

Patriot Insurance Introduces Commercial Umbrella Rerate and Quoting Improvements

As we continue to enhance our Commercial Lines Policy System, we're pleased to introduce improvements that make it even easier for your agency to process mid-term policy changes and navigate the quoting process.

Commercial Umbrella Liability Rerate

Effective immediately, we will no longer rerate Commercial Umbrella policies upon a mid-term change unless there is a significant change in exposure or limits, such as an increase to general liability limits or adding vehicles to a hired/nonowned-only policy. We believe this will help reduce unexpected premium changes and enable your agency to process more mid-term changes without referral.

Improved Quote Options

Here are three key improvements that we have made to help streamline the quoting process for your agency:

- **Consolidated Application** – Products have been combined into one document for ease of printing and managing your accounts. You can still access products individually, but now have this enhanced option.
- **Quote Summary** – Once you receive a price indication, a premium breakdown summary is generated and provided earlier in the quoting process.
- **“Subject To” Communication** – If additional information is required or “subject to” receipt before or after issuance, you will be notified and sent any supplemental applications or signed forms that require attention. Some of our forms will also prefill basic policy information elements for ease of completion.

Thank you for your partnership and willingness to identify changes that will make it easier for you to do business with us. If you have any questions about these most recent enhancements, please feel free to contact your field manager, underwriter or Automation Support Team at extension 3000.