

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

APPENDIX 5

MAIPF Commercial Auto Worksheet  
Private Passenger Types\*

<b>Class</b>	7398	<b>Garaging Location</b>	24	<b>Limits</b>	500/500/500
<b>INCREASED LIMITS</b>					
<b>Coverage</b>	<b>BASE RATE (Rate Schedules)</b>		<b>FACTOR* (Rule 52)</b>	<b>Additional Charges (Appendix 1)</b>	<b>PREMIUM</b>
BI	244	x	2.63	N/A	= 642
PD	45	x	1.79	N/A	= 81
PPI	28		N/A	N/A	= 28
PIP	218		N/A	+ 214	= 432
UM	4		N/A	N/A	= 4
MLPD	12		N/A	N/A	= 12
				TOTAL	\$1,199
PHYSICAL DAMAGE \$24,000/ AGE 3	COMPREHENSIVE DEDUCTIBLE		250	COLLISION DEDUCTIBLE	250 Broad
<b>COST NEW/ AGE GROUP</b>	<b>BASE \$100 DED. RATE (Rate Schedules)</b>		<b>DEDUCTIBLE CREDIT (Rule 55 and Appendix 4)</b>	<b>BROADENED COLLISION (Rule 55)</b>	<b>PREMIUM</b>
COMP	285	-	24	N/A	= 261
COLL**	1,044	-	61	+ 37	= 1,020
				TOTAL	\$1,281
				TOTAL PREMIUM	\$2,480

\* Private Passenger types are private passenger vehicles which are part of a fleet. A fleet consists of five or more powered units.

\*\* Limited Collision is available (Rule 55).

**Rounding Note: Round to the nearest whole dollar at each step.**

RATING WORKSHEETS

MAIPF Commercial Auto Worksheet

Special Types and Operations

Registration Plates Not Issued for a Specific Auto

NUMBER OF PLATES	4	TERRITORY	11	LIMITS	500/500/500				
	PPT		INCREASED		Rule 139	MCCA			
	BASE RATE		LIMITS FACTOR*		Factor	MACF	Number of		PREMIUM
COVERAGE	(Rate Schedules)		(Rule 52)			(Appendix 1)	Plates		
BI	442	x	2.63	x	2	N/A	4	=	9,296
PD	82	x	1.79	x	2	N/A	4	=	1,176
PPI	76		N/A	x	2	N/A	4	=	608
PIP	265		N/A	x	2	214	4	=	2,976
UM	4		N/A	x	NA	N/A	4	=	16
MLPD	12		N/A	x	NA	N/A	4	=	48
									\$14,120

\* If the limits need to be increased, use the All Other Risks factor from tables 1 and 2 in Rule 52.

**ROUNDING NOTE: Round to the nearest whole dollar at each step.**

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 5  
MAIPF COMMERCIAL RATING WORKSHEET

Nonowned Autos

Other Than Intensified Retail Delivery and Social Service Agencies

NUMBER OF EMPLOYEES 6

LIMITS 500/500/500

COVERAGE	BASE PREMIUM (Rule 123)		INCREASED LIMITS FACTOR* (Rule 52)	=	PREMIUM
BI	164	x	1.70	=	279
PD	26	x	1.78	=	46
			TOTAL		\$325

If the insured is a social service agency, see separate worksheet.

\* Increase limit in excess of \$500,000/500,000/500,000 are available only when required by law, local ordinance or contract.

Refer to Rule 52.

Employers Nonownership Liability  
Intensified Retail Delivery

NUMBER OF EMPLOYEES ENGAGED IN DELIVERY FULL TIME\*

2

PART TIME

2

TERRITORY 11

LIMITS 500/500/500

	BASE RATE (Rule 123 & Rate Schedule)		INCREASED LIMITS FACTOR** (Rule 52)	x	RULE 123 EB FACTOR	x	NUMBER OF EMPLOYEES	=	PREMIUM
BI	442	x	2.63	x	1	x	3	=	3,486
PD	82	x	1.79	x	1	x	3	=	441
							TOTAL		\$3,927

Rate cooks and other employees who do not deliver with Rule 123B.

\* A full time employee is one working a 40-hour week. A part time employee works less than a 40-hour week. For ease of rating, any part time employee is counted as 1/2 an employee. Since the coverage is subject to audit, adjustments based on actual hours worked may be made at audit

\*\* If increased limits are needed, use the All Other Risk factor from Rule 52.

**ROUNDING NOTE: Round to the nearest whole dollar at each step.**

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 5

MAIPF COMMERCIAL AUTO WORKSHEET

Nonowned Autos

Hired Car on an Excess Basis

Business Auto

\*\* IF ANY MINIMUM PREMIUM BASIS

COVERAGE	BASE RATE (Rule 122)			INCREASED LIMITS FACTOR (Rule 52)	=	MINIMUM PREMIUM
BI	45	MP	x	1.70	=	77
PD	8	MP	x	1.78	=	14
				TOTAL		\$91

\* ESTIMATED COST OF HIRE BASIS

COVERAGE	COH RATE (Rate Schedules)		Est. Cost of Hire /\$100	=	BASE RATE	x	INCREASED LIMITS FACTOR (Rule 52)	=	PREMIUM
BI	0.33	x	400	=	132	x	1.70	=	224
PD	0.23	x	400	=	92	x	1.78	=	164
							Total		388

\* Coverage may be written initially on any if any minimum premium basis, or if a considerable hired car exposure is anticipated, on an estimated cost of hire basis. In either case, the exposure is auditable and premium will be adjusted to reflect the actual exposure subject to the minimum premium. Rates applied at audit are the same whichever method is chosen.

\*\* If an increased limit factor is necessary, use tables 3 and 4 from Rule 52. If because of a law, local ordinance or contract limits higher than \$500,000/500,000/500,000 are needed, use table 6.

**Rounding Note: Round to the nearest whole dollar at each step.**