

RHODE ISLAND AUTOMOBILE INSURANCE PLAN MANUAL

**PRIVATE PASSENGER PHYSICAL DAMAGE COVERAGE
RATING WORKSHEET**

Refer to Rule 21 for premium development procedures.

Multiply down each column unless indicated otherwise, and round where applicable.

	Comprehensive	Collision
Model Year Factor	0.74	0.66
Symbol Factor	2.44	1.56
<i>Round to two decimal places.</i>	1.81	1.03
Base Rates*	599	2,579
<i>Round to the nearest whole dollar.</i>	1,084	2,656
Class Factor	1.00	1.00
<i>Round to the nearest whole dollar.</i>	1,084	2 656
Deductible Factor (Rule 33)	.60	.60
Two or More Autos Credit (Rule 25)		
Driver Training Credit (Rule 26)		
Accident Prevention Discount (Rule 27)		
Antitheft Devices Discount (Rule 28)		
Additional Charges (Rule 31)	+	+
Premium (<i>Round to the nearest whole dollar.</i>)	650	1,594

* Refer to Rule 23. to determine careful driver eligibility;
Rule 21.A.6.h for pickups and vans rated as private passenger autos;
Rule 29. Bumper Discount;
Rule 34. Custom Equipment Coverage.

Instructions:

Model Yr Factor x Symbol Factor x Base Rates x Class Factor x Deductible Factor
05 Honda CRV Symbol 11 Careful Rates 1B Rate Class 500
Territory 18