

**TAIPA**  
**P**PRIVATE **P**PASSENGER  
**A**AUTOMOBILE

**2/1/2016**

**M**MACHINE **L**LETTER

**SUMMARY OF APPROVED February 1, 2016 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	3.5%
<b>Optional Coverages</b>	
Personal Injury Protection	-10.1%
Uninsured/Underinsured Motorist Bodily Injury	3.9%
Uninsured/Underinsured Motorist Property Damage	-20.9%
<b>TOTAL - ALL COVERAGES</b>	<b>3.5%</b>

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION  
BODILY INJURY AND PROPERTY DAMAGE  
(Manual Pages R-2 thru R-5)**

BASE RATES		
Terr	B.I.	P.D.
01	\$472	\$395
02	396	386
03	401	331
04	354	357
05	399	282
06	385	310
07	496	288
10	295	342
11	216	291
12	298	242
13	274	272
14	248	349
16	229	284
20	229	250
21	379	348
22	369	334
23	312	382
24	256	320
27	336	369
28	347	391
31	328	289
32	278	273
34	323	313
37	339	313
38	424	370
39	408	326
40	344	346
41	299	261
42	341	299
43	363	314
44	304	258
45	386	338
46	275	284
47	304	278
48	337	295
49	367	312
51	239	305
52	279	348
53	298	307
54	288	260
55	398	226
56	430	219
57	489	228
58	327	204
59	317	312
60	241	280
61	189	245
62	175	247
63	285	236
64	266	234
65	187	201
66	294	298

CLASS DIFFERENTIALS	
Class	
1A	1.00
1B	1.10
1C	1.10
2A-1	2.70
2A-2	1.55
2C-1	2.95
2C-2	1.90
2D	2.25
3	1.15
3A	1.20
6A	1.00
6B	1.10
6C	1.10
8	1.15
8A	1.20
1AF	0.80
2AF-1	2.45
2AF-2	1.40
2CF-1	2.65
2CF-2	1.75
2DF	1.65
6AF	0.80

**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:  $472 \times 2.70 = \$1,274$

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

BASE RATES	
Terr	PIP (\$2,500)
01	\$304
02	325
03	258
04	274
05	234
06	228
07	334
10	258
11	198
12	258
13	237
14	219
16	198
20	198
21	289
22	213
23	228
24	213
27	243
28	243
31	228
32	213
34	228
37	228
38	289
39	258
40	213
41	258
42	289
43	274
44	258
45	243
46	213
47	228
48	228
49	243
51	220
52	228
53	213
54	228
55	243
56	280
57	334
58	274
59	274
60	213
61	213
62	213
63	198
64	198
65	167
66	213

CLASS DIFFERENTIALS	
Class	
1A	1.00
1B	1.20
1C	1.30
2A-1	1.60
2A-2	1.42
2C-1	1.50
2C-2	1.30
2D	1.60
3	1.10
3A	1.00
6A	0.80
6B	1.10
6C	1.20
8	1.00
8A	1.00
1AF	0.85
2AF-1	1.40
2AF-2	1.20
2CF-1	1.10
2CF-2	1.20
2DF	1.00
6AF	0.85

**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)**

BASE RATES (30/60)		
	Territories	
	01, 02, 03, 04, 05, 06, 07, 12, 21, 22	All Other Territories
Table A - Bodily Injury	\$138	\$106
Table B - Property Damage	\$86	\$58

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