

**Carrier**

**Type of Credit or Relief**

**Chubb Small Business**

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.

**Grange**

Our business customers that have a Businessowners Policy (BOP) will receive a 20% payback for the months of April and May as well.

The issued credit will not impact your commissions.

**Liberty Mutual**

Small commercial customers will receive a 15% refund of two months of their annual BOP premium for policies in-force, based on their premium amount as April 1, 2020, pending regulatory approval. The payments will happen automatically. Customers and agents do not need to contact us to receive the refund. The refunds will begin in the upcoming weeks and will be issued by check to all customers.

Agent commissions will not be impacted.