



April 10, 2020

## *Main Street America to Return \$16.5 Million in Premium to Personal Auto Insureds*

As the COVID-19 pandemic continues to dramatically alter driving habits and create financial uncertainty for individuals and families across the country, The Main Street America Group, through its affiliated underwriting companies, will return approximately \$16.5 million in premium to personal auto insureds.

Shelter-in-place orders and other social-distancing efforts have resulted in a notable decrease in the average miles driven per day by our insureds as well as a subsequent decline in auto claims. We expect these trends to continue in the near term and believe the best way to assist policyholders during this time is to return premium savings through this effort.

The premium relief will come in the form of a one-time full payment of \$50 per vehicle covered by a Main Street America personal auto policy. Checks will be made out to the named insured on the auto policy and mailed to the address on file. Main Street America expects to complete the printing and distribution of checks within 60 days.

Checks will be mailed to customers in Florida, where we recently received regulatory approval, beginning the week of April 13, 2020. Payments to policyholders in 24 additional states will follow, pending approval from state insurance regulators. We expect the entire process will be completed in 40-to-60 days. Relief payments will be based on personal auto policies in force as of March 31, 2020. Business written after that date is excluded. Policyholders currently on a payment deferral program are eligible for the relief payment.

For your reference, Main Street America personal auto underwriting companies include: Austin Mutual Insurance Company, Main Street America Assurance Company, Main Street America Protection Insurance Company, NGM Insurance Company and Old Dominion Insurance Company.

### **Additional Support for Agent-Customers, Policyholders and Communities**

Premium relief isn't the only way Main Street America is supporting independent agents, insureds and communities during this unprecedented time. Main Street America is also offering flexibility in several areas including premium payment deferral (without any penalties or late fees), extending rental car return days, suspending various audit, underwriting, physical inspection and commercial inspection requirements. Main Street America has also extended private passenger automobile coverage to food delivery drivers hired by restaurants as well as offering temporary coverage for restaurant insureds performing first-party food delivery service.

Main Street America's relief efforts also extend to individuals, families and businesses in communities where we operate. Through our NGM Charitable Foundation and Employee Matching Gift program, we are providing funds to support relief efforts to those facing financial uncertainty and other needs. Our efforts support those of the American Family Insurance group of companies, who are committed to assisting customers who are experiencing financial hardship from the pandemic. Collectively, the enterprise has [pledged \\$4 million in support of pandemic relief](#) and other nonprofit efforts.

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## Here to Serve You and Your Customers

Although the way we work has been impacted, we are fully equipped and operating remotely to serve you and your customers when you need us most.

- **Policyholder Self-Service:** <https://insuredportal.msagroup.com/index.html>  
Insureds have online account access via msagroup.com to check a claim status, pay a bill or obtain policy information.
- **Agents Only Portal:** <https://agentonly.msagroup.com/agentonly/#/main>  
Our Agents Only portal offers the resources and tools you need 24/7 to write business with us. For the most up-to-date information about products and programs available in your state, please login and visit the news homepage.
- **Customer Service Center**  
If you have a customer service inquiry that does not require immediate telephone assistance, please email us at [customer@msagroup.com](mailto:customer@msagroup.com). Otherwise, please call us at (877) 927-5672.
- **Claims Customer Care Unit**  
As a reminder, policyholders can report a claim 24/7 via phone, email, our website or by fax.
  - ✓ (877) 425-2467
  - ✓ [FNOL@msagroup.com](mailto:FNOL@msagroup.com)
  - ✓ [www.msagroup.com/claims](http://www.msagroup.com/claims)
  - ✓ (877) 282-3844 (Fax)

## For More Information

If you have any questions about premium relief or other temporary measures we are implementing during the pandemic, please contact your Main Street America underwriter or field representative. Thank you for your business and partnership.