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COVID-19 Update

To Our U.S. Agents and Brokers:

We know that many of our customers are doing their part to help stop the spread of COVID-19 by staying at home. That means many of them are driving fewer miles, resulting in a decrease in auto claims.

With that in mind, **we have launched the Stay-at-Home Auto Premium Credit Program, which will automatically give U.S. personal auto insurance customers a 15% credit on their April and May premiums.** It's our way of supporting our customers, and we hope it helps ease some of the financial burden many are experiencing. **Please note that these credits will have no impact on the base commission associated with the policy.**

We will continue to assess the program as more information comes to light about the impact of the COVID-19 crisis on the driving environment and auto claims.

Customers who pay by monthly installments will receive the automatic credit on future bills. Customers who have already paid their billing account in full will receive a direct payment. We are working with regulators to obtain all the necessary approvals.

Answers to questions that customers may have about this program can be found [here](#).

Separately, **we continue to provide auto coverage for customers across the country whose job responsibilities now include using their personal vehicles to make food, grocery, pharmacy and medical supply deliveries.** (This does not apply to those who are working for transportation network companies.)

The Stay-at-Home Auto Premium Credit Program is among several initiatives we have launched to provide relief during this challenging time. These include suspending cancellation and nonrenewal of coverage through May 15 – there will be no interest, late fees or penalties charged during this time. We are also accelerating more than \$100 million of commission payments to eligible agents and brokers. And we have pledged \$5 million to COVID-19 relief

efforts to assist families and communities across North America, the United Kingdom and the Republic of Ireland.

We appreciate your partnership and hope you stay healthy and safe.

Be well,



Michael Klein

Executive Vice President and President,
Personal Insurance

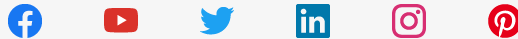


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