



Southwestern Insurance Information Service

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FACT SHEET

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What is the Texas Automobile Insurance Plan Association?

The Texas Automobile Insurance Plan Association (TAIPA) was created by the Texas Legislature to provide automobile bodily injury and property damage liability, personal injury protection and uninsured/underinsured motorist coverage for those drivers unable to obtain such coverage in the private market. TAIPA is considered the market of last resort for individuals who cannot obtain auto liability insurance in the private market.

TAIPA accepts applications from certified producers (agents) and assigns them to insurance companies authorized to write automobile liability insurance in Texas.

There are some requirements which must be met before an applicant is eligible for auto liability for coverage through TAIPA. The applicant must be required to show proof of financial responsibility as required by the Texas Motor Vehicle Safety-Responsibility Act. Some of the more important eligibility requirements follow.

The applicant and agent must certify that within 60 days prior to the date of the application, the applicant has been rejected for automobile insurance by at least two insurers licensed to do business in Texas.

Non-residents of Texas are not eligible unless their vehicles are registered in Texas within 15 days. Members of the United States military who are non-residents are eligible with respect to motor vehicles registered in other states provided the military non-residents are stationed in Texas and are eligible for insurance under the provisions of the Plan of Operation.

For Additional Information:

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The type of vehicles which meet the eligibility requirements are: private passenger vehicles, self propelled motor homes, dune buggies, campers and travel trailers, all terrain vehicles, antique autos, golf carts, motorcycles, mopeds, motor scooters, motorbikes, go carts and similar vehicles.

An applicant is not entitled to assignment, nor is an insurer required to afford or continue coverage if the driver does not hold and is not eligible to obtain a drivers' license. An applicant may reapply when a license is obtained or a good faith attempt is being made to obtain a license.

Once the eligibility requirements have been met, TAIPA assigns the application to an insurer licensed to write automobile insurance coverage in Texas. TAIPA itself is not an insurance company.

TAIPA also accepts and makes assignments for owners of commercial vehicles who cannot obtain coverage in the voluntary market.

A full description of TAIPA may be found in their Plan of Operation at <http://www.taipa.org/poo.aspx>

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