



SPECIAL FEATURE

Several Personal Umbrella Carriers to Implement Major Changes

Recent announcements from several personal umbrella carriers outline major changes in coverage that will leave agents scrambling to find new markets for their clients.

For example, one major standalone umbrella carrier will begin requiring underlying auto liability limits of at least \$1 million in some states and \$500,000 in all others. That carrier will also require \$1 million underlying uninsured/underinsured motorist limits when excess UM/UIM is purchased. Other carriers, meanwhile, have announced that they will be non-renewing all their personal umbrellas nationwide.



During this time, remember you can turn to RLI Insurance (the Big "I"-endorsed standalone personal umbrella carrier) to find coverage with a reliable carrier that offers reasonable underlying limit requirements.

RLI allows auto limits as low as \$100,000/\$300,000 for many customers and \$500,000/\$500,000 limits are only required if there's a DUI in the household. Excess UM/UIM coverage is also available nationwide. Underlying UM/UIM limits simply need to match the auto liability limits.

Obtain a quote in just two minutes via [RLI's online quoter](#). Alternatively, log in to the [RLI portal](#). For more information, contact your [state administrator](#).