

## Personal auto insurance updates

We have made changes impacting personal auto policies **effective January 15, 2024, for new business and March 9, 2024 for renewals.**

We have made changes to our segmentation impacting personal auto policies effective January 15, 2024, for new business and March 9, 2024 for renewals. These changes are a step forward in our rating sophistication journey, which allow us to align our rate with target segments.

As a result of these changes, customers with 0-9 years licensed will experience a rate increase. The amount of the increase will vary based on the number of years that they've been licensed.

In addition, customers who have 2 at-fault claims will also experience a rate increase. Each subsequent at-fault claim will result in additional rate increases.

For complete details, please see the underwriting manual on [GoBroker](#). If you have any questions, please contact your business development representative.