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Thank you for your continued service to your clients through these extraordinary times. Great American Specialty Human Services is amazed and proud of our nonprofit and social service organizations' ability to adapt and continue to serve their communities. We continue to monitor the evolving industry landscape, especially regarding premium relief.

We recognize that some businesses' loss exposures may have changed as they have adjusted their operations. Bear in mind, while some insureds may have seen a reduction in exposures, others such as schools, churches, and food-distribution may have quickly changed to providing virtual services, or may have increased or changed exposures and a premium return may not be warranted. Additionally, some aspects such as property and cyber liability may have also seen increased exposures. Because of this, we will make premium adjustments that are appropriate based on a change in risk exposure. With that in mind, a standard percentage refund is not appropriate for specialty commercial insureds.

Based on our analysis of both our product offerings and the industry, we believe that customers who have **Commercial Auto** coverage may qualify for premium relief because of the effects of COVID-19. Later this week, we will mail a letter to [commercial auto insureds in Michigan](#).

In the letter, you will see that we direct policyholders to contact their agent to discuss their eligibility for premium relief for these lines or any unique considerations. We ask that you work with your insureds to demonstrate how their operations or risk exposures have changed.

To request exposure changes, you may either:

1. Submit requests for exposure changes [midterm](#). Policies that are amended by endorsement mid-term will be reevaluated for accurate exposures at the end of the policy term; or

2. Given that final exposures may still be unknown, submit exposure changes at the [end of the policy term](#). Your underwriter will work with you to make applicable adjustments and will process an endorsement.

Again, we appreciate *all the great you do* in serving your clients and choosing us for your specialty insurance needs. For more information, please contact your Specialty Human Service's [underwriter](#).

Please also check out our [Risk Portal](#) for a wealth of COVID-19 related guidance and information.



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