

<u>Carrier</u>	<u>Type of Credit or Relief</u>	
Chubb	Upon renewal, auto policyholders to receive credit reflecting 35% premium reduction for months of April & May with additional discounts for subsequent months, as the situation warrants. This comes out to approx. \$110 per vehicle. Not necessary for insured's to request, it is automatic.	
Encompass	Encompass personal automobile insureds will receive 15% of their monthly premium in April and May. Secondly, Encompass is providing Identity Theft coverage for no charge for the remainder of the year.	We will not reduce your compensation on these policies, as we are not treating this as a reduction in premium.
Grange	Our personal auto policyholders will receive a 25% payback for the months of April and May.	The issued credit will not impact your commissions.
Hanover	Returning 15% of April & May auto premiums to personal lines customers through The Hanover CARES Refund.	It will not impact commission payment to agency's.
Hartford	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	Agent commissions WILL NOT be affected by this 15% customer credit.
Mercury	Mercury plans to giveback 15% of monthly premiums for April and May 2020. This applies to all Mercury Private Passenger Automobile policy holders.	The Giveback Program will not impact agent commissions.
Nationwide	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.	Agency commissions won't be impacted by this refund.
NBIC	Not at this time	
Plymouth Rock	Credits are scheduled to be applied to policies beginning the week of May 4. The credit amount will apply to policy balances or future term balances. If the policy balance is paid in full or the customer is on payroll deduction, a refund check will generate later in May. Or they can chose to donate the credit to a charity.	
Safeco	Personal auto insurance customers will receive a 15% refund on two months of their auto premium, based on your premium amount as of April 7, 2020.	Safeco agent commissions WILL NOT be affected by this 15% customer refund.
Selective	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. *ALSO: We're not advertising this , but using it as a tool for the hardest hit clients that have large portions of their fleet parked in a lot collecting dust. the ability to suspend insurance on those vehicle.	Agents commissions will NOT be impacted for the 15% credit.
StateAuto NJ	We do not plan to offer any changes to relief or reimbursements.	n/a
StateAuto PA	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.	Agents commissions will not be impacted.
Travelers	Extending our Stay-at-Home Auto Premium Credit Program, which will automatically give our customers a 15% credit on their June auto premiums. Also, suspending cancellation and nonrenewal of coverage due to nonpayment through June 15.	This credit will have no impact on the base commission associated with the policy.
Utica First	Not at this time	