

4/1/08

B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy.

1. Apply the appropriate rating factor under Rule 16, Deductibles, to the base rate for Parts 7, 8 and 9, or the appropriate Waiver of Deductible factor to the base rate under Part 7.
2. Apply the appropriate rating factor under Rule 24, Extra Risk Rating, to the private passenger rate for Parts 7 and 9, if applicable.
3. Apply the appropriate rating factor under Rule 48, Original Equipment Manufacturers Parts Coverage to the premium for Parts 7, 8 or 9, if applicable.
4. Apply the appropriate rating factor under Rule 26, Years Licensed Factor to the premium for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, and 12.
5. Apply the appropriate rating factor under Rule 26, Risk Factor to the premium for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12.
6. Apply the appropriate rating factor under Rule 26, Driver - Vehicle Factor, to the private passenger rate for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12.
7. Apply the appropriate discount to the premium developed in Step 6. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) loyalty, (6) account discount, (7) **group** and (8) class 15. The discount shall be rounded to the nearest dollar after each application, except for class 15. (Refer to Rule 19 for the application of a class 15 discount.)

8. Apply the appropriate Safe Driver Insurance Plan points or credit to the premium developed in step 7.
9. **NOTE:** A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. The discount is applied to the premium developed in step 8.
10. **Optional Endorsements – apply a flat charge to the total policy premium as defined in Rule 37.**

11/108

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 35. AAA MEMBER PACKAGE ENDORSEMENT

The AAA Member Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, only to policies receiving the AAA Member Discount. All policies subject to this rule will contain the endorsement entitled AAA Member Package Endorsement, CIC-2114.

RULE 36. RESERVED FOR FUTURE USE

RULE 37. OPTIONAL COVERAGES

Commerce Enhancer Package Endorsement – CIC 2122

The Commerce Enhancer Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage. This endorsement is available for purchase only for policies that do not contain the AAA Member Package Endorsement. CIC-2114.

This endorsement can be purchased for an additional per policy premium of \$20.

RULE 38. RESERVED FOR FUTURE USE