

NEW YORK WATERCRAFT PRODUCER MANUAL

**Atlantic Mutual Insurance Company
Centennial Insurance Company**

New Business Watercraft Underwriting Guidelines

ATLANTIC MUTUAL INSURANCE COMPANY CENTENNIAL INSURANCE COMPANY

Maximum Hull Value

- If over 26 feet in length, \$100,000
- If 26 feet or less, \$1,000,000

Maximum Speed

45 MPH

Experience

Operator must have three years of boating experience and hold a valid US license

Prior Losses

No watercraft losses in the past three years

Driving Records

No violations in the past three years

No major violations in the past five years

Watercraft over 10 years old may require a marine survey

Wooden hull - 10 years as guideline

Fiberglass hull - 15 years as guideline

A photo (with documented date in picture) may be substituted

Personal Watercraft *

Requires underwriting approval prior to submission

*Personal Watercraft is defined by the USCG as any watercraft that is less than 16 feet long, which uses an inboard motor powering a water jet pump as its primary source of motive power and which is designed to be operated by a person in a sitting, standing or kneeling position on the vessel rather than inside the vessel. The term personal watercraft includes but is not limited to jet skis, jet boats and wave runners.

Any type of watercraft used for racing is ineligible, with the exception of sailboats.

Previously Declined, Canceled or Non-Renewed

Requires underwriting approval prior to submission

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Description of Coverage

The Watercraft product is a comprehensive personal lines insurance policy affording property and liability protection for inboards, outboards, inboard/outdrives, waterjets, sailboats, waverunners, and catamarans.

Eligibility

A Watercraft policy may be issued for owned Watercraft:

- valued at \$100,000 or less; or
- 26 feet or less in length

and used for private pleasure purposes only.

Multiple Company Insurance

Other insurance is not permitted except insurance against causes of loss not covered by our Watercraft policy.

Changes

A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.

B. No charge will be made and no refunds given when the net change amounts to less than \$3.00.

Exception: On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

Policy Period

Policies are written for 12 months.

Cancellation or Reductions in Limits of Liability or Coverages

If insurance is cancelled or reduced, the earned premium shall be computed on a pro-rata basis.

Rate Revision

A manual rate revision, meaning any revision of rates applicable to the Watercraft, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
- C. All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.

General Rules

Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar. This rule applies to all transactions.

Installments

An additional charge of \$10.00 for a mono-line policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

The following Installment Options are available: Pre-Paid, One Pay, Two Pay, Four Pay and Ten Pay.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

Package Discount

An Atlantic Master Plan or a Centennial Master Plan is eligible for a package discount. A Master Plan consists of an Auto, Home, and Umbrella under the same policy number. The package discount will be applied to the Watercraft base premium.

The discount does not apply to optional endorsement rates.

Refer to the rate pages for the discount percentage.

Minimum Premium

The minimum premium for a Watercraft policy is \$100.00. The minimum premium applies to the total Watercraft premium, including optional endorsements.

Physical Damage Rating

1. Determine the Navigational Territory.
2. Refer to the appropriate rate page to determine the base rate based on the value of the Watercraft (Limit) and the type of Watercraft
3. Apply package discount to the base rate if the Watercraft is written as part of a Master Plan Policy.
4. Apply Age of Watercraft Surcharge. *

BASE RATE X AGE SURCHARGE = ADJUSTED BASE PREMIUM

***NOTE: Do not apply this surcharge to motors or trailers.**

5. Apply deductible percentage credit if a \$500 deductible is chosen:

ADJUSTED BASE RATE X DEDUCTIBLE CREDIT FACTOR = FINAL PREMIUM

Liability Rating

1. Determine the Limit of Liability.
2. Determine the rate based on the type of Watercraft and the length, speed or horsepower as appropriate.

Reserved For Future Use

Rating Information

Navigational Territories

1. Atlantic Coast and Gulf of Mexico
2. Pacific Coast
3. Inland Lakes and Rivers
4. Great Lakes and Tributaries or Chesapeake Bay

Watercraft Age Surcharge

Determine age of Watercraft from the Watercraft model year to the inception year of policy

<u>Age of Boat</u>	<u>Factor</u>
Under 5 Years	1.00
5 - 9 Years	1.05
10 years and over	1.10

NOTE: Do not apply this surcharge to motors or trailers.

Physical Damage Deductibles

The base deductible is \$250.

A \$500 deductible is available. Apply the following factor:

<u>Deductible</u>	<u>Factor</u>
\$500	.80

Outboard Motors

The following rate applies to outboard motors:

\$2.00 per \$100 of coverage.

Trailers

The following rate applies to trailers:

\$2.00 per \$100 of coverage.

Package Discount

Discount applies to the Watercraft base premium: 5%

Reserved For Future Use

Physical Damage Base Rates

Navigational Territory 1

Atlantic Coast and Gulf of Mexico

Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)	Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)
500	78	59	66	25,500	463	350	391
1,000	85	64	72	26,000	470	355	397
1,500	98	74	83	26,500	477	360	403
2,000	110	83	93	27,000	484	366	409
2,500	122	93	104	27,500	490	371	414
3,000	136	103	115	28,000	497	376	420
3,500	148	112	125	28,500	504	381	426
4,000	161	122	136	29,000	512	387	433
4,500	173	131	147	29,500	519	392	439
5,000	186	140	157	30,000	526	398	445
5,500	193	146	163	30,500	533	403	451
6,000	198	150	168	31,000	541	409	457
6,500	204	155	173	31,500	548	414	463
7,000	210	159	178	32,000	553	418	468
7,500	216	163	183	32,500	561	424	475
8,000	222	168	187	33,000	568	430	480
8,500	227	172	192	33,500	575	435	486
9,000	233	176	197	34,000	582	440	492
9,500	239	181	202	34,500	590	446	499
10,000	244	185	207	35,000	597	451	505
10,500	251	190	213	35,500	604	457	511
11,000	258	195	218	36,000	611	462	517
11,500	265	201	224	36,500	617	467	522
12,000	272	206	230	37,000	624	472	528
12,500	278	211	236	37,500	631	477	534
13,000	285	216	242	38,000	639	483	541
13,500	293	221	248	38,500	646	489	546
14,000	300	227	254	39,000	653	494	552
14,500	307	232	260	39,500	660	499	558
15,000	314	238	266	40,000	668	505	565
15,500	321	243	272	40,500	675	510	571
16,000	328	248	278	41,000	680	514	576
16,500	335	254	284	41,500	687	520	581
17,000	342	259	290	42,000	695	526	588
17,500	349	264	296	42,500	702	531	594
18,000	356	270	302	43,000	709	536	600
18,500	363	275	308	43,500	717	542	607
19,000	371	280	314	44,000	724	548	612
19,500	378	286	319	44,500	731	553	618
20,000	385	291	325	45,000	738	558	624
20,500	392	296	331	45,500	744	563	630
21,000	399	301	337	46,000	751	568	636
21,500	406	307	343	46,500	758	573	642
22,000	413	312	349	47,000	765	579	647
22,500	420	317	355	47,500	773	585	654
23,000	427	323	361	48,000	780	590	660
23,500	434	328	367	48,500	787	595	666
24,000	441	333	373	49,000	795	601	673
24,500	448	339	379	49,500	802	607	678
25,000	455	344	385	50,000	809	612	684

Physical Damage Base Rates

Navigational Territory 1 (Continued)

Atlantic Coast and Gulf of Mexico

Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)	Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)
50,500	816	617	690	75,500	1168	883	988
51,000	823	622	696	76,000	1175	889	994
51,500	830	628	702	76,500	1182	894	1000
52,000	837	633	708	77,000	1189	899	1006
52,500	844	638	714	77,500	1196	905	1012
53,000	851	644	720	78,000	1203	910	1018
53,500	858	649	726	78,500	1210	915	1024
54,000	865	654	732	79,000	1217	921	1030
54,500	872	660	738	79,500	1224	926	1036
55,000	879	665	744	80,000	1231	931	1042
55,500	886	670	750	80,500	1238	936	1048
56,000	893	676	756	81,000	1245	942	1054
56,500	900	681	762	81,500	1252	947	1059
57,000	907	686	768	82,000	1259	952	1065
57,500	914	692	774	82,500	1266	958	1071
58,000	921	697	780	83,000	1273	963	1077
58,500	928	702	786	83,500	1280	968	1083
59,000	935	708	791	84,000	1287	974	1089
59,500	942	713	797	84,500	1294	979	1095
60,000	949	718	803	85,000	1301	984	1101
60,500	957	724	809	85,500	1308	990	1107
61,000	964	729	815	86,000	1315	995	1113
61,500	971	734	821	86,500	1322	1000	1119
62,000	978	740	827	87,000	1330	1006	1125
62,500	985	745	833	87,500	1337	1011	1131
63,000	992	750	839	88,000	1344	1016	1137
63,500	999	755	845	88,500	1351	1022	1143
64,000	1006	761	851	89,000	1358	1027	1149
64,500	1013	766	857	89,500	1365	1032	1155
65,000	1020	771	863	90,000	1372	1038	1161
65,500	1027	777	869	90,500	1379	1043	1167
66,000	1034	782	875	91,000	1386	1048	1173
66,500	1041	787	881	91,500	1393	1054	1179
67,000	1048	793	887	92,000	1400	1059	1185
67,500	1055	798	893	92,500	1407	1064	1191
68,000	1062	803	899	93,000	1414	1070	1196
68,500	1069	809	905	93,500	1421	1075	1202
69,000	1076	814	911	94,000	1428	1080	1208
69,500	1083	819	917	94,500	1435	1086	1214
70,000	1090	825	922	95,000	1442	1091	1220
70,500	1097	830	928	95,500	1449	1096	1226
71,000	1104	835	934	96,000	1456	1102	1232
71,500	1111	841	940	96,500	1463	1107	1238
72,000	1118	846	946	97,000	1470	1112	1244
72,500	1125	851	952	97,500	1477	1117	1250
73,000	1132	857	958	98,000	1484	1123	1256
73,500	1140	862	964	98,500	1491	1128	1262
74,000	1147	867	970	99,000	1498	1133	1268
74,500	1154	873	976	99,500	1505	1139	1274
75,000	1161	878	982	100,000	1512	1144	1280
				Each Addl. \$1,000	14	10	11

Physical Damage Base Rates

Navigational Territory 2

Pacific Coast

Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)	Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat(N o Built-in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)
500	24	18	20	25,500	333	250	278
1,000	30	22	25	26,000	337	253	281
1,500	40	30	33	26,500	294	256	285
2,000	53	39	44	27,000	346	259	288
2,500	66	50	55	27,500	352	264	293
3,000	80	60	67	28,000	356	267	296
3,500	94	70	78	28,500	360	270	300
4,000	101	75	84	29,000	364	273	304
4,500	107	80	89	29,500	370	277	308
5,000	114	86	95	30,000	374	281	312
5,500	121	91	101	30,500	378	284	315
6,000	128	96	107	31,000	383	287	319
6,500	135	101	112	31,500	388	291	324
7,000	142	106	118	32,000	392	294	327
7,500	151	113	126	32,500	397	298	331
8,000	159	119	132	33,000	401	301	334
8,500	165	123	137	33,500	407	305	339
9,000	169	127	141	34,000	411	308	342
9,500	174	130	145	34,500	415	311	346
10,000	178	134	149	35,000	419	314	349
10,500	183	137	152	35,500	425	319	354
11,000	189	141	157	36,000	429	322	358
11,500	197	147	164	36,500	433	325	361
12,000	204	153	170	37,000	438	328	365
12,500	210	158	175	37,500	443	332	369
13,000	217	163	181	38,000	448	336	373
13,500	223	167	186	38,500	452	339	376
14,000	228	171	190	39,000	456	342	380
14,500	232	174	193	39,500	462	346	385
15,000	237	177	197	40,000	466	349	388
15,500	241	181	201	40,500	470	353	392
16,000	246	184	205	41,000	474	356	395
16,500	250	188	209	41,500	480	360	400
17,000	255	191	212	42,000	484	363	404
17,500	259	195	216	42,500	488	366	407
18,000	264	198	220	43,000	493	370	411
18,500	269	201	224	43,500	498	374	415
19,000	273	205	228	44,000	503	377	419
19,500	278	208	231	44,500	507	380	422
20,000	282	212	235	45,000	511	383	426
20,500	287	215	239	45,500	517	388	431
21,000	291	219	243	46,000	521	391	434
21,500	296	222	247	46,500	525	394	438
22,000	300	225	250	47,000	529	397	441
22,500	305	229	254	47,500	535	401	446
23,000	310	232	258	48,000	539	404	449
23,500	314	236	262	48,500	544	408	453
24,000	319	239	266	49,000	548	411	456
24,500	323	242	269	49,500	553	415	461
25,000	328	246	273	50,000	558	418	465

Physical Damage Base Rates

Navigational Territory 2 (Continued)

Pacific Coast

Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)	Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)
50,500	562	422	469	75,500	799	600	666
51,000	567	425	473	76,000	804	603	670
51,500	572	429	477	76,500	809	607	674
52,000	577	433	481	77,000	814	610	678
52,500	581	436	485	77,500	818	614	682
53,000	586	440	488	78,000	823	617	686
53,500	591	443	492	78,500	828	621	690
54,000	596	447	496	79,000	833	625	694
54,500	600	450	500	79,500	837	628	698
55,000	605	454	504	80,000	842	632	702
55,500	610	457	508	80,500	847	635	706
56,000	615	461	512	81,000	852	639	710
56,500	619	465	516	81,500	856	642	714
57,000	624	468	520	82,000	861	646	718
57,500	629	472	524	82,500	866	649	722
58,000	634	475	528	83,000	871	653	726
58,500	638	479	532	83,500	875	657	729
59,000	643	482	536	84,000	880	660	733
59,500	648	486	540	84,500	885	664	737
60,000	653	489	544	85,000	890	667	741
60,500	657	493	548	85,500	894	671	745
61,000	662	497	552	86,000	899	674	749
61,500	667	500	556	86,500	904	678	753
62,000	671	504	560	87,000	909	681	757
62,500	676	507	564	87,500	913	685	761
63,000	681	511	567	88,000	918	689	765
63,500	686	514	571	88,500	923	692	769
64,000	690	518	575	89,000	927	696	773
64,500	695	521	579	89,500	932	699	777
65,000	700	525	583	90,000	937	703	781
65,500	705	528	587	90,500	942	706	785
66,000	709	532	591	91,000	946	710	789
66,500	714	536	595	91,500	951	713	793
67,000	719	539	599	92,000	956	717	797
67,500	724	543	603	92,500	961	721	801
68,000	728	546	607	93,000	965	724	805
68,500	733	550	611	93,500	970	728	808
69,000	738	553	615	94,000	975	731	812
69,500	743	557	619	94,500	980	735	816
70,000	747	561	623	95,000	984	738	820
70,500	752	564	627	95,500	989	742	824
71,000	757	568	631	96,000	994	745	828
71,500	762	571	635	96,500	999	749	832
72,000	766	575	639	97,000	1003	753	836
72,500	771	578	643	97,500	1008	756	840
73,000	776	582	646	98,000	1013	760	844
73,500	781	585	650	98,500	1018	763	848
74,000	785	589	654	99,000	1022	767	852
74,500	790	593	658	99,500	1027	770	856
75,000	795	596	662	100,000	1032	774	860
				Each Addl. \$1,000	9	7	8

Physical Damage Base Rates

Navigational Territory 3

Inland Lakes and Rivers

Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)	Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)
500	24	18	20	25,500	316	237	264
1,000	30	22	25	26,000	322	241	268
1,500	40	30	33	26,500	326	245	272
2,000	49	37	41	27,000	332	249	276
2,500	60	45	50	27,500	337	253	281
3,000	67	51	56	28,000	343	257	286
3,500	73	55	61	28,500	349	262	291
4,000	81	61	68	29,000	354	266	295
4,500	84	63	70	29,500	360	270	300
5,000	87	65	72	30,000	366	274	305
5,500	90	68	75	30,500	371	278	309
6,000	94	70	78	31,000	377	283	314
6,500	101	75	84	31,500	383	287	319
7,000	106	80	89	32,000	387	290	322
7,500	112	84	93	32,500	392	294	327
8,000	118	88	98	33,000	398	299	332
8,500	123	93	103	33,500	404	303	336
9,000	129	97	108	34,000	409	307	341
9,500	135	101	112	34,500	415	311	346
10,000	141	105	117	35,000	421	316	351
10,500	147	111	123	35,500	426	320	355
11,000	154	116	129	36,000	432	324	360
11,500	160	120	133	36,500	438	328	365
12,000	165	123	137	37,000	443	332	369
12,500	171	129	143	37,500	448	336	373
13,000	177	133	148	38,000	453	340	378
13,500	183	137	152	38,500	459	344	382
14,000	189	141	157	39,000	464	348	387
14,500	194	146	162	39,500	470	353	392
15,000	200	150	167	40,000	476	357	396
15,500	205	154	171	40,500	481	361	401
16,000	211	158	176	41,000	487	365	406
16,500	216	162	180	41,500	493	370	411
17,000	222	167	185	42,000	498	374	415
17,500	228	171	190	42,500	504	378	420
18,000	233	175	194	43,000	508	381	424
18,500	239	179	199	43,500	514	385	428
19,000	244	183	203	44,000	520	390	433
19,500	250	187	208	44,500	525	394	438
20,000	255	191	213	45,000	531	398	442
20,500	261	195	217	45,500	536	402	447
21,000	266	200	222	46,000	542	407	452
21,500	272	204	226	46,500	548	411	456
22,000	277	208	231	47,000	553	415	461
22,500	283	212	236	47,500	559	419	466
23,000	288	216	240	48,000	565	424	471
23,500	294	220	245	48,500	569	427	474
24,000	299	224	249	49,000	575	431	479
24,500	305	229	254	49,500	580	435	484
25,000	310	233	259	50,000	586	439	488

Physical Damage Base Rates

Navigational Territory 3 (Continued)

Inland Lakes and Rivers

Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)	Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)
50,500	592	444	493	75,500	871	653	725
51,000	597	448	498	76,000	876	657	730
51,500	603	452	503	76,500	882	661	735
52,000	609	456	507	77,000	887	665	739
52,500	614	461	512	77,500	893	670	744
53,000	620	465	516	78,000	898	674	749
53,500	625	469	521	78,500	904	678	753
54,000	631	473	526	79,000	910	682	758
54,500	636	477	530	79,500	915	686	763
55,000	642	482	535	80,000	921	691	767
55,500	648	486	540	80,500	926	695	772
56,000	653	490	544	81,000	932	699	777
56,500	659	494	549	81,500	937	703	781
57,000	664	498	554	82,000	943	707	786
57,500	670	502	558	82,500	949	711	790
58,000	675	507	563	83,000	954	716	795
58,500	681	511	568	83,500	960	720	800
59,000	687	515	572	84,000	965	724	804
59,500	692	519	577	84,500	971	728	809
60,000	698	523	581	85,000	976	732	814
60,500	703	528	586	85,500	982	737	818
61,000	709	532	591	86,000	988	741	823
61,500	714	536	595	86,500	993	745	828
62,000	720	540	600	87,000	999	749	832
62,500	726	544	605	87,500	1004	753	837
63,000	731	548	609	88,000	1010	757	842
63,500	737	553	614	88,500	1015	762	846
64,000	742	557	619	89,000	1021	766	851
64,500	748	561	623	89,500	1027	770	856
65,000	754	565	628	90,000	1032	774	860
65,500	759	569	633	90,500	1038	778	865
66,000	765	573	637	91,000	1043	782	869
66,500	770	578	642	91,500	1049	787	874
67,000	776	582	647	92,000	1054	791	879
67,500	781	586	651	92,500	1060	795	883
68,000	787	590	656	93,000	1066	799	888
68,500	793	594	660	93,500	1071	803	893
69,000	798	599	665	94,000	1077	808	897
69,500	804	603	670	94,500	1082	812	902
70,000	809	607	674	95,000	1088	816	907
70,500	815	611	679	95,500	1093	820	911
71,000	820	615	684	96,000	1099	824	916
71,500	826	619	688	96,500	1105	828	921
72,000	832	624	693	97,000	1110	833	925
72,500	837	628	698	97,500	1116	837	930
73,000	843	632	702	98,000	1121	841	934
73,500	848	636	707	98,500	1127	845	939
74,000	854	640	712	99,000	1132	849	944
74,500	859	645	716	99,500	1138	854	948
75,000	865	649	721	100,000	1144	858	953
				Each Addl. \$1,000	10	8	9

Physical Damage Base Rates

Navigational Territory 4

Great Lakes and Tributaries or Chesapeake Bay

Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)	Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)
500	24	18	20	25,500	301	226	251
1,000	30	22	25	26,000	305	229	254
1,500	43	33	36	26,500	309	232	258
2,000	58	44	49	27,000	313	235	261
2,500	73	55	61	27,500	319	239	266
3,000	88	66	73	28,000	323	242	269
3,500	102	76	85	28,500	328	246	273
4,000	114	86	95	29,000	332	249	276
4,500	117	87	97	29,500	337	253	281
5,000	120	90	100	30,000	342	256	285
5,500	125	93	104	30,500	346	259	288
6,000	127	95	106	31,000	350	263	292
6,500	132	99	110	31,500	356	267	296
7,000	135	101	112	32,000	360	270	300
7,500	138	104	115	32,500	364	273	304
8,000	141	105	117	33,000	368	276	307
8,500	144	108	120	33,500	374	281	312
9,000	147	111	123	34,000	378	284	315
9,500	152	114	127	34,500	383	287	319
10,000	156	117	130	35,000	387	290	322
10,500	161	121	134	35,500	392	294	327
11,000	166	124	138	36,000	397	298	331
11,500	170	128	142	36,500	401	301	334
12,000	175	131	146	37,000	405	304	338
12,500	180	135	150	37,500	411	308	342
13,000	185	139	154	38,000	415	311	346
13,500	190	142	158	38,500	419	314	349
14,000	194	146	162	39,000	424	318	353
14,500	200	150	167	39,500	429	322	358
15,000	204	153	170	40,000	433	325	361
15,500	209	157	174	40,500	438	328	365
16,000	214	160	178	41,000	442	331	368
16,500	218	164	182	41,500	448	336	373
17,000	223	167	186	42,000	452	339	376
17,500	227	170	189	42,500	456	342	380
18,000	232	174	193	43,000	460	345	384
18,500	236	177	197	43,500	466	349	388
19,000	241	181	201	44,000	470	353	392
19,500	246	184	205	44,500	474	356	395
20,000	250	188	208	45,000	479	359	399
20,500	255	191	212	45,500	484	363	404
21,000	259	194	216	46,000	489	366	407
21,500	264	198	220	46,500	493	370	411
22,000	268	201	224	47,000	497	373	414
22,500	273	205	227	47,500	503	377	419
23,000	277	208	231	48,000	507	380	422
23,500	282	212	235	48,500	511	383	426
24,000	287	215	239	49,000	515	386	429
24,500	291	218	243	49,500	521	391	434
25,000	296	222	246	50,000	525	394	438

Physical Damage Base Rates

Navigational Territory 4 (Continued)

Great Lakes and Tributaries or Chesapeake Bay

Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)	Limit	Inboard/ Outboard Inboard/ Outdrive	Sailboat (No Built- in Auxiliary Power)	Sailboat (With Built-in Auxiliary Power)
50,500	529	397	441	75,500	759	569	633
51,000	534	400	445	76,000	764	573	636
51,500	538	404	449	76,500	768	576	640
52,000	543	407	452	77,000	773	580	644
52,500	548	411	456	77,500	778	583	648
53,000	552	414	460	78,000	782	587	652
53,500	557	418	464	78,500	787	590	656
54,000	561	421	468	79,000	791	594	659
54,500	566	424	472	79,500	796	597	663
55,000	571	428	475	80,000	801	600	667
55,500	575	431	479	80,500	805	604	671
56,000	580	435	483	81,000	810	607	675
56,500	584	438	487	81,500	814	611	679
57,000	589	442	491	82,000	819	614	682
57,500	594	445	495	82,500	824	618	686
58,000	598	449	498	83,000	828	621	690
58,500	603	452	502	83,500	833	625	694
59,000	607	456	506	84,000	837	628	698
59,500	612	459	510	84,500	842	631	702
60,000	617	462	514	85,000	847	635	705
60,500	621	466	518	85,500	851	638	709
61,000	626	469	521	86,000	856	642	713
61,500	630	473	525	86,500	860	645	717
62,000	635	476	529	87,000	865	649	721
62,500	640	480	533	87,500	870	652	725
63,000	644	483	537	88,000	874	656	728
63,500	649	487	541	88,500	879	659	732
64,000	653	490	544	89,000	883	663	736
64,500	658	493	548	89,500	888	666	740
65,000	663	497	552	90,000	893	669	744
65,500	667	500	556	90,500	897	673	748
66,000	672	504	560	91,000	902	676	751
66,500	676	507	564	91,500	906	680	755
67,000	681	511	567	92,000	911	683	759
67,500	686	514	571	92,500	916	687	763
68,000	690	518	575	93,000	920	690	767
68,500	695	521	579	93,500	925	694	771
69,000	699	525	583	94,000	929	697	774
69,500	704	528	587	94,500	934	700	778
70,000	709	531	590	95,000	939	704	782
70,500	713	535	594	95,500	943	707	786
71,000	718	538	598	96,000	948	711	790
71,500	722	542	602	96,500	952	714	794
72,000	727	545	606	97,000	957	718	797
72,500	732	549	610	97,500	962	721	801
73,000	736	552	613	98,000	966	725	805
73,500	741	556	617	98,500	971	728	809
74,000	745	559	621	99,000	975	732	813
74,500	750	562	625	99,500	980	735	817
75,000	755	566	629	100,000	985	738	820
				Each Addl. \$1,000	9	7	8

Liability Rates

Exposures	Limits of Liability			
	\$100,000* \$5,000 Medical Payments	\$300,000 \$5,000 Medical Payments	\$500,000 \$5,000 Medical Payments	\$1,000,000 \$5,000 Medical Payments
Each outboard motor				
1. Less than 50hp	10	11	12	14
2. 50 hp and over	19	22	23	25
Inboard				
1. Under 16 MPH				
A. Less than 26 feet	30	37	40	46
B. 26 to 40 feet	74	90	98	114
C. Over 40 feet	148	180	197	231
2. 16 - 30 MPH				
A. Less than 26 feet	58	71	77	89
B. 26 to 40 feet	119	145	158	184
C. Over 40 feet	226	274	299	349
3. Over 30 MPH				
A. Less than 26 feet	148	180	197	231
B. 26 to 40 feet	226	274	299	349
Sailboats				
No auxiliary power - up to 40 feet	58	71	77	89

* \$100,000 limit is not available for new business.

Reserved For Future Use

Form Number**Form Name**

ATL - 1	(01/01)	Mutual Policy Conditions
ATL - 12	(04/01)	Notice of Insurance Information Practices
Watercraft	(06/06)	Watercraft Contract
Watercraft15	(06/06)	New York Watercraft Endorsement

[illegible]



NEW YORK

**EFFECTIVE: 07/15/04 New Business
09/01/04 Renewals**

MODULE AND PAGE

REASON

ALL MODULES
All Pages

Delete references to Atlantic Specialty Insurance Company

HOME
6.1-6.5, 7-1, 7.2

Withdraw separate Centennial rates for Optional Coverages and Personal Liability

HOME BASE RATES

Withdraw separate Centennial Base Rates for Owners, Tenants and Condos

AUTO
4.6
6.1 and 6.2
9.1, 9.3 and 9.5

Excess Vehicle Credit Revision
Model Year Rating Rule
Revised Primary Class Factors

BASE RATE PAGES

Rate Change

Please place this bulletin in your New York PLS manual.



NEW YORK

**EFFECTIVE: 05/01/06 New Business
06/15/06 Renewals**

MODULE AND PAGE

REASON

VAUABLES

1.2

Rate Revision rule revised

WATERCRAFT

Underwriting Guidelines

1.1

4.2, 4.4, 4.6 & 4.8

Revised

Rate Revision rule revised and change in Eligibility

Add rates per \$1000 of coverage in excess of \$100,000

YACHT

1.2

Rate Revision rule revised



(GA, IL, MN, NJ, NY, VA, WA)

EFFECTIVE: 06/01/06 New Business
07/15/06 Renewals

MODULE AND PAGE

REASON

YACHT

4.1

Delete Longhoremens and Harbor Workers'
Compensation

Forms Listing

Revised Watercraft-0603 to Watercraft-0706
Watercraft14-0603 NY Yacht Endorsement is replaced by Watercraft14-0706

WATERCRAFT

Forms Listing

RevisedWatercraft-1298 to Watercraft-0606

Watercraft15-0603 NY Watercraft Endorsement is replaced by Watercraft15-0606
Watercraft2-1298 GA Watercraft Endorsement is replaced by Watercraft2-0606
Watercraft4-1298 IL Watercraft Endorsement is replaced by Watercraft4-0606
Watercraft7-0703 VA Watercraft Endorsement is replaced by Watercraft7-0606
Watercraft20-0903 MN Watercraft Endorsement is replaced by Watercraft20-0606

Please place this bulletin in your PLS manual.