

# Kentucky Automobile Insurance Plan – Rating and Processing Information – Trucks, Tractors, & Trailers

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Website access: [kyinsplans.org/auto](http://kyinsplans.org/auto)

1) On our **landing page** you will be able to access the **tools** (including Commercial Rating Worksheets) you will need to quote and submit a Commercial Auto/Trucker risk,

**a. Commercial Rating Worksheets**

- i. Select **Trucks, Tractors, and Trailers** 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) and the worksheet will do the calculations for you.

**2) Rating Process (Per Rule 72) Using KAIP Manual – Truck, Tractor & Trailer**

**a) Eligibility (Truckers) - Rule 75**

i) Page 136 of 181 (Page C-28 of PDF Manual).

b) The first step is to get the rating **territory** number where the insured resides.

i) **Rule 19** General Rules on page 86 of 181 (Page G-8 of PDF Manual). Find the county and the territory number.

**c) Truck, Tractor and Trailer Section - Rule 71**

i) Page 125 of 181 (Page C-17 of PDF Manual).

ii) **Premium Development (Not Zone Rated) – Rule 72**

iii) **Zone Rated Premium Development – Rule 73**

**d) Classifications - Rule 74**

i) Page 132 of 181 (Page C-24 of PDF Manual).

e) **Base Rate Schedules** start with page 167 of 181 (Page CR-3 of the PDF Manual - use chart C).

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

i) Page 118 of 181 (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 119 of 181 (Page C-10 of PDF Manual).

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

i) Page 112 of 181 (C-3 of PDF Manual).

**i) Pollution Liability Factor - Rule 53**

i) Page 113 of 181 (Page C-4 of PDF Manual).

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

i) Page 120 of 181 (Page C-11 of PDF Manual)

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

i) Page 81 of 181 (Page G-3 of PDF Manual).

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- ii) Penalty points shall be applied first to the auto generating the highest premium subject to the maximum additional charge factor of 2.50.
- l) **Experience Rating - Rule 54**
  - i) Page 114 of 181 (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
- 3) **Important note:** – If the insured has an extended weight decal see **Rule 74.D for extended weight factor.**
- 4) 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 which will require a filing.
- 5) **Submitting an Application** - Applications must now be completed on the **EASi system**. Click on EASi and you will need to register to use the system. Once completed, you will submit and print the application as it will need to be **mailed to AIPSO** as follows:
  - a) **Kentucky Automobile Insurance Plan**  
**PO Box 6530**  
**Providence, RI 02940-6530**
  - b) Supplemental pages are available from the link on Commercial Auto page.
  - c) If there are filings a **KY Commercial Filing Supplement** must be completed and submitted with the application.
  - d) For risks with **filings**, there is a **15-day waiting period** for the effective date beginning the date received by the AIPSO office.
- 6) When submitting the annual **premium**, a money order, cashier check or bank check is required. **Guaranteed funds** are required and no agency or personal checks are accepted. We require **40% down** regardless of the payment option. Payment options are as follows:
  - a. **Full pay**
  - b. 40% down and **single bill** for the rest
  - c. **40-30-30** – 40% down, 30% due in 90 days, final 30% due in 180 days.
  - d. **Outside finance** – 40% down and remainder financed... **copy** of finance agreement required.
- 7) Please **double-check** that you have completed the steps above as incomplete/incorrect information may **delay** issuance or the effective date of the coverage.

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- 8) 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.