Umbrella Rates - Massachusetts Primary Admitted (NCC)

LIMITS	$1m	$2m	$3m	$4m	$5m
Basic Charge:					
$1 - $5 million (includes 1 Residence & 2 Vehicles) **$6 - $10 million** (includes 2 Residences & 3 Vehicles)	$186	$326	$428	$526	$629
Additional Charges:					
Each Additional Vehicle (including Motorcycles, Snowmobiles, ATV's)	$25	$40	$50	$60	$70
Each Driver with less than 6 years experience	$75	$75	$75	$75	$75
Each Driver age 75 and over	$150	$150	$150	$150	$150
Underlying Auto Limit $250/500/100 or $300/500/100	$75 flat charge				
OR					
Uninsured/Underinsured Motorist Coverage Increased Limits Maximum available $1 Million	$100 per vehicle				
Identity Recoverage Coverage $25,000 Annual Aggregate Limit	$25.00 Flat Rate per policy				
Motorhomes	$55	$75	$100	$125	$150
Owner Occupied Dwelling (per unit)	$20	$30	$40	$50	$60
Rental Units (per unit, Max 8)	$15	$25	$30	$35	$40
Apartment House (per unit, Max 6 units)	$15	$25	$30	$35	$40
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
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

***Refer to Company**

Umbrella Rates - Massachusetts Primary Admitted (NCC)

LIMITS	$1m	$2m	$3m	$4m	$5m
Over 500 HP *	$392	$602	$723	$738	$753
Sailboats					
0 - 25'	$50	$75	$100	$110	$120
26' and higher	$88	$131	$175	$193	$210
Driving Record Surcharge **(apply per household)**					
First 3 minor moving convictions in past 36 months per household	*No Charge*				
Each additional minor moving conviction in past 36 months per household	$75	$75	$75	$75	$75
First Major conviction in past 36 months	$250	$300	$350	$400	$450
One (1) major conviction plus any other moving conviction or accident*	$300	$350	$400	$450	$500
2nd Major conviction in past 60 months*					
First chargeable accident past 36 months per household	*No Charge*				
Each additional chargeable accident in past 36 months per household	*No Charge*				

***Refer to Company**