

GEORGIA AUTOMOBILE INSURANCE PLAN MANUAL

TRUCKS, TRACTORS, AND TRAILERS

TRUCKS, TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET

BASE PREMIUM (Rate Schedules and Rule 61)	UNINSURED MOTORISTS DEDUCTIBLE (Rule 61)	PRIMARY RATING FACTOR (Rule 74)	SECONDARY RATING FACTOR (Rule 74)	INCREASED LIMITS FACTOR (Rule 52)	ADDITIONAL CHARGES (Rule 54)	EXPERIENCE RATING MODIFICATION (Rule 57)	POLLUTION LIABILITY (Rule 53)	WHOLE DOLLAR PREMIUM
Liability	NA	X(	+/-	)X	X	X		=
Medical Payments	NA	X (Trailers Only)	NA	X		NA	NA	=
UM	-	NA	NA	NA	NA	NA	NA	=
Comprehensive*	NA	X(	+/-	)	X	NA	NA	=
Collision*	NA	X(	+/-	)	X	NA	NA	=
TOTAL								=

*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	†

†MULTIPLY THE COLLISION PREMIUM BY A FACTOR OF 1.25 IF THE AUTO IS USED IN DUMPING OPERATIONS

Refer to Rule 4. Certified Risks—Financial Responsibility Laws;  
 Rule 59. Motor Carrier Filings;  
 Rule 74.D. Special Provisions for Certain Risks.