

Important Rate Revision Information for the RLI Personal Umbrella Program

In keeping with market and claim trends, RLI Personal Umbrella will be revising rates in most states in 2023. This change will mainly focus on the minimum underlying automobile limits that clients agree to maintain throughout their policy term, though in certain states additional pricing factors will be adjusted.

All States Except Florida (Effective 7/1/2023 for new and renewal business):

- Overall rate change of ~10% in approved states
 - Introduction of Minimum Underlying Automobile Limit B (250/500/50, 300/300/50, or 300 CSL (325 in TX)) of 15%;
 - In order to implement this surcharge, base rates were increased or decreased slightly depending on the state. This means that some clients may receive an overall decrease in premium.
 - Applications will also be updated to coincide with this change.

Applications will be updated everywhere except NY as of 7/1/23.

As always, please utilize the [RLI Producer Portal](#) and the PUP Access system for the correct versions of the rates and applications. RLI is unable to accept prior application versions for policies written on/after the effective dates listed above.