

Commercial Automobile Insurance Manual

PUBLIC VEHICLES 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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**PUBLIC VEHICLES
Rating Procedures
(Continued)**

Collision, Limited Collision, Comprehensive

VAN POOLS

Refer to rate pages.

\$3,000 Ded. Collision - charge 89% of the \$2,000 Ded. Collision rate.

\$4,000 Ded. Collision - charge 80% of the \$2,000 Ded. Collision rate.

\$5,000 Ded. Collision - charge 72% of the \$2,000 Ded. Collision rate.

OTHER PUBLIC VEHICLES—BUSES

Multiply the Trucks, Tractors and Semitrailers Not Used In Dumping Operations base premium by 1.25, then apply primary and secondary rating factors as outlined in the Rating Rules and reflected in the Classification Table found in the Rate Section.

TAXIS

Collision and Limited Collision - charge five times the Private Passenger Type Collision or Limited Collision rate.

Comprehensive - charge six times the Private Passenger Type rate.

LIMOUSINES/CAR SERVICE

Collision, Limited Collision and Comprehensive - multiply the Private Passenger Type rates by 1.5.

FIRE, THEFT, CAC, COMPREHENSIVE \$100 GLASS DEDUCTIBLE

Charge 95% of the otherwise determined premium that would apply in the absence of a glass deductible.