

# New York

## RLI Insurance Company - Personal Umbrella Premiums

Effective February 1, 2005 – New Business • April 26, 2005 – Renewal

Zip Code (1 <sup>st</sup> 3 Digits)	Class	\$1 Million	\$2 Million	\$3 Million	\$5 Million
100,101,102, 104,111,112	Preferred	\$ 375	\$ 675	\$ 900	\$1,181
	Standard	\$ 640	\$1,152	\$1,536	\$2,016
	Standard with Youth	\$1,024	\$1,843	\$2,458	\$3,226
	Standard II	\$ 733	\$1,319	\$1,759	\$2,309
	Standard II with Youth	\$1,173	\$2,111	\$2,815	\$3,695
103,110,113, 114	Preferred	\$ 292	\$ 526	\$ 701	\$ 920
	Standard	\$ 486	\$ 875	\$1,166	\$1,531
	Standard with Youth	\$ 778	\$1,400	\$1,867	\$2,451
	Standard II	\$ 558	\$1,004	\$1,339	\$1,758
	Standard II with Youth	\$ 893	\$1,607	\$2,143	\$2,813
005,105,106, 107,108,109, 115,116,117, 118,119, and zip code 12701	Preferred	\$ 242	\$ 436	\$ 581	\$ 762
	Standard	\$ 408	\$ 734	\$ 979	\$1,285
	Standard with Youth	\$ 653	\$1,175	\$1,567	\$2,057
	Standard II	\$ 468	\$ 842	\$1,123	\$1,474
	Standard II with Youth	\$ 749	\$1,348	\$1,798	\$2,359
zip code 06390, 124,125, and remainder of 127, and zip codes 14201 through 14216,14220, 14223, 14240	Preferred	\$ 187	\$ 337	\$ 449	\$ 589
	Standard	\$ 309	\$ 556	\$ 742	\$ 973
	Standard with Youth	\$ 494	\$ 889	\$1,186	\$1,556
	Standard II	\$ 353	\$ 635	\$ 847	\$1,112
	Standard II with Youth	\$ 565	\$1,017	\$1,356	\$1,780
14221	Preferred	\$ 162	\$ 292	\$ 389	\$ 510
	Standard	\$ 251	\$ 452	\$ 602	\$ 791
	Standard with Youth	\$ 402	\$ 724	\$ 965	\$1,266
	Standard II	\$ 288	\$ 518	\$ 691	\$ 907
	Standard II with Youth	\$ 461	\$ 830	\$1,106	\$1,452
All Other	Preferred	\$ 149	\$ 268	\$ 358	\$ 469
	Standard	\$ 232	\$ 418	\$ 557	\$ 731
	Standard with Youth	\$ 371	\$ 668	\$ 890	\$1,169
	Standard II	\$ 265	\$ 477	\$ 636	\$ 835
	Standard II with Youth	\$ 424	\$ 763	\$1,018	\$1,336

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 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 reverse side for premiums including the 100/300 underlying auto limits buy back charge.**

100/300/50

## New York

100/300/50

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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
100,101,102, 104,111,112	Preferred	\$ 619	\$1,114	\$1,486	\$1,950
	Standard	\$1,056	\$1,901	\$2,534	\$3,326
103,110,113, 114	Preferred	\$ 482	\$ 868	\$1,157	\$1,518
	Standard	\$ 802	\$1,444	\$1,925	\$2,526
005,105,106, 107,108,109, 115,116,117, 118,119, and zip code 12701	Preferred	\$ 399	\$ 718	\$ 958	\$1,257
	Standard	\$ 673	\$1,211	\$1,615	\$2,120
zip code 06390, 124,125, and remainder of 127, and zip codes 14201 through 14216,14220, 14223, 14240	Preferred	\$ 309	\$ 556	\$ 742	\$ 973
	Standard	\$ 510	\$ 918	\$1,224	\$1,607
14221	Preferred	\$ 277	\$ 499	\$ 665	\$ 873
	Standard	\$ 414	\$ 745	\$ 994	\$1,304
All Other	Preferred	\$ 264	\$ 475	\$ 634	\$ 832
	Standard	\$ 383	\$ 689	\$ 919	\$1,206

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.