

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	\$105	\$105	\$105	\$105
\$300 Ded. - Non-Fleet	140	140	140	140
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$105	\$105	\$105	\$105
\$300 Ded. - Non-Fleet	140	140	140	140
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$105	\$105	\$32	\$40
\$300 Ded. - Non-Fleet	140	140	42	53
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$38	\$41	\$43	\$47
\$300 Ded. - Non-Fleet	50	54	57	63
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$56	\$64	\$75	\$82
\$300 Ded. - Non-Fleet	74	85	100	109

Collision Deductibles:

- \$1,000 Ded. - Charge 90% of \$500 Ded. premium.
- \$2,000 Ded. - Charge 75% of \$500 Ded. premium.
- \$3,000 Ded. - Charge 63% of \$500 Ded. premium.
- \$4,000 Ded. - Charge 55% of \$500 Ded. premium.
- \$5,000 Ded. - Charge 49% of \$500 Ded. premium.

Collision Waiver of Deductible Charges—

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. -	\$15	\$20
\$ 500 Ded. -	22	29
\$1,000 Ded. -	39	52
\$2,000 Ded. -	62	83
\$3,000 Ded. -	78	103
\$4,000 Ded. -	90	119
\$5,000 Ded. -	99	131

Collision Stated Amount Rating—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 \$20 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	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. - Non-Fleet	10	10	10	10
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. - Non-Fleet	10	10	10	10
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 7	\$ 7	\$ 2	\$ 3
\$300 Ded. - Non-Fleet	10	10	3	4
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$3	\$3	\$3	\$3
\$300 Ded. - Non-Fleet	4	4	4	4
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 4	\$ 4	\$ 5	\$ 6
\$300 Ded. - Non-Fleet	5	6	7	8

Limited Collision Deductibles:

\$1,000 Ded. - Charge 90% of \$500 Ded. premium.

\$2,000 Ded. - Charge 75% of \$500 Ded. premium.

\$3,000 Ded. - Charge 63% of \$500 Ded. premium.

\$4,000 Ded. - Charge 55% of \$500 Ded. premium.

\$5,000 Ded. - Charge 49% of \$500 Ded. premium.

For Limited Collision Stated Amount Rating—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	\$ 20	\$ 20	\$ 20	\$ 20
\$300 Ded. – Non-Fleet	19	19	19	19
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 20	\$ 20	\$ 20	\$ 20
\$300 Ded. – Non-Fleet	19	19	19	19
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 20	\$ 20	\$ 8	\$ 9
\$300 Ded. - Non-Fleet	19	19	8	8
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 8	\$ 10	\$ 9	\$ 10
\$300 Ded. – Non-Fleet	7	9	8	9
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 10	\$ 11	\$ 12	\$ 14
\$300 Ded. – Non-Fleet	10	10	12	13

Comprehensive Deductibles:

- \$1,000 Ded. - Charge 94% of \$500 Ded. premium.
- \$2,000 Ded. - Charge 86% of \$500 Ded. premium.
- \$3,000 Ded. - Charge 80% of \$500 Ded. premium.
- \$4,000 Ded. - Charge 76% of \$500 Ded. premium.
- \$5,000 Ded. - Charge 74% of \$500 Ded. premium.

For Comprehensive Stated Amount Rating—Refer to Rule 42.

Fire, Theft, C.A.C.:

- Fire – Charge 10% of the Comprehensive premium.
- Fire and Theft – Charge 70% of the Comprehensive premium.
- Fire, Theft and C.A.C. – Charge 85% of the Comprehensive premium.

\$100 Glass Deductible:

Charge 92% of the otherwise determined premium that would apply in the absence of a glass deductible.