

# Florida

## RLI Insurance Company – Personal Umbrella Premiums

Effective September 1, 2007 – New Business • October 1, 2007 – Renewal

Zip Code (1 <sup>st</sup> 3 Digits)	Class	\$1 Million		\$2 Million		\$3 Million		\$5 Million	
		Without UM	With UM*	Without UM	With UM*	Without UM	With UM*	Without UM	With UM*
330, 331, 332, 340	Preferred	\$ 398	\$ 614	\$ 637	\$ 853	\$ 874	\$1,091	\$1,252	\$1,469
	Standard	\$ 637	\$ 930	\$1,019	\$1,312	\$1,401	\$1,694	\$2,005	\$2,299
	Standard with Youth	\$1,019	\$1,488	\$1,629	\$2,099	\$2,241	\$2,711	\$3,208	\$3,678
	Standard II	\$ 921	\$1,344	\$1,473	\$1,896	\$2,026	\$2,449	\$2,900	\$3,324
	Standard II with Youth	\$1,473	\$2,151	\$2,357	\$3,034	\$3,240	\$3,918	\$4,640	\$5,318
333, 334	Preferred	\$ 379	\$ 587	\$ 607	\$ 815	\$ 834	\$1,042	\$1,194	\$1,402
	Standard	\$ 589	\$ 860	\$ 942	\$1,213	\$1,296	\$1,567	\$1,856	\$2,127
	Standard with Youth	\$ 942	\$1,376	\$1,508	\$1,942	\$2,073	\$2,507	\$2,968	\$3,402
	Standard II	\$ 894	\$1,310	\$1,431	\$1,847	\$1,967	\$2,383	\$2,816	\$3,232
	Standard II with Youth	\$1,431	\$2,096	\$2,289	\$2,954	\$3,148	\$3,813	\$4,506	\$5,172
328, 339, 341, 342, 349	Preferred	\$ 263	\$ 424	\$ 420	\$ 582	\$ 578	\$ 740	\$ 827	\$ 989
	Standard	\$ 485	\$ 741	\$ 777	\$1,032	\$1,067	\$1,323	\$1,529	\$1,784
	Standard with Youth	\$ 777	\$1,186	\$1,242	\$1,651	\$1,709	\$2,118	\$2,446	\$2,855
	Standard II	\$ 634	\$ 970	\$1,016	\$1,351	\$1,396	\$1,731	\$1,998	\$2,334
	Standard II with Youth	\$1,016	\$1,553	\$1,625	\$2,163	\$2,234	\$2,772	\$3,199	\$3,737
321, 327, 335, 336, 337, 338, 346, 347	Preferred	\$ 214	\$ 362	\$ 343	\$ 490	\$ 472	\$ 619	\$ 675	\$ 822
	Standard	\$ 374	\$ 610	\$ 598	\$ 834	\$ 823	\$1,059	\$1,177	\$1,413
	Standard with Youth	\$ 598	\$ 975	\$ 958	\$1,335	\$1,316	\$1,693	\$1,885	\$2,262
	Standard II	\$ 491	\$ 800	\$ 786	\$1,095	\$1,080	\$1,389	\$1,548	\$1,857
	Standard II with Youth	\$ 786	\$1,280	\$1,258	\$1,752	\$1,729	\$2,224	\$2,475	\$2,969
All Other	Preferred	\$ 167	\$ 299	\$ 267	\$ 399	\$ 367	\$ 499	\$ 525	\$ 657
	Standard	\$ 308	\$ 505	\$ 492	\$ 689	\$ 678	\$ 874	\$ 970	\$1,167
	Standard with Youth	\$ 492	\$ 808	\$ 788	\$1,103	\$1,084	\$1,399	\$1,551	\$1,866
	Standard II	\$ 405	\$ 664	\$ 648	\$ 907	\$ 891	\$1,151	\$1,275	\$1,535
	Standard II with Youth	\$ 648	\$1,063	\$1,036	\$1,451	\$1,426	\$1,841	\$2,040	\$2,456

\* The \$1 Million UM/UIM Coverage limit is the only available UM/UIM Coverage Limit.

Premiums above include the Florida Hurricane Catastrophe Fund Surcharge and FIGA Surcharge (3% of the policy premium).

Youth is defined as any driver under the age of 22. If the risk has any drivers under the age of 22, underlying automobile limits of \$500/500/50 or \$500 CSL are required. All other risks require underlying automobile limits of \$250/500/50, \$300/300/50 or \$300 CSL. **Standard II** premiums are **NOT** available if there are any drivers over the age of 69 in the household.

To qualify for the **Preferred** rate, all answers to questions 1 through 9 on the Application must fall under the **Preferred** column. Even if one answer falls under the **Standard** column, you use the **Standard** rate; and even if one answer falls under the **Standard II** column, you use the **Standard II** rate.

Add \$25.00 per Antique/Classic vehicle to the premiums above (count not to exceed 25). Antique/Classic vehicles are defined as private passenger vehicles licensed for road use, more than 20 years old, driven not more than 2,500 miles annually, owned for limited pleasure use, car shows and club events that are covered under a Collector Automobile policy. Antique/Classic vehicles should not be included in the count for Number of Licensed Vehicles when determining the Class.

**Refer to the next page for premiums including the 100/300 underlying auto limits buy back charge.**

## RLI Insurance Company – Personal Umbrella Premiums

Effective September 1, 2007 – New Business • October 1, 2007 – Renewal

For risks maintaining **\$100/300/50** underlying automobile liability limits.**Note: The premiums displayed below are not applicable to risks with youthful operators and/or drivers over the age of 69.**

Zip Code (1 <sup>st</sup> 3 Digits)	Class	\$1 Million		\$2 Million		\$3 Million		\$5 Million	
		Without UM	With UM*	Without UM	With UM*	Without UM	With UM*	Without UM	With UM*
330, 331, 332, 340	Preferred	\$ 656	\$1,014	\$1,050	\$1,407	\$1,443	\$1,800	\$2,067	\$2,425
	Standard	\$1,051	\$1,535	\$1,681	\$2,165	\$2,311	\$2,795	\$3,309	\$3,793
333, 334	Preferred	\$ 625	\$ 968	\$1,000	\$1,343	\$1,375	\$1,718	\$1,969	\$2,312
	Standard	\$ 972	\$1,419	\$1,555	\$2,002	\$2,139	\$2,586	\$3,063	\$3,510
328, 339, 341, 342, 349	Preferred	\$ 434	\$ 700	\$ 694	\$ 961	\$ 954	\$1,221	\$1,366	\$1,633
	Standard	\$ 800	\$1,222	\$1,280	\$1,702	\$1,760	\$2,182	\$2,521	\$2,943
321, 327, 335, 336, 337, 338, 346, 347	Preferred	\$ 353	\$ 596	\$ 565	\$ 809	\$ 778	\$1,021	\$1,112	\$1,355
	Standard	\$ 617	\$1,006	\$ 987	\$1,376	\$1,358	\$1,747	\$1,944	\$2,333
All Other	Preferred	\$ 285	\$ 503	\$ 456	\$ 674	\$ 627	\$ 845	\$ 899	\$1,117
	Standard	\$ 508	\$ 832	\$ 813	\$1,137	\$1,118	\$1,442	\$1,600	\$1,924

\* The \$1 Million UM/UIM Coverage limit is the only available UM/UIM Coverage Limit.

Premiums above include the Florida Hurricane Catastrophe Fund Surcharge and FIGA Surcharge (3% of the policy premium).

To qualify for the **Preferred** rate, all answers to questions 1 through 9 on the Application must fall under the **Preferred** column. Even if one answer falls under the **Standard** column, you use the **Standard** rate. **Standard II premiums are no longer available for risks with \$100/300/50 underlying automobile liability limits.**

Add \$25.00 per Antique/Classic vehicle to the premiums above (count not to exceed 25). Antique/Classic vehicles are defined as private passenger vehicles licensed for road use, more than 20 years old, driven not more than 2,500 miles annually, owned for limited pleasure use, car shows and club events that are covered under a Collector Automobile policy. Antique/Classic vehicles should not be included in the count for Number of Licensed Vehicles when determining the Class.