

Selective Moratorium and Extension Response

3.27.2020

AGENCY QUESTIONS: Our members are already fielding calls on the following questions and we need your current directives on how you are addressing the following items during this closure of nonessential businesses:

- **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.