



THE MAIN STREET AMERICA GROUP



DATE: April 10, 2020
TO: Our Valued Independent-Agent Customers
FROM: Chris Listau, President and CEO
RE: **Doing More for Customers**

Earlier today we shared very positive news about Main Street America's special relief program to return \$16.5 million in premium to our personal auto insureds.

On the heels of this news, I am very excited to let you know we received approval this afternoon from the Florida Office of Insurance Regulation for a special premium relief effort for our commercial lines policyholders.

The program involves providing a **20 percent premium credit** for all of our Business Owner's and Contractors insureds for the months of April and May for policies in force as of March 31, 2020 in all of our states. Main Street America recognizes that our commercial lines policyholders, which mainly consist of small business owners, have had unprecedented impacts by the events surrounding the COVID-19 pandemic. This credit will be reflected in our policyholders' next bill regardless of the type of payment plan they are on. If the policy is already paid in full, we will issue a check to the insured.

It is our hope that this special measure will bolster the other meaningful actions we have taken to support our commercial lines and personal lines customers, which include premium payment deferral, extending rental car return days, suspending various audit and underwriting requirements as well as physical and commercial inspection requirements. As you may know, 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.

We will be sharing more details about our commercial lines premium relief program next week. In the meantime, I encourage you to contact your Main Street America underwriter or field representative for the very latest details on what we are doing to assist you and your customers during this extraordinary time.

Sincerely,

Chris Listau
President and CEO

Home Office

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