27	1,386	1,455	1.050	27	1,048	1,100	1.050	27	46	\$48	1.050
28	1,560	1,638	1.050	28	1,310	1,376	1.050	28	42	\$44	1.050
31	1,300	1,365	1.050	31	786	825	1.050	31	38	\$40	1.050
32	1,213	1,274	1.050	32	852	895	1.050	32	38	\$40	1.050
34	1,300	1,365	1.050	34	917	963	1.050	34	38	\$40	1.050
37	1,213	1,274	1.050	37	917	963	1.050	37	38	\$40	1.050
38	1,473	1,547	1.050	38	1,114	1,170	1.050	38	44	\$46	1.050
39	1,300	1,365	1.050	39	917	963	1.050	39	38	\$40	1.050
40	1,560	1,638	1.050	40	1,179	1,238	1.050	40	44	\$46	1.050
41	953	1,001	1.050	41	721	757	1.050	41	34	\$36	1.050
42	1,213	1,274	1.050	42	852	895	1.050	42	38	\$40	1.050
43	1,126	1,182	1.050	43	852	895	1.050	43	46	\$48	1.050
44	1,126	1,182	1.050	44	786	825	1.050	44	38	\$40	1.050
45	1,213	1,274	1.050	45	917	963	1.050	45	34	\$36	1.050
46	1,040	1,092	1.050	46	786	825	1.050	46	34	\$36	1.050
47	1,040	1,092	1.050	47	786	825	1.050	47	34	\$36	1.050
48	797	837	1.050	48	655	688	1.050	48	25	\$26	1.050
49	1,473	1,547	1.050	49	1,114	1,170	1.050	49	38	\$40	1.050
51	867	910	1.050	51	655	688	1.050	51	25	\$26	1.050
52	1,213	1,274	1.050	52	917	963	1.050	52	36	\$38	1.050
53	953	1,001	1.050	53	812	853	1.050	53	34	\$36	1.050
54	953	1,001	1.050	54	721	757	1.050	54	25	\$26	1.050
55	867	910	1.050	55	655	688	1.050	55	46	\$48	1.050
56	867	910	1.050	56	655	688	1.050	56	38	\$40	1.050
57	1,386	1,455	1.050	57	983	1,032	1.050	57	50	\$53	1.050
58	745	782	1.050	58	459	482	1.050	58	32	\$34	1.050
59	867	910	1.050	59	655	688	1.050	59	25	\$26	1.050
60	867	910	1.050	60	655	688	1.050	60	27	\$28	1.050
61	520	546	1.050	61	459	482	1.050	61	25	\$26	1.050
62	433	455	1.050	62	328	344	1.050	62	25	\$26	1.050
63	867	910	1.050	63	655	688	1.050	63	34	\$36	1.050
64	867	910	1.050	64	590	620	1.050	64	32	\$34	1.050
65	433	455	1.050	65	328	344	1.050	65	19	\$20	1.050
66	1,040	1,092	1.050	66	786	825	1.050	66	46	\$48	1.050



**Van Pools**  
**TAIPA Base Rates by Territory**

<b>Bodily Injury</b>				<b>Property Damage</b>				<b>Personal Injury Protection</b>			
(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>	<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>	<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>
1	\$573	\$602	1.050	1	\$394	\$414	1.050	1	\$13	\$14	1.050
2	573	602	1.050	2	394	414	1.050	2	12	13	1.050
3	458	481	1.050	3	315	331	1.050	3	15	16	1.050
4	458	481	1.050	4	335	352	1.050	4	12	13	1.050
5	344	361	1.050	5	236	248	1.050	5	12	13	1.050
6	402	422	1.050	6	256	269	1.050	6	10	11	1.050
7	344	361	1.050	7	236	248	1.050	7	12	13	1.050
10	229	240	1.050	10	178	187	1.050	10	10	11	1.050
11	229	240	1.050	11	158	166	1.050	11	6	6	1.050
12	344	361	1.050	12	216	227	1.050	12	10	11	1.050
13	344	361	1.050	13	216	227	1.050	13	10	11	1.050
14	229	240	1.050	14	178	187	1.050	14	9	9	1.050
16	288	302	1.050	16	178	187	1.050	16	10	11	1.050
20	258	271	1.050	20	178	187	1.050	20	9	9	1.050
21	573	602	1.050	21	394	414	1.050	21	10	11	1.050
22	402	422	1.050	22	276	290	1.050	22	10	11	1.050
23	517	543	1.050	23	355	373	1.050	23	15	16	1.050
24	288	302	1.050	24	197	207	1.050	24	9	9	1.050
27	458	481	1.050	27	315	331	1.050	27	15	16	1.050
28	573	602	1.050	28	394	414	1.050	28	12	13	1.050
31	344	361	1.050	31	236	248	1.050	31	12	13	1.050
32	372	391	1.050	32	256	269	1.050	32	12	13	1.050
34	372	391	1.050	34	256	269	1.050	34	12	13	1.050
37	402	422	1.050	37	276	290	1.050	37	12	13	1.050
38	487	511	1.050	38	355	373	1.050	38	15	16	1.050
39	430	452	1.050	39	284	298	1.050	39	12	13	1.050
40	517	543	1.050	40	394	414	1.050	40	15	16	1.050
41	315	331	1.050	41	216	227	1.050	41	10	11	1.050
42	372	391	1.050	42	236	248	1.050	42	12	13	1.050
43	372	391	1.050	43	295	310	1.050	43	12	13	1.050
44	344	361	1.050	44	276	290	1.050	44	12	13	1.050
45	402	422	1.050	45	276	290	1.050	45	10	11	1.050
46	344	361	1.050	46	236	248	1.050	46	10	11	1.050
47	344	361	1.050	47	236	248	1.050	47	10	11	1.050
48	258	271	1.050	48	178	187	1.050	48	9	9	1.050
49	487	511	1.050	49	335	352	1.050	49	12	13	1.050
51	288	302	1.050	51	197	207	1.050	51	9	9	1.050
52	402	422	1.050	52	335	352	1.050	52	10	11	1.050
53	315	331	1.050	53	268	281	1.050	53	10	11	1.050
54	315	331	1.050	54	209	219	1.050	54	9	9	1.050
55	288	302	1.050	55	197	207	1.050	55	12	13	1.050
56	288	302	1.050	56	197	207	1.050	56	10	11	1.050
57	430	452	1.050	57	335	352	1.050	57	15	16	1.050
58	201	211	1.050	58	138	145	1.050	58	9	9	1.050
59	229	240	1.050	59	178	187	1.050	59	9	9	1.050
60	288	302	1.050	60	197	207	1.050	60	9	9	1.050
61	173	182	1.050	61	119	125	1.050	61	9	9	1.050
62	143	150	1.050	62	99	104	1.050	62	9	9	1.050
63	258	271	1.050	63	189	198	1.050	63	10	11	1.050
64	258	271	1.050	64	205	215	1.050	64	9	9	1.050
65	143	150	1.050	65	99	104	1.050	65	6	6	1.050
66	344	361	1.050	66	236	248	1.050	66	12	13	1.050

## Trucks, Tractors, Trailers - Principally Garaged Zone 9 - Dallas/Ft. Worth

## TAIPA Base Rates by Territory

Bodily Injury				Property Damage			
(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>
101	\$1,470	\$1,544	1.050	101	\$825	\$866	1.050
102	1,911	2,007	1.050	102	1,156	1,214	1.050
103	1,250	1,313	1.050	103	660	693	1.050
104	1,838	1,930	1.050	104	1,073	1,127	1.050
105	1,470	1,544	1.050	105	825	866	1.050
106	1,470	1,544	1.050	106	825	866	1.050
107	1,323	1,389	1.050	107	743	780	1.050
108	1,323	1,389	1.050	108	743	780	1.050
109	1,176	1,235	1.050	109	660	693	1.050
110	1,397	1,467	1.050	110	743	780	1.050
111	1,470	1,544	1.050	111	785	824	1.050
112	1,029	1,080	1.050	112	578	607	1.050
113	1,103	1,158	1.050	113	660	693	1.050
114	1,323	1,389	1.050	114	743	780	1.050
115	1,323	1,389	1.050	115	743	780	1.050
116	956	1,004	1.050	116	536	563	1.050
117	1,176	1,235	1.050	117	660	693	1.050
118	1,764	1,852	1.050	118	1,032	1,084	1.050
119	1,176	1,235	1.050	119	660	693	1.050
120	1,176	1,235	1.050	120	660	693	1.050
121	1,323	1,389	1.050	121	743	780	1.050
122	956	1,004	1.050	122	536	563	1.050
123	956	1,004	1.050	123	536	563	1.050
124	1,103	1,158	1.050	124	619	650	1.050
125	1,470	1,544	1.050	125	825	866	1.050
126	1,691	1,776	1.050	126	949	996	1.050
127	1,176	1,235	1.050	127	660	693	1.050
128	956	1,004	1.050	128	536	563	1.050
129	1,323	1,389	1.050	129	825	866	1.050
130	1,838	1,930	1.050	130	949	996	1.050
131	1,838	1,930	1.050	131	949	996	1.050
132	1,691	1,776	1.050	132	990	1,040	1.050
133	1,323	1,389	1.050	133	743	780	1.050
134	1,029	1,080	1.050	134	619	650	1.050
135	1,176	1,235	1.050	135	660	693	1.050
136	1,617	1,698	1.050	136	907	952	1.050
137	1,029	1,080	1.050	137	578	607	1.050
140	1,911	2,007	1.050	140	1,073	1,127	1.050
141	1,470	1,544	1.050	141	825	866	1.050
142	1,176	1,235	1.050	142	660	693	1.050
143	1,250	1,313	1.050	143	701	736	1.050
144	1,617	1,698	1.050	144	907	952	1.050
145	1,250	1,313	1.050	145	701	736	1.050
146	1,764	1,852	1.050	146	990	1,040	1.050
147	1,691	1,776	1.050	147	949	996	1.050
148	2,132	2,239	1.050	148	1,156	1,214	1.050
149	1,250	1,313	1.050	149	701	736	1.050
150	1,617	1,698	1.050	150	907	952	1.050

**Trucks, Tractors, Trailers - Principally Garaged Zone 13 - Houston**  
**TAIPA Base Rates by Territory**

Bodily Injury				Property Damage			
<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>
<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>	<u>Territory</u>	<u>Current TAIPA Base Rate</u>	<u>Proposed TAIPA Base Rate</u>	<u>Base Rate Change</u>
201	\$1,470	\$1,544	1.050	201	\$750	\$788	1.050
202	1,911	2,007	1.050	202	1,051	1,104	1.050
203	1,250	1,313	1.050	203	600	630	1.050
204	1,838	1,930	1.050	204	975	1,024	1.050
205	1,470	1,544	1.050	205	750	788	1.050
206	1,470	1,544	1.050	206	750	788	1.050
207	1,323	1,389	1.050	207	676	710	1.050
208	1,323	1,389	1.050	208	676	710	1.050
209	1,176	1,235	1.050	209	600	630	1.050
210	1,397	1,467	1.050	210	676	710	1.050
211	1,470	1,544	1.050	211	713	749	1.050
212	1,029	1,080	1.050	212	525	551	1.050
213	1,103	1,158	1.050	213	600	630	1.050
214	1,323	1,389	1.050	214	676	710	1.050
215	1,323	1,389	1.050	215	676	710	1.050
216	956	1,004	1.050	216	488	512	1.050
217	1,176	1,235	1.050	217	600	630	1.050
218	1,764	1,852	1.050	218	938	985	1.050
219	1,176	1,235	1.050	219	600	630	1.050
220	1,176	1,235	1.050	220	600	630	1.050
221	1,323	1,389	1.050	221	676	710	1.050
222	956	1,004	1.050	222	488	512	1.050
223	956	1,004	1.050	223	488	512	1.050
224	1,103	1,158	1.050	224	563	591	1.050
225	1,470	1,544	1.050	225	750	788	1.050
226	1,691	1,776	1.050	226	863	906	1.050
227	1,176	1,235	1.050	227	600	630	1.050
228	956	1,004	1.050	228	488	512	1.050
229	1,323	1,389	1.050	229	750	788	1.050
230	1,838	1,930	1.050	230	863	906	1.050
231	1,838	1,930	1.050	231	863	906	1.050
232	1,691	1,776	1.050	232	900	945	1.050
233	1,323	1,389	1.050	233	676	710	1.050
234	1,029	1,080	1.050	234	563	591	1.050
235	1,176	1,235	1.050	235	600	630	1.050
236	1,617	1,698	1.050	236	824	865	1.050
237	1,029	1,080	1.050	237	525	551	1.050
240	1,911	2,007	1.050	240	975	1,024	1.050
241	1,470	1,544	1.050	241	750	788	1.050
242	1,176	1,235	1.050	242	600	630	1.050
243	1,250	1,313	1.050	243	638	670	1.050
244	1,617	1,698	1.050	244	824	865	1.050
245	1,250	1,313	1.050	245	638	670	1.050
246	1,764	1,852	1.050	246	900	945	1.050
247	1,691	1,776	1.050	247	863	906	1.050
248	2,132	2,239	1.050	248	1,051	1,104	1.050
249	1,250	1,313	1.050	249	638	670	1.050
250	1,617	1,698	1.050	250	824	865	1.050

## Trucks, Tractors, Trailers - Principally Garaged Zone 43 - Rem. Of Texas

## TAIPA Base Rates by Territory

Bodily Injury				Property Damage			
(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>
301	\$1,507	\$1,582	1.050	301	\$844	\$886	1.050
302	1,959	2,057	1.050	302	1,181	1,240	1.050
303	1,281	1,345	1.050	303	675	709	1.050
304	1,884	1,978	1.050	304	1,097	1,152	1.050
305	1,507	1,582	1.050	305	844	886	1.050
306	1,507	1,582	1.050	306	844	886	1.050
307	1,356	1,424	1.050	307	759	797	1.050
308	1,356	1,424	1.050	308	759	797	1.050
309	1,206	1,266	1.050	309	675	709	1.050
310	1,432	1,504	1.050	310	759	797	1.050
311	1,507	1,582	1.050	311	802	842	1.050
312	1,055	1,108	1.050	312	591	621	1.050
313	1,130	1,187	1.050	313	675	709	1.050
314	1,356	1,424	1.050	314	759	797	1.050
315	1,356	1,424	1.050	315	759	797	1.050
316	980	1,029	1.050	316	549	576	1.050
317	1,206	1,266	1.050	317	675	709	1.050
318	1,808	1,898	1.050	318	1,056	1,109	1.050
319	1,206	1,266	1.050	319	675	709	1.050
320	1,206	1,266	1.050	320	675	709	1.050
321	1,356	1,424	1.050	321	759	797	1.050
322	980	1,029	1.050	322	549	576	1.050
323	980	1,029	1.050	323	549	576	1.050
324	1,130	1,187	1.050	324	634	666	1.050
325	1,507	1,582	1.050	325	844	886	1.050
326	1,733	1,820	1.050	326	971	1,020	1.050
327	1,206	1,266	1.050	327	675	709	1.050
328	980	1,029	1.050	328	549	576	1.050
329	1,356	1,424	1.050	329	844	886	1.050
330	1,884	1,978	1.050	330	971	1,020	1.050
331	1,884	1,978	1.050	331	971	1,020	1.050
332	1,733	1,820	1.050	332	1,013	1,064	1.050
333	1,356	1,424	1.050	333	759	797	1.050
334	1,055	1,108	1.050	334	634	666	1.050
335	1,206	1,266	1.050	335	675	709	1.050
336	1,658	1,741	1.050	336	929	975	1.050
337	1,055	1,108	1.050	337	591	621	1.050
340	1,959	2,057	1.050	340	1,097	1,152	1.050
341	1,507	1,582	1.050	341	844	886	1.050
342	1,206	1,266	1.050	342	675	709	1.050
343	1,281	1,345	1.050	343	718	754	1.050
344	1,658	1,741	1.050	344	929	975	1.050
345	1,281	1,345	1.050	345	718	754	1.050
346	1,808	1,898	1.050	346	1,013	1,064	1.050
347	1,733	1,820	1.050	347	971	1,020	1.050
348	2,185	2,294	1.050	348	1,181	1,240	1.050
349	1,281	1,345	1.050	349	718	754	1.050
350	1,658	1,741	1.050	350	929	975	1.050

## Public Autos - Principally Garaged Zone 9 - Dallas/Ft. Worth

## TAIPA Base Rates by Territory

Bodily Injury				Property Damage			
(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>
101	\$1,337	\$1,404	1.050	101	\$827	\$868	1.050
102	1,671	1,755	1.050	102	1,035	1,087	1.050
103	1,003	1,053	1.050	103	621	652	1.050
104	1,671	1,755	1.050	104	1,035	1,087	1.050
105	1,337	1,404	1.050	105	827	868	1.050
106	1,337	1,404	1.050	106	827	868	1.050
107	1,337	1,404	1.050	107	827	868	1.050
108	1,337	1,404	1.050	108	827	868	1.050
109	1,003	1,053	1.050	109	621	652	1.050
110	1,337	1,404	1.050	110	827	868	1.050
111	1,337	1,404	1.050	111	827	868	1.050
112	1,003	1,053	1.050	112	621	652	1.050
113	1,003	1,053	1.050	113	621	652	1.050
114	1,337	1,404	1.050	114	827	868	1.050
115	1,337	1,404	1.050	115	827	868	1.050
116	1,003	1,053	1.050	116	621	652	1.050
117	1,003	1,053	1.050	117	621	652	1.050
118	1,671	1,755	1.050	118	1,035	1,087	1.050
119	1,136	1,193	1.050	119	704	739	1.050
120	1,136	1,193	1.050	120	704	739	1.050
121	1,337	1,404	1.050	121	827	868	1.050
122	1,003	1,053	1.050	122	621	652	1.050
123	1,003	1,053	1.050	123	621	652	1.050
124	1,136	1,193	1.050	124	704	739	1.050
125	1,337	1,404	1.050	125	827	868	1.050
126	1,671	1,755	1.050	126	1,035	1,087	1.050
127	1,003	1,053	1.050	127	621	652	1.050
128	1,003	1,053	1.050	128	621	652	1.050
129	1,337	1,404	1.050	129	827	868	1.050
130	1,671	1,755	1.050	130	1,035	1,087	1.050
131	1,671	1,755	1.050	131	1,035	1,087	1.050
132	1,671	1,755	1.050	132	1,035	1,087	1.050
133	1,337	1,404	1.050	133	827	868	1.050
134	1,003	1,053	1.050	134	621	652	1.050
135	1,337	1,404	1.050	135	827	868	1.050
136	1,671	1,755	1.050	136	1,035	1,087	1.050
137	1,003	1,053	1.050	137	621	652	1.050
140	1,671	1,755	1.050	140	1,035	1,087	1.050
141	1,337	1,404	1.050	141	827	868	1.050
142	1,003	1,053	1.050	142	621	652	1.050
143	1,003	1,053	1.050	143	621	652	1.050
144	1,337	1,404	1.050	144	827	868	1.050
145	1,337	1,404	1.050	145	827	868	1.050
146	1,337	1,404	1.050	146	827	868	1.050
147	1,337	1,404	1.050	147	827	868	1.050
148	1,671	1,755	1.050	148	1,035	1,087	1.050
149	1,003	1,053	1.050	149	621	652	1.050
150	1,671	1,755	1.050	150	1,035	1,087	1.050

## Public Autos - Principally Garaged Zone 13 - Houston

## TAIPA Base Rates by Territory

Bodily Injury				Property Damage			
(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>
201	\$1,337	\$1,404	1.050	201	\$751	\$789	1.050
202	1,671	1,755	1.050	202	939	986	1.050
203	1,003	1,053	1.050	203	563	591	1.050
204	1,671	1,755	1.050	204	939	986	1.050
205	1,337	1,404	1.050	205	751	789	1.050
206	1,337	1,404	1.050	206	751	789	1.050
207	1,337	1,404	1.050	207	751	789	1.050
208	1,337	1,404	1.050	208	751	789	1.050
209	1,003	1,053	1.050	209	563	591	1.050
210	1,337	1,404	1.050	210	751	789	1.050
211	1,337	1,404	1.050	211	751	789	1.050
212	1,003	1,053	1.050	212	563	591	1.050
213	1,003	1,053	1.050	213	563	591	1.050
214	1,337	1,404	1.050	214	751	789	1.050
215	1,337	1,404	1.050	215	751	789	1.050
216	1,003	1,053	1.050	216	563	591	1.050
217	1,003	1,053	1.050	217	563	591	1.050
218	1,671	1,755	1.050	218	939	986	1.050
219	1,136	1,193	1.050	219	638	670	1.050
220	1,136	1,193	1.050	220	638	670	1.050
221	1,337	1,404	1.050	221	751	789	1.050
222	1,003	1,053	1.050	222	563	591	1.050
223	1,003	1,053	1.050	223	563	591	1.050
224	1,136	1,193	1.050	224	638	670	1.050
225	1,337	1,404	1.050	225	751	789	1.050
226	1,671	1,755	1.050	226	939	986	1.050
227	1,003	1,053	1.050	227	563	591	1.050
228	1,003	1,053	1.050	228	563	591	1.050
229	1,337	1,404	1.050	229	751	789	1.050
230	1,671	1,755	1.050	230	939	986	1.050
231	1,671	1,755	1.050	231	939	986	1.050
232	1,671	1,755	1.050	232	939	986	1.050
233	1,337	1,404	1.050	233	751	789	1.050
234	1,003	1,053	1.050	234	563	591	1.050
235	1,337	1,404	1.050	235	751	789	1.050
236	1,671	1,755	1.050	236	939	986	1.050
237	1,003	1,053	1.050	237	563	591	1.050
240	1,671	1,755	1.050	240	939	986	1.050
241	1,337	1,404	1.050	241	751	789	1.050
242	1,003	1,053	1.050	242	563	591	1.050
243	1,003	1,053	1.050	243	563	591	1.050
244	1,337	1,404	1.050	244	751	789	1.050
245	1,337	1,404	1.050	245	751	789	1.050
246	1,337	1,404	1.050	246	751	789	1.050
247	1,337	1,404	1.050	247	751	789	1.050
248	1,671	1,755	1.050	248	939	986	1.050
249	1,003	1,053	1.050	249	563	591	1.050
250	1,671	1,755	1.050	250	939	986	1.050

## Public Autos - Principally Garaged Zone 43 - Rem. Of Texas

## TAIPA Base Rates by Territory

Bodily Injury				Property Damage			
(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>	<i>Territory</i>	<i>Current TAIPA Base Rate</i>	<i>Proposed TAIPA Base Rate</i>	<i>Base Rate Change</i>
301	\$1,439	\$1,511	1.050	301	\$844	\$886	1.050
302	1,799	1,889	1.050	302	1,056	1,109	1.050
303	1,079	1,133	1.050	303	634	666	1.050
304	1,799	1,889	1.050	304	1,056	1,109	1.050
305	1,439	1,511	1.050	305	844	886	1.050
306	1,439	1,511	1.050	306	844	886	1.050
307	1,439	1,511	1.050	307	844	886	1.050
308	1,439	1,511	1.050	308	844	886	1.050
309	1,079	1,133	1.050	309	634	666	1.050
310	1,439	1,511	1.050	310	844	886	1.050
311	1,439	1,511	1.050	311	844	886	1.050
312	1,079	1,133	1.050	312	634	666	1.050
313	1,079	1,133	1.050	313	634	666	1.050
314	1,439	1,511	1.050	314	844	886	1.050
315	1,439	1,511	1.050	315	844	886	1.050
316	1,079	1,133	1.050	316	634	666	1.050
317	1,079	1,133	1.050	317	634	666	1.050
318	1,799	1,889	1.050	318	1,056	1,109	1.050
319	1,223	1,284	1.050	319	718	754	1.050
320	1,223	1,284	1.050	320	718	754	1.050
321	1,439	1,511	1.050	321	844	886	1.050
322	1,079	1,133	1.050	322	634	666	1.050
323	1,079	1,133	1.050	323	634	666	1.050
324	1,223	1,284	1.050	324	718	754	1.050
325	1,439	1,511	1.050	325	844	886	1.050
326	1,799	1,889	1.050	326	1,056	1,109	1.050
327	1,079	1,133	1.050	327	634	666	1.050
328	1,079	1,133	1.050	328	634	666	1.050
329	1,439	1,511	1.050	329	844	886	1.050
330	1,799	1,889	1.050	330	1,056	1,109	1.050
331	1,799	1,889	1.050	331	1,056	1,109	1.050
332	1,799	1,889	1.050	332	1,056	1,109	1.050
333	1,439	1,511	1.050	333	844	886	1.050
334	1,079	1,133	1.050	334	634	666	1.050
335	1,439	1,511	1.050	335	844	886	1.050
336	1,799	1,889	1.050	336	1,056	1,109	1.050
337	1,079	1,133	1.050	337	634	666	1.050
340	1,799	1,889	1.050	340	1,056	1,109	1.050
341	1,439	1,511	1.050	341	844	886	1.050
342	1,079	1,133	1.050	342	634	666	1.050
343	1,079	1,133	1.050	343	634	666	1.050
344	1,439	1,511	1.050	344	844	886	1.050
345	1,439	1,511	1.050	345	844	886	1.050
346	1,439	1,511	1.050	346	844	886	1.050
347	1,439	1,511	1.050	347	844	886	1.050
348	1,799	1,889	1.050	348	1,056	1,109	1.050
349	1,079	1,133	1.050	349	634	666	1.050
350	1,799	1,889	1.050	350	1,056	1,109	1.050