

Indiana

RLI Insurance Company – Personal Umbrella Premiums

Effective July 1, 2010 – New Business • July 1, 2010 – 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.
Remember to apply the PUP Special surcharges to these premiums if applicable.**

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
463, 464	Preferred	\$241	\$ 433	\$ 434	\$ 780	\$ 578	\$1,039	\$ 759	\$1,364
	Standard	\$401	\$ 649	\$ 722	\$1,168	\$ 962	\$1,557	\$1,263	\$2,044
	Standard with Youth	\$642	\$1,039	\$1,156	\$1,871	\$1,541	\$2,494	\$2,022	\$3,273
	Standard II	\$527	\$ 862	\$ 949	\$1,552	\$1,265	\$2,069	\$1,660	\$2,715
	Standard II with Youth	\$843	\$1,379	\$1,517	\$2,482	\$2,023	\$3,309	\$2,655	\$4,343
462	Preferred	\$200	\$ 349	\$ 360	\$ 628	\$ 480	\$ 838	\$ 630	\$1,099
	Standard	\$343	\$ 572	\$ 617	\$1,029	\$ 823	\$1,373	\$1,080	\$1,801
	Standard with Youth	\$549	\$ 915	\$ 988	\$1,647	\$1,318	\$2,196	\$1,729	\$2,882
	Standard II	\$455	\$ 719	\$ 819	\$1,294	\$1,092	\$1,726	\$1,433	\$2,265
	Standard II with Youth	\$728	\$1,150	\$1,310	\$2,070	\$1,747	\$2,760	\$2,293	\$3,622
460, 465, 466, 468, 469, 472, 473, 474, 477, 478	Preferred	\$174	\$ 306	\$ 313	\$ 551	\$ 418	\$ 735	\$ 548	\$ 964
	Standard	\$296	\$ 507	\$ 533	\$ 913	\$ 710	\$1,216	\$ 932	\$1,597
	Standard with Youth	\$474	\$ 812	\$ 853	\$1,461	\$1,138	\$1,949	\$1,493	\$2,558
	Standard II	\$389	\$ 631	\$ 700	\$1,136	\$ 934	\$1,515	\$1,225	\$1,987
	Standard II with Youth	\$622	\$1,009	\$1,120	\$1,817	\$1,493	\$2,422	\$1,959	\$3,178
All Other	Preferred	\$128	\$ 252	\$ 230	\$ 453	\$ 307	\$ 605	\$ 403	\$ 794
	Standard	\$221	\$ 397	\$ 398	\$ 715	\$ 530	\$ 952	\$ 696	\$1,250
	Standard with Youth	\$354	\$ 636	\$ 637	\$1,145	\$ 850	\$1,527	\$1,115	\$2,003
	Standard II	\$291	\$ 494	\$ 524	\$ 889	\$ 698	\$1,185	\$ 917	\$1,556
	Standard II with Youth	\$466	\$ 791	\$ 839	\$1,424	\$1,118	\$1,898	\$1,468	\$2,492

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.

Add PUP Special exposure charge(s) to the premiums above 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 apply the PUP Special exposure charge(s).

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 premiums above (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 including the 100/300 underlying auto limits buy back charge.

Indiana

RLI Insurance Company – Personal Umbrella Premiums

Effective July 1, 2010 – New Business • July 1, 2010 – Renewal

\$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
463, 464	Preferred	\$398	\$ 716	\$ 955	\$1,254
	Standard	\$662	\$1,192	\$1,589	\$2,085
462	Preferred	\$330	\$ 594	\$ 792	\$1,040
	Standard	\$566	\$1,019	\$1,358	\$1,783
460, 465, 466, 468, 469, 472, 473, 474, 477, 478	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

PUP Special Exposure Charges

Note: The charges displayed below are not applicable to risks with \$100/300/50 underlying automobile liability limits.

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 641 to 1,280 Acres	No Charge \$300 flat charge
Properties outside U.S.	5	\$ 75 per property

Add PUP Special exposure charge(s) to the premiums above 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 apply the PUP Special exposure charge(s).