

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

**3/1/2019**

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

**SUMMARY OF APPROVED [March 1, 2019](#) 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	5.0%
Property Damage	4.8%
 <b>Optional Coverages</b>	
Personal Injury Protection	2.4%
Uninsured/Underinsured Motorist Bodily Injury	4.5%
Uninsured/Underinsured Motorist Property Damage	4.5%
 <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	\$524	\$454
02	529	454
03	423	356
04	462	427
05	421	308
06	407	341
07	523	316
10	397	380
11	228	301
12	400	267
13	326	304
14	303	390
16	242	294
20	242	272
21	486	400
22	388	372
23	345	423
24	313	347
27	431	451
28	445	465
31	421	331
32	309	288
34	434	363
37	388	360
38	471	424
39	431	341
40	381	393
41	332	285
42	385	331
43	387	345
44	372	272
45	495	400
46	328	329
47	348	303
48	387	336
49	387	342
51	291	362
52	326	386
53	314	336
54	335	286
55	420	247
56	525	227
57	639	236
58	439	222
59	334	390
60	255	355
61	189	267
62	184	256
63	300	263
64	280	255
65	208	227
66	310	345

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:  $524 \times 2.75 = \$1,441$

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

BASE RATES	
Terr	PIP (\$2,500)
01	\$351
02	394
03	268
04	337
05	255
06	246
07	343
10	268
11	200
12	309
13	263
14	253
16	185
20	185
21	351
22	233
23	246
24	221
27	308
28	308
31	263
32	211
34	280
37	251
38	309
39	253
40	206
41	280
42	301
43	284
44	284
45	295
46	200
47	246
48	221
49	253
51	227
52	253
53	215
54	230
55	266
56	307
57	351
58	284
59	284
60	221
61	200
62	200
63	217
64	189
65	158
66	200

CLASS DIFFERENTIALS	
Class	
1A	1.00
1B	1.20
1C	1.30
2A-1	1.50
2A-2	1.45
2C-1	1.35
2C-2	1.20
2D	1.50
3	1.00
3A	0.90
6A	0.70
6B	1.00
6C	1.20
8	1.00
8A	0.90
1AF	0.75
2AF-1	1.15
2AF-2	1.10
2CF-1	1.00
2CF-2	0.90
2DF	1.15
6AF	0.55

**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
\$162	\$146	\$136	\$114
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
\$101	\$91	\$76	\$63

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