TERRITORY 102

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** | | | | | | |
| $ 423 | | | $ 7 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 324 | | | $ 10 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1700 | | | $ 71 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 161 | | | $ 10 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1337 | | | $ 60 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 402 | | | $ 13 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 445 | | | 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 103

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** | | | | | | |
| $ 353 | | | $ 7 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 333 | | | $ 11 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1419 | | | $ 59 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 134 | | | $ 9 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1115 | | | $ 57 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 335 | | | $ 11 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 364 | | | 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

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** | | | | | | |
| $ 126 | | | $ 4 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 189 | | | $ 6 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 507 | | | $ 21 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 48 | | | $ 7 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 398 | | | $ 42 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 120 | | | $ 4 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 127 | | | 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** | | | | | | |
| $ 293 | | | $ 5 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 251 | | | $ 8 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1178 | | | $ 49 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 111 | | | $ 11 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 926 | | | $ 57 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 278 | | | $ 9 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 303 | | | 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** | | | | | | |
| $ 173 | | | $ 4 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 184 | | | $ 6 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 695 | | | $ 29 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 66 | | | $ 8 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 547 | | | $ 47 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 164 | | | $ 5 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 175 | | | 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** | | | | | | |
| $ 337 | | | $ 7 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 247 | | | $ 8 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1355 | | | $ 56 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 128 | | | $ 9 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1065 | | | $ 58 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 320 | | | $ 10 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 343 | | | 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 102

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** | | | |
|  | | | $ 108 | $ 168 | $ 252 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 107 | $ 165 | $ 371 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 164 | $ 255 | $ 567 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 73 | $ 114 | $ 159 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 73 | $ 114 | $ 159 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 164 | $ 255 | $ 567 |
|  | | | | | |
|  | | | | | |
|  | 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 103

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 | $ 138 | $ 257 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 103 | $ 159 | $ 287 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 135 | $ 210 | $ 578 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 61 | $ 94 | $ 162 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 61 | $ 94 | $ 162 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 135 | $ 210 | $ 578 |
|  | | | | | |
|  | | | | | |
|  | 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 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** | | | |
|  | | | $ 178 | $ 274 | $ 218 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 260 | $ 401 | $ 267 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 271 | $ 416 | $ 491 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 121 | $ 186 | $ 137 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 121 | $ 186 | $ 137 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 271 | $ 416 | $ 491 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 111 | $ 172 | $ 202 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 170 | $ 263 | $ 338 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 169 | $ 261 | $ 455 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 75 | $ 117 | $ 127 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 75 | $ 117 | $ 127 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 169 | $ 261 | $ 455 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 117 | $ 180 | $ 240 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 185 | $ 286 | $ 243 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 178 | $ 274 | $ 540 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 80 | $ 122 | $ 151 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 80 | $ 122 | $ 151 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 178 | $ 274 | $ 540 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 105 | $ 162 | $ 243 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 143 | $ 220 | $ 310 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 160 | $ 246 | $ 547 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 71 | $ 110 | $ 153 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 71 | $ 110 | $ 153 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 160 | $ 246 | $ 547 |
|  | | | | | |
|  | | | | | |
|  | 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 |
| $ 0.21 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |
| 102,111 | | $ 2.69 | $ 3.29 | $ 0.90 |
| ALL OTHER | | 1.59 | 1.98 | 0.90 |
|  | |  |  |  |
|  | |  |  |  |
| \* | 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 |
| 102,111 | | $ 3.79 | $ 4.09 | $ 4.73 | $ 2.03 | $ 2.30 |
| ALL OTHER | | 2.76 | 3.05 | 3.40 | 2.03 | 2.30 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 |
| 102,111 | | $ 3.59 | $ 3.81 | $ 4.44 | $ 1.81 | $ 2.06 |
| ALL OTHER | | 2.51 | 2.76 | 3.09 | 1.81 | 2.06 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 |
| 102,111 | | $ 4.43 | $ 4.85 | $ 5.46 | $ 3.05 |
| ALL OTHER | | 3.33 | 3.75 | 4.09 | 3.05 |
|  | |  |  |  |  |
|  | |  |  |  |  |
| \* | 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 | | $ 1.04 | | $ 0.42 | $ 0.16 |
| $250 | | 0.65 | | 0.23 | 0.11 |
|  | 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 | $ 26 | | $ 35 | $ 31 | $ 42 |
| 7,500 | | | 30 | | 41 | 37 | 49 |
| 9,000 | | | 35 | | 47 | 42 | 56 |
| 12,000 | | | 43 | | 58 | 51 | 69 |
| 15,000 | | | 50 | | 68 | 61 | 82 |
| 18,000 | | | 56 | | 76 | 68 | 91 |
| 22,500 | | | 68 | | 92 | 82 | 110 |
| 30,000 | | | 85 | | 115 | 102 | 138 |
| 37,500 | | | 101 | | 136 | 121 | 163 |
| 45,000 | | | 115 | | 155 | 138 | 186 |
| 60,000 | | | 142 | | 191 | 170 | 230 |
| 75,000 | | | 167 | | 225 | 200 | 270 |
| 90,000 | | | 192 | | 260 | 231 | 312 |
| 120,000 | | | 237 | | 320 | 284 | 384 |
| 150,000 | | | 278 | | 375 | 333 | 450 |
| 180,000 | | | 320 | | 432 | 384 | 518 |
| 225,000 | | | 385 | | 519 | 462 | 623 |
| 300,000 | | | 487 | | 658 | 585 | 789 |
| 375,000 | | | 590 | | 797 | 709 | 957 |
| 450,000 | | | 692 | | 934 | 830 | 1120 |
| 600,000 | | | 885 | | 1195 | 1062 | 1434 |
| 750,000 | | | 1073 | | 1449 | 1288 | 1739 |
| 900,000 | | | 1256 | | 1696 | 1507 | 2035 |
| 1,200,000 | | | 1602 | | 2163 | 1923 | 2595 |
| 1,500,000 | | | 1914 | | 2583 | 2296 | 3100 |
| 2,000,000 | | | 2165 | | 2923 | 2598 | 3508 |
| 2,500,000 | | | 2358 | | 3184 | 2830 | 3821 |
| 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 | $ 20 | $ 27 | $ 13 | $ 18 | $ 10 | $ 14 |
| 7,500 | 23 | 31 | 15 | 20 | 12 | 16 |
| 9,000 | 26 | 36 | 17 | 23 | 13 | 18 |
| 12,000 | 34 | 45 | 22 | 29 | 17 | 23 |
| 15,000 | 40 | 54 | 26 | 35 | 20 | 27 |
| 18,000 | 47 | 64 | 31 | 42 | 24 | 32 |
| 22,500 | 56 | 75 | 36 | 49 | 28 | 38 |
| 30,000 | 72 | 97 | 47 | 63 | 36 | 48 |
| 37,500 | 84 | 114 | 55 | 74 | 42 | 57 |
| 45,000 | 95 | 128 | 62 | 83 | 47 | 64 |
| 60,000 | 119 | 161 | 77 | 104 | 60 | 80 |
| 75,000 | 143 | 193 | 93 | 126 | 72 | 97 |
| 90,000 | 164 | 222 | 107 | 144 | 82 | 111 |
| 120,000 | 205 | 277 | 133 | 180 | 103 | 139 |
| 150,000 | 246 | 333 | 160 | 216 | 123 | 166 |
| 180,000 | 284 | 384 | 185 | 249 | 142 | 192 |
| 225,000 | 340 | 459 | 221 | 298 | 170 | 230 |
| 300,000 | 433 | 584 | 281 | 380 | 216 | 292 |
| 375,000 | 524 | 708 | 341 | 460 | 262 | 354 |
| 450,000 | 615 | 830 | 400 | 539 | 307 | 415 |
| 600,000 | 794 | 1071 | 516 | 696 | 397 | 536 |
| 750,000 | 969 | 1309 | 630 | 851 | 485 | 654 |
| 900,000 | 1135 | 1532 | 738 | 996 | 567 | 766 |
| 1,200,000 | 1443 | 1948 | 938 | 1266 | 722 | 974 |
| 1,500,000 | 1731 | 2336 | 1125 | 1519 | 865 | 1168 |
| 2,000,000 | 1975 | 2666 | 1284 | 1733 | 987 | 1333 |
| 2,500,000 | 2152 | 2905 | 1399 | 1888 | 1076 | 1452 |
| 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 28 (Omaha) Combinations | | | | | | | |
|  | Zone | Description | $100,000 Liability | | $500 Deductible Collision | | $500 Deductible Comprehensive | |
|  | 01 | Atlanta | $ | 2154 | $ | 719 | $ | 243 |
|  | 02 | Baltimore/Washington |  | 1978 |  | 703 |  | 219 |
|  | 03 | Boston |  | 2228 |  | 883 |  | 258 |
|  | 04 | Buffalo |  | 1978 |  | 703 |  | 219 |
|  | 05 | Charlotte |  | 2154 |  | 719 |  | 243 |
|  | 06 | Chicago |  | 1597 |  | 620 |  | 224 |
|  | 07 | Cincinnati |  | 1597 |  | 620 |  | 224 |
|  | 08 | Cleveland |  | 1597 |  | 620 |  | 224 |
|  | 09 | Dallas/Fort Worth |  | 1437 |  | 613 |  | 222 |
|  | 10 | Denver |  | 1789 |  | 769 |  | 335 |
|  | 11 | Detroit |  | 1597 |  | 620 |  | 224 |
|  | 12 | Hartford |  | 2228 |  | 883 |  | 258 |
|  | 13 | Houston |  | 1437 |  | 613 |  | 222 |
|  | 14 | Indianapolis |  | 1597 |  | 620 |  | 224 |
|  | 15 | Jacksonville |  | 2154 |  | 719 |  | 243 |
|  | 16 | Kansas City |  | 1231 |  | 565 |  | 251 |
|  | 17 | Little Rock |  | 1437 |  | 613 |  | 222 |
|  | 18 | Los Angeles |  | 1639 |  | 495 |  | 319 |
|  | 19 | Louisville |  | 1693 |  | 811 |  | 297 |
|  | 20 | Memphis |  | 1693 |  | 811 |  | 297 |
|  | 21 | Miami |  | 2154 |  | 719 |  | 243 |
|  | 22 | Milwaukee |  | 1231 |  | 565 |  | 251 |
|  | 23 | Minneapolis/St. Paul |  | 1231 |  | 565 |  | 251 |
|  | 24 | Nashville |  | 1693 |  | 811 |  | 297 |
|  | 25 | New Orleans |  | 2041 |  | 782 |  | 285 |
|  | 26 | New York City |  | 1978 |  | 703 |  | 219 |
|  | 27 | Oklahoma City |  | 1437 |  | 613 |  | 222 |
|  | 28 | Omaha |  | 1231 |  | 565 |  | 251 |
|  | 29 | Phoenix |  | 1789 |  | 769 |  | 335 |
|  | 30 | Philadelphia |  | 1978 |  | 703 |  | 219 |
|  | 31 | Pittsburgh |  | 1978 |  | 703 |  | 219 |
|  | 32 | Portland |  | 1639 |  | 495 |  | 319 |
|  | 33 | Richmond |  | 2154 |  | 719 |  | 243 |
|  | 34 | St. Louis |  | 1231 |  | 565 |  | 251 |
|  | 35 | Salt Lake City |  | 1789 |  | 769 |  | 335 |
|  | 36 | San Francisco |  | 1639 |  | 495 |  | 319 |
|  | 37 | Tulsa |  | 1437 |  | 613 |  | 222 |
|  | 40 | Pacific |  | 1672 |  | 495 |  | 330 |
|  | 41 | Mountain |  | 1825 |  | 769 |  | 345 |
|  | 42 | Midwest |  | 1256 |  | 565 |  | 259 |
|  | 43 | Southwest |  | 1466 |  | 613 |  | 229 |
|  | 44 | North Central |  | 1629 |  | 620 |  | 231 |
|  | 45 | Mideast |  | 1727 |  | 811 |  | 307 |
|  | 46 | Gulf |  | 2082 |  | 782 |  | 295 |
|  | 47 | Southeast |  | 2198 |  | 719 |  | 251 |
|  | 48 | Eastern |  | 2018 |  | 703 |  | 227 |
|  | 49 | New England |  | 2273 |  | 883 |  | 266 |

Table 225.F.#1(LC) Zone-rating Table – Zone 28 (Omaha) Combinations Loss Costs

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Zone-rating Table – Zone 42 (Midwest) Combinations | | | | | | | |
|  | Zone | Description | $100,000 Liability | | $500 Deductible Collision | | $500 Deductible Comprehensive | |
|  | 01 | Atlanta | $ | 2198 | $ | 719 | $ | 251 |
|  | 02 | Baltimore/Washington |  | 2018 |  | 703 |  | 227 |
|  | 03 | Boston |  | 2273 |  | 883 |  | 266 |
|  | 04 | Buffalo |  | 2018 |  | 703 |  | 227 |
|  | 05 | Charlotte |  | 2198 |  | 719 |  | 251 |
|  | 06 | Chicago |  | 1629 |  | 620 |  | 231 |
|  | 07 | Cincinnati |  | 1629 |  | 620 |  | 231 |
|  | 08 | Cleveland |  | 1629 |  | 620 |  | 231 |
|  | 09 | Dallas/Fort Worth |  | 1466 |  | 613 |  | 229 |
|  | 10 | Denver |  | 1825 |  | 769 |  | 345 |
|  | 11 | Detroit |  | 1629 |  | 620 |  | 231 |
|  | 12 | Hartford |  | 2273 |  | 883 |  | 266 |
|  | 13 | Houston |  | 1466 |  | 613 |  | 229 |
|  | 14 | Indianapolis |  | 1629 |  | 620 |  | 231 |
|  | 15 | Jacksonville |  | 2198 |  | 719 |  | 251 |
|  | 16 | Kansas City |  | 1256 |  | 565 |  | 259 |
|  | 17 | Little Rock |  | 1466 |  | 613 |  | 229 |
|  | 18 | Los Angeles |  | 1672 |  | 495 |  | 330 |
|  | 19 | Louisville |  | 1727 |  | 811 |  | 307 |
|  | 20 | Memphis |  | 1727 |  | 811 |  | 307 |
|  | 21 | Miami |  | 2198 |  | 719 |  | 251 |
|  | 22 | Milwaukee |  | 1256 |  | 565 |  | 259 |
|  | 23 | Minneapolis/St. Paul |  | 1256 |  | 565 |  | 259 |
|  | 24 | Nashville |  | 1727 |  | 811 |  | 307 |
|  | 25 | New Orleans |  | 2082 |  | 782 |  | 295 |
|  | 26 | New York City |  | 2018 |  | 703 |  | 227 |
|  | 27 | Oklahoma City |  | 1466 |  | 613 |  | 229 |
|  | 28 | Omaha |  | 1256 |  | 565 |  | 259 |
|  | 29 | Phoenix |  | 1825 |  | 769 |  | 345 |
|  | 30 | Philadelphia |  | 2018 |  | 703 |  | 227 |
|  | 31 | Pittsburgh |  | 2018 |  | 703 |  | 227 |
|  | 32 | Portland |  | 1672 |  | 495 |  | 330 |
|  | 33 | Richmond |  | 2198 |  | 719 |  | 251 |
|  | 34 | St. Louis |  | 1256 |  | 565 |  | 259 |
|  | 35 | Salt Lake City |  | 1825 |  | 769 |  | 345 |
|  | 36 | San Francisco |  | 1672 |  | 495 |  | 330 |
|  | 37 | Tulsa |  | 1466 |  | 613 |  | 229 |
|  | 40 | Pacific |  | 1749 |  | 563 |  | 336 |
|  | 41 | Mountain |  | 1909 |  | 875 |  | 351 |
|  | 42 | Midwest |  | 1314 |  | 642 |  | 264 |
|  | 43 | Southwest |  | 1534 |  | 698 |  | 234 |
|  | 44 | North Central |  | 1704 |  | 705 |  | 235 |
|  | 45 | Mideast |  | 1807 |  | 921 |  | 313 |
|  | 46 | Gulf |  | 2178 |  | 888 |  | 301 |
|  | 47 | Southeast |  | 2299 |  | 817 |  | 255 |
|  | 48 | Eastern |  | 2111 |  | 800 |  | 231 |
|  | 49 | New England |  | 2378 |  | 1004 |  | 271 |

Table 225.F.#2(LC) Zone-rating Table – Zone 42 (Midwest) Combinations Loss Costs

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

|  |  |  |
| --- | --- | --- |
|  | Acts, Errors Or Omissions Base Loss Cost | |
|  | $ | 27 |

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 | $ | 13 |  | $ | 14 |  | $ | 43 |  | $ | 46 |  | $ | 8 |  | $ | | 8 |  | $ | 4 |  | $ | 5 |  |
|  |  | 1,501 | – | 2,000 |  | 14 |  |  | 16 |  |  | 49 |  |  | 50 |  |  | 8 |  |  | | 9 |  |  | 5 |  |  | 6 |  |
|  |  | 2,001 | – | 2,500 |  | 17 |  |  | 18 |  |  | 56 |  |  | 59 |  |  | 9 |  |  | | 10 |  |  | 6 |  |  | 6 |  |
|  |  | 2,501 | – | 3,000 |  | 20 |  |  | 21 |  |  | 64 |  |  | 67 |  |  | 11 |  |  | | 11 |  |  | 7 |  |  | 8 |  |
|  |  | 3,001 | – | 3,500 |  | 23 |  |  | 24 |  |  | 74 |  |  | 77 |  |  | 13 |  |  | | 13 |  |  | 8 |  |  | 9 |  |
|  |  | 3,501 | – | 4,000 |  | 25 |  |  | 27 |  |  | 83 |  |  | 87 |  |  | 14 |  |  | | 14 |  |  | 9 |  |  | 9 |  |
|  |  | 4,001 | – | 4,500 |  | 27 |  |  | 29 |  |  | 89 |  |  | 94 |  |  | 15 |  |  | | 16 |  |  | 9 |  |  | 11 |  |
|  |  | 4,501 | – | 5,000 |  | 32 |  |  | 33 |  |  | 103 |  |  | 108 |  |  | 17 |  |  | | 18 |  |  | 11 |  |  | 12 |  |
|  |  | 5,001 | – | 6,000 |  | 37 |  |  | 39 |  |  | 122 |  |  | 127 |  |  | 20 |  |  | | 21 |  |  | 13 |  |  | 14 |  |
|  |  | 6,001 | – | 8,000 |  | 49 |  |  | 52 |  |  | 160 |  |  | 168 |  |  | 26 |  |  | | 28 |  |  | 17 |  |  | 19 |  |
|  | Over 8,000 per $100 | | | |  | 0.69 |  |  | 0.73 |  |  | 2.26 |  |  | 2.38 |  |  | 0.38 |  |  | 0.40 | |  |  | 0.25 |  |  | 0.26 |  |

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 |  | $ | 43 |  |
|  | 6639 | 10 | – | 19 |  |  | 91 |  |
|  | 6640 | 20 | – | 25 |  |  | 146 |  |
|  | 6602 | 26 | – | 100 |  |  | 247 |  |
|  | 6603 | 101 | – | 500 |  |  | 647 |  |
|  | 6604 | 501 | – | 1,000 |  |  | 1,487 |  |
|  | 6605 | Over | | 1,000 |  |  | 3,134 |  |

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 | |
|  | $ | 0.29 |

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

297. UNINSURED MOTORISTS INSURANCE

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured And Underinsured Motorists Bodily Injury | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 50,000 | $ | 11.71 | $ | 6.66 |
|  |  | 100,000 |  | 18.54 |  | 10.88 |
|  |  | 125,000 |  | 21.20 |  | 12.52 |
|  |  | 150,000 |  | 23.70 |  | 14.08 |
|  |  | 200,000 |  | 27.78 |  | 16.63 |
|  |  | 250,000 |  | 30.96 |  | 18.62 |
|  |  | 300,000 |  | 33.62 |  | 20.29 |
|  |  | 350,000 |  | 36.17 |  | 21.90 |
|  |  | 400,000 |  | 38.12 |  | 23.11 |
|  |  | 500,000 |  | 41.79 |  | 25.43 |
|  |  | 600,000 |  | 44.44 |  | 27.12 |
|  |  | 750,000 |  | 48.27 |  | 29.53 |
|  |  | 1,000,000 |  | 52.57 |  | 32.26 |
|  |  | 1,500,000 |  | 58.81 |  | 36.21 |
|  |  | 2,000,000 |  | 62.88 |  | 38.82 |

Table 297.B.3.a.(1)(LC) Single Limits Uninsured And Underinsured Motorists Bodily Injury Coverage Loss Costs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured And Underinsured Motorists Bodily Injury | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 25,000/50,000 | $ | 8.28 | $ | 4.59 |
|  |  | 50,000/100,000 |  | 13.54 |  | 7.79 |
|  |  | 100,000/300,000 |  | 20.61 |  | 12.14 |
|  |  | 250,000/500,000 |  | 32.31 |  | 19.46 |
|  |  | 500,000/1,000,000 |  | 42.44 |  | 25.84 |

Table 297.B.3.a.(2)(LC) Split Limits Uninsured And Underinsured Motorists Bodily Injury Coverage Loss Costs

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

Table 297.B.4.a.(LC) Individual Named Insured Loss Cost