



## Automobile changes for Platinum Portfolio policyholders in New Jersey

Please be advised the following changes have been approved by the New Jersey Department of Banking & Insurance, effective November 5, 2018 for new business and January 5, 2019 for renewals. New rates will be available for quoting in the PLS system on October 6, 2018.

Quotes issued through PLS and effective prior to November 5, 2018 will maintain the existing rates. Quotes with an effective date of November 5, 2018 or later must be bound and issued through PLS prior to October 6, 2018 in order to maintain the existing rates.

If you have any questions or concerns, or if you need assistance in updating the effective date of a quote, please contact our Agency Services Center (800) 444-6161 (Option 4) and speak to one of our representatives who will be happy to assist you.

Please Note: These changes apply only to Platinum Portfolio policies and do not impact Masterpiece policyholders.

Following is a summary of the changes made to the New Jersey automobile rates:

### Automobile Changes: +3.0%

- Revised base rates
- Revised the "Age 75 or Over" senior driver class factors for territory groups A and C

## Pre-Renewal Review:

Platinum Portfolio policies are available online 60 days prior to renewal and issue 45 days prior to renewal. We encourage you to use this 15 day window to review and modify policies before they are printed and mailed to the customer. Reviewing the policies in advance allows you to get ahead of the renewal process and ensure a smooth transition from year to year.

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