

**TAIPA**  
**P**PRIVATE **P**ASSENGER  
**A**UTOMOBILE

**11/1/2009**

**M**ACHINE **L**ETTER

SUMMARY OF APPROVED **NOVEMBER 1, 2009** RATE CHANGES  
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

**Private Passenger  
Rate Level Changes**

<b>Required Coverages</b>	<b>Premiums at Present Rates</b>	<b>Approved Statewide Rate Change</b>
Bodily Injury	\$ 2,954,804	-4.1%
Property Damage	\$ 3,408,294	8.3%
<b>Subtotal</b>	<b>\$ 6,363,098</b>	<b>2.5%</b>
<b>Optional Coverages</b>		
Personal Injury Protection	\$ 119,198	-8.2%
Uninsured Motorist	\$ 238,619	-2.4%
<b>Subtotal</b>	<b>\$ 357,817</b>	<b>-4.3%</b>
<b>TOTAL - ALL COVERAGES</b>	<b>\$ 6,720,915</b>	<b>2.2%</b>

**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	\$361	\$368	1A	1.00
02	276	344	1B	1.00
03	295	298	1C	1.00
04	246	303	2A-1	2.52
05	294	240	2A-2	1.41
06	271	316	2C-1	2.89
07	373	258	2C-2	1.72
10	206	319	2D	2.25
11	162	269	3	1.04
12	208	238	3A	1.31
13	190	236	6A	1.00
14	173	295	6B	1.00
16	175	242	6C	1.00
20	160	243	7	1.00
21	263	311	8	1.36
22	263	303	8A	1.28
23	217	335	1AF	0.83
24	178	271	2AF-1	2.27
27	234	329	2AF-2	1.60
28	241	358	2CF-1	2.39
31	228	278	2CF-2	1.85
32	199	257	2DF	1.50
34	225	278	6AF	0.85
37	235	266		
38	323	314		
39	287	298		
40	246	303		
41	209	259		
42	237	309		
43	252	276		
44	212	259		
45	269	314		
46	198	268		
47	212	263		
48	239	268		
49	263	279		
51	166	259		
52	194	302		
53	208	263		
54	245	269		
55	294	230		
56	299	218		
57	340	236		
58	227	182		
59	221	265		
60	175	238		
61	161	210		
62	134	214		
63	197	238		
64	185	212		
65	138	197		
66	204	252		

**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  
 $\$361 \times 2.52 = \$910$

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

Terr	Base Rates PIP (\$2,500)
01	\$304
02	331
03	285
04	255
05	255
06	265
07	346
10	240
11	213
12	255
13	244
14	230
16	230
20	230
21	296
22	240
23	250
24	230
27	260
28	230
31	244
32	240
34	244
37	240
38	300
39	285
40	240
41	255
42	300
43	285
44	285
45	269
46	240
47	244
48	255
49	260
51	230
52	240
53	240
54	255
55	300
56	285
57	346
58	280
59	265
60	230
61	240
62	230
63	219
64	213
65	200
66	240

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 .....	\$128
TABLE B - PROPERTY DAMAGE .....	\$86

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 INVOLUNTARY .....	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.