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** | | | | | | |
| $ 268 | | | $ 6 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 257 | | | $ 8 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1077 | | | $ 45 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 102 | | | $ 8 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 847 | | | $ 52 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 255 | | | $ 8 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 509 | | | 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** | | | | | | |
| $ 143 | | | $ 4 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 154 | | | $ 5 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 575 | | | $ 24 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 54 | | | $ 7 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 452 | | | $ 42 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 136 | | | $ 4 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 268 | | | 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 106

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** | | | | | | |
| $ 85 | | | $ 3 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 130 | | | $ 4 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 342 | | | $ 14 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 32 | | | $ 6 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 269 | | | $ 36 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 81 | | | $ 3 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 150 | | | 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 108

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** | | | | | | |
| $ 209 | | | $ 5 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 194 | | | $ 6 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 840 | | | $ 35 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 79 | | | $ 9 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 660 | | | $ 57 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 199 | | | $ 6 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 383 | | | 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 109

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** | | | | | | |
| $ 184 | | | $ 5 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 160 | | | $ 5 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 740 | | | $ 31 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 70 | | | $ 7 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 581 | | | $ 46 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 175 | | | $ 6 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 352 | | | 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

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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** | | | |
|  | | | $ 103 | $ 158 | $ 252 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 161 | $ 248 | $ 251 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 157 | $ 240 | $ 567 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 70 | $ 107 | $ 159 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 70 | $ 107 | $ 159 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 157 | $ 240 | $ 567 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 138 | $ 213 | $ 254 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 171 | $ 264 | $ 216 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 210 | $ 324 | $ 572 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 94 | $ 145 | $ 160 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 94 | $ 145 | $ 160 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 210 | $ 324 | $ 572 |
|  | | | | | |
|  | | | | | |
|  | 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 106

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** | | | |
|  | | | $ 154 | $ 239 | $ 190 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 337 | $ 520 | $ 246 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 234 | $ 363 | $ 428 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 105 | $ 163 | $ 120 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 105 | $ 163 | $ 120 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 234 | $ 363 | $ 428 |
|  | | | | | |
|  | | | | | |
|  | 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 108

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** | | | |
|  | | | $ 175 | $ 269 | $ 206 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 249 | $ 384 | $ 258 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 266 | $ 409 | $ 464 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 119 | $ 183 | $ 130 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 119 | $ 183 | $ 130 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 266 | $ 409 | $ 464 |
|  | | | | | |
|  | | | | | |
|  | 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 109

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** | | | |
|  | | | $ 245 | $ 379 | $ 350 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 465 | $ 718 | $ 256 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 372 | $ 576 | $ 788 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 167 | $ 258 | $ 221 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 167 | $ 258 | $ 221 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 372 | $ 576 | $ 788 |
|  | | | | | |
|  | | | | | |
|  | 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 |
| $ 0.21 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 | | $ 1.35 | $ 1.64 | $ 0.76 |
|  | |  |  |  |
|  | |  |  |  |
|  | |  |  |  |
| \* | 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 | | $ 2.34 | $ 2.58 | $ 2.85 | $ 1.74 | $ 1.96 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 2.16 | $ 2.34 | $ 2.61 | $ 1.53 | $ 1.74 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 2.82 | $ 3.17 | $ 3.45 | $ 2.58 |
|  | |  |  |  |  |
|  | |  |  |  |  |
|  | |  |  |  |  |
| \* | Theft and Mischief or Vandalism are subject to a $100 per car/$500 per occurrence deductible. | | | | |
|  | See Rule **298.** for additional deductible options. | | | | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 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 | | $ 1.39 | | $ 0.54 | $ 0.23 |
| $250 | | 0.85 | | 0.32 | 0.14 |
|  | 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 | $ 21 | | $ 28 | $ 25 | $ 34 |
| 7,500 | | | 25 | | 33 | 29 | 40 |
| 9,000 | | | 28 | | 38 | 34 | 46 |
| 12,000 | | | 35 | | 47 | 42 | 56 |
| 15,000 | | | 41 | | 55 | 49 | 66 |
| 18,000 | | | 46 | | 62 | 55 | 74 |
| 22,500 | | | 55 | | 74 | 66 | 89 |
| 30,000 | | | 69 | | 93 | 83 | 112 |
| 37,500 | | | 81 | | 110 | 98 | 132 |
| 45,000 | | | 93 | | 125 | 111 | 150 |
| 60,000 | | | 114 | | 155 | 137 | 185 |
| 75,000 | | | 135 | | 182 | 162 | 218 |
| 90,000 | | | 155 | | 210 | 186 | 252 |
| 120,000 | | | 191 | | 258 | 230 | 310 |
| 150,000 | | | 224 | | 303 | 269 | 363 |
| 180,000 | | | 259 | | 349 | 310 | 419 |
| 225,000 | | | 311 | | 420 | 373 | 503 |
| 300,000 | | | 394 | | 531 | 472 | 638 |
| 375,000 | | | 477 | | 644 | 572 | 773 |
| 450,000 | | | 559 | | 754 | 670 | 905 |
| 600,000 | | | 715 | | 965 | 858 | 1158 |
| 750,000 | | | 867 | | 1170 | 1040 | 1404 |
| 900,000 | | | 1015 | | 1370 | 1217 | 1644 |
| 1,200,000 | | | 1294 | | 1747 | 1553 | 2096 |
| 1,500,000 | | | 1546 | | 2087 | 1855 | 2504 |
| 2,000,000 | | | 1749 | | 2361 | 2099 | 2833 |
| 2,500,000 | | | 1905 | | 2572 | 2286 | 3086 |
| 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 | $ 31 | $ 42 | $ 20 | $ 27 | $ 16 | $ 21 |
| 7,500 | 36 | 49 | 23 | 32 | 18 | 24 |
| 9,000 | 41 | 55 | 27 | 36 | 20 | 28 |
| 12,000 | 52 | 70 | 34 | 46 | 26 | 35 |
| 15,000 | 62 | 84 | 40 | 54 | 31 | 42 |
| 18,000 | 73 | 99 | 48 | 64 | 37 | 50 |
| 22,500 | 86 | 117 | 56 | 76 | 43 | 58 |
| 30,000 | 111 | 150 | 72 | 97 | 55 | 75 |
| 37,500 | 131 | 176 | 85 | 115 | 65 | 88 |
| 45,000 | 147 | 198 | 96 | 129 | 73 | 99 |
| 60,000 | 184 | 249 | 120 | 162 | 92 | 125 |
| 75,000 | 222 | 300 | 144 | 195 | 111 | 150 |
| 90,000 | 255 | 344 | 165 | 223 | 127 | 172 |
| 120,000 | 318 | 429 | 207 | 279 | 159 | 215 |
| 150,000 | 382 | 516 | 248 | 335 | 191 | 258 |
| 180,000 | 441 | 595 | 286 | 387 | 220 | 297 |
| 225,000 | 527 | 711 | 343 | 462 | 264 | 356 |
| 300,000 | 671 | 905 | 436 | 588 | 335 | 453 |
| 375,000 | 813 | 1097 | 528 | 713 | 406 | 548 |
| 450,000 | 953 | 1286 | 619 | 836 | 476 | 643 |
| 600,000 | 1230 | 1661 | 800 | 1079 | 615 | 830 |
| 750,000 | 1503 | 2028 | 977 | 1319 | 751 | 1014 |
| 900,000 | 1759 | 2375 | 1143 | 1543 | 879 | 1187 |
| 1,200,000 | 2237 | 3020 | 1454 | 1963 | 1118 | 1510 |
| 1,500,000 | 2682 | 3621 | 1744 | 2354 | 1341 | 1811 |
| 2,000,000 | 3061 | 4132 | 1990 | 2686 | 1530 | 2066 |
| 2,500,000 | 3335 | 4502 | 2168 | 2926 | 1667 | 2251 |
| 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 42 (Midwest) Combinations | | | | | | | |
|  | Zone | Description | $100,000  Liability | | $500 Deductible Collision | | $500 Deductible Comprehensive | |
|  | 01 | Atlanta | $ | 2198 | $ | 719 | $ | 251 |
|  | 02 | Baltimore/Washington |  | 2018 |  | 703 |  | 227 |
|  | 03 | Boston |  | 2273 |  | 883 |  | 266 |
|  | 04 | Buffalo |  | 2018 |  | 703 |  | 227 |
|  | 05 | Charlotte |  | 2198 |  | 719 |  | 251 |
|  | 06 | Chicago |  | 1629 |  | 620 |  | 231 |
|  | 07 | Cincinnati |  | 1629 |  | 620 |  | 231 |
|  | 08 | Cleveland |  | 1629 |  | 620 |  | 231 |
|  | 09 | Dallas/Fort Worth |  | 1466 |  | 613 |  | 229 |
|  | 10 | Denver |  | 1825 |  | 769 |  | 345 |
|  | 11 | Detroit |  | 1629 |  | 620 |  | 231 |
|  | 12 | Hartford |  | 2273 |  | 883 |  | 266 |
|  | 13 | Houston |  | 1466 |  | 613 |  | 229 |
|  | 14 | Indianapolis |  | 1629 |  | 620 |  | 231 |
|  | 15 | Jacksonville |  | 2198 |  | 719 |  | 251 |
|  | 16 | Kansas City |  | 1256 |  | 565 |  | 259 |
|  | 17 | Little Rock |  | 1466 |  | 613 |  | 229 |
|  | 18 | Los Angeles |  | 1672 |  | 495 |  | 330 |
|  | 19 | Louisville |  | 1727 |  | 811 |  | 307 |
|  | 20 | Memphis |  | 1727 |  | 811 |  | 307 |
|  | 21 | Miami |  | 2198 |  | 719 |  | 251 |
|  | 22 | Milwaukee |  | 1256 |  | 565 |  | 259 |
|  | 23 | Minneapolis/St. Paul |  | 1256 |  | 565 |  | 259 |
|  | 24 | Nashville |  | 1727 |  | 811 |  | 307 |
|  | 25 | New Orleans |  | 2082 |  | 782 |  | 295 |
|  | 26 | New York City |  | 2018 |  | 703 |  | 227 |
|  | 27 | Oklahoma City |  | 1466 |  | 613 |  | 229 |
|  | 28 | Omaha |  | 1256 |  | 565 |  | 259 |
|  | 29 | Phoenix |  | 1825 |  | 769 |  | 345 |
|  | 30 | Philadelphia |  | 2018 |  | 703 |  | 227 |
|  | 31 | Pittsburgh |  | 2018 |  | 703 |  | 227 |
|  | 32 | Portland |  | 1672 |  | 495 |  | 330 |
|  | 33 | Richmond |  | 2198 |  | 719 |  | 251 |
|  | 34 | St. Louis |  | 1256 |  | 565 |  | 259 |
|  | 35 | Salt Lake City |  | 1825 |  | 769 |  | 345 |
|  | 36 | San Francisco |  | 1672 |  | 495 |  | 330 |
|  | 37 | Tulsa |  | 1466 |  | 613 |  | 229 |
|  | 40 | Pacific |  | 1749 |  | 563 |  | 336 |
|  | 41 | Mountain |  | 1909 |  | 875 |  | 351 |
|  | 42 | Midwest |  | 1314 |  | 642 |  | 264 |
|  | 43 | Southwest |  | 1534 |  | 698 |  | 234 |
|  | 44 | North Central |  | 1704 |  | 705 |  | 235 |
|  | 45 | Mideast |  | 1807 |  | 921 |  | 313 |
|  | 46 | Gulf |  | 2178 |  | 888 |  | 301 |
|  | 47 | Southeast |  | 2299 |  | 817 |  | 255 |
|  | 48 | Eastern |  | 2111 |  | 800 |  | 231 |
|  | 49 | New England |  | 2378 |  | 1004 |  | 271 |

Table 225.F.#1(LC) Zone-rating Table – Zone 42 (Midwest) Combinations Loss Costs

SECTION V – AUTO DEALERS

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

|  |  |  |
| --- | --- | --- |
|  | Acts, Errors Or Omissions Base Loss Cost | |
|  | $ | 38 |

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 | $ | 10 |  | $ | 10 |  | $ | 40 |  | $ | 42 |  | $ | 6 |  | $ | 6 |  | $ | 4 |  | $ | 5 |  |
|  |  | 1,501 | – | 2,000 |  | 11 |  |  | 12 |  |  | 44 |  |  | 47 |  |  | 6 |  |  | 7 |  |  | 5 |  |  | 6 |  |
|  |  | 2,001 | – | 2,500 |  | 13 |  |  | 14 |  |  | 52 |  |  | 54 |  |  | 7 |  |  | 7 |  |  | 6 |  |  | 6 |  |
|  |  | 2,501 | – | 3,000 |  | 15 |  |  | 15 |  |  | 59 |  |  | 62 |  |  | 8 |  |  | 9 |  |  | 7 |  |  | 7 |  |
|  |  | 3,001 | – | 3,500 |  | 17 |  |  | 18 |  |  | 68 |  |  | 71 |  |  | 9 |  |  | 10 |  |  | 8 |  |  | 9 |  |
|  |  | 3,501 | – | 4,000 |  | 19 |  |  | 20 |  |  | 76 |  |  | 80 |  |  | 10 |  |  | 11 |  |  | 9 |  |  | 9 |  |
|  |  | 4,001 | – | 4,500 |  | 20 |  |  | 21 |  |  | 82 |  |  | 86 |  |  | 11 |  |  | 12 |  |  | 9 |  |  | 10 |  |
|  |  | 4,501 | – | 5,000 |  | 24 |  |  | 25 |  |  | 95 |  |  | 100 |  |  | 13 |  |  | 14 |  |  | 11 |  |  | 12 |  |
|  |  | 5,001 | – | 6,000 |  | 28 |  |  | 29 |  |  | 111 |  |  | 117 |  |  | 15 |  |  | 16 |  |  | 13 |  |  | 14 |  |
|  |  | 6,001 | – | 8,000 |  | 37 |  |  | 38 |  |  | 147 |  |  | 154 |  |  | 20 |  |  | 21 |  |  | 17 |  |  | 18 |  |
|  | Over 8,000 per $100 | | | |  | 0.52 |  |  | 0.54 |  |  | 2.08 |  |  | 2.19 |  |  | 0.28 |  |  | 0.30 |  |  | 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 |  | $ | 40 |  |
|  | 6639 | 10 | – | 19 |  |  | 84 |  |
|  | 6640 | 20 | – | 25 |  |  | 136 |  |
|  | 6602 | 26 | – | 100 |  |  | 229 |  |
|  | 6603 | 101 | – | 500 |  |  | 599 |  |
|  | 6604 | 501 | – | 1,000 |  |  | 1,378 |  |
|  | 6605 | Over | | 1,000 |  |  | 2,905 |  |

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 | |
|  | $ | 0.30 |

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 | $ | 2.63 | $ | 0.70 |
|  |  | 75,000 |  | 3.01 |  | 0.79 |
|  |  | 100,000 |  | 3.29 |  | 0.87 |
|  |  | 125,000 |  | 3.51 |  | 0.92 |
|  |  | 150,000 |  | 3.69 |  | 0.98 |
|  |  | 200,000 |  | 3.99 |  | 1.05 |
|  |  | 250,000 |  | 4.21 |  | 1.11 |
|  |  | 300,000 |  | 4.38 |  | 1.16 |
|  |  | 350,000 |  | 4.52 |  | 1.19 |
|  |  | 400,000 |  | 4.67 |  | 1.24 |
|  |  | 500,000 |  | 4.85 |  | 1.28 |
|  |  | 600,000 |  | 5.00 |  | 1.32 |
|  |  | 750,000 |  | 5.18 |  | 1.37 |
|  |  | 1,000,000 |  | 5.37 |  | 1.42 |
|  |  | 1,500,000 |  | 5.63 |  | 1.49 |
|  |  | 2,000,000 |  | 5.76 |  | 1.52 |

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 | $ | 0.16 | $ | 0.10 |
|  |  | 75,000 |  | 0.35 |  | 0.23 |
|  |  | 100,000 |  | 0.59 |  | 0.38 |
|  |  | 125,000 |  | 0.84 |  | 0.55 |
|  |  | 150,000 |  | 1.43 |  | 0.93 |
|  |  | 200,000 |  | 2.45 |  | 1.59 |
|  |  | 250,000 |  | 3.23 |  | 2.10 |
|  |  | 300,000 |  | 4.01 |  | 2.61 |
|  |  | 350,000 |  | 4.64 |  | 3.02 |
|  |  | 400,000 |  | 5.25 |  | 3.41 |
|  |  | 500,000 |  | 6.03 |  | 3.92 |
|  |  | 600,000 |  | 6.74 |  | 4.38 |
|  |  | 750,000 |  | 7.69 |  | 5.00 |
|  |  | 1,000,000 |  | 8.79 |  | 5.72 |
|  |  | 1,500,000 |  | 10.35 |  | 6.73 |
|  |  | 2,000,000 |  | 11.50 |  | 7.47 |

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 | $ | 2.19 | $ | 0.58 |
|  |  | 50,000/100,000 |  | 2.79 |  | 0.73 |
|  |  | 100,000/300,000 |  | 3.47 |  | 0.92 |
|  |  | 250,000/500,000 |  | 4.30 |  | 1.13 |
|  |  | 500,000/1,000,000 |  | 4.89 |  | 1.29 |

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 | $ | 0.21 | $ | 0.14 |
|  |  | 100,000/300,000 |  | 0.73 |  | 0.47 |
|  |  | 250,000/500,000 |  | 3.58 |  | 2.33 |
|  |  | 500,000/1,000,000 |  | 6.22 |  | 4.04 |

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

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

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