(RULE 26) DRIVE OTHER CAR COVERAGE

Premium Per Coverage	Limits	Named Individual
Bodily Injury Liability	$20/40	$69
Property Damage Liability	5,000	19
Medical Payments	500 1,000 2,000 3,000 4,000 5,000	16 17 19 20 21 22
Comprehensive	$500 Ded.	12
Collision	$500 Ded.	43

For protection against Uninsured or Underinsured Motorists Coverage, charge the Private Passenger Type rates.

(RULE 27) NON-OWNERSHIP LIABILITY

Premium Development

A. Auto Dealer Risks – This rule does not apply to risks written on an Auto Dealers Coverage Form. Coverage for non-ownership liability for auto dealer risks, including the individual liability of auto dealer's employees, is included in the auto dealer base premium.

B. Other Than Auto Dealer Risks - All risks other than social service agency risks as defined in the Public Transportation Section.

1. Other than Auto Service Operations, Partnership, or LLCs

a. Determine the total number of employees of the insured at all locations and select the advance premium from the following table:

Class Code	Total Number of Employees	Bodily Injury Limits $20/40	Property Damage Limit $5,000
66010	0-25	40	10
66020	26-100	99	38
66030	101-500	332	122
66040	501-1,000	627	238
66050	over 1,000	975	349

b. Determine the total number of volunteers at all locations who regularly use their own autos or other covered non-owned autos in connection with the named insured's business.
Multiply this total by a base liability premium rate of $4.69 per volunteer.

2. Auto Service Operations

a. Determined the total number of employees whose principal duty involves operation autos. Multiply this number by the appropriate Private Passenger Type liability premium for the territory where operations are principally conducted. Multiply this premium by a factor of 0.35.

b. Determine the total number of volunteers at all locations who regularly use their own autos or other covered non-owned autos in connection with the named insured's business.
Multiply this total by a base liability premium rate of $4.69 per volunteer.

c. If the Auto Service Operation is also a partnership or LLC, for each active or inactive partner or LLC member, multiply the Private Passenger Type liability premium for the territory in which the partnership or LLC is located by 0.10. Apply this rating base regardless of the type of autos being used.

*Note that Auto Service has a new set of classification codes – please reference the Commercial Automobile Statistical Plan for more information.

3. Partnership or LLC as The Named Insured

a. Determine the total number of employees of the insured at all locations Select the appropriate liability rate from the table below:

Class Code	Total Number of Employees	Bodily Injury Limits $20/40	Property Damage Limit $5,000
66410	0-25	40	10
66420	26-100	99	38
66430	101-500	332	122
66440	501-1,000	627	238
66450	over 1,000	975	349

b. Determine the total number of volunteers at all locations who regularly use their own autos or other covered non-owned autos in connection with the named insured's business. Multiply this total by the liability base premium per volunteer of $4.69.

c. For each active or inactive partner of LLC member, multiply the Private Passenger Type liability premium for the territory in which the partnership or LLC is located by 0.10. Apply this rating base regardless of the type of autos being used.

C. To extend Non-Ownership Liability Coverage to cover the individual liability of:

1. Employees (including auto service operations) while using their autos and other covered non-owned autos in connection with the employer's business, compute the additional premium by multiplying the premium determined in section A above by 0.25.

2. Volunteers while using their autos and other covered non-owned autos, or partners and LLC members while using autos owned by them or members of their household, in connection with the named insured's business, use a rate of $1.15 per volunteer, partner or LLC member.

D. For policies providing Non-Ownership Liability Coverage only, Hired Automobile Coverage only, or Non-Ownership Liability and Hired Automobile Coverage only, a minimum premium of $107 for Bodily Injury Liability and $50 for Property Damage Liability at basic limits applies.

E. Increased Limits – Premium for Higer limits is determined by applying increased limits factors to the basic limits premium determined above. The determination as to whether minimum premiums are applicable is based on the basic limits premiums. If applicable, the minimum premium is then adjusted by the increased limits factor to determine the increased limits premium.

(RULE 28) HIRED AUTOMOBILES

A. Excess Coverage

Premium Development

1. Estimate the total cost for the hire of automobiles for each state where the insured does business. Do not include charges for services performed by common or contract carriers subject to the insurance requirement of any public authority regulating motor carriers.
2. To compute the advance premium, multiply the cost of hire rate times each $100 cost of hire.
3. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.
4. The minimum premium shall be $40 Bodily Injury Liability basic limits and $10 Property Damage Liability basic limit.
5. For policies providing Hired Automobile Coverage only, Non-Ownership Liability Coverage only, or Hired Automobile and Non-Ownership Coverages only, a minimum premium of $107 for Bodily Injury Liability and $50 for Property Damage Liability at basic limits applies.

Hired Automobile

Bodily Injury—20,000/40,000	Property Damage—5,000
$0.78	$0.61

B. Primary Coverage

1. If the insured is providing the primary insurance covering the auto and the term of the lease is:
   a. 6 months or more -
      (1) Rate as though owned by the insured; and
      (2) If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable Bodily Injury Liability and Property Damage Liability rates by 1.04. Use the appropriate endorsement for including the owner or lessor as an additional insured.

C. Increased Limits – Premium for Higer limits is determined by applying increased limits factors to the basic limits premium determined above. The determination as to whether minimum premiums are applicable is based on the basic limits premiums. If applicable, the minimum premium is then adjusted by the increased limits factor to determine the increased limits premium.

(RULE 33) RENTAL REIMBURSEMENT—COVERAGE CODE 083

Premium Development

The rate per $100 of liability amount is $14.70.

Compute the premium as follows:

1. the number of automobiles, multiplied by
2. the agreed maximum amount of Rental Reimbursement for each day, multiplied by
3. the maximum number of days, multiplied by
4. the rate per $100 of the liability amount.

Example:

5 automobiles
$15 per day reimbursement limit
30 days coverage

Rental Reimbursement limit
$14.70 rate per $100 of the liability amount
5 x $15 x 30 = $2,250 (liability amount)
$2,250 x $14.70 per $100 = $330.75

(RULE 45) AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT

The charge for this coverage is $10.00 per $100 of valuation.