

List of Insurance Companies offering Auto Insurance Premium Relief in Kansas due to COVID-19

Last updated: April 16, 2020

Acuity

- Will provide \$20 million in reductions to customers auto policies. This amounts to roughly a 7% decrease per vehicle.
- Policy holders do not need to do anything to get this credit – it will be applied automatically.
- Acuity will also donate \$300,000 between 3 charitable organizations, including Feeding America, the Salvation Army and the Sheboygan County Food Bank.

Auto Owners

- 15% premium refund to personal automobile policyholders for the months of April and May.

Cincinnati Insurance

- auto clients will receive a 15% credit per policy on their April and May premiums.
- pausing cancellations due to nonpayment of premium and waiving late fees until at least April 30; and waiving restrictions on policyholders now performing delivery services in efforts to protect the wellbeing of their communities.

CHUBB

- Upon renewal, clients will receive a credit of 35% premium reduction for the months of April and May, with additional discounts for subsequent months as the situation warrants

MetLife

- Active MetLife customers who are paid to date will receive a 15% credit for April and May based on their monthly premiums. No action is required by customers to receive this credit.
- MetLife will not cancel policies due to non-payment through July 1, 2020. Customers having trouble paying can contact MetLife directly for assistance.
- MetLife is extending coverage under their personal auto policy at no additional charge for customers who are making deliveries in response to this crisis, effective March 20, 2020 through May 1, 2020.

The Hartford

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

Liberty Mutual / Safeco Insurance

- 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.
- Waive late fee for any customer unable to make a payment due to COVID-19.

Progressive

- *Apron Relief Program* - Progressive provides \$1 billion to customers, employees, agents and communities.
- Progressive personal auto customers who have a policy in force as of April 30th will be credited 20% of their April premiums in May and personal auto customers with a policy in force as of May 31st will be credited 20% of their May premiums in June.
- Suspending cancellations and non-renewals on personal and commercial lines policies for non-payment through May 15th
- Providing commercial lines customers with a business owner or general liability policy underwritten by Progressive a 20% credit on April and May monthly premiums
- Providing a full-service claims experience for first responders and health care workers who experience a car accident by providing enhanced roadside service (including transportation to work or home from the accident if needed), expedited tow service and vehicle repairs, pick up and delivery of the repaired vehicle, all while deferring deductibles and providing a rental vehicle if needed
- Expanding coverage for personal auto customers temporarily delivering food or medicine and allowing commercial customers additional coverage options for delivery
- Extending payment leniency, waiving late fees and pausing collections
- Deferring deductibles to help customers who cannot pay out of pocket to get their car repaired
- Providing delivered meals for its for-hire trucking customers, first responders and health care providers
- Helping in the towns where its employees, agents and customers live by funding a donation of \$8 million by the Progressive Foundation to charities focused on hunger, health and homelessness, including Feeding America, the American Red Cross and the National Alliance to End Homelessness

State Auto

- Due to the COVID-19 pandemic, Auto-Owners Insurance will be refunding up to 15% of Private Passenger Auto premiums for the months of April and May 2020. This refund is pending regulatory approval. In order to be eligible for a refund, a vehicle must have bodily injury coverage.

Travelers

- Stay-at-Home Auto Premium Credit Program - U.S. personal auto insurance customers receive a 15% credit on their April and May premiums
- Pledged \$5 million to assist families and communities affected by the COVID-19 pandemic across North America, the United Kingdom, and the Republic of Ireland
- Effective immediately (March 27), 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.
- Continues 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