

Allstate IA Key Persons and Producers,

During these unprecedented and complicated times, it's important to be able to rely on a single source for information, which is why we continue to direct you to www.myallstateconnection.com for critical information. On occasion, there may also be a need to update you on issues specific to the region. Below is today's local update.

The California Department of Insurance issued [an order](#) last week asking insurers to offer a 60-day grace period on billing.

- For *personal lines*, we continue to work through how best to comply with the order. Please remember that, when necessary, you should encourage insureds to begin a **Special Payment Plan**.
 - Information on Special Payment Plans are on www.myallstateconnection.com.
 - I will also forward a newsletter next which includes details on this and our Mobile Application for customers, along with a note from our SVP and VP.
- Given the circumstances, enhanced accommodations are being made to help customers leverage that option. Those details are posted on myallstateconnection.com.
- For *commercial lines*, **billing is deferred through May 31**. (This is separate from the Special Payment Plan noted above.) Business customers will continue to receive an invoice; however, installment fees will not be charged, and policies will not be cancelled. Policies in cancel status will be automatically removed. After the deferment period, the deferred balance will be added to the next month's installment, as opposed to being spread over remaining installments. This is a countrywide decision and information is posted on myallstateconnection.com.
- *As applicable to your agency, North Light* is also included in this order. They also continue to discuss how best to comply with the order. Details will be shared once available.

Questions about non-renewals, property inspections and proof-of-insurable interest.

- Most **non-renewals have been suspended**. This includes unacceptable inspections, claim activity, referrals for permissive operator accidents and no-hit MVRs.
- The non-renewals associated with the **California exposure management program will continue**. Given the compressed nature of our 12-month exposure management program and the process many agencies have in place to address these non-renewals in advance of the effective dates, the decision was made to continue the brush/wildfire non-renewals in the state. The program launched with August 2019 effective dates and notification is sent to impacted customers up to 75 days prior to renewal.
- All **physical inspections for new property business will stop for now**. Virtual inspections using aerial imagery will be ramped up and will continue to be completed, where possible, to ensure proper coverage for the customer.
- Due to current DMV closures, with a private party purchase, a certificate/transfer of title that is signed by both parties will be acceptable for **proof of insurable interest**.

Questions about our Verified Miles program

- The Verified Miles program in place in California will continue as is without any changes at this time. As you know, details for the auto verified mileage endorsement is on www.myallstateconnection.com.

Reinforcing our position as an essential business.

- The company position on our status as an essential business has not changed. Due to growing health and safety concerns as well as guidance from local governments, we strongly encourage and support your decision to operate your business remotely. As independent contractors, you should interpret the government guidance independently and apply decision-making to your business. Both the [Governor's office](#) and the [California Department of Insurance](#) have taken a formal and visible position on this topic. Their positions are aligned with our company position that insurance is an essential business. **Please use these notices should you need to respond to inquiries about your decision to operate the agency.**

Thank you for resiliency, your commitment and your focus.

Susan



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