TERRITORY 111

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** | | | | | | |
| $ 180 | | | $ 4 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 202 | | | $ 6 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 724 | | | $ 30 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 68 | | | $ 6 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 569 | | | $ 39 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 171 | | | $ 5 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 411 | | | 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 112

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** | | | | | | |
| $ 161 | | | $ 4 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 182 | | | $ 6 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 647 | | | $ 27 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 61 | | | $ 6 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 509 | | | $ 38 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 153 | | | $ 5 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 360 | | | 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 113

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** | | | | | | |
| $ 127 | | | $ 4 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 141 | | | $ 4 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 511 | | | $ 21 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 48 | | | $ 6 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 401 | | | $ 35 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 121 | | | $ 4 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 278 | | | 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 111

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** | | | |
|  | | | $ 125 | $ 217 | $ 246 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 118 | $ 205 | $ 255 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 190 | $ 330 | $ 554 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 85 | $ 148 | $ 155 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 85 | $ 148 | $ 155 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 190 | $ 330 | $ 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 112

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** | | | |
|  | | | $ 78 | $ 135 | $ 234 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 120 | $ 209 | $ 208 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 119 | $ 205 | $ 527 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 53 | $ 92 | $ 147 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 53 | $ 92 | $ 147 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 119 | $ 205 | $ 527 |
|  | | | | | |
|  | | | | | |
|  | 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 113

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** | | | |
|  | | | $ 117 | $ 202 | $ 226 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 157 | $ 273 | $ 237 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 178 | $ 307 | $ 509 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 80 | $ 137 | $ 142 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 80 | $ 137 | $ 142 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 178 | $ 307 | $ 509 |
|  | | | | | |
|  | | | | | |
|  | 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 |
| $ 0.08 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 | | $ 0.55 | $ 0.65 | $ 0.32 |
|  | |  |  |  |
|  | |  |  |  |
|  | |  |  |  |
| \* | 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 | | $ 0.93 | $ 1.02 | $ 1.15 | $ 0.70 | $ 0.79 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 0.85 | $ 0.93 | $ 1.04 | $ 0.59 | $ 0.70 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 1.13 | $ 1.26 | $ 1.37 | $ 1.02 |
|  | |  |  |  |  |
|  | |  |  |  |  |
|  | |  |  |  |  |
| \* | 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 | | $ 1.14 | | $ 0.45 | $ 0.17 |
| $250 | | 0.71 | | 0.25 | 0.12 |
|  | 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 | $ 15 | | $ 20 | $ 18 | $ 24 |
| 7,500 | | | 18 | | 24 | 21 | 28 |
| 9,000 | | | 20 | | 27 | 24 | 33 |
| 12,000 | | | 25 | | 33 | 30 | 40 |
| 15,000 | | | 29 | | 39 | 35 | 47 |
| 18,000 | | | 33 | | 44 | 39 | 53 |
| 22,500 | | | 39 | | 53 | 47 | 64 |
| 30,000 | | | 49 | | 66 | 59 | 80 |
| 37,500 | | | 58 | | 79 | 70 | 94 |
| 45,000 | | | 66 | | 90 | 80 | 107 |
| 60,000 | | | 82 | | 110 | 98 | 132 |
| 75,000 | | | 96 | | 130 | 116 | 156 |
| 90,000 | | | 111 | | 150 | 133 | 180 |
| 120,000 | | | 137 | | 184 | 164 | 221 |
| 150,000 | | | 160 | | 216 | 192 | 260 |
| 180,000 | | | 185 | | 249 | 222 | 299 |
| 225,000 | | | 222 | | 300 | 266 | 360 |
| 300,000 | | | 281 | | 379 | 337 | 455 |
| 375,000 | | | 341 | | 460 | 409 | 552 |
| 450,000 | | | 399 | | 539 | 479 | 646 |
| 600,000 | | | 511 | | 690 | 613 | 827 |
| 750,000 | | | 619 | | 836 | 743 | 1003 |
| 900,000 | | | 725 | | 978 | 870 | 1174 |
| 1,200,000 | | | 924 | | 1248 | 1109 | 1497 |
| 1,500,000 | | | 1104 | | 1490 | 1325 | 1788 |
| 2,000,000 | | | 1249 | | 1686 | 1499 | 2024 |
| 2,500,000 | | | 1361 | | 1837 | 1633 | 2204 |
| 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 | $ 12 | $ 16 | $ 8 | $ 11 | $ 6 | $ 8 |
| 7,500 | 14 | 19 | 9 | 12 | 7 | 9 |
| 9,000 | 16 | 21 | 10 | 14 | 8 | 11 |
| 12,000 | 20 | 27 | 13 | 18 | 10 | 14 |
| 15,000 | 24 | 32 | 16 | 21 | 12 | 16 |
| 18,000 | 28 | 38 | 18 | 25 | 14 | 19 |
| 22,500 | 33 | 45 | 22 | 29 | 17 | 23 |
| 30,000 | 43 | 58 | 28 | 38 | 21 | 29 |
| 37,500 | 51 | 68 | 33 | 44 | 25 | 34 |
| 45,000 | 57 | 77 | 37 | 50 | 28 | 38 |
| 60,000 | 71 | 96 | 46 | 63 | 36 | 48 |
| 75,000 | 86 | 116 | 56 | 75 | 43 | 58 |
| 90,000 | 99 | 133 | 64 | 86 | 49 | 67 |
| 120,000 | 123 | 166 | 80 | 108 | 62 | 83 |
| 150,000 | 148 | 200 | 96 | 130 | 74 | 100 |
| 180,000 | 171 | 230 | 111 | 150 | 85 | 115 |
| 225,000 | 204 | 275 | 133 | 179 | 102 | 138 |
| 300,000 | 260 | 350 | 169 | 228 | 130 | 175 |
| 375,000 | 315 | 425 | 204 | 276 | 157 | 212 |
| 450,000 | 369 | 498 | 240 | 324 | 184 | 249 |
| 600,000 | 476 | 643 | 310 | 418 | 238 | 321 |
| 750,000 | 582 | 785 | 378 | 510 | 291 | 393 |
| 900,000 | 681 | 919 | 443 | 597 | 340 | 460 |
| 1,200,000 | 866 | 1169 | 563 | 760 | 433 | 584 |
| 1,500,000 | 1038 | 1402 | 675 | 911 | 519 | 701 |
| 2,000,000 | 1185 | 1600 | 770 | 1040 | 592 | 800 |
| 2,500,000 | 1291 | 1743 | 839 | 1133 | 645 | 871 |
| 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. | | | | | | |

224. TRUCKERS/MOTOR CARRIERS

Table **224.B.2.b.(2)(b)(LC)** is replaced by the following:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Legal Liability For Physical Damage To Trailers Under A Trailer Interchange Agreement Daily Per Trailer Base Loss Costs | | | | | | | | | | | | | | | | | | | | | |
|  |  | Local | | | | | | | Intermediate | | | | | | | Long Distance | | | | | | |
|  | Limit Of Liab- ility | No Ded. Comp.Or Speci- fied Causes Of Loss | | | Collision Deductibles | | | | No Ded. Comp. Or Speci- fied Causes Of Loss | | | Collision Deductibles | | | | No Ded. Comp. Or Speci- fied Causes Of Loss | | | Collision Deductibles | | | |
|  |
|  | $100 | $250 | $500 | $1,000 | $100 | $250 | $500 | $1,000 | $100 | $250 | $500 | $1,000 |
|  | **$1,000** | $ | | .004 | .042 | .022 | .017 | .010 | $ | .006 | | .068 | .036 | .028 | .017 | $ | .010 | | .104 | .055 | .043 | .026 |
|  | **2,000** | .006 | | | .046 | .026 | .021 | .013 | .010 | | | .074 | .042 | .034 | .021 | .015 | | | .114 | .065 | .052 | .033 |
|  | **3,000** | .008 | | | .050 | .030 | .025 | .015 | .013 | | | .081 | .049 | .039 | .025 | .020 | | | .125 | .075 | .061 | .039 |
|  | **4,000** | .010 | | | .054 | .034 | .028 | .018 | .017 | | | .087 | .055 | .046 | .030 | .025 | | | .135 | .085 | .070 | .046 |
|  | **5,000** | .012 | | | .058 | .038 | .032 | .021 | .020 | | | .094 | .062 | .052 | .034 | .030 | | | .145 | .095 | .079 | .052 |
|  | **6,000** | .014 | | | .062 | .042 | .036 | .023 | .023 | | | .101 | .068 | .058 | .038 | .035 | | | .156 | .105 | .089 | .058 |
|  | **7,000** | .016 | | | .066 | .046 | .039 | .026 | .026 | | | .108 | .074 | .063 | .042 | .041 | | | .166 | .114 | .098 | .065 |
|  | **8,000** | .018 | | | .071 | .050 | .042 | .028 | .030 | | | .115 | .081 | .069 | .046 | .046 | | | .177 | .124 | .106 | .071 |
|  | **9,000** | .020 | | | .074 | .054 | .046 | .031 | .033 | | | .121 | .087 | .075 | .050 | .050 | | | .186 | .134 | .116 | .077 |
|  | **10,000** | .022 | | | .079 | .058 | .050 | .034 | .036 | | | .128 | .093 | .081 | .055 | .055 | | | .197 | .144 | .125 | .084 |
|  | **11,000** | .024 | | | .083 | .062 | .054 | .036 | .039 | | | .135 | .100 | .087 | .059 | .060 | | | .207 | .154 | .134 | .090 |
|  | **12,000** | .026 | | | .087 | .066 | .057 | .039 | .043 | | | .141 | .107 | .093 | .063 | .066 | | | .218 | .164 | .143 | .097 |
|  | **13,000** | .028 | | | .091 | .069 | .061 | .041 | .046 | | | .148 | .113 | .099 | .067 | .071 | | | .228 | .174 | .152 | .103 |
|  | **14,000** | .030 | | | .095 | .074 | .065 | .044 | .049 | | | .155 | .119 | .105 | .071 | .076 | | | .238 | .184 | .161 | .110 |
|  | **15,000** | .032 | | | .100 | .077 | .068 | .047 | .052 | | | .162 | .126 | .111 | .076 | .081 | | | .248 | .194 | .170 | .116 |
|  | **16,000** | .034 | | | .103 | .081 | .072 | .049 | .055 | | | .169 | .132 | .117 | .080 | .085 | | | .259 | .204 | .180 | .123 |
|  | **17,000** | .036 | | | .108 | .085 | .076 | .052 | .059 | | | .175 | .139 | .123 | .084 | .091 | | | .269 | .213 | .189 | .129 |
|  | **18,000** | .038 | | | .112 | .089 | .079 | .054 | .062 | | | .182 | .145 | .129 | .089 | .096 | | | .280 | .223 | .197 | .136 |
|  | **19,000** | .041 | | | .116 | .093 | .082 | .057 | .066 | | | .188 | .151 | .134 | .092 | .101 | | | .290 | .233 | .207 | .142 |
|  | **20,000** | .042 | | | .120 | .097 | .086 | .060 | .069 | | | .195 | .158 | .140 | .097 | .106 | | | .300 | .243 | .216 | .149 |
|  | **Additional Charges Added For Every $1,000 Liability In Excess Of $20,000** | | | | | | | | | | | | | | | | | | | | | |
|  |  | $ | .002 | | .004 | .004 | .004 | .002 | $ | | .003 | .007 | .006 | .006 | .004 | $ | | .005 | .010 | .010 | .009 | .017 |

Table 224.B.2.b.(2)(b)(LC) Trailer Interchange Agreement Loss Costs

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) Combinations Loss Costs

SECTION V – AUTO DEALERS

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

|  |  |  |
| --- | --- | --- |
|  | Acts, Errors Or Omissions Base Loss Cost | |
|  | $ | 34 |

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

Tables **249.M.1.(LC)** and **249.M.2.(LC)** are replaced by the following:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Individual Coverage Drive-away Collision Per Car, Per Trip | | | | | | | | | | | | | | | | |
|  | Price New At Factory To Dealer | | | | Loss Costs For Mileage And Deductible – All Territories, Types, Makes And Age Groups | | | | | | | | | | | | |
|  | 0 – 500 Miles | | | | 501 – 1,000 Miles | | | 1,001 – 1,500 Miles | | | Over 1,500 Miles | | |
|  | $100 | | $250 | $500 | $100 | $250 | $500 | $100 | $250 | $500 | $100 | $250 | $500 |
|  | $ | 0 | – | 7,500 | $ | 3.52 | $ 2.10 | $ 1.58 | $ 5.85 | $ 3.52 | $ 2.63 | $ 7.78 | 4.66 | $ 3.51 | $ 9.75 | $ 5.85 | $ 4.39 |
|  |  | 7,501 | – | 15,000 | 5.07 | | 3.05 | 2.29 | 8.43 | 5.04 | 3.78 | 11.23 | 6.73 | 5.05 | 14.04 | 8.43 | 6.31 |
|  |  | 15,001 | – | 25,000 | 7.07 | | 4.22 | 3.18 | 11.70 | 7.04 | 5.27 | 15.60 | 9.37 | 7.02 | 19.48 | 11.70 | 8.77 |
|  |  | 25,001 | – | 40,000 | 8.56 | | 5.14 | 3.85 | 14.25 | 8.56 | 6.40 | 18.94 | 11.36 | 8.53 | 23.68 | 14.21 | 10.66 |
|  |  | 40,001 | – | 65,000 | 11.98 | | 7.17 | 5.39 | 19.92 | 11.94 | 8.97 | 26.52 | 15.90 | 11.94 | 33.15 | 19.89 | 14.92 |
|  |  | Over $65,000 | | | 14.98 | | 9.00 | 6.74 | 24.93 | 14.95 | 11.22 | 33.15 | 19.89 | 14.92 | 41.44 | 24.86 | 18.65 |

Table 249.M.1.(LC) Individual Coverage Drive-away Collision Loss Costs

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blanket Coverage Drive-away Collision Per Car, Per Trip | | | | | | | | | | | | | | | | |
|  | Price New At Factory To Dealer | | | | Loss Costs For Mileage And Deductible – All Territories, Types, Makes And Age Groups | | | | | | | | | | | | |
|  | 51 – 500 Miles | | | | 501 – 1,000 Miles | | | 1,001 – 1,500 Miles | | | Over 1,500 Miles | | |
|  | $100 | | $250 | $500 | $100 | $250 | $500 | $100 | $250 | $500 | $100 | $250 | $500 |
|  | $ | 0 | – | 7,500 | $ | 1.79 | $ 1.08 | $ 0.80 | $ 2.95 | $ 1.76 | $ 1.33 | $ 3.93 | $ 2.37 | $ 1.77 | $ 4.87 | $ 2.90 | $ 2.19 |
|  |  | 7,501 | – | 15,000 | 2.54 | | 1.52 | 1.14 | 4.22 | 2.54 | 1.90 | 5.61 | 3.39 | 2.53 | 7.04 | 4.22 | 3.17 |
|  |  | 15,001 | – | 25,000 | 3.52 | | 2.10 | 1.58 | 5.89 | 3.52 | 2.65 | 7.78 | 4.66 | 3.51 | 9.75 | 5.85 | 4.39 |
|  |  | 25,001 | – | 40,000 | 4.30 | | 2.57 | 1.94 | 7.14 | 4.30 | 3.21 | 9.47 | 5.69 | 4.26 | 11.84 | 7.11 | 5.34 |
|  |  | 40,001 | – | 65,000 | 6.02 | | 3.62 | 2.72 | 9.98 | 5.98 | 4.49 | 13.26 | 7.95 | 5.96 | 16.58 | 9.94 | 7.46 |
|  |  | Over $65,000 | | | 7.51 | | 4.50 | 3.39 | 12.49 | 7.48 | 5.61 | 16.58 | 9.94 | 7.46 | 20.74 | 12.45 | 9.33 |

Table 249.M.2.(LC) Blanket Coverage Drive-away Collision Loss Costs

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 | $ | 6 |  | $ | 6 |  | $ | 34 |  | $ | 36 |  | $ | 3 |  | $ | 3 |  | $ | 4 |  | $ | 5 |  |
|  |  | 1,501 | – | 2,000 |  | 6 |  |  | 7 |  |  | 38 |  |  | 40 |  |  | 3 |  |  | 3 |  |  | 5 |  |  | 6 |  |
|  |  | 2,001 | – | 2,500 |  | 7 |  |  | 7 |  |  | 44 |  |  | 47 |  |  | 4 |  |  | 4 |  |  | 6 |  |  | 6 |  |
|  |  | 2,501 | – | 3,000 |  | 8 |  |  | 9 |  |  | 51 |  |  | 54 |  |  | 4 |  |  | 4 |  |  | 7 |  |  | 7 |  |
|  |  | 3,001 | – | 3,500 |  | 9 |  |  | 10 |  |  | 58 |  |  | 62 |  |  | 5 |  |  | 5 |  |  | 8 |  |  | 9 |  |
|  |  | 3,501 | – | 4,000 |  | 10 |  |  | 11 |  |  | 66 |  |  | 69 |  |  | 6 |  |  | 6 |  |  | 9 |  |  | 9 |  |
|  |  | 4,001 | – | 4,500 |  | 11 |  |  | 12 |  |  | 71 |  |  | 74 |  |  | 6 |  |  | 6 |  |  | 9 |  |  | 10 |  |
|  |  | 4,501 | – | 5,000 |  | 13 |  |  | 14 |  |  | 82 |  |  | 86 |  |  | 7 |  |  | 7 |  |  | 11 |  |  | 12 |  |
|  |  | 5,001 | – | 6,000 |  | 15 |  |  | 16 |  |  | 97 |  |  | 101 |  |  | 8 |  |  | 8 |  |  | 13 |  |  | 14 |  |
|  |  | 6,001 | – | 8,000 |  | 20 |  |  | 22 |  |  | 127 |  |  | 133 |  |  | 10 |  |  | 10 |  |  | 17 |  |  | 18 |  |
|  | Over 8,000 per $100 | | | |  | 0.28 |  |  | 0.30 |  |  | 1.80 |  |  | 1.88 |  |  | 0.15 |  |  | 0.15 |  |  | 0.24 |  |  | 0.26 |  |

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

280. SNOWMOBILES

Table **280.B.1.a.(LC)** is replaced by the following:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Liability Coverage Option | Liability Base Loss Cost | |
|  | Passenger Hazard Included | $ | 122 |

Table 280.B.1.a.(LC) Snowmobiles Liability Loss Cost

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Liability Coverage Limit | | Discount Loss Cost | |
|  | $ | 70,000 | $ | 0 |
|  |  | 100,000 |  | 5 |
|  |  | 200,000 |  | 16 |
|  |  | 250,000 |  | 20 |
|  |  | 300,000 |  | 24 |
|  |  | 350,000 |  | 27 |
|  |  | 500,000 |  | 33 |
|  |  | 1,000,000 |  | 46 |

Table 280.B.1.b.(2)(LC) Snowmobiles Passenger Hazard Excluded Discount Loss Costs

289. NON-OWNERSHIP LIABILITY

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Class Code | Total Number Of Employees | | | | Liability Base  Loss Cost | | |
|  | 6638 | 0 | – | 9 |  | $ | 40 |  |
|  | 6639 | 10 | – | 19 |  |  | 86 |  |
|  | 6640 | 20 | – | 25 |  |  | 137 |  |
|  | 6602 | 26 | – | 100 |  |  | 232 |  |
|  | 6603 | 101 | – | 500 |  |  | 607 |  |
|  | 6604 | 501 | – | 1,000 |  |  | 1,397 |  |
|  | 6605 | Over | | 1,000 |  |  | 2,944 |  |

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 | |
|  | $ | 0.16 |

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 | $ | 6.22 | $ | 2.75 |
|  |  | 70,000 |  | 8.49 |  | 4.07 |
|  |  | 100,000 |  | 10.02 |  | 4.89 |
|  |  | 125,000 |  | 15.79 |  | 8.53 |
|  |  | 150,000 |  | 17.15 |  | 9.34 |
|  |  | 200,000 |  | 19.61 |  | 10.78 |
|  |  | 250,000 |  | 21.50 |  | 11.92 |
|  |  | 300,000 |  | 23.75 |  | 13.29 |
|  |  | 350,000 |  | 26.55 |  | 15.05 |
|  |  | 400,000 |  | 27.78 |  | 15.77 |
|  |  | 500,000 |  | 29.90 |  | 17.06 |
|  |  | 600,000 |  | 32.40 |  | 18.62 |
|  |  | 750,000 |  | 34.57 |  | 19.96 |
|  |  | 1,000,000 |  | 37.25 |  | 21.59 |
|  |  | 1,500,000 |  | 42.05 |  | 24.58 |
|  |  | 2,000,000 |  | 44.46 |  | 26.08 |

Table 297.B.3.a.(1)(LC) Single Limits Uninsured (Includes 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 | $ | 4.00 | $ | 1.52 |
|  |  | 50,000/100,000 |  | 6.73 |  | 3.01 |
|  |  | 100,000/300,000 |  | 10.91 |  | 5.39 |
|  |  | 250,000/500,000 |  | 22.07 |  | 12.25 |
|  |  | 500,000/1,000,000 |  | 31.20 |  | 17.90 |

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

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

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