Anderson and Murison						
Personal Umbrella Rating Worksheet						
Only $1 M is available I NH, VT, WV						
National Casualty - Excluding CA, FL, HI NJ, VA, As of 10/2020 Not available in LA, CT, NY						
Non-Target Risks						
LIMITS	$1m	$2m	$3m	$4m	$5m	
Basic Charge:						
$1M - $5M -Includes 1 Residence & 2 Vehicles	198	358	470	583	667	X_____ = _____
Additional Charges:						
Each Additional Vehicle (including Motorcycles, Snowmobiles, ATVs)	25	40	50	60	70	X_____ = _____
Driving Record Surcharge (apply per household)						
First 3 minor moving convictions in past 36 months per household	No Surcharge					
First chargeable accident past 36 months	No Surcharge					
Each additional minor moving conviction in past 36 months per household	75	75	75	75	75	X_____ = _____
First Major conviction in past 36 months	250	300	350	400	450	X_____ = _____
One (1) major conviction plus any other moving conviction or accident *	300	350	400	450	500	X_____ = _____
Second major conviction in past 60 months*						
Second chargeable accident in the past 36 months*	Refer to Anderson and Murison for Review					
Each additional chargeable accident in past 36 months per household	75	75	75	75	75	X_____ = _____
Each Youthful Driver under age 22	25	40	50	60	70	X_____ = _____
Each Driver age 76+	25	40	50	60	70	X_____ = _____
Underlying Auto Limit $250/500/100 or $300/500/100	50	50	50	50	50	_____ = _____
OR						
Underlying Auto Limit $250/500/100 or $300/500/100 with under age 22	100	100	100	100	100	_____ = _____
Uninsured/Underinsured Motorist Coverage Increased limits ($25,000 included) Maximum available $1M	$100 Per Vehicle (WV is $50)					
Additional Charges:						
Motorhomes	55	75	100	125	150	X_____ = _____
Additional Owner Occupied Dwellings (per unit)	20	30	40	50	60	X_____ = _____
Non-Owner Occupied Dwellings (per unit)	15	25	30	35	40	X_____ = _____
Apartment House Maximum 1, 6 Units, 2 stories (per unit)	15	25	30	35	40	X_____ = _____
Vacant Land (all acreage combined) *						
0 to 25 Acres	40	60	70	75	80	_____ = _____
26 to 100 Acres	45	70	80	85	90	_____ = _____
101 to 200 Acres	50	80	95	100	105	_____ = _____
201 to 300 Acres	55	90	110	115	120	_____ = _____
301+ Acres	83	135	165	173	180	_____ = _____
Farms*	60	100	140	155	165	_____ = _____
Watercraft						
Up to 100HP	50	75	100	110	120	X_____ = _____
101 to 150 HP	75	115	150	160	170	X_____ = _____
151 to 200 HP	113	173	218	228	238	X_____ = _____
201 to 300 HP	150	230	285	295	305	X_____ = _____
301 to 400 HP *	198	304	371	381	391	X_____ = _____
401 to 500 HP *	261	401	482	492	502	X_____ = _____
Over 500 HP *	392	602	723	738	753	X_____ = _____
Sailboat						
0 - 25'	50	75	100	110	120	X_____ = _____
26' and higher	88	131	175	193	210	X_____ = _____
Identity Recovery Coverage						
$25,000 Annual Aggregate Limit	$25 Flat Rate					X_____ = _____
Policy Fee (No fee in FL, HI, IA, IN, KS, KY, MD, MO, MT, NJ, NM, SC, TX, WV)	30	30	30	30	30	
*** Requires company approval**					Total	