



# Personal Lines Bulletin

Number: PL-21-01  
Date: March 1, 2021

MUTUAL BENEFIT GROUP

TO: ALL PERSONAL LINES AGENTS

## YOUTHFUL DRIVER DISCOVERY PROGRAM

Beginning this month (March), Mutual Benefit Group (MBG) will execute a *Youthful Driver Discovery Program* for Personal Auto. The purpose of this program is to ensure that all youthful drivers are added for coverage when appropriate. After gathering feedback from agents, the plan to implement this program is outlined below:

Each month, MBG will notify agents of any youthful drivers that were discovered.

- If the youthful driver **does not need to be added to the policy**: After notification from the agent, MBG will close the file.
- If the youthful driver **needs to be added to the policy**: The agent will process the endorsement in PRO to add the driver. MBG will close the file.
- If MBG receives **no response** within 30 days, we will process an endorsement in PRO to add the driver. **NOTE**: Unless an occasional vehicle is available, MBG will select the highest rated vehicle to assign the youthful driver.
  - **Maryland**: In Maryland, MBG will receive a valid driver's license number for the youthful operator, so no further action is needed from the agent.
  - **Pennsylvania**: In Pennsylvania, MBG will not have a valid driver's license number for the youthful operator, so the following action is needed.
    - MBG will send a memo to the insured requesting a valid driver's license number for the recently added youthful operator. A copy of the memo will be emailed to the agent.
    - If MBG receives the valid driver's license number, we will make the update in PRO.
    - If MBG receives no response within 30 days, we will send non-renewal.

We feel that this process closely aligns with what other carriers are doing today. If you have any questions, please contact your personal lines underwriter or marketing representative.