

**TAIPA
COMMERCIAL
AUTOMOBILE**

11/1/2009

RATE BULLETIN

**(Pages C-13 to 17, 32 and 33;
CR-1 to 3)**

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

NON-FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
OTHER THAN FARM VEHICLES	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.20 012...	1.30 013...
	Retail	Factor Code	1.50 021...	1.80 022...	1.80 023...
	Commercial	Factor Code	1.35 031...	1.65 032...	1.75 033...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.25 212...	0.90 213...
	Retail	Factor Code	1.55 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.40 231...	1.70 232...	0.90 233...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.65 321...	2.05 322...	1.00 323...
	Commercial	Factor Code	1.50 331...	1.90 332...	1.00 333...
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.35 341...	1.65 342...	1.00 343...
	Retail	Factor Code	2.00 351...	2.45 352...	1.00 353...
	Commercial	Factor Code	1.85 361...	2.30 362...	1.00 363...

Long Distance Over 200 Miles

FARM VEHICLES

Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 011...	1.20 012...	1.30 013...
	Retail	Factor Code	1.50 021...	1.80 022...	1.80 023...
	Commercial	Factor Code	1.35 031...	1.65 032...	1.75 033...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 211...	1.25 212...	0.90 213...
	Retail	Factor Code	1.55 221...	1.85 222...	0.90 223...
	Commercial	Factor Code	1.40 231...	1.70 232...	0.90 233...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

NON-FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	ZONE RATED
FARM VEHICLES					
Heavy Trucks (20,001–45,000 lbs. G.V.W.)	Service	Factor Code	1.10 311...	1.40 312...	1.00 313...
	Retail	Factor Code	1.65 321...	2.05 322...	1.00 323...
	Commercial	Factor Code	1.50 331...	1.90 332...	1.00 333...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.10 401...	2.70 402...	1.45 403...
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.35 341...	1.65 342...	1.00 343...
	Retail	Factor Code	2.00 351...	2.45 352...	1.00 353...
	Commercial	Factor Code	1.85 361...	2.30 362...	1.00 363...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.35 501...	3.00 502...	1.45 503...
TRAILER TYPES					
Semi-trailers		Factor Code	0.10 671...	0.15 672...	0.15 673...
Trailers		Factor Code	0.10 681...	0.15 682...	0.15 683...
Service or Utility Trailer (0-2,000 lbs. Load capacity)		Factor Code	0.00 691...	0.00 692...	0.00 693...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
OTHER THAN FARM VEHICLES	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 014...	1.20 015...	1.30 016...
	Retail	Factor Code	1.50 024...	1.80 025...	1.80 026...
	Commercial	Factor Code	1.35 034...	1.65 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.50 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.29 234...	1.70 235...	0.90 236...
Heavy Trucks (20,001–26,000 lbs. G.V.W.)	Service	Factor Code	1.10 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.50 334...	1.90 335...	1.00 336...
Heavy Truck–Tractors (0–26,000 lbs. G.C.W.)	Service	Factor Code	1.35 344...	1.65 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.45 355...	1.00 356...
	Commercial	Factor Code	1.85 364...	2.30 365...	1.00 366...

Long Distance Over 200 Miles

FARM VEHICLES

Light Trucks (0–10,000 lbs. G.V.W.)	Service	Factor Code	1.00 014...	1.20 015...	1.30 016...
	Retail	Factor Code	1.50 024...	1.80 025...	1.80 026...
	Commercial	Factor Code	1.35 034...	1.65 035...	1.75 036...

ZONE RATED

Medium Trucks (10,001–20,000 lbs. G.V.W.)	Service	Factor Code	1.05 214...	1.25 215...	0.90 216...
	Retail	Factor Code	1.50 224...	1.85 225...	0.90 226...
	Commercial	Factor Code	1.29 234...	1.70 235...	0.90 236...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

FLEET PRIMARY CLASSIFICATION—PRIMARY RATING FACTORS AND STATISTICAL CODES

Size Class	Radius Class				
FARM VEHICLES	Business Use Class		Local Up to 50 Miles	Intermediate 51 to 200 Miles	ZONE RATED
Heavy Trucks (20,001–45,000 lbs. G.V.W.)	Service	Factor Code	1.10 314...	1.40 315...	1.00 316...
	Retail	Factor Code	1.65 324...	2.05 325...	1.00 326...
	Commercial	Factor Code	1.50 334...	1.90 335...	1.00 336...
Extra-Heavy Trucks (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.10 404...	2.70 405...	1.45 406...
Heavy Truck–Tractors (0–45,000 lbs. G.C.W.)	Service	Factor Code	1.35 344...	1.65 345...	1.00 346...
	Retail	Factor Code	2.00 354...	2.45 355...	1.00 356...
	Commercial	Factor Code	1.85 364...	2.30 365...	1.00 366...
Extra-Heavy Truck-Tractors (Over 45,000 lbs. - less than 48,000 lbs. G.V.W.)		Factor Code	2.35 504...	3.00 505...	1.45 506...
TRAILER TYPES					
Semi-trailers		Factor Code	0.10 674...	0.15 675...	0.15 676...
Trailers		Factor Code	0.10 684...	0.15 685...	0.15 686...
Service or Utility Trailer (0-2,000 lbs. Load capacity)		Factor Code	0.00 694...	0.00 695...	0.00 696...

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

TRUCKS, TRACTORS, TRAILERS

Secondary Factor For Autos (Except Trailer Types and Zone-Rated Autos)		
Classification	Secondary Factor	Code
Food delivery—Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.		
a. Canneries and packing plants	0.40	31
b. Fish and seafood	0.40	32
c. Frozen food	0.40	33
d. Fruit and vegetable	0.40	34
e. Meat or poultry	0.40	35
f. All other food delivery	0.40	39
Specialized delivery—Autos used in deliveries subject to time and similar constraints.		
a. Armored cars	0.65	41
b. Film delivery	0.65	42
c. Magazines or newspapers	0.65	43
d. Mail and parcel post	0.65	44
e. All other	0.65	49
Waste disposal—Autos transporting salvage and waste material for disposal or		
a. Auto dismantlers	0.25	51
b. Building wrecking operators	0.25	52
c. Garbage & Ash Removal	0.25	53
d. Junk dealers	0.25	54
e. All other	0.25	59
Farmers—Autos owned by a farmer, used in connection with the operation of his or her own farm and occasionally used to haul commodities for other farmers. {Also see the special provision for Farm trailers in the Trucks, Tractor and Trailers Classification rule (Rule 53)}		
a. Individually owned or farm corp. (other than livestock hauling)—autos not subject to rating in the Private Passenger Section.	-0.54	61
b. Livestock hauling	-0.54	62
c. All other	-0.54	69
Dump and transit mix trucks and trailers (not truckers)		
*a. Excavating	-0.20	71
*b. Sand and gravel (other than quarrying)	-0.20	72
*c. Mining	-0.20	73
*d. Quarrying	-0.20	74
*e. All other	-0.20	79
*Use factor and codes only when no other secondary classifications apply		
Contractors (other than dump trucks)		
a. Building—commercial	-0.05	81
b. Building—private dwelling	-0.05	82
c. Electrical, plumbing, masonry, plastering and other repair or service	-0.05	83
d. Excavating	-0.05	84
e. Street and road	-0.05	85
f. All other	-0.05	89
Not otherwise specified		
a. Logging and Lumbering	0.00	91
b. All other, including moving vans	0.00	99

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION

NON-FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

	Radius			
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicabs And Limousines				
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4159	1.15 4169	1.25 4179
Limousine	Factor Code	0.40 4259	0.45 4269	0.50 4279

School Buses and
Church Buses

School Bus	Factor Code	1.50 625—	1.75 626—	1.90 627—
Church Bus	Factor Code	1.00 635—	1.15 636—	1.25 637—

Other Buses

Urban Bus	Factor Code	0.80 515—	0.90 516—
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ZONE RATED

Airport Bus or Airport Limousine	Factor Code	0.70 525—	0.80 526—	1.10 5279
Inter-City Bus	Factor Code	1.05 535—	1.20 536—	1.85 5379
Charter Bus	Factor Code	1.00 545—	1.15 546—	1.85 5479
Sightseeing Bus	Factor Code	0.75 555—	0.85 556—	1.65 5579
Trans. of Athletes And Entertainers	Factor Code	0.45 565—	0.50 566—	1.00 5679
Social Service Auto Employee-Operated	Factor Code	0.55 645—	0.65 646—	0.95 6479
Social Service Auto All Other	Factor Code	0.50 655—	0.60 656—	0.95 6579
Public, NOC	Factor Code	0.55 585—	0.65 586—	0.95 5879

Van Pools

Seating Capacity

		1 to 8	9 to 20
Employer Furnished	Factor Code	1.00 4111	1.05 4112
All Other	Factor Code	1.10 4121	1.15 4122

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

PUBLIC TRANSPORTATION

FLEET PRIMARY CLASSIFICATIONS—PRIMARY RATING FACTORS AND STATISTICAL CODES

	Radius			
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
Taxicabs And Limousines				
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4189	1.15 4199	1.25 4109
Limousine	Factor Code	0.40 4289	0.45 4299	0.50 4209

School Buses and
Church Buses

Other School Bus	Factor Code	1.50 628—	1.75 629—	1.90 620—
Church Bus	Factor Code	1.00 638—	1.15 639—	1.25 630—

Other Buses

Urban Bus	Factor Code	0.80 518—	0.90 519—
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ZONE RATED

Airport Bus or Airport Limousine	Factor Code	0.70 528—	0.80 529—	1.10 5209
Inter-City Bus	Factor Code	1.05 538—	1.20 539—	1.85 5309
Charter Bus	Factor Code	1.00 548—	1.15 549—	1.85 5409
Sightseeing Bus	Factor Code	0.75 558—	0.85 559—	1.65 5509
Trans. of Athletes And Entertainers	Factor Code	0.45 568—	0.50 569—	1.00 5609
Social Service Auto Employee-Operated	Factor Code	0.55 648—	0.65 649—	0.95 6409
Social Service Auto All Other	Factor Code	0.50 658—	0.60 659—	0.95 6509
Public, NOC	Factor Code	0.55 588—	0.65 589—	0.95 5809

Van Pools

Seating Capacity

		1 to 8	9 to 20
Employer Furnished	Factor	1.00	1.05
	Code	4111	4112
All Other	Factor	1.10	1.15
	Code	4121	4122

Truck, Tractor, Trailer Rate Section

LIABILITY BASE RATES (FLEET OR NON-FLEET)

Territory	\$25,000/ 50,000 Bodily Injury	\$25,000 Property Damage	\$2,500 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

UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

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

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

Public Transportation Auto Rate Section

PUBLIC AUTO RATES

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

Territory	Taxi 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

Public Transportation Auto Rate Section

PUBLIC AUTO RATES

\$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

PUBLIC AUTO UNINSURED/UNDERINSURED MOTORISTS COVERAGE RATES

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

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