



## Need Billing Help? Reach Out to Us.

For some employers right now, workers compensation costs can feel unaffordable in the current economic environment. We understand that COVID-19 negatively impacts many employers. We have a range of billing options, like FlexPay and MPR reporting, and refinance options available. Affected policyholders should not wait to reach out for help!

Since March 17th, BHHC has been holding cancellation notices on all inforce policies, even if a specific state did not require such action. Keeping coverage inforce, even if we were not being paid, allowed employers negatively impacted by the COVID-19 pandemic to focus on navigating the current crisis without fear of losing their workers compensation coverage.

Beginning next week, we will start sending letters to policyholders with past due balances informing them of our timeline for sending out cancellation notices for non-payment of premium. An example of that letter is available below. **Our goal is to ensure policyholders can continue coverage, regardless of their financial circumstances.** So whether they are looking for a short-term solution for a gap in finances or a long-term method of managing their overall workers compensation billing, please reach out today.

If any policyholder would like to set up a payment plan, discuss payment plan options, or identify how much is currently due, please contact our Customer Care team by emailing us at [clientservices@bhhc.com](mailto:clientservices@bhhc.com) or by calling (888) 495-8949.

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Dear Policyholder,

On March 17, 2020, in response to several state-specific orders, Berkshire Hathaway Homestate Companies ("BHHC") began suspending cancellation for all workers compensation policyholders for non-payment of premium. Since then, we have been holding cancellation notices on all inforce policies, even if a specific state did not require such action. Keeping coverage inforce, even if we were not being paid, allowed employers negatively impacted by the COVID-19 pandemic to focus on navigating the current crisis without fear of losing their workers compensation coverage.

As restrictions begin to ease and some communities start reopening, many of these state orders providing restrictions on premium collection and the cancellation of policies have expired or will expire soon.

Regardless of state orders, we want you to know that BHHC's Workers Compensation Division is committed to helping customers navigate the current crisis through the upcoming weeks/months. Below we provide some important information about what the expiration of these orders will mean for our policyholders and what BHHC is doing to provide continued leniency to those negatively impacted by the current crisis. Our Client Services and Customer Care teams can assist you with any questions or concerns. Contact [clientservices@bhhc.com](mailto:clientservices@bhhc.com) or (888) 495-8949.

#### Update on Past Due Premiums:

Unless there are state-specific orders to the contrary, we are resuming normal billing operations, including removing the automatic cancellation holds we placed on policies that are behind on premium payments. Policyholders who have a past-due balance and have not contacted us to set up payment terms will be issued a direct notice of cancellation ("DNOC") for failure to pay. To avoid cancellation, policyholders will need to pay their past-due premium in full by the cancellation effective date or must contact us to make payment arrangements. DNOC's will resume per the below.

- Policies that have NJ coverage - DNOC's will resume as early as 07/30/2020
- Policies that have CA coverage - DNOC's will resume as early as 07/14/2020
- All other policies – DNOC's will resume as early as 06/30/2020

We will continue to monitor state orders and emergency declarations and will update the above as needed to comply with those orders.

#### Making Payment Arrangements:

We will continue to work with policyholders negatively impacted by COVID-19. If you would like to set up a payment plan, discuss payment options, or identify how much is currently due please contact our Customer Care team by emailing us at [clientservices@bhhc.com](mailto:clientservices@bhhc.com) or by calling (888) 495-8949.

#### Monthly Payroll Reporting | Pay-As-You-Go:

Customers who report payroll to BHHC under their selected billing plan were also granted leniency in submitting their payroll reports. Customers with past due payroll reports will be issued a direct notice of cancellation for failure to report per the above schedule.

We ask that all customers who have past due payroll reports submit their payroll to avoid cancellation. We will handle any premiums owing as a result of these submissions in the same way described above.

To identify if you have any past-due premiums please login to your account or contact our Customer Care team. If you are a Pay Go customer and need assistance please email us at [PayGoAdmin@bhhc.com](mailto:PayGoAdmin@bhhc.com)

Sincerely,

Berkshire Hathaway Homestate Companies

The screenshot shows the website for Berkshire Hathaway Homestate Companies. At the top left, there is a phone number (800) 453-3540 and a website URL CustomerCare@BHHc.com. The main header includes the BHHc logo and the company name. Navigation links for Business Continuity Insights, Claims Insights, Health & Safety Insights, and Billing & Legal Notices are visible. The main content area is titled "COVID-19 Insights for Workers Compensation" with the subtitle "Compassionate Care During This Pandemic". A paragraph of text explains the company's commitment to safety and service during the pandemic, accompanied by a 3D model of a coronavirus particle. To the right, there are three featured content tiles: "Initial COVID-19 Accommodations" (with an image of a person in a lab coat), "Private: COVID-19 Safety Plan Template" (with an image of a person in a field), and "Claims Insights/FAQs" (with an image of a person at a computer). A dark grey footer bar contains the text: "To review more of BHHc's insights related to COVID-19, please visit [www.bhhccovid19.com](http://www.bhhccovid19.com)".