

PUP ELIGIBILITY & UNDERWRITING CHANGES AVAILABLE EFFECTIVE JUNE 1, 2018

The RLI Personal Umbrella policy has made some major eligibility and underwriting changes for new and renewal business with an **effective date of June 1, 2018 and later. By using a June 1 effective date, these changes are available in the system now. The new application version PUP 276 (10/17) is required with June 1 effective dates or later and is now available at www.moagent.org/Products.**

The major changes to RLI PUP eligibility guidelines are summarized below:

- **Drivers under the age of 20 will be eligible with one (1) incident (violation OR at-fault accident).** Previously, drivers age 20-21 were eligible with one incident, while those under the age of 20 were ineligible. As a result, the yes/no question pertaining to a driver under the age of 20 with an incident has been removed.
- **Drivers under the age of 22 will be eligible with basic underlying automobile limit B (250/500/50 OR 300/300/50 OR 300 CSL).** Previously, drivers under the age of 22 required basic underlying automobile limit of A (500/500/50 OR 500 CSL). Note that basic underlying auto limit A will continue to give a discount.
- **Up to \$5M limits will be available for certain PUP Special risks.** If a risk is in PUP Special due to the number of autos and/or properties (questions 1 and 2), and no other response(s) make the risk PUP Special, up to \$5M limits will be available. Previously, any response that made the risk PUP Special was limited to \$1M.
- **Up to nine (9) residential properties rented to others that are not occupied in whole or in part at any time by an insured or member of the household will be eligible.** Previously, ownership of six (6) or more of these properties was ineligible. As a result, the yes/no question pertaining to six or more rental properties has been removed.
- **Simplification of the farm/timberland question.** Previously, we asked for how many acres of timberland and/or land that is farmed. We have removed that distinction and instead ask for how many acres of land are owned or leased.
- **Simplification of the target political figure question.** In most states, appointed or elected political figures lower than the state level in a political subdivision with a population above 100,000 were previously ineligible. That distinction has been removed.
- **Increase of the prior liability loss amount for eligibility.** Previously, the prior liability loss amount for eligibility was \$25,000. Along with re-wording the question to include open liability claims or lawsuits, the prior liability loss amount has been increased to \$50,000.

All of the changes described above necessitated a paper application refresh. While doing so, we also clarified the wording on several questions and definitions. A copy of the fillable app can be found at moagent.org/Products, Markets for your Clients.