

**TAIPA**  
**Commercial**  
**AUTOMOBILE**

**11/1/2009**

**MACHINE LETTER**

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

Truck, Tractor, Trailer Rate Section, Manual Page CR-1

LIABILITY BASE RATES

Territory	\$25,000/50,000	\$25,000	\$2,500
	Bodily Injury	Property Damage	Personal Injury Protection
1	\$415	\$339	\$15
2	365	298	13
3	345	282	13
4	321	263	11
5	243	199	11
6	280	229	10
7	262	214	11
10	180	147	8
11	175	143	8
12	253	207	10
13	251	205	10
14	168	137	8
16	213	174	10
20	158	129	8
21	334	274	10
22	314	257	11
23	342	280	14
24	199	163	8
27	338	277	15
28	390	319	11
31	271	221	11
32	240	197	11
34	277	227	11
37	300	246	11
38	378	309	13
39	308	252	11
40	404	331	11
41	228	187	8
42	258	211	11
43	283	232	10
44	242	198	11
45	311	255	10
46	251	206	8
47	255	209	8
48	210	172	8
49	365	299	11
51	203	166	8
52	301	246	10
53	254	211	10
54	239	195	8
55	225	184	10
56	214	175	10
57	318	258	13
58	155	127	8
59	183	150	8
60	194	159	8
61	129	105	8
62	109	90	6
63	203	166	8
64	192	157	8
65	106	87	6
66	263	215	10

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

Public Transportation Auto Rate Section, Manual Page CR-2

\$25,000/50,000/25,000 Liability

Territory	Taxis and Limousines		School and Church Buses		Other Buses		Van Pools	
	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage	Bodily Injury	Property Damage
1	\$2,215	\$1,812	\$234	\$191	\$1,558	\$1,275	\$534	\$437
2	1,946	1,593	206	169	1,370	1,121	469	384
3	1,840	1,506	194	159	1,294	1,059	443	363
4	1,713	1,402	181	148	1,205	987	413	338
5	1,298	1,063	138	109	914	748	313	251
6	1,492	1,221	158	129	1,050	859	359	294
7	1,398	1,144	148	103	983	748	337	234
10	959	785	98	83	675	553	224	189
11	935	765	99	81	658	539	225	184
12	1,350	1,105	120	103	879	743	276	233
13	1,338	1,095	111	116	804	770	253	264
14	896	733	91	77	631	516	209	177
16	1,137	931	104	99	750	654	234	224
20	845	691	74	73	526	487	165	166
21	1,784	1,460	150	136	1,096	994	344	311
22	1,673	1,369	177	145	1,177	964	403	330
23	1,824	1,493	193	158	1,283	1,050	439	359
24	1,062	869	99	92	729	611	230	209
27	1,804	1,476	166	156	1,220	1,039	383	356
28	2,080	1,703	188	180	1,364	1,198	428	410
31	1,394	1,182	114	125	838	832	263	285
32	1,206	1,050	99	98	725	710	226	223
34	1,480	1,212	134	128	965	853	301	292
37	1,603	1,312	170	139	1,127	923	386	316
38	2,017	1,651	213	175	1,420	1,162	486	398
39	1,646	1,347	150	141	1,096	948	344	323
40	2,159	1,767	211	181	1,519	1,243	486	411
41	1,220	998	118	105	848	703	268	241
42	1,378	1,128	126	119	915	793	286	272
43	1,512	1,237	134	131	969	871	305	298
44	1,291	1,056	118	101	848	729	268	229
45	1,662	1,360	148	144	1,071	957	336	328
46	1,215	1,098	99	116	729	773	230	265
47	1,362	1,115	120	111	869	784	271	258
48	1,121	918	113	97	789	646	260	221
49	1,934	1,584	159	130	1,161	950	365	298
51	1,082	885	104	93	756	623	238	213
52	1,430	1,315	119	139	856	925	269	317
53	1,199	1,124	99	118	719	791	225	266
54	1,275	1,044	129	104	897	734	298	238
55	1,200	982	127	86	844	623	289	195
56	1,145	937	121	86	805	628	276	196
57	1,697	1,214	166	101	1,194	729	383	229
58	829	679	88	72	584	478	200	163
59	979	801	103	85	689	564	236	193
60	1,034	847	105	90	728	596	239	204
61	687	562	68	59	483	395	155	135
62	584	478	54	50	399	336	126	115
63	1,082	885	98	93	710	623	223	213
64	1,026	840	90	83	650	591	204	186
65	564	462	51	49	361	325	114	111
66	1,405	1,150	134	121	965	809	301	277

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL

Public Transportation Auto Rate Section, Manual Page CR-3  
 \$2,500 Per Person Personal Injury Protection Rate

Territory	Taxis and Limousines	School and Church Buses	Other than School Bus	Van Pools
1	\$54	\$6	\$42	\$15
2	54	7	42	16
3	54	7	48	16
4	54	6	42	15
5	54	6	42	15
6	52	6	36	12
7	54	6	42	15
10	43	5	30	11
11	34	5	25	9
12	52	6	36	12
13	52	6	36	12
14	43	5	30	11
16	52	6	36	12
20	41	5	29	10
21	52	6	36	12
22	52	6	36	12
23	54	8	48	16
24	43	5	30	11
27	54	7	54	19
28	54	6	42	15
31	54	6	41	15
32	54	6	41	15
34	54	6	42	15
37	54	6	42	15
38	54	7	48	16
39	54	6	42	15
40	54	6	42	15
41	43	5	30	11
42	54	6	42	15
43	52	6	36	12
44	54	6	41	15
45	52	6	36	12
46	43	5	30	10
47	43	5	30	11
48	43	5	30	11
49	54	6	42	15
51	43	5	30	11
52	52	6	36	12
53	52	6	36	12
54	43	5	30	11
55	52	6	36	12
56	52	6	36	12
57	54	7	48	16
58	43	5	30	11
59	43	5	30	10
60	34	5	25	9
61	41	5	29	10
62	34	4	24	9
63	43	5	30	11
64	43	5	30	10
65	34	4	24	9
66	52	6	36	12

**TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION MANUAL**

Manual Pages CR-1 and CR-3

**UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES**

**Truck, Tractor, Trailer and PUBLIC AUTO RATES**

<b>\$25/50 Bodily Injury</b>	<b>\$25,000 Property Damage</b>
<b>\$27</b>	<b>\$29</b>

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

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

Class Factor and summary of Manual Changes

TAIPA			Class	Old	New	
<u>Rule</u>	<u>Rule Name</u>	<u>Class Description</u>	<u>Code</u>	<u>Factor</u>	<u>Factor</u>	<u>Notes</u>
53.B.5	Truck, Tractors, Trailers-Primary Factors-Local	Light-Commercial	034	1.34	<b>1.35</b>	convert to ISO
		Medium-Service	214	1.04	<b>1.05</b>	convert to ISO
		Medium-Retail	221	1.36	<b>1.55</b>	convert to ISO
		Medium-Retail	224	1.29	<b>1.50</b>	capped
		Medium-Commercial	231	1.26	<b>1.40</b>	convert to ISO
		Medium-Commercial	234	1.11	<b>1.29</b>	capped
		Heavy-Service	311	0.96	<b>1.10</b>	convert to ISO
		Heavy-Service	314	0.93	<b>1.10</b>	convert to ISO
		Heavy-Commercial	334	1.38	<b>1.50</b>	convert to ISO
		Heavy Tr/Tractor-commercial	361	1.65	<b>1.85</b>	convert to ISO
	Truck, Tractors, Trailers-Primary Factors-Local (farm only)	Extra-Heavy Trucks	401	2.04	<b>2.10</b>	convert to ISO
		Extra-Heavy Trucks	404	1.97	<b>2.10</b>	convert to ISO
		Extra-Heavy Tr/Tractors	501	2.29	<b>2.35</b>	convert to ISO
		Extra-Heavy Tr/Tractors	504	2.15	<b>2.35</b>	convert to ISO
	Truck, Tractors, Trailers-Primary Factors- Intermediate	Light-Commercial	032	1.56	<b>1.65</b>	convert to ISO
		Light-Commercial	035	1.39	<b>1.65</b>	convert to ISO
	Truck, Tractors, Trailers-Primary Factors- Zone	Extra Heavy Tr/Tractors	503	1.19	<b>1.45</b>	convert to ISO
53.C	Truck, Tractors, Trailers-Secondary Factors	Canneries/Packing Plants	31	0.30	<b>0.40</b>	convert to ISO
		Fish & Seafood	32	0.30	<b>0.40</b>	convert to ISO
		Frozen Food	33	0.30	<b>0.40</b>	convert to ISO
		Fruit & Vegetable	34	0.30	<b>0.40</b>	convert to ISO
		Meat or Poultry	35	0.30	<b>0.40</b>	convert to ISO
		All Other Food Delivery	39	0.30	<b>0.40</b>	convert to ISO
		All Other Specialized Del.	49	0.55	<b>0.65</b>	convert to ISO
		Farmer-Individual or Fam Corp	61	-0.65	<b>-0.54</b>	capped
		Livestock Hauling	62	-0.65	<b>-0.54</b>	capped
		All Other -Farmers	69	-0.65	<b>-0.54</b>	capped
63.D	Public Auto Classifications-Rating Factors	Limousine-Local	4259	0.30	<b>0.40</b>	convert to ISO
		Limousine-Intermediate	4269	0.36	<b>0.45</b>	convert to ISO
		School Bus-Local	625	1.34	<b>1.50</b>	convert to ISO
		School Bus-Local	628	1.15	<b>1.50</b>	convert to ISO
		School Bus-Intermediate	626	1.35	<b>1.75</b>	convert to ISO
		Airport Bus/Limo-Local	525	0.60	<b>0.70</b>	convert to ISO
		Sightseeing Bus - Local	555	0.62	<b>0.75</b>	convert to ISO
		Social Serv.-EmpOper-Local	648	0.54	<b>0.55</b>	convert to ISO