

Carrier	Action
CapSpecialty	<p>CapSpecialty is complying with all states' notices concerning cancellations, non-renewals, premium forbearance and other matters relating to insureds who are affected by this current crisis; however, there are still states where no specific guidance has been provided. In these situations, agents or insureds should reach out to the billing specialists at premiumbilling@CapSpecialty.com or call our billing line at 1-888-541-0481 for further information, and/or requests for leniency. Please ensure that the subject of your email is 'COVID-19' so that they can treat this specific request with the appropriate urgency.</p>
Chubb	<p>Commercial Clients: Beginning March 23, 2020 Chubb will commence a voluntary 60-day hold on cancellation and nonrenewal notices for all of its US and Canada insureds that advise they cannot pay their premiums due to events related to coronavirus except where a longer period may be required by regulatory order. Chubb will continue to bill premiums but will not cancel for non-payment and no late fees will be assessed during this hold. Commercial insureds may contact Chubb directly or reach out to their brokers and agents to let them know they will be requesting this accommodation.</p> <p>Personal Risk Services Clients: Chubb will continue working with clients when they encounter a situation which impacts their ability to pay their premium. Chubb will work with US clients who cannot pay their premiums on time due to events related to Coronavirus. Any agent or client who would like to discuss the extension of a payment due date should contact our Customer Care Team at 866-324-8222, or customercare@chubb.com. We will review each request individually and follow up as quickly as possible.</p>
CIG	<p>Century's position on cancellation for non-payment of premium is to follow each state's mandates and recommendations concerning the length of time for the moratorium on issuing cancellation for non-payment of premium. Our agency partners are directed to follow each state's orders and recommendations as well. At this time, Century is not changing our Minimum Earned Premiums.</p>
EMC	<p>EMC is extending the 30-day hold on cancellations for nonpayment of premium through April 30, 2020 for those policyholders experiencing hardships during this time. Late payment notices or late fees will not be issued through April 30, 2020. This is an extension of the grace period for customers directly impacted by the COVID-19 situation; however, this is not a waiver for those payments due during this time. As you become aware of situations with our mutual clients having difficulties with payments due to COVID-19, please contact your EMC underwriter to discuss.</p>
Founders	<p>Founders is granting a 30-day grace period on cancellations that are pending from March 25, 2020 through May 1, 2020. Agents or policyholders should call (800) 972-8778 to obtain the grace period. For policyholders that receive a grace period, we will work with them to get their amount owed spread across their remaining payments. Founders is also waiving late fees for all policies; EFT/Recurring credit cards payments will be made as scheduled unless notified to change by policyholder or agent.</p>
Hanover	<p>Hanover has placed a 60-day hold on all cancellations for non-payment for all customers through 6/1/2020, unless a later date is required by a specific state. During this time, Hanover will continue to send bills, but will not cancel for non-payment and late fees will not be assessed. If you believe that one of your customers will need this assistance, please have them reach out to the billing team as soon as possible at 800-922-8427. In addition, on a case-by-case basis, for customers who indicate that their financial situations was/is impacted by the recent coronavirus (COVID-19) Hanover is willing to consider moving the current billed amount to the end of the policy term, re-spread the current billed amount over the policy term, stop/delay non-payment cancellation activity, and/or waive related late fees.</p>

Hartford	Hartford is suspending cancellations for non- payment until May 1, 2020, and we will not be assessing late fees for premiums due on or before May 1, 2020. For additional help and accommodations contact the applicable service area for help with billing or payments issues. If your customers contact Hartford directly, they will provide assistance.
Hiscox	Hiscox has suspended processing any Notices of Cancellation (NOC) for all policyholders who are in failed payment status. This moratorium will continue until June 1, 2020, or for a longer period in any state that requires a moratorium that extends beyond that date. If you previously received a Notice of Cancellation of Insurance for an account due to an outstanding payment, please ignore the cancellation notice. The policy remains active, Hiscox will be in touch after June 1, 2020, to remind you about the policyholder's outstanding balance, which will include the premium due through June 1, 2020.
Hudson	Hudson is extending time to pay premiums for 60 days, but not coverage for policies without payment. After the 60 day period, policies which have not paid any premium will be cancelled flat with no coverage afforded. Policies with partial payment will cancel as of their equity date or the minimum number of days required by the state (whichever is more favorable for the insured). Notices of cancellation which were sent prior to April 10, 2020, and are not yet cancelled, will have their cancellation date extended to meet the 60 day requirement. We are waiving all fees associated with late policy payments. We are not extending our grace period for requests to renew (only payment). Please remember to request to bind the renewal in order to ensure there are no gaps in coverage for the insured. For agency billed policies, please have Hudson send your notices of cancellation for non-payment. Please provide if any payment has been received so we know if we should be cancelling flat or pro-rata after the 60 days.
iCat	iCat is complying with states issued moratoriums on the cancellation and/or non-renewal of policies during this crises. All policies issued in these states are subject to moratoriums.
Liberty Mutual/ Safeco	Liberty Mutual/ Safeco is offering extensions on premium payments for anyone who requests it, and will consider non-standard extensions on an individual basis and are prepared to waive late fees for any customer who is unable to make a payment on time due to COVID-19. Billing customer service representatives will have the authority to adjust the customer's current bill and to waive any late fees your customer incurs after March 1, 2020. If a customer calls you stating their employment or business has been impacted due to COVID-19 and they are having trouble making a payment, please contact Safeco Insurance at 877-566-6001 or the Liberty Mutual Business Insurance Service Center at 866-290-2920.
MUSIC	MUSIC is adhering to all state requirements related to cancellation and non-renewal notices and agents are encouraged to work with the billing team for specific support. For businesses most impacted by lost sales during this critical time, you have the ability to reduce exposures up to 10% by endorsement if requested by the customer. We will offer hired and non-owned auto coverage for customers who now need to deliver goods or services unexpectedly for an abbreviated term of 30 or 60 days subject to underwriting guidelines.
Selective	Selective will make an accommodation for any standard Commercial Lines or Personal Lines customer who is unable to make their policy payments. The Contact Center can be reached at 800-735-3284 to handle these situations. Several states have also issued moratoriums on the cancellation and/or non-renewal of policies during this crises. All policies issued in these states are subject to moratoriums. For agency bill situations, agents will not be penalized for agency bill late payments for a period to be determined, beginning with their March 2020 Agency Bill Statement.
Travelers	Travelers has suspended cancellation and nonrenewal of coverage due to nonpayment through May 15, 2020. Travelers will not charge interest, late fees or penalties during this period.