

The Excess Liability plan has experienced a rate increase for 2024. The increase in rates is due to claims experience. Please see the rates under how much does the plan cost or tell me more section.

Some states require a 2.5% surplus lines tax. The cost for coverage is displayed by state in the tables below:

Below are rates for the following states: AL, CA, CO, CT, DC, FL, GA, IN, KS, MA, MD, ME, MI, MN, MO, NC, NJ, NY, OH, OR, PA, SC, VA, WA and WI.

Limit of Liability	2024 Annual Rate	2024 Monthly Rate
\$1,000,000	\$690.00	\$57.50
\$2,000,000	\$969.00	\$80.75
\$3,000,000	\$1,018.00	\$84.83
\$5,000,000	\$1,205.00	\$100.41
\$10,000,000	\$2,283.00	\$190.25

Below are rates for the following states: AK, AR, DE, HI, IA, ID, IL, KY, LA, MS, MT, ND, NE, NH, NM, NV, OK, RI, SD, TN, TX, UT, WV, WY.

Limit of Liability	2024 Annual Rate	2024 Monthly Rate
\$1,000,000	\$707.25	\$58.93
\$2,000,000	\$993.22	\$82.76
\$3,000,000	\$1,043.45	\$86.95
\$5,000,000	\$1,235.12	\$102.92
\$10,000,000	\$2,340.07	\$195.00

Below are Optional Uninsured Motorist/Underinsured Motorists Coverage rates for the following states: AL, CA, CO, CT, DC, FL, GA, IN, KS, MA, MD, ME, MI, MN, MO, NC, NJ, NY, OH, OR, PA, SC, VA, WA and WI.

UM/UIM Limit	2024 Annual Rate	2024 Monthly Rate
\$2,000,000	\$168.00	\$14.00
\$3,000,000	\$342.00	\$28.50
\$5,000,000	\$679.00	\$56.58

Below are rates for Optional Uninsured Motorist/Underinsured Motorists Coverage for the following states: AK, AR, DE, HI, IA, ID, IL, KY, LA, MS, MT, ND, NE, NH, NM, NV, OK, RI, SD, TN, TX, UT, WV, WY.

UM/UIM Limit	2024 Annual Rate	2024 Monthly Rate
\$2,000,000	\$172.20	\$14.35
\$3,000,000	\$350.55	\$29.21
\$5,000,000	\$695.98	\$57.99