

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

For increased limits, apply the following formula:

$$(B, \text{incr}) = [(A-1_{20/40}) + (B_{20/40}) \times \text{ILF}] - [(A-1_{25/50})]$$

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1_{20/40} denotes the Bodily Injury rate with the basic limits rate (20/40),

A-1_{25/50} denotes the Bodily Injury rate with the compulsory rate (25/50),

B_{20/40} 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	\$ 44	\$ 44	\$ 44	\$ 44
\$300 Ded. - Non-Fleet	53	53	53	53
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 44	\$ 44	\$ 44	\$ 44
\$300 Ded. - Non-Fleet	53	53	53	53
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 44	\$ 44	\$ 20	\$25
\$300 Ded. - Non-Fleet	53	53	24	30
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$25	\$30	\$28	\$32
\$300 Ded. - Non-Fleet	29	36	33	39
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$35	\$41	\$48	\$ 52
\$300 Ded. - Non-Fleet	42	49	57	63

Collision Deductibles:

\$1,000 Ded. - Charge 93% of \$500 Ded. Premium.

\$2,000 Ded. - Charge 80% of \$500 Ded. Premium.

\$3,000 Ded. - Charge 70% of \$500 Ded. Premium.

\$4,000 Ded. - Charge 60% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 53% of \$500 Ded. Premium.

Collision Waiver of Deductible Charges—

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. -	\$ 22	\$ 26
\$ 500 Ded. -	32	39
\$1,000 Ded. -	60	72
\$2,000 Ded. -	108	129
\$3,000 Ded. -	148	177
\$4,000 Ded. -	180	216
\$5,000 Ded. -	206	247

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 \$22 for fleet, or \$26 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	\$ 3	\$ 3	\$ 3
\$300 Ded. - Non-Fleet	4	4	4	4
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 3	\$ 3	\$ 3	\$ 3
\$300 Ded. - Non-Fleet	4	4	4	4
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 3	\$ 3	\$ 1	\$ 2
\$300 Ded. - Non-Fleet	4	4	2	2
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 2	\$ 2	\$ 2	\$ 2
\$300 Ded. – Non-Fleet	2	2	2	3
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 2	\$ 3	\$ 3	\$ 4
\$300 Ded. - Non-Fleet	3	3	4	4

Limited Collision Deductibles:

\$1,000 Ded. - Charge 93% of \$500 Ded. Premium.

\$2,000 Ded. - Charge 80% of \$500 Ded. Premium.

\$3,000 Ded. - Charge 70% of \$500 Ded. Premium.

\$4,000 Ded. - Charge 60% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 53% 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	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. – Non-Fleet	8	8	8	8
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. – Non-Fleet	8	8	8	8
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 7	\$ 7	\$ 5	\$ 5
\$300 Ded. - Non-Fleet	8	8	5	6
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 5	\$ 6	\$ 6	\$ 6
\$300 Ded. – Non-Fleet	6	7	7	7
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 6	\$ 6	\$ 6	\$ 7
\$300 Ded. – Non-Fleet	7	7	7	8

Comprehensive Deductibles:

\$1,000 Ded. - Charge 96% of \$500 Ded. Premium.

\$2,000 Ded. - Charge 89% of \$500 Ded. Premium.

\$3,000 Ded. - Charge 84% of \$500 Ded. Premium.

\$4,000 Ded. - Charge 79% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 76% 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 95% of the otherwise determined premium that would apply in the absence of a glass deductible.