

Carriers on Policy Moratoriums and Extensions

CNA:

COVID-19 Coronavirus continues to evolve, impacting the way we live and the way we do business. CNA remains committed to serving the needs of our agents, brokers and policyholders, while maintaining the safety and well-being of our customers and colleagues. CNA is closely monitoring government health authorities, including the Centers for Disease Control, the World Health Organization, local health authorities and state legislation. At CNA, this direction has been invaluable to maintaining a safe, healthy and productive environment for our company and our colleagues.

We understand that no matter your business, an interruption to your daily operations can have devastating effects. Besides loss of your daily or monthly revenues or effects on your staff and customers, unforeseen events can severely impact your business. While CNA colleagues are now working remotely, it is our priority to remain available and provide a consistent level of service that will help you and your teams continue business during these unprecedented times.

SUPPORT FOR POLICYHOLDERS

CNA understands that businesses are facing significant obstacles and may find it difficult to immediately pay insurance premiums. To address this situation and ensure continued coverage, we're taking action to support our policyholders.

Until June 1, 2020, CNA will:
Suspend all policy cancellations for nonpayment

Waive all late fees

Continue regular premium billing

In all instances, we will continue to follow regulatory guidance and provide support to our customers where need be.

If you need billing support, please contact billing.cna.com or call 877-276-7507.

WE'RE HERE TO HELP

No matter the event, CNA is ready and prepared – from providing policies that help protect your business to providing resources to better manage risk to handling your claims and getting you back to business.

The expertise we demonstrate in the industries we insure enables us to create a broad portfolio of insurance solutions – including general liability, property, professional and management liability, and more – specialized to the needs of our customers.

For more information, contact your local underwriter or visit our [Global Contact Directory](#).

With a wealth of risk mitigation strategies to help your business manage interruptions, CNA has the knowledge, tools and resources you need to effectively manage through this event and help get your company back to normal operations.

To browse our extensive library of tools, guides, checklists, webinars, online classes, third-party resources and more, visit cna.com/riskcontrol. REPORT A CLAIM

Our Claim professionals have deep expertise in the coverages we write and the industries we serve. With ease of reporting claims 24 hours a day, seven days a week, multiple channels to report, and an after-hours escalation process to help manage your most severe claims, you can be confident you have the right people performing the right tasks at the right time, working to resolve your claim as quickly as possible.

To speak to a highly experienced claim service professional, call 877-574-0540, or visit cna.com/claim to report a claim online.

Small business policyholders should call 833-FNOL-CNA (833-366-5262) or visit <http://www.FNOLCNA.com> for all claim reporting and questions.

Chubb:

Personal Lines:

WHITEHOUSE STATION, N.J. April 13, 2020- Chubb is providing its personal auto insurance clients in the U.S. with a credit on annual renewal premiums as a result of reduced driving activity.

Upon renewal, 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. Across Chubb's portfolio, the average credit is expected to be \$110 per vehicle. Clients will not have to request the credit, it will be applied automatically at renewal. All premium and rate adjustments are subject to regulatory approval.

"In these rapidly changing times, we have been thinking about our clients and the challenges they are facing. We recognize that there has been a reduction in our clients' driving activity as a result of this pandemic," said Fran O'Brien, Division President, North America Personal Risk Services. "This credit reflects our commitment to providing a fair premium adjustment to our clients, while ensuring they continue to receive Chubb's best-in-class auto coverage."

Fran O'Brien

Division President, North America Personal Risk Services

Commercial Lines:

Chubb Announces Small Business Support Program

Premium reductions and support for communities impacted by COVID-19 pandemic

WHITEHOUSE STATION, N.J. April 13, 2020- Chubb today announced a support program designed to help ease the financial burden of the COVID-19 pandemic on its small business clients in the United States and provide direct support to healthcare workers and other front-line responders.

Chubb's U.S. small business clients whose policies renew between April 1 and August 1, 2020 will receive an automatic 25% reduction in the sales and payroll exposures used to calculate their premium as well as a 15% reduction in liability, collision, and medical payment premiums for their commercial auto insurance.

In addition, Chubb will purchase \$1 million in gift cards from small business clients around the country, which will be donated to healthcare workers and other first responders on the front lines of the pandemic in their communities.

"Chubb is committed to serving America's small businesses," said Jim Williamson, Division President, Chubb Small Business. "We are proud to do our part to support clients and their communities at this time when they need it most."

3/19/2020

As we all adapt to the changes in our personal and professional worlds brought on by COVID-19, know some things will stay the same. You can rely on the same exemplary Chubb service you have come to know. We care about you and our mutual clients, and our relationships matter more than ever in this largely unprecedented time. While Chubb employees are working in a remote environment to help "flatten the curve," we are committed to being here for you. Our underwriting teams are open for business and ready to provide solutions for you and your clients. We are in this together, as one community, and will rise to the occasion.

Chubb understands that many of our policyholders have been severely impacted by the events surrounding the novel coronavirus, and we are committed to working with them to make accommodations based on their specific situations. Our number one priority is to help our clients minimize any disruption. During these uncertain times, we will be looking for ways to accommodate our insureds in alignment with guidance provided by state regulators.

Commercial Clients

For our commercial clients, Chubb will commence a voluntary 60-day hold on cancellation and nonrenewal notices for all of its US and Canada insureds that advise they cannot pay their premiums due to events related to coronavirus except where a longer period may be required by regulatory order. We will continue to bill premiums but will not cancel for non-payment and no late fees will be assessed during this hold. The hold will commence on March 23, 2020. Commercial insureds may contact us directly or reach out to their brokers and agents to let us know that they will be requesting this accommodation.

Personal Lines

Chubb understands that many of our policyholders have been severely impacted by the events surrounding the novel Coronavirus, and we are committed to working with them to make accommodations based on their specific situations. Our number one priority is to help our clients to minimize any disruption, where we can. During these uncertain times, we will be looking for ways to

accommodate our insureds and align with guidance provided by state regulators.

For our Chubb Personal Risk Services clients, we will continue our history of working with clients when they encounter a situation which impacts their ability to pay their premium. For our US clients who cannot pay their premiums on time due to events related to Coronavirus, we will work with them. Any agent or client who would like to discuss the extension of a payment due date should contact our Customer Care Team at 866-324-8222, or customercare@chubb.com. We will review each request individually and follow up as quickly as possible.

In all cases, we will make sure that, in compliance with all applicable regulatory guidance, we are providing accommodations to our insureds where we are required to do so - this includes longer moratoriums on cancellations where specifically required.

Chubb believes insurance companies, agents, and brokers are needed more than ever, and we remain available to provide the same level of service and care our clients and partners have come to expect

In all cases, we will make sure that, in compliance with all applicable regulatory guidance, we are providing accommodations to our insureds where we are required to do so.

Chubb believes insurance companies, agents and brokers are needed more than ever, and we remain available to provide the same level of service and care our clients and partners have come to expect.

Below are key contacts to assist you in navigating Chubb:

Your entire local Chubb team, by branch, is reachable here: [Regional Microsite Link](#)

www.chubb.com/newyork

Your Local Branch Leadership Team:

- **Brian Murphy**, NJ Branch Manager, bcmurphy@chubb.com, 908 605 3137
- **Queenie Gandy**, Marketing Manager, queenie.gandy@chubb.com, 908 605 3140
- **Matt Burgey**, Personal Risk Services Manager, mattburgey@chubb.com, 908 860 4678
- **Dick Ughetta**, Commercial Insurance Manager, dughetta@chubb.com, 908 605 3138
- **Stephanie Gurnari**, Risk Engineering Services Manager, sgurnari@chubb.com, 908 605 3125
- **Ho Young Lim**, Financial Lines Manager, hlim@chubb.com, 908 605 3127
- **Jessica Gooler**, Small Commercial Sales Leader North Jersey, jgooler@chubb.com, 908 581 0965
- **Christine Rand**, Small Commercial Sales Leader South Jersey, Christine.rand@chubb.com, 908 448 9133

- **Bryce E. Graham**, MidAtlantic Regional Marketing Manager & Harrisburg Branch Manager, begraham@chubb.com, O: 215-845-6015 M: 248-840-1055

Reporting Chubb Claims

You and your clients can continue to report claims through available digital channels and over the phone. We have dedicated representatives available 24/7. You can view claim reporting options [here](#).

We are monitoring new developments so that we can quickly adapt and continue to provide the best possible service experience to you and your clients. As always, thanks for the trust you place in Chubb.

Encompass:

4/6/2020

Independent agents, Allstate and Encompass have helped customers rebuild their lives after catastrophes for 89 years, but nothing has been like the coronavirus pandemic. That said, our learnings still apply: act quickly and put people first. As a result, today we are taking actions to show customers what it means to be in “Good Hands.”

This crisis is pervasive. Given an unprecedented decline in driving, customers will receive a Shelter-in-Place Payback of more than \$600 million over the next two months. This is fair because less driving means fewer accidents. We are also providing free identity protection for the rest of the year to all U.S. residents who sign up, since our lives have become more digital.

Shelter-in-Place Payback

Allstate, Esurance and Encompass personal auto insurance customers will receive a Shelter-in-Place Payback. Most customers will receive 15% of their monthly premium in April and May, totaling more than \$600 million. Customers will receive the money back through a credit to their bank account, credit card or Allstate account. The fastest way for Allstate customers to receive this payback is to utilize the Allstate Mobile app. We are working with state insurance regulators to move forward expeditiously. We will not reduce your compensation on these policies, as we are not treating this as a reduction in premium.

Free Identity Protection

Shelter-in-place orders require us to work, take classes and visit friends virtually, which increases our exposure to cybercrime. To help people, Allstate is making the Allstate Identity Protection product free for the rest of the year with no opt-out requirement. Allstate Identity Protection helps protect people from identity theft and financial fraud and provides more control over information shared digitally. U.S. residents can get the free identity protection product through Dec. 31, 2020, regardless of whether they are already Allstate or Encompass customers, by signing up in April or May.

As you know, we have already taken other actions such as letting customers postpone their payments without penalty and expanding coverage if they use their cars to do delivery work.

Please visit Encompass Express or My Allstate Connection for FAQs. Together, we are a force for good, serving our customers in this time of need.

Glenn Shapiro President, Personal Property-Liability

Ron Stouffer General Manager and SVP, Allstate Independent Agency Distribution

FMI:

4/15/2020

To: FMI Agency Partners
Re: COVID-19 Payment Relief
Effective: Immediately

In accordance with New Jersey Governor Murphy's Executive Order 123, and to assist policyholders in need of financial relief as a result of COVID-19, we are offering a 90-day grace period for all premiums owed on our policies. In addition, we will continue to work with policyholders on an individual basis to create custom payment plans if they are able to make smaller payments.

Please [click here](#) to view the policyholder notice that will be sent to FMI policyholders starting today.

Insureds requiring payment assistance should contact our Customer Care Team at 1-800-336-3642 or BillingRelief@FMIweb.com.

For more information:

[Governor Murphy's Executive Order 123](#)

[Bulletin 20-15 from the NJ Department of Banking and Insurance](#)

If you have any questions, please contact your Business Development Specialist or Underwriter.

3/18/2020

- Will there be a moratorium on cancellation for non-pay account during this time?
 - If an insured is having difficulty please have them call FMI and we will do what we can to work with them.
- Will there be a moratorium on non-renewals during this time?
 - Underwriting review will still apply for renewals in cases of prior loss history and significant changes in the exposure.
 - We are suspending interior inspections and relaxing recommendations

- Will there be automatic renewals or extensions available for those who need them during this time?
 - FMI currently produces automatic renewals and expect our process to remain the same during this time.
- Any additional support you are providing your agencies that we can help communicate in an efficient manor to our members?
 - We have sent out an email to all of our agency partners this week (attached).
 - As new updates become available, we will continue to post announcements to Agent Central and communicate to agents via email.

Thank you as always for your continued partnership. During this time of change please reach out if there is anything we can do for you.

All the best,

Donna Chiapperino, CIC
Director of Business Development
Franklin Mutual Insurance Group
Direct: 973-948-8806
Email: dchiapperino@fmiweb.com

Foremost:

Updated 3/30/2020 - extending grace period for late payments until 5/1/2020. If a customer is late they will send a reminder bill with an extended due date rather than cancellation for non-pay. There is no need for the agent or insured to call this will happen automatically. All other billing remains unchanged with bills going out with their regular due dates. They will continue to monitor & update as Foremost will align with state Insurance Departments guidelines or directives on non-renewals, cancellations, premium billing grace periods & more.

(3/17/2020)

“If your customers are directly affected, we’re here to help. If you have any customers who are unable to make their payment on time as a result of COVID-19, please ask them to call 1-800-527-3905 to find out more.”

Karen A. Ricketts
Zone Executive Director
Office – 616-956-3707

Mobile – 616-262-7416

G&G:

We have not been instructed by either of our carriers on any moratoriums for cancellations, non-pays, or non-renewals during this time.

If there are any announcements regarding the processing or flow of business, to that effect you will be hearing from me via email immediately.

We have taken proactive steps to ensure that the level of exceptional service and support continues for our agency partners in the coming weeks and months ahead.

If you have any questions or concerns regarding individual policies, we will do our best to work with you.

Please, do not hesitate to contact your underwriter or myself if needed.

As always, it is a pleasure doing business with you and the staff at ANE.

Best Regards,

Mary Jo Conley, Marketing Representative

G&G Underwriters, LLC

www.ggund.com

411 S. State Street Ste 1-A

Newtown, PA 18940

Phone: 609-219-9100

888-654-3100 ext. 216

Grange:

4/9/2020

A message from Grange Enterprise CEO and President John Ammendola

(Check back for updated information and links.)

After a thorough evaluation of our auto insurance claims and reduced losses during recent weeks, Grange Insurance has decided to return some premium to personal auto policyholders in the form of a 25% credit for the months of April and May. We estimate the total credit impact to be up to \$25 million throughout the 13 states in which our enterprise operates.

Grange is taking this action because it's the right thing to do during a difficult time for our loyal customers, many of whom have been personally and financially impacted by the pandemic. Our dedication to our mission of providing peace of mind and protection during life's unexpected events has never been stronger. We've always been a company that cares about people and we're taking important and meaningful steps to support our customers during this time.

Pending regulatory approval, Grange will issue payments to all personal auto policies in force for the months of April and May, with the flexibility to extend depending on circumstances.

The premium credits announced today are in addition to the relief Grange is already providing to customers, including offering a grace period to pay premiums for policyholders directly impacted by the circumstances surrounding COVID-19 as well as temporarily adjusting our coverages for both restaurant commercial clients and restaurant employees who have personal auto coverage with us. We also offer customers the ability to manage your insurance safely from home with your MyGrange account or our Grange Mobile app. [Click here](#) to learn more.

Being here for our associates, agents, customers and communities is what matters most. During these uncertain times we are committed to providing you with the same excellent service and support you've come to expect – and we thank you for putting your trust in us.

March 18,2020

We've been vigilantly monitoring the progression of COVID-19 (Novel Coronavirus) and want to ensure your clients don't suffer additional hardship.

Therefore, **we're suspending cancellations of policies due to nonpayment of premium.** In doing so, we will not issue late pay notices or charge late fees. This suspension will begin at 12:01 a.m. EDT on March 18, 2020, and end at 11:59 p.m. EDT on April 6, 2020.

This is not a waiver of payments due during the suspension period, but an extension or grace period to pay premiums for those directly impacted by the circumstances surrounding COVID-19.

Please contact our billing support team at (800) 425-1100 with questions or concerns and share this notice with your staff.

Thank you for your partnership.

Grange Insurance GrangeWire@reply.eodb.grangeagent.com

Guard:

We will review each specific circumstance as they occur. Any requests for changes to coverages, payments, cancellations and non-renewals, will be addressed individual and those requests should be made through our normal process.

Gary May

SENIOR FIELD REPRESENTATIVE

Berkshire Hathaway GUARD Insurance Companies

Gary.May@guard.com

570-825-9900, ext.8705

Hanover:

Delivering on our promises. Being there when it matters most.

At The Hanover, we have been doing this for generations, working in partnership with you and all of our agent partners, to provide innovative insurance solutions that meet our customer's changing needs.

With so many of our customers feeling stress and financial pressure related to the current public health crisis, we are committed to do what we can to help them manage through these difficult times.

With this in mind, early this afternoon, we will announce our intention to introduce several relief efforts, including:

- Returning 15% of April and May auto premiums to personal lines customers through The Hanover CARES Refund. This will not impact commission payments to your agency
- Offering flexibility on bill payment options for those experiencing financial hardship, without any penalties and fees, including placing a 60-day hold on cancellations and non-renewals for non-payment
- Extending personal auto coverage to individuals delivering food, medicine and other essential goods at no additional charge
- Considering a covered premises as "occupied" while mandatory closures are in effect, addressing concerns with vacancy clauses
- Waiving the limit on additional living expenses for homeowners who are forced from their homes following covered losses, such as a fire, to pay for delayed repairs and the added costs associated with temporary living arrangements
- Extending the number of days we will reimburse a customer for a rental car if an insured's vehicle is in the shop and cannot be repaired or returned
- Accelerating the release of your commission payments to assist with cashflow as part of enhancements to our commission system

These steps are designed with you and your customers in mind. Additionally, our [agent COVID-19 resource](#) center offers more details about these and other actions we are taking.

Together, we will weather this storm

The governmental stay-at-home orders have resulted in fewer drivers on the road and, in turn, fewer accidents. We look forward to a time soon when we see a decline in the spread of the virus. Please know that our teams have two priorities right now – responsibly responding to the coronavirus pandemic in a timely manner and planning how we will help you get back to business quickly when this is over.

Our company and our industry have a long history of weathering storms and emerging stronger. The coronavirus pandemic will test us for sure, but at The Hanover, we are confident that, together, we will get through this time.

Hartford:

4/10/2020 Update Personal Auto Payback Plan

We hope you're holding up as best you can during these difficult times. The coronavirus pandemic affects us all. We deeply appreciate your hard work in helping customers get through this crisis. We're grateful so many of our auto insurance customers are doing their part to prevent the spread of COVID-19 by staying home. Since people are driving less, we're seeing fewer auto claims. So we're giving auto customers some relief on their bills through The Hartford's COVID-19 Personal Auto Payback Plan. Here's what we're doing:

- **15% Payback:** We will be issuing a 15 percent refund on two months' worth of premium for all customers with an in force personal auto policy as of 4/1/2020. Customers who pay the premium in installments will receive a credit toward their next payment. We are working with state insurance departments to approve these credits so we can pay them as quickly as possible. We plan to issue payments to customers either by check or direct deposit into the billing account on record. **Customers do not need to take any action to receive this credit .** This credit applies whether a customer pays in full or in installments.
- **Billing grace period:** For customers having financial difficulty, we will waive late-payment fees and cancellations for non-payment. This applies to personal auto and home policies until May 31. We hope this grace period gives customers financial flexibility during this crisis.

Agent commissions WILL NOT be affected by this 15% customer credit.

You may view the full press release at [The Hartford's newsroom](#). For more information about The Hartford's ongoing efforts during the COVID-19 pandemic, please visit <https://www.thehartford.com/coronavirus>.

Taking care of our customers, employees, agents and communities remains a top priority for The Hartford. On behalf of myself and our employees, I want to thank you for your continued commitment, resilience and will to push forward. We will get through this together.

Stephanie Bush

Executive Vice President, Small Commercial & Personal Lines

3/25/2020

Effective immediately we are making the following changes in an effort to ease the burden that Coronavirus related events are having on some of our customers.

- We will accept credit card payment for premium installments (previously, credit card payments were restricted to payment of full remaining balance only)
 - Note this option is currently available through the phone channel
 - We are working to introduce in MyAccount and the IVR as soon as possible
- We will offer a 60 day cancellation hold to customers who call us and advise that they are unable to pay their bill due to events related to Coronavirus
 - During this time we will continue to bill customers, but their policy will not cancel for non-payment and no late fees will be assessed
 - This relief is intended for insureds unable to make payment due to direct impacted of events related to Coronavirus
 - It is not appropriate to hold billing for large blocks of business, e.g. on an agent's entire book
- We are affirming our existing practice by which we allow customers to reduce sales or payroll exposure bases on inforce Worker's Compensation or Spectrum policies, thereby lowering annual premium and future installment payments
 - Requests to reduce sales or payroll by more than 30% will require manager approval
 - Agency-serviced customers can submit the endorsement request through their agent; and agents can submit endorsement requests through EBC
 - PHS customers should call/be transferred to our service center
- We are offering mid-term transition to our payroll billing plan for customer who use a supported payroll software provider or wish to self-report payroll

- Currently, changing to a payroll billing plan mid-term requires that the policy be canceled and rewritten
- We are working on a streamlined process and will provide an update as soon as possible

The [Hartford.com](https://www.thehartford.com) has also been updated with a landing page for COVID-19 <https://www.thehartford.com/coronavirus> It has easy to follow directions for Claims which are being handled on a case-by-case basis.

I would also encourage agents to put new WC on Payroll Billing/Self-reported payroll to offset payroll fluctuations and free up cash flow for customers (no down payment!).

Coronavirus - Businesses

Business owners face a stressful and uncertain time right now. We understand the strain you probably feel as you push through this extremely challenging situation. We want to help however we can. One way we want to help is by giving you upfront information about claims for business interruption and workers' compensation insurance coverage.

Business Interruption Coverage

Most property insurance includes business interruption coverage, which often includes civil authority and dependent property coverage. This coverage is only designed to cover losses that result from direct physical loss or damage to property and this generally does not apply in the case of a virus. Every situation will be looked into on a case-by-case basis. If you believe you have a business interruption claim, then please [reach out to our claims experts](#) for more information.

Workers' Compensation Coverage

Workers' compensation insurance helps your employees recover from work-related injuries or illnesses. Every state has its own workers' compensation insurance laws and regulations that govern the coverage available. To file a workers' compensation claim, the employee will need to demonstrate that the injury or illness arose both out of and in the course of their employment. If you believe you have a workers' compensation claim, then please [reach out to our workers' comp claims experts](#) for more information.

Small business customers can easily access policy documents [online](#).

Additional Resources

We realize that businesses are dealing with very difficult scenarios that could have a significant financial impact. There are plans in place to help.

WE KNOW THESE ARE UNPRECEDENTED TIMES. AND WE'RE HERE TO HELP. Across the world, people and businesses are facing circumstances they've never encountered before. The COVID19 outbreak continues to raise challenges for our nation, our economy and our communities and families. The Hartford is committed to providing the answers you need to help your clients during these challenging times. This document provides some information about what you can expect from us. The Hartford is Prepared for Business as Usual

- The Hartford is open for business and here to support you during these challenging times. To ensure the health and safety of our staff and the communities in which they work, the vast majority of Hartford employees are working remotely: our underwriters, risk engineering consultants, claims personnel and operations staff are fully functional and ready to serve customers as needed. For more information on the actions that The Hartford has taken and additional resources, please visit The Hartford's COVID-19 Resource Center. Premium Billing
- We will help your personal and commercial lines customers who are having financial difficulty because of COVID-19. You can contact the applicable service area (listed elsewhere in this document) for help with billing or payments issues. If your customers contact us directly, we will provide assistance. We will be suspending cancellations for non-payment until May 1, 2020, and we will not be assessing late fees for premiums due on or before May 1, 2020. We hope this grace period will help give customers the breathing room they need to weather this crisis. We will revisit and timely consider this suspension based on the facts and circumstances that develop over the next five weeks. We will also continue to comply with any directives issued by state departments of insurance on billing issues. Policy Renewals
- We understand that these are uncertain times for many businesses and we want to ease the burden that comes along with preparing for and deciding on terms for policy renewals. If you are required to submit additional information in connection with an upcoming policy renewal and have been impacted by COVID-19, contact your local underwriter to discuss possible options. Premium Audit
- We also know that administrative tasks like submitting payroll reports and completing final premium audits will not be top priorities for customers impacted by COVID-19. To help ease that burden, we are committed to being flexible with respect to the completion of final audits, non-compliance notices and paying your final premium audit payment. Our premium audit team will do their best to work with your customers on your available options. Changes in Operations or Exposures Due to COVID-19
- We understand that many customers will have increases, decreases or changes to their operations and exposures due to COVID-19. We will endeavor to work with you and your customers to accommodate these temporary changes in their business operations.

Converting to a Remote Workforce / Telecommuting

- In the interest of minimizing risk to employees and reducing "community spread," many businesses are converting to a remote workforce. Rest assured, Workers Compensation insurance is designed to provide coverage for workers regardless of where they perform their work, provided, of course, the injury or illness arises out of and occurs within the scope of their employment. As always, any claim for worker's compensation benefits is subject to the underlying facts, the terms and conditions of the policy, and any state laws or regulations that may apply. Risk Engineering

- If your clients have open risk engineering recommendations that they cannot comply with because the business has been impacted by COVID-19, our Risk Engineering team will work with you to discuss possible options. Business Interruption and Workers Compensation Coverage
- We recognize that business owners, the backbone of our nation's economy, face a stressful and uncertain time right now. We understand the strain and anxiety they likely feel as they push through this extremely challenging situation and want to know if and when their current insurance covers losses arising out of COVID-19. Each claim is unique and must be reviewed based on the underlying facts, policy language and applicable law. For that reason, we are not in a position to comment on hypotheticals or "what if" situations. What we can do, however, is provide an honest, upfront description of our business interruption and workers' compensation insurance coverage for you to share with customers as needed.
 - o Business Interruption Coverage Most property insurance includes business interruption coverage, which often includes civil authority and dependent property coverage. This coverage is generally designed to cover losses that result from direct physical loss or damage to property and is not designed to apply in the case of a virus.
 - o Workers' Compensation Coverage Workers' compensation insurance helps employees recover from work-related injuries or illnesses. Every state has its own workers' compensation insurance laws and regulations that govern the coverage available. To file a workers' compensation claim, the employee will need to demonstrate that the injury or illness arose both out of and in the course of their employment. Claims
- As you would expect from us, we are well prepared to respond to claims and inquiries whenever our customers need us. Every situation will be looked into on a case-by-case basis and be evaluated based on the terms and conditions of the policy and applicable state law.
- Customers can call 800-327-3636 or visit www.thehartford.com/claims for more information or to file a claim.

YOU CAN COUNT ON US.

We realize that all businesses are dealing with very difficult scenarios that could have a significant financial impact. There are plans in place to help. Use these resources and share with your customers as needed.

- Familiarize yourself with what the federal government is doing through their recent initiatives to help you and your clients.
 - o Please visit The Hartford's COVID-19 Resource Center for links to helpful information that is constantly evolving. We've included links to The Center for Disease Control, World Health Organization, OSHA and other resources for both employers and small businesses.
- Be on guard for increased cyber or ransomware attacks during this health crisis – do not click on attachments or links that you do not recognize. Contact us by phone if you question the authenticity of any communication purportedly coming from The Hartford. Visit our Cyber Resource Page for a variety of helpful information.
- Quick Reference Contact information Small Commercial

o Agents should contact their underwriter or go to Electronic Business Center (EBC)

<https://agency.thehartford.com/forms/ebc1.fcc?TYPE=33554433&REALMOID=06-d9b9356b-b582-4db1-b460-fc560fab5de2&GUID=&SMAUTHREASON=0&METHOD=GET&SMAGENTNAME=-SM->

[vG07rc9GqPqZ4QxtGue8AdA9eoNJGns%2fZCJ62K%2fHaho3BgxYKS0c9qkE6B8gVmjG&TARGET=-SM-https%3a%2f%2fagency%2ethehartford%2ecom%2f](https://business.thehartford.com)

o Agency-serviced small business owners should contact their agent or go to business.thehartford.com to register for/access online service

o Policyholder services (PHS) customers should go to business.thehartford.com to register for/access online service or call 866-467-8730

o File a claim by file calling 800-327-3636 or visit business.thehartford.com

Middle & Large Commercial and Global Specialty

o Visit [thehartford.com/contact us](https://thehartford.com/contact-us) or reach out to your underwriter Personal Lines

o Agents can contact their PL Sales Representative or contact Agency Services at 800-771-8557.

The Hartford is well-positioned to handle increased claim and operational workflows. We are confident in our ability to partner with you through this crisis. As a 210-year-old company, we have successfully navigated through many global crises, including multiple recessions, two world wars and the 1918 influenza pandemic. This is an unprecedented time for everyone, but we are here for you and ready to support you and your customers whenever you need us. We wish you and loved ones safety and good health.

More to come as the situation is very fluid. If you have any questions, please let me know.

Al Vazquez, Regional Sales Executive

Garden State Regional Office

Cell: 914-299-6119

Fax: 1-866-522-0738

alec.vazquez@thehartford.com

Merchants:

We have not made any wholesale changes in our approach to renewals, cancellations, etc. Rather we've made sure that our Billing, Marketing, and Underwriting and Billing staff are all available to discuss any specific with agents and policyholders. Our Colleagues have been coached to treat customers with reasonableness and understanding given these very unique times. I've personally seen a couple of accounts where we've extended due dates for compliance or payment as requested. Hopefully this helps. Thanks,

Rich Chichester, RChichester@MerchantsGroup.com

Mercury:

Private Passenger Auto Giveback Program

April 8, 2020

Recognizing that many customers are driving their vehicles less as a result of shelter-in-place actions, Mercury plans to giveback 15% of monthly premiums for April and May 2020. This applies to all Mercury Private Passenger Automobile policy holders.

Customers will receive their Givebacks in the same manner their premiums were paid. As soon as we receive guidance and approval from the Department of Insurance, we expect to begin processing the payments. **The Giveback Program will not impact agent commissions.**

Mercury recognizes we are in an unprecedented time and would like to reiterate our commitment and support to you and our shared customers. We appreciate the work you do and want to thank you for your continued partnership. If you have questions about these changes, please contact your Mercury Marketing Representative.

Nationwide:

4/9/2020

Valued Partner,

Life has changed, for you, for me, and for our members. As much of the country has moved to staying at home, customers with our innovative, usage-based auto insurance products will soon see their rates reflect the changes in their driving behaviors.

To ensure as many people as possible have access to these products, we're rapidly expanding the number of states where members can take advantage of them.

Through products like Smart Miles and Smart Ride, usage-based insurance customers are seeing the benefit of rates reflecting the mileage they drive. As you talk with customers, we encourage you to discuss the benefits of these offerings designed for their specific situation.

We realize that not all of our customers can make the pivot to usage-based insurance right now, yet many customers are currently experiencing hardship as a result of the COVID-19 pandemic. To get relief in the hands of our customers quickly and simply, we are offering a one-time **premium refund of \$50 per policy** for personal auto policies active as of March 31, 2020. Customers don't need to do anything. Refunds will automatically be credited to the customers' most recent method of payment (automatic withdrawal, credit card, personal check) within the next 30 days. We are offering this rapid relief at a time when drivers are making the right choice to stay off the road and remain home to help "flatten the

curve.” The refund applies to all personal auto policies including Private Client. The premium refund and timing are subject to individual state Departments of Insurance approval. **Agency commissions won't be impacted by this refund.**

We will be sending a communication to all personal auto customers later today. If you'd like to send a communication to your customers sharing this news you can use this link for a template.

In addition to the auto premium refund, given our concern for the current situation our customers are facing, since March we've been extending payment terms for members experiencing hardship, providing immediate relief for customers looking for ways to make ends meet. To provide support to impacted communities, the Nationwide Foundation made \$5 million in contributions to local and national charities to support pandemic response efforts. I'm proud of the many ways we are protecting our customers and communities during this time.

Taking the long view has helped see Nationwide and our members through challenging times for 94 years, and together we'll get through this one as well. Thank you for your continued partnership.

Shelley Brazeau-Temple

President, Nationwide Personal Lines

Billing and Service

We're committed to your success and want to ensure customers don't suffer additional hardship as a result of the COVID-19 pandemic. If you are aware of customers who require assistance with the payment of their insurance premium, due to COVID-19, please contact us. Our customer service representatives can suspend the cancellation of some policies and waive late fees that your customers incurred, effective March 11, 2020. Nationwide will always comply with legal and regulatory orders.

Norfolk & Dedham:

Shared this with agents in NJ already.

- Non-Pay Notices
 - Will not go out during this period
 - Outstanding amounts will roll forward to the next installment
 - Please encourage policyholders to make timely payments.
- Renewal Processing
 - Policies will process even with outstanding balances
 - Balances will roll forward into the next installment

Let me know if you need anything else.

David McTernan, CIC
Mid-Atlantic Regional Manager
The N&D Group®
50 Division Street, Suite 400
Somerville, NJ 08876
1-800-688-1825 x4100

Safeco:

Taking care of our customers, employees and agents is a top priority for Safeco. We recognize the uncertainty and financial challenges many of our joint customers are facing as the nation bands together to slow the spread of the coronavirus. To help Safeco customers, we have taken the following actions:

Personal Auto Customer Relief Refund

Fewer drivers are on the road, which means fewer accidents. With this in mind, we are announcing our Personal Auto Customer Relief Refund, which will return approximately \$250 million to our Liberty Mutual personal lines and Safeco auto customers. Here's how it works:

- Personal auto insurance customers will receive a 15% refund of two months of their annual auto premium as of April 7, 2020, pending regulatory approval.
- The refunds will begin in April and will be issued either by check or in the manner the customer made their most recent payment.
- The payments will happen automatically. Customers do not need to call Safeco to receive the refund.

Safeco agent commissions WILL NOT be affected by this 15% customer refund.

Payment flexibility options

- Late fee charges have been automatically stopped and cancellations due to non-payment have been temporarily paused for personal auto and home customers from March 23 through at least May 22, 2020.
- We continue to work with individual customers to extend payment dates if needed and provide personalized support.

Delivery coverage expansion for auto policies

- All personal auto policies have been expanded to cover customers who use their personal vehicles to deliver food and medicine. Standard Safeco personal auto policies typically exclude such coverage.
- This additional protection is in effect for all personal auto policies in all states for losses occurring from March 16 to May 22, 2020, and reported by July 1, 2020.

For more information on all of the information above, customers can visit www.Safeco.com/Covid-19.

The well-being and support of our customers, agents and employees remains our primary concern during this critical time. I really appreciate the work you are doing to support our shared customers, and I thank you for your continued partnership.

Selective:

4/13/2020

Everyone has been impacted by COVID-19, which has required us to rethink where and how we work. But we have both met the challenges – and through our strong partnership – we will continue to work together seamlessly to deliver the service and support our customers need.

Our customers have made changes as well. Many have been sheltering-in-place, doing their part to help flatten the curve of this pandemic. Our auto customers are driving less and reducing their exposure, so we believe it is appropriate to credit a portion of their premium. This action, along with other COVID-19-related considerations to help customers keep their coverages in place, are just a few of the ways we're helping our mutual customers at this difficult time.

Here are a few highlights of our COVID-19 credit program:

- We're offering a 15% credit to both personal and business auto policyholders, unlike many other carriers who are restricting their refunds to personal auto only.
- Pending regulatory approval, customers with an inforce personal and/or business auto policy as of April 30, 2020 and May 31, 2020 will receive 15% of their monthly premium for April and May applied to their account.
- Credits automatically will be issued without action required by you or the customer.
- Your agent commissions will not be impacted.

This credit, along with the adjustments in pay plans and grace periods, are just two of the many ways we're helping our customers and distribution partners deal with COVID-19's impact. To read more about Selective's COVID-19-related actions, including what we are doing for our employees, please read our [press release](#) and the [Q&A](#) available on selective.com.

This situation continues to evolve, but our commitment to our agents, customers, and employees remains constant. The entire Selective team is here, ready to support you and our customers, as we work through this challenge together. Thank you for your partnership.

Wishing you, your families, and your colleagues continued good health –

John Marchioni

President and Chief Executive Officer

3/27/2020

Will there be a moratorium on cancelation for non pay accounts curing this time?

We are more than willing to work with customers and accept any partial payment, if full payment is not possible at this time. However, if a customer cannot make a payment and requires a billing accommodation, we can suspend the effective date of a policy cancellation, late fee, or reinstatement fee for the longer of 30 days or the period the state insurance department advises.

Will there be a moratorium on non renewals during this time?

Recognizing the challenges faced by both your staff and our mutual customers, our underwriters will be flexible on issues such as timing of binding orders, renewal instructions and other underwriting issues.

Will there be automatic renewals or extensions available for those who need them during this time?

Recognizing the challenges faced by both your staff and our mutual customers, our underwriters will be flexible on issues such as timing of binding orders, renewal instructions and other underwriting issues.

Any additional support you are providing to your agencies that we can help communicate in an efficient manor to our members?

We are deploying multiple options for handling some, typically, in-person transactions, such as claim adjusting, safety management, and premium audits, in a more virtual way to ensure we limit virus exposure for you, our customers, and our employees. For example, our Safety Management Specialists will connect through telephonic or video channels rather than visiting properties, and we will utilize third party data available to support our underwriting, agents, and customers.

Additionally, if a customer cannot make a payment and requires a billing accommodation, we can suspend the effective date of a policy cancellation, late fee, or reinstatement fee for the longer of 30 days or the period the state insurance department advises.

Selective Flood:

Extension of the Grace Period for Payment of National Flood Insurance Program (NFIP) Premiums Due to COVID-19 Pandemic **March 28, 2020**

I. Extension of Renewal Grace Period

To decrease the chance of a coverage lapse caused by the COVID-19 pandemic, I am extending the 30-day grace period for receipt of the renewal payment after a policy's expiration date.¹ If a policy has an expiration date between February 13, 2020, and June 15, 2020, then the NFIP insurer must receive the appropriate renewal premium within 120 days of the expiration date to avoid a lapse in coverage.

For example, for a policy insuring a property with a policy expiration date of February 13, 2020, the NFIP insurer must receive the renewal premium payment on or before June 11, 2020, to avoid a lapse in coverage. However, if a policy expires after June 15, 2020, the normal 30-day grace period for receipt of the renewal premium will apply.

II. Extension of Underpayment Grace Period

To decrease the chance of a lapse or decrease in coverage caused by the COVID-19 pandemic, I am extending the 30-day deadline to make an additional premium payment after receiving an underpayment notice.² If a policyholder receives an underpayment notice dated between February 13, 2020, and June 15, 2020, then the NFIP insurer must receive the additional premium amount requested within 120 days of the date of the notice.

III. Applicability

This bulletin applies for all NFIP policies, whether issued by NFIP Direct or a Write Your Own company.

IV. Administration

NFIP insurers must track each application of this bulletin and provide FEMA with these records upon request.

State Auto:

4/13/2020

We do not plan to offer any changes to relief or reimbursements. As far as Payment Deferral, the customer is welcome to contact our billing department to discuss deferral.

Regarding agent commission. We pay up front on an annual or 6 month basis depending on policy terms. The only way the agent commission is charged back is the result of a cancellation from the customer.

We will be offering our Safety 360 program in PA for both PL and CL and the signup credit is 15% for PL and 10% for CL. Stay tuned for more information regarding this product launch for PL later this week. It has been in existence for CL since inception.

TPC:

A Message from Tom Greenfield – President & CEO

The Philadelphia Contributionship

Our Response to COVID-19

To All TPC Agents and Policyholders:

In response to the COVID-19 global health crisis that is affecting all Americans, it is clear that we are no longer operating in a “business-as-usual” environment.

The Philadelphia Contributionship is taking the necessary steps to ensure the safety and security of our employees, agents and customers by instituting new policies and procedures on nearly a daily basis.

Effective immediately and until further notice, we will work with our customers with special circumstances related to the cancellation of any TPC insurance policy where the COVID-19 crisis has played a role in the reason for cancellation, especially for non-payment.

Customers are encouraged to either contact their agent for assistance or call us directly at 888-627-1752 and select option “2” if a premium payment is due and it cannot be paid in accordance with the current payment plan due dates.

We put service first and during this time of uncertainty our commitment to providing responsive and compassionate service is no different.

In times of national crisis, we must all pull together and do our best to care for those in greatest need.

Sincerely,

Tom

Travelers:

Travelers New Policy on Suspending Cancellation & Nonrenewal (3.27.20)

Message to U.S. Agents and Brokers

To Our Partners:

We understand that many individuals and businesses are facing a significant financial burden due to COVID-19. To help ease that burden, Travelers is expanding billing relief for all U.S. customers across Business Insurance, Bond & Specialty Insurance and Personal Insurance.

Effective immediately, we are suspending cancellation and nonrenewal of coverage due to nonpayment through May 15, 2020. We will not charge interest, late fees or penalties during this period, providing policyholders extra time to pay their premiums without risking cancellation.

We're committed to working with you and your customers during these challenging times. Agents, brokers and customers who are able to make payments should do so as they normally would. For Agency Bill accounts where your customer is unable to make payments, please contact us so we can work through this together.

In addition to complying with any regulatory orders, we will continue to monitor ongoing developments related to COVID-19 and adjust our policies as needed.

We encourage you to visit our dedicated [COVID-19 site](#) on Travelers.com where you can find details on this billing relief plan and a helpful FAQ section. You and your customers may also contact a Travelers billing representative, who can help answer any questions.

- For U.S. Personal Insurance, visit [MyTravelers.com](#) or call 1-800-842-5075.
- For U.S. Business Insurance and Bond & Specialty Insurance, call 1-800-252-2268.

Our commitment to taking care of our customers has not wavered for over 160 years. Now more than ever, we'll be there as we navigate these challenging times together.

Please bookmark our [COVID-19 website](#), which is being updated regularly.

Thank you for your continued partnership, and stay healthy and safe.



Patrick Kinney
Executive Vice President
Enterprise Distribution Management

United Fire Group:

Payment flexibility for policyholders affected by COVID-19

UFG Insurance takes pride in offering simple solutions for complex times. As our entire country unites to fight the novel COVID-19 pandemic, times certainly don't get much more complex than they are today.

During this unprecedented health crisis, be assured of one simple truth: We're here for our customers.

Policyholders facing financial hardships caused by steps to slow the spread of COVID-19 are encouraged to call our billing office at 800-637-6309 to start a conversation. Our teams are closely monitoring Department of Insurance (DOI) regulatory updates that may offer additional support.

UFG is built upon fundamentals of trust, keeping promises and treating people the right way. That foundation never waivers, especially in trying times like these that unite us all. Thank you for entrusting us to protect what matters most to you.

Utica First:

3/20/2020

If we get a call from insured/agent who cannot pay – here are the guidelines:

-If the policy is **active BUT a Non-pay notice has been issued** – issue a new invoice with the current date and waive late fee on non-pay.

-If the policy **status is pending** cancellation – delete pending status and issue a new invoice with the current date and waive late fee on non-pay.

-If the policy is active and **NO Non-pay notice has been issued** (current notice is invoice) – change next activity to still be Non-pay notice (N3) but change the date to 3 weeks later than scheduled.

AUTOPAY

– If an insured removes themselves from Autopay – we will **NOT** be changing the payplan to 4 pay. They will be allowed to remain on whatever payplan they are currently on.

-If they are on autopay and payment is dishonored (NSF or any other reason), they are to be removed from Autopay, but will be left on whatever payplan they are currently on.