

TAIPA
P R I V A T E **P** A S S E N G E R
A U T O M O B I L E

10/1/2024

M A C H I N E **L** E T T E R

**SUMMARY OF APPROVED October 1, 2024 RATE CHANGES
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Private Passenger Auto
Rate Level Changes**

Required Coverages	Approved Statewide Rate Change
Bodily Injury	20.0%
Property Damage	10.0%
 Optional Coverages	
Personal Injury Protection	0.0%
Uninsured/Underinsured Motorist Bodily Injury	20.0%
Uninsured/Underinsured Motorist Property Damage	15.0%
 TOTAL - ALL COVERAGES	 15.0%

**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	\$694	\$550
02	701	550
03	559	431
04	611	517
05	557	373
06	538	413
07	691	383
10	526	460
11	301	365
12	529	323
13	431	369
14	401	472
16	320	355
20	320	329
21	643	484
22	512	451
23	456	513
24	413	420
27	571	547
28	588	562
31	557	400
32	409	349
34	574	440
37	512	436
38	623	514
39	571	413
40	504	476
41	439	345
42	509	400
43	511	418
44	493	329
45	655	484
46	433	398
47	460	366
48	511	407
49	511	414
51	384	438
52	431	468
53	414	407
54	443	347
55	556	299
56	695	275
57	845	286
58	581	270
59	442	472
60	337	430
61	251	323
62	244	309
63	397	319
64	371	309
65	275	275
66	410	418

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: $694 \times 2.75 = \$1,908$

**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	\$383
02	431
03	293
04	368
05	278
06	269
07	375
10	293
11	218
12	337
13	287
14	276
16	202
20	202
21	383
22	254
23	269
24	242
27	336
28	336
31	287
32	230
34	306
37	274
38	337
39	276
40	225
41	306
42	329
43	310
44	310
45	322
46	218
47	269
48	242
49	276
51	248
52	276
53	235
54	251
55	291
56	335
57	383
58	310
59	310
60	242
61	218
62	218
63	237
64	206
65	172
66	218

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
\$212	\$192	\$179	\$150
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
\$124	\$113	\$93	\$77