

Florida

RLI Insurance Company – Personal Umbrella Premiums

Effective January 1, 2015 – New Business • January 1, 2015 – Renewal

For risks maintaining underlying automobile limits of \$250/500/50, \$300/300/50 or \$300 CSL.

Note: Risks rated Standard with Youth or Standard II with Youth must maintain \$500/500/50 or \$500 CSL; add any PUP Special surcharges.

Zip Code (1 st 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, 334, 340	Preferred	\$382	\$686	\$688	\$992	\$917	\$1,221	\$1,203	\$1,507
	Standard	\$612	\$1,024	\$1,102	\$1,514	\$1,469	\$1,881	\$1,928	\$2,340
	Standard with Youth	\$979	\$1,638	\$1,762	\$2,422	\$2,350	\$3,009	\$3,084	\$3,744
	Standard II	\$973	\$1,567	\$1,751	\$2,345	\$2,335	\$2,929	\$3,065	\$3,659
	Standard II with Youth	\$1,557	\$2,507	\$2,803	\$3,753	\$3,737	\$4,687	\$4,905	\$5,854
333	Preferred	\$364	\$656	\$655	\$947	\$874	\$1,166	\$1,147	\$1,439
	Standard	\$566	\$946	\$1,019	\$1,399	\$1,358	\$1,738	\$1,783	\$2,163
	Standard with Youth	\$906	\$1,514	\$1,631	\$2,238	\$2,174	\$2,781	\$2,854	\$3,461
	Standard II	\$945	\$1,529	\$1,701	\$2,285	\$2,268	\$2,852	\$2,977	\$3,561
	Standard II with Youth	\$1,512	\$2,446	\$2,722	\$3,656	\$3,629	\$4,563	\$4,763	\$5,697
321, 328, 336, 339, 341, 342, 346, 349	Preferred	\$252	\$479	\$454	\$681	\$605	\$832	\$794	\$1,021
	Standard	\$466	\$825	\$839	\$1,198	\$1,118	\$1,477	\$1,468	\$1,827
	Standard with Youth	\$746	\$1,320	\$1,343	\$1,916	\$1,790	\$2,364	\$2,350	\$2,923
	Standard II	\$671	\$1,143	\$1,208	\$1,680	\$1,610	\$2,082	\$2,114	\$2,586
	Standard II with Youth	\$1,074	\$1,829	\$1,933	\$2,688	\$2,578	\$3,332	\$3,383	\$4,137
327, 329, 335, 337, 338, 347	Preferred	\$206	\$412	\$371	\$577	\$494	\$700	\$649	\$855
	Standard	\$359	\$690	\$646	\$977	\$862	\$1,193	\$1,131	\$1,462
	Standard with Youth	\$574	\$1,104	\$1,033	\$1,564	\$1,378	\$1,908	\$1,808	\$2,339
	Standard II	\$520	\$954	\$936	\$1,370	\$1,248	\$1,682	\$1,638	\$2,072
	Standard II with Youth	\$832	\$1,526	\$1,498	\$2,192	\$1,997	\$2,691	\$2,621	\$3,315
All Other	Preferred	\$160	\$345	\$288	\$473	\$384	\$569	\$504	\$689
	Standard	\$296	\$572	\$533	\$809	\$710	\$986	\$932	\$1,208
	Standard with Youth	\$474	\$915	\$853	\$1,294	\$1,138	\$1,578	\$1,493	\$1,933
	Standard II	\$428	\$793	\$770	\$1,135	\$1,027	\$1,392	\$1,348	\$1,713
	Standard II with Youth	\$685	\$1,269	\$1,233	\$1,817	\$1,644	\$2,228	\$2,158	\$2,741

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

Applicable to all rates including those on page 2:

Add \$185 to the policy premium when **any** residence/property in Florida has HO or CPL of \$100,000.

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.

To qualify for the **Preferred** premium, 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 use the **Standard** premium; and even if one answer falls under the **Standard II** column, use the **Standard II** premium.

Standard II premiums are **NOT** available if there are **drivers age 70 and older** in the household and the response to Questions 8 or 9 falls under the **Standard II** column.

Add \$25.00 per **Antique/Classic/Collectible** vehicle to the policy premium (count not to exceed 25). Antique/Classic/Collectible 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 Collectors Automobile policy. Antique/Classic/Collectible vehicles should not be included in the count for Number of Licensed Vehicles when determining the rating tier.

Refer to the next page for PUP Special exposure charges and premiums, also the 100/300 underlying auto limits buy back charge.

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\$100/300/50 underlying automobile liability limits are not acceptable for risks with the following and the rates shown below are not applicable:

- Risks with youthful operators - \$500/500/50 or \$500 CSL are required
- Risks with drivers age 70 and older
- Risks wishing to purchase UM/UIM
- Risks with a PUP Special exposure charge

For risks maintaining \$100/300/50 underlying automobile liability limits.

Zip Code (1 st 3 Digits)	Class*	\$1 Million	\$2 Million	\$3 Million	\$5 Million
330, 331, 332, 334, 340	Preferred	\$630	\$1,134	\$1,512	\$1,985
	Standard	\$1,010	\$1,818	\$2,424	\$3,182
333	Preferred	\$601	\$1,082	\$1,442	\$1,893
	Standard	\$934	\$1,681	\$2,242	\$2,942
321, 328, 336, 339, 341, 342, 346, 349	Preferred	\$416	\$749	\$998	\$1,310
	Standard	\$769	\$1,384	\$1,846	\$2,422
327, 329, 335, 337, 338, 347	Preferred	\$340	\$612	\$816	\$1,071
	Standard	\$592	\$1,066	\$1,421	\$1,865
All Other	Preferred	\$275	\$495	\$660	\$866
	Standard	\$488	\$878	\$1,171	\$1,537

*Standard II not available

PUP Special Exposure Charges

Note: The charges displayed below are not applicable to risks with \$100/300/50 underlying automobile liability limits. Policies with PUP Special exposure charges are available only with a \$1 Million policy limit.

Exposure	Exposure Count	Charge Per Additional Exposure
Vehicles in the household	7 to 10	\$ 50 per vehicle > 6
Properties in the household	7 to 10	\$ 50 per property > 6
Total Drivers in the household	7 to 8	\$ 50 per driver > 6
Moving Violations in the household	5 to 6	\$ 75 per violation > 4
At Fault Accidents in the household	3	\$100 per accident > 2
Licensed < 1 yr, Non U.S. license	Number not to exceed eligible number of drivers based on application.	\$100 each person licensed <1 year or holding a non-US license
DUI - \$500/500/50 underlying auto limits are required. Not available to drivers < 22 or > 79.	1 Per Household	\$250
Drivers age 20 – 21 & 80+ with incident	1 Incident Per Driver	\$100 per incident per driver
Acreage	0 – 640 Acres	No Charge
	641 to 1,280 Acres	\$300 flat charge
Properties outside U.S.	5	\$ 75 per property

Add PUP Special exposure charge(s) to the policy premium as follows: If the response to question 5 is the only response falling under the PUP Special column, add the PUP Special exposure charge(s) to the Standard premium. If the response to questions 1-9 (except question 5) falls under the PUP Special column, add the PUP Special exposure charge(s) to the Standard II premium. If any response to questions 11-15 is greater than 0, first determine the rating tier based on questions 1 through 9 and then add the PUP Special exposure charge(s).