



# Personal Lines Bulletin

Number: PL-21-05  
Date: May 26, 2021

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## MUTUAL BENEFIT GROUP

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TO: ALL PERSONAL LINES AGENTS WRITING BUSINESS IN MARYLAND

### MARYLAND PERSONAL AUTO RATE REVISION

Effective August 1, 2021, Mutual Benefit Group will implement a revision to our rates for Maryland Personal Auto PROcision business. This change is for new business and renewals.

#### OVERALL RATE CHANGE

The change for PROcision business will have an overall rate impact of -1.4%. New business quotes will see an overall rate impact of -3.8% due to the change to the Advanced Quote discount.

#### ADVANCED QUOTE DISCOUNT

The Advanced Quote discount for new business has been increased from 5% to 10%. All personal auto quotes that are started at least 8 days in advance of the effective date will automatically get this 10% discount.

#### TERRITORY AND VEHICLE CLASS REVISIONS

Based on agency feedback and competitive data, territorial and vehicle class adjustments were made.

#### UPDATED MODEL YEAR AND SYMBOL FACTORS

We have also adopted ISO's newest model year and symbol factors.

#### PRO AND MANUAL PAGES UPDATED

Our online rating system, PRO, has been updated with the new personal auto rates. Updated manual and rating pages have been posted to our agent website, [www.mbgagents.com](http://www.mbgagents.com).

Mutual Benefit is committed to providing a stable, competitive market for your Personal Lines business for the long term. We hope these changes make it easier to place business with us.

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

TC.