

**GEORGIA AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO RATE CHAPTER**

**PRIVATE PASSENGER LIABILITY COVERAGE RATING WORKSHEET
Bodily Injury and Property Damage Liability, Uninsured Motorists,
and Medical Payments Coverage**

Refer to Rule 21 for premium development procedures.

Multiply the base rates by the applicable factors down each column unless indicated otherwise.

	BI Liability	PD Liability	UM	Medical Payments
Base Rates				
Class Factor				
<i>Round to the nearest whole dollar.</i>				
Increased Limits (Rule 23)				
Defensive Driver Discount (Rule 25)				
Good Student Discount (Rule 26)				
Additional Charges (Rule 27)				
Certified Risks Financial Responsibility (Rule 4)				
Change In Deductibles (Rate Chapter)				
Premium (<i>Round to the nearest whole dollar.</i>)				

Refer to Rule 24. Extended Nonowned Auto Coverage.

**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		
Symbol Factor		
<i>Round to two decimal places</i>		
Base Rates		
<i>Round to the nearest whole dollar</i>		
Class Factor		
<i>Round to the nearest whole dollar</i>		
Full Coverage or Deductible Factor (Rule 29)		
Defensive Driver Discount (Rule 25)		
Good Student Discount (Rule 26)		
Additional Charges (Rule 27)		
Premium (<i>Round to the nearest whole dollar</i>)		

Refer to Rule 30 for Loss of Use
Rule 31 for Custom Equipment Coverage