

Patriot Insurance Company Announces Personal Auto Rate Adjustments

Patriot Insurance Company announces rate adjustments for personal auto, effective September 1, 2022.

Overall rate change (%):

- Maine: 0.0%
- New Hampshire: 0.0%
- Vermont: -1.3%

The following rate adjustments have been made:

- **Rating tier:** The rating tier factors were adjusted to be phased out in subsequent filings.
- **Driver age:** We made a revision to our factors to help target family accounts with youthful drivers less than age 24.
- **Loyalty:** We are revising our loyalty factors to better align with the marketplace.
- **Loss history:** Our loss history factors for both 3-year and 5-year are increasing. The new 3-year factor is increasing to 5% and 5-year to 10%.
- **Insurance score:** We are revising our factors to appeal to a broader audience and improve profitability.

Remember to utilize our **advance quote discount**. This discount is available when quoting eight or more days ahead of the policy planned effective date. **The advance quote discount is 14% for auto and 7% for home.**

We look forward to working together to strengthen our personal auto results this year. If you have any questions regarding these changes, please contact your field manager or underwriter.