



Will Filing a Claim Increase My Premium?

If you are involved in an at-fault automobile accident, you will receive a premium surcharge on your next renewal premium unless you have an accident forgiveness endorsement on your policy. If you are not at-fault, your premium should not increase.

If you file one claim under your property policies, the company generally will not increase your premium. However, a pattern of claims may result in a premium increase or cancellation. So, if you file a third claim in three years, for example, it may be viewed differently from one claim. Individual claims that are suggestive of gross negligence can also result in a premium increase or policy cancellation. An example could be an auto accident in which the driver is booked for reckless or drunk driving.