

August 12, 2016

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: **Correction**  
Personal Auto Policy Program  
Deductible Revision

By Circular Letter to All Member Companies A-16-6 dated May 2, 2016, the Rate Bureau announced various revisions related to the Personal Auto Policy Program. It has been brought to our attention that there is a typographical error under the revised physical damage deductible factors - Rule 14.c.2. - Collision Deductible. The \$50 Deductible should read *Charge 102% of the \$100 deduct. Collision Premium* in lieu of *Charge 102% of the \$50 deduct. Collision Premium*. Please find attached a copy of the revised page correcting the error.

This revision becomes effective in accordance with the following Rule of Application:

This revision becomes effective with respect to all policies becoming effective on or after October 1, 2016.

Please see to it that this circular is brought to the attention of all interested personnel in your company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

Attachment

A-16-8

14. MISCELLANEOUS COVERAGES (Cont'd)

C. Deductible Insurance

1. Deductible Liability Insurance is not available for vehicles classified and rated in accordance with the rules of this manual.
2. Collision Deductibles For Which No Premiums Are Shown
  - \$25 Deduct. (071) - Charge 150% of the \$50 Deduct. Collision Premium
  - \$50 Deduct. (072) - Charge 102% of the ~~\$50~~ \$100 Deduct. Collision Premium
  - \$200 Deduct. (073) - Charge 97% of the \$100 Deduct. Collision Premium
  - \$250 Deduct. (076) - Charge 95% of the \$100 Deduct. Collision Premium
  - \$500 Deduct. (077) - Charge 88% of the \$100 Deduct. Collision Premium
  - \$1,000 Deduct. (078) - Charge 77% of the \$100 Deduct. Collision Premium
3. Comprehensive Deductibles For Which No Premiums Are Shown
  - \$50 Deduct. (003) - Charge 95% of the Full Coverage Comprehensive Premium
  - \$100 Deduct. (010) - Charge 90% of the Full Coverage Comprehensive Premium
  - \$250 Deduct. (055) - Charge [77%] 79% of the Full Coverage Comprehensive Premium
  - \$500 Deduct. (726) - Charge [60%] 65% of the Full Coverage Comprehensive Premium
  - \$1,000 Deduct. (727) - Charge [50%] 52% of the Full Coverage Comprehensive Premium
4. Theft - \$50 Deductible - Charge 75% of the Full Coverage Theft rate.