249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

|  |  |  |
| --- | --- | --- |
|  | Acts, Errors Or Omissions Base Loss Cost | |
|  | $ | 21 |

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Standard Collision Coverage – 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 | $ | 6.48 | $ | 3.86 | $ | 2.92 | $ | 8.92 | $ | 5.36 | $ | 4.03 | $ | 11.83 | $ | 7.12 | $ | 5.31 | $ | 14.83 | $ | 8.92 | $ | 6.69 |
|  |  | 7,501 | – | 15,000 | 8.92 | | 5.61 | | 4.20 | | 12.82 | | 7.67 | | 5.79 | | 17.05 | | 10.24 | | 7.67 | | 21.34 | | 12.82 | | 9.60 | |
|  |  | 15,001 | – | 25,000 | 12.99 | | 7.76 | | 5.83 | | 17.79 | | 10.71 | | 8.02 | | 23.69 | | 14.22 | | 10.67 | | 29.61 | | 17.79 | | 13.33 | |
|  |  | 25,001 | – | 40,000 | 15.73 | | 9.43 | | 7.07 | | 21.64 | | 13.02 | | 9.72 | | 28.80 | | 17.02 | | 12.94 | | 35.99 | | 21.60 | | 16.20 | |
|  |  | 40,001 | – | 65,000 | 22.02 | | 13.20 | | 9.90 | | 30.31 | | 18.17 | | 13.63 | | 40.33 | | 24.21 | | 18.13 | | 50.40 | | 30.26 | | 22.67 | |
|  |  | Over $65,000 | | | 27.51 | | 16.50 | | 12.39 | | 35.31 | | 21.16 | | 15.90 | | 50.40 | | 30.26 | | 22.67 | | 63.00 | | 37.80 | | 28.37 | |

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Limited Collision Coverage – 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 | | $100 | | $250 | | $100 | | $250 | | $100 | | $250 | |
|  | $ | 0 | – | 7,500 | $ | 2.22 | $ | 1.33 | $ | 3.73 | $ | 2.22 | $ | 4.93 | $ | 2.96 | $ | 6.17 | $ | 3.73 |
|  |  | 7,501 | – | 15,000 | 3.21 | | 1.93 | | 5.36 | | 3.21 | | 7.12 | | 4.29 | | 8.92 | | 5.36 | |
|  |  | 15,001 | – | 25,000 | 4.50 | | 2.70 | | 7.41 | | 4.46 | | 9.90 | | 5.96 | | 12.34 | | 7.41 | |
|  |  | 25,001 | – | 40,000 | 5.45 | | 3.26 | | 9.04 | | 5.45 | | 12.00 | | 7.19 | | 14.99 | | 9.00 | |
|  |  | 40,001 | – | 65,000 | 7.58 | | 4.54 | | 12.64 | | 7.58 | | 16.80 | | 10.08 | | 21.00 | | 12.60 | |
|  |  | Over $65,000 | | | 9.52 | | 5.70 | | 15.82 | | 9.47 | | 21.00 | | 12.60 | | 26.27 | | 15.77 | |

Table 249.M.1.a.(2)(LC) Limited Collision Coverage – Individual Coverage Drive-away Collision Loss Costs

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Broadened Collision Coverage – 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 | | | | | | | | | | | | Over 500 Miles | | | | | | | | | | | |
|  | $100 | | | $250 | | | $500 | | | $1,000 | | | $100 | | | $250 | | | $500 | | | $1,000 | | |
|  | $ | 0 | – | 7,500 | $ | 2.15 |  | $ | 2.99 |  | $ | 3.47 |  | $ | 3.86 |  | $ | 2.31 |  | $ | 3.30 |  | $ | 3.82 |  | $ | 4.25 |  |
|  |  | 7,501 | – | 15,000 |  | 2.99 |  |  | 4.29 |  |  | 4.88 |  |  | 5.92 |  |  | 3.34 |  |  | 4.75 |  |  | 5.49 |  |  | 6.09 |  |
|  |  | 15,001 | – | 25,000 |  | 4.20 |  |  | 5.96 |  |  | 6.86 |  |  | 7.67 |  |  | 4.63 |  |  | 6.56 |  |  | 7.58 |  |  | 8.40 |  |
|  |  | 25,001 | – | 40,000 |  | 7.96 |  |  | 9.64 |  |  | 11.19 |  |  | 12.13 |  |  | 8.83 |  |  | 11.19 |  |  | 12.43 |  |  | 13.45 |  |
|  |  | 40,001 | – | 65,000 |  | 11.14 |  |  | 14.15 |  |  | 15.64 |  |  | 16.97 |  |  | 12.34 |  |  | 15.64 |  |  | 17.36 |  |  | 18.94 |  |
|  |  | Over $65,000 | | |  | 13.89 |  |  | 17.66 |  |  | 19.55 |  |  | 21.22 |  |  | 15.43 |  |  | 19.55 |  |  | 21.73 |  |  | 23.53 |  |

Table 249.M.1.a.(3)(LC) Broadened Collision Coverage – Individual Coverage Drive-away Collision Loss Costs

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Standard Collision Coverage – 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 | $ | 3.30 | $ | 1.97 | $ | 1.51 | $ | 4.46 | $ | 2.66 | $ | 2.01 | $ | 5.96 | $ | 3.60 | $ | 2.70 | $ | 7.41 | $ | 4.42 | $ | 3.34 |
|  |  | 7,501 | – | 15,000 | 4.68 | | 2.78 | | 2.92 | | 6.42 | | 3.86 | | 4.03 | | 8.54 | | 5.14 | | 5.31 | | 10.71 | | 6.42 | | 6.69 | |
|  |  | 15,001 | – | 25,000 | 6.48 | | 3.86 | | 2.92 | | 8.95 | | 5.36 | | 4.03 | | 11.69 | | 7.12 | | 5.31 | | 14.83 | | 8.92 | | 6.69 | |
|  |  | 25,001 | – | 40,000 | 7.89 | | 4.72 | | 3.55 | | 10.85 | | 6.51 | | 4.88 | | 14.40 | | 8.66 | | 6.48 | | 18.01 | | 10.80 | | 8.10 | |
|  |  | 40,001 | – | 65,000 | 11.06 | | 6.64 | | 4.97 | | 15.17 | | 9.09 | | 6.81 | | 20.14 | | 12.08 | | 9.09 | | 25.20 | | 15.13 | | 11.36 | |
|  |  | Over $65,000 | | | 13.81 | | 8.27 | | 6.22 | | 18.99 | | 11.40 | | 8.54 | | 25.20 | | 15.13 | | 11.36 | | 31.49 | | 18.90 | | 14.19 | |

Table 249.M.2.a.(1)(LC) Standard Collision Coverage – Blanket Coverage Drive-away Collision Loss Costs

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Limited Collision Coverage – 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 | | | $100 | | | $250 | | | $100 | | | | $250 | | | $100 | | | $250 | | |
|  | $ | 0 | – | 7,500 | $ | 1.16 |  | $ | 0.68 |  | $ | 1.89 |  | $ | 1.11 |  | $ | | 2.49 |  | $ | 1.51 |  | $ | 3.08 |  | $ | 1.84 |  |
|  |  | 7,501 | – | 15,000 |  | 1.63 |  |  | 0.99 |  |  | 2.70 |  |  | 1.63 |  |  | | 3.55 |  |  | 2.15 |  |  | 4.46 |  |  | 2.70 |  |
|  |  | 15,001 | – | 25,000 |  | 2.22 |  |  | 1.33 |  |  | 3.73 |  |  | 2.22 |  |  | | 4.93 |  |  | 2.96 |  |  | 6.17 |  |  | 3.73 |  |
|  |  | 25,001 | – | 40,000 |  | 2.74 |  |  | 1.63 |  |  | 4.54 |  |  | 2.74 |  |  | | 6.01 |  |  | 3.60 |  |  | 7.50 |  |  | 4.50 |  |
|  |  | 40,001 | – | 65,000 |  | 3.82 |  |  | 2.31 |  |  | 6.35 |  |  | 3.82 |  |  | | 8.40 |  |  | 5.06 |  |  | 10.49 |  |  | 6.30 |  |
|  |  | Over $65,000 | | |  | 4.75 |  |  | 2.87 |  |  | 7.93 |  |  | 4.75 |  |  | 10.49 | |  |  | 6.30 |  |  | 13.16 |  |  | 7.89 |  |

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Broadened Collision Coverage – 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 | | | | | | | | | | | | Over 500 Miles | | | | | | | | | | | |
|  | $100 | | | $250 | | | $500 | | | $1,000 | | | $100 | | | $250 | | | $500 | | | $1,000 | | |
|  | $ | 0 | – | 7,500 | $ | 1.11 |  | $ | 1.54 |  | $ | 1.76 |  | $ | 1.97 |  | $ | 1.20 |  | $ | 1.67 |  | $ | 1.89 |  | $ | 2.15 |  |
|  |  | 7,501 | – | 15,000 |  | 1.54 |  |  | 2.15 |  |  | 2.49 |  |  | 2.74 |  |  | 1.67 |  |  | 2.40 |  |  | 2.74 |  |  | 3.05 |  |
|  |  | 15,001 | – | 25,000 |  | 2.10 |  |  | 2.99 |  |  | 3.43 |  |  | 3.86 |  |  | 2.31 |  |  | 3.30 |  |  | 3.82 |  |  | 4.25 |  |
|  |  | 25,001 | – | 40,000 |  | 3.98 |  |  | 5.06 |  |  | 5.61 |  |  | 6.09 |  |  | 4.42 |  |  | 5.61 |  |  | 6.22 |  |  | 6.78 |  |
|  |  | 40,001 | – | 65,000 |  | 5.61 |  |  | 7.03 |  |  | 7.89 |  |  | 8.57 |  |  | 6.17 |  |  | 7.89 |  |  | 8.70 |  |  | 9.43 |  |
|  |  | Over $65,000 | | |  | 6.99 |  |  | 8.83 |  |  | 9.86 |  |  | 10.76 |  |  | 7.76 |  |  | 9.86 |  |  | 10.89 |  |  | 11.83 |  |

Table 249.M.2.a.(3)(LC) Broadened Collision Coverage – Blanket Coverage Drive-away Collision Loss Costs