**1)** The KAIP Manual and Commercial Rating Worksheets are located on the Commercial Auto section of the website.

**a) Commercial Rating Worksheets**

i) Select **Public Transportation** along the bottom tabs of the worksheet.

ii) Fill in green shaded areas with the information you get from the Base Rate schedules and Rules (see process below).

**2) Rating Process (Per Rule 92) Using KAIP Manual – Public Transportation**

a) **Eligibility (Public Transportation) - Rule 91**

i) Page 131 of 169 (Page C-33 of PDF Manual).

b) **Premium Development Process** – **Not Zone Rated**

i) **Rule 92**, Page 131 of 169 (Page 33 of PDF Manual)

ii) Identify rating **territory** where insured resides – **Rule 19** on page 76 of 169 (Page G-8 of PDF Manual). Identify the county and territory number.

iii) Follow process in Rule 92 to develop premium using the guidance provided below on where to find information in the manual.

c) **Premium Development Process** – **Zone Rated**

i) **Rule 93**, Page 131 of 169 (Page 33 of PDF Manual).

ii) Follow process in Rule 93 with guidance on where to find information as follows.

d) **Classifications - Rule 94**

i) Page 132 of 169 (Page C-34 of PDF Manual).

ii) Tables start page 134 of 169 (Page C-36 of PDF Manual)

e) **Base Rate Schedules** start with page 157 of 169 (Page CR-5 of the PDF Manual - use chart C).

f) **UM & UIM - Rule 58**

i) Page 107 of 169 (Page C-9 of PDF Manual).

ii) Rate is on page 108 of 169 (Page C-10 of PDF Manual).

g) **No-Fault - Rule 59**

i) Page 108 of 169 (Page C-10 of PDF Manual).

h) **Increased Limits Factor - Rule 52**

i) Page 101 of 169 (C-3 of PDF Manual).

**i) Accident Prevention Discount – Rule 61**

i) Page 110 of 169 (Page C-11 of PDF Manual)

j) **Additional Charges (Penalty Points) Rule 3**

i) Page 71 of 169 (Page G-3 of PDF Manual).

ii) Penalty points shall be applied first to the auto generating the highest premium subject to the maximum additional charge factor of 2.50.

k) **Experience Rating - Rule 54**

i) Page 103 of 169 (Page C-5 of PDF Manual).

ii) Eligibility is determined by a credibility factor of at least .07 as determined from the tables contained in this rule.
iii) 4 years loss experience required on submission
iv) Utilize the worksheet and reference the sample on pages C-12 &13 of PDF manual.

**3)** The liability rates in the manual are for $60,000. The maximum liability amount is $350,000 unless State or Federal authorities require higher limits and this will require a filing.

**4) Submitting an Application**

a) Print off the application and any supplemental pages that are required
   i) **State or Federal filings require the KY Commercial Filing Supplement**
   **ii)** For risks with **filings,** there is a **15-day waiting period** for the effective date beginning the date received by the KAIP office.

b) When submitting the annual **premium**, a money order, cashier check or bank check is required. G**uaranteed funds** are required and no agency or personal checks are accepted.

a) When completing the application make sure questions are answered. **Complete** every section **thoroughly** as incomplete sections may be returned as deficiencies and will **delay** issuance and may change the effective date of the policy.

**5)** The KAIP staff will be happy to assist however **the Producer is responsible for quoting**. The Producer should also be aware that the final premium is determined by the Servicing Carrier based on the completed application and supplements and any inspections that may be performed.