TERRITORY 105

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** | | | | | | |
| $ 478 | | | $ 9 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 433 | | | $ 14 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1922 | | | $ 80 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 182 | | | $ 6 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1510 | | | $ 35 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 454 | | | $ 15 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 341 | | | 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** | | | | | | |
| $ 329 | | | $ 6 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 431 | | | $ 14 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1323 | | | $ 55 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 125 | | | $ 9 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1040 | | | $ 55 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 313 | | | $ 10 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 222 | | | 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** | | | | | | |
| $ 1002 | | | $ 10 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 990 | | | $ 31 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 4028 | | | $ 168 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 381 | | | $ 13 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 3166 | | | $ 84 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 952 | | | $ 31 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 630 | | | 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** | | | | | | |
| $ 1566 | | | $ 13 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 944 | | | $ 30 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 6295 | | | $ 262 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 595 | | | $ 17 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 4949 | | | $ 102 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 1488 | | | $ 48 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 902 | | | 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 110

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** | | | | | | |
| $ 556 | | | $ 9 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 437 | | | $ 14 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 2235 | | | $ 93 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 211 | | | $ 7 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1757 | | | $ 41 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 528 | | | $ 17 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 359 | | | 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

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** | | | | | | |
| $ 482 | | | $ 9 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 428 | | | $ 14 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1938 | | | $ 81 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 183 | | | $ 11 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1523 | | | $ 63 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 458 | | | $ 15 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 302 | | | 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

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** | | | |
|  | | | $ 83 | $ 97 | $ 275 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 66 | $ 76 | $ 362 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 126 | $ 147 | $ 619 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 56 | $ 66 | $ 173 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 56 | $ 66 | $ 173 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 126 | $ 147 | $ 619 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 93 | $ 107 | $ 253 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 91 | $ 105 | $ 319 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 141 | $ 163 | $ 569 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 63 | $ 73 | $ 159 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 63 | $ 73 | $ 159 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 141 | $ 163 | $ 569 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 82 | $ 95 | $ 238 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 60 | $ 69 | $ 304 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 125 | $ 144 | $ 536 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 56 | $ 65 | $ 150 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 56 | $ 65 | $ 150 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 125 | $ 144 | $ 536 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 81 | $ 94 | $ 274 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 54 | $ 63 | $ 369 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 123 | $ 143 | $ 617 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 55 | $ 64 | $ 173 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 55 | $ 64 | $ 173 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 123 | $ 143 | $ 617 |
|  | | | | | |
|  | | | | | |
|  | 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 110

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** | | | |
|  | | | $ 78 | $ 90 | $ 244 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 56 | $ 65 | $ 330 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 119 | $ 137 | $ 549 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 53 | $ 61 | $ 154 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 53 | $ 61 | $ 154 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 119 | $ 137 | $ 549 |
|  | | | | | |
|  | | | | | |
|  | 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 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** | | | |
|  | | | $ 68 | $ 79 | $ 230 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 53 | $ 61 | $ 327 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 103 | $ 120 | $ 518 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 46 | $ 54 | $ 145 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 46 | $ 54 | $ 145 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 103 | $ 120 | $ 518 |
|  | | | | | |
|  | | | | | |
|  | 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 | | $ 0.25 | $ 0.27 | $ 0.27 |
|  | |  |  |  |
|  | |  |  |  |
|  | |  |  |  |
| \* | 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 | | $ 0.45 | $ 0.49 | $ 0.54 | $ 0.45 | $ 0.50 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 0.41 | $ 0.45 | $ 0.49 | $ 0.42 | $ 0.45 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 0.54 | $ 0.60 | $ 0.64 | $ 0.62 |
|  | |  |  |  |  |
|  | |  |  |  |  |
|  | |  |  |  |  |
| \* | 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 | | $ 1.31 | | $ 0.51 | $ 0.22 |
| $250 | | 0.80 | | 0.32 | 0.13 |
|  | 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 | $ 31 | | $ 42 | $ 37 | $ 50 |
| 7,500 | | | 36 | | 49 | 44 | 59 |
| 9,000 | | | 42 | | 56 | 50 | 67 |
| 12,000 | | | 51 | | 69 | 61 | 83 |
| 15,000 | | | 60 | | 81 | 72 | 97 |
| 18,000 | | | 67 | | 91 | 81 | 109 |
| 22,500 | | | 81 | | 110 | 97 | 132 |
| 30,000 | | | 102 | | 137 | 122 | 165 |
| 37,500 | | | 120 | | 162 | 144 | 195 |
| 45,000 | | | 137 | | 185 | 164 | 222 |
| 60,000 | | | 169 | | 228 | 203 | 274 |
| 75,000 | | | 199 | | 269 | 239 | 322 |
| 90,000 | | | 229 | | 310 | 275 | 372 |
| 120,000 | | | 282 | | 381 | 339 | 458 |
| 150,000 | | | 331 | | 447 | 397 | 536 |
| 180,000 | | | 382 | | 515 | 458 | 618 |
| 225,000 | | | 459 | | 619 | 551 | 743 |
| 300,000 | | | 581 | | 784 | 697 | 941 |
| 375,000 | | | 704 | | 950 | 845 | 1140 |
| 450,000 | | | 825 | | 1113 | 990 | 1336 |
| 600,000 | | | 1056 | | 1425 | 1267 | 1710 |
| 750,000 | | | 1280 | | 1728 | 1536 | 2073 |
| 900,000 | | | 1498 | | 2022 | 1797 | 2426 |
| 1,200,000 | | | 1910 | | 2579 | 2292 | 3095 |
| 1,500,000 | | | 2282 | | 3080 | 2738 | 3696 |
| 2,000,000 | | | 2582 | | 3485 | 3098 | 4182 |
| 2,500,000 | | | 2812 | | 3796 | 3374 | 4555 |
| 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 | $ 48 | $ 65 | $ 31 | $ 42 | $ 24 | $ 32 |
| 7,500 | 56 | 75 | 36 | 49 | 28 | 38 |
| 9,000 | 63 | 86 | 41 | 56 | 32 | 43 |
| 12,000 | 81 | 109 | 52 | 71 | 40 | 54 |
| 15,000 | 96 | 130 | 62 | 84 | 48 | 65 |
| 18,000 | 114 | 154 | 74 | 100 | 57 | 77 |
| 22,500 | 134 | 181 | 87 | 118 | 67 | 90 |
| 30,000 | 172 | 232 | 112 | 151 | 86 | 116 |
| 37,500 | 202 | 273 | 131 | 177 | 101 | 136 |
| 45,000 | 228 | 307 | 148 | 200 | 114 | 154 |
| 60,000 | 286 | 386 | 186 | 251 | 143 | 193 |
| 75,000 | 344 | 464 | 223 | 302 | 172 | 232 |
| 90,000 | 394 | 532 | 256 | 346 | 197 | 266 |
| 120,000 | 492 | 665 | 320 | 432 | 246 | 332 |
| 150,000 | 591 | 798 | 384 | 519 | 296 | 399 |
| 180,000 | 682 | 921 | 443 | 599 | 341 | 460 |
| 225,000 | 816 | 1102 | 530 | 716 | 408 | 551 |
| 300,000 | 1038 | 1402 | 675 | 911 | 519 | 701 |
| 375,000 | 1258 | 1698 | 818 | 1104 | 629 | 849 |
| 450,000 | 1476 | 1992 | 959 | 1295 | 738 | 996 |
| 600,000 | 1905 | 2571 | 1238 | 1671 | 952 | 1286 |
| 750,000 | 2327 | 3141 | 1512 | 2042 | 1163 | 1570 |
| 900,000 | 2724 | 3677 | 1770 | 2390 | 1362 | 1838 |
| 1,200,000 | 3464 | 4676 | 2251 | 3039 | 1732 | 2338 |
| 1,500,000 | 4153 | 5607 | 2700 | 3645 | 2077 | 2804 |
| 2,000,000 | 4740 | 6398 | 3081 | 4159 | 2370 | 3199 |
| 2,500,000 | 5164 | 6971 | 3356 | 4531 | 2582 | 3486 |
| 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

SECTION V – AUTO DEALERS

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

|  |  |  |
| --- | --- | --- |
|  | Acts, Errors Or Omissions Base Loss Cost | |
|  | $ | 65 |

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 | $ | 6 |  | $ | 6 |  | $ | 35 |  | $ | 37 |  | $ | 3 |  | $ | 3 |  | $ | 4 |  | $ | 5 |  |
|  |  | 1,501 | – | 2,000 |  | 6 |  |  | 7 |  |  | 39 |  |  | 41 |  |  | 3 |  |  | 3 |  |  | 5 |  |  | 6 |  |
|  |  | 2,001 | – | 2,500 |  | 7 |  |  | 8 |  |  | 45 |  |  | 48 |  |  | 4 |  |  | 4 |  |  | 6 |  |  | 6 |  |
|  |  | 2,501 | – | 3,000 |  | 8 |  |  | 9 |  |  | 52 |  |  | 54 |  |  | 4 |  |  | 4 |  |  | 7 |  |  | 8 |  |
|  |  | 3,001 | – | 3,500 |  | 9 |  |  | 10 |  |  | 59 |  |  | 63 |  |  | 5 |  |  | 5 |  |  | 8 |  |  | 9 |  |
|  |  | 3,501 | – | 4,000 |  | 11 |  |  | 11 |  |  | 67 |  |  | 70 |  |  | 6 |  |  | 6 |  |  | 9 |  |  | 9 |  |
|  |  | 4,001 | – | 4,500 |  | 11 |  |  | 12 |  |  | 72 |  |  | 76 |  |  | 6 |  |  | 6 |  |  | 9 |  |  | 11 |  |
|  |  | 4,501 | – | 5,000 |  | 13 |  |  | 14 |  |  | 84 |  |  | 88 |  |  | 7 |  |  | 7 |  |  | 11 |  |  | 12 |  |
|  |  | 5,001 | – | 6,000 |  | 16 |  |  | 16 |  |  | 98 |  |  | 103 |  |  | 8 |  |  | 8 |  |  | 13 |  |  | 14 |  |
|  |  | 6,001 | – | 8,000 |  | 20 |  |  | 22 |  |  | 129 |  |  | 136 |  |  | 11 |  |  | 11 |  |  | 17 |  |  | 19 |  |
|  | Over 8,000 per $100 | | | |  | 0.29 |  |  | 0.31 |  |  | 1.83 |  |  | 1.91 |  |  | 0.16 |  |  | 0.16 |  |  | 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 Excluded | $ | 27 |
|  | Passenger Hazard Included |  | 62 |

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

289. NON-OWNERSHIP LIABILITY

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Class Code | Total Number Of Employees | | | | Liability Base  Loss Cost | | |
|  | 6638 | 0 | – | 9 |  | $ | 66 |  |
|  | 6639 | 10 | – | 19 |  |  | 141 |  |
|  | 6640 | 20 | – | 25 |  |  | 226 |  |
|  | 6602 | 26 | – | 100 |  |  | 383 |  |
|  | 6603 | 101 | – | 500 |  |  | 1,000 |  |
|  | 6604 | 501 | – | 1,000 |  |  | 2,300 |  |
|  | 6605 | Over | | 1,000 |  |  | 4,847 |  |

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 | |
|  | $ | 1.33 |

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

294. RENTAL REIMBURSEMENT

Table **294.B.(LC)** is replaced by the following:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Loss Cost Per $100 Of Insurance | |
|  | Specified Causes of Loss | $ | 0.77 |
|  | Comprehensive |  | 0.92 |
|  | Collision |  | 1.54 |

Table 294.B.(LC) Rental Reimbursement Physical Damage Loss Costs

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 | $ | 75.50 | $ | 51.19 |
|  |  | 100,000 |  | 117.47 |  | 79.01 |
|  |  | 125,000 |  | 134.94 |  | 90.56 |
|  |  | 150,000 |  | 147.94 |  | 99.14 |
|  |  | 200,000 |  | 172.34 |  | 115.25 |
|  |  | 250,000 |  | 190.35 |  | 127.14 |
|  |  | 300,000 |  | 205.03 |  | 136.83 |
|  |  | 350,000 |  | 218.89 |  | 145.97 |
|  |  | 400,000 |  | 229.49 |  | 152.97 |
|  |  | 500,000 |  | 248.83 |  | 165.69 |
|  |  | 600,000 |  | 262.48 |  | 174.69 |
|  |  | 750,000 |  | 281.80 |  | 187.40 |
|  |  | 1,000,000 |  | 305.72 |  | 203.12 |
|  |  | 1,500,000 |  | 336.10 |  | 223.09 |
|  |  | 2,000,000 |  | 357.16 |  | 236.91 |
|  |  | 2,500,000 |  | 373.05 |  | 247.36 |
|  |  | 3,000,000 |  | 385.20 |  | 255.32 |
|  |  | 5,000,000 |  | 417.27 |  | 276.35 |
|  |  | 7,500,000 |  | 440.26 |  | 291.42 |
|  |  | 10,000,000 |  | 453.22 |  | 299.93 |

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 | $ | 53.44 | $ | 36.49 |
|  |  | 50,000/100,000 |  | 86.08 |  | 58.18 |
|  |  | 100,000/300,000 |  | 129.61 |  | 87.05 |
|  |  | 250,000/500,000 |  | 197.64 |  | 131.95 |
|  |  | 500,000/1,000,000 |  | 253.54 |  | 168.78 |
|  |  | 1,000,000/2,000,000 |  | 309.65 |  | 205.69 |
|  |  | 2,500,000/5,000,000 |  | 377.21 |  | 250.08 |
|  |  | 5,000,000/10,000,000 |  | 420.49 |  | 278.47 |

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