

Consumer Federation of America / Center for Economic Justice

Table 3A: Grading Methodology for Insurer COVID19 Auto Premium Relief

	<u>Points</u>			
	3	2	1	0
Percentage of Premium Relief	21% to 30%	16% to 20%	10% to 15%	less than 10%
Time Frame Covered	Mar, Apr, May	Apr, May	Partial Apr, May	Something in the Future
Method of Delivery	Cash Dividend, Refund, Immediate	Credit to Next Month's Bill	Credit upon Renewal	

Bonus Point Allstate and American Family for Being First

<u>Grade</u>	<u>Points</u>
A+	10
A	9
B+	8
B	7
C+	6
C	5
D	4
D-	3
F	2 or less

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Table 3B: Detailed Grading Methodology for Insurer COVID19 Auto Premium Relief

Updated 4/21/20

Insurer	Grade	Total Points	Amount of Relief	Time Frame	Method	Description
AAA Michigan	B	7	2	2	3	20% two months premium refund for policies in effect 4/30/20
AAA Northern California	C+	6	2	2	2	20% refund for two months premium for policies in force as of 4/30/20 credited or refunded by 5/31/20
AAA Southern CA, TX	B	7	2	2	3	20% refund policis in effect 3/16/ to 5/15/20 refund checks
Alfa	F	0				No Action
Allstate	B	6	1	2	3	15% of Apr and May premium credit account or refund
American Family	A	8	3	2	3	\$50 per vehiclecovered, checks mailed
American National	C	5	1	2	2	15% credit to monthly premium every policy in force end of Apr and again end of May
Amica Mutual	C+	6	2	2	2	20% credit of Apr and May premium to account
Auto Owners	C+	6	1	2	3	15% refund for Apr and May
Chubb	C+	6	3	2	1	35% for Apr and May credit upon policy renewal
Cincinnati	C	5	1	2	2	15% credit per policy on Apr and May prmeiums
Country Frinancial	C+	6	1	2	3	15% two months refund by check in May policies in force 4/1/20
Erie	B+	8	3	2	3	30% two months dividend for personal and commercial auto, check in mid-May
Farmers / 21st Century	C	5	2	1	2	25% premium reduction for Apr, future to be assessed
GEICO	D -	3	1	1	1	15% credit towards policies renewing 4/8 to 10/7/20
Germania	C+	6	1	2	3	\$25 per policy in effect 3/31/20 and \$25 per policy in effect 4/30/21 credit for future or refund for paid
Hanover	C	5	1	2	2	15% credit April in-force policies in May, 15% credit May in-force policies in June
Kemper	C+	6	1	2	3	15% credit of Apr premium in May, 15% credit of May premium in June, refund for paid in full
Liberty Mutual / Safeco	C+	6	1	2	3	15% on two months of annual premium as of 4/7/20, check or method most recent payment
MAPFRE	C	5	1	2	2	15% for voluntary personal auto for Apr and May, refund in 60 days for paid in full
Mercury General	C	5	1	2	2	15% of Apr and May premium, credit to account
MetLife	D	4	1	2	1	15% credit for Apr and May premium credit for future premium
National General	F	0				No Action
Nationwide	C+	6	1	2	3	\$50 per policy, equivalent to 15% for two months, payment for policies as of 3/31/20
NJ Manufacturers	B	7	1	3	3	15% of three months premium refund
Progressive	C+	6	2	2	2	20% credit Apr premium to May, 20% credit May premium to Jun, refund for paid in full
Plymouth Rock	C+	6	2	2	2	25% premium credit on liability and personal injury protection coverages
Selective	C+	5	1	2	2	Policies in force 4/30 and 5/31, respectively, 15% credit monthly Apr and May, respectively
Sentry	F	0				No Action
Shelter	B+	8	3	2	3	30% of Apr and May premium payment
Southern Farm Bureau	C	5	1	2	2	15% two months credit to next invoice
State Farm	A	9	3	3	3	25% dividend of premium 3/20 to 5/31/20
Tennessee Farmers	A	9	3	3	3	Special payment about 24% two months auto premium paid per vehicle
Texas Farm Bureau	F	0				No Action
The Hartford	C+	6	1	2	3	15% refund Apr and May premium
Travelers	C+	6	1	2	3	15% on Apr and May premiums credit to customer account
USAA	C+	6	2	2	2	20% on two months premium policies as of 3/31/20
West Bend	C+	6	1	2	3	\$50 to bundled home and auto policyholders insured as of 3/11/20, date WHO declared pandemic