

TAIPA
PPRIVATE **P**ASSENGER
AAUTOMOBILE

3/1/2020

MMACHINE **L**ETTER

**SUMMARY OF APPROVED [March 1, 2020](#) RATE CHANGES
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Private Passenger Auto
Rate Level Changes**

Required Coverages	Approved Statewide Rate Change
Bodily Injury	5.0%
Property Damage	4.9%
 Optional Coverages	
Personal Injury Protection	4.0%
Uninsured/Underinsured Motorist Bodily Injury	4.3%
Uninsured/Underinsured Motorist Property Damage	1.7%
 TOTAL - ALL COVERAGES	 4.9%

**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	\$550	\$476
02	556	476
03	444	373
04	485	448
05	442	323
06	427	357
07	549	331
10	417	398
11	239	316
12	420	280
13	342	319
14	318	409
16	254	308
20	254	285
21	510	419
22	407	390
23	362	444
24	328	364
27	453	473
28	467	487
31	442	347
32	325	302
34	455	381
37	407	377
38	494	445
39	453	357
40	400	412
41	349	299
42	404	347
43	406	362
44	391	285
45	520	419
46	344	345
47	365	317
48	406	352
49	406	358
51	305	379
52	342	405
53	329	352
54	351	300
55	441	259
56	551	238
57	670	248
58	461	233
59	350	409
60	268	372
61	199	280
62	193	268
63	315	276
64	294	268
65	218	238
66	326	362

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: $550 \times 2.75 = \$1,512.5$

**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	\$365
02	410
03	279
04	350
05	265
06	256
07	357
10	279
11	208
12	321
13	273
14	263
16	192
20	192
21	365
22	242
23	256
24	230
27	320
28	320
31	273
32	219
34	291
37	261
38	321
39	263
40	214
41	291
42	313
43	295
44	295
45	307
46	208
47	256
48	230
49	263
51	236
52	263
53	224
54	239
55	277
56	319
57	365
58	295
59	295
60	230
61	208
62	208
63	226
64	196
65	164
66	208

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
\$169	\$152	\$142	\$119
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
\$103	\$93	\$77	\$64

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