

# Michigan

## RLI Insurance Company – Personal Umbrella Premiums

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

Zip Code (1 <sup>st</sup> 3 Digits)	Class	\$1 Million	\$2 Million	\$3 Million	\$5 Million
482	Preferred	\$ 276	\$ 497	\$ 662	\$ 869
	Standard	\$ 475	\$ 855	\$1,140	\$1,496
	Standard with Youth	\$ 760	\$1,368	\$1,824	\$2,394
	Standard II	\$ 686	\$1,235	\$1,646	\$2,161
	Standard II with Youth	\$1,098	\$1,976	\$2,635	\$3,459
480, 481, 483, 485	Preferred	\$ 220	\$ 396	\$ 528	\$ 693
	Standard	\$ 390	\$ 702	\$ 936	\$1,229
	Standard with Youth	\$ 624	\$1,123	\$1,498	\$1,966
	Standard II	\$ 560	\$1,008	\$1,344	\$1,764
	Standard II with Youth	\$ 896	\$1,613	\$2,150	\$2,822
484, 488, 492	Preferred	\$ 174	\$ 313	\$ 418	\$ 548
	Standard	\$ 296	\$ 533	\$ 710	\$ 932
	Standard with Youth	\$ 474	\$ 853	\$1,138	\$1,493
	Standard II	\$ 422	\$ 760	\$1,013	\$1,329
	Standard II with Youth	\$ 675	\$1,215	\$1,620	\$2,126
All Other	Preferred	\$ 128	\$ 230	\$ 307	\$ 403
	Standard	\$ 221	\$ 398	\$ 530	\$ 696
	Standard with Youth	\$ 354	\$ 637	\$ 850	\$1,115
	Standard II	\$ 316	\$ 569	\$ 758	\$ 995
	Standard II with Youth	\$ 506	\$ 911	\$1,214	\$1,594

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.**

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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
482	Preferred	\$ 455	\$ 819	\$1,092	\$1,433
	Standard	\$ 784	\$1,411	\$1,882	\$2,470
480, 481, 483, 485	Preferred	\$ 363	\$ 653	\$ 871	\$1,143
	Standard	\$ 644	\$1,159	\$1,546	\$2,029
484, 488, 492	Preferred	\$ 289	\$ 520	\$ 694	\$ 910
	Standard	\$ 488	\$ 878	\$1,171	\$1,537
All Other	Preferred	\$ 243	\$ 437	\$ 583	\$ 765
	Standard	\$ 365	\$ 657	\$ 876	\$1,150

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.