

**Commercial Automobile Insurance Manual**

**GARAGES  
Rating Procedures**

**(RULE 88) PREMIUM DEVELOPMENT**

A. Covered Auto Coverage (Unlimited Liability Coverage for Customers)

Garage Trailer Plates (Class Code 07090)

For all liability coverages except Uninsured or Underinsured Motorists Coverage, apply a factor of .25 to the Trucks, Tractors and Trailers base rates.

For Uninsured or Underinsured Motorists Coverages, charge the Trucks, Tractors and Trailers rates.

B. Automobile Coverage (Limited Liability Coverage)

Apply a factor of 1.00 to the plate rate shown on the rate sheets for the following coverages:

Compulsory Bodily Injury  
Personal Injury Protection  
Property Damage (Basic Limit)  
Uninsured Motorist  
Underinsured Motorist

AND

Apply a factor of .95 to the plate rate shown on the rate sheets for:

Optional Bodily Injury  
Property Damage (Increased Limits)  
Medical Payments

**(RULE 103) FALSE PRETENSE COVERAGE**

\$ 300 Ded. - Charge \$0.35 per \$100

\$ 500 Ded. - Charge \$0.34 per \$100

\$1,000 Ded. - Charge \$0.35 per \$100

**(RULE 104) COLLISION COVERAGE**

Named Driver - charge the Private Passenger Type rate for age group 1, original cost new \$5,000.

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**(RULE 98) —**

For Non-Franchised Dealers multiply the rates displayed on this page by 1.10.

**COMPREHENSIVE RATES  
per \$100 of value**

Deductible	Buildings	Standard Open Lots	Non-Standard Open Lots	Miscellaneous Types Listed in Rule 102
\$ 300	\$1.85	\$2.10	\$2.22	\$2.02
500	1.73	1.94	2.09	1.88
1,000	1.50	1.71	1.78	1.62

Specified causes of Loss - Multiply the Comprehensive rate by .85  
 Fire - Multiply the Comprehensive rate by .10  
 Theft - Multiply the Comprehensive rate by .70  
 Fire & Theft – Multiply the Comprehensive rate by .80.

Loss due to theft, malicious mischief or vandalism is subject to a maximum deductible. These vary according to the per car deductible as follows:

\$ 300 Ded. per car - \$1,500 per occurrence  
 \$ 500 Ded per car - \$2,500 per occurrence  
 \$1,000 Ded. per car - \$5,000 per occurrence

**BLANKET COLLISION RATES  
per \$100 of value**

Deductible	Reporting Form - Total of Value Reported Each Month or Quarter Non-Reporting Form - Total of Limits of Liability		
	First \$50,000 and under	\$50,001 to \$100,000	Over \$100,000
\$ 300	\$2.18	\$0.83	\$0.33
\$ 500	1.89	0.74	0.27
\$1,000	1.46	0.60	0.22

**Waiver of Deductible Charges:**

Apply the following factors to the otherwise applicable Collision premium - \$300 - 9%; \$500 - 14%; \$1,000 - 24%.

**Limited Collision:**

Any Deductible - charge 8.1% of the comparable Collision premium subject to a minimum of \$5.00.  
 No Deductible - charge 50% of the \$500 deductible Collision premium subject to a minimum of \$7.00.

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**(RULE 105) "DRIVE AWAY" - COLLISION COVERAGE**

Definition

Dealers automobiles while being driven, towed or carried on any other automobile or trailer owned or hired by the insured from the point of purchase or distribution to the point of destination. Use distance from point of purchase or distribution to point of destination to determine the mileage rating basis. This coverage is not available to "Drive-Away" contractors.

Individual Coverage

When Collision coverage is not written on all dealers automobiles.

Blanket Coverage

When Collision Coverage is written on all dealers automobiles and "Drive Away" operation is in excess of 50 miles.

"DRIVE-AWAY" PREMIUMS PER CAR PER TRIP  
ALL TERRITORIES / ALL TYPES AND MAKES / ALL AGES

Price New at Factory to Dealers	Mileage	Individual Coverage		Blanket Coverage	
		Deductibles		Deductibles	
		\$300	\$500	\$300	\$500
\$ 0 - \$ 2,500	less than 500	7.11	6.01	3.55	3.00
	501 - 1,000	11.83	10.06	5.95	5.05
	1,001 - 1,500	15.72	13.39	7.93	6.70
	Over 1,500	19.75	16.8	9.85	8.42
\$ 2,501 - \$ 7,500	less than 500	9.30	7.93	4.79	4.1
	501 - 1,000	14.9	12.65	7.66	6.49
	1,001 - 1,500	20.72	17.64	10.53	8.94
	Over 1,500	25.84	22.01	13.27	11.35
\$ 7,501 - \$15,000	less than 500	13.46	11.40	6.76	5.80
	501 - 1,000	22.29	18.92	11.29	9.58
	1,001 - 1,500	29.65	25.29	14.9	12.65
	Over 1,500	37.15	31.59	18.74	15.92
\$15,001 - \$25,000	less than 500	18.74	15.92	9.30	7.93
	501 - 1,000	31.04	26.39	15.5	13.19
	1,001 - 1,500	41.41	35.20	20.65	17.57
	Over 1,500	51.87	44.15	25.84	21.94
\$25,001 - \$40,000	less than 500	22.68	19.27	11.40	9.71
	501 - 1,000	37.58	31.98	18.92	16.07
	1,001 - 1,500	50.16	42.66	25.23	21.46
	Over 1,500	62.81	53.41	31.59	26.86
\$40,001 - \$65,000	less than 500	26.06	22.13	13.12	11.16
	501 - 1,000	43.19	36.75	21.74	18.46
	1,001 - 1,500	57.65	49.02	28.98	24.66
	Over 1,500	72.16	61.36	36.30	30.87
Over \$65,000	less than 500	27.42	23.29	13.81	11.71
	501 - 1,000	45.44	38.67	22.89	19.42
	1,001 - 1,500	60.65	51.57	30.48	25.95
	Over 1,500	75.94	64.55	38.20	32.5