

**Rule 52. Increased Limits**

NOTE 1: If a risk requires limits that fall between those shown, the next higher limit will be used.

NOTE 2: Except for public autos, commercially used autos are eligible only for bodily injury liability limits up to \$1,000,000 for single or split limits and \$1,000,000 for property damage liability unless higher limits are required by law or local ordinance. Optional limits in excess of \$1,000,000 bodily injury liability and \$1,000,000 property damage may be afforded only in accordance with paragraph C. Available Coverages and Limits, paragraph 3. Commercial Risks (Availability, Policy Administration, and Service Standards Chapter).

NOTE 3: Interstate includes international.

**A. Split Limits** The increased limits tables below show the factors to be applied to the \$20,000/40,000 bodily injury and \$10,000 property damage commercial rates shown in this Manual.

Table 1						Table 2					
Bodily Injury Limits	Light and Medium Trucks	Heavy Trucks and Truck-Tractors	Extra Heavy Trucks and Truck-Tractors	Trucks and Truck-Tractors Zone Rated Risks	All Other Risks	Property Damage Limits	Light and Medium Trucks	Heavy Trucks and Truck-Tractors	Extra Heavy Trucks and Truck-Tractors	Trucks and Truck-Tractors Zone Rated Risks	All Other Risks
25/50	1.09	1.09	1.09	1.08	1.08	\$25,000	1.10	1.10	1.10	1.09	1.09
50/100	1.45	1.42	1.42	1.34	1.39	50,000	1.28	1.28	1.28	1.23	1.25
100/300	2.19	2.14	2.12	1.79	1.96	100,000	1.64	1.58	1.58	1.51	1.57
250/500	2.83	2.81	2.77	2.19	2.38	250,000	2.42	2.31	2.31	2.10	2.23
500/500	3.15	3.16	3.14	2.41	2.60	500,000	3.51	3.32	3.32	2.83	3.10
500/1M	3.56	3.66	3.88	2.74	2.87	1,000,000	5.06	4.87	4.83	3.71	4.28
1M/1M	3.88	4.07	4.10	3.01	3.08						

**B. Optional Single Limits** The single limit increased limits tables below show the factors to be applied to the \$20,000/40,000 bodily injury and \$10,000 property damage commercial rates combined to determine the premium for increased limits coverage.

Table 3					
Single Limits	Light and Medium Trucks	Heavy Trucks and Truck-Tractors	Extra Heavy Trucks and Truck-Tractors	Trucks, Tractors, Trailers Zone Rated	All Other Risks
\$ 500,000	2.72	2.74	2.72	2.13	2.28
\$ 750,000	3.06	3.15	3.17	2.40	2.50
1,000,000	3.29	3.45	3.48	2.61	2.66

**C. Single Limits Required By Law**

**D. Minimum coverage premiums are subject to increased limits factors.**

Single Limits	Table 4					Table 5				
	1. The single limit increased limits tables below show the factors to be applied to the \$20,000/40,000 bodily injury and \$10,000 property damage commercial rates combined to determine the premium for increased limits coverage.					2. Pollution Buy Back Endorsement (CA 9948). For those autos hauling hazardous material and subject to the requirements of the Michigan Department of Environmental Quality or the Federal Motor Carrier Act of 1980.				
	Light and Medium Trucks	Heavy Trucks and Truck-Tractors	Extra Heavy Trucks and Truck-Tractors	Trucks, Tractors and Trailers Zone Rated	All Other Risks	Light and Medium Trucks	Heavy Trucks and Truck-Tractors	Extra Heavy Trucks and Truck-Tractors	Trucks, Tractors and Trailers Zone Rated	All Other Risks
\$500,000	N/A	N/A	N/A	N/A	N/A	3.75	3.78	3.75	2.94	3.15
\$750,000	3.06	3.15	3.17	2.40	2.50	4.22	4.35	4.37	3.31	3.45
1,000,000	3.29	3.45	3.48	2.61	2.66	4.54	4.76	4.80	3.60	3.67
1,500,000	3.58	3.87	3.93	2.89	2.87	4.94	5.34	5.42	3.99	3.96
2,000,000	3.73	4.16	4.25	3.11	3.02	5.15	5.74	5.87	4.29	4.17
2,500,000	3.82	4.36	4.48	3.31	3.12	5.27	6.02	6.18	4.57	4.31
3,000,000	3.90	4.53	4.69	3.47	3.21	6.63	7.70	7.97	5.90	5.46
3,500,000	3.96	4.67	4.87	3.60	3.28	6.73	7.94	8.28	6.12	5.58
4,000,000	4.02	4.81	5.04	3.73	3.35	6.83	8.18	8.57	6.34	5.70
4,500,000	4.09	4.96	5.21	3.86	3.43	6.95	8.43	8.86	6.56	5.83
5,000,000	4.15	5.10	5.38	3.99	3.50	7.06	8.67	9.15	6.78	5.95