

GEORGIA AUTOMOBILE INSURANCE PLAN MANUAL

PRIVATE PASSENGER TYPES RATING WORKSHEET

COVERAGE	BASE RATE* (Rate Schedules and Rule 61)	UNINSURED MOTORISTS DEDUCTIBLE (Rule 61)	OPERATOR EXPERIENCE FACTOR (Rule 82)	USE FACTOR (Rule 82)	INCREASED LIMITS (Rule 52)	ADDITIONAL CHARGES (Rule 54)	EXPERIENCE RATING MODIFICATION (Rule 57)	WHOLE DOLLAR PREMIUM
Liability		x(	+	)x	x	x	=	
UM							=	
Medical Payments		x(	+	)x	x		=	
Comprehensive*		x(	+	)x	x		=	
Collision*		x(	+	)x	x		=	
Total		x(	+	)x	x		=	

*DETERMINATION OF PHYSICAL DAMAGE BASE RATE					
COVERAGE	BASE RATE (Rate Schedules)	ORIGINAL COST NEW FACTOR (Rule 55)	DEDUCTIBLE FACTOR (Rule 55)	AGE GROUP FACTOR (Rule 55)	BASE RATE
Comprehensive		x(	-	)x	=
Collision		x(	-	)x	=

Refer to Rule 4. Certified Risk—Financial Responsibility Laws;  
Rule 62. Age Group and Original Cost New.