TERRITORY 106

LIAB, MED PAY

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| --- | --- | --- | --- | --- | --- | --- |
| LIABILITY | | | MEDICAL PAYMENTS | PERSONAL INJURY PROTECTION | | |
|  | | |  |  | | |
| Limit Of Liab. $100,000 | | | Limit Per Person $5000 | Basic Limits | | |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS** | | | | | | |
| $ 411 | | | $ 10 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 403 | | | $ 13 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1652 | | | $ 69 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 156 | | | $ 8 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1299 | | | $ 52 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 390 | | | $ 13 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 455 | | | 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 107

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** | | | | | | |
| $ 487 | | | $ 10 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 437 | | | $ 14 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 1958 | | | $ 81 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 185 | | | $ 7 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1539 | | | $ 54 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 463 | | | $ 15 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 549 | | | 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** | | | | | | |
| $ 701 | | | $ 11 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 567 | | | $ 18 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 2818 | | | $ 117 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 266 | | | $ 10 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 2215 | | | $ 63 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 666 | | | $ 21 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 748 | | | 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** | | | | | | |
| $ 834 | | | $ 11 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 698 | | | $ 22 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 3353 | | | $ 139 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 317 | | | $ 11 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 2635 | | | $ 61 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 792 | | | $ 25 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 888 | | | 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** | | | | | | |
| $ 537 | | | $ 9 |  | N/A |  |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS** | | | | | | |
| $ 434 | | | $ 14 |  | N/A |  |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS –** | | | | | | |
|  | | **– TAXICABS AND LIMOUSINES** | | | | |
| $ 2159 | | | $ 90 |  | N/A |  |
|  | | **– SCHOOL AND CHURCH BUSES** | | | | |
| $ 204 | | | $ 9 |  | N/A |  |
|  | | **– OTHER BUSES** | | | | |
| $ 1697 | | | $ 47 |  | N/A |  |
|  | | **– VAN POOLS** | | | | |
| $ 510 | | | $ 16 |  | N/A |  |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT** | | | | | | |
| $ 588 | | | Refer to Rule 249. |  | N/A |  |
|  | | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule **222.** for premium development. | | | | | |
|  | For Private Passenger Types Classifications, refer to Rule **232.** for premium development. | | | | | |
|  | For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. | | | | | |
|  | For liability increased limits factors, refer to Rule 300. | | | | | |
|  | Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. | | | | | |
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TERRITORY 106

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** | | | |
|  | | | $ 43 | $ 59 | $ 272 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 71 | $ 99 | $ 458 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 65 | $ 90 | $ 612 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 29 | $ 40 | $ 171 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 29 | $ 40 | $ 171 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 65 | $ 90 | $ 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 107

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** | | | |
|  | | | $ 49 | $ 69 | $ 258 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 58 | $ 80 | $ 413 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 74 | $ 105 | $ 581 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 33 | $ 47 | $ 163 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 33 | $ 47 | $ 163 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 74 | $ 105 | $ 581 |
|  | | | | | |
|  | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. | | | | |
|  | For Private Passenger Types Classifications, refer to Rule 232. for premium development. | | | | |
|  | For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. | | | | |
|  | For Deductible factors, refer to Rule 298. | | | | |
|  | For Vehicle Value factors, refer to Rule 301. | | | | |
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TERRITORY 108

PHYS DAM

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| --- | --- | --- | --- | --- | --- |
| PHYSICAL DAMAGE Original Cost New Range $25,000 – 29,999 | | | | | |
|  | | | Specified Causes Of Loss | Comp. | $500 Ded. Coll. |
| **rule 223. trucks, tractors and trailers classifications** | | | | | |
|  | | **– Local And Intermediate – All Vehicles** | | | |
|  | | **– Long Distance – Light Trucks And Trailers Used With Light Trucks** | | | |
|  | | | $ 71 | $ 98 | $ 386 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 94 | $ 131 | $ 602 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 108 | $ 149 | $ 869 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 48 | $ 67 | $ 243 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 48 | $ 67 | $ 243 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 108 | $ 149 | $ 869 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 74 | $ 104 | $ 437 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 114 | $ 159 | $ 792 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 112 | $ 158 | $ 983 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 50 | $ 71 | $ 275 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 50 | $ 71 | $ 275 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 112 | $ 158 | $ 983 |
|  | | | | | |
|  | | | | | |
|  | 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** | | | |
|  | | | $ 62 | $ 85 | $ 353 |
| **rule 232. private passenger types classifications** | | | | | |
|  | | |  |  |  |
|  | | | $ 104 | $ 144 | $ 519 |
|  | | | | | |
| **rule 240. public auto classifications** | | | | | |
|  | | **– taxicabs and limousines** | | | |
|  | | | $ 94 | $ 129 | $ 794 |
|  | | **– SCHOOL AND CHURCH BUSES** | | | |
|  | | | $ 42 | $ 58 | $ 222 |
|  | | **– OTHER BUSES** | | | |
|  | | | $ 42 | $ 58 | $ 222 |
|  | | **– VAN POOLS** | | | |
|  | | | $ 94 | $ 129 | $ 794 |
|  | | | | | |
|  | | | | | |
|  | For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. | | | | |
|  | For Private Passenger Types Classifications, refer to Rule 232. for premium development. | | | | |
|  | For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. | | | | |
|  | For Deductible factors, refer to Rule 298. | | | | |
|  | For Vehicle Value factors, refer to Rule 301. | | | | |
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ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT

|  |
| --- |
| FIRE |
| $ 0.08 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| FIRE AND THEFT\* | | | | |
|  | | Personal Auto Type Vehicles | | Miscellaneous Type Vehicles |
| Territory Code | | Buildings And Standard Open Lots | Non-Standard Open Lots | Buildings And Open Lots |
| All Territories | | $ 0.32 | $ 0.38 | $ 0.39 |
|  | |  |  |  |
|  | |  |  |  |
|  | |  |  |  |
| \* | Theft is subject to a $100 per car/$500 per occurrence deductible. | | | |
|  | See Rule **298.** for additional deductible options. | | | |

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| --- | --- | --- | --- | --- | --- | --- |
| 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 | | $ 0.52 | $ 0.57 | $ 0.60 | $ 0.57 | $ 0.61 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 0.47 | $ 0.52 | $ 0.57 | $ 0.53 | $ 0.57 |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
|  | |  |  |  |  |  |
| \* | 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 | | $ 0.60 | $ 0.70 | $ 0.73 | $ 0.74 |
|  | |  |  |  |  |
|  | |  |  |  |  |
|  | |  |  |  |  |
| \* | 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 | | $ 3.45 | | $ 1.42 | $ 0.47 |
| $250 | | 2.04 | | 0.78 | 0.33 |
|  | 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 | $ 36 | | $ 49 | $ 43 | $ 58 |
| 7,500 | | | 42 | | 57 | 51 | 68 |
| 9,000 | | | 48 | | 65 | 58 | 78 |
| 12,000 | | | 59 | | 80 | 71 | 96 |
| 15,000 | | | 70 | | 94 | 84 | 113 |
| 18,000 | | | 78 | | 105 | 94 | 127 |
| 22,500 | | | 94 | | 127 | 113 | 153 |
| 30,000 | | | 118 | | 159 | 142 | 191 |
| 37,500 | | | 140 | | 189 | 168 | 226 |
| 45,000 | | | 159 | | 215 | 191 | 258 |
| 60,000 | | | 196 | | 265 | 235 | 318 |
| 75,000 | | | 231 | | 312 | 277 | 374 |
| 90,000 | | | 266 | | 360 | 320 | 432 |
| 120,000 | | | 328 | | 443 | 394 | 531 |
| 150,000 | | | 384 | | 519 | 461 | 623 |
| 180,000 | | | 443 | | 598 | 532 | 718 |
| 225,000 | | | 533 | | 719 | 639 | 863 |
| 300,000 | | | 675 | | 911 | 810 | 1093 |
| 375,000 | | | 818 | | 1104 | 981 | 1324 |
| 450,000 | | | 958 | | 1293 | 1149 | 1551 |
| 600,000 | | | 1226 | | 1655 | 1471 | 1986 |
| 750,000 | | | 1486 | | 2006 | 1783 | 2407 |
| 900,000 | | | 1739 | | 2348 | 2087 | 2817 |
| 1,200,000 | | | 2218 | | 2995 | 2662 | 3594 |
| 1,500,000 | | | 2650 | | 3577 | 3180 | 4292 |
| 2,000,000 | | | 2998 | | 4047 | 3598 | 4857 |
| 2,500,000 | | | 3266 | | 4409 | 3919 | 5290 |
| 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 | $ 51 | $ 69 | $ 33 | $ 45 | $ 26 | $ 34 |
| 7,500 | 59 | 80 | 38 | 52 | 30 | 40 |
| 9,000 | 67 | 91 | 44 | 59 | 34 | 45 |
| 12,000 | 86 | 116 | 56 | 75 | 43 | 58 |
| 15,000 | 102 | 138 | 66 | 90 | 51 | 69 |
| 18,000 | 121 | 163 | 79 | 106 | 60 | 82 |
| 22,500 | 142 | 192 | 92 | 125 | 71 | 96 |
| 30,000 | 183 | 246 | 119 | 160 | 91 | 123 |
| 37,500 | 215 | 290 | 140 | 188 | 107 | 145 |
| 45,000 | 242 | 326 | 157 | 212 | 121 | 163 |
| 60,000 | 303 | 410 | 197 | 266 | 152 | 205 |
| 75,000 | 365 | 493 | 237 | 320 | 183 | 246 |
| 90,000 | 419 | 565 | 272 | 367 | 209 | 283 |
| 120,000 | 523 | 706 | 340 | 459 | 262 | 353 |
| 150,000 | 628 | 848 | 408 | 551 | 314 | 424 |
| 180,000 | 725 | 978 | 471 | 636 | 362 | 489 |
| 225,000 | 867 | 1170 | 564 | 761 | 434 | 585 |
| 300,000 | 1103 | 1489 | 717 | 968 | 552 | 745 |
| 375,000 | 1337 | 1805 | 869 | 1173 | 668 | 902 |
| 450,000 | 1568 | 2116 | 1019 | 1376 | 784 | 1058 |
| 600,000 | 2024 | 2732 | 1315 | 1776 | 1012 | 1366 |
| 750,000 | 2472 | 3337 | 1607 | 2169 | 1236 | 1669 |
| 900,000 | 2894 | 3907 | 1881 | 2539 | 1447 | 1953 |
| 1,200,000 | 3680 | 4968 | 2392 | 3229 | 1840 | 2484 |
| 1,500,000 | 4413 | 5958 | 2868 | 3872 | 2207 | 2979 |
| 2,000,000 | 5036 | 6798 | 3273 | 4419 | 2518 | 3399 |
| 2,500,000 | 5487 | 7407 | 3566 | 4814 | 2743 | 3703 |
| 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 49 (New England) Combinations | | | | | | | |
|  | Zone | Description | $100,000  Liability | | $500 Deductible Collision | | $500 Deductible Comprehensive | |
|  | 01 | Atlanta | $ | 2229 | $ | 780 | $ | 252 |
|  | 02 | Baltimore/Washington |  | 1917 |  | 717 |  | 218 |
|  | 03 | Boston |  | 1919 |  | 821 |  | 203 |
|  | 04 | Buffalo |  | 1917 |  | 717 |  | 218 |
|  | 05 | Charlotte |  | 2229 |  | 780 |  | 252 |
|  | 06 | Chicago |  | 2039 |  | 676 |  | 216 |
|  | 07 | Cincinnati |  | 2039 |  | 676 |  | 216 |
|  | 08 | Cleveland |  | 2039 |  | 676 |  | 216 |
|  | 09 | Dallas/Fort Worth |  | 1552 |  | 636 |  | 236 |
|  | 10 | Denver |  | 1801 |  | 680 |  | 315 |
|  | 11 | Detroit |  | 2039 |  | 676 |  | 216 |
|  | 12 | Hartford |  | 1919 |  | 821 |  | 203 |
|  | 13 | Houston |  | 1552 |  | 636 |  | 236 |
|  | 14 | Indianapolis |  | 2039 |  | 676 |  | 216 |
|  | 15 | Jacksonville |  | 2229 |  | 780 |  | 252 |
|  | 16 | Kansas City |  | 2273 |  | 883 |  | 266 |
|  | 17 | Little Rock |  | 1552 |  | 636 |  | 236 |
|  | 18 | Los Angeles |  | 1850 |  | 615 |  | 306 |
|  | 19 | Louisville |  | 1774 |  | 655 |  | 261 |
|  | 20 | Memphis |  | 1774 |  | 655 |  | 261 |
|  | 21 | Miami |  | 2229 |  | 780 |  | 252 |
|  | 22 | Milwaukee |  | 2273 |  | 883 |  | 266 |
|  | 23 | Minneapolis/St. Paul |  | 2273 |  | 883 |  | 266 |
|  | 24 | Nashville |  | 1774 |  | 655 |  | 261 |
|  | 25 | New Orleans |  | 2128 |  | 734 |  | 242 |
|  | 26 | New York City |  | 1917 |  | 717 |  | 218 |
|  | 27 | Oklahoma City |  | 1552 |  | 636 |  | 236 |
|  | 28 | Omaha |  | 2273 |  | 883 |  | 266 |
|  | 29 | Phoenix |  | 1801 |  | 680 |  | 315 |
|  | 30 | Philadelphia |  | 1917 |  | 717 |  | 218 |
|  | 31 | Pittsburgh |  | 1917 |  | 717 |  | 218 |
|  | 32 | Portland |  | 1850 |  | 615 |  | 306 |
|  | 33 | Richmond |  | 2229 |  | 780 |  | 252 |
|  | 34 | St. Louis |  | 2273 |  | 883 |  | 266 |
|  | 35 | Salt Lake City |  | 1801 |  | 680 |  | 315 |
|  | 36 | San Francisco |  | 1850 |  | 615 |  | 306 |
|  | 37 | Tulsa |  | 1552 |  | 636 |  | 236 |
|  | 40 | Pacific |  | 1935 |  | 698 |  | 312 |
|  | 41 | Mountain |  | 1884 |  | 775 |  | 321 |
|  | 42 | Midwest |  | 2378 |  | 1004 |  | 271 |
|  | 43 | Southwest |  | 1624 |  | 725 |  | 241 |
|  | 44 | North Central |  | 2133 |  | 769 |  | 221 |
|  | 45 | Mideast |  | 1856 |  | 746 |  | 266 |
|  | 46 | Gulf |  | 2226 |  | 832 |  | 247 |
|  | 47 | Southeast |  | 2331 |  | 886 |  | 257 |
|  | 48 | Eastern |  | 2005 |  | 815 |  | 223 |
|  | 49 | New England |  | 2008 |  | 933 |  | 206 |

Table 225.F.(LC) Zone-rating Table – Zone 49 (New England) Combinations Loss Costs

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

|  |  |  |
| --- | --- | --- |
|  | Acts, Errors Or Omissions Base Loss Cost | |
|  | $ | 70 |

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 |  | $ | 45 |  | $ | 48 |  | $ | 7 |  | $ | 7 |  | $ | 4 |  | $ | 5 |  |
|  |  | 1,501 | – | 2,000 |  | 14 |  |  | 16 |  |  | 50 |  |  | 53 |  |  | 8 |  |  | 9 |  |  | 5 |  |  | 6 |  |
|  |  | 2,001 | – | 2,500 |  | 17 |  |  | 18 |  |  | 58 |  |  | 61 |  |  | 9 |  |  | 10 |  |  | 6 |  |  | 6 |  |
|  |  | 2,501 | – | 3,000 |  | 19 |  |  | 20 |  |  | 67 |  |  | 70 |  |  | 11 |  |  | 11 |  |  | 7 |  |  | 7 |  |
|  |  | 3,001 | – | 3,500 |  | 22 |  |  | 24 |  |  | 77 |  |  | 81 |  |  | 12 |  |  | 13 |  |  | 8 |  |  | 9 |  |
|  |  | 3,501 | – | 4,000 |  | 25 |  |  | 27 |  |  | 86 |  |  | 91 |  |  | 14 |  |  | 14 |  |  | 9 |  |  | 9 |  |
|  |  | 4,001 | – | 4,500 |  | 27 |  |  | 29 |  |  | 93 |  |  | 97 |  |  | 15 |  |  | 16 |  |  | 9 |  |  | 11 |  |
|  |  | 4,501 | – | 5,000 |  | 31 |  |  | 33 |  |  | 108 |  |  | 113 |  |  | 17 |  |  | 18 |  |  | 11 |  |  | 12 |  |
|  |  | 5,001 | – | 6,000 |  | 37 |  |  | 38 |  |  | 126 |  |  | 133 |  |  | 20 |  |  | 21 |  |  | 13 |  |  | 14 |  |
|  |  | 6,001 | – | 8,000 |  | 48 |  |  | 51 |  |  | 167 |  |  | 174 |  |  | 26 |  |  | 28 |  |  | 17 |  |  | 19 |  |
|  | Over 8,000 per $100 | | | |  | 0.68 |  |  | 0.72 |  |  | 2.36 |  |  | 2.47 |  |  | 0.37 |  |  | 0.39 |  |  | 0.24 |  |  | 0.26 |  |

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

280. SNOWMOBILES

Table **280.B.2.a.(LC)** is replaced by the following:

|  |  |  |
| --- | --- | --- |
|  | $2,500 Limit Medical Payments Loss Cost | |
|  | $ | 7 |

Table 280.B.2.a.(LC) Snowmobiles Medical Payments Loss Cost

289. NON-OWNERSHIP LIABILITY

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Class Code | Total Number Of Employees | | | | Liability Base  Loss Cost | | |
|  | 6638 | 0 | – | 9 |  | $ | 61 |  |
|  | 6639 | 10 | – | 19 |  |  | 130 |  |
|  | 6640 | 20 | – | 25 |  |  | 209 |  |
|  | 6602 | 26 | – | 100 |  |  | 353 |  |
|  | 6603 | 101 | – | 500 |  |  | 921 |  |
|  | 6604 | 501 | – | 1,000 |  |  | 2,119 |  |
|  | 6605 | Over | | 1,000 |  |  | 4,466 |  |

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 | |
|  | $ | 0.87 |

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

297. UNINSURED MOTORISTS INSURANCE

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Interpolicy And Intrapolicy Stacking – Bodily Injury – Individual Named Insureds | | | | | | | | | | | | | | | | |
|  | Limits | | | Private Passenger Types Loss Costs Per Exposure | | | | | | | Other Than Private Passenger Types Loss Costs Per Exposure | | | | | | |
| Total Number Of Exposures | | | | | | | Total Number Of Exposures | | | | | | |
| 1 | | 2 | 3 – 4 | 5 – 9 | 10 – 30 | > 30 | 1 | | 2 | 3 – 4 | 5 – 9 | 10 – 30 | > 30 |
|  | $ | 50,000 | | $ | 45.97 | 67.35 | 88.04 | 117.37 | 161.49 | 187.83 | $ | 29.84 | 43.62 | 56.96 | 75.90 | 104.45 | 121.51 |
|  |  | 75,000 | |  | 57.66 | 82.18 | 105.13 | 135.28 | 177.58 | 201.88 |  | 37.37 | 53.17 | 68.02 | 87.50 | 114.85 | 130.58 |
|  |  | 100,000 | |  | 67.35 | 94.25 | 117.37 | 147.13 | 187.83 | 211.11 |  | 43.62 | 60.99 | 75.90 | 95.16 | 121.51 | 136.58 |
|  |  | 125,000 | |  | 75.74 | 103.30 | 127.53 | 156.63 | 195.47 | 217.70 |  | 49.02 | 66.81 | 82.49 | 101.32 | 126.42 | 140.86 |
|  |  | 150,000 | |  | 82.18 | 111.28 | 135.28 | 163.49 | 201.88 | 222.31 |  | 53.17 | 71.98 | 87.50 | 105.73 | 130.58 | 143.84 |
|  |  | 200,000 | |  | 94.25 | 123.29 | 147.13 | 174.66 | 211.11 | 229.84 |  | 60.99 | 79.74 | 95.16 | 112.96 | 136.58 | 148.70 |
|  |  | 250,000 | |  | 103.30 | 133.14 | 156.63 | 183.57 | 217.70 | \* |  | 66.81 | 86.12 | 101.32 | 118.74 | 140.86 | \* |
|  |  | 300,000 | |  | 111.28 | 140.16 | 163.49 | 189.62 | 222.31 | \* |  | 71.98 | 90.64 | 105.73 | 122.65 | 143.84 | \* |
|  |  | 350,000 | |  | 117.37 | 147.13 | 169.54 | 195.34 | 226.53 | \* |  | 75.90 | 95.16 | 109.64 | 126.33 | 146.56 | \* |
|  |  | 400,000 | |  | 123.29 | 152.45 | 174.66 | 200.16 | 229.84 | \* |  | 79.74 | 98.59 | 112.96 | 129.48 | 148.70 | \* |
|  |  | 500,000 | |  | 133.14 | 161.49 | 183.57 | 207.08 | \* | \* |  | 86.12 | 104.45 | 118.74 | 133.97 | \* | \* |
|  |  | 600,000 | |  | 140.16 | 169.27 | 189.62 | 212.37 | \* | \* |  | 90.64 | 109.49 | 122.65 | 137.39 | \* | \* |
|  |  | 750,000 | |  | 149.91 | 177.58 | 198.08 | 219.04 | \* | \* |  | 96.96 | 114.85 | 128.15 | 141.71 | \* | \* |
|  |  | 1,000,000 | |  | 161.49 | 187.83 | 207.08 | 226.53 | \* | \* |  | 104.45 | 121.51 | 133.97 | 146.56 | \* | \* |
|  |  | 1,500,000 | |  | 177.58 | 201.88 | 219.04 | \* | \* | \* |  | 114.85 | 130.58 | 141.71 | \* | \* | \* |
|  |  | 2,000,000 | |  | 187.83 | 211.11 | 226.53 | \* | \* | \* |  | 121.51 | 136.58 | 146.56 | \* | \* | \* |
|  |  | 2,500,000 | |  | 195.47 | 217.70 | 232.40 | \* | \* | \* |  | 126.42 | 140.86 | 150.35 | \* | \* | \* |
|  |  | 3,000,000 | |  | 201.88 | 222.31 | \* | \* | \* | \* |  | 130.58 | 143.84 | \* | \* | \* | \* |
|  |  | 5,000,000 | |  | 217.70 | 235.51 | \* | \* | \* | \* |  | 140.86 | 152.36 | \* | \* | \* | \* |
|  |  | 7,500,000 | |  | 229.23 | \* | \* | \* | \* | \* |  | 148.32 | \* | \* | \* | \* | \* |
|  |  | 10,000,000 | |  | 235.51 | \* | \* | \* | \* | \* |  | 152.36 | \* | \* | \* | \* | \* |
|  | \* | | Refer to company. | | | | | | | | | | | | | | |

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Interpolicy And Intrapolicy Stacking – Bodily Injury – Individual Named Insureds | | | | | | | | | | | | | | | | | | |
|  | Bodily Injury Limits (000's) | | | Private Passenger Types Loss Costs Per Exposure | | | | | | Other Than Private Passenger Types  Loss Costs Per Exposure | | | | | | | | | |
|  | Total Number Of Exposures | | | | | | Total Number Of Exposures | | | | | | | | | |
|  | 1 | | 2 | 3 – 4 | 5 – 9 | 10 – 30 | > 30 | 1 | | | | 2 | 3 – 4 | 5 – 9 | 10 – 30 | > 30 |
|  | $ | | 25/50 | $ | 34.63 | 51.38 | 69.00 | 92.73 | 135.28 | 163.49 | $ | | | 22.55 | 33.34 | 44.67 | 60.01 | 87.50 | 105.73 |
|  |  | | 50/100 |  | 51.38 | 70.64 | 92.73 | 121.41 | 163.49 | 189.62 |  | 33.34 | | | 45.74 | 60.01 | 78.53 | 105.73 | 122.65 |
|  |  | | 100/300 |  | 73.55 | 101.69 | 125.32 | 150.97 | 191.88 | 213.81 |  | 47.63 | | | 65.80 | 81.05 | 97.66 | 124.13 | 138.34 |
|  |  | | 250/500 |  | 106.79 | 135.28 | 158.52 | 185.25 | 219.04 | \* |  | 69.09 | | | 87.50 | 102.53 | 119.83 | 141.71 | \* |
|  |  | | 500/1,000 |  | 135.28 | 163.49 | 185.25 | 208.55 | \* | \* |  | 87.50 | | | 105.73 | 119.83 | 134.78 | \* | \* |
|  |  | | 1,000/2,000 |  | 163.49 | 189.62 | 208.55 | 227.87 | \* | \* |  | | 105.73 | | 122.65 | 134.92 | 147.43 | \* | \* |
|  |  | | 2,500/5,000 |  | 198.08 | 219.04 | 234.46 | \* | \* | \* |  | | 128.15 | | 141.71 | 151.69 | \* | \* | \* |
|  |  | 5,000/10,000 | |  | 219.04 | \* | \* | \* | \* | \* |  | | 141.71 | | \* | \* | \* | \* | \* |
|  | \* | | Refer to company. | | | | | | | | | | | | | | | | |

Table 297.B.1.c.(1)(b)(LC) Split Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Interpolicy Stacking – Property Damage | | | | | | |
|  | Property  Damage Limits | | | Private Passenger Types  Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 25,000 |  | $ | 4.73 | $ | 4.12 |
|  |  | 50,000 |  |  | 5.01 |  | 4.36 |
|  |  | 100,000 |  |  | 5.29 |  | 4.60 |

Table 297.B.1.c.(1)(c)(LC) Uninsured Motorists Property Damage Coverage Loss Costs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Interpolicy Stacking – Bodily Injury – Other Than Individual Named Insureds | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 50,000 | $ | 44.72 | $ | 28.59 |
|  |  | 75,000 |  | 56.41 |  | 36.12 |
|  |  | 100,000 |  | 66.10 |  | 42.38 |
|  |  | 125,000 |  | 74.49 |  | 47.78 |
|  |  | 150,000 |  | 80.93 |  | 51.92 |
|  |  | 200,000 |  | 93.00 |  | 59.74 |
|  |  | 250,000 |  | 102.05 |  | 65.56 |
|  |  | 300,000 |  | 110.03 |  | 70.74 |
|  |  | 350,000 |  | 116.12 |  | 74.65 |
|  |  | 400,000 |  | 122.04 |  | 78.49 |
|  |  | 500,000 |  | 131.89 |  | 84.87 |
|  |  | 600,000 |  | 138.91 |  | 89.41 |
|  |  | 750,000 |  | 148.66 |  | 95.71 |
|  |  | 1,000,000 |  | 160.24 |  | 103.20 |
|  |  | 1,500,000 |  | 176.33 |  | 113.60 |
|  |  | 2,000,000 |  | 186.58 |  | 120.26 |
|  |  | 2,500,000 |  | 194.22 |  | 125.17 |
|  |  | 3,000,000 |  | 200.63 |  | 129.33 |
|  |  | 5,000,000 |  | 216.45 |  | 139.61 |
|  |  | 7,500,000 |  | 227.98 |  | 147.07 |
|  |  | 10,000,000 |  | 234.26 |  | 151.11 |

Table 297.B.2.c.(1)(a)(LC) Single Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Interpolicy Stacking – Bodily Injury –  Other Than Individual Named Insureds | | | | | |
|  | Bodily Injury Limits | | Private Passenger Types Per Exposure | | Other Than Private Passenger Types Per Exposure | |
|  | $ | 25,000/50,000 | $ | 33.38 | $ | 21.30 |
|  |  | 50,000/100,000 |  | 50.13 |  | 32.09 |
|  |  | 100,000/300,000 |  | 72.30 |  | 46.38 |
|  |  | 250,000/500,000 |  | 105.54 |  | 67.84 |
|  |  | 500,000/1,000,000 |  | 134.03 |  | 86.25 |
|  |  | 1,000,000/2,000,000 |  | 162.24 |  | 104.48 |
|  |  | 2,500,000/5,000,000 |  | 196.83 |  | 126.90 |
|  |  | 5,000,000/10,000,000 |  | 217.79 |  | 140.46 |

Table 297.B.2.c.(1)(b)(LC) Split Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs