297. UNINSURED MOTORISTS INSURANCE

The following is added to Rule **297.:**

A. Application

**1.** Uninsured (includes Underinsured) Motorists Bodily Injury And Property Damage Coverage generally must be provided as additional insurance, in excess of any available Bodily Injury and Property Damage Liability Coverage applicable to the uninsured motor vehicle at limits:

**a.** Not less than the minimum financial responsibility limits required in Georgia for bodily injury and property damage liability; or

**b.** Equal to the policy's liability limits, if those limits are greater than the limits specified in Paragraph **A.1.a.** The named insured may select Uninsured Motorists Limits less than the policy's liability limits.

Use Georgia Uninsured Motorists Coverage – Added On To At-fault Liability Limits Endorsement CA 31 37**.**

**2.** The named insured has the right:

**a.** To reject, in writing, Uninsured Motorists Coverage in its entirety; or

**b.** To reject, Uninsured Motorists Coverage – Added On To At-fault Liability Limits as described in Paragraph **1.** and select, in writing, Uninsured Motorists Coverage – Reduced By At-fault Liability Limits to generally apply to the difference between the amount of any Bodily Injury and Property Damage Liability Coverage applicable to the uninsured motor vehicle and the Uninsured Motorists Coverage limit(s). If selected, use Georgia Uninsured Motorists Coverage – Reduced By At-fault Liability Limits Endorsement CA 21 11**.**

**3.** If split limits are selected, also use Georgia Split Uninsured Motorists Coverage Limits Endorsement CA 31 03 for the Uninsured Motorists Coverage described in Paragraph **A.1.** or **A.2.**

**4.** The insurer does not have to provide Uninsured Motorists Coverage on renewal policies when the named insured has rejected the coverage on the policy previously issued by the insurer. The amount of coverage need not be increased from the amounts shown on the Declarations on renewal once coverage is issued.

**5.** If the named insured elects Uninsured Motorists Coverage, the coverage applies to all autos registered or principally garaged in Georgia insured under the policy.

**6.** For Uninsured Motorists Limits higher than the basic limit, deductible options are available at the option of the first named insured, which may affect the premium. Selection of a deductible option must be indicated in the endorsement or policy Declarations.

B. Premium Computation

**1.** Identify the exposures in this jurisdiction for which coverage applies and for which a premium will be charged. Exposures include owned self-propelled vehicles and sets of registration plates not issued to a specific auto (including dealer and transporter plates).

Do not charge a premium for the following:

**a.** Trailers;

**b.** Hired and non-owned autos;

**c.** Owned vehicles which have not been assigned registration plates (such as Auto Dealers' inventory); or

**d.** Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule **269.**).

**2.** Determine the exposure type (Private Passenger Type or Other Than Private Passenger Type). For the purposes of this premium development, Private Passenger Types include exposures which are classified under Section **III** of Division One or are explicitly described as Private Passenger Types elsewhere in Division One. Unless instructed otherwise, all other exposures are considered to be Other Than Private Passenger Types, even when rating for other coverages is based on Private Passenger Types.

**3.** For some autos, the Uninsured Motorists Coverage Premium Formula is given in the section for that auto. For all other autos to which the coverage applies, the following premium formula applies for each auto.

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|  | 🖙 | Premium = Loss Cost – Deductible Discount |

**a.** Select the appropriate loss costs table as follows:

(1) Single Limits – Bodily Injury And Property Damage

Select the appropriate loss costs table as follows:

**(a)** For Bodily Injury And Property Damage Coverage – Added On To At-fault Liability Limits – Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(1)(a)(LC).**

**(b)** For Bodily Injury And Property Damage Coverage – Added On To At-fault Liability Limits – Other Than Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(1)(b)(LC).**

**(c)** For Bodily Injury And Property Damage Coverage – Reduced By At-fault Liability Limits – Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(1)(c)(LC).**

**(d)** For Bodily Injury And Property Damage Coverage – Reduced By At-fault Liability Limits – Other Than Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(1)(d)(LC).**

(2) Split Limits

The initial limits provided are the minimum financial responsibility limits required in Georgia. Select the appropriate loss costs table as follows:

**(a)** For Bodily Injury Coverage – Added On To At-fault Liability Limits – Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(2)(a)(LC).**

**(b)** For Bodily Injury Coverage – Added On To At-fault Liability Limits – Other Than Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(2)(b)(LC).**

**(c)** For Bodily Injury Coverage – Reduced By At-fault Liability Limits – Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(2)(c)(LC).**

**(d)** For Bodily Injury Coverage – Reduced By At-fault Liability Limits – Other Than Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(2)(d)(LC).**

**(e)** For Property Damage Coverage – Added On To At-fault Liability Limits – Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(2)(e)(LC).**

**(f)** For Property Damage Coverage – Added On To At-fault Liability Limits – Other Than Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(2)(f)(LC).**

**(g)** For Property Damage Coverage – Reduced By At-fault Liability Limits – Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(2)(g)(LC).**

**(h)** For Property Damage Coverage – Reduced By At-fault Liability Limits – Other Than Individual Named Insureds, refer to state loss costs Table **297.B.3.a.(2)(h)(LC).**

**b.** Deductible Discount calculated in Rule **298.D.**