

ACCEPTANCE

Each Acceptance office is taking government and CDC guidelines into account as they reopen to the public beginning in early June. Embracing the hashtag #acceptanceinsstrong, Acceptance insurance offices around the country are serving communities including bringing meals to intensive care units and stocking local food pantries in South Carolina, making masks to relieve the discomfort of professionals wearing PPE for long shifts in Ohio, and donating lunches to first responders in Lakeland, FL, while maintaining a safe social distance. Acceptance is suspending late fees and extending payment deadlines for customers as well as offering free COVID-19 screenings to employee team members

ACUITY

Acuity is discounting personal auto rates for customers in response to reduced driving. Policyholders will receive an average discount of \$50-\$100 for two cars. This reduced-driving discount will be automatically applied to policies for both existing and new customers, pending regulatory approval. Acuity is making a special \$300,000 financial contribution among the Sheboygan County Food Bank, the Salvation Army and the Feeding America organization to support COVID-19 efforts. They are also working with the Wisconsin Motor Carriers Association and the Nebraska Trucking Association to provide meals to truck drivers on the road at this time.

AIG

AIG is making an inaugural \$5 million contribution through the AIG foundation to COVID-19 relief efforts, as part of their commitment to global communities. AIG has implemented a temporary grace period extension of 90 days for policies with premium payments due, or for policies in the grace period, between March 11, 2020 and July 1, 2020.

ALLSTATE

Allstate is extending its shelter-in-place payback program through the end of June, which will boost the lines carrier's auto premium relief efforts to about \$1 billion. Customers who use their personal vehicles to deliver food, medicine, and other goods for commercial purposes related to COVID-19 are automatically covered. Allstate is offering a special policy payment plan to provide financial relief to customers. Allstate is pausing policy cancellations due to non-payment during the declared COVID-19 state of emergency, including Allstate business plans.

AMERICAN FAMILY

American Family Insurance is more than doubling its auto premium relief initiative to \$425 million due to reduced driving and accidents as result of the coronavirus pandemic. They are providing \$225 million in additional premium relief via 10% credit on auto policies in force from July through December of 2020. Additionally, to support communities, American Family Insurance, the American Family Dreams Foundation, and the Steve Stricker American Family

Insurance Foundation are providing up to \$6.8 million in matching funds to COVID-19 relief and other non-profit organizations.

AMICA

Amica is administering the COVID-19 Auto Premium Relief Program, which provides Amica auto customers with policies in place as of April 1, 2020, with a 20 percent credit on their auto premiums for April and May, pending regulatory approval.

ARBELLA

Arbella Insurance Group is providing its private passenger auto customers with a 20% discount on their auto premiums for April, May and June 2020. The savings will result in an estimated average of \$60 per vehicle, and customers with multiple vehicles on their policy could see more savings. Arbella will not cancel any policies for non-payment from April 1 to June 1, 2020 and will not charge fees for late payments or insufficient funds.

ASSURANT

As part of the Assurant Cares Employee Support Fund, Assurant launched a special COVID-19 emergency relief program to support eligible employees who are experiencing severe financial hardships triggered by the pandemic. Assurant seeded the fund with a special \$500,000 allocation from their foundation, and with the support of their management committee, board, and employees, have raised an additional \$500,000.

AXA

AXA is providing two million masks to hospital workers and 20,000 meals to public hospitals in Paris, France.

CHUBB

Chubb is committing \$12.5 million to pandemic relief efforts globally, including grants to Feeding America and The Rockefeller University for research to support the prevention and treatment of COVID-19. Their philanthropic donations will support people and programs providing emergency frontline services as well as the most financially vulnerable members of the community. Additionally, Chubb will not lay off employees during the COVID-19 pandemic health crisis. They have temporarily suspended policy cancellations for commercial clients and offered flexible payments for personal line customers.

CINCINNATI INSURANCE COMPANIES

The Cincinnati Insurance Companies are offering a 15 percent personal line auto credit for current policyholders for April and May premiums.

CLEARPATH MUTUAL

ClearPath Mutual is extending the suspension of cancellations due to non-payment through June 1st, 2020.

COUNTRY FINANCIAL

Country Financial is providing funds for much-needed equipment and supplies through its Operation Helping Heroes program. They are donating \$3 million to first responders, medical workers and military service members in the communities in which they do business. Every Country Financial client with a personal auto insurance policy as of April 1, 2020 is receiving a 15% refund for two months of auto premium in anticipation of a decrease in driving activity in April and May.

CSAA

CSAA Insurance Group, a AAA Insurer, is donating the use of their cafe food services to prepare meals for local food banks. CSAA also is providing a 20 percent premium credit to auto coverage customers, totaling about \$100 million, and pausing cancellations for home and auto policies due to non-payment through June 30th. CSAA is offering a variety of resources during the pandemic including coverage for use of personal vehicles to deliver food and medicine, and flexible payment options and extensions.

DONEGAL INSURANCE GROUP

Donegal Insurance Group is suspending policy cancellations for non-payment and waiving late fees that would otherwise result from non-payment of premium for sixty days.

EMC

EMC Insurance Companies are giving \$525,000 to Feeding America and the Small Business Recovery Grant Program to support their efforts during #COVID19. Their risk improvement and premium audit field personnel are suspending on-site inspections and visits. EMC will complete as much loss control work as possible through phone, email and mail. EMC has provided a guide package to help policyholders make informed decisions as they reopen their business.

ENCOVA

Encova Insurance is issuing a 15 percent policy credit to more than 80,000 personal auto policyholders for the months of April and May. Encova is also extending grace periods, suspending non-payment cancellations and is providing insured restaurant owners with delivery coverage. Encova is providing support for insured restaurant owners who do not typically offer delivery services with a hired non-owned auto endorsement on a temporary basis and are assisting business owners to help protect their buildings and properties during COVID-19 closures. Additionally, The Encova Foundations of Ohio West Virginia donated \$130,000 to 26 foodbanks across their geographic areas.

ERIE

Erie has provided \$200 million in dividends directly to personal and commercial auto insurance customers, or approximately 30 percent of related auto premiums over a two-month period. This is in addition to previous COVID-related reductions and provides a combined \$400 million in relief to consumers. Erie Family Life is currently waiving the required paramedical exam based on CDC guidance and subject to underwriting approval. Erie is giving \$2.5 million to agents and employees supporting local coronavirus community efforts through the *Agents Giving Back* project. Erie has also added gift card reimbursement coverage to the company's Erie Secure home policies, which reimburses customers for balances that can no longer be used due to business closures.

FARM BUREAU OF TENNESSEE

Farm Bureau Insurance of Tennessee is issuing \$30 million in special payments to its auto policyholders in the state in response to economic stresses caused by the coronavirus emergency.

FARMERS FIRE INSURANCE COMPANY

The Farmers Fire Insurance Company is supporting the most vulnerable in the community of York, PA with a \$5,000 donation to the York Food Bank and is encouraging their agents to support their community.

FARMERS INSURANCE

Farmers Insurance is reducing personal auto insurance premiums by 25 percent for April, and 15 percent for May, on Farmers and 21st Century branded policies as well as pausing policy cancellations due to non-payment. Farmers is supporting the National First Responders Fund with a \$150,000 donation. Funding from Farmers is intended to help first responders cope with the post-traumatic stress that can often afflict those who encounter emergencies as part of their profession, especially in response to COVID-19. Farmers is providing additional relief to more than 115,000 of its business insurance customers in the restaurant, office, retail, and service sectors across the country with a 20 percent monthly credit on their business owners policies through its Farmers Cares initiative.

FM GLOBAL

FM Global is making pandemic relief donations totaling \$1 million worldwide in the communities where its employees work and live. The company is giving \$50,000 to local nonprofit organizations chosen by each of FM Global's twenty operations offices around the world. Additionally, personal contributions by FM Global employees and retirees to COVID-19 relief efforts are being double-matched for each donation.

EMPLOYERS

Employers is offering immediate relief by placing a temporary moratorium on all billing cancellations. Additionally, all pending cancellations that were effective as of 3/1/2020 have been rescinded. They have temporarily revised policies to enable businesses that did not previously offer delivery service to do so, and relaxed re-application criteria for previous customers that experience a lapse in workers' compensation coverage. Employers insurance has issued guidance that no additional actions need to take place on the part of the insured in order to extend coverage to employees temporarily working from home.

GEICO

Geico is ending its hiring freeze and announced that new employees will join existing workers remotely. GEICO is extending credits to auto policy holders, averaging about \$150 per auto policy and \$30 per motorcycle policy. This benefit, provided to 19 million policyholders, totals approximately \$2.5 billion. GEICO is pausing cancellation of coverage due to non-payment and policy expiration through May 2020, or later, as directed by each state.

GRANGE INSURANCE

Grange is giving a 25 percent premium refund for April and May, estimated at approximately \$25 million in relief to policyholders. They are also suspending cancellations of policies due to non-payment through May 29, 2020. They are adjusting coverage to help restaurant clients and their employees and suspending the enforcement of the food delivery exclusions for restaurant delivery-related gaps. Grange is providing paid leave for any associate caring for someone with COVID-19 and providing a support hotline for employees affected by COVID-19.

GRINNELL MUTUAL REINSURANCE COMPANY

In addition to adjusting underwriting guidelines for area restaurants and proudly providing a smooth work-from-home transition, Grinnell made a \$25,000 donation to the Grinnell (Iowa) Area Chamber of Commerce Small Business Emergency Fund.

THE HANOVER INSURANCE GROUP

The Hanover issued The Hanover CARES Refund, refunding 15 percent of April and May auto premiums to eligible customers. Hanover also is extending covered premises as "occupied" while mandatory closures are in effect, addressing vacancy clause concerns. In addition, Hanover is extending rental car days if a policyholder's vehicle is in the shop and cannot be repaired or returned and paying additional living expenses to homeowners who have been forced from their homes following a covered loss, such as a fire. The Hanover also is donating \$500,000 to local non-profits to provide pandemic-related assistance to people and organizations across the country and critical medical supplies and masks to health professionals.

THE HARTFORD

The Hartford is administering a COVID-19 Personal Auto Payback Plan, providing customers with a 15 percent refund on their April and May personal auto insurance premiums. Over the next two months, the company will distribute approximately \$50 million to its customers.

HAWAII EMPLOYERS MUTUAL INSURANCE COMPANY

HEMIC is providing a new Covid-19 workers' compensation premium relief program, giving a total of \$2 million in financial relief to policyholders in the form of a premium credit. Additionally, HEMIC's underwriting and servicing teams are assisting policyholders with questions on returning employees to the workplace safely, validating employee job descriptions and adjusting their business models to fit the current market. They are facilitating their employee's safe return to a healthy workplace through a mobile app they have developed called "Passport."

HISCOX

For policyholders who are unable to pay their premiums, HISCOX is extending the time to make payments until June 1, 2020. The HISCOX Foundation is contributing \$2 million to relief efforts across the U.S. to support the small business community including The Women's Business Development Center and Kiva USA. Hiscox has partnered with Thimble to support small business during Covid-19 and offer short-term business insurance plans providing more flexibility.

HORACE MANN

Horace Mann is issuing a credit on two months' worth of insurance premiums for customers. They donated \$100,000 to support the "Keep Kids Learning Fun," an initiative to help teachers equip the most vulnerable students with educational materials as they learn at home during COVID-19 and set up free online teaching resources, including access to thousands of Pre-K-12 classroom lessons to help teachers adapt to remote learning. Horace Mann provided contributions to United Way of Central Illinois and The Community Foundation for the Land of Lincoln COVID-19 response Fund as well as the Greater Springfield Chamber of Commerce's Small Business Relief Fund.

ILLINOIS CASUALTY COMPANY

Illinois Casualty Company is suspending all insurance premium billing in response to growing COVID-19 concerns and closings that will affect the food and beverage industry. ICC is a regional insurance carrier and has specialized in insuring the restaurant and tavern industry since 1950.

INTEGRITY INSURANCE

Integrity is giving personal auto policyholders a 25% payback for the months of April and May, which is an estimated impact of \$25 million throughout the 13 states in which they operate. Business customers received a 20% payback for the months of April and May as well. Policyholders directly impacted by the circumstances surrounding COVID-19 have a grace period to pay premium through June 12, 2020 and Integrity is temporarily adjusting coverages for both restaurant commercial clients and restaurant employees who have personal auto coverage. Integrity Insurance is making a \$100,000 donation to United Way Fox Cities to support COVID-19 relief efforts and subsidized programs built to create lasting change in the community.

KEMPER

Kemper Corporation is providing a 15 percent credit to personal auto policyholders towards their April and May premiums and is committing \$1 million dollars to organizations focused on critical issues, including food insecurity and front-line medical personnel. Their relief efforts include a \$200,000 donation to Feeding America's COVID-19 Response Fund and a \$200,000 donation to Direct Relief's campaign to provide personal protective equipment and essential medical items to health workers responding to COVID-19. Kemper also is giving a dollar-for-dollar match for every employee donation made to Feeding America or Direct Relief, up to \$50,000 for each organization.

KENTUCKY EMPLOYERS MUTUAL INSURANCE

Kentucky Employers Mutual Insurance's (KEMI) leadership team is extending wage replacement benefits for first responders and medical personnel employed by a current KEMI policyholder, who have been quarantined for COVID-19 as a result of their increased risk of exposure during their work. The wage replacement benefits cover first responders and any employee in the medical field that has direct contact with a person diagnosed with COVID-19.

LIBERTY MUTUAL

Through the Personal Auto Customer Relief Refund, Liberty Mutual is giving personal auto insurance customers a 15 percent refund on two months of their annual premium, which totals approximately \$250 million to Liberty Mutual and Safeco personal auto insurance customers. In addition, Liberty Mutual is providing flexible payment options and delivery coverage expansion for auto policies. Liberty Mutual also stopped late fees and temporarily paused personal auto and home coverage cancellations due to non-payment from March 23 through June 15.

MAIN STREET AMERICA

Main Street America Group is returning nearly \$27 million in premium relief to its commercial lines and private passenger auto insureds. The credits include approximately \$10.4 million in premiums to Main Street America commercial auto policyholders and \$16.5 million in relief for personal auto customers, including \$50 relief payments per eligible vehicle and a 20 percent

premium credit for business owners. The company is also providing temporary coverage for individuals using personal vehicles to deliver food from local restaurants. Through the NGM Charitable Foundation and employee matching gift program, Main Street America is also providing funds to support relief efforts for those facing financial uncertainty and other Coronavirus-related needs.

MAPFRE

MAPFRE is implementing the MAPFRE Insurance Staying Home refund which will return 15 percent of April and May premiums to personal auto policyholders or over \$30 million. Fundación MAPFRE is donating \$2.3 million to support urgent medical and community needs across Massachusetts. MAPFRE also is allocating €54 million euros to support customers and suppliers worldwide, in addition to €5euros recently donated to accelerate COVID-19 research in Spain. With nearly seven million customers in Spain, MAPFRE plans to return €30 million euros to its self-employed and small and medium enterprise customers.

METLIFE

MetLife is giving personal auto customers a 15 percent credit for April and May and is pausing cancellation of policies due to non-payment through July 1. MetLife is also extending coverage for policyholders using personal vehicles to deliver medicine or food, under all personal auto insurance programs, at no additional charge through May 1, 2020. The MetLife Foundation is committing \$25 million to the global response to COVID-19 in support of communities impacted by the pandemic and will donate thousands of face masks, bottles of hand sanitizer, and canisters of disinfecting wipes to help those in need. They have given grants to organizations including The Children's Health Fund, The Hot Bread Kitchen and The Bedford Stuyvesant Restoration Corporation.

NATIONWIDE

Nationwide is offering a one-time premium refund of \$50 per policy for personal auto policies active as of March 31. They are suspending the cancellations of some policies, deferring payments and waiving late fees for personal as well as home, auto and business policies. The Nationwide Foundation has donated several million dollars to charities in support of relief during COVID-19.

NEXT INSURANCE

Next Insurance is cutting April premiums by 25 percent for its customers with general liability, professional liability, and commercial auto policies.

NJM

NJM Insurance Group is providing a 15 percent refund on the equivalent of three months of annual premiums for auto policyholders in Connecticut, New Jersey and Pennsylvania, which will total approximately \$41.7 million in relief. They are extending premium payment deadlines

and using maximum flexibility to create payment plans for policyholders. They're giving \$25,000 to the emergency action fund of the Pittsburgh Foundation which helps organizations on the front lines of the pandemic.

NORTH CAROLINA FARM BUREAU

North Carolina Farm Bureau Insurance is providing a 20 percent dividend payment to its automobile policyholders for April and May 2020.

NYCM

NYCM Insurance is issuing a credit of 15 percent back to its approximately 230,000 policyholders and has stopped cancellations for nonpayment of premiums until further notice. They are and are waiving newly added vehicle inspections at this time. Additionally, NYCM has transitioned their on-site café in Edmeston, NY to a drive-through, pop-up supermarket for employees, providing them with a safe option to obtain groceries for themselves and their families. They have also provided individual checks to employees to make a positive difference of their choice during COVID-19, including donating to a local hospital or charity, or to neighbors who have found themselves in tough times.

PHILADELPHIA INSURANCE

Philadelphia insurance is donating \$1M to COVID-19 related charities. They are giving consumers an extension on late fees, a voluntary hold on cancellations for non-payment of premiums, an extension of premium grace periods and they are not reporting late payments to credit rating agencies during the pandemic. They are also providing a guide, APS, with best practices to help keep kids safe while engaging in the virtual world during the pandemic.

PLYMOUTH ROCK

Plymouth Rock is issuing a 25% premium credit on liability and personal injury protection coverages on all existing and new auto insurance policies. It will also waive comprehensive and collision deductibles for any health care worker involved in an accident while driving to and from work, or in the line of duty. For its home insurance customers, Plymouth Rock will apply its alternative living expense coverage to any health care worker required by illness or job requirements to stay away from home. Policyholders will have the option to donate their savings to non-profit organizations.

PREFERRED EMPLOYERS INSURANCE

Preferred Employers Insurance provided donations to three organizations to help them provide relief during the COVID-19 pandemic including Big Table, The Diablo Valley Foundation for the Aging, and the San Diego Food Bank, located near its headquarters in San Diego.

PROGRESSIVE

Progressive is providing more than \$1 billion to auto policyholders. Progressive is waiving late fees and suspending cancellations and non-renewals of active personal and commercial policies due to non-payment through May 15. They have additionally given a donation of \$8 million from 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. Progressive is also dividing more than \$2 million among its active network of affiliated collision repairers.

QBE NORTH AMERICA

QBE North America is supporting healthcare workers in the fight against the COVID-19 pandemic by donating 95,000 3M standard ear loop face masks to hospitals around the country facing shortages, including Brigham and Women's Hospitals in Boston, Hartford Hospital, and New York Presbyterian. They also are supporting small and medium business customers in Australia impacted by COVID-19.

SAFECO

Safeco is extending the Personal Auto Customer Relief Refund, through which they returned approximately \$250 million to customers; personal auto insurance customers received a 15 percent refund on two months of auto premiums. They are expanding all personal auto policies to cover customers who use their personal vehicles to deliver food, medicine, medical supplies, or medical equipment for a commercial purpose. The Safeco philanthropy program is committing \$15 million in crisis grants to community partners responding to the coronavirus, giving donations to over 800 nonprofits partners through their employee volunteering program and created an employee phone outreach program to call those in the community who are socially isolated. To support their agents give back during COVID-19, they are giving \$10,000 to Cares Community Project.

SAFETY

Safety Insurance is offering personal auto policyholders a 15 percent credit off of their premium for April and May. It is also providing auto coverage for customers now using their personal vehicles for deliveries. Additionally, through their charitable foundation, Safety Insurance is donating to local organizations including the Boston Resiliency Fund, Project Bread, and Healthcare Heroes to benefit the Massachusetts general emergency response fund.

SELECTIVE

Selective Insurance has issued a 15 percent premium credit for April and May for all personal and business auto insurance policies. The company is also providing payment flexibility, delaying policy cancellations and making mid-policy adjustments to business customers transitioning from brick and mortar operations to a delivery service, using their property differently, or experiencing a reduction in sales revenue.

SERENITY

The Serenity Insurance Foundation is committing \$1.07 million in Coronavirus relief efforts at the community level, with donations to fifteen local United Way outlets across the country where Sentry has offices, in addition to Maui, the home of the Sentry Tournament of Champions.

SHELTER INSURANCE

Shelter Insurance is issuing a payment to policyholders representing approximately 30 percent of their personal auto monthly premium for the months of April and May, based on a best estimate of the impact of this pandemic on customers and on Shelter's business. The Shelter Insurance Foundation is allocating \$1.5 million to help with crisis relief in the communities Shelter serves. The Foundation is also offering a \$1,000 donation per agent and \$5,000 per regional office to area charities working to respond to local COVID-19 needs.

SOCIETY INSURANCE COMPANY

Society Insurance policyholders who own restaurants and bars affected by state and city guidance to manage exposure to COVID-19 have access to flexible payment solutions through May 31, 2020 to avoid potential cancellation of their policies. Society is also adjusting policies to provide policyholders with auto delivery coverage needs. They are purchasing gift cards and writing letters of appreciation for insurance customers in their local community and donating meals to the FDL County Acute Psychiatric Unit healthcare workers in the area.

STATE AUTO INSURANCE

State Auto Insurance is issuing the State Auto In This Together plan, which gives an automatic one-time 5 percent discount on entire personal auto premiums for policyholders at their next renewal that will continue through June 1, 2020. They are also offering additional savings through State Auto Safety 360, so that as drivers spend less time on the roads, additional reductions can be made to monthly premiums.

STATE FARM

State Farm Mutual Automobile Insurance Company is returning up to a \$2 billion dividend to its auto insurance customers. On average, most customers will see a 25 percent policy credit. The dividend is part of the Good Neighbor Relief Program.

TEXAS FARM BUREAU

Texas Farm Bureau Insurance (TFBI) is refunding more than \$20 million to its auto policyholders through a credit of 15 percent of their premiums, beginning May 15th.

TEXAS MUTUAL INSURANCE COMPANY

Texas Mutual Insurance Company is committing \$2 million in grant funding for non-profit organizations across the state that are vital to COVID-19 relief and recovery. The grants will go to 40 nonprofit organizations, including Meals on Wheels, United Way, local food banks, community health organizations, and those on the front lines of the COVID-19 efforts. Texas Mutual also is distributing \$330 million in policyholder dividends two months early to support Texas businesses.

TRAVELERS

The Travelers Companies is releasing a robust suite of risk management resources to help businesses safely reopen amid the COVID-19 pandemic, which include Plan, Act, Train, Health – PATH to reopening your business. Travelers has extended premium relief through the month of June. They are giving a \$5 million donation to assist families and communities impacted by the COVID-19 pandemic in North America, the United Kingdom, and the Republic of Ireland. This includes support for the most financially vulnerable in the communities where Travelers operates. They are instituting a “distribution support plan” to all agents and brokers, which will accelerate payments to help address the liquidity impacts of the COVID-19 crisis, totaling more than \$100 million. Travelers is issuing a U.S. personal auto insurance credit of 15 percent on premiums through June 15, 2020, through its new Stay-at-Home Auto Premium Credit Program. Travelers has enabled remote work locations through COVID-19 for nearly all employees.

USAA

USAA is returning a total of \$800 million, or 20 percent, to auto policyholders for the months of April, May and June. In addition to giving employees three extra weeks of complete paid leave during COVID-19 and covering out-of-pocket costs for employees diagnosed with the disease, USAA is investing \$2 million in nonprofits.

UTICA NATIONAL

Utica National is also hosting a webinar entitled, “Safely Reopening our Schools During the COVID-19 Pandemic,” to help schools plan for the fall. They are providing policyholders with a 15 percent payback of their personal auto insurance premiums. The company is also temporarily expanding coverage under customers’ personal auto policies to include delivery coverage. In an effort to provide meals for area residents while supporting local restaurants, The Utica Foundation is issuing two grants totaling \$75,400, including a \$25,000 donation to the Hope House in Utica, NY to provide lunches to the guests it serves and \$50,400 for meals to the Rescue Mission of Utica. The Utica National Foundation is also donating an additional \$250,000 in grants to local nonprofits and food banks dealing with COVID-19.

VERMONT MUTUAL INSURANCE GROUP

Vermont Mutual Insurance Group is contributing \$1,000,000 in charitable donations to assist with COVID-19 relief efforts in Vermont, including dollars designated to the Vermont Foodbank

and the Vermont Community Foundation. They are also distributing additional funds to the United Way of Central Vermont, the American Red Cross, and the Boys and Girls Club of Burlington. The company recently locally sponsored "Comfort Care Baskets" for Central Vermont Medical Center frontline healthcare workers and purchased nearly \$2,000 worth of gift cards from local restaurants during the stay-at-home order. Beginning May 1st, they are issuing payback equivalents of 20 percent to customers on their personal auto premiums for three months.

WESTFIELD GROUP

Westfield is waiving late fees for customers impacted by COVID-19 and offering a 15 percent premium credit, or approximately \$16 million to personal auto insurance customers for April, May, and June of 2020. They are providing coverage to customers with personal auto policies who are engaged in any delivery of essential goods, including food delivery, and also waiving the limit for additional living expenses for those having to relocate from their residence due to business closures or servicing due to COVID-19 difficulties. Westfield is also organizing blood donations through their foundation to support medical needs in their local communities.

ZURICH

The Z Zurich Foundation is pledging up to \$20 million to support Covid-19 relief around the world. The donations are being directed towards efforts focused on food insecurity, first responder safety and the basic needs of the vulnerable populations such as the homeless. Employee donations made to charities during Covid-19 will be matched at 100 percent. The Z Zurich foundation is also giving \$300,000 to the Illinois COVID-19 response fund.