

TAIPA
PRIVATE PASSENGER
AUTOMOBILE

4/1/2008

MACHINE LETTER

**SUMMARY OF APPROVED APRIL 1, 2008 RATE CHANGES
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

<u>REQUIRED COVERAGES:</u>	<u>Premiums at Present Rates</u>	<u>Experience Change</u>	<u>Increased Limits</u>	<u>Approved Statewide Rate Change</u>
Bodily Injury	\$26,081,960	-5.5%	11%	+4.9%
Property Damage	<u>29,516,623</u>	<u>-6.5%</u>	<u>2%</u>	<u>-4.6%</u>
Total:	55,598,583	-6.0%		-0.1%
 <u>OPTIONAL COVERAGES:</u>				
Personal Injury Protection	1,697,958	-7.8%		-7.8%
Uninsured Motorist BI	1,117,784	+1.9%	13%	+15.1%
Uninsured Motorist PD	<u>92,187</u>	<u>+1.9%</u>	<u>7%</u>	<u>+9.0%</u>
Total:	3,767,929	-2.5%		+3.2%
Total - All Coverages:	\$59,366,512	-5.8%	6.2%	0.0%

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

Terr	B.I.	P.D.	CLASS DIFFERENTIALS	
			Territories	
01	\$376	\$340	1A	1.00
02	288	318	1B	1.00
03	308	275	1C	1.00
04	257	280	2A-1	2.52
05	307	222	2A-2	1.41
06	283	292	2C-1	2.89
07	389	238	2C-2	1.72
10	215	295	2D	2.25
11	169	248	3	1.04
12	217	220	3A	1.31
13	198	218	6A	1.00
14	180	272	6B	1.00
16	183	223	6C	1.00
20	167	224	7	1.00
21	274	287	8	1.36
22	274	280	8A	1.28
23	226	309	1AF	0.83
24	186	250	2AF-1	2.27
27	244	304	2AF-2	1.60
28	251	331	2CF-1	2.39
31	238	257	2CF-2	1.85
32	208	237	2DF	1.50
34	235	257	6AF	0.85
37	245	246		
38	337	290		
39	299	275		
40	257	280		
41	218	239		
42	247	285		
43	263	255		
44	221	239		
45	281	290		
46	206	247		
47	221	243		
48	249	247		
49	274	258		
51	173	239		
52	202	279		
53	217	243		
54	255	248		
55	307	212		
56	312	201		
57	355	218		
58	237	168		
59	230	245		
60	183	220		
61	168	194		
62	140	198		
63	205	220		
64	193	196		
65	144	182		
66	213	233		

Method of Calculation:
 For the desired territory,
 multiply the base premium
 by class differential and
 round to nearest dollar.
 EXAMPLE: 25/50 B.I., class 2A-1,
 territory 01
 $\$376 \times 2.52 = \948

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

Terr	Base Rates	
	Involuntary PIP (\$2,500)	
01	\$331	
02	361	
03	311	
04	278	
05	278	
06	289	
07	377	
10	261	
11	232	
12	278	
13	266	
14	250	
16	250	
20	250	
21	322	
22	261	
23	272	
24	250	
27	283	
28	250	
31	266	
32	261	
34	266	
37	261	
38	327	
39	311	
40	261	
41	278	
42	327	
43	311	
44	311	
45	293	
46	261	
47	266	
48	278	
49	283	
51	250	
52	261	
53	261	
54	278	
55	327	
56	311	
57	377	
58	305	
59	289	
60	250	
61	261	
62	250	
63	239	
64	232	
65	218	
66	261	

CLASS DIFFERENTIALS	
	PIP
1A	1.00
1B	1.30
1C	1.16
2A-1	1.49
2A-2	1.42
2C-1	1.55
2C-2	1.37
2D	1.55
3	1.10
3A	1.00
6A	0.85
6B	1.12
6C	1.16
7	1.12
8	1.00
8A	1.07
1AF	0.85
2AF-1	1.18
2AF-2	1.10
2CF-1	1.12
2CF-2	1.11
2DF	1.10
6AF	0.85

Method of Calculation:

Table A.

- (1) Multiply the Involuntary Base Rate by the class differential, rounding to the nearest dollar.

Table B.

- (1) Multiply the Involuntary Base Rate by the class differential and the Table B factor (0.85 for PIP), rounding to the nearest dollar.

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION
PRIVATE PASSENGER UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES
(Manual Page R-10)**

BASE PREMIUMS

TABLE A - BODILY INJURY	\$131
TABLE B - PROPERTY DAMAGE	\$88

PREMIUM DIFFERENTIALS
TABLE A - BODILY INJURY

LIMITS IN THOUSANDS	Territories 01,02,03,04,05, 06,07,12,21,22	ALL OTHER TERRITORIES
25/50	1.000	0.69

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