

Patriot Insurance Company Announces Personal Auto Rate Adjustments

Patriot Insurance Company is announcing rate adjustments for personal auto, effective June 1, 2023.

The following rating factor adjustments have been made:

- **Experience rating:** Factor relativities for policies with 1-5 experience points were increased.
- **Loyalty:** Loyalty factor relativities were revised to better align with the marketplace.
- **Rating tier:** This variable is no longer applicable for rating.
- **Model year:** New model year factors were added.
- **Base rates:** Base rates for all coverages have been adjusted.

Although individual policyholders' results will vary, the overall rate impact for the personal auto program by state is as follows:

- **Maine:** 5.0%
- **New Hampshire:** 3.0%
- **Vermont:** 2.7%

Remember to continue 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.

Thank you for your continued partnership with Patriot Insurance Company.