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## Important changes to State Auto home policies migrating to Safeco.

Dear agent,

During this once-in-a-generation hard market, conditions are changing rapidly, and Safeco Insurance continues to take a variety of decisive actions to keep our financial position strong. This work is critical to protect the future profitability of both Safeco and our agency partners.

Today we're sharing one of those difficult but necessary actions: a change in our approach for some State Auto **homeowners, condo and renters** policies migrating to Safeco. **This change has different implications depending on the risk state, as explained below.**

### What's happening

- Except in CO, home, condo and renters policies with renewal effective dates beginning Feb. 15, 2024\*, with quotes prepared starting Dec. 12, will be migrated using the Safeco filed rate instead of matching the rate State Auto would have charged for the upcoming term. Both the planned pricing change and the effective date are subject to confirmation of state insurance regulatory considerations.
- You likely will notice premium increases related to this change for some policies, while in other cases, you'll see a premium in line with what State Auto would have charged.
- For a portion of these policies, the premium increase for the Safeco quote will be significant. In these situations, the Safeco policy will not be automatically issued, and customers will receive a nonrenewal notification for their expiring State Auto policy. Safeco will provide you with a quote in the Safeco® book transfer portal, so that you can review options for replacement coverage with the customer, including with Safeco or another carrier. **In light of current market**

**conditions, we remain committed to providing you and your customers an option for coverage.**

- For auto, motorcycle, RV, ATV and watercraft, we'll continue to match the premium State Auto would have charged, except in MI, NC, ND and SC, where we're already quoting the Safeco filed rate.
- Umbrella and Landlord Protection® (State Auto dwelling fire) policies migrating to Safeco will continue to be issued at the Safeco filed rate, as planned.
- **In CO, the migration remains as-is:** We'll continue to match the premium State Auto would have charged for all lines of business except umbrella and Landlord Protection, which will continue to be issued at the Safeco filed rate.

### Next steps

- [Register for a webinar](#) to understand how to manage these changes within the Safeco® book transfer portal. Note: If your customers have policies migrating in KS, ND or PA, your launch training will cover these changes. KS, ND: [register here](#). PA: [register here](#).
- Review the [Safeco book transfer portal](#) as your customers' policies migrate and contact them to talk through any premium or coverage changes. Check the **Quotes** tab for any **unissued policies** with the status "Quoted — Requires Agent Review," then contact those customers to review whether they'd like you to issue the policy with Safeco or purchase coverage with another carrier.
- Refer to the [State Auto book migration toolkit](#) for all the tools and info you need to easily set your customers up with Safeco.
- Use our [hard market field guide](#) to help ease customer concerns about rate changes.

We know this change may present unexpected challenges for you and your customers, which is why we're informing you as soon as possible. We deeply appreciate your partnership and will continue to support you through this transition and into the future.



**Debra Pooley,**  
Southeast Region Field Executive

*\*In KY and PA: March 15, 2024, with quotes starting Jan. 2*

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