



Personal Risk Services | Carrier Responses to COVID-19

Many insurance companies that provide home and automobile coverage have issued responses in support of those affected by COVID-19, such as reduced premiums and more flexible payment policies. Following is a summary of select carrier responses to the COVID-19 pandemic. This information is provided as a guide and is subject to change at the carrier's discretion. *Please contact your USI Personal Risk Specialist for more information on the specifics of your policies and coverage.*

CARRIER	RESPONSE
AIG	<ul style="list-style-type: none">▪ https://www.aig.com/about-us/notifications▪ AIG Private Client Group and Premier Client Solutions automobile policyholders can expect a 25% credit back from their auto premium accrued during the two-month period of March – April 2020. Credits apply to all regular use autos but excludes collector cars and miscellaneous vehicles as defined in the policy. Savings will be returned via an account credit upon each policy's renewal, applying to the next policy term. In some states, the premium credit may be applied sooner if required.▪ If a policyholder is experiencing financial hardship and having trouble making premium payments, contact the billing team for assistance 888-976-5371 or email to billing.pcg@aig.com.
CENTRAL	<ul style="list-style-type: none">▪ https://www.central-insurance.com/▪ Central has decided against providing an auto premium refund. They will adjust coverage to better fit needs of policyholders, provide additional time to make premium payments, allowing up to 60 days of non-cancellation relief and waiving any late fees. They will also modify existing installment payment plans.▪ Central will continue to bill customers and will work with them if they are unable to pay a bill due to COVID-19 events.
CHUBB	<ul style="list-style-type: none">▪ https://www.chubb.com/us-en/▪ Upon renewal, Personal Auto clients will receive a credit reflecting a 35% premium reduction for the months of April and May, with additional discounts for subsequent months, as the situation warrants. Average credit is expected to be \$110 per vehicle. Client will not have to request these credits, they will be applied automatically at renewal.▪ Chubb will work with US clients who cannot pay their premiums on time due to events related to COVID19.▪ Agent or clients should contact the Chubb Customer Care team at 866-324-8222 or customer care@chubb.com. Each request will be reviewed individually.



<p>CINCINNATI</p>	<ul style="list-style-type: none"> ▪ https://www.cinfin.com/personal-insurance ▪ Cincinnati Insurance and Cincinnati Casualty auto clients will receive a 15% credit per policy on their April and May premiums, pending regulatory approval. No action is required to receive this discount. ▪ Cincinnati will help by suspending all property casualty cancellations due to non-payment from 3/16/20 to 4/30/20 – or later if required by an individual state. ▪ Billing associates are authorized to adjust a customer’s current bill and waive any late fees for any premium payments due between 3/16/20 to 4/30/20. ▪ This is not a waiver of payments during suspension period, but an extension or grace period for those directly impacted. ▪ Personal Lines Billing 800-783-4479
<p>CITIZENS</p>	<ul style="list-style-type: none"> ▪ Effective on and after 3/27/20, Citizens has stopped processing policy cancellations and they are not sending nonrenewal notices to policyholders until further notice. Reinstatement will be offered for policies that cancelled or nonrenewed on or after 3/1/20. ▪ The policyholder or agent must contact Citizens to request reinstatement within three weeks of the policyholder letter. Agents can submit requests via PolicyCenter or call 888-685-1555.
<p>ENCOMPASS</p>	<ul style="list-style-type: none"> ▪ https://www.encompassinsured.com/insurance-products ▪ Encompass personal auto insurance customers will receive a Shelter-in-Place payback. Most will receive 15% of their monthly premium in April and May. Customers will receive the money back through a credit to their bank account, credit card or Encompass account. Customers who had a liability policy in effective as of 3/31/20 are eligible for the payment. ▪ Special Payment Plan allows customers facing adverse conditions to receive up to 2 bills in a row with no payment required. ▪ The bill includes a message requesting the customer to pay what he/she can. No installment fee will be assessed. ▪ At the end of 2 months, outstanding premium is calculated and spread among remaining billing opportunities. ▪ Cancellation notices are suspended while a policy is on the Special Payment Plan. ▪ New business, a valid payment must have been received on policy to be eligible. ▪ When placed on Special Payment Plan, policies that are in cancel status are automatically reinstated by the billing system ▪ Contact Encompass Service Center 800-262-9262.
<p>FOREMOST</p>	<ul style="list-style-type: none"> ▪ https://www.foremost.com/ ▪ Foremost is extending a grace period for late payments until 5/1/20. ▪ If a customer’s payment is late during this time, they will send a reminder bill with an extended due date.



HANOVER	<ul style="list-style-type: none">▪ https://www.hanover.com/COVID-19/customers.html▪ Hanover Cares refund will credit 15% of the monthly auto premium for April and May for eligible personal lines customers. No action is required. Customers who have paid in full and do not have an account balance on any of their policies will receive two refund checks. One in May and another in June. Policies with payment due, we will apply their credit to these balances first. Those who pay by electronic funds transfer will receive a credit to their monthly withdrawal for May and June.▪ Hanover will provide billing flexibility for Personal or Commercial Lines customers that have financial situations impacted by COVID-19 including:<ul style="list-style-type: none">– Move the current billed amount to the end of the policy term, if possible.– Re-spread the current billed amount over the policy term.– Hold delinquency to prevent policy from cancelling.
HARTFORD	<ul style="list-style-type: none">▪ https://www.thehartford.com/coronavirus▪ Hartford will be issuing a 15% refund on two months' worth of premium for all customers with an in force personal auto policy as of 4/1/20. Payments to customers will be either by check or direct deposit into the billing account on record. Customers do not need to take any action to receive cred.▪ Hartford will be suspending cancellations for non-payment until 5/31/20 and will not be assessing late fees for premiums due on or before 5/31.▪ Personal Lines Agency Services 800-771-8557
KEMPER	<ul style="list-style-type: none">▪ www.kemper.com▪ Personal Auto customers who have a policy in force as of 4/30/20 will be credited 15% of their April premiums in May and customers with a policy in force as of 5/31 will be credited 15% of the May premiums in June. There is no action required and credit will be applied directly to your policy.
MERCURY	<ul style="list-style-type: none">▪ Mercury plans to giveback 15% of monthly personal auto premiums for April and May 2020. Customers will receive their Givebacks in the same manner their premiums were paid.



METLIFE

- https://www.metlife.com/COVID-19_US_Customer/
- **Active MetLife Auto customers who are paid to date will receive a 15% credit for April and May based on their monthly premiums. No action is required, a future credit will be applied to the customer's account.**
- MetLife Auto & Home will not cancel policies due to non-payment through 7/1/2020. Customers experiencing difficulties with payments can contact MetLife directly for assistance.
- Personal Auto Delivery Coverage – MetLife is extending coverage under all personal auto insurance programs at no additional charge while customers are making deliveries in response to the crisis, effective 3/20/20 to 5/1/20.
- Contact **Agency Response Center at 800-255-0332.**
- **AK** - Policies cancelled for non-payment from 3/14/20-6/01/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/14/20.
- **CA** - Policies cancelled for non-payment from 3/18/20-5/19/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/18/20.
- **CO** - Policies cancelled for non-payment from 3/27/20- 4/28/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/27/20.
- **DE** - Policies cancelled for non-payment from 3/20/20-5/15/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/20/20.
- **LA** - Policies cancelled for non-payment from 3/12/20-5/12/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/12/20.
- **OK** - Policies cancelled for non-payment from 3/19/20-5/05/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/19/20.
- **OR** - Policies cancelled for non-payment from 3/26/20-4/28/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/26/20.
- **WA** - Policies cancelled for non-payment from 3/26/20-5/09/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/26/20.



	<ul style="list-style-type: none"> ▪ IN - Policies cancelled for non-payment from 3/19/20-5/19/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/19/20. ▪ MS - Policies cancelled for non-payment from 3/24/20-5/26/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/24/20. ▪ NM - Policies cancelled for non-payment from 3/20/20-4/21/20 are being reinstated with no lapse in coverage. Bill hold will prevent the cancellation notice from being sent. Temporarily cease any earned premium or collection activity on policies cancelled prior to 3/20/20. ▪ TN – The state of Tennessee is requesting reasonable accommodations for billing to policyholders in Benton, Humphreys, Dickson, Cheatham, Davidson, Wilson, Smith and Putnam counties impacted by recent sever weather. Accommodations remain in effect until 5/5/20.
<p>NATIONWIDE</p>	<ul style="list-style-type: none"> ▪ https://blog.nationwide.com/a-message-from-chief-customer-officer-amy-shore-about-the-coronavirus/ ▪ Nationwide is offering a one-time premium refund of \$50 per policy for personal auto policies active as of 3/31/20. Refunds will automatically be credited to the most recent method of payment within the next 30 days, subject to regulatory approval. ▪ PA – Rate cap for renewals: Nationwide will implement a 10% rate cap for renewal conversion premium increases in PA effective 7/1/20 for auto and homeowner products. ▪ MS, OR, WA – Moratorium on cancellation or nonrenewal of policies for non-payment of premium starting 3/24/20 to 5/24/20. Nonpayment cancellations that occurred during this period will be reinstated without lapse in coverage. ▪ Customers who require assistance with payment of their premiums due to COVID-19, should contact Nationwide. ▪ Customer Service reps can suspend cancellation of policies and waive late fees, effective 3/11/20. Nationwide will comply with legal and regulatory orders.
<p>NATGEN PREMIER</p>	<ul style="list-style-type: none"> ▪ https://www.natgenpremier.com/ ▪ NatGen Premier will provide a 15% premium credit for the month of April 2020. This credit will be applied to the insureds’ next installment bill, or for paid in full customers, returned to them in a mailed check. No action is needed. ▪ They are also waiving physical damage deductibles for healthcare providers through 2020. The includes doctors, nurses and EMTs. ▪ Providing flexible payment options, implementing grace periods and waiving fee for customers who are in need. Specific timeframes and actions may vary by state. ▪ All new business is defaulting to Paperless and eSignature under the under of various DOI’s and with everyone’s safety in mind.



ORCHID	<ul style="list-style-type: none"> No billing changes at this time, dependent on carriers.
PLYMOUTH ROCK	<ul style="list-style-type: none"> https://www.plymouthrock.com/blog/plymouth-rocks-commitment-to-safety-as-we-navigate-through-covid-19/ Plymouth Rock is providing relief to customers, subject to regulatory approval, of a 25% premium credit on Liability and Personal Injury Coverages with an option to “pay it forward” by donating auto insurance premium credit to a non-profit organization. The waiver of comprehensive and collision deductibles for any health care worker involved in an accident while driving to and from work, or in the line of duty. Application of home insurance Additional Living Expense coverage to any health care worker required by illness or job requirements caused by COVID-19 to temporarily reside somewhere other than their primary residence when payment for these expenses is not provided by the health worker’s employer or another source. Continuation of payment flexibility, including waiving late fees and a 60-day grace period (longer in some states), holds on cancellation and non-renewals for non-payment, per state guidelines. Extension of food and legal medicine delivery accommodation. All relief will be available to current policies and new business, effective 4/1/20 and extended until each state’s individual stay-at-home orders are lifted. For customers temporarily out of work who need a payment extension, Plymouth will hold any policy cancellation, work with the customer on payment plan and waive any late fees. If a Customer’s policy has lapsed and they are unable to make payment because of the impact of COVID-19, Plymouth will work with them to reinstate the policy, create a payment plan solution and waive reinstatement fee.
PROGRESSIVE	<ul style="list-style-type: none"> https://www.progressive.com/support/covid19/ Progressive personal auto customers who have a policy in force as of 4/30/20 will be credited 20% of their April premiums in May and personal auto customers with a policy in force as of 5/31/20 will be credited 20% of their May premiums in June. No action is necessary to receive credit. Credits will be applied automatically to the customer’s policy and those customers who have paid in full will receive a payment of the credited amounts. If there is a balance on the policy, the credit will be applied to the remaining balance. Customers whose employment and income have been directly affected by this situation, please call 877-776-2436. Service representatives can help with billing and payment issues, including the possible movement of billing due dates.



<p>PURE</p>	<ul style="list-style-type: none"> ▪ https://www.pureinsurance.com/a-message-to-our-members-on-our-response-to-the-covid-19-crisis ▪ PURE is making a Reduced Miles Refund to all member with regular auto policies. Subject to regulatory approval in each state, they will provide a 15% credit on all auto premiums for the period of time from introduction of state stay-at-home orders until they are lifted. As the stays are lifted, these credits will be paid in cash or applied to reduce any outstanding balance due to PURE. This credit will not apply to Classic Cars as the rates already reflect a low-to-no mileage discount. ▪ Contact Underwriting for any billing accommodation requests. These requests will be reviewed individually. ▪ Pure is extending notice of cancelations due to nonpayment out 70 days. Accommodations would still need to go through the underwriter on a case by case basis.
<p>SAFECO / LIBERTY MUTUAL</p>	<ul style="list-style-type: none"> ▪ https://www.safeco.com/covid-19 ▪ Safeco personal auto insurance customers will receive a 15% refund of two months of their annual auto premium as of 4/7/20, pending regulatory approval. Refunds will begin in April and will be issued either by check or in the manner the customer made their most recent payment. Payments will be automatic. ▪ Late fee charges have been automatically stopped and cancellations due to non-payment have been temporarily paused for personal auto and home customers from 3/23/20 through at least 5/22/20. ▪ Safeco / Liberty Mutual will continue to work with individual customers to extend payment dates if needed. ▪ Delivery coverage expanded for personal auto policies to cover customers who use their personal vehicles to deliver food and medicine. This additional protection is effective for all personal auto policies in all states for losses occurring from 3/16/20 to 5/22/20 and reported by 7/1/20. ▪ Customers whose employment or business has been impacted due to COVID-19 who are having trouble making a payment, should contact Safeco at 877-566-6001 or Liberty Mutual at 866-290-2920.
<p>SELECTIVE</p>	<ul style="list-style-type: none"> ▪ https://www.selective.com/who-we-are/coronavirus-message ▪ Selective is providing a credit on personal auto premiums for April and May, subject to regulatory approval. Customers with an in force personal auto policy as of 4/30/20 and 5/31/20, will have a credit of 15% of their monthly premium for April and May applied to their account. ▪ Credits will automatically appear on your bill without action required. ▪ Selective will make an accommodation for any Commercial or Personal Lines customer who is unable to make their policy payments. ▪ Contact Customer Care team at 800-735-3284.



STATE AUTO	<ul style="list-style-type: none">▪ https://www.stateauto.com/▪ State Auto will be offering a one-time 5% discount for entire next policy term for every State Auto customer with Connect or Legacy personal auto policy in force as of June 1, 2020.▪ They are also offering every State Auto Connect Personal Auto policyholder the option to enroll in our State Auto Safety 360 telematic program, which includes an immediate 10% discount. Customers can earn up to 50% off their premium at renewal by demonstrating safe driving practices. The Safety 360 program also rewards drivers who drive less, which means drivers can ear discounts even while staying at home during the COVID-19 crisis.
TRAVELERS	<ul style="list-style-type: none">▪ https://www.travelers.com/about-travelers/covid-19-coronavirus-update▪ Travelers has launched the Stay-at-Home auto premium credit program, which will automatically give U.S. personal auto insurance customers a 15% credit on their April and May premiums. Customers who pay monthly installments will receive the credit on future bills. Customers who have already paid their billing account in full will receive a direct payment.▪ Travelers will continue to provide auto coverage for customers across the country whose job responsibilities now include using their personal vehicles to make food, grocery, pharmacy and medical supply deliveries. (This does not apply to those who are working for transportation network companies.)▪ Billing support will be offered for customers who are financially affected by actions taken to reduce the spread of COVID-19. For questions about setting up special billing arrangements, contact 800-842-5075.▪ Suspended cancellation and nonrenewal of coverage due to nonpayment through May 15, 2020. No interest charge, late fees or penalties during this period.
VAULT	<ul style="list-style-type: none">▪ https://vault.insurance/covid-response/▪ Vault will be issuing a 15% credit on all Auto policies for the months of April and May. The credit will be automatic and there is nothing you need to do to receive.▪ Customers who pay in full annually will receive an electronic check by June 30th. Vault will issue paper checks for those cases where they do not have an email address on file.▪ Customers who pay in installments we receive a credit on their next installment invoice.



VERMONT MUTUAL	<ul style="list-style-type: none">▪ https://vermontmutual.com/▪ Vermont Mutual is prepared to be very flexible to prevent non-renewals and cancellations.▪ Billing department will process requests from agents and customers to defer premiums payments.▪ Late fees and NSF fees waived.▪ Deferring all Personal Lines rate changes in all states until September 2020, including Massachusetts Home and Auto formerly effective 5/1/2020.
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