

Automation of Protection Class Assignment – Personal Lines

In an effort to provide a solid foundation for correct Protection Class assignment and properly price risks, we are adopting a new process of class assignment for new and renewal Homeowners and Dwelling fire business effective Nov. 1, 2015. This new automated process will utilize ISO's latest assignments and ensure accuracy in Protection Class assignment.

Protection Class assignment will take place following the entry of a valid address for new business. The majority of addresses are typically validated during the data entry process; however, there are some circumstances when an address cannot be validated.

In those situations, the following will occur:

- iBIS will request a specific street name and range of house numbers on the Location Protection Screen, based on the Zip Code entered on either the Applicant or Location Screen.
- The iBIS application will be updated to reflect the Protection Class information assigned.
- For any endorsements related to location changes or corrections, the same Protection Class generation process will take place.

With your help, we've taken extra measures over the past year to identify and correct any invalid addresses; however, not every policy was modified. As policies renew, they will be run against the Protection Class assignment system, so you may see changes from the prior renewal. To minimize confusion for our agency partners, the Agency Renewal Report will show the new and old Protection Classes.

It is our hope that this enhancement will make it even easier for agency partners to place their business with Patriot Insurance. Please feel free to contact your Field Manager, Underwriter, or me with any questions.

Thank you for your continued support of Patriot Insurance.