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Since the beginning of the pandemic, The Hanover has been working with our independent agents and brokers to understand the impact of COVID-19 to our shared customers' operations. In response, we have been reducing or reclassifying exposures for impacted policyholders, and will continue to do so as appropriate. Recognizing that some policies do not have variable exposures, we have filed a 10% premium credit for the period of March 16 through May 31, 2020 to help these additional customers.

### Processing the premium credit

[Full details about the credit](#) are available in our COVID-19 agent resource center. For your convenience, here's a summary of important points:

- Customers eligible for the automatic premium credit are those with commercial auto, general liability rated on non-variable rating exposures and professional liability coverage on an occurrence basis that were in-force during the credit period of March 16 through May 31, with locations in the state of California.
- For workers' compensation and variable general liability, we ask you to continue to work with your customer to assess the impact to their operations and adjust policies with variable rating exposures, as needed.
- For agency bill policies, we will process the credit and issue a refund check to your billing account by the end of July. We ask you to process the credit to the customers' outstanding balance and issue a refund for customers who have paid in full.
- The premium credits will not impact agency commissions, profit sharing or loss ratio.

As always, we encourage you to continue to communicate with your customers to assess the need to adjust payrolls and sales. We are grateful for all you have done to support our shared customers during these challenging times. If you have questions, please reach out to Commercial Lines agency support team via email at [CLbilling@hanover.com](mailto:CLbilling@hanover.com) or phone us at 800-626-6601.



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