

Rating

1. *Who is responsible to the Facility for additional premium due after an audit/errors found?*

The insurance company will be responsible for reporting any additional premium due the Facility regardless of whether the additional premium is collected from the insured, as the Facility's relationship is with the Member Company and not the agent or insured.

2. *When calculating medical payments premium on a Dealer Garage Liability policy, does the base BI premium include the 1.05 unlimited customer coverage factor?*

If your policy is to have "unlimited customer coverage," then you will use the 1.05 factor in the BI premium to calculate medical payments premium as there are two separate medical payment charts for Garage Liability. Charts based on this criteria can be found in Rule 52 of the NCRF Commercial Auto Manual.

3. *When do we apply pollution surcharges?*

When a risk has a Combined Single limit of liability due to a State/Federal law, rule or regulation, apply the applicable pollution surcharge to each required unit as found in Rule 24 of the NCRF Commercial Auto Manual.

Pollution surcharges **do not** apply to the following:

1. Public rated units
2. Units that have higher limits solely due to the Vehicle Financial Responsibility Act of 1957 as amended
3. A policy with the combined single limit of \$85,000 (minimum csl for basic limits of 30/60/25)