97. UNINSURED MOTORISTS INSURANCE

The following is added to Rule **97.:**

A. Application

1. Uninsured Motorists Bodily Injury Coverage

**a.** Uninsured Motorists Bodily Injury Coverage must be provided at limits equal to the policy's Bodily Injury Liability limits on all vehicles designed for use on public highways and required to be registered or principally garaged in Illinois. Use Illinois Uninsured Motorists Coverage Endorsement CA 21 30**.** For split limits, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement CA 21 02**.**

**b.** Increased limits are subject to the maximum bodily injury liability limits of the policy. The named insured may reject Uninsured Motorists Coverage at the policy's bodily injury liability limits, in writing and may select limits lower than the policy's bodily injury liability limits, but not lower than the bodily injury limits of liability required by the financial responsibility law.

**c.** The insurer does not have to provide limits of Uninsured Motorists Bodily Injury Coverage that are higher than basic limits, on renewal, reinstatement, reissuance, substitute, amended, replacement or supplementary policies when the named insured has failed to elect such limits on the policy previously issued by the insurer.

**d.** If Liability Coverage also applies to hired or non-owned automobiles, Uninsured Motorists Bodily Injury Coverage must be provided for those autos.

2. Underinsured Motorists Bodily Injury Coverage

Underinsured Motorists Bodily Injury Coverage must be provided at limits at least equal to the Uninsured Motorists Bodily Injury Coverage limits. However, this applies only when the policy's limit for Uninsured Motorists Bodily Injury Coverage exceeds the minimum limits required by the financial responsibility law. Use Illinois Underinsured Motorists Coverage Endorsement CA 21 38**.** For split limits, also use Split Bodily Injury Underinsured Motorists Coverage Limits Endorsement CA 21 51**.**

If Liability Coverage also applies to hired or non-owned automobiles, Underinsured Motorists Bodily Injury Coverage must be provided for those autos.

3. Uninsured Motorists Property Damage Coverage

**a.** Uninsured Motorists Property Damage Coverage must be made available for:

**(1)** Private passenger automobiles.

**(2)** Camping trailers, motor homes, mini motor homes, travel trailers and truck campers or van campers used primarily for recreational purposes and not used commercially.

Use Illinois Uninsured Motorists Coverage Property Damage – Private Passenger Types Or Recreational Vehicles Endorsement CA 21 53**.**

**b.** Uninsured Motorists Property Damage Coverage is subject to a maximum $250 deductible. Selection of the limit for Uninsured Motorists Property Damage Coverage and the deductible amount, if applicable, must be shown in the Schedule of Endorsement CA 21 53 or in the Declarations.

**c.** The insurer must advise an applicant for an auto property damage liability policy covering a vehicle registered in Illinois of the availability of Uninsured Motorists Property Damage Coverage.

**d.** The insurer does not have to advise a named insured of the availability of this coverage on renewal, reinstatement, reissuance, substitute, amended, replacement, or supplementary policies when the named insured has not accepted this insurance on the initial policy.

B. Premium Development

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

**a.** For single limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.a.(LC).**

**b.** For single limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.b.(LC).**

**c.** For split limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.c.(LC).** The initial limits provided are the minimum financial responsibility limits required in Illinois.

**d.** For split limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.d.(LC).** The initial limits provided are the minimum financial responsibility limits required in Illinois.

**e.** For Uninsured Motorists Property Damage Coverage, refer to state loss costs Table **97.B.1.e.(LC).** The loss costs contemplate a $250 deductible. Refer to company for other deductible amounts.

**2.** Identify the exposures in this jurisdiction for which coverage applies and 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). Exposures also include employees (for non-owned autos) and the cost of hire (for hired autos), but only if Liability Coverage applies to hired and/or non-owned autos.

**a.** Separately determine the premium for owned self-propelled vehicles and sets of registration plates not issued to a specific auto as follows:

**(1)** 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 this division or are explicitly described as Private Passenger Types elsewhere in this division. 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.

**(2)** Within the appropriate loss costs table (single or split limits), locate the column corresponding to the exposure type determined in Paragraph **B.2.a.(1).**

**(3)** From within this column, determine the appropriate loss cost based on the desired limit of coverage.

**(4)** For policies (other than Auto Dealers) issued to individual named insureds, add the amount shown in state loss costs Table **97.B.2.a.(4)(LC).**

**(5)** Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.

**(6)** Do not apply the charge in Table **97.B.2.a.(4)(LC)** for Uninsured Motorists Property Damage Coverage. Also, do not apply this charge for Underinsured Motorists Coverage.

**b.** Determine the premium for hired autos as follows:

**(1)** Determine the estimated cost of hire for each class of autos the insured expects to hire in this state during the policy period.

**(2)** Divide the cost of hire by 100.

**(3)** Multiply the result by the appropriate hired autos state loss cost in Rule **97.** for the desired limit of coverage.

**(4)** Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.

**c.** Determine the premium for non-owned autos as follows:

**(1)** Determine the total number of employees of the insured at all locations within this state.

**(2)** Multiply this amount by the appropriate non-owned autos state loss cost in Rule **97.** for the desired limit of coverage.

**(3)** Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.

**d.** Primary, secondary, fleet, operator experience and use rating factors do not apply.

**e.** Do not charge a premium for the following:

**(1)** Trailers;

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

**(3)** Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule **69.**).