97. UNINSURED MOTORISTS INSURANCE

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Bodily Injury | | | | | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | | Non-owned Autos Per Employee | | Hired Autos Per $100 Of Cost Of Hire | |
|  | $ | 50,000 | $ | 7.28 | $ | 3.11 | $ | 0.199 | $ | 0.006 |
|  |  | 70,000 |  | 8.13 |  | 3.47 |  | 0.219 |  | 0.008 |
|  |  | 100,000 |  | 9.10 |  | 3.89 |  | 0.251 |  | 0.009 |
|  |  | 125,000 |  | 9.71 |  | 4.15 |  | 0.266 |  | 0.010 |
|  |  | 150,000 |  | 10.19 |  | 4.36 |  | 0.279 |  | 0.011 |
|  |  | 200,000 |  | 11.05 |  | 4.72 |  | 0.302 |  | 0.012 |
|  |  | 250,000 |  | 11.65 |  | 4.98 |  | 0.317 |  | 0.013 |
|  |  | 300,000 |  | 12.13 |  | 5.19 |  | 0.332 |  | 0.015 |
|  |  | 350,000 |  | 12.50 |  | 5.34 |  | 0.345 |  | 0.016 |
|  |  | 400,000 |  | 12.93 |  | 5.53 |  | 0.359 |  | 0.017 |
|  |  | 500,000 |  | 13.41 |  | 5.73 |  | 0.368 |  | 0.018 |
|  |  | 600,000 |  | 13.83 |  | 5.91 |  | 0.383 |  | 0.020 |
|  |  | 750,000 |  | 14.32 |  | 6.12 |  | 0.389 |  | 0.021 |
|  |  | 1,000,000 |  | 14.86 |  | 6.36 |  | 0.416 |  | 0.022 |
|  |  | 1,500,000 |  | 15.60 |  | 6.66 |  | 0.428 |  | 0.024 |
|  |  | 2,000,000 |  | 15.96 |  | 6.82 |  | 0.436 |  | 0.025 |
|  |  | 2,500,000 |  | 16.32 |  | 6.98 |  | 0.442 |  | 0.026 |
|  |  | 3,000,000 |  | 16.56 |  | 7.08 |  | 0.447 |  | 0.028 |
|  |  | 5,000,000 |  | 17.17 |  | 7.34 |  | 0.462 |  | 0.029 |
|  |  | 7,500,000 |  | 17.59 |  | 7.52 |  | 0.474 |  | 0.031 |
|  |  | 10,000,000 |  | 17.84 |  | 7.63 |  | 0.482 |  | 0.032 |

Table 97.B.1.a.(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 | | Non-owned Autos Per Employee | | Hired Autos Per $100 Of Cost Of Hire | |
|  | $ | 70,000 | $ | 1.88 | $ | 1.23 | $ | 0.051 | $ | 0.002 |
|  |  | 100,000 |  | 3.48 |  | 2.26 |  | 0.093 |  | 0.003 |
|  |  | 125,000 |  | 4.81 |  | 3.13 |  | 0.128 |  | 0.006 |
|  |  | 150,000 |  | 7.75 |  | 5.03 |  | 0.217 |  | 0.008 |
|  |  | 200,000 |  | 12.48 |  | 8.11 |  | 0.347 |  | 0.013 |
|  |  | 250,000 |  | 16.54 |  | 10.75 |  | 0.458 |  | 0.017 |
|  |  | 300,000 |  | 20.31 |  | 13.21 |  | 0.553 |  | 0.021 |
|  |  | 350,000 |  | 23.45 |  | 15.25 |  | 0.640 |  | 0.024 |
|  |  | 400,000 |  | 26.87 |  | 17.46 |  | 0.745 |  | 0.028 |
|  |  | 500,000 |  | 30.91 |  | 20.09 |  | 0.850 |  | 0.032 |
|  |  | 600,000 |  | 34.67 |  | 22.53 |  | 0.957 |  | 0.036 |
|  |  | 750,000 |  | 39.58 |  | 25.73 |  | 1.090 |  | 0.041 |
|  |  | 1,000,000 |  | 45.59 |  | 29.64 |  | 1.264 |  | 0.048 |
|  |  | 1,500,000 |  | 54.09 |  | 35.16 |  | 1.480 |  | 0.057 |
|  |  | 2,000,000 |  | 60.12 |  | 39.07 |  | 1.662 |  | 0.063 |
|  |  | 2,500,000 |  | 63.74 |  | 41.44 |  | 1.759 |  | 0.067 |
|  |  | 3,000,000 |  | 66.28 |  | 43.08 |  | 1.832 |  | 0.069 |
|  |  | 5,000,000 |  | 73.66 |  | 47.88 |  | 2.020 |  | 0.077 |
|  |  | 7,500,000 |  | 78.70 |  | 51.15 |  | 2.154 |  | 0.082 |
|  |  | 10,000,000 |  | 82.36 |  | 53.53 |  | 2.278 |  | 0.087 |

Table 97.B.1.b.(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 | | Non-owned Autos Per Employee | | Hired Autos Per $100 Of Cost Of Hire | |
|  | $ | 25,000/50,000 | $ | 6.07 | $ | 2.59 | $ | 0.169 | $ | 0.005 |
|  |  | 50,000/100,000 |  | 7.71 |  | 3.30 |  | 0.212 |  | 0.007 |
|  |  | 100,000/300,000 |  | 9.59 |  | 4.10 |  | 0.265 |  | 0.010 |
|  |  | 250,000/500,000 |  | 11.90 |  | 5.08 |  | 0.328 |  | 0.014 |
|  |  | 500,000/1,000,000 |  | 13.53 |  | 5.79 |  | 0.374 |  | 0.019 |
|  |  | 1,000,000/2,000,000 |  | 14.93 |  | 6.38 |  | 0.417 |  | 0.023 |
|  |  | 2,500,000/5,000,000 |  | 16.38 |  | 7.00 |  | 0.444 |  | 0.027 |
|  |  | 5,000,000/10,000,000 |  | 17.23 |  | 7.37 |  | 0.464 |  | 0.030 |

Table 97.B.1.c.(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 | | Non-owned Autos Per Employee | | Hired Autos Per $100 Of Cost Of Hire | |
|  | $ | 50,000/100,000 | $ | 1.13 | $ | 0.73 | $ | 0.032 | $ | 0.001 |
|  |  | 100,000/300,000 |  | 4.34 |  | 2.82 |  | 0.117 |  | 0.005 |
|  |  | 250,000/500,000 |  | 18.04 |  | 11.72 |  | 0.495 |  | 0.019 |
|  |  | 500,000/1,000,000 |  | 31.82 |  | 20.68 |  | 0.875 |  | 0.033 |
|  |  | 1,000,000/2,000,000 |  | 46.90 |  | 30.48 |  | 1.294 |  | 0.049 |
|  |  | 2,500,000/5,000,000 |  | 63.91 |  | 41.54 |  | 1.765 |  | 0.068 |
|  |  | 5,000,000/10,000,000 |  | 74.74 |  | 48.59 |  | 2.071 |  | 0.079 |

Table 97.B.1.d.(LC) Split Limits Underinsured Motorists Bodily Injury Coverage Loss Costs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Property Damage | | | | | |
|  | Property Damage Limit | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 15,000 | $ | 1.89 | $ | 1.63 |
|  |  | 20,000 |  | 8.92 |  | 4.85 |
|  |  | 25,000 |  | 9.12 |  | 4.96 |
|  |  | 50,000 |  | 9.66 |  | 5.26 |
|  |  | 100,000 |  | 10.20 |  | 5.55 |

Table 97.B.1.e.(LC) Uninsured Motorists Property Damage Coverage Loss Cost

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

Table 97.B.2.a.(4)(LC) Individual Named Insured Loss Cost