

New York

RLI Insurance Company – Personal Umbrella Premiums

Effective August 1, 2007 – New Business • September 15, 2007 – Renewal

Zip Code (1 st 3 Digits)	Class	\$1 Million	\$2 Million	\$3 Million	\$5 Million
100, 101, 102, 104, 111, 112	Preferred	\$ 375	\$ 675	\$ 900	\$1,181
	Standard	\$ 646	\$1,163	\$1,550	\$2,035
	Standard with Youth	\$1,163	\$2,093	\$2,791	\$3,663
	Standard II	\$ 740	\$1,332	\$1,776	\$2,331
	Standard II with Youth	\$1,332	\$2,398	\$3,197	\$4,196
103, 110, 113, 114	Preferred	\$ 292	\$ 526	\$ 701	\$ 920
	Standard	\$ 491	\$ 884	\$1,178	\$1,547
	Standard with Youth	\$ 884	\$1,591	\$2,122	\$2,785
	Standard II	\$ 564	\$1,015	\$1,354	\$1,777
	Standard II with Youth	\$1,015	\$1,827	\$2,436	\$3,197
005, 105, 106, 107, 108, 109, 115, 116, 117, 118, 119, and zip code 12701	Preferred	\$ 242	\$ 436	\$ 581	\$ 762
	Standard	\$ 412	\$ 742	\$ 989	\$1,298
	Standard with Youth	\$ 742	\$1,336	\$1,781	\$2,337
	Standard II	\$ 473	\$ 851	\$1,135	\$1,490
	Standard II with Youth	\$ 851	\$1,532	\$2,042	\$2,681
zip code 06390, 124, 125, and remainder of 127, and zip codes 14201 through 14216, 14220, 14223, 14240	Preferred	\$ 187	\$ 337	\$ 449	\$ 589
	Standard	\$ 312	\$ 562	\$ 749	\$ 983
	Standard with Youth	\$ 562	\$1,012	\$1,349	\$1,770
	Standard II	\$ 357	\$ 643	\$ 857	\$1,125
	Standard II with Youth	\$ 643	\$1,157	\$1,543	\$2,025
14221	Preferred	\$ 162	\$ 292	\$ 389	\$ 510
	Standard	\$ 254	\$ 457	\$ 610	\$ 800
	Standard with Youth	\$ 457	\$ 823	\$1,097	\$1,440
	Standard II	\$ 291	\$ 524	\$ 698	\$ 917
	Standard II with Youth	\$ 524	\$ 943	\$1,258	\$1,651
All Other	Preferred	\$ 149	\$ 268	\$ 358	\$ 469
	Standard	\$ 234	\$ 421	\$ 562	\$ 737
	Standard with Youth	\$ 421	\$ 758	\$1,010	\$1,326
	Standard II	\$ 268	\$ 482	\$ 643	\$ 844
	Standard II with Youth	\$ 482	\$ 868	\$1,157	\$1,518

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 st 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	\$1,066	\$1,919	\$2,558	\$3,358
103, 110, 113, 114	Preferred	\$ 482	\$ 868	\$1,157	\$1,518
	Standard	\$ 810	\$1,458	\$1,944	\$2,552
005, 105, 106, 107, 108, 109, 115, 116, 117, 118, 119, and zip code 12701	Preferred	\$ 399	\$ 718	\$ 958	\$1,257
	Standard	\$ 680	\$1,224	\$1,632	\$2,142
zip code 06390, 124, 125, and remainder of 127, and zip codes 14201 through 14216, 14220, 14223, 14240	Preferred	\$ 309	\$ 556	\$ 742	\$ 973
	Standard	\$ 515	\$ 927	\$1,236	\$1,622
14221	Preferred	\$ 277	\$ 499	\$ 665	\$ 873
	Standard	\$ 419	\$ 754	\$1,006	\$1,320
All Other	Preferred	\$ 264	\$ 475	\$ 634	\$ 832
	Standard	\$ 386	\$ 695	\$ 926	\$1,216

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.