TERRITORY 101

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** | | | | | | |
| $ 762 | | | $ 10 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 402 | | | $ 13 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 3063 | | | $ 127 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 290 | | | $ 13 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 2408 | | | $ 77 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 724 | | | $ 23 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 751 | | | 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** | | | | | | |
| $ 346 | | | $ 9 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 376 | | | $ 12 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1391 | | | $ 58 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 131 | | | $ 10 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1093 | | | $ 46 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 329 | | | $ 11 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 326 | | | 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

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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** | | | | | | |
| $ 532 | | | $ 8 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 310 | | | $ 10 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 2139 | | | $ 89 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 202 | | | $ 12 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1681 | | | $ 75 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 505 | | | $ 16 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 477 | | | 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 115

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** | | | | | | |
| $ 546 | | | $ 9 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 395 | | | $ 13 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 2195 | | | $ 91 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 207 | | | $ 11 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1725 | | | $ 71 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 519 | | | $ 17 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 527 | | | 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 116

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** | | | | | | |
| $ 504 | | | $ 7 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 404 | | | $ 13 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 2026 | | | $ 84 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 192 | | | $ 11 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1593 | | | $ 67 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 479 | | | $ 15 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 508 | | | 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 121

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** | | | | | | |
| $ 477 | | | $ 9 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 378 | | | $ 12 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1918 | | | $ 80 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 181 | | | $ 11 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1507 | | | $ 70 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 453 | | | $ 15 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 446 | | | 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 122

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** | | | | | | |
| $ 468 | | | $ 10 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 368 | | | $ 12 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1881 | | | $ 78 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 178 | | | $ 11 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1479 | | | $ 68 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 445 | | | $ 14 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 423 | | | 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 123

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** | | | | | | |
| $ 491 | | | $ 9 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 339 | | | $ 11 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1974 | | | $ 82 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 187 | | | $ 10 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1552 | | | $ 66 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 466 | | | $ 15 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 512 | | | 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 124

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** | | | | | | |
| $ 374 | | | $ 7 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 299 | | | $ 10 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1503 | | | $ 63 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 142 | | | $ 10 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1182 | | | $ 60 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 355 | | | $ 11 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 384 | | | 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 125

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** | | | | | | |
| $ 419 | | | $ 9 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 325 | | | $ 10 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1684 | | | $ 70 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 159 | | | $ 10 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1324 | | | $ 64 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 398 | | | $ 13 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 421 | | | 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 129

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** | | | | | | |
| $ 439 | | | $ 7 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 340 | | | $ 11 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1765 | | | $ 73 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 167 | | | $ 10 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1387 | | | $ 62 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 417 | | | $ 13 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 461 | | | 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 101

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** | | | |
|  | | | $ 103 | $ 143 | $ 354 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 73 | $ 101 | $ 387 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 157 | $ 217 | $ 797 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 70 | $ 97 | $ 223 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 70 | $ 97 | $ 223 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 157 | $ 217 | $ 797 |
|  | | | | | |
|  | | | | | |
|  | 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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 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 | $ 114 | $ 326 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 89 | $ 123 | $ 327 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 125 | $ 173 | $ 734 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 56 | $ 78 | $ 205 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 56 | $ 78 | $ 205 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 125 | $ 173 | $ 734 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 107 | $ 148 | $ 308 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 78 | $ 109 | $ 317 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 163 | $ 225 | $ 693 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 73 | $ 101 | $ 194 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 73 | $ 101 | $ 194 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 163 | $ 225 | $ 693 |
|  | | | | | |
|  | | | | | |
|  | 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 115

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** | | | |
|  | | | $ 67 | $ 93 | $ 293 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 66 | $ 91 | $ 318 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 102 | $ 141 | $ 659 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 46 | $ 63 | $ 185 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 46 | $ 63 | $ 185 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 102 | $ 141 | $ 659 |
|  | | | | | |
|  | | | | | |
|  | 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 116

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** | | | |
|  | | | $ 102 | $ 141 | $ 277 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 105 | $ 146 | $ 438 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 155 | $ 214 | $ 623 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 69 | $ 96 | $ 175 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 69 | $ 96 | $ 175 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 155 | $ 214 | $ 623 |
|  | | | | | |
|  | | | | | |
|  | 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 121

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** | | | |
|  | | | $ 89 | $ 124 | $ 303 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 79 | $ 110 | $ 325 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 135 | $ 188 | $ 682 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 61 | $ 84 | $ 191 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 61 | $ 84 | $ 191 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 135 | $ 188 | $ 682 |
|  | | | | | |
|  | | | | | |
|  | 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 122

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** | | | |
|  | | | $ 107 | $ 149 | $ 330 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 76 | $ 105 | $ 365 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 163 | $ 226 | $ 743 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 73 | $ 101 | $ 208 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 73 | $ 101 | $ 208 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 163 | $ 226 | $ 743 |
|  | | | | | |
|  | | | | | |
|  | 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 123

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** | | | |
|  | | | $ 74 | $ 103 | $ 266 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 65 | $ 90 | $ 385 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 112 | $ 157 | $ 599 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 50 | $ 70 | $ 168 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 50 | $ 70 | $ 168 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 112 | $ 157 | $ 599 |
|  | | | | | |
|  | | | | | |
|  | 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 124

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** | | | |
|  | | | $ 85 | $ 117 | $ 245 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 76 | $ 105 | $ 298 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 129 | $ 178 | $ 551 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 58 | $ 80 | $ 154 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 58 | $ 80 | $ 154 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 129 | $ 178 | $ 551 |
|  | | | | | |
|  | | | | | |
|  | 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 125

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** | | | |
|  | | | $ 81 | $ 112 | $ 272 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 64 | $ 89 | $ 429 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 123 | $ 170 | $ 612 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 55 | $ 76 | $ 171 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 55 | $ 76 | $ 171 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 123 | $ 170 | $ 612 |
|  | | | | | |
|  | | | | | |
|  | 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 129

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** | | | |
|  | | | $ 106 | $ 148 | $ 338 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 123 | $ 171 | $ 427 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 161 | $ 225 | $ 761 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 72 | $ 101 | $ 213 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 72 | $ 101 | $ 213 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 161 | $ 225 | $ 761 |
|  | | | | | |
|  | | | | | |
|  | 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 |
| $ 0.10 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 | | $ 0.27 | $ 0.29 | $ 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 | | $ 0.44 | $ 0.50 | $ 0.53 | $ 0.44 | $ 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 | | $ 0.40 | $ 0.44 | $ 0.46 | $ 0.40 | $ 0.44 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | $ 0.59 | $ 0.64 | $ 0.60 |
|  | |  |  |  |  |
|  | |  |  |  |  |
|  | |  |  |  |  |
| \* | 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 | | $ 1.16 | | $ 0.45 | $ 0.22 |
| $250 | | 0.70 | | 0.30 | 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 | $ 24 | | $ 32 | $ 29 | $ 39 |
| 7,500 | | | 28 | | 38 | 34 | 45 |
| 9,000 | | | 32 | | 43 | 39 | 52 |
| 12,000 | | | 40 | | 53 | 48 | 64 |
| 15,000 | | | 47 | | 63 | 56 | 75 |
| 18,000 | | | 52 | | 70 | 62 | 84 |
| 22,500 | | | 63 | | 85 | 75 | 102 |
| 30,000 | | | 79 | | 106 | 94 | 128 |
| 37,500 | | | 93 | | 126 | 112 | 151 |
| 45,000 | | | 106 | | 143 | 127 | 172 |
| 60,000 | | | 131 | | 177 | 157 | 212 |
| 75,000 | | | 154 | | 208 | 185 | 250 |
| 90,000 | | | 178 | | 240 | 213 | 288 |
| 120,000 | | | 219 | | 295 | 262 | 354 |
| 150,000 | | | 256 | | 346 | 308 | 415 |
| 180,000 | | | 295 | | 399 | 355 | 479 |
| 225,000 | | | 355 | | 480 | 426 | 575 |
| 300,000 | | | 450 | | 607 | 540 | 729 |
| 375,000 | | | 545 | | 736 | 654 | 883 |
| 450,000 | | | 638 | | 862 | 766 | 1034 |
| 600,000 | | | 817 | | 1103 | 981 | 1324 |
| 750,000 | | | 991 | | 1337 | 1189 | 1605 |
| 900,000 | | | 1159 | | 1565 | 1391 | 1878 |
| 1,200,000 | | | 1479 | | 1996 | 1775 | 2396 |
| 1,500,000 | | | 1766 | | 2385 | 2120 | 2862 |
| 2,000,000 | | | 1999 | | 2698 | 2398 | 3238 |
| 2,500,000 | | | 2177 | | 2939 | 2612 | 3527 |
| 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 | $ 23 | $ 31 | $ 15 | $ 20 | $ 12 | $ 16 |
| 7,500 | 27 | 36 | 17 | 23 | 13 | 18 |
| 9,000 | 30 | 41 | 20 | 27 | 15 | 20 |
| 12,000 | 39 | 52 | 25 | 34 | 19 | 26 |
| 15,000 | 46 | 62 | 30 | 40 | 23 | 31 |
| 18,000 | 55 | 74 | 35 | 48 | 27 | 37 |
| 22,500 | 64 | 87 | 42 | 56 | 32 | 43 |
| 30,000 | 82 | 111 | 54 | 72 | 41 | 56 |
| 37,500 | 97 | 131 | 63 | 85 | 48 | 65 |
| 45,000 | 109 | 147 | 71 | 96 | 55 | 74 |
| 60,000 | 137 | 185 | 89 | 120 | 68 | 92 |
| 75,000 | 165 | 222 | 107 | 145 | 82 | 111 |
| 90,000 | 189 | 255 | 123 | 166 | 94 | 127 |
| 120,000 | 236 | 319 | 153 | 207 | 118 | 159 |
| 150,000 | 283 | 383 | 184 | 249 | 142 | 191 |
| 180,000 | 327 | 441 | 212 | 287 | 163 | 221 |
| 225,000 | 391 | 528 | 254 | 343 | 196 | 264 |
| 300,000 | 497 | 672 | 323 | 437 | 249 | 336 |
| 375,000 | 603 | 814 | 392 | 529 | 301 | 407 |
| 450,000 | 707 | 954 | 460 | 620 | 354 | 477 |
| 600,000 | 913 | 1232 | 593 | 801 | 456 | 616 |
| 750,000 | 1115 | 1505 | 725 | 978 | 557 | 752 |
| 900,000 | 1305 | 1762 | 848 | 1145 | 653 | 881 |
| 1,200,000 | 1660 | 2241 | 1079 | 1456 | 830 | 1120 |
| 1,500,000 | 1990 | 2687 | 1294 | 1746 | 995 | 1343 |
| 2,000,000 | 2271 | 3066 | 1476 | 1993 | 1136 | 1533 |
| 2,500,000 | 2474 | 3340 | 1608 | 2171 | 1237 | 1670 |
| 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 46 (Gulf) Combinations | | | | | | | |
|  | Zone | Description | $100,000  Liability | | $500 Deductible Collision | | $500 Deductible Comprehensive | |
|  | 01 | Atlanta | $ | 2256 | $ | 742 | $ | 239 |
|  | 02 | Baltimore/Washington |  | 2429 |  | 892 |  | 236 |
|  | 03 | Boston |  | 2128 |  | 734 |  | 242 |
|  | 04 | Buffalo |  | 2429 |  | 892 |  | 236 |
|  | 05 | Charlotte |  | 2256 |  | 742 |  | 239 |
|  | 06 | Chicago |  | 1965 |  | 742 |  | 247 |
|  | 07 | Cincinnati |  | 1965 |  | 742 |  | 247 |
|  | 08 | Cleveland |  | 1965 |  | 742 |  | 247 |
|  | 09 | Dallas/Fort Worth |  | 2312 |  | 678 |  | 246 |
|  | 10 | Denver |  | 2478 |  | 790 |  | 311 |
|  | 11 | Detroit |  | 1965 |  | 742 |  | 247 |
|  | 12 | Hartford |  | 2128 |  | 734 |  | 242 |
|  | 13 | Houston |  | 2312 |  | 678 |  | 246 |
|  | 14 | Indianapolis |  | 1965 |  | 742 |  | 247 |
|  | 15 | Jacksonville |  | 2256 |  | 742 |  | 239 |
|  | 16 | Kansas City |  | 2082 |  | 782 |  | 295 |
|  | 17 | Little Rock |  | 2312 |  | 678 |  | 246 |
|  | 18 | Los Angeles |  | 2314 |  | 869 |  | 388 |
|  | 19 | Louisville |  | 2000 |  | 715 |  | 278 |
|  | 20 | Memphis |  | 2000 |  | 715 |  | 278 |
|  | 21 | Miami |  | 2256 |  | 742 |  | 239 |
|  | 22 | Milwaukee |  | 2082 |  | 782 |  | 295 |
|  | 23 | Minneapolis/St. Paul |  | 2082 |  | 782 |  | 295 |
|  | 24 | Nashville |  | 2000 |  | 715 |  | 278 |
|  | 25 | New Orleans |  | 2452 |  | 767 |  | 302 |
|  | 26 | New York City |  | 2429 |  | 892 |  | 236 |
|  | 27 | Oklahoma City |  | 2312 |  | 678 |  | 246 |
|  | 28 | Omaha |  | 2082 |  | 782 |  | 295 |
|  | 29 | Phoenix |  | 2478 |  | 790 |  | 311 |
|  | 30 | Philadelphia |  | 2429 |  | 892 |  | 236 |
|  | 31 | Pittsburgh |  | 2429 |  | 892 |  | 236 |
|  | 32 | Portland |  | 2314 |  | 869 |  | 388 |
|  | 33 | Richmond |  | 2256 |  | 742 |  | 239 |
|  | 34 | St. Louis |  | 2082 |  | 782 |  | 295 |
|  | 35 | Salt Lake City |  | 2478 |  | 790 |  | 311 |
|  | 36 | San Francisco |  | 2314 |  | 869 |  | 388 |
|  | 37 | Tulsa |  | 2312 |  | 678 |  | 246 |
|  | 40 | Pacific |  | 2420 |  | 987 |  | 396 |
|  | 41 | Mountain |  | 2592 |  | 896 |  | 317 |
|  | 42 | Midwest |  | 2178 |  | 888 |  | 301 |
|  | 43 | Southwest |  | 2419 |  | 771 |  | 251 |
|  | 44 | North Central |  | 2056 |  | 842 |  | 252 |
|  | 45 | Mideast |  | 2092 |  | 811 |  | 284 |
|  | 46 | Gulf |  | 2565 |  | 871 |  | 308 |
|  | 47 | Southeast |  | 2360 |  | 842 |  | 243 |
|  | 48 | Eastern |  | 2541 |  | 1016 |  | 241 |
|  | 49 | New England |  | 2226 |  | 832 |  | 247 |

Table 225.F.(LC) Zone-rating Table – Zone 46 (Gulf) Combinations Loss Costs

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

|  |  |  |
| --- | --- | --- |
|  | Acts, Errors Or Omissions Base Loss Cost | |
|  | $ | 48 |

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 | $ | 12 |  | $ | 13 |  | $ | 36 |  | $ | 37 |  | $ | 7 |  | $ | 7 |  | $ | 4 |  | $ | 5 |  |
|  |  | 1,501 | – | 2,000 |  | 14 |  |  | 15 |  |  | 40 |  |  | 41 |  |  | 8 |  |  | 8 |  |  | 5 |  |  | 5 |  |
|  |  | 2,001 | – | 2,500 |  | 16 |  |  | 17 |  |  | 45 |  |  | 48 |  |  | 9 |  |  | 9 |  |  | 6 |  |  | 6 |  |
|  |  | 2,501 | – | 3,000 |  | 18 |  |  | 19 |  |  | 53 |  |  | 55 |  |  | 10 |  |  | 11 |  |  | 6 |  |  | 7 |  |
|  |  | 3,001 | – | 3,500 |  | 21 |  |  | 22 |  |  | 60 |  |  | 63 |  |  | 12 |  |  | 12 |  |  | 8 |  |  | 8 |  |
|  |  | 3,501 | – | 4,000 |  | 24 |  |  | 25 |  |  | 68 |  |  | 71 |  |  | 13 |  |  | 14 |  |  | 8 |  |  | 9 |  |
|  |  | 4,001 | – | 4,500 |  | 25 |  |  | 27 |  |  | 73 |  |  | 76 |  |  | 14 |  |  | 15 |  |  | 9 |  |  | 10 |  |
|  |  | 4,501 | – | 5,000 |  | 30 |  |  | 31 |  |  | 84 |  |  | 89 |  |  | 16 |  |  | 17 |  |  | 11 |  |  | 11 |  |
|  |  | 5,001 | – | 6,000 |  | 35 |  |  | 37 |  |  | 99 |  |  | 104 |  |  | 19 |  |  | 20 |  |  | 12 |  |  | 14 |  |
|  |  | 6,001 | – | 8,000 |  | 45 |  |  | 48 |  |  | 131 |  |  | 137 |  |  | 25 |  |  | 27 |  |  | 16 |  |  | 18 |  |
|  | Over 8,000 per $100 | | | |  | 0.64 |  |  | 0.68 |  |  | 1.85 |  |  | 1.93 |  |  | 0.35 |  |  | 0.37 |  |  | 0.23 |  |  | 0.25 |  |

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

289. NON-OWNERSHIP LIABILITY

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Class Code | Total Number Of Employees | | | | Liability Base  Loss Cost | | |
|  | 6638 | 0 | – | 9 |  | $ | 50 |  |
|  | 6639 | 10 | – | 19 |  |  | 106 |  |
|  | 6640 | 20 | – | 25 |  |  | 170 |  |
|  | 6602 | 26 | – | 100 |  |  | 288 |  |
|  | 6603 | 101 | – | 500 |  |  | 751 |  |
|  | 6604 | 501 | – | 1,000 |  |  | 1,728 |  |
|  | 6605 | Over | | 1,000 |  |  | 3,643 |  |

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 | |
|  | $ | 0.71 |

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

297. UNINSURED MOTORISTS INSURANCE

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Coverage – Individual Named Insureds | | | | | | | | | | | | | | | | |
|  | Bodily Injury Limits | | | Private Passenger Types Per Exposure | | | | | | | Other Than Private Passenger Types Per Exposure | | | | | | |
|  | Total Number Of Exposures | | | | | | | Total Number Of Exposures | | | | | | |
|  | 1 | | | 2 | | 3 Or More | | 1 | | | 2 | | 3 Or More | |
|  | $ | 50,000 |  | $ | 34.21 |  | 50.20 |  | 61.30 |  | $ | 25.60 |  | 36.71 |  | 44.36 |  |
|  |  | 75,000 |  |  | 43.00 |  | 61.30 |  | 73.47 |  |  | 31.71 |  | 44.36 |  | 52.74 |  |
|  |  | 100,000 |  |  | 50.20 |  | 70.00 |  | 82.31 |  |  | 36.71 |  | 50.36 |  | 58.80 |  |
|  |  | 125,000 |  |  | 56.61 |  | 76.97 |  | 89.29 |  |  | 41.11 |  | 55.12 |  | 63.55 |  |
|  |  | 150,000 |  |  | 61.30 |  | 82.31 |  | 94.61 |  |  | 44.36 |  | 58.80 |  | 67.21 |  |
|  |  | 200,000 |  |  | 70.00 |  | 91.01 |  | 102.87 |  |  | 50.36 |  | 64.75 |  | 72.82 |  |
|  |  | 250,000 |  |  | 76.97 |  | 97.80 |  | 109.65 |  |  | 55.12 |  | 69.37 |  | 77.45 |  |
|  |  | 300,000 |  |  | 82.31 |  | 102.87 |  | 114.84 |  |  | 58.80 |  | 72.82 |  | 80.98 |  |
|  |  | 350,000 |  |  | 87.31 |  | 107.70 |  | 119.20 |  |  | 62.19 |  | 76.10 |  | 83.93 |  |
|  |  | 400,000 |  |  | 91.01 |  | 111.42 |  | 122.87 |  |  | 64.75 |  | 78.64 |  | 86.39 |  |
|  |  | 500,000 |  |  | 97.80 |  | 117.65 |  | 128.69 |  |  | 69.37 |  | 82.87 |  | 90.35 |  |
|  |  | 600,000 |  |  | 102.87 |  | 122.87 |  | 133.22 |  |  | 72.82 |  | 86.39 |  | 93.41 |  |
|  |  | 750,000 |  |  | 109.65 |  | 128.69 |  | 138.82 |  |  | 77.45 |  | 90.35 |  | 97.17 |  |
|  |  | 1,000,000 |  |  | 117.65 |  | 135.97 |  | 145.34 |  |  | 82.87 |  | 95.28 |  | 101.60 |  |
|  |  | 1,500,000 |  |  | 128.69 |  | 145.34 |  | 154.28 |  |  | 90.35 |  | 101.60 |  | 107.59 |  |
|  |  | 2,000,000 |  |  | 135.97 |  | 151.84 |  | 159.74 |  |  | 95.28 |  | 105.96 |  | 111.31 |  |

Table 297.B.3.a.(1)(LC) Single Limits Uninsured (Includes Underinsured) Motorists Coverage – Individual Named Insureds Loss Costs

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Coverage – Other Than Individual Named Insureds | | | | | | | | | | | | | | | | |
|  | Bodily Injury Limits | | | Private Passenger Types Per Exposure | | | | | | | Other Than Private Passenger Types Per Exposure | | | | | | |
|  | Total Number Of Exposures | | | | | | | Total Number Of Exposures | | | | | | |
|  | 1 | | | 2 | | 3 Or More | | 1 | | | 2 | | 3 Or More | |
|  | $ | 50,000 |  | $ | 31.62 |  | 47.35 |  | 58.38 |  | $ | 23.41 |  | 34.36 |  | 41.97 |  |
|  |  | 75,000 |  |  | 40.23 |  | 58.38 |  | 70.56 |  |  | 29.40 |  | 41.97 |  | 50.35 |  |
|  |  | 100,000 |  |  | 47.35 |  | 67.12 |  | 79.44 |  |  | 34.36 |  | 47.98 |  | 56.45 |  |
|  |  | 125,000 |  |  | 53.72 |  | 74.07 |  | 86.43 |  |  | 38.73 |  | 52.76 |  | 61.21 |  |
|  |  | 150,000 |  |  | 58.38 |  | 79.44 |  | 91.78 |  |  | 41.97 |  | 56.45 |  | 64.89 |  |
|  |  | 200,000 |  |  | 67.12 |  | 88.14 |  | 100.09 |  |  | 47.98 |  | 62.41 |  | 70.53 |  |
|  |  | 250,000 |  |  | 74.07 |  | 94.98 |  | 106.93 |  |  | 52.76 |  | 67.05 |  | 75.20 |  |
|  |  | 300,000 |  |  | 79.44 |  | 100.09 |  | 112.18 |  |  | 56.45 |  | 70.53 |  | 78.75 |  |
|  |  | 350,000 |  |  | 84.46 |  | 104.95 |  | 116.57 |  |  | 59.85 |  | 73.86 |  | 81.74 |  |
|  |  | 400,000 |  |  | 88.14 |  | 108.71 |  | 120.28 |  |  | 62.41 |  | 76.42 |  | 84.24 |  |
|  |  | 500,000 |  |  | 94.98 |  | 114.99 |  | 126.13 |  |  | 67.05 |  | 80.68 |  | 88.22 |  |
|  |  | 600,000 |  |  | 100.09 |  | 120.28 |  | 130.73 |  |  | 70.53 |  | 84.24 |  | 91.32 |  |
|  |  | 750,000 |  |  | 106.93 |  | 126.13 |  | 136.39 |  |  | 75.20 |  | 88.22 |  | 95.14 |  |
|  |  | 1,000,000 |  |  | 114.99 |  | 133.52 |  | 142.99 |  |  | 80.68 |  | 93.21 |  | 99.60 |  |
|  |  | 1,500,000 |  |  | 126.13 |  | 142.99 |  | 152.01 |  |  | 88.22 |  | 99.60 |  | 105.67 |  |
|  |  | 2,000,000 |  |  | 133.52 |  | 149.52 |  | 157.62 |  |  | 93.21 |  | 103.99 |  | 109.47 |  |

Table 297.B.3.a.(2)(LC) Single Limits Uninsured (Includes Underinsured) Motorists Coverage – Other Than Individual Named Insureds Loss Costs

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Coverage – Individual Named Insureds | | | | | | | | | | | | | | | |
|  | Bodily Injury Limits (000s) | | Private Passenger Types Per Exposure | | | | | | | Other Than Private Passenger Types Per Exposure | | | | | | |
|  | Total Number Of Exposures | | | | | | | Total Number Of Exposures | | | | | | |
|  | 1 | | | 2 | | 3 Or More | | 1 | | | 2 | | 3 Or More | |
|  | $ | 25/50 | $ | 25.79 |  | 38.34 |  | 47.36 |  | $ | 19.63 |  | 28.43 |  | 34.72 |  |
|  |  | 50/100 |  | 38.34 |  | 52.71 |  | 64.10 |  |  | 28.43 |  | 38.44 |  | 46.28 |  |
|  |  | 100/300 |  | 54.66 |  | 75.72 |  | 87.98 |  |  | 39.82 |  | 54.30 |  | 62.70 |  |
|  |  | 250/500 |  | 79.35 |  | 99.52 |  | 111.16 |  |  | 56.77 |  | 70.55 |  | 78.45 |  |
|  |  | 500/1,000 |  | 99.52 |  | 119.20 |  | 129.89 |  |  | 70.55 |  | 83.93 |  | 91.17 |  |

Table 297.B.3.a.(3)(LC) Split Limits Uninsured (Includes Underinsured) Motorists Coverage – Individual Named Insureds Loss Costs

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Coverage – Other Than Individual Named Insureds | | | | | | | | | | | | | | | |
|  | Bodily Injury Limits (000s) | | Private Passenger Types Per Exposure | | | | | | | Other Than Private Passenger Types Per Exposure | | | | | | |
|  | Total Number Of Exposures | | | | | | | Total Number Of Exposures | | | | | | |
|  | 1 | | | 2 | | 3 Or More | | 1 | | | 2 | | 3 Or More | |
|  | $ | 25/50 | $ | 23.46 |  | 35.70 |  | 44.54 |  | $ | 17.64 |  | 26.22 |  | 32.38 |  |
|  |  | 50/100 |  | 35.70 |  | 49.81 |  | 61.18 |  |  | 26.22 |  | 36.07 |  | 43.90 |  |
|  |  | 100/300 |  | 51.74 |  | 72.83 |  | 85.14 |  |  | 37.42 |  | 51.91 |  | 60.36 |  |
|  |  | 250/500 |  | 76.44 |  | 96.74 |  | 108.43 |  |  | 54.39 |  | 68.25 |  | 76.21 |  |
|  |  | 500/1,000 |  | 96.74 |  | 116.57 |  | 127.35 |  |  | 68.25 |  | 81.74 |  | 89.06 |  |

Table 297.B.3.a.(4)(LC) Split Limits Uninsured (Includes Underinsured) Motorists Coverage – Other Than Individual Named Insureds Loss Costs