TERRITORY 001

LIAB

|  |  |  |  |
| --- | --- | --- | --- |
| LIABILITY | | |  |
|  | | |  |
| Limit Of Liability | | |  |
| $100,000 | | |  |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS** | | | |
| $ 853 | | |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | |
| $ 516 | | |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | |
|  | | **– LIMOUSINES** | |
| $ 3429 | | |  |
|  | | **– SCHOOL AND CHURCH BUSES** | |
| $ 324 | | |  |
|  | | **– OTHER BUSES** | |
| $ 2695 | | |  |
|  | | **– VAN POOLS** | |
| $ 810 | | |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | |
| $ 558 | | |  |
|  | | | |
|  | 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 Pablic 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. | | |
|  | For Medical Payments, refer to Rules 249. and 292., as applicable. | | |
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TERRITORY 001

PIP

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| PERSONAL INJURY PROTECTION | | | | | | | | | | |
| Income Benefits | | | | Funeral Benefit | | | | Medical Benefit | | |
| Includes Replacement Services | | | |  | | | |  | | |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS** | | | | | | | | | | |
| **Limit** | **Not Covered By Workers’ Comp.** | | **Covered By Workers’ Comp.** | **Limit** | **Not Covered By Workers’ Comp.** | | **Covered By Workers’ Comp.** | **Limit** | **Not Covered By Workers’ Comp.** | **Covered By Workers’ Comp.** |
| **$ 12000** | $ 18 | | $ 7 |  |  | |  | **$ 50000** | $ 41 | $ 16 |
| **$ 24000** | $ 37 | | $ 15 | **$ 4000** | $ 3 | | $ 1 | **$ 100000** | $ 44 | $ 18 |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | | | | | |
| **Limit** | **Not  Princi–pally Operated by Employ–ees** | | **Princi–pally Operated by Employ–ees** | **Limit** | **Not  Princi–pally Operated by Employ–ees** | | **Princi–pally Operated by Employ–ees** | **Limit** | **Not Princi–pally Operated by Employ–ees** | **Princi–pally Operated by Employ–ees** |
| **$ 12000** | $ 18 | | $ 7 |  |  | |  | **$ 50000** | $ 40 | $ 16 |
| **$ 24000** | $ 37 | | $ 14 | **$ 4000** | $ 3 | | $ 1 | **$ 100000** | $ 43 | $ 18 |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – LIMOUSINES** | | | | | | | | | | |
| **Limit** | **Owner Operated** | | **Other Than Owner Operated** | **Limit** | **Owner Operated** | | **Other Than Owner Operated** | **Limit** | **Owner Operated** | **Other Than Owner Operated** |
| **$ 12000** | $ 86 | | $ 65 |  |  | |  | **$ 50000** | $ 200 | $ 151 |
| **$ 24000** | $ 182 | | $ 137 | **$ 4000** | $ 13 | | $ 9 | **$ 100000** | $ 215 | $ 162 |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – SCHOOL AND CHURCH BUSES** | | | | | | | | | | |
| **Limit** |  |  | **Charge** | **Limit** |  | **Charge** | | **Limit** |  | **Charge** |
| **$ 12000** |  | | $ 16 |  |  | |  | **$ 50000** |  | $ 36 |
| **$ 24000** |  | | $ 33 | **$ 4000** |  | | $ 3 | **$ 100000** |  | $ 39 |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – OTHER BUSES** | | | | | | | | | | |
| **Limit** | **Not Govern–ment Spon–sored** | | **Govern–ment Spon–sored** | **Limit** | **Not Govern–ment Spon–sored** | | **Govern–ment Spon–sored** | **Limit** | **Not Govern–ment Spon–sored** | **Govern–ment Spon–sored** |
| **$ 12000** | $ 148 | | $ 74 |  |  | |  | **$ 50000** | $ 344 | $ 172 |
| **$ 24000** | $ 312 | | $ 156 | **$ 4000** | $ 21 | | $ 11 | **$ 100000** | $ 370 | $ 185 |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – VAN POOLS** | | | | | | | | | | |
| **Limit** | **Employer Furnished** | | **All  Other** | **Limit** | **Employer Furnished** | | **All  Other** | **Limit** | **Employer Furnished** | **All  Other** |
| **$ 12000** | $ 4 | | $ 11 |  |  | |  | **$ 50000** | $ 10 | $ 26 |
| **$ 24000** | $ 9 | | $ 23 | **$ 4000** | $ 1 | | $ 2 | **$ 100000** | $ 11 | $ 28 |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | | | | | |
| **Limit** |  |  | **Charge** | **Limit** |  | **Charge** | | **Limit** |  | **Charge** |
| **$ 12000** |  | | $ 10 |  |  | |  | **$ 50000** |  | $ 24 |
| **$ 24000** |  | | $ 21 | **$ 4000** |  | | $ 1 | **$ 100000** |  | $ 25 |

TERRITORY 001

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** | | | |
|  | | | $ 61 | $ 85 | $ 307 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 78 | $ 108 | $ 438 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 93 | $ 129 | $ 691 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 41 | $ 58 | $ 193 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 41 | $ 58 | $ 193 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 93 | $ 129 | $ 691 |
|  | | | | | |
|  | | | | | |
|  | 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 |
| $ 0.11 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 | | $ 0.56 | $ 0.67 | $ 0.41 |
|  | |  |  |  |
|  | |  |  |  |
|  | |  |  |  |
| \* | 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 | | $ 0.76 | $ 0.82 | $ 0.94 | $ 0.62 | $ 0.68 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 0.71 | $ 0.76 | $ 0.87 | $ 0.57 | $ 0.62 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 0.87 | $ 0.95 | $ 1.07 | $ 0.82 |
|  | |  |  |  |  |
|  | |  |  |  |  |
|  | |  |  |  |  |
| \* | 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 | | $ 3.80 | | $ 1.54 | $ 0.53 |
| $250 | | 2.23 | | 0.84 | 0.38 |
|  | 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 | $ 18 | | $ 24 | $ 22 | $ 29 |
| 7,500 | | | 21 | | 28 | 25 | 34 |
| 9,000 | | | 24 | | 33 | 29 | 39 |
| 12,000 | | | 30 | | 40 | 36 | 48 |
| 15,000 | | | 35 | | 47 | 42 | 57 |
| 18,000 | | | 39 | | 53 | 47 | 63 |
| 22,500 | | | 47 | | 64 | 57 | 76 |
| 30,000 | | | 59 | | 80 | 71 | 96 |
| 37,500 | | | 70 | | 94 | 84 | 113 |
| 45,000 | | | 80 | | 107 | 95 | 129 |
| 60,000 | | | 98 | | 132 | 118 | 159 |
| 75,000 | | | 116 | | 156 | 139 | 187 |
| 90,000 | | | 133 | | 180 | 160 | 216 |
| 120,000 | | | 164 | | 221 | 197 | 266 |
| 150,000 | | | 192 | | 260 | 231 | 311 |
| 180,000 | | | 222 | | 299 | 266 | 359 |
| 225,000 | | | 266 | | 360 | 320 | 432 |
| 300,000 | | | 337 | | 455 | 405 | 546 |
| 375,000 | | | 409 | | 552 | 491 | 662 |
| 450,000 | | | 479 | | 646 | 575 | 776 |
| 600,000 | | | 613 | | 827 | 735 | 993 |
| 750,000 | | | 743 | | 1003 | 892 | 1204 |
| 900,000 | | | 870 | | 1174 | 1043 | 1409 |
| 1,200,000 | | | 1109 | | 1497 | 1331 | 1797 |
| 1,500,000 | | | 1325 | | 1788 | 1590 | 2146 |
| 2,000,000 | | | 1499 | | 2024 | 1799 | 2428 |
| 2,500,000 | | | 1633 | | 2204 | 1959 | 2645 |
| 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 | $ 33 | $ 45 | $ 21 | $ 29 | $ 17 | $ 22 |
| 7,500 | 38 | 52 | 25 | 34 | 19 | 26 |
| 9,000 | 44 | 59 | 28 | 38 | 22 | 29 |
| 12,000 | 55 | 75 | 36 | 49 | 28 | 37 |
| 15,000 | 66 | 89 | 43 | 58 | 33 | 45 |
| 18,000 | 78 | 106 | 51 | 69 | 39 | 53 |
| 22,500 | 92 | 124 | 60 | 81 | 46 | 62 |
| 30,000 | 118 | 159 | 77 | 104 | 59 | 80 |
| 37,500 | 139 | 188 | 90 | 122 | 69 | 94 |
| 45,000 | 156 | 211 | 102 | 137 | 78 | 106 |
| 60,000 | 196 | 265 | 128 | 172 | 98 | 133 |
| 75,000 | 236 | 319 | 154 | 207 | 118 | 159 |
| 90,000 | 271 | 366 | 176 | 238 | 135 | 183 |
| 120,000 | 339 | 457 | 220 | 297 | 169 | 229 |
| 150,000 | 407 | 549 | 264 | 357 | 203 | 274 |
| 180,000 | 469 | 633 | 305 | 411 | 234 | 317 |
| 225,000 | 561 | 757 | 365 | 492 | 281 | 379 |
| 300,000 | 714 | 964 | 464 | 626 | 357 | 482 |
| 375,000 | 865 | 1168 | 562 | 759 | 432 | 584 |
| 450,000 | 1014 | 1369 | 659 | 890 | 507 | 685 |
| 600,000 | 1309 | 1768 | 851 | 1149 | 655 | 884 |
| 750,000 | 1600 | 2159 | 1040 | 1404 | 800 | 1080 |
| 900,000 | 1872 | 2528 | 1217 | 1643 | 936 | 1264 |
| 1,200,000 | 2381 | 3215 | 1548 | 2090 | 1191 | 1607 |
| 1,500,000 | 2855 | 3855 | 1856 | 2506 | 1428 | 1927 |
| 2,000,000 | 3258 | 4399 | 2118 | 2859 | 1629 | 2199 |
| 2,500,000 | 3550 | 4793 | 2308 | 3115 | 1775 | 2396 |
| 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 02 (Baltimore/Washington) Combinations | | | | | | | |
|  | Zone | Description | $100,000  Liability | | $500 Deductible Collision | | $500 Deductible Comprehensive | |
|  | 01 | Atlanta | $ | 2112 | $ | 817 | $ | 251 |
|  | 02 | Baltimore/Washington |  | 2022 |  | 786 |  | 228 |
|  | 03 | Boston |  | 1879 |  | 717 |  | 211 |
|  | 04 | Buffalo |  | 2022 |  | 786 |  | 228 |
|  | 05 | Charlotte |  | 2112 |  | 817 |  | 251 |
|  | 06 | Chicago |  | 1802 |  | 748 |  | 198 |
|  | 07 | Cincinnati |  | 1802 |  | 748 |  | 198 |
|  | 08 | Cleveland |  | 1802 |  | 748 |  | 198 |
|  | 09 | Dallas/Fort Worth |  | 2737 |  | 1083 |  | 212 |
|  | 10 | Denver |  | 2278 |  | 794 |  | 271 |
|  | 11 | Detroit |  | 1802 |  | 748 |  | 198 |
|  | 12 | Hartford |  | 1879 |  | 717 |  | 211 |
|  | 13 | Houston |  | 2737 |  | 1083 |  | 212 |
|  | 14 | Indianapolis |  | 1802 |  | 748 |  | 198 |
|  | 15 | Jacksonville |  | 2112 |  | 817 |  | 251 |
|  | 16 | Kansas City |  | 1978 |  | 703 |  | 219 |
|  | 17 | Little Rock |  | 2737 |  | 1083 |  | 212 |
|  | 18 | Los Angeles |  | 2771 |  | 1039 |  | 283 |
|  | 19 | Louisville |  | 1971 |  | 740 |  | 307 |
|  | 20 | Memphis |  | 1971 |  | 740 |  | 307 |
|  | 21 | Miami |  | 2112 |  | 817 |  | 251 |
|  | 22 | Milwaukee |  | 1978 |  | 703 |  | 219 |
|  | 23 | Minneapolis/St. Paul |  | 1978 |  | 703 |  | 219 |
|  | 24 | Nashville |  | 1971 |  | 740 |  | 307 |
|  | 25 | New Orleans |  | 2381 |  | 892 |  | 229 |
|  | 26 | New York City |  | 2022 |  | 786 |  | 228 |
|  | 27 | Oklahoma City |  | 2737 |  | 1083 |  | 212 |
|  | 28 | Omaha |  | 1978 |  | 703 |  | 219 |
|  | 29 | Phoenix |  | 2278 |  | 794 |  | 271 |
|  | 30 | Philadelphia |  | 2022 |  | 786 |  | 228 |
|  | 31 | Pittsburgh |  | 2022 |  | 786 |  | 228 |
|  | 32 | Portland |  | 2771 |  | 1039 |  | 283 |
|  | 33 | Richmond |  | 2112 |  | 817 |  | 251 |
|  | 34 | St. Louis |  | 1978 |  | 703 |  | 219 |
|  | 35 | Salt Lake City |  | 2278 |  | 794 |  | 271 |
|  | 36 | San Francisco |  | 2771 |  | 1039 |  | 283 |
|  | 37 | Tulsa |  | 2737 |  | 1083 |  | 212 |
|  | 40 | Pacific |  | 2827 |  | 1039 |  | 291 |
|  | 41 | Mountain |  | 2324 |  | 794 |  | 281 |
|  | 42 | Midwest |  | 2018 |  | 703 |  | 227 |
|  | 43 | Southwest |  | 2792 |  | 1083 |  | 219 |
|  | 44 | North Central |  | 1839 |  | 748 |  | 204 |
|  | 45 | Mideast |  | 2011 |  | 740 |  | 317 |
|  | 46 | Gulf |  | 2429 |  | 892 |  | 236 |
|  | 47 | Southeast |  | 2155 |  | 817 |  | 259 |
|  | 48 | Eastern |  | 2063 |  | 786 |  | 235 |
|  | 49 | New England |  | 1917 |  | 717 |  | 218 |

Table 225.F.(LC) Zone-rating Table – Zone 02 (Baltimore/Washington) Combinations Loss Costs

SECTION V – AUTO DEALERS

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

|  |  |  |
| --- | --- | --- |
|  | Acts, Errors Or Omissions Base Loss Cost | |
|  | $ | 56 |

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 | $ | 9 |  | $ | 9 |  | $ | 30 |  | $ | 32 |  | $ | 4 |  | $ | 5 |  | $ | 4 |  | $ | 5 |  |
|  |  | 1,501 | – | 2,000 |  | 9 |  |  | 10 |  |  | 33 |  |  | 35 |  |  | 5 |  |  | 6 |  |  | 5 |  |  | 6 |  |
|  |  | 2,001 | – | 2,500 |  | 11 |  |  | 11 |  |  | 39 |  |  | 41 |  |  | 6 |  |  | 6 |  |  | 6 |  |  | 6 |  |
|  |  | 2,501 | – | 3,000 |  | 12 |  |  | 13 |  |  | 45 |  |  | 47 |  |  | 7 |  |  | 7 |  |  | 7 |  |  | 7 |  |
|  |  | 3,001 | – | 3,500 |  | 14 |  |  | 15 |  |  | 51 |  |  | 54 |  |  | 8 |  |  | 9 |  |  | 8 |  |  | 9 |  |
|  |  | 3,501 | – | 4,000 |  | 16 |  |  | 17 |  |  | 58 |  |  | 61 |  |  | 9 |  |  | 9 |  |  | 9 |  |  | 9 |  |
|  |  | 4,001 | – | 4,500 |  | 17 |  |  | 18 |  |  | 62 |  |  | 66 |  |  | 9 |  |  | 11 |  |  | 9 |  |  | 11 |  |
|  |  | 4,501 | – | 5,000 |  | 20 |  |  | 21 |  |  | 72 |  |  | 76 |  |  | 11 |  |  | 12 |  |  | 11 |  |  | 12 |  |
|  |  | 5,001 | – | 6,000 |  | 24 |  |  | 25 |  |  | 84 |  |  | 89 |  |  | 13 |  |  | 14 |  |  | 13 |  |  | 14 |  |
|  |  | 6,001 | – | 8,000 |  | 31 |  |  | 32 |  |  | 111 |  |  | 117 |  |  | 17 |  |  | 19 |  |  | 17 |  |  | 19 |  |
|  | Over 8,000 per $100 | | | |  | 0.43 |  |  | 0.46 |  |  | 1.57 |  |  | 1.66 |  |  | 0.24 |  |  | 0.26 |  |  | 0.24 |  |  | 0.26 |  |

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

280. SNOWMOBILES

Table **280.B.1.a.(LC)** is replaced by the following:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Liability Coverage Option | Liability Base Loss Cost | |
|  | Passenger Hazard Excluded | $ | 27 |
|  | Passenger Hazard Included |  | 62 |

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

289. NON-OWNERSHIP LIABILITY

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Class Code | Total Number Of Employees | | | | Liability Base  Loss Cost | | |
|  | 6638 | 0 | – | 9 |  | $ | 64 |  |
|  | 6639 | 10 | – | 19 |  |  | 135 |  |
|  | 6640 | 20 | – | 25 |  |  | 218 |  |
|  | 6602 | 26 | – | 100 |  |  | 368 |  |
|  | 6603 | 101 | – | 500 |  |  | 962 |  |
|  | 6604 | 501 | – | 1,000 |  |  | 2,212 |  |
|  | 6605 | Over | | 1,000 |  |  | 4,663 |  |

Table 289.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs

290. HIRED AUTOS

|  |  |  |
| --- | --- | --- |
|  | Cost Of Hire Basis – All Territories Liability Base Loss Cost | |
|  | $ | 1.42 |

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

294. RENTAL REIMBURSEMENT

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

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

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

297. UNINSURED MOTORISTS INSURANCE

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured And Underinsured Motorists Bodily Injury And Property Damage | | | | | | | | |
|  | Combined  Single Limits | | | Private Passenger Types Per Exposure | | | Other Than Private Passenger Types Per Exposure | | |
|  | $ | 55,000 |  | $ | 44.83 |  | $ | 46.06 |  |
|  |  | 60,000 |  |  | 46.72 |  |  | 47.59 |  |
|  |  | 100,000 |  |  | 58.04 |  |  | 57.26 |  |
|  |  | 125,000 |  |  | 64.07 |  |  | 62.18 |  |
|  |  | 150,000 |  |  | 68.92 |  |  | 66.14 |  |
|  |  | 200,000 |  |  | 77.36 |  |  | 73.03 |  |
|  |  | 250,000 |  |  | 83.81 |  |  | 78.23 |  |
|  |  | 300,000 |  |  | 89.07 |  |  | 82.45 |  |
|  |  | 325,000 |  |  | 91.56 |  |  | 84.37 |  |
|  |  | 350,000 |  |  | 93.84 |  |  | 86.15 |  |
|  |  | 400,000 |  |  | 97.74 |  |  | 89.39 |  |
|  |  | 500,000 |  |  | 104.73 |  |  | 94.74 |  |
|  |  | 600,000 |  |  | 109.71 |  |  | 98.68 |  |
|  |  | 750,000 |  |  | 116.40 |  |  | 103.84 |  |
|  |  | 1,000,000 |  |  | 124.53 |  |  | 110.02 |  |
|  |  | 1,500,000 |  |  | 135.79 |  |  | 118.54 |  |
|  |  | 2,000,000 |  |  | 142.89 |  |  | 123.76 |  |

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Bodily Injury  And Property Damage | | | | | | | | |
|  | Combined  Single Limits | | | Private Passenger Types Per Exposure | | | Other Than Private Passenger Types Per Exposure | | |
|  | $ | 55,000 |  | $ | 23.66 |  | $ | 32.29 |  |
|  |  | 60,000 |  |  | 24.14 |  |  | 32.90 |  |
|  |  | 100,000 |  |  | 27.87 |  |  | 37.64 |  |
|  |  | 125,000 |  |  | 29.48 |  |  | 39.69 |  |
|  |  | 150,000 |  |  | 30.78 |  |  | 41.34 |  |
|  |  | 200,000 |  |  | 33.05 |  |  | 44.22 |  |
|  |  | 250,000 |  |  | 34.66 |  |  | 46.27 |  |
|  |  | 300,000 |  |  | 35.96 |  |  | 47.92 |  |
|  |  | 325,000 |  |  | 36.45 |  |  | 48.54 |  |
|  |  | 350,000 |  |  | 36.93 |  |  | 49.15 |  |
|  |  | 400,000 |  |  | 38.06 |  |  | 50.59 |  |
|  |  | 500,000 |  |  | 39.36 |  |  | 52.24 |  |
|  |  | 600,000 |  |  | 40.49 |  |  | 53.68 |  |
|  |  | 750,000 |  |  | 41.79 |  |  | 55.33 |  |
|  |  | 1,000,000 |  |  | 43.25 |  |  | 57.18 |  |
|  |  | 1,500,000 |  |  | 45.19 |  |  | 59.64 |  |
|  |  | 2,000,000 |  |  | 46.16 |  |  | 60.88 |  |

Table 297.B.3.a.(2)(LC) Single Limits Uninsured Motorists Bodily Injury And Property Damage 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 | $ | 25.90 |  | $ | 26.88 |
|  |  | 50,000/100,000 |  | 38.03 |  |  | 37.48 |
|  |  | 100,000/300,000 |  | 53.94 |  |  | 50.93 |
|  |  | 250,000/500,000 |  | 77.69 |  |  | 70.19 |
|  |  | 500,000/500,000 |  | 96.04 |  |  | 84.63 |
|  |  | 500,000/1,000,000 |  | 97.61 |  |  | 85.85 |
|  |  | 1,000,000/1,000,000 |  | 115.84 |  |  | 99.91 |

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Bodily Injury | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 25,000/50,000 | $ | 16.19 | $ | 20.57 |
|  |  | 50,000/100,000 |  | 20.56 |  | 26.12 |
|  |  | 100,000/300,000 |  | 25.58 |  | 32.50 |
|  |  | 250,000/500,000 |  | 31.73 |  | 40.32 |
|  |  | 500,000/500,000 |  | 35.78 |  | 45.46 |
|  |  | 500,000/1,000,000 |  | 36.10 |  | 45.87 |
|  |  | 1,000,000/1,000,000 |  | 39.67 |  | 50.40 |

Table 297.B.3.a.(4)(LC) Split Limits Uninsured Motorists Bodily Injury Coverage Loss Costs

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured And Underinsured Motorists Property Damage | | | | | | | | |
|  | Property Damage Limits | | | Private Passenger Types Per Exposure | | | Other Than Private Passenger Types Per Exposure | | |
|  | $ | 5,000 |  | $ | 6.01 |  | $ | 8.61 |  |
|  |  | 10,000 |  |  | 8.37 |  |  | 11.10 |  |
|  |  | 25,000 |  |  | 12.41 |  |  | 14.43 |  |
|  |  | 50,000 |  |  | 16.31 |  |  | 17.35 |  |
|  |  | 100,000 |  |  | 21.66 |  |  | 21.19 |  |

Table 297.B.3.a.(5)(LC) Split Limits Uninsured And Underinsured Motorists Property Damage Coverage Loss Costs

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Uninsured Motorists Property Damage | | | | | | | | |
|  | Property Damage Limits | | | Private Passenger Types Per Exposure | | | Other Than Private Passenger Types Per Exposure | | |
|  | $ | 5,000 |  | $ | 3.79 |  | $ | 7.17 |  |
|  |  | 10,000 |  |  | 4.54 |  |  | 8.61 |  |
|  |  | 25,000 |  |  | 5.11 |  |  | 9.68 |  |
|  |  | 50,000 |  |  | 5.41 |  |  | 10.26 |  |
|  |  | 100,000 |  |  | 5.72 |  |  | 10.83 |  |

Table 297.B.3.a.(6)(LC) Split Limits Uninsured Motorists Property Damage Coverage Loss Costs

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

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