

Commercial Automobile Insurance Manual

PRIVATE PASSENGER TYPES

Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the following formula:

$$(B, \text{incr}) = ((A-1) + (B, \text{basic})) \times \text{ILF} - [(A-1)]$$

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

B, basic denotes the basic limits (20/40) Optional Bodily Injury Liability rate,

ILF denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

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COLLISION

Collision Deductible: \$500
Refer to rate pages.

Collision Deductible: \$300
Add the following buyback charges to the \$500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$34	\$36	\$42	\$41
\$300 Ded. - Non-Fleet	42	44	51	51
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$39	\$42	\$49	\$47
\$300 Ded. - Non-Fleet	48	51	61	58
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$53	\$48	\$45	\$54
\$300 Ded. - Non-Fleet	65	59	56	67
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$56	\$52	\$55	\$43
\$300 Ded. - Non-Fleet	69	64	67	53
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$144	\$ 31		
\$300 Ded. - Non-Fleet	178	39		

Collision Deductibles: \$1,000, \$2,000^¾
 \$1,000 Ded. - Charge 85% of \$500 Ded. premium.
 \$2,000 Ded. - Charge 65% of \$500 Ded. premium.

Collision Waiver of Deductible Charges^¾

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. - \$15	\$15	\$18
\$ 500 Ded. - 23	23	28
\$1,000 Ded. - 40	40	49
\$2,000 Ded. - 61	61	75

Collision Stated Amount Rating^¾ Refer to Rule 42.

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LIMITED COLLISION

Limited Collision Deductible: \$500

Refer to rate pages.

Limited Collision Deductible: \$0

Add \$15 for fleet, or \$18 for non-fleet, to the \$300 deductible rate.

Limited Collision Deductible: \$300

Add the following buyback charges to the \$500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 3	\$ 4	\$ 4	\$ 4
\$300 Ded. - Non-Fleet	3	4	4	4
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 4	\$ 4	\$ 5	\$ 5
\$300 Ded. - Non-Fleet	4	4	5	5
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 5	\$ 5	\$ 4	\$ 5
\$300 Ded. - Non-Fleet	5	5	4	5
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 6	\$ 5	\$ 5	\$ 4
\$300 Ded. - Non-Fleet	6	5	5	4
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 14	\$ 3		
\$300 Ded. - Non-Fleet	14	3		

Limited Collision Deductibles: \$1,000, \$2,000³/₄

\$1,000 Ded. - Charge 85% of \$500 Ded. premium.

\$2,000 Ded. - Charge 65% of \$500 Ded. premium.

For Limited Collision Stated Amount Rating³/₄

Refer to Rule 42.

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COMPREHENSIVE

Comprehensive Deductible: \$500
Refer to rate pages.

Comprehensive Deductibles: \$300

Add the following buyback charges to the \$500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 5	\$ 5	\$ 6	\$ 6
\$300 Ded. – Non-Fleet	7	7	8	8
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 6	\$ 6	\$ 7	\$ 7
\$300 Ded. – Non-Fleet	8	9	9	10
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 6	\$ 7	\$ 7	\$ 7
\$300 Ded. - Non-Fleet	9	9	10	10
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 7	\$ 8	\$ 9	\$ 8
\$300 Ded. - Non-Fleet	9	12	12	11
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$20	\$ 5		
\$300 Ded. - Non-Fleet	28	7		

Comprehensive Deductibles: \$1,000, \$2,000^¾
\$1,000 Ded. - Charge 93% of \$500 Ded. premium.
\$2,000 Ded. - Charge 85% of \$500 Ded. premium.

For Comprehensive Stated Amount Rating^¾
Refer to Rule 42.

Fire, Theft, CAC, Comprehensive: \$100 Glass Deductible^¾
Charge 89% of the otherwise determined premium that would apply in the absence of a glass deductible.