

TAIPA
PPRIVATE **P**ASSENGER
AAUTOMOBILE

6/1/2023

MMACHINE **L**ETTER

**SUMMARY OF APPROVED [June 1, 2023](#) RATE CHANGES
TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION**

**Private Passenger Auto
Rate Level Changes**

Required Coverages	Approved Statewide Rate Change
Bodily Injury	5.0%
Property Damage	5.0%
 Optional Coverages	
Personal Injury Protection	5.0%
Uninsured/Underinsured Motorist Bodily Injury	5.0%
Uninsured/Underinsured Motorist Property Damage	5.0%
 TOTAL - ALL COVERAGES	 5.0%

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	\$578	\$500
02	584	500
03	466	392
04	509	470
05	464	339
06	448	375
07	576	348
10	438	418
11	251	332
12	441	294
13	359	335
14	334	429
16	267	323
20	267	299
21	536	440
22	427	410
23	380	466
24	344	382
27	476	497
28	490	511
31	464	364
32	341	317
34	478	400
37	427	396
38	519	467
39	476	375
40	420	433
41	366	314
42	424	364
43	426	380
44	411	299
45	546	440
46	361	362
47	383	333
48	426	370
49	426	376
51	320	398
52	359	425
53	345	370
54	369	315
55	463	272
56	579	250
57	704	260
58	484	245
59	368	429
60	281	391
61	209	294
62	203	281
63	331	290
64	309	281
65	229	250
66	342	380

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: 578 x 2.75 = \$1,590

**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
\$177	\$160	\$149	\$125
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
\$108	\$98	\$81	\$67