



# Personal Lines Bulletin

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MUTUAL BENEFIT GROUP

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TO: ALL PERSONAL LINES AGENTS

## ARE YOU GETTING OUR BEST RATE?

While Mutual Benefit Group is working on implementing rate changes in Personal Lines, we want to remind you how to take advantage of the discounts we already offer to make sure you are getting our BEST rate!

### PERSONAL AUTO

- **Personal Account Credit** – Select the Personal Account Credit to get up to a 15% credit for writing both the home and auto policies with MBG. This credit is given up-front at the time of quote.
- **Advanced Quote Discount** – Simply start your quote 8 days prior to the effective date to get up to a 10% credit.
- **Insurance Score** – Enter both named insureds when quoting. We will order the insurance score on both and automatically use the **better** of the two!
- **Term** – Make sure to select a 12-month policy term (instead of a 6-month) for a discount.
- **Occupation** – Make sure to select the occupation that most closely matches each driver. A selection of 'Unknown' will not give you a discounted rate.
- **Loss-Free Discount** – We automatically apply a discount for risks with no chargeable losses within the last 3 years.
- **Accident Forgiveness** – We automatically apply Accident Forgiveness when the risk has been loss free for 5 consecutive years. This also applies to new business!

- **Defensive Driver Discount** (PA Only) – This credit is available when all named insureds are age 55 or older and have voluntarily completed a qualified defensive driver course within the last 3 years.
- **Youthful Discounts**
  - **Good Student** – A discount is applied for high school or college students with a GPA of 3.0 or better. College Graduates who qualify for the good student discount will keep this credit thru age 24!
  - **Driver Training** - A discount will be applied to youthful drivers who have completed 30 hours of classroom training and 6 hours of driver training.

## HOMEOWNERS

- **Personal Account Credit** – Select the Personal Account Credit to get up to a 15% credit for writing both the home and auto policies with MBG. This credit is given up-front at the time of quote.
- **Deductible** – Select a \$1,000 deductible to get a 13% discount. The discount is even bigger for higher deductibles.
- **Insurance Score** (PA Only) - Enter both named insureds when quoting. We will order the insurance score on both and automatically use the **better** of the two!
- **Loss-Free Discount** – We automatically apply a discount for risks with no chargeable losses within the last 3 years.
- **New Home Discount** – We will apply a discount up to 22% for homes 10 years old and newer.
- **Protective Devices** – We offer discounts from 2% for smoke detectors up to 13% for automatic sprinkler systems.
- **Windstorm Mitigation** (MD only) – We offer a discount of 5% for hurricane shutters that meet our filed requirements.

We hope this information provides you with tips on how to get our most competitive quote. Our goal is to make it easier for you to quote, rate and bind business with us.

If you have any questions, please contact your personal lines underwriter or marketing representative.

We appreciate your business!

TLC