

**TAIPA**  
**P**PRIVATE **P**ASSENGER  
**A**AUTOMOBILE

**3/1/2018**

**M**MACHINE **L**ETTER

**SUMMARY OF APPROVED [March 1, 2018](#) RATE CHANGES  
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Private Passenger Auto  
Rate Level Changes**

<b>Required Coverages</b>	<b>Approved Statewide Rate Change</b>
Bodily Injury	4.8%
Property Damage	4.9%
 <b>Optional Coverages</b>	
Personal Injury Protection	4.3%
Uninsured/Underinsured Motorist Bodily Injury	4.3%
Uninsured/Underinsured Motorist Property Damage	4.2%
 <b>TOTAL - ALL COVERAGES</b>	 4.8%

**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	\$499	\$433
02	504	433
03	403	340
04	440	407
05	401	294
06	387	325
07	498	301
10	378	362
11	217	287
12	381	255
13	311	290
14	289	372
16	230	280
20	230	260
21	463	381
22	370	355
23	329	403
24	298	331
27	410	430
28	424	444
31	401	316
32	294	275
34	413	346
37	370	343
38	448	405
39	410	325
40	363	375
41	316	272
42	367	316
43	369	329
44	354	260
45	471	381
46	312	314
47	332	289
48	369	320
49	369	326
51	277	345
52	311	368
53	299	320
54	319	273
55	400	235
56	500	217
57	609	225
58	418	212
59	318	372
60	243	338
61	180	255
62	175	244
63	286	251
64	267	243
65	198	217
66	295	329

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:  $499 \times 2.75 = \$1,372$

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

BASE RATES		CLASS DIFFERENTIALS	
Terr	PIP (\$2,500)	Class	
01	\$343	1A	1.00
02	385	1B	1.20
03	262	1C	1.30
04	329	2A-1	1.50
05	249	2A-2	1.45
06	240	2C-1	1.35
07	335	2C-2	1.20
10	262	2D	1.50
11	195	3	1.00
12	302	3A	0.90
13	257	6A	0.70
14	247	6B	1.00
16	181	6C	1.20
20	181	8	1.00
21	343	8A	0.90
22	228	1AF	0.75
23	240	2AF-1	1.15
24	216	2AF-2	1.10
27	301	2CF-1	1.00
28	301	2CF-2	0.90
31	257	2DF	1.15
32	206	6AF	0.55
34	274		
37	245		
38	302		
39	247		
40	201		
41	274		
42	294		
43	278		
44	278		
45	288		
46	195		
47	240		
48	216		
49	247		
51	222		
52	247		
53	210		
54	225		
55	260		
56	300		
57	343		
58	278		
59	278		
60	216		
61	195		
62	195		
63	212		
64	185		
65	154		
66	195		

**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
\$155	\$140	\$130	\$109
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
\$97	\$87	\$73	\$60

Note: Add \$1 for the first auto dealer's plate for an individual or husband and wife and for each designated person.