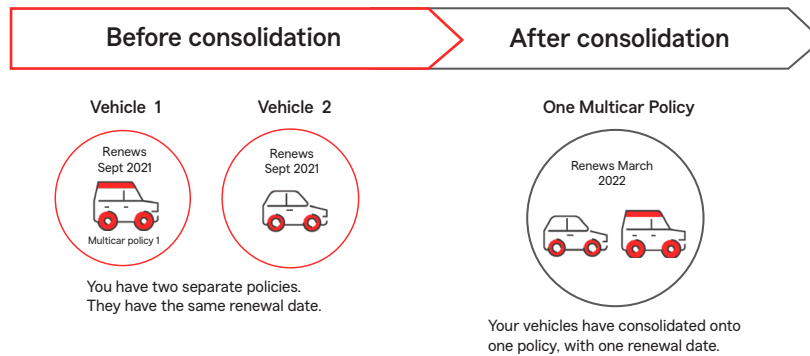


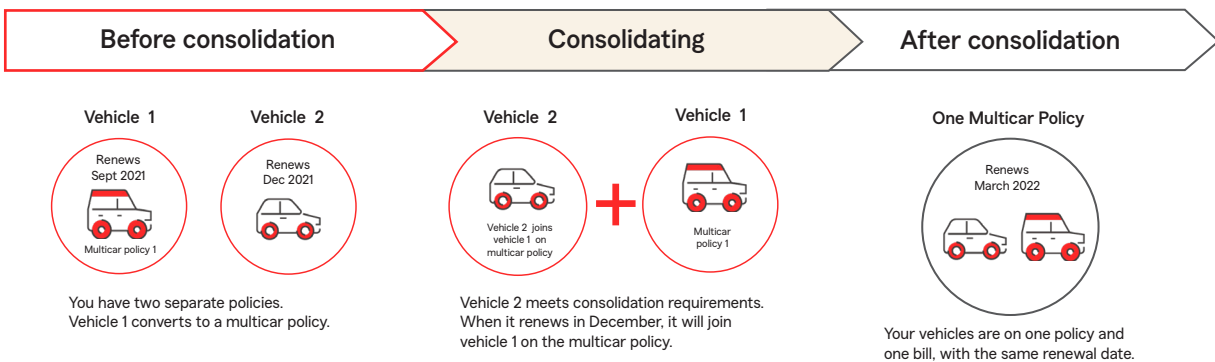
# Driving to one bill and one policy

We're making policy and billing system changes so that State Farm Personal Auto policies will consolidate to one multicar policy. Below are examples of how the consolidation will work.

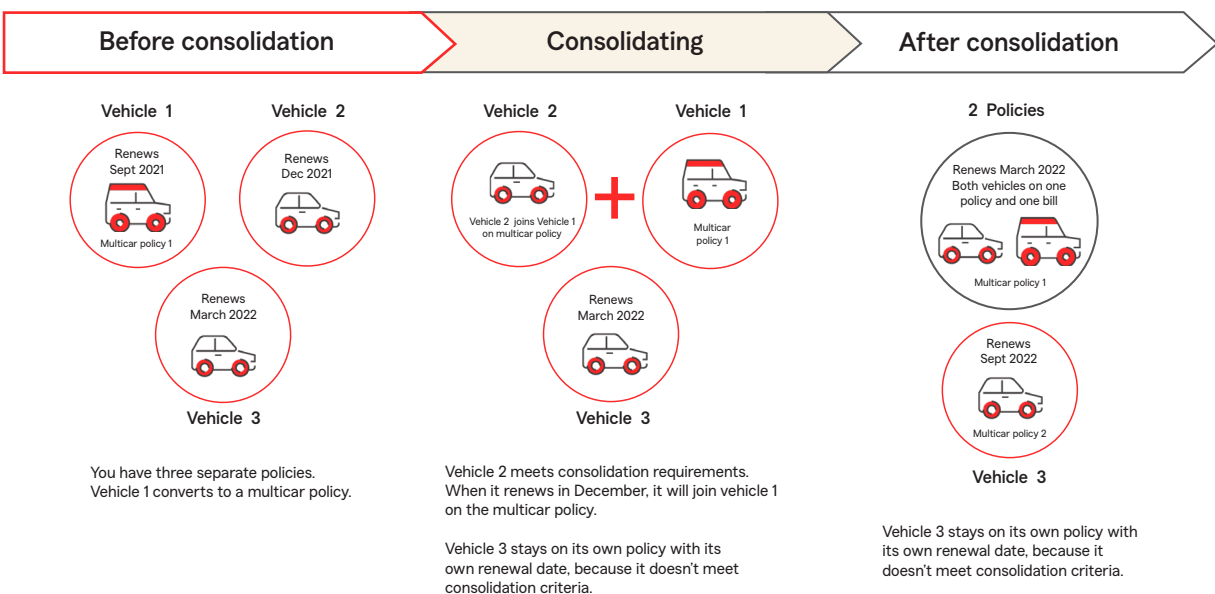
## Two vehicles, same renewal dates



## Two vehicles, different renewal dates



## Three vehicles but only two eligible to consolidate



# Frequently asked questions



## What's changing with my bill?

We're in the process of moving customers to a new billing system with an easier to read bill. Some customer accounts have already moved, and some are about to move. Let's see where you fit, depending on how your bill looks.

If you pay monthly, you've already moved to our new billing system and you're moving to a multicar policy. Your vehicles will display differently than before in the policy section of your bill. [Here's an example.](#)

If your account hasn't already moved to our new billing system, that's happening soon. When it does, you'll get a [newly designed bill](#). Here are a few of the changes you'll see:

- You'll get a new billing account number. That number will be displayed in addition to your policy number. If you pay your bill through a bank or financial institution make sure to give them your new account number to avoid missing a payment.
- Like we said above, your vehicles will display differently in the policy section of your bill.

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## When will I receive my bill?

Your bill will come closer to the due date. It will arrive separately from any policy documents, such as your renewal Declarations and insurance cards.

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## Will all my policies be on one bill?

It depends.

- If you have Life and Health policies, you'll keep your old billing account or policy number and get a separate bill.
- If you have a motorcycle, RV or antique car, they aren't eligible for the new multicar policy and will be billed separately. If they are currently on the State Farm Payment Plan (SFPP) they will move to the new billing system at the same time. If they are not on SFPP, they will move to the new billing system when we move your state to our new policy system.
- If you have a homeowners or renters policy on SFPP, they will move to our new billing system at one time. However, if you pay your premium in full semiannually or annually and aren't on SFPP, your policies won't move to the new billing system until we move your state to our new policy system.

# Frequently asked questions



## What's changing with my car policy?

Your new Personal Car Policy is a multicar policy. This allows you to insure more than one vehicle on your policy. Even if you have only one vehicle, it will still be called a multicar policy, in case vehicles are added later.

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## Why introduce a multicar policy?

A multicar policy has advantages compared to a single car policy.

- There's only one policy renewal date and one bill due for your vehicles that qualify for the multicar policy, reducing the risk you'll forget to make a payment on one of your policies.
  - It's easier to keep track of your policy documents.
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## Will all my vehicles consolidate on a multicar policy?

Your policies will consolidate if your single car policies have matching coverages, limits, payment preferences, named insureds, and other criteria for eligibility. If one or more of your vehicles is ineligible for automatic consolidation, contact your agent to explore your options.

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## Why is the policy system changing?

We are upgrading our system to better serve our customers. You'll see:

- More self-service options on [statefarm.com](https://statefarm.com) and through our mobile app to add a car or driver, change your billing frequency, or lower the deductible on your car.
- Fewer policy documents and bills in your mailbox once all your vehicles consolidate on your multicar policy.

# Frequently asked questions



## Why does my renewal notice look different than it did in the past?

In the past, your renewal notice included a list of discounts applied toward the policy premium. The new Introduction to Declarations shows a list of premium adjustments and discounts that were applied toward your premium. You'll also see a driver table listing the names, age, gender, years licensed, and driver tenure for all drivers on your policy.

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## Will my premium change after my vehicles consolidate on the multicar policy?

Today you pay a separate premium for each vehicle, since each vehicle is insured on its own policy. If you have multiple vehicles consolidating onto a multicar policy, you may see a combined premium for multiple vehicles.

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## What other things might influence my premium?

The amount you pay for auto insurance is determined by many factors, including who drives your vehicle, the claims you've had on this policy, and other policies you have with us.

To determine your premium, we consider things like the number of vehicles or other lines of business you insure with us, the length of time you've been insured with us, the number of accidents and claims you've had, vehicle safety features, or whether you've completed an approved defensive driving course.

Sometimes the company changes rates to account for factors like changes in driving behavior and/or changes to repair costs market-wide. See a [list of factors](#) that influence insurance rates.

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## What else do I need to know about the changes in my policy renewal?

Drivers will be listed together on the multicar policy and not aligned to individual vehicles. The price associated with all drivers on the policy will be shared across all vehicles.