

# A & M Personal Umbrella Rating Worksheet- National Casualty rates

In the following states, we only offer 1 million umbrellas: NH, VT, WV

Additional Um coverage of \$1 mil. can be purchased in the following states: FL, NH, VT, WV

(\$100.00 per vehicle except for WV where it is \$50.00 per vehicle)

Do not write in the following states :LA,CT, NY

New Jersey risks: apply NJGA .9% surcharge

Florida risks: 1% surcharge

<b>RATE:</b>	<b>1 ML</b>	<b>2 ML</b>	<b>3 ML</b>	<b>4 ML</b>	<b>5 ML</b>
BASIC INCLUDES: (1 house/2 vehicles)	198	358	470	583	667
<b>ADDITIONAL CHARGES</b>					
EACH ADT'L VEHICLE	25	40	50	60	70
EACH SECONDARY RESIDENCE	20	30	40	50	60
EACH YOUTHFUL DRIVER (UNDER 22)	25	40	50	60	70
EACH DRIVER 76 AND OVER	25	40	50	60	70
LOWER AUTO LIMITS 250/500/100 OR 300/500/100	50	50	50	50	50
DRIVERS UNDER 22 OR 76 & OVER 250/500/100 OR 300/500/100	100	100	100	100	100
MOTORHOMES	55	75	100	125	150
RENTAL UNITS (PER UNIT, 8 MAX)	15	25	30	35	40
VACANT LAND 0-25 ACRES	40	60	70	75	80
26-100 ACRES	45	70	80	85	90
101-200 ACRES	50	80	95	100	105
201- 300 ACRES	55	90	110	115	120
OVER 300 ACRES	83	135	165	173	180
FARMS (COVERS UP TO 300 ACRES)	60	100	140	155	165
WATERCRAFT UP TO 100 HP	50	75	100	110	120
101 TO 150 HP	75	115	150	160	170
151 TO 200 HP	113	173	218	228	238
201 TO 300 HP	150	230	285	295	305
301 TO 400 HP	198	304	371	381	391
401 TO 500 HP	261	401	482	492	502
OVER 500 HP	392	602	723	738	753
(OVER 300 HP, REFER TO CO)					
SAILBOAT 0-25'	50	75	100	110	120
26' AND HIGHER	88	131	175	193	210
POLICY FEE ( no fee in FL,HI,IA,IN, KS,KY,MD,MO,MT,NJ,NM,SC,TX,WV)	30	30	30	30	30
<b><u>DRIVER SURCHARGE</u></b> <b><u>(PER HOUSEHOLD IN PAST 36 MONTHS)</u></b>					
FIRST 3 MOVING CONVICTIONS	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE
EACH ADT'L MOVING CONVICTION	75	75	75	75	75
FIRST CHARGEABLE ACCIDENT	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE
EACH ADT'L CHARGEABLE ACCIDENT	75	75	75	75	75
FIRST MAJOR CONVICTION PAST 36 MONTHS	250	300	350	400	450
ONE MAJOR CONVICTION PLUS ANY MOVING CONVICTION (REFER TO COMPANY)	300	350	400	450	500
2 <sup>ND</sup> MAJOR IN 60 MONTHS (REFER TO CO)	500	600	700	800	900
3 <sup>RD</sup> MAJOR IN 60 MONTHS (REFER TO CO)	1000	1500	2000	2500	3000