



February 13, 2025

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revisions to Personal Auto Manual
Rule 18. Increased Limits and Rule 19. Miscellaneous Types
due to S.L. 2023-133 and S.L. 2024-29

Summary:

- **Important revisions to Snowmobile Liability Base Rates for policies in effect on or after 7/1/2025 that are reflected in Rule 19. Miscellaneous Types.**
- **Revision to Rule 18. Increased Limits to reflect the factors published in Circular Letter A-24-1. Please note that there are no changes to these factors from when the circular was published.**
- **Based on legislative changes required in S.L. 2023-133 and S.L. 2024-29**
- **Please forward this notice to all interested parties within your organization**

By Circular Letter to all member companies A-24-1, dated March 27, 2024, the Rate Bureau distributed revised Personal Auto Policy liability base rates and increased limit factors. These revisions were necessitated by that portion of Part XII of S.L. 2023-133 that increases what are commonly referred to as the automobile insurance minimum liability limits under the Financial Responsibility Act from 30/60/25 to 50/100/50. Pursuant to S.L. 2024-29, these changes will go into effect on July 1, 2025, and apply to policies issued or renewed on or after that date.

Subsequent to those legislative enactments and publication of the referenced Circular Letter, revised premium rates for liability coverages for Snowmobiles have been approved by the Commissioner of Insurance (“Commissioner”). In addition, the Commissioner has approved revised Personal Auto Manual rules in response to S.L. 2023-133 and S.L. 2024-29. The following rules are being revised and are attached:

- Rule 18. Increased Limits
- Rule 19. Miscellaneous Types

Pursuant to S.L. 2024-29, these revisions are to become effective in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after July 1, 2025. No policy effective prior to July 1, 2025 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to July 1, 2025.

The enclosed exhibits are intended to enable you to implement the approved revisions in accordance with the above Rule of Application. Reprinted manual pages will be distributed in the usual manner as soon as possible.

Please see to it that this Circular is brought to the attention of all interested personnel in your company.

Sincerely,

Andy Montano

Personal Lines Director

AM:ko
A-25-1
Attachment

18. INCREASED LIMITS

A. The tables in Sections B. and C. below contain the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability.

Refer to company for limits not displayed in these tables.

B. ~~530/1060~~ Split Limit Bodily Injury Liability Increased Limits Table

Applicable to ~~530/1060~~ Split Limit Bodily Injury Liability Rates Only:

Total Limits	Factor
\$ 30/60	1.00
\$ 50/100	1.00 ²³
100/100	1.18 ³⁹
100/200	1.24 ⁴⁹
100/300	1.26 ⁵⁹
250/500	1.61
300/300	1.64 ⁷⁸
250/500	1.61 ⁸³
500/1,000	1.91 ^{2.07}
1,000/1,000	2.18 ²⁹
1,000/2,000	2.21 ⁸

—C. ~~\$2550,000~~ Property Damage Liability Increased Limits Table

Applicable to ~~\$2550,000~~ Property Damage Liability Rates Only:

Limit	Factor	Limit	Factor
25,000	1.000	250,000	1.104 ⁰⁹⁵
35,000	1.008	500,000	1.137 ⁴⁸²
50,000	1.00 ⁰⁴⁶	750,000	1.160 ²⁴⁷
100,000	1.06 ²⁴⁸	1,000,000	1.177 ³²⁶

The remainder of the rule is unchanged.

19. MISCELLANEOUS TYPES

C. Snowmobiles

Snowmobiles and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

Liability Coverages Only

(Class Code 967000) – Excluding Passenger Hazard

(Class Code 959000) – Including Passenger Hazard

1. Bodily Injury (excluding the passenger hazard) – \$~~240~~, \$~~530~~,000/~~1060~~,000 limits.
Bodily Injury (including the passenger hazard) – \$~~7260~~, \$~~530~~,000/~~10060~~,000 limits.
2. Property Damage – \$10, \$~~5025~~,000 limits

The remainder of the rule is unchanged.

18. INCREASED LIMITS

A. The tables in Sections **B.** and **C.** below contain the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability.

Refer to company for limits not displayed in these tables.

B. 50/100 Split Limit Bodily Injury Liability Increased Limits Table

Applicable to 50/100 Split Limit Bodily Injury Liability Rates Only:

Total Limits	Factor
\$ 50/100	1.00
100/100	1.18
100/200	1.24
100/300	1.26
250/500	1.61
300/300	1.64
500/1,000	1.91
1,000/1,000	2.18
1,000/2,000	2.21

C. \$50,000 Property Damage Liability Increased Limits Table

Applicable to \$50,000 Property Damage Liability Rates Only:

Limit	Factor	Limit	Factor
\$ 50,000	1.000	500,000	1.137
100,000	1.062	750,000	1.160
250,000	1.104	1,000,000	1.177

The remainder of the rule is unchanged.

19. MISCELLANEOUS TYPES

C. Snowmobiles

Snowmobiles and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

Liability Coverages Only

(Class Code 967000) – Excluding Passenger Hazard

(Class Code 959000) – Including Passenger Hazard

1. Bodily Injury (excluding the passenger hazard) – \$24, \$50,000/100,000 limits.
Bodily Injury (including the passenger hazard) – \$72, \$50,000/1000,000 limits.
2. Property Damage – \$10, \$50,000 limits

The remainder of the rule is unchanged.