



## PUP Eligibility & Underwriting Changes Coming Soon!

You asked, and they listened! RLI is excited to announce that the RLI Personal Umbrella policy will be making some major eligibility and underwriting changes for new and renewal business with an **effective date of June 1, 2018 and later**. The major changes to their eligibility guidelines are summarized below:



- **Drivers under the age of 20 will be eligible with one (1) incident (violation OR at-fault accident)**. Previously, drivers age 20-21 were eligible with one incident, while those under the age of 20 were ineligible. As a result, the yes/no question pertaining to a driver under the age of 20 with an incident has been removed.
- **Drivers under the age of 22 will be eligible with basic underlying automobile limit B (250/500/50 OR 300/300/50 OR 300 CSL)**. Previously, drivers under the age of 22 required basic underlying automobile limit of A (500/500/50 OR 500 CSL). Note that basic underlying auto limit A will continue to give a discount.
- **Up to \$5M limits will be available for certain PUP Special risks.** If a risk is in PUP Special due to the number of autos and/or properties (questions 1 and 2), and no other response(s) make the risk PUP Special, up to \$5M limits will be available. Previously, any response that made the risk PUP Special was limited to \$1M.
- **Up to nine (9) residential properties rented to others that are not occupied in whole or in part at any time will be eligible.** Previously, ownership of six (6) or more of these properties was ineligible. As a result, the yes/no question pertaining to six or more rental properties has been removed.
- **Simplification of the farm/timberland question.** Previously, they asked for how many acres of timberland and/or land that is farmed. They have removed that distinction and instead ask for how many acres of land are owned or leased.
- **Simplification of the target political figure question.** In most states, appointed or elected political figures lower than the state level in a political subdivision with a population above 100,000 were previously ineligible. That distinction has been removed.
- **Increase of the prior liability loss amount for eligibility.** Previously, the prior liability loss amount for eligibility was \$25,000. Along with re-wording the question to include open liability claims or lawsuits, the prior liability loss amount has been increased to \$50,000.

All of the changes described above necessitated a paper application refresh. While doing so, they also clarified the wording on several questions and definitions. A copy of the [FL New Business App](#) and [All Other States New Business App](#) are included for your review. If you would like a copy of the renewal application, please contact your [state administrator](#). Depending on the state, renewal applications for business effective June 1, 2018 will be mailed shortly.

New Mexico risks will no longer have their own application; they will instead use the PUP 276 (10/17) version. However, the only policy limit available remains at one million dollars for risks with a primary address in New Mexico.

**It is important to note that the new business applications attached (10/17 versions) should NOT be used unless you are requesting an effective date of at least June 1, 2018. They cannot accept the new 10/17 version of the new business application for any business effective prior to June 1, 2018. Additional communication, including fillable pdf versions, will be sent at that time.**