

PRIVATE PASSENGER CHAPTER

**Rule 24. ADDITIONAL CHARGES**

Paragraph E is revised as follows:

**E. Rules of Application**

1. Assign all penalty points for all operators on a cumulative basis.
2. Single Auto Risks

Penalty points shall be applied subject to a maximum of 12 penalty points.

3. Multiauto Risks

Penalty points shall be applied first to the first auto generating the most premium subject to a maximum additional charge of 12 penalty points. Any remaining penalty points shall then be applied to the next highest rated auto(s) in succession subject to a maximum additional charge of 12 penalty points per auto until all remaining penalty points are used.

- ~~3~~ 4. For all other exposures, named nonowner risks, the additional charges under this Rule shall be determined by applying the appropriate dollar amount to the total policy premium. Penalty points shall be applied subject to a maximum of 12 penalty points per driver.

- ~~4~~ 5. Additional charges generated under this Rule are not applicable to minimum policy premiums.

COMMERCIAL GENERAL RULES CHAPTER

**Rule 55. ADDITIONAL CHARGES**

Paragraph E is revised as follows:

**E. Rules of Application**

1. Assign all penalty points for all operators on a cumulative basis.
2. Penalty points shall be added or deleted midterm to reflect the addition or deletion of drivers during the policy term.
3. Single Auto Risks

Penalty points shall be applied subject to a maximum of 12 penalty points.

~~3~~ 4. Multiauto Risks

- a. Risks comprised of a single tractor/trailer combined unit are not to be considered multiauto risks for the purpose of this Rule.

- b. The term "auto" includes trailers for the purposes of this Rule.

- c. Penalty points shall be applied first to the first auto generating the most premium subject to a maximum additional charge of 12 penalty points. Any remaining penalty points shall then be applied to the next highest rated auto(s) in succession subject to a maximum additional charge of 12 penalty points per auto until all remaining penalty points are used.

- ~~4. For all other exposures, the additional charges under this Rule shall be determined by applying the appropriate dollar amount to the total policy premium, exclusive of uninsured motorists premiums.~~

5. Hired and Nonowned Auto Coverage for Messenger/Courier Operations

Penalty points shall be applied per driver subject to a maximum of 12 penalty points per driver.

6. Hired Auto Coverage

a. Six months or more

Penalty points shall be applied in accordance with paragraphs 3 or 4 above.

b. Cost of Hire Basis

Penalty points shall be applied per driver subject to a maximum of 12 penalty points per driver.

7. Employers Nonownership Coverage

Penalty points shall be applied per driver subject to a maximum of 12 penalty points per driver.

~~5~~ 8. Experience Rated Risks

Risks subject to debits (increases in premium due to poor experience) shall be subject to whichever of the following generates the most premium:

- a. The experience rating debit; or
- b. The additional charges outlined in this Rule.

Risks subject to credits (decreases in premium due to good experience) shall be subject to this Rule with respect to convictions only (not accidents).

- ~~6~~ 9. Additional charges generated under this Rule are not applicable to minimum policy premiums.