

FLORIDA

Note: Risks rated Standard with Youth or Standard II with Youth must maintain \$500/500/50 or \$500 CSL.

Note: Risks Maintaining Underlying Limits of 500/500/50 or 500 CSL get a \$10 reduction in premium.

Please keep this in mind when calculating the youthful tiers below which are required to maintain 500/500/50 or 500 CSL Add any PUP Special surcharges that may apply

FLORIDA	Tier	\$1 Million		\$2 Million		\$3 Million		\$5 Million		UM/UIM Cost
		Without UM	With UM	Without UM	With UM	Without UM	With UM	Without UM	With UM	
330, 331, 332, 334, 340	Preferred	\$382	\$701	\$688	\$1,007	\$917	\$1,236	\$1,203	\$1,522	\$319
	Standard	\$612	\$1,045	\$1,102	\$1,535	\$1,469	\$1,902	\$1,928	\$2,361	\$433
	Standard with 80+	\$734	\$1,254	\$1,321	\$1,841	\$1,762	\$2,282	\$2,312	\$2,832	\$520
	Standard with Youth	\$979	\$1,672	\$1,762	\$2,455	\$2,350	\$3,043	\$3,084	\$3,777	\$693
	Standard with Youth and 80+	\$1,102	\$1,881	\$1,984	\$2,763	\$2,645	\$3,424	\$3,471	\$4,250	\$779
	Standard II	\$973	\$1,597	\$1,751	\$2,375	\$2,335	\$2,959	\$3,065	\$3,689	\$624
	Standard II with 80+	\$1,168	\$1,917	\$2,102	\$2,851	\$2,803	\$3,552	\$3,679	\$4,428	\$749
	Standard II with Youth	\$1,557	\$2,555	\$2,803	\$3,801	\$3,737	\$4,735	\$4,905	\$5,903	\$998
	Standard II with youth and 80+	\$1,751	\$2,874	\$3,152	\$4,275	\$4,202	\$5,325	\$5,516	\$6,639	\$1,123
333	Preferred	\$364	\$671	\$655	\$962	\$874	\$1,181	\$1,147	\$1,454	\$307
	Standard	\$566	\$965	\$1,019	\$1,418	\$1,358	\$1,757	\$1,783	\$2,182	\$399
	Standard with 80+	\$679	\$1,158	\$1,222	\$1,701	\$1,630	\$2,109	\$2,139	\$2,618	\$479
	Standard with Youth	\$906	\$1,544	\$1,631	\$2,269	\$2,174	\$2,812	\$2,854	\$3,492	\$638
	Standard with Youth and 80+	\$1,019	\$1,737	\$1,834	\$2,552	\$2,446	\$3,164	\$3,210	\$3,928	\$718
	Standard II	\$945	\$1,558	\$1,701	\$2,314	\$2,268	\$2,881	\$2,977	\$3,590	\$613
	Standard II with 80+	\$1,134	\$1,870	\$2,041	\$2,777	\$2,722	\$3,458	\$3,572	\$4,308	\$736
	Standard II with Youth	\$1,512	\$2,493	\$2,722	\$3,703	\$3,629	\$4,610	\$4,763	\$5,744	\$981
	Standard II with youth and 80+	\$1,701	\$2,804	\$3,062	\$4,165	\$4,082	\$5,185	\$5,358	\$6,461	\$1,103
321, 328, 336, 339, 341, 342, 346, 349	Preferred	\$252	\$490	\$454	\$692	\$605	\$843	\$794	\$1,032	\$238
	Standard	\$466	\$843	\$839	\$1,216	\$1,118	\$1,495	\$1,468	\$1,845	\$377
	Standard with 80+	\$559	\$1,011	\$1,006	\$1,458	\$1,342	\$1,794	\$1,761	\$2,213	\$452
	Standard with Youth	\$746	\$1,349	\$1,343	\$1,946	\$1,790	\$2,393	\$2,350	\$2,953	\$603
	Standard with Youth and 80+	\$839	\$1,518	\$1,510	\$2,189	\$2,014	\$2,693	\$2,643	\$3,322	\$679
	Standard II	\$671	\$1,167	\$1,208	\$1,704	\$1,610	\$2,106	\$2,114	\$2,610	\$496
	Standard II with 80+	\$805	\$1,400	\$1,449	\$2,044	\$1,932	\$2,527	\$2,536	\$3,131	\$595
	Standard II with Youth	\$1,074	\$1,868	\$1,933	\$2,727	\$2,578	\$3,372	\$3,383	\$4,177	\$794
	Standard II with youth and 80+	\$1,208	\$2,101	\$2,174	\$3,067	\$2,899	\$3,792	\$3,805	\$4,698	\$893
327, 329, 335, 337, 338, 347	Preferred	\$206	\$422	\$371	\$587	\$494	\$710	\$649	\$865	\$216
	Standard	\$359	\$707	\$646	\$994	\$862	\$1,210	\$1,131	\$1,479	\$348
	Standard with 80+	\$431	\$849	\$776	\$1,194	\$1,034	\$1,452	\$1,358	\$1,776	\$418
	Standard with Youth	\$574	\$1,131	\$1,033	\$1,590	\$1,378	\$1,935	\$1,808	\$2,365	\$557
	Standard with Youth and 80+	\$646	\$1,272	\$1,163	\$1,789	\$1,550	\$2,176	\$2,035	\$2,661	\$626
	Standard II	\$520	\$976	\$936	\$1,392	\$1,248	\$1,704	\$1,638	\$2,094	\$456
	Standard II with 80+	\$624	\$1,171	\$1,123	\$1,670	\$1,498	\$2,045	\$1,966	\$2,513	\$547
	Standard II with Youth	\$832	\$1,562	\$1,498	\$2,228	\$1,997	\$2,727	\$2,621	\$3,351	\$730
	Standard II with youth and 80+	\$936	\$1,757	\$1,685	\$2,506	\$2,246	\$3,067	\$2,948	\$3,769	\$821
All Other	Preferred	\$160	\$354	\$288	\$482	\$384	\$578	\$504	\$698	\$194
	Standard	\$296	\$586	\$533	\$823	\$710	\$1,000	\$932	\$1,222	\$290
	Standard with 80+	\$355	\$703	\$639	\$987	\$852	\$1,200	\$1,118	\$1,466	\$348
	Standard with Youth	\$474	\$938	\$853	\$1,317	\$1,138	\$1,602	\$1,493	\$1,957	\$464
	Standard with Youth and 80+	\$533	\$1,055	\$959	\$1,481	\$1,279	\$1,801	\$1,679	\$2,201	\$522
	Standard II	\$428	\$811	\$770	\$1,153	\$1,027	\$1,410	\$1,348	\$1,731	\$383
	Standard II with 80+	\$514	\$974	\$925	\$1,385	\$1,234	\$1,694	\$1,619	\$2,079	\$460
	Standard II with Youth	\$685	\$1,298	\$1,233	\$1,846	\$1,644	\$2,257	\$2,158	\$2,771	\$613
	Standard II with youth and 80+	\$770	\$1,459	\$1,386	\$2,075	\$1,848	\$2,537	\$2,426	\$3,115	\$689

The \$1 Million Excess UM/UIM limit is the only available Excess UM/UIM limit

Applicable to all rates including those on the following page

Add \$185 to the policy premium when any residence/ property in FL has HO or CPL of \$100,000.

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 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 policy premium (count not to exceed 25).

Florida

RLI Insurance Company – Personal Umbrella Premiums

\$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
330, 331, 332, 334, 340	Preferred	\$630	\$1,134	\$1,512	\$1,985
	Standard	\$1,010	\$1,818	\$2,424	\$3,182
333	Preferred	\$601	\$1,082	\$1,442	\$1,893
	Standard	\$934	\$1,681	\$2,242	\$2,942
321, 328, 336, 339, 341, 342, 346, 349	Preferred	\$416	\$749	\$998	\$1,310
	Standard	\$769	\$1,384	\$1,846	\$2,422
327, 329, 335, 337, 338, 347	Preferred	\$340	\$612	\$816	\$1,071
	Standard	\$592	\$1,066	\$1,421	\$1,865
All Other	Preferred	\$275	\$495	\$660	\$866
	Standard	\$488	\$878	\$1,171	\$1,537

*Standard II not available

PUP Special Exposure Charges

Note: The charges displayed below are **not applicable to risks with \$100/300/50** underlying automobile liability limits. Policies with 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 policy premium 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 add the PUP Special exposure charge(s).