TERRITORY 101

LIAB, MED PAY

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| LIABILITY | | | MEDICAL PAYMENTS | PERSONAL INJURY PROTECTION | | |
|  | | |  |  | | |
| Limit Of Liab. $100,000 | | | Limit Per Person $5000 | Basic Limits | | |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS** | | | | | | |
| $ 371 | | | $ 7 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 286 | | | $ 9 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1491 | | | $ 62 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 141 | | | $ 10 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1172 | | | $ 60 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 352 | | | $ 11 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 375 | | | Refer to Rule 249. |  | N/A |  |
|  | | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule **222.** for premium development. | | | | | |
|  | For Private Passenger Types Classifications, refer to Rule **232.** for premium development. | | | | | |
|  | For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. | | | | | |
|  | For liability increased limits factors, refer to Rule 300. | | | | | |
|  | Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. | | | | | |
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TERRITORY 103

LIAB, MED PAY

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| LIABILITY | | | MEDICAL PAYMENTS | PERSONAL INJURY PROTECTION | | |
|  | | |  |  | | |
| Limit Of Liab. $100,000 | | | Limit Per Person $5000 | Basic Limits | | |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS** | | | | | | |
| $ 218 | | | $ 6 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 206 | | | $ 7 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 876 | | | $ 36 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 83 | | | $ 8 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 689 | | | $ 50 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 207 | | | $ 7 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 226 | | | Refer to Rule 249. |  | N/A |  |
|  | | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule **222.** for premium development. | | | | | |
|  | For Private Passenger Types Classifications, refer to Rule **232.** for premium development. | | | | | |
|  | For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. | | | | | |
|  | For liability increased limits factors, refer to Rule 300. | | | | | |
|  | Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. | | | | | |
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TERRITORY 104

LIAB, MED PAY

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| --- | --- | --- | --- | --- | --- | --- |
| LIABILITY | | | MEDICAL PAYMENTS | PERSONAL INJURY PROTECTION | | |
|  | | |  |  | | |
| Limit Of Liab. $100,000 | | | Limit Per Person $5000 | Basic Limits | | |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS** | | | | | | |
| $ 238 | | | $ 5 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 272 | | | $ 9 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 957 | | | $ 40 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 90 | | | $ 8 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 752 | | | $ 54 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 226 | | | $ 7 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 234 | | | Refer to Rule 249. |  | N/A |  |
|  | | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule **222.** for premium development. | | | | | |
|  | For Private Passenger Types Classifications, refer to Rule **232.** for premium development. | | | | | |
|  | For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. | | | | | |
|  | For liability increased limits factors, refer to Rule 300. | | | | | |
|  | Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. | | | | | |
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TERRITORY 105

LIAB, MED PAY

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| --- | --- | --- | --- | --- | --- | --- |
| LIABILITY | | | MEDICAL PAYMENTS | PERSONAL INJURY PROTECTION | | |
|  | | |  |  | | |
| Limit Of Liab. $100,000 | | | Limit Per Person $5000 | Basic Limits | | |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS** | | | | | | |
| $ 240 | | | $ 5 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 232 | | | $ 7 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 965 | | | $ 40 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 91 | | | $ 9 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 758 | | | $ 54 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 228 | | | $ 7 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 226 | | | Refer to Rule 249. |  | N/A |  |
|  | | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule **222.** for premium development. | | | | | |
|  | For Private Passenger Types Classifications, refer to Rule **232.** for premium development. | | | | | |
|  | For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. | | | | | |
|  | For liability increased limits factors, refer to Rule 300. | | | | | |
|  | Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. | | | | | |
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TERRITORY 101

PHYS DAM

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| PHYSICAL DAMAGE Original Cost New Range $25,000 – 29,999 | | | | | |
|  | | | Specified Causes Of Loss | Comp. | $500 Ded. Coll. |
| **rule 223. trucks, tractors and trailers classifications** | | | | | |
|  | | **– Local And Intermediate – All Vehicles** | | | |
|  | | **– Long Distance – Light Trucks And Trailers Used With Light Trucks** | | | |
|  | | | $ 34 | $ 59 | $ 194 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 45 | $ 78 | $ 264 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 52 | $ 90 | $ 437 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 23 | $ 40 | $ 122 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 23 | $ 40 | $ 122 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 52 | $ 90 | $ 437 |
|  | | | | | |
|  | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. | | | | |
|  | For Private Passenger Types Classifications, refer to Rule 232. for premium development. | | | | |
|  | For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. | | | | |
|  | For Deductible factors, refer to Rule 298. | | | | |
|  | For Vehicle Value factors, refer to Rule 301. | | | | |
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TERRITORY 103

PHYS DAM

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| PHYSICAL DAMAGE Original Cost New Range $25,000 – 29,999 | | | | | |
|  | | | Specified Causes Of Loss | Comp. | $500 Ded. Coll. |
| **rule 223. trucks, tractors and trailers classifications** | | | | | |
|  | | **– Local And Intermediate – All Vehicles** | | | |
|  | | **– Long Distance – Light Trucks And Trailers Used With Light Trucks** | | | |
|  | | | $ 67 | $ 117 | $ 246 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 90 | $ 156 | $ 294 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 102 | $ 178 | $ 554 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 46 | $ 80 | $ 155 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 46 | $ 80 | $ 155 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 102 | $ 178 | $ 554 |
|  | | | | | |
|  | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. | | | | |
|  | For Private Passenger Types Classifications, refer to Rule 232. for premium development. | | | | |
|  | For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. | | | | |
|  | For Deductible factors, refer to Rule 298. | | | | |
|  | For Vehicle Value factors, refer to Rule 301. | | | | |
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TERRITORY 104

PHYS DAM

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| --- | --- | --- | --- | --- | --- |
| PHYSICAL DAMAGE Original Cost New Range $25,000 – 29,999 | | | | | |
|  | | | Specified Causes Of Loss | Comp. | $500 Ded. Coll. |
| **rule 223. trucks, tractors and trailers classifications** | | | | | |
|  | | **– Local And Intermediate – All Vehicles** | | | |
|  | | **– Long Distance – Light Trucks And Trailers Used With Light Trucks** | | | |
|  | | | $ 66 | $ 115 | $ 243 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 74 | $ 129 | $ 303 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 100 | $ 175 | $ 547 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 45 | $ 78 | $ 153 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 45 | $ 78 | $ 153 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 100 | $ 175 | $ 547 |
|  | | | | | |
|  | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. | | | | |
|  | For Private Passenger Types Classifications, refer to Rule 232. for premium development. | | | | |
|  | For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. | | | | |
|  | For Deductible factors, refer to Rule 298. | | | | |
|  | For Vehicle Value factors, refer to Rule 301. | | | | |
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TERRITORY 105

PHYS DAM

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| --- | --- | --- | --- | --- | --- |
| PHYSICAL DAMAGE Original Cost New Range $25,000 – 29,999 | | | | | |
|  | | | Specified Causes Of Loss | Comp. | $500 Ded. Coll. |
| **rule 223. trucks, tractors and trailers classifications** | | | | | |
|  | | **– Local And Intermediate – All Vehicles** | | | |
|  | | **– Long Distance – Light Trucks And Trailers Used With Light Trucks** | | | |
|  | | | $ 54 | $ 93 | $ 225 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 52 | $ 90 | $ 260 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 82 | $ 141 | $ 506 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 37 | $ 63 | $ 142 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 37 | $ 63 | $ 142 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 82 | $ 141 | $ 506 |
|  | | | | | |
|  | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. | | | | |
|  | For Private Passenger Types Classifications, refer to Rule 232. for premium development. | | | | |
|  | For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. | | | | |
|  | For Deductible factors, refer to Rule 298. | | | | |
|  | For Vehicle Value factors, refer to Rule 301. | | | | |
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ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT

|  |
| --- |
| FIRE |
| $ 0.04 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| FIRE AND THEFT\* | | | | |
|  | | Personal Auto Type Vehicles | | Miscellaneous Type Vehicles |
| Territory Code | | Buildings And Standard Open Lots | Non-Standard Open Lots | Buildings And Open Lots |
| All Territories | | $ 0.14 | $ 0.18 | $ 0.08 |
|  | |  |  |  |
|  | |  |  |  |
|  | |  |  |  |
| \* | Theft is subject to a $100 per car/$500 per occurrence deductible. | | | |
|  | See Rule **298.** for additional deductible options. | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SPECIFIED CAUSES OF LOSS\* | | | | | | |
|  | | Personal Auto Type Vehicles | | | Miscellaneous Type Vehicles | |
| Territory Code | | Buildings | Standard Open Lots | Non-Standard Open Lots | Buildings | Open Lots |
| All Territories | | $ 0.26 | $ 0.28 | $ 0.32 | $ 0.18 | $ 0.24 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | Theft and Mischief or Vandalism are subject to a $100 per car/$500 per occurrence deductible. | | | | | |
|  | See Rule **298.** for additional deductible options. | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| LIMITED SPECIFIED CAUSES OF LOSS\* | | | | | | |
|  | | Personal Auto Type Vehicles | | | Miscellaneous Type Vehicles | |
| Territory Code | | Buildings | Standard Open Lots | Non-Standard Open Lots | Buildings | Open Lots |
| All Territories | | $ 0.24 | $ 0.26 | $ 0.31 | $ 0.18 | $ 0.18 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | Theft is subject to a $100 per car/$500 per occurrence deductible. | | | | | |
|  | See Rule **298.** for additional deductible options. | | | | | |

ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT (Cont'd)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| COMPREHENSIVE\* | | | | | |
| Territory Code | | Personal Auto Type Vehicles | | | Miscellaneous Type Vehicles |
| Buildings | Standard Open Lots | Non-Standard Open Lots | Buildings And Open Lots |
| All Territories | | $ 0.31 | $ 0.35 | $ 0.39 | $ 0.28 |
|  | |  |  |  |  |
|  | |  |  |  |  |
|  | |  |  |  |  |
| \* | Theft and Mischief or Vandalism are subject to a $100 per car/$500 per occurrence deductible. | | | | |
|  | See Rule **298.** for additional deductible options. | | | | |

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| --- | --- | --- | --- | --- | --- |
| BLANKET COLLISION | | | | | |
|  | |  | Reporting Form – Inventory Value | | |
|  | |  | Non–Reporting Form – Limit of Insurance | | |
| Deductible | | First $ 50,000  And Under | | $ 50,001 To $ 100,000 | Over $ 100,000 |
| $100 | | $ 1.15 | | $ 0.47 | $ 0.21 |
| $250 | | 0.90 | | 0.36 | 0.15 |
|  | See Rule **298.** for additional deductible options. | | | | |

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| GARAGEKEEPERS’ – OTHER THAN COLLISION | | | | | | | |
| Maximum Limit | | | Specified Causes Of Loss | | | Comprehensive | |
| Of Liability | | | Legal Liability | | Direct (Primary) | Legal Liability | Direct (Primary) |
| $ | | 6,000 | $ 17 | | $ 23 | $ 20 | $ 28 |
| 7,500 | | | 20 | | 27 | 24 | 32 |
| 9,000 | | | 23 | | 31 | 27 | 37 |
| 12,000 | | | 28 | | 38 | 34 | 45 |
| 15,000 | | | 33 | | 45 | 40 | 53 |
| 18,000 | | | 37 | | 50 | 44 | 60 |
| 22,500 | | | 45 | | 60 | 53 | 72 |
| 30,000 | | | 56 | | 75 | 67 | 90 |
| 37,500 | | | 66 | | 89 | 79 | 107 |
| 45,000 | | | 75 | | 101 | 90 | 122 |
| 60,000 | | | 93 | | 125 | 111 | 150 |
| 75,000 | | | 109 | | 147 | 131 | 177 |
| 90,000 | | | 126 | | 170 | 151 | 204 |
| 120,000 | | | 155 | | 209 | 186 | 251 |
| 150,000 | | | 182 | | 245 | 218 | 294 |
| 180,000 | | | 209 | | 283 | 251 | 339 |
| 225,000 | | | 252 | | 340 | 302 | 408 |
| 300,000 | | | 319 | | 430 | 382 | 516 |
| 375,000 | | | 386 | | 521 | 463 | 625 |
| 450,000 | | | 452 | | 610 | 543 | 733 |
| 600,000 | | | 579 | | 781 | 695 | 938 |
| 750,000 | | | 702 | | 947 | 842 | 1137 |
| 900,000 | | | 821 | | 1109 | 986 | 1330 |
| 1,200,000 | | | 1048 | | 1414 | 1257 | 1697 |
| 1,500,000 | | | 1251 | | 1689 | 1501 | 2027 |
| 2,000,000 | | | 1416 | | 1911 | 1699 | 2294 |
| 2,500,000 | | | 1542 | | 2082 | 1850 | 2498 |
| Over | | |  | | | | |
| 2,500,000 | | | Refer to Company | | | | |
|  | | | | **Direct Coverage (Excess)** | | | |
|  | | | | Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15. | | | |
|  | | | | Comprehensive – Multiply the Legal Liability premium by 1.15. | | | |
| \* | Theft and Mischief or Vandalism are subject to a $100 per car/$500 per occurrence deductible. | | | | | | |
|  | See Rule **298.** for additional deductible options. | | | | | | |

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT (Cont'd)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| GARAGEKEEPERS’ – COLLISION | | | | | | |
|  | Deductibles | | | | | |
| Maximum | $ 100 | | $ 250 | | $ 500 | |
| Limit Of Liability | Legal Liability | Direct (Primary) | Legal Liability | Direct (Primary) | Legal Liability | Direct (Primary) |
| $ 6,000 | $ 19 | $ 26 | $ 12 | $ 17 | $ 10 | $ 13 |
| 7,500 | 22 | 30 | 14 | 19 | 11 | 15 |
| 9,000 | 25 | 34 | 16 | 22 | 13 | 17 |
| 12,000 | 32 | 43 | 21 | 28 | 16 | 22 |
| 15,000 | 38 | 51 | 25 | 33 | 19 | 26 |
| 18,000 | 45 | 61 | 29 | 40 | 23 | 30 |
| 22,500 | 53 | 72 | 34 | 47 | 27 | 36 |
| 30,000 | 68 | 92 | 44 | 60 | 34 | 46 |
| 37,500 | 80 | 108 | 52 | 70 | 40 | 54 |
| 45,000 | 90 | 122 | 59 | 79 | 45 | 61 |
| 60,000 | 113 | 153 | 73 | 99 | 57 | 76 |
| 75,000 | 136 | 184 | 88 | 119 | 68 | 92 |
| 90,000 | 156 | 211 | 101 | 137 | 78 | 105 |
| 120,000 | 195 | 263 | 127 | 171 | 97 | 132 |
| 150,000 | 234 | 316 | 152 | 205 | 117 | 158 |
| 180,000 | 270 | 364 | 175 | 237 | 135 | 182 |
| 225,000 | 323 | 436 | 210 | 283 | 162 | 218 |
| 300,000 | 411 | 555 | 267 | 361 | 205 | 277 |
| 375,000 | 498 | 672 | 324 | 437 | 249 | 336 |
| 450,000 | 584 | 788 | 380 | 513 | 292 | 394 |
| 600,000 | 754 | 1018 | 490 | 662 | 377 | 509 |
| 750,000 | 921 | 1243 | 599 | 808 | 460 | 622 |
| 900,000 | 1078 | 1455 | 701 | 946 | 539 | 728 |
| 1,200,000 | 1371 | 1851 | 891 | 1203 | 686 | 925 |
| 1,500,000 | 1644 | 2219 | 1069 | 1443 | 822 | 1110 |
| 2,000,000 | 1876 | 2533 | 1219 | 1646 | 938 | 1266 |
| 2,500,000 | 2044 | 2759 | 1329 | 1794 | 1022 | 1380 |
| Over |  | | | | | |
| 2,500,000 | Refer to Company | | | | | |
| **Direct Coverage (Excess)** | | | | | | |
| Multiply the Legal Liability premium for the desired deductible by 1.15. | | | | | | |
| For additional coverages, refer to company. | | | | | | |

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Zone-rating Table – Zone 41 (Mountain) Combinations | | | | | | | |
|  | Zone | Description | $100,000  Liability | | $500 Deductible Collision | | $500 Deductible Comprehensive | |
|  | 01 | Atlanta | $ | 2743 | $ | 992 | $ | 275 |
|  | 02 | Baltimore/Washington |  | 2324 |  | 794 |  | 281 |
|  | 03 | Boston |  | 1801 |  | 680 |  | 315 |
|  | 04 | Buffalo |  | 2324 |  | 794 |  | 281 |
|  | 05 | Charlotte |  | 2743 |  | 992 |  | 275 |
|  | 06 | Chicago |  | 2163 |  | 954 |  | 269 |
|  | 07 | Cincinnati |  | 2163 |  | 954 |  | 269 |
|  | 08 | Cleveland |  | 2163 |  | 954 |  | 269 |
|  | 09 | Dallas/Fort Worth |  | 1862 |  | 667 |  | 275 |
|  | 10 | Denver |  | 1345 |  | 626 |  | 277 |
|  | 11 | Detroit |  | 2163 |  | 954 |  | 269 |
|  | 12 | Hartford |  | 1801 |  | 680 |  | 315 |
|  | 13 | Houston |  | 1862 |  | 667 |  | 275 |
|  | 14 | Indianapolis |  | 2163 |  | 954 |  | 269 |
|  | 15 | Jacksonville |  | 2743 |  | 992 |  | 275 |
|  | 16 | Kansas City |  | 1825 |  | 769 |  | 345 |
|  | 17 | Little Rock |  | 1862 |  | 667 |  | 275 |
|  | 18 | Los Angeles |  | 2474 |  | 975 |  | 331 |
|  | 19 | Louisville |  | 2065 |  | 817 |  | 291 |
|  | 20 | Memphis |  | 2065 |  | 817 |  | 291 |
|  | 21 | Miami |  | 2743 |  | 992 |  | 275 |
|  | 22 | Milwaukee |  | 1825 |  | 769 |  | 345 |
|  | 23 | Minneapolis/St. Paul |  | 1825 |  | 769 |  | 345 |
|  | 24 | Nashville |  | 2065 |  | 817 |  | 291 |
|  | 25 | New Orleans |  | 2478 |  | 790 |  | 311 |
|  | 26 | New York City |  | 2324 |  | 794 |  | 281 |
|  | 27 | Oklahoma City |  | 1862 |  | 667 |  | 275 |
|  | 28 | Omaha |  | 1825 |  | 769 |  | 345 |
|  | 29 | Phoenix |  | 1345 |  | 626 |  | 277 |
|  | 30 | Philadelphia |  | 2324 |  | 794 |  | 281 |
|  | 31 | Pittsburgh |  | 2324 |  | 794 |  | 281 |
|  | 32 | Portland |  | 2474 |  | 975 |  | 331 |
|  | 33 | Richmond |  | 2743 |  | 992 |  | 275 |
|  | 34 | St. Louis |  | 1825 |  | 769 |  | 345 |
|  | 35 | Salt Lake City |  | 1345 |  | 626 |  | 277 |
|  | 36 | San Francisco |  | 2474 |  | 975 |  | 331 |
|  | 37 | Tulsa |  | 1862 |  | 667 |  | 275 |
|  | 40 | Pacific |  | 2587 |  | 1106 |  | 338 |
|  | 41 | Mountain |  | 1407 |  | 711 |  | 282 |
|  | 42 | Midwest |  | 1909 |  | 875 |  | 351 |
|  | 43 | Southwest |  | 1947 |  | 757 |  | 281 |
|  | 44 | North Central |  | 2262 |  | 1083 |  | 273 |
|  | 45 | Mideast |  | 2160 |  | 929 |  | 297 |
|  | 46 | Gulf |  | 2592 |  | 896 |  | 317 |
|  | 47 | Southeast |  | 2869 |  | 1129 |  | 281 |
|  | 48 | Eastern |  | 2431 |  | 904 |  | 285 |
|  | 49 | New England |  | 1884 |  | 775 |  | 321 |

Table 225.F.(LC) Zone-rating Table – Zone 41 (Mountain) Rating Table Combinations Loss Costs

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

|  |  |  |
| --- | --- | --- |
|  | Acts, Errors Or Omissions Base Loss Cost | |
|  | $ | 36 |

Table 249.F.2.a.(LC) Acts, Errors Or Omissions Liability Coverages Loss Cost

270. FINANCED AUTOS

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Single Interest Coverage | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | Original Unpaid Balance Including Finance Charges | | | | Comprehensive | | | | | | Collision | | | | | | Fire And Theft | | | | | | Conversion, Embezzlement And Secretion | | | | | |
| New | | | Used | | | New | | | Used | | | New | | | Used | | | New | | | Used | | |
|  | $ | 0 | – | 1,500 | $ | 5 |  | $ | 6 |  | $ | 47 |  | $ | 49 |  | $ | 3 |  | $ | 3 |  | $ | 4 |  | $ | 5 |  |
|  |  | 1,501 | – | 2,000 |  | 6 |  |  | 7 |  |  | 52 |  |  | 54 |  |  | 3 |  |  | 3 |  |  | 5 |  |  | 5 |  |
|  |  | 2,001 | – | 2,500 |  | 7 |  |  | 7 |  |  | 60 |  |  | 63 |  |  | 4 |  |  | 4 |  |  | 6 |  |  | 6 |  |
|  |  | 2,501 | – | 3,000 |  | 8 |  |  | 9 |  |  | 69 |  |  | 73 |  |  | 4 |  |  | 4 |  |  | 7 |  |  | 7 |  |
|  |  | 3,001 | – | 3,500 |  | 9 |  |  | 10 |  |  | 79 |  |  | 84 |  |  | 5 |  |  | 5 |  |  | 8 |  |  | 9 |  |
|  |  | 3,501 | – | 4,000 |  | 10 |  |  | 11 |  |  | 89 |  |  | 94 |  |  | 5 |  |  | 5 |  |  | 9 |  |  | 9 |  |
|  |  | 4,001 | – | 4,500 |  | 11 |  |  | 12 |  |  | 96 |  |  | 101 |  |  | 6 |  |  | 6 |  |  | 9 |  |  | 10 |  |
|  |  | 4,501 | – | 5,000 |  | 13 |  |  | 14 |  |  | 111 |  |  | 117 |  |  | 7 |  |  | 7 |  |  | 11 |  |  | 12 |  |
|  |  | 5,001 | – | 6,000 |  | 15 |  |  | 16 |  |  | 131 |  |  | 137 |  |  | 8 |  |  | 8 |  |  | 13 |  |  | 14 |  |
|  |  | 6,001 | – | 8,000 |  | 20 |  |  | 21 |  |  | 171 |  |  | 181 |  |  | 10 |  |  | 10 |  |  | 16 |  |  | 18 |  |
|  | Over 8,000 per $100 | | | |  | 0.28 |  |  | 0.30 |  |  | 2.43 |  |  | 2.56 |  |  | 0.15 |  |  | 0.15 |  |  | 0.24 |  |  | 0.26 |  |

Table 270.C.2.c.(1)(LC) Single Interest Coverage Loss Costs

289. NON-OWNERSHIP LIABILITY

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Class Code | Total Number Of Employees | | | | Liability Base Loss Cost | | |
|  | 6638 | 0 | – | 9 |  | $ | 46 |  |
|  | 6639 | 10 | – | 19 |  |  | 99 |  |
|  | 6640 | 20 | – | 25 |  |  | 159 |  |
|  | 6602 | 26 | – | 100 |  |  | 268 |  |
|  | 6603 | 101 | – | 500 |  |  | 701 |  |
|  | 6604 | 501 | – | 1,000 |  |  | 1,612 |  |
|  | 6605 | Over | | 1,000 |  |  | 3,397 |  |

Table 289.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs

290. HIRED AUTOS

|  |  |  |
| --- | --- | --- |
|  | Cost Of Hire Basis – All Territories  Liability Base Loss Cost | |
|  | $ | 0.32 |

Table 290.B.3.a.(1)(LC) Cost Of Hire Basis Liability Loss Cost

297. UNINSURED MOTORISTS INSURANCE

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Bodily Injury | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 50,000 | $ | 11.70 | $ | 2.93 |
|  |  | 100,000 |  | 14.63 |  | 3.65 |
|  |  | 125,000 |  | 15.60 |  | 3.90 |
|  |  | 150,000 |  | 16.38 |  | 4.10 |
|  |  | 200,000 |  | 17.75 |  | 4.44 |
|  |  | 250,000 |  | 18.73 |  | 4.68 |
|  |  | 300,000 |  | 19.50 |  | 4.88 |
|  |  | 350,000 |  | 20.09 |  | 5.03 |
|  |  | 400,000 |  | 20.76 |  | 5.19 |
|  |  | 500,000 |  | 21.55 |  | 5.39 |
|  |  | 600,000 |  | 22.23 |  | 5.56 |
|  |  | 750,000 |  | 23.01 |  | 5.75 |
|  |  | 1,000,000 |  | 23.89 |  | 5.98 |
|  |  | 1,500,000 |  | 25.06 |  | 6.26 |
|  |  | 2,000,000 |  | 25.64 |  | 6.41 |

Table 297.B.3.a.(1)(LC) Single Limits Uninsured Motorists Bodily Injury Coverage Loss Costs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Underinsured Motorists Bodily Injury | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 50,000 | $ | 2.93 | $ | 1.91 |
|  |  | 100,000 |  | 9.29 |  | 6.04 |
|  |  | 125,000 |  | 18.45 |  | 12.00 |
|  |  | 150,000 |  | 20.64 |  | 13.41 |
|  |  | 200,000 |  | 24.44 |  | 15.89 |
|  |  | 250,000 |  | 27.30 |  | 17.75 |
|  |  | 300,000 |  | 31.20 |  | 20.29 |
|  |  | 350,000 |  | 35.50 |  | 23.08 |
|  |  | 400,000 |  | 37.51 |  | 24.38 |
|  |  | 500,000 |  | 41.02 |  | 26.66 |
|  |  | 600,000 |  | 45.87 |  | 29.82 |
|  |  | 750,000 |  | 49.47 |  | 32.16 |
|  |  | 1,000,000 |  | 54.00 |  | 35.10 |
|  |  | 1,500,000 |  | 62.48 |  | 40.61 |
|  |  | 2,000,000 |  | 66.68 |  | 43.34 |

Table 297.B.3.a.(2)(LC) Single Limits Underinsured Motorists Bodily Injury Coverage Loss Costs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Bodily Injury | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 25,000/50,000 | $ | 9.75 | $ | 2.44 |
|  |  | 50,000/100,000 |  | 12.39 |  | 3.10 |
|  |  | 100,000/300,000 |  | 15.40 |  | 3.85 |
|  |  | 250,000/500,000 |  | 19.11 |  | 4.78 |
|  |  | 500,000/1,000,000 |  | 21.74 |  | 5.44 |

Table 297.B.3.a.(3)(LC) Split Limits Uninsured Motorists Bodily Injury Coverage Loss Costs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Underinsured Motorists Bodily Injury | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 50,000/100,000 | $ | 3.42 | $ | 2.22 |
|  |  | 100,000/300,000 |  | 11.35 |  | 7.37 |
|  |  | 250,000/500,000 |  | 28.27 |  | 18.37 |
|  |  | 500,000/1,000,000 |  | 43.83 |  | 28.50 |

Table 297.B.3.a.(4)(LC) Split Limits Underinsured Motorists Bodily Injury Coverage Loss Costs

|  |  |  |
| --- | --- | --- |
|  | Loss Cost | |
|  | $ | 1.25 |

Table 297.B.4.a.(LC) Individual Named Insured Loss Cost