

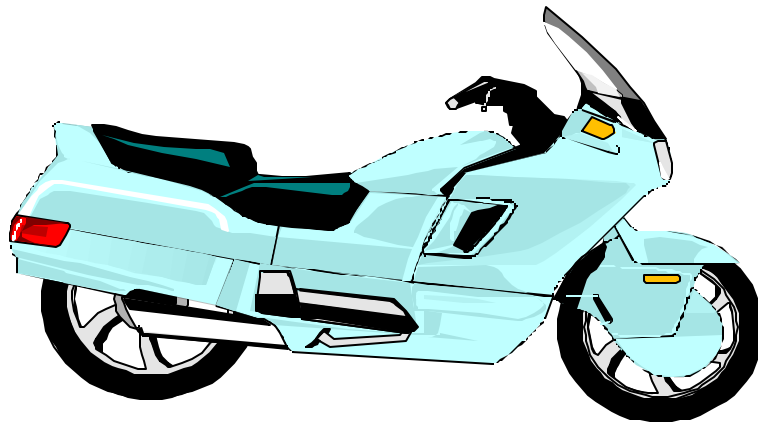


AEGIS SECURITY INSURANCE COMPANY

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RHODE ISLAND

MOTORCYCLE RATES



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AVAILABLE COVERAGES:

- Bodily Injury
- Property Damage Liability
- Collision
- Other Than Collision
- Medical Services
- Uninsured Motorists
- Guest Passenger Liability

MOTORCYCLE CATEGORY LISTING

All 2 wheeled motorcycles that are manufactured for off road use are **ineligible**. (Dirt Bikes)

All 3, 4, 6, and 8 wheeled all terrain vehicles are **ineligible**. (ATV's)

All Sport/High Performance motorcycles are **ineligible**.

REFER TO MOTORCYCLE LISTING AT www.aegisfirst.net FOR CATEGORIES.

MODEL YEAR CHANGES OCTOBER 1

PACKAGE POLICIES AND COVERAGE AVAILABILITY:

- **Full Coverage Package:** includes Bodily Injury and Property Damage Liability, Collision and Other Than Collision Coverage.
- **Liability Only:** includes Bodily Injury and Property Damage Liability. Medical Benefits coverage and Uninsured Motorists or Family Protection Coverage can be purchased in conjunction with Liability Protection with no restriction.

GUEST PASSENGER LIABILITY: Guest Passenger Liability coverage shall be included with every policy.

DEDUCTIBLES:

- Published deductibles are based on engine CC size. See rate pages for breakdown.
- Contact General Agent for optional deductibles.

MINIMUM PREMIUM:

Minimum premium for new business and renewals is \$65.00. The minimum premium shall not apply if canceled by the company.

DISCOUNTS:

The maximum acceptable total discount is 50%.

Discount definitions and qualifications are published below and on the application. For some discounts to apply, proof is required. When proof is required, simply attach a photocopy of the proof to the application.

If proof is not received with the application, the discounts will not be granted .

Motorcycle Safety Training: A 10% credit will apply when the Applicant has successfully completed a motorcycle safety course certified by the Motorcycle Safety Foundation. A copy of the certificate **must be submitted** with the application.

Valid Motorcycle Endorsement: A 10% credit will apply when the Applicant has a driver's license with a valid motorcycle endorsement. A copy of the driver's license **must be submitted** with the application.

Motorcycle Association:

The Applicant is entitled to a 10% Motorcycle Association Discount if a member of the following associations:

- AMA** (American Motorcycle Association)
- MSF** (Motorcycle Safety Foundation)
- HOG** (Harley Owners Group)
- VTS** (Venture Touring Society)
- GWRRR** (Gold Wing Road Riders Association)

- BRAG** (Buell Riders Adventure Group)
- BMWMOA** (BMW Motorcycle Owners of America)
- WOW** (Women on Wheels)
- GWTA** (Gold Wing Tour Association)
- RSTAR** (Rstar Tour & Riding Association)

55 and Over Driver Training: A 10% credit shall apply if the principle operator is 55 years of age or older and has completed a motor vehicle accident prevention course approved by the Department of Motor Vehicles. A copy of the certificate **must be submitted** with the application.

Transfer: A 15% credit will apply if the applicant has had motorcycle insurance with any Insurer anytime within the preceding 12 months. A copy of the Dec sheet, renewal quote, or ID card **must be submitted** with the application.

Experienced Owner: A 10% credit will apply if the applicant has owned and operated a motorcycle of same or similar cc's for the preceding 12 months or more and has a clean MVR. A copy of the previous Dec page(s), renewal quote(s), or ID card(s) that show the cycle cc's **must be submitted** with the application. *(0-749 cc's are considered same or similar; 750 and above cc's are considered same or similar.)* A 15 % credit will apply at renewal when the insured has 24 or more months experience operating a motorcycle with the same or similar CCs and has a clean MVR.

Homeowner: A 10% credit will apply if the Applicant owns a house, townhouse, manufactured home or condominium. Proof of ownership such as a mortgage payment coupon, title, an insurance Dec sheet, renewal quote, or name and policy number of insurance carrier **must be submitted** with application.

Auto Owner: A 10% credit will apply if the Applicant maintains insurance on an owned or leased car, truck, van or sport utility vehicle (excludes company provided vehicles). Proof of insurance such as a Dec page, renewal quote, or copy of their I.D. Card **must be submitted**.

Discounts (continued)

Garaged: A 3% credit will apply if the motorcycle is garaged in an enclosed building at night. Comprehensive coverage must be purchased for this coverage to apply.

Anti-Theft: A 2% credit will apply if the motorcycle has an audible alarm or NICB "phantom foot prints". Comprehensive coverage must be purchased for this coverage to apply.

Multi-Unit: If Applicant has 2 or more motorcycle policies in force with Aegis, a 10% credit applies for 2 units, a 15% credit applies for 3 units, and a 25% credit applies for 4 or more.

NOTE: TOTAL DISCOUNTS MAY NOT EXCEED 50%

MULTI-UNITS:

Two Units can be written on one application. However, they must have the same coverages and limits.

ROAD RIDER COVERAGE:

Only available when full coverage is purchased. Coverage includes:

- Riding apparel (safety clothing) \$250 per person/\$500 per occurrence.
- \$75 Towing and Roadside Service.

See Rate Chart located on the liability pages for premium amount.

ACCESSORIES:

Accessory coverage may be provided when the Motorcycle policy provides physical damage coverage to the motorcycle. **The accessories/added equipment must be specifically scheduled for coverage to apply.** See Rate Chart located on the liability pages for premium amount.

CHANGES:

All changes requiring adjustments of premiums shall be computed pro rata. If an outstanding policy is amended and results in a premium adjustment of \$5 or less, such adjustment may be waived, except that the actual return premium of \$5 or less shall be allowed at the request of the insured.

INCREASED LIMITS:

We have published three limits of liability within the Rate Guide: 25/50/25, 50/100/25 and 100/300/50. **Limits of 100/300/50 are not available to operators with more than 1 minor violation.**

Note: The Increased Limit rates shown with the Rate Guide are for "Additional Premium" due.

BINDING AUTHORITY:

For coverage to begin as requested, the application must be completed and postmarked within 72 hours of the effective date; otherwise, coverage is bound at 12:01 AM the day received by the General Agent.

MOTORCYCLE AGE DETERMINATION:

The age of the unit changes October 1st each year. (e.g., A 1999 unit becomes 1 Year old on 10/1/1999.)

POLICY FEE

A fully earned policy fee of \$25.00 applies to all new business.

POLICY TERMS:

Annual: 12 month coverage.

BILLING OPTIONS:

- **Full Pay:** Payment for the total premium must accompany the application.
- **Payments:**
 1. Three Payment—Premiums \$100.00 or more—50% down, 25% due in 45 days, remaining 25% due in 90 days.
 2. Four Payment—Premiums \$250.00 or more—25% down; 25% due in 45 days; 25% due in 90 days; remaining 25% due in 135 days.

RATING:

The premium rate pages are categorized by:

- Motorcycle Styles—Regular, Cruiser, Harley, Tour, Sport-Tour & Sport
- Coverages—Liability and Full coverage
- Marital Status
- Age—Motorcycle and Operator (use youngest operator age)
- Engine CC size

Note: Economy Package (Liability, Guest Passenger & Comprehensive) Coverage is available. Contact the General Agent for the rates.

RATING TERRITORIES:

Territory 1: Entire State

STEPS TO RATING:

1. Obtain operators age and marital status.
2. Obtain the motorcycle make, model and age.
3. Determine any applicable discounts.
4. Determine applicable points within the application Accidents/Violation Section.
5. Determine the rating classification by style of the unit by looking up the make and model within the Model Style Listing on the front page.
6. Determine the appropriate coverage rates based on unit style, and marital status within the rate pages.
7. If full coverage is selected, verify the dollar value of any accessories/non-standard equipment that may be attached to the unit. include the applicable Accessory premium rate from the Styles Liability page. **NOTE: ACCESSORIES MUST BE SPECIFICALLY LISTED FOR COVERAGE TO APPLY.**
8. Subtotal the premium(s).
9. From the Accident/Violation section, determine the point factor from the Point chart located on the application. Then, multiply the premium rate by the point factor.
Example: \$525. (Rate) x 1.13 (Accident/Violation point factor) = \$593.25 (new premium subtotal).
10. Minus the applicable discount from the premium subtotal.
Example: 50% (discount) x \$593.25 (premium subtotal) =\$296.63 (applicable discount).
11. Add \$25 Policy Fee to the subtotal premium.
12. Total Premium (actual rate may vary due to rounding).

MOTORCYCLE STYLE DEFINITIONS AND RATING CATEGORIES

The published rate pages are broken down based on the classifications categories listed below. For motorcycles introduced mid-year or not listed, contact the General Agent for style rating category.

REGULAR:

Traditional motorcycle designed for practical transportation with few styling frills or amenities. This category falls in the middle of the spectrum in most areas of performance, handling, and braking. See motorcycle list for eligible bikes.

Additional motorcycle styles included in the **Regular Category** are:

- **Dual Purpose:** Two wheeled motorcycles designed to be used both on and off road. (Enduro style bikes with headlights and stop lights).
- **Mopeds and Scooters:** Their appearance differs from motorcycles because of their bodywork, step through frames and small wheels. See motorcycle list for eligible bikes.
- **Limited Production Motorcycles:** Manufactured motorcycles produced in limited quantities.

CRUISER:

Traditional or classic American styling, profile is long with a low saddle height. The emphasis is on appearance, style and sound. Owners tend to customize these machines. See motorcycle list for eligible bikes.

HARLEY-DAVIDSON:

This category is designed exclusively for Harley-Davidson motorcycles. Two categories are supplied within the Harley-Davidson category:

- FL models (Any model that starts with "FL" e.g., FLHTC).
- All other motorcycles produced by Harley-Davidson. See the provided bike list for category eligibility.

TOURING:

Large, expensive motorcycles with luggage, wind protection and other amenities designed to transport rider and passenger in relatively plush comfort. Their intended purpose is comfortable long distance travel. See motorcycle list for eligible bikes.

SPORT-TOURING:

These motorcycles combine the comfort and some of the luggage capacity of touring motorcycles with the responsiveness of sport bikes. Sport Tours offer fewer amenities than touring bikes. The mission of a Sport Tour is medium and long distance travel via curving roads. See motorcycle list for eligible bikes.

Note: Rates for Sport Tours are located with Tour Bike rate pages.

SPORT:

Styled and constructed in the manner of road racing motorcycles with streamlined bodywork, front-end weight bias and forward leaning riding position. The emphasis is on handling, acceleration, and braking. See motorcycle list for eligible bikes.

Regular Bikes All Territories

Liability Only

Liability, Uninsured Motorist, Medical, Accessory, and Road Rider Coverages

Entire State								
Liability Limits	Oper. Age	Regular						
		CC's						
		0-100	101-200	201-449	450-774	775-949	950-1100	1200+
25/50/25 (GP Included)	0-19	197	329	395	658	987	1184	1480
	20-23	106	176	211	352	528	633	792
	24-30	60	99	119	199	298	358	448
	31+	31	51	61	102	153	184	230
Increased limits 50/100/25 (add to 25/50/25 Rates)	0-19	61	102	122	203	305	366	457
	20-23	32	54	65	109	163	196	244
	24-30	18	31	37	61	92	111	138
	31+	9	16	19	32	47	56	70
Increased limits 100/300/50 (add to 25/50/25 Rates)	0-19	111	184	221	369	553	664	830
	20-23	59	99	119	197	296	356	444
	24-30	33	56	67	111	168	201	250
	31+	17	29	35	57	86	103	128
Inc. GP Limits 50/100 (add to 25/50/25 Rates)	0-19	12	20	24	41	61	73	91
	20-23	6	11	13	22	32	39	49
	24-30	4	6	7	12	18	22	27
	31+	2	3	4	6	9	11	14
Inc. GP Limits 100/300 (add to 25/50/25 Rates)	0-19	18	29	35	59	88	106	132
	20-23	9	16	19	31	47	57	71
	24-30	5	9	10	18	27	32	40
	31+	3	5	5	9	14	16	21

Scheduled Accessory Coverage
(round value to nearest \$100)

Premium—First \$1000 is \$10.00

Rate Per additional \$100 \$10

Helmet Coverage:
\$300 per helmet

Items must be specifically scheduled for coverage to apply.

Road Rider Coverage

Premium—\$5.00

Includes:
Riding apparel (Safety clothing)
\$250 per person
\$500 per occurrence
Towing and Roadside Service
\$75 per occurrence

	All Ages	CC's						
		0-100	101-200	201-449	450-774	775-949	950-1100	1200+
Uninsured Motorists	25/50	22	37	52	74	107	111	118
	50/100	32	54	75	107	156	161	172
	100/300	37	61	85	122	177	183	195

	All Ages	CC's						
		0-100	101-200	201-449	450-774	775-949	950-1100	1200+
UMPD	25	8	13	18	25	36	38	40

	All Ages	CC's						
		0-100	101-200	201-449	450-774	775-949	950-1100	1200+
Medical	2500/5000	15	26	43	51	66	69	71

Regular Bikes Package Coverage Rates

Annual Premium, Collision and Other than Collision Deductibles as shown
 Liability Limits (Guest passenger included) 25/50/25

DED.	CC'S	Cycle Age	SINGLE OPERATOR AGE																
			0-18	19	20	21	22	23	24	25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+	
\$100	0 - 100	0	886	846	620	588	560	538	448	413	376	332	245	218	209	191	191	182	
		1	772	738	534	508	485	467	384	354	324	288	209	187	179	164	164	157	
		2	690	661	474	451	431	414	337	312	287	254	184	164	158	145	145	139	
		3	603	580	409	390	374	361	289	268	247	220	157	141	136	125	125	120	
		4	549	529	367	351	337	326	258	240	221	198	140	126	121	112	112	107	
		5	491	474	324	311	299	288	225	210	195	175	121	110	106	99	99	95	
6+	422	409	273	262	253	245	185	174	163	148	100	92	88	83	83	79			
\$100	101 - 200	0	1642	1567	1157	1094	1041	998	837	768	701	614	458	409	391	357	357	340	
		1	1423	1361	994	942	897	862	715	658	602	530	391	349	335	307	307	292	
		2	1270	1217	879	834	795	763	627	578	530	468	342	307	294	270	270	258	
		3	1102	1058	753	717	686	660	535	495	455	404	291	261	252	231	231	221	
		4	1000	962	678	645	617	595	475	441	407	362	259	234	225	207	207	199	
		5	890	859	595	568	544	526	413	384	355	318	224	203	196	182	182	175	
6+	759	736	498	476	457	444	340	317	295	266	183	168	162	151	151	145			
\$250	201 - 449	0	1638	1569	1139	1077	1026	985	812	747	684	601	444	399	382	350	350	334	
		1	1429	1372	984	933	889	856	697	644	590	521	380	342	329	302	302	288	
		2	1287	1238	877	833	794	765	615	569	523	464	335	303	291	268	268	257	
		3	1126	1085	757	722	691	666	527	490	452	403	287	259	250	231	231	222	
		4	1031	996	687	654	627	606	473	440	408	365	257	234	225	208	208	201	
		5	928	900	610	583	559	541	415	388	359	324	224	205	198	185	185	178	
6+	804	782	517	495	477	464	346	324	303	276	186	172	167	155	155	150			
\$250	450 - 549	0	2657	2558	1848	1731	1633	1563	1283	1181	1078	939	705	638	613	561	561	536	
		1	2314	2232	1590	1495	1414	1356	1097	1013	929	814	601	546	525	483	483	461	
		2	2101	2030	1432	1347	1275	1225	980	907	832	733	536	489	470	434	434	415	
		3	1828	1771	1228	1160	1102	1062	834	774	714	634	455	416	402	371	371	356	
		4	1687	1636	1122	1061	1010	974	756	703	651	579	411	378	365	339	339	325	
		5	1531	1489	1005	953	909	879	670	626	581	520	364	335	324	303	303	292	
6+	1331	1299	855	815	781	758	562	527	493	445	304	282	274	256	256	248			
\$250	550 - 674	0	2833	2726	1980	1853	1746	1671	1378	1267	1156	1006	757	686	658	603	603	575	
		1	2459	2370	1699	1596	1508	1445	1177	1086	993	868	646	585	563	517	517	493	
		2	2228	2151	1527	1435	1357	1303	1049	969	889	779	575	523	503	463	463	443	
		3	1932	1869	1305	1231	1169	1125	891	825	760	672	486	444	427	395	395	379	
		4	1777	1722	1190	1124	1068	1030	805	748	691	613	438	402	388	359	359	345	
		5	1607	1561	1063	1005	958	925	712	663	614	548	387	356	344	320	320	308	
6+	1389	1355	900	855	819	793	594	556	519	468	321	298	288	269	269	261			
\$250	675 - 774	0	3008	2893	2111	1974	1859	1778	1474	1354	1234	1072	810	733	703	643	643	613	
		1	2605	2508	1809	1696	1602	1535	1257	1158	1058	923	689	624	600	550	550	526	
		2	2355	2271	1621	1522	1438	1380	1118	1032	945	826	612	557	536	492	492	470	
		3	2034	1965	1382	1303	1236	1188	947	877	806	711	517	471	454	419	419	401	
		4	1867	1808	1257	1187	1126	1084	854	792	730	647	467	426	411	380	380	364	
		5	1683	1633	1120	1058	1007	972	753	700	648	577	410	377	364	337	337	325	
6+	1448	1411	944	896	856	829	625	585	545	489	339	313	304	283	283	274			
\$500	775 - 949	0	3807	3670	2638	2469	2328	2230	1821	1678	1534	1337	999	908	873	800	800	765	
		1	3320	3207	2273	2135	2019	1938	1560	1441	1323	1160	854	778	749	689	689	660	
		2	3024	2926	2052	1930	1826	1755	1398	1293	1189	1047	764	698	672	621	621	594	
		3	2636	2556	1761	1664	1582	1525	1191	1107	1022	907	649	595	574	532	532	511	
		4	2438	2369	1614	1527	1453	1403	1082	1008	934	832	588	542	523	487	487	468	
		5	2220	2161	1451	1376	1312	1268	962	899	837	750	522	483	467	436	436	420	
6+	1938	1893	1239	1181	1132	1099	810	762	713	646	437	407	395	371	371	359			
\$500	950 - 1199	0	8707	8327	6260	5833	5473	5215	4457	4071	3686	3169	2458	2206	2108	1916	1916	1820	
		1	7420	7104	5297	4947	4650	4436	3761	3441	3121	2694	2071	1860	1780	1621	1621	1541	
		2	6609	6338	4691	4380	4118	3931	3308	3031	2753	2379	1821	1640	1570	1432	1432	1363	
		3	5592	5369	3931	3682	3472	3321	2763	2537	2312	2008	1518	1368	1312	1199	1199	1143	
		4	5052	4858	3527	3306	3118	2985	2462	2264	2066	1799	1351	1222	1173	1074	1074	1024	
		5	4458	4297	3083	2893	2732	2618	2133	1966	1799	1571	1169	1061	1019	936	936	894	
6+	3706	3582	2521	2373	2248	2161	1723	1594	1466	1291	941	859	827	763	763	730			
\$500	1200 And Over	0	10883	10396	7823	7306	6868	6547	5599	5117	4634	3993	3088	2764	2644	2402	2402	2282	
		1	9282	8876	6626	6200	5840	5575	4729	4328	3927	3397	2604	2334	2234	2034	2034	1934	
		2	8252	7905	5856	5480	5162	4930	4151	3804	3456	2993	2285	2054	1967	1794	1794	1707	
		3	6995	6708	4915	4615	4360	4172	3473	3190	2907	2532	1908	1717	1646	1505	1505	1434	
		4	6308	6061	4403	4135	3908	3743	3088	2841	2593	2263	1696	1530	1469	1346	1346	1283	
		5	5558	5352	3842	3612	3417	3276	2671	2462	2252	1972	1465	1328	1275	1171	1171	1119	
6+	4618	4460	3139	2961	2809	2701	2156	1995	1834	1618	1180	1074	1034	954	954	914			

For increased limits and additional coverages see page R1

Regular Bikes Package Coverage Rates

Annual Premium, Collision and Other than Collision Deductibles as shown
 Liability Limits (Guest passenger included) 25/50/25

DED.	CC'S	Cycle Age	MARRIED OPERATOR AGE												
			0-19	20-21	22-23	24-25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+	
\$100	0 - 100	0	858	588	533	394	341	274	200	182	169	164	155	151	
		1	750	508	463	340	295	239	172	157	146	142	134	131	
		2	670	451	411	299	260	213	151	139	129	126	120	117	
		3	587	390	358	258	226	186	130	120	111	109	104	102	
		4	534	351	324	230	203	169	117	107	101	99	94	92	
		5	479	311	286	201	178	151	102	95	89	88	84	82	
\$100	101 - 200	6+	412	262	244	168	150	129	85	79	76	74	71	70	
		0	1587	1094	988	731	629	506	374	340	315	307	290	283	
		1	1378	942	855	627	542	439	320	292	272	265	250	243	
		2	1230	834	757	550	477	389	282	258	241	235	223	217	
		3	1070	717	655	472	413	339	242	221	207	202	192	187	
		4	972	645	590	422	369	306	216	199	186	182	173	169	
\$250	201 - 449	5	866	568	522	367	324	272	189	175	164	161	154	151	
		6+	740	476	441	304	271	232	157	145	137	135	130	127	
		0	1583	1077	975	709	613	500	366	334	311	304	288	281	
		1	1384	933	849	611	531	437	315	288	269	264	250	244	
		2	1247	833	759	541	472	391	279	257	241	236	224	219	
		3	1094	722	661	467	411	343	241	222	208	204	194	190	
\$250	450 - 549	4	1003	654	601	420	370	313	217	201	189	186	177	174	
		5	904	583	537	369	329	281	192	178	169	166	159	156	
		6+	785	495	461	310	279	243	162	150	143	141	136	134	
		0	2548	1731	1545	1097	943	790	588	536	504	496	471	464	
		1	2224	1495	1341	945	818	689	504	461	434	428	407	400	
		2	2021	1347	1212	845	734	625	452	415	392	387	368	363	
\$250	550 - 674	3	1765	1160	1051	726	636	546	386	356	337	332	318	314	
		4	1630	1061	965	660	581	503	351	325	309	305	291	288	
		5	1481	953	870	588	520	456	313	292	277	274	263	260	
		6+	1292	815	751	497	446	396	265	248	237	235	226	224	
		0	2714	1853	1651	1176	1010	843	630	575	538	530	502	494	
		1	2362	1596	1429	1012	873	732	540	493	463	457	434	427	
\$250	675 - 774	2	2141	1435	1288	903	782	662	483	443	417	412	391	385	
		3	1863	1231	1114	773	675	576	412	379	357	352	337	332	
		4	1715	1124	1019	701	615	529	373	345	326	322	308	304	
		5	1554	1005	916	622	549	479	332	308	292	289	277	274	
		6+	1348	855	786	524	468	414	279	261	249	247	237	235	
		0	2881	1974	1757	1257	1076	895	672	613	573	565	535	526	
\$500	775 - 949	1	2500	1696	1517	1077	929	777	575	526	493	485	461	453	
		2	2262	1522	1364	960	830	700	514	470	443	437	415	409	
		3	1960	1303	1175	820	714	608	437	401	378	373	355	350	
		4	1801	1187	1073	741	649	556	395	364	345	340	325	321	
		5	1626	1058	962	656	578	501	351	325	308	304	292	288	
		6+	1403	896	821	550	490	431	294	274	260	258	248	246	
\$500	950 - 1199	0	3648	2469	2203	1555	1339	1129	837	765	719	709	674	664	
		1	3190	2135	1916	1341	1163	987	719	660	621	613	583	575	
		2	2908	1930	1736	1204	1048	897	647	594	562	555	530	523	
		3	2544	1664	1509	1036	909	785	553	511	484	478	457	452	
		4	2356	1527	1389	944	833	726	505	468	444	440	421	416	
		5	2149	1376	1257	844	749	660	451	420	400	396	382	378	
\$500	1200 And Over	6+	1882	1181	1090	718	646	577	383	359	344	341	329	326	
		0	8310	5833	5148	3771	3193	2597	2012	1820	1694	1663	1567	1537	
		1	7095	4947	4382	3196	2717	2218	1700	1541	1435	1409	1329	1304	
		2	6320	4380	3883	2811	2394	1969	1501	1363	1272	1251	1182	1160	
		3	5362	3682	3283	2363	2025	1673	1256	1143	1069	1050	993	975	
		4	4845	3306	2950	2107	1810	1506	1123	1024	959	944	895	880	
\$500	1200 And Over	5	4280	2893	2588	1829	1578	1327	977	894	840	828	786	774	
		6+	3568	2373	2137	1488	1295	1102	795	730	689	680	648	639	
		0	10406	7306	6467	4761	4037	3266	2523	2282	2120	2079	1958	1916	
		1	8892	6200	5510	4038	3437	2790	2134	1934	1798	1763	1663	1628	
		2	7904	5480	4872	3543	3022	2472	1880	1707	1591	1563	1476	1447	
		3	6718	4615	4126	2985	2560	2103	1576	1434	1339	1314	1243	1218	
\$500	1200 And Over	4	6060	4135	3702	2655	2284	1892	1407	1283	1201	1180	1118	1098	
		5	5344	3612	3241	2300	1986	1662	1223	1119	1050	1033	982	965	
		6+	4451	2961	2674	1869	1627	1380	994	914	861	848	809	797	

For increased limits and additional coverages see page R1

Cruiser Program

Liability Only

Liability, Uninsured Motorist, Medical, Accessory, and Road Rider Coverages

Entire State						
Liability Limits	Oper. Age	Regular				
		CC's				
		201-449	450-774	775-949	950-1199	1200+
25/50/25 (GP Included)	0-19	395	658	987	1184	1480
	20-23	211	352	528	633	792
	24-30	119	199	298	358	448
	31+	61	102	153	184	230
Increased limits 50/100/25 (add to 25/50/25 Rates)	0-19	122	203	305	366	457
	20-23	65	109	163	196	244
	24-30	37	61	92	111	138
	31+	19	32	47	56	70
Increased limits 100/300/50 (add to 25/50/25 Rates)	0-19	221	369	553	664	830
	20-23	119	197	296	356	444
	24-30	67	111	168	201	250
	31+	35	57	86	103	128
Inc. GP Limits 50/100 (add to 25/50/25 Rates)	0-19	24	41	61	73	91
	20-23	13	22	32	39	49
	24-30	7	12	18	22	27
	31+	4	6	9	11	14
Inc. GP Limits 100/300 (add to 25/50/25 Rates)	0-19	35	59	88	106	132
	20-23	19	31	47	57	71
	24-30	10	18	27	32	40
	31+	5	9	14	16	21

Scheduled Accessory Coverage
(round value to nearest \$100)

Premium—First \$1000 is \$10.00

Rate Per additional \$100 \$10

Helmet Coverage:
\$300 per helmet

Items must be specifically scheduled for coverage to apply.

Road Rider Coverage

Premium—\$5.00

Includes:
Riding apparel (Safety clothing)
\$250 per person
\$500 per occurrence
Towing and Roadside Service
\$75 per occurrence

	All Ages	CC's				
		201-449	450-774	775-949	950-1100	1200+
Uninsured Motorists	25/50	52	74	107	111	118
	50/100	75	107	156	161	172
	100/300	85	122	177	183	195

	All Ages	CC's				
		201-449	450-774	775-949	950-1100	1200+
UMPD	25	18	25	36	38	40

	All Ages	CC's				
		201-449	450-774	775-949	950-1100	1200+
Medical	2500/5000	43	51	66	69	71

Cruisers Package Coverage Rates

Annual Premium, Collision and Other than Collision Deductibles as shown
 Liability Limits (Guest passenger included) 25/50/25

DED.	CC'S	Cycle Age	SINGLE OPERATOR AGE																
			0-18	19	20	21	22	23	24	25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+	
\$250	201 - 449	0	1266	1220	862	817	778	749	600	556	511	453	328	297	286	263	263	251	
		1	1092	1054	732	696	666	643	506	470	434	388	275	250	240	223	223	214	
		2	1005	972	667	636	609	587	456	425	394	352	248	226	218	202	202	194	
		3	917	890	602	575	551	534	408	381	354	319	221	202	196	182	182	176	
		4	858	834	557	532	511	496	374	350	326	295	203	186	180	168	168	162	
		5	744	725	471	454	438	426	312	294	276	253	168	155	151	142	142	138	
6+	684	668	427	411	398	388	277	263	248	229	149	139	135	128	128	124			
\$250	450 - 599	0	2299	2217	1579	1487	1408	1351	1093	1009	926	812	598	543	522	480	480	459	
		1	1961	1894	1326	1254	1193	1148	912	845	778	689	498	453	436	403	403	386	
		2	1807	1749	1211	1146	1091	1052	825	766	708	628	449	411	396	367	367	352	
		3	1643	1593	1089	1033	986	952	735	686	635	567	400	367	354	329	329	316	
		4	1536	1493	1010	958	915	885	676	631	586	525	367	338	327	304	304	293	
		5	1314	1282	844	806	774	752	557	523	490	444	301	278	271	253	253	245	
6+	1208	1181	763	731	704	685	497	469	441	402	267	249	242	228	228	222			
\$250	600 - 774	0	2414	2324	1666	1567	1484	1423	1158	1068	978	857	635	574	552	507	507	484	
		1	2053	1981	1395	1319	1255	1206	964	893	821	726	526	478	460	425	425	406	
		2	1887	1824	1271	1203	1144	1102	870	808	744	660	475	432	417	386	386	370	
		3	1712	1658	1140	1081	1031	995	774	720	666	594	422	386	372	345	345	331	
		4	1597	1550	1055	1000	955	923	710	661	614	549	385	355	342	318	318	306	
		5	1360	1325	878	838	805	781	582	547	511	462	315	291	282	264	264	255	
6+	1246	1217	791	757	729	709	518	488	458	417	279	260	252	237	237	229			
\$500	775 - 949	0	2825	2734	1903	1797	1707	1643	1298	1204	1109	983	708	647	624	577	577	553	
		1	2443	2370	1618	1535	1466	1415	1094	1019	945	845	594	545	527	489	489	470	
		2	2274	2210	1490	1416	1353	1308	998	932	867	777	541	499	482	449	449	433	
		3	2089	2035	1353	1289	1235	1197	899	842	785	710	486	449	435	407	407	393	
		4	1971	1924	1264	1207	1157	1123	833	782	732	663	449	417	405	380	380	367	
		5	1722	1685	1078	1035	999	974	699	661	623	573	375	351	341	322	322	313	
6+	1604	1574	989	952	921	900	632	601	570	526	338	318	311	295	295	287			
\$500	950 - 1199	0	3711	3585	2524	2380	2258	2170	1733	1603	1474	1300	946	862	830	765	765	732	
		1	3189	3087	2133	2021	1925	1857	1453	1349	1247	1109	790	723	696	646	646	619	
		2	2954	2866	1957	1856	1770	1709	1320	1229	1139	1017	717	658	636	590	590	568	
		3	2701	2626	1768	1681	1608	1555	1183	1105	1027	923	641	590	571	532	532	512	
		4	2538	2472	1647	1568	1501	1454	1091	1022	953	859	590	546	528	495	495	477	
		5	2195	2145	1391	1333	1284	1249	908	856	805	735	488	455	442	416	416	403	
6+	2033	1992	1268	1218	1177	1147	817	773	730	670	438	410	399	378	378	367			
\$500	1200 - 1450	0	4536	4380	3078	2906	2761	2657	2115	1959	1803	1593	1157	1053	1014	936	936	897	
		1	3908	3782	2608	2475	2362	2280	1779	1654	1529	1364	969	886	854	792	792	761	
		2	3619	3511	2392	2272	2170	2097	1615	1505	1396	1249	879	807	779	724	724	697	
		3	3314	3220	2163	2061	1974	1911	1449	1354	1261	1134	787	724	700	654	654	631	
		4	3114	3032	2014	1921	1842	1785	1335	1252	1168	1056	725	669	649	607	607	586	
		5	2702	2640	1706	1637	1579	1538	1115	1051	989	906	601	560	545	512	512	497	
6+	2503	2452	1557	1498	1448	1412	1002	950	897	827	539	505	492	467	467	453			
\$500	1451 And Over	0	4841	4670	3306	3117	2959	2843	2283	2110	1938	1708	1249	1135	1092	1006	1006	964	
		1	4151	4013	2789	2643	2519	2428	1911	1775	1637	1456	1043	950	917	848	848	814	
		2	3833	3713	2552	2420	2308	2228	1732	1612	1491	1330	944	864	834	774	774	743	
		3	3496	3394	2300	2188	2091	2023	1549	1445	1342	1203	842	774	748	696	696	671	
		4	3277	3187	2136	2033	1946	1884	1424	1332	1240	1117	774	714	691	645	645	622	
		5	2825	2756	1797	1722	1658	1612	1181	1113	1043	951	639	592	576	541	541	524	
6+	2605	2549	1634	1568	1513	1474	1057	1000	942	865	570	533	519	489	489	475			

For increased limits and additional coverages see page C1

Cruisers Package Coverage Rates

Annual Premium, Collision and Other than Collision Deductibles as shown
 Liability Limits (Guest passenger included) 25/50/25

DED.	CC'S	Cycle Age	MARRIED OPERATOR AGE												
			0-19	20-21	22-23	24-25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+	
\$250	201 - 449	0	1225	817	742	526	459	383	274	251	236	231	221	217	
		1	1061	696	638	448	394	332	232	214	201	197	188	185	
		2	976	636	582	404	356	304	210	194	184	181	173	170	
		3	893	575	530	363	323	277	189	176	166	164	157	155	
		4	835	532	492	333	298	259	174	162	154	152	145	143	
		5	727	454	423	282	255	225	146	138	131	130	125	123	
		6+	669	411	386	253	230	206	131	124	119	117	114	113	
\$250	450 - 599	0	2213	1487	1337	944	817	688	501	459	432	425	404	398	
		1	1894	1254	1137	795	695	589	419	386	364	358	342	336	
		2	1746	1146	1042	720	632	541	381	352	333	328	314	309	
		3	1591	1033	943	646	570	492	342	316	300	296	283	279	
		4	1489	958	877	594	527	459	315	293	278	275	264	260	
		5	1279	806	746	497	446	394	262	245	233	231	223	221	
		6+	1178	731	680	446	403	361	235	222	213	211	204	202	
\$250	600 - 774	0	2323	1567	1408	999	864	723	530	484	455	447	425	418	
		1	1983	1319	1195	841	733	617	442	406	382	376	359	352	
		2	1823	1203	1092	759	665	566	401	370	349	344	328	323	
		3	1657	1081	985	679	598	514	358	331	314	309	296	292	
		4	1547	1000	914	624	551	478	330	306	291	287	274	271	
		5	1324	838	775	520	465	409	273	255	243	240	231	228	
		6+	1214	757	703	463	418	373	245	229	220	218	210	208	
\$500	775 - 949	0	2726	1797	1627	1128	987	845	600	553	522	515	492	485	
		1	2367	1535	1403	961	850	733	508	470	446	440	421	415	
		2	2204	1416	1297	879	781	681	466	433	411	406	391	386	
		3	2030	1289	1187	796	712	626	421	393	375	371	356	352	
		4	1917	1207	1114	740	664	590	392	367	350	347	334	331	
		5	1682	1035	968	631	574	517	332	313	301	298	288	286	
		6+	1569	952	894	574	527	480	303	287	277	275	267	265	
\$500	950 - 1199	0	3577	2380	2148	1500	1307	1109	797	732	691	681	648	638	
		1	3085	2021	1840	1272	1118	957	671	619	586	577	552	543	
		2	2860	1856	1693	1158	1022	883	613	568	538	531	509	502	
		3	2620	1681	1542	1044	928	809	551	512	488	482	462	456	
		4	2464	1568	1441	966	861	758	512	477	455	450	432	427	
		5	2141	1333	1240	815	738	658	429	403	386	382	369	365	
		6+	1986	1218	1139	737	672	608	389	367	353	350	339	336	
\$500	1200 - 1450	0	4377	2906	2630	1839	1605	1359	975	897	845	832	793	780	
		1	3786	2475	2259	1563	1375	1176	823	761	719	708	676	666	
		2	3508	2272	2078	1421	1257	1085	752	697	660	651	625	616	
		3	3218	2061	1895	1283	1142	994	678	631	599	592	568	560	
		4	3026	1921	1771	1185	1060	932	628	586	559	553	532	525	
		5	2639	1637	1527	1004	910	812	529	497	476	471	456	451	
		6+	2447	1498	1403	907	829	750	479	453	436	432	420	416	
\$500	1451 And Over	0	4667	3117	2814	1979	1720	1450	1049	964	906	892	849	835	
		1	4017	2643	2406	1675	1468	1249	883	814	767	755	721	710	
		2	3711	2420	2207	1520	1338	1149	804	743	704	694	663	653	
		3	3392	2188	2006	1366	1211	1049	722	671	636	627	602	594	
		4	3181	2033	1868	1259	1121	981	668	622	592	585	562	555	
		5	2755	1722	1601	1059	957	848	558	524	501	495	479	473	
		6+	2544	1568	1464	953	867	780	504	475	457	453	438	434	

For increased limits and additional coverages see page C1

Harley/Harley FL All Territories

Liability Only

Liability, Uninsured Motorist, Medical, Accessory, and Road Rider Coverages

Entire State					
Liability Limits	Oper. Age	Harley Davidson (all models)			
		CC's			
		800-949	950-1210	1211-1374	1375+
25/50/25 (GP Included)	0-19	1151	1217	1974	2303
	20-23	616	651	1056	1232
	24-30	348	368	597	696
	31+	179	189	306	357
Increased limits 50/100/25 (add to 25/50/25 Rates)	0-19	356	376	609	711
	20-23	190	201	326	380
	24-30	108	114	184	215
	31+	55	58	95	110
Increased limits 100/300/50 (add to 25/50/25 Rates)	0-19	646	683	1107	1291
	20-23	345	365	592	690
	24-30	195	206	334	391
	31+	100	106	172	200
Inc. GP Limits 50/100 (add to 25/50/25 Rates)	0-19	71	75	122	142
	20-23	38	40	65	76
	24-30	22	23	37	43
	31+	11	12	19	22
Inc. GP Limits 100/300 (add to 25/50/25 Rates)	0-19	103	109	176	205
	20-23	55	58	94	110
	24-30	31	33	53	62
	31+	16	17	27	32

Scheduled Accessory Coverage
(round value to nearest \$100)

Premium—First \$1000 is \$10.00

Rate Per additional \$100 \$10

Helmet Coverage:
\$300 per helmet

Items must be specifically scheduled for coverage to apply.

Road Rider Coverage

Premium—\$5.00

Includes:
Riding apparel (Safety clothing)
\$250 per person
\$500 per occurrence
Towing and Roadside Service
\$75 per occurrence

	All Ages	CC's			
		800-949	950-1210	1211-1374	1375+
Uninsured Motorists	25/50	104	104	167	181
	50/100	150	150	241	263
	100/300	171	171	275	299

	All Ages	CC's			
		800-949	950-1210	1211-1374	1375+
UMPD	25	35	35	56	61

	All Ages	CC's			
		800-949	950-1210	1211-1374	1375+
Medical	2500/5000	51	59	61	77

Harley/Harley FL Package Coverage Rates

Annual Premium, Collision and Other than Collision Deductibles as shown
 Liability Limits (Guest passenger included) 25/50/25

Harley-Davidson Program

DED.	CC'S	Cycle Age	SINGLE OPERATOR AGE																
			0-18	19	20	21	22	23	24	25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+	
\$500	800 - 949	0	2631	2549	1724	1651	1589	1541	1176	1099	1023	926	637	582	563	524	524	506	
		1	2564	2485	1673	1604	1545	1499	1139	1066	993	899	617	564	546	509	509	491	
		2	2459	2385	1594	1529	1475	1431	1077	1010	942	856	583	535	517	484	484	467	
		3	2365	2298	1525	1464	1412	1372	1025	962	899	818	554	509	494	462	462	447	
		4	2230	2170	1423	1369	1324	1288	949	894	838	766	512	473	459	431	431	417	
		5	2124	2071	1344	1295	1253	1220	889	838	787	723	479	444	431	406	406	393	
6+	2092	2042	1320	1272	1230	1199	869	820	771	708	468	435	422	398	398	386			
\$500	950 - 1210	0	2944	2846	1941	1860	1789	1732	1339	1249	1160	1046	725	659	637	592	592	569	
		1	2866	2772	1882	1805	1738	1684	1296	1210	1124	1016	700	637	616	574	574	552	
		2	2741	2655	1790	1716	1654	1604	1223	1144	1064	964	660	603	583	544	544	524	
		3	2631	2552	1708	1638	1580	1533	1160	1086	1014	920	626	573	554	518	518	500	
		4	2474	2403	1590	1529	1477	1436	1072	1007	943	859	577	530	515	482	482	466	
		5	2348	2286	1497	1441	1392	1355	1000	941	883	808	538	496	482	452	452	438	
6+	2310	2250	1468	1412	1364	1328	976	919	863	790	525	485	471	443	443	429			
\$500	1211 - 1374	0	5500	5287	3688	3537	3406	3292	2603	2420	2236	2010	1412	1270	1224	1133	1133	1087	
		1	5342	5139	3570	3425	3301	3194	2515	2340	2164	1948	1362	1227	1184	1096	1096	1052	
		2	5073	4888	3371	3234	3118	3018	2358	2197	2034	1835	1277	1153	1113	1032	1032	992	
		3	4843	4673	3198	3070	2961	2868	2223	2073	1924	1740	1203	1090	1052	978	978	940	
		4	4527	4375	2962	2849	2753	2670	2046	1912	1780	1615	1104	1003	970	904	904	871	
		5	4259	4125	2762	2659	2570	2495	1888	1769	1651	1502	1019	929	899	841	841	811	
6+	4167	4040	2694	2592	2504	2432	1831	1717	1604	1460	988	903	874	818	818	790			
\$500	1375 And Over	0	6474	6224	4346	4166	4010	3877	3071	2854	2636	2368	1665	1499	1444	1335	1335	1281	
		1	6287	6047	4206	4034	3887	3759	2966	2758	2551	2295	1607	1447	1395	1292	1292	1240	
		2	5970	5751	3970	3809	3671	3552	2780	2589	2398	2162	1505	1360	1311	1216	1216	1168	
		3	5697	5496	3765	3615	3485	3375	2621	2444	2268	2049	1418	1284	1240	1151	1151	1107	
		4	5323	5144	3487	3353	3238	3141	2411	2253	2096	1901	1301	1182	1143	1064	1064	1025	
		5	5006	4848	3250	3128	3022	2934	2224	2084	1943	1768	1200	1094	1060	990	990	954	
6+	4898	4749	3170	3049	2945	2859	2157	2023	1888	1718	1164	1063	1030	963	963	929			

For increased limits and additional coverages see page H1

Harley-Davidson FL Program

DED.	CC'S	Cycle Age	SINGLE OPERATOR AGE																
			0-18	19	20	21	22	23	24	25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+	
\$500	1300 - 1374	0	5664	5438	3811	3657	3524	3406	2706	2514	2321	2086	1468	1317	1269	1173	1173	1125	
		1	5499	5284	3687	3540	3414	3303	2613	2429	2245	2021	1416	1272	1226	1134	1134	1089	
		2	5215	5018	3476	3337	3219	3116	2446	2277	2107	1900	1324	1193	1151	1067	1067	1025	
		3	4971	4791	3293	3164	3053	2957	2302	2146	1990	1799	1246	1126	1087	1009	1009	970	
		4	4642	4481	3047	2933	2835	2750	2117	1978	1839	1667	1143	1036	1001	932	932	897	
		5	4357	4215	2836	2731	2640	2563	1949	1825	1701	1548	1052	957	926	865	865	833	
6+	4258	4124	2762	2658	2569	2494	1887	1769	1650	1502	1018	929	899	840	840	810			
\$500	1375 And Over	0	6956	6670	4704	4511	4345	4197	3359	3116	2873	2577	1822	1632	1572	1450	1450	1390	
		1	6748	6476	4550	4366	4207	4066	3241	3010	2777	2494	1758	1576	1518	1402	1402	1344	
		2	6389	6141	4281	4109	3960	3830	3030	2817	2604	2343	1641	1476	1423	1316	1316	1263	
		3	6080	5852	4051	3890	3751	3629	2850	2653	2456	2214	1543	1391	1342	1244	1244	1194	
		4	5666	5461	3741	3598	3475	3367	2614	2439	2264	2049	1413	1278	1234	1146	1146	1102	
		5	5306	5127	3474	3342	3229	3132	2403	2246	2090	1897	1297	1178	1139	1060	1060	1022	
6+	5179	5011	3379	3250	3138	3045	2324	2174	2025	1838	1255	1142	1104	1030	1030	993			

For increased limits and additional coverages see Page H1

Harley/Harley FL Package Coverage Rates

Annual Premium, Collision and Other than Collision Deductibles as shown
 Liability Limits (Guest passenger included) 25/50/25

Harley-Davidson Program

DED.	CC'S	Cycle Age	MARRIED OPERATOR AGE											
			0-19	20-21	22-23	24-25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+
\$500	800 - 949	0	2568	1651	1530	1056	940	804	544	506	478	469	450	442
		1	2504	1604	1489	1024	914	783	527	491	464	456	438	430
		2	2402	1529	1421	970	869	749	501	467	443	435	419	411
		3	2311	1464	1363	924	829	720	478	447	424	418	402	395
		4	2182	1369	1280	860	776	679	445	417	397	391	377	371
		5	2080	1295	1212	806	731	645	419	393	375	370	358	353
		6+	2048	1272	1191	788	715	634	411	386	369	364	352	348
\$500	950 - 1210	0	2873	1860	1721	1201	1066	903	614	569	536	526	504	494
		1	2798	1805	1673	1164	1035	880	595	552	521	511	490	480
		2	2677	1716	1593	1100	980	839	564	524	495	486	467	458
		3	2571	1638	1523	1044	934	805	536	500	474	465	447	439
		4	2421	1529	1427	970	872	756	498	466	442	435	418	411
		5	2298	1441	1347	906	819	715	466	438	416	410	396	389
		6+	2260	1412	1320	884	799	702	457	429	408	403	389	383
\$500	1211 - 1374	0	5373	3537	3271	2339	2063	1706	1179	1087	1017	992	945	920
		1	5221	3425	3174	2262	2000	1657	1140	1052	985	961	917	893
		2	4959	3234	2999	2122	1880	1570	1073	992	931	909	869	848
		3	4735	3070	2850	2004	1780	1495	1015	940	884	864	827	808
		4	4431	2849	2654	1851	1652	1397	937	871	820	803	769	752
		5	4170	2659	2480	1710	1532	1309	869	811	766	751	721	706
		6+	4078	2592	2417	1657	1486	1277	846	790	747	734	705	691
\$500	1375 And Over	0	6323	4166	3852	2757	2431	2010	1389	1281	1197	1168	1114	1085
		1	6143	4034	3735	2667	2356	1951	1344	1240	1160	1132	1080	1052
		2	5834	3809	3530	2501	2215	1847	1264	1168	1096	1071	1023	997
		3	5568	3615	3354	2360	2095	1759	1196	1107	1041	1018	973	950
		4	5209	3353	3122	2179	1944	1644	1104	1025	966	945	906	885
		5	4901	3128	2916	2014	1803	1540	1024	954	901	883	849	831
		6+	4793	3049	2841	1951	1749	1502	996	929	879	863	830	814

For increased limits and additional coverages see page H1

Harley-Davidson FL Program

DED.	CC'S	Cycle Age	MARRIED OPERATOR AGE											
			0-19	20-21	22-23	24-25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+
\$500	1300 - 1374	0	5537	3657	3385	2435	2146	1764	1221	1125	1050	1023	974	947
		1	5378	3540	3283	2354	2079	1713	1180	1089	1017	991	945	919
		2	5101	3337	3097	2204	1951	1620	1109	1025	959	936	894	871
		3	4863	3164	2939	2078	1844	1540	1048	970	910	889	850	829
		4	4546	2933	2734	1917	1709	1437	967	897	843	825	790	771
		5	4268	2731	2548	1767	1581	1344	895	833	786	770	739	722
		6+	4169	2658	2479	1709	1531	1309	869	810	766	751	721	706
\$500	1375 And Over	0	6797	4511	4170	3018	2654	2171	1512	1390	1294	1260	1200	1166
		1	6597	4366	4041	2917	2568	2106	1460	1344	1253	1220	1162	1129
		2	6246	4109	3806	2727	2407	1988	1369	1263	1180	1151	1097	1068
		3	5946	3890	3607	2566	2272	1888	1292	1194	1118	1092	1042	1015
		4	5547	3598	3348	2364	2101	1757	1190	1102	1034	1010	967	943
		5	5195	3342	3113	2174	1939	1639	1100	1022	962	941	903	882
		6+	5068	3250	3026	2100	1876	1594	1067	993	936	917	880	861

For increased limits and additional coverages see Page H1

Tour/Sport Tour Program

Liability Only

Liability, Uninsured Motorist, Medical, Accessory, and Road Rider Coverages

Entire State							
Liability Limits	Oper. Age	Tour Bike		Sport Tour			
		CC's		CC's			
		1000-1199	1200+	550-774	775-949	950-1199	1200+
25/50/25 (GP Included)	0-19	1184	1480	658	987	1184	1480
	20-23	633	792	352	528	633	792
	24-30	358	448	199	298	358	448
	31+	184	230	102	153	184	230
Increased limits 50/100/25 (add to 25/50/25 Rates)	0-19	366	457	203	305	366	457
	20-23	196	244	109	163	196	244
	24-30	111	138	61	92	111	138
	31+	56	70	32	47	56	70
Increased limits 100/300/50 (add to 25/50/25 Rates)	0-19	664	830	369	553	664	830
	20-23	356	444	197	296	356	444
	24-30	201	250	111	168	201	250
	31+	103	128	57	86	103	128
Inc. GP Limits 50/100 (add to 25/50/25 Rates)	0-19	73	91	41	61	73	91
	20-23	39	49	22	32	39	49
	24-30	22	27	12	18	22	27
	31+	11	14	6	9	11	14
Inc. GP Limits 100/300 (add to 25/50/25 Rates)	0-19	106	132	59	88	106	132
	20-23	57	71	31	47	57	71
	24-30	32	40	18	27	32	40
	31+	16	21	9	14	16	21

Scheduled Accessory Coverage (round value to nearest \$100)

Premium—First \$1000 is \$10.00

Rate Per additional \$100 \$10

Helmet Coverage:
\$300 per helmet

Items must be specifically scheduled for coverage to apply.

Road Rider Coverage

Premium—\$5.00

Includes:
Riding apparel (Safety clothing)
\$250 per person
\$500 per occurrence
Towing and Roadside Service
\$75 per occurrence

	All Ages	Tour Bike		Sport Tour			
		CC's		CC's			
		1000-1199	1200+	550-774	775-949	950-1199	1200+
Uninsured Motorists	25/50	111	118	74	107	111	118
	50/100	161	172	107	156	161	172
	100/300	183	195	122	177	183	195

	All Ages	Tour Bike		Sport Tour			
		CC's		CC's			
		1000-1199	1200+	550-774	775-949	950-1199	1200+
UMPD	25	38	40	25	36	38	40

	All Ages	Tour Bike		Sport Tour			
		CC's		CC's			
		1000-1199	1200+	550-774	775-949	950-1199	1200+
Medical	2500/5000	69	71	51	66	69	71

Tour/Sport Tour Package Coverage Rates

Annual Premium, Collision and Other than Collision Deductibles as shown
 Liability Limits (Guest passenger included) 25/50/25

Tour Bike Program

DED.	CC'S	Cycle Age	SINGLE OPERATOR AGE															
			0-18	19	20	21	22	23	24	25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+
\$500	1000 - 1199	0	3811	3680	2599	2450	2323	2233	1789	1654	1520	1339	977	889	856	789	789	754
		1	3270	3163	2193	2077	1979	1908	1499	1391	1284	1142	816	744	717	664	664	637
		2	3024	2931	2009	1905	1817	1753	1359	1265	1172	1044	739	677	654	607	607	583
		3	2761	2682	1813	1724	1647	1594	1216	1136	1055	947	659	607	587	546	546	526
		4	2591	2521	1686	1604	1536	1486	1121	1049	977	880	607	560	543	506	506	488
		5	2236	2183	1420	1360	1310	1274	931	877	822	751	501	465	452	425	425	411
6+	2066	2023	1293	1241	1198	1167	835	790	744	684	448	419	408	386	386	374		
\$500	1200 - 1374	0	4536	4380	3078	2906	2761	2657	2115	1959	1803	1593	1157	1053	1014	936	936	897
		1	3908	3782	2608	2475	2362	2280	1779	1654	1529	1364	969	886	854	792	792	761
		2	3619	3511	2392	2272	2170	2097	1615	1505	1396	1249	879	807	779	724	724	697
		3	3314	3220	2163	2061	1974	1911	1449	1354	1261	1134	787	724	700	654	654	631
		4	3114	3032	2014	1921	1842	1785	1335	1252	1168	1056	725	669	649	607	607	586
		5	2702	2640	1706	1637	1579	1538	1115	1051	989	906	601	560	545	512	512	497
6+	2503	2452	1557	1498	1448	1412	1002	950	897	827	539	505	492	467	467	453		
\$500	1375 And Over	0	5969	5753	4152	3883	3657	3500	2869	2640	2410	2097	1577	1433	1375	1262	1262	1204
		1	5026	4852	3445	3237	3061	2938	2367	2186	2004	1758	1297	1181	1137	1046	1046	1001
		2	4623	4471	3144	2956	2797	2688	2142	1982	1822	1602	1173	1072	1032	952	952	913
		3	4174	4044	2808	2647	2511	2417	1900	1762	1625	1437	1039	952	918	849	849	815
		4	3894	3779	2598	2452	2328	2244	1744	1621	1499	1329	953	877	845	784	784	754
		5	3276	3189	2136	2028	1937	1875	1416	1324	1233	1107	769	711	689	643	643	620
6+	2996	2924	1927	1834	1755	1701	1260	1183	1106	999	684	636	617	579	579	559		

For increased limits and additional coverages see page T1

Sport Tour Program

DED.	CC'S	Cycle Age	SINGLE OPERATOR AGE															
			0-18	19	20	21	22	23	24	25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+
\$250	550 - 774	0	3900	3744	2778	2585	2422	2308	1949	1784	1618	1392	1075	970	929	846	846	805
		1	3220	3093	2268	2119	1992	1904	1587	1456	1325	1147	873	789	756	691	691	658
		2	2927	2818	2051	1915	1801	1722	1424	1308	1192	1035	783	710	681	623	623	594
		3	2603	2509	1807	1692	1594	1526	1249	1150	1051	914	686	623	598	548	548	524
		4	2401	2317	1656	1551	1461	1400	1137	1048	959	836	624	568	546	502	502	479
		5	1955	1892	1323	1246	1180	1134	899	833	766	676	492	449	433	400	400	383
6+	1752	1700	1171	1104	1047	1009	786	731	675	598	429	394	381	353	353	339		
\$500	775 - 949	0	4982	4797	3518	3269	3060	2919	2437	2234	2030	1748	1343	1219	1168	1067	1067	1016
		1	4129	3980	2880	2687	2525	2414	1986	1826	1666	1445	1092	992	953	873	873	833
		2	3784	3653	2621	2447	2300	2201	1796	1654	1511	1314	986	899	864	793	793	757
		3	3383	3272	2322	2172	2046	1962	1582	1460	1338	1169	867	793	762	701	701	671
		4	3143	3044	2142	2005	1891	1814	1450	1339	1230	1077	794	728	700	646	646	618
		5	2585	2510	1724	1624	1541	1484	1155	1073	992	878	629	579	559	519	519	499
6+	2344	2282	1543	1457	1384	1336	1021	953	884	787	555	515	498	463	463	446		
\$500	950 - 1199	0	6286	6057	4454	4124	3849	3666	3067	2808	2550	2185	1694	1541	1476	1346	1346	1282
		1	5182	5000	3627	3372	3159	3017	2487	2284	2082	1798	1370	1248	1198	1096	1096	1045
		2	4756	4595	3308	3077	2884	2756	2254	2073	1893	1638	1241	1134	1088	997	997	952
		3	4246	4108	2926	2729	2563	2454	1983	1828	1673	1455	1089	997	959	881	881	843
		4	3947	3824	2703	2522	2371	2272	1821	1681	1541	1344	999	917	882	813	813	778
		5	3226	3134	2162	2031	1920	1847	1441	1338	1235	1089	787	726	700	649	649	623
6+	2927	2851	1939	1824	1728	1666	1279	1191	1103	978	697	646	623	579	579	558		
\$500	1200 And Over	0	7710	7435	5458	5048	4705	4482	3742	3426	3112	2664	2070	1887	1807	1650	1650	1571
		1	6352	6134	4441	4124	3859	3685	3031	2784	2537	2189	1672	1527	1465	1341	1341	1281
		2	5841	5649	4058	3771	3531	3374	2754	2533	2312	1999	1518	1390	1335	1224	1224	1169
		3	5218	5053	3591	3346	3140	3006	2425	2235	2046	1777	1334	1224	1176	1082	1082	1035
		4	4859	4712	3323	3099	2911	2789	2230	2060	1888	1645	1226	1128	1085	1000	1000	957
		5	3972	3861	2658	2494	2357	2268	1765	1639	1513	1334	966	893	862	798	798	767
6+	3613	3521	2391	2248	2128	2051	1571	1463	1356	1202	858	797	770	717	717	689		

For increased limits and additional coverages see Page T1

Tour/Sport Tour Package Coverage Rates

Annual Premium, Collision and Other than Collision Deductibles as shown
 Liability Limits (Guest passenger included) 25/50/25

Tour Bike Program

DED.	CC'S	Cycle Age	MARRIED OPERATOR AGE											
			0-19	20-21	22-23	24-25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+
\$500	1000 - 1199	0	3673	2450	2209	1550	1348	1139	822	754	710	700	666	656
		1	3163	2077	1890	1311	1151	982	691	637	602	593	566	557
		2	2927	1905	1737	1191	1050	905	630	583	552	545	521	514
		3	2678	1724	1580	1072	952	826	566	526	499	493	473	466
		4	2515	1604	1474	990	883	774	525	488	466	460	442	437
		5	2180	1360	1265	834	754	671	439	411	394	390	376	372
		6+	2017	1241	1158	752	685	618	397	374	360	357	345	342
\$500	1200 - 1374	0	4377	2906	2630	1839	1605	1359	975	897	845	832	793	780
		1	3786	2475	2259	1563	1375	1176	823	761	719	708	676	666
		2	3508	2272	2078	1421	1257	1085	752	697	660	651	625	616
		3	3218	2061	1895	1283	1142	994	678	631	599	592	568	560
		4	3026	1921	1771	1185	1060	932	628	586	559	553	532	525
		5	2639	1637	1527	1004	910	812	529	497	476	471	456	451
		6+	2447	1498	1403	907	829	750	479	453	436	432	420	416
\$500	1375 And Over	0	5715	3883	3457	2443	2099	1766	1319	1204	1132	1117	1060	1045
		1	4830	3237	2905	2036	1763	1494	1091	1001	942	930	885	872
		2	4445	2956	2658	1844	1604	1371	992	913	862	851	811	800
		3	4022	2647	2392	1644	1438	1239	883	815	771	762	728	719
		4	3754	2452	2220	1513	1328	1153	815	754	715	707	677	670
		5	3175	2028	1858	1246	1108	974	666	620	592	586	563	557
		6+	2907	1834	1686	1114	998	889	597	559	535	531	511	507

For increased limits and additional coverages see Page T1

Sport Tour Program

DED.	CC'S	Cycle Age	MARRIED OPERATOR AGE											
			0-19	20-21	22-23	24-25	26-27	28-30	31-34	35-39	40-44	45-49	50-54	55+
\$250	550 - 774	0	3718	2585	2278	1643	1394	1153	888	805	752	741	700	689
		1	3079	2119	1880	1348	1152	956	724	658	617	607	574	565
		2	2800	1915	1701	1210	1036	866	652	594	557	549	521	513
		3	2494	1692	1508	1066	916	771	574	524	493	486	461	455
		4	2300	1551	1383	969	837	709	524	479	452	447	424	419
		5	1882	1246	1122	776	677	581	416	383	363	358	341	337
		6+	1688	1104	999	680	598	518	366	339	321	318	305	301
\$500	775 - 949	0	4744	3269	2879	2047	1741	1461	1118	1016	955	944	892	881
		1	3946	2687	2384	1683	1443	1217	912	833	784	774	734	724
		2	3617	2447	2174	1523	1309	1112	829	757	714	706	671	663
		3	3240	2172	1938	1348	1165	996	732	671	634	627	597	590
		4	3012	2005	1792	1236	1072	923	674	618	585	580	552	547
		5	2489	1624	1468	998	876	764	539	499	474	469	449	444
		6+	2261	1457	1322	886	783	691	480	446	425	422	404	401
\$500	950 - 1199	0	5968	4124	3613	2556	2168	1827	1411	1282	1205	1193	1129	1117
		1	4938	3372	2976	2090	1787	1514	1147	1045	985	975	924	914
		2	4534	3077	2719	1897	1625	1387	1043	952	898	890	845	837
		3	4056	2729	2422	1677	1444	1239	920	843	797	790	751	744
		4	3773	2522	2243	1542	1331	1151	848	778	736	730	695	689
		5	3099	2031	1826	1237	1082	945	674	623	592	588	561	556
		6+	2816	1824	1647	1102	969	857	602	558	532	528	507	503
\$500	1200 And Over	0	7313	5048	4415	3109	2636	2232	1728	1571	1480	1467	1388	1375
		1	6047	4124	3634	2540	2170	1848	1403	1281	1208	1197	1135	1125
		2	5563	3771	3328	2310	1979	1696	1279	1169	1105	1096	1041	1032
		3	4980	3346	2966	2045	1760	1518	1130	1035	980	973	925	917
		4	4641	3099	2752	1884	1628	1412	1043	957	908	902	859	852
		5	3813	2494	2241	1511	1323	1161	831	767	730	725	694	689
		6+	3475	2248	2027	1352	1190	1055	743	689	658	654	628	624

For increased limits and additional coverages see page T1

Sport Program

Liability Only

Liability, Uninsured Motorist, and Medical Coverages available at minimum limits only.

Entire State									
Liability Limits	Oper. Age	Regular							
		CC's							
		0-149	150-449	450-549	550-674	675-849	850-949	950-1049	1050+
25/50/25 Liability (GP Included)	0-19	395	658	658	1316	1316	1645	1711	1776
	20-23	211	352	352	704	704	880	915	950
	24-30	119	199	199	398	398	497	517	537
	31+	61	102	102	204	204	255	265	275
UM/UIM 25/50	All Ages	44	74	74	89	89	107	130	137
UMPD 25/50	All Ages	15	25	25	30	30	36	44	46
Medical 2500/5000	All Ages	31	64	64	84	84	94	82	82

PACKAGE COVERAGE, INCREASED LIMITS AND ADDITIONAL COVERAGES ARE NOT AVAILABLE.