



April 14, 2020

Main Street America Announces 20% Premium Credit for Business Owners and Contractor Insureds

*Commercial lines initiative follows news of premium relief
for personal auto insureds announced April 10*

The Main Street America Group recognizes that our commercial lines policyholders, which mainly consist of small business owners, have had unprecedented impacts due to the COVID-19 pandemic. While the impact on commercial lines is different than personal lines, we are seeing trends that have led us to determine relief to commercial insureds is warranted under these exceptional circumstances.

We are pleased to announce that we will be **issuing a premium credit** to all Business Owner's Policy program and Contractors insureds equivalent to 20% of the premium owed for the months of April and May 2020. This credit will be applied to all active in-force Business Owner's and Contractors policies as of March 31, 2020 and applied to the premium booked as of that date. A premium credit will be issued to each insured and reflected in their next bill regardless of the type of payment plan they are on. If the policy premium has already been paid in full, a check will be issued to the insured for the amount credited to the policy. **NOTE: The scope of this program excludes Commercial Auto, Workers' Compensation, Umbrella and other commercial policies.**

Our commercial lines premium relief is in addition to other measures we have implemented to assist our commercial insureds, which include accepting premium payment extension requests, offering restaurant insureds hired and non-owned auto coverage for food delivery operations, postponing physical premium audits and inspections as well as implementing flexible timelines for submitting trailing policy documents.

We will be sending each benefitting policyholder a letter explaining how our premium relief program works. For your reference, a sample copy of the letter accompanies this news alert. Main Street America writing companies for our Business Owner's Policy program and Contractors policies include: NGM Insurance Company; Main Street America Assurance Company; Main Street America Protection Insurance Company; Austin Mutual Insurance Company; Grain Dealers Mutual Insurance Company; Spring Valley Mutual Insurance Company and Main Street America Insurance Company.

Premium Relief for Personal Auto Policyholders

As recently announced, Main Street America will be returning approximately \$16.5 million in premium to personal auto insureds as decreases in average miles driven per day by our insureds and a decline in auto claims is being observed. The premium relief will come in the form of a one-time full payment of \$50 per eligible vehicle covered by a Main Street America personal auto policy. For specific details, please refer to the communication we issued on April 10, 2020.

As a mutual holding company, Main Street America values our insureds and recognizes their importance as stakeholders in our company. We also recognize the importance of you, our agent-customers, and the opportunity for you to share positive news about Main Street America while instilling confidence that you have placed your customer's business with us. We are working hard to do our part during this trying time.

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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. 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
 - ✓ www.msagroup.com/claims
 - ✓ (877) 282-3844 (Fax)

For More Information

If you have any questions about our premium relief programs 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.