

RLI Personal Umbrella rates will be changing as of 4/1/2019 for new business and 6/1/2019 for renewal business in most states. As of today, RLI has received approval in all states except California and Colorado for a modest rate increase. We will also be introducing additional rating changes at this time. Highlights to be aware of include:

- A 5% increase on Excess UM/UIM rates, including states rated on a per driver basis. For example, \$150 per driver becomes \$158 per driver
- Incident surcharge for drivers under 22 and/or 80 and older have increased from \$100 per incident to \$200 per incident. In addition, this question (question 14 on new business) will be split into 14a and 14b in PUP Access, but will remain the same combined question on the paper application.
- On new business, we have removed the \$100 surcharge for a driver licensed less than one year, with a permit, or international license (Question 13). A response greater than zero will continue to place the risk in PUP Special, and restrict to \$1M coverage.
- Surcharge increase for households with a youthful or inexperienced operator, as well as an increase in the 80+ surcharge in NY, PA, and GA.

As always, the updated rates will be available by quoting within PUP Access or at www.rlipup.com, and will be in compliance with state-approved filings.

Please refer to the below chart for the effective dates for New and Renewal Business:

State:	New Business Effective Date	Renewal Effective Date
All states except CA & CO	4/1/2019	6/1/2019
CA & CO	WAITING FOR APPROVAL	WAITING FOR APPROVAL