

Highlights of the Personal Auto Customer Relief Refund statement from METLIFE

At MetLife Auto & Home, we understand the difficulty surrounding the COVID-19 pandemic and all of its uncertainty. We remain committed to ensuring our customers get the service they expect, maintain the coverages they need, and that we process all claims for all products in a timely manner. Our team is here and ready to help, so that you can focus on the health and well-being of you and your family.

MetLife Auto Relief Credit

We understand you are likely driving fewer miles during this time, so for April and May, our MetLife Auto customers who are paid to date will receive a **15% credit** based on their monthly premiums.* Policies that are active and current on payment through April 30, 2020 will automatically qualify for the MetLife Auto Relief Credit for April, and policies that are active and current on payment through May 31, 2020 will automatically qualify for the MetLife Auto Relief Credit for May. No customer action is required to receive the credit. MetLife Auto & Home® will automatically apply the earned credit(s) to the next billing statement. Customers who have paid in full will receive a payment equivalent to the credit(s).

Payment & Billing Leniency

Through July 1, 2020, we will **not** cancel nor non-renew any active policies due to non-payment and will **waive late payment fees**. Of course, if your state has provided for a longer non-cancellation period, those guidelines will apply. We recognize the challenges of this situation and will do everything we can to assist in this time of need.

Q: I see other companies are offering accommodations to auto customers, what is MetLife Auto & Home doing?

Private passenger auto policyholders countrywide not on a grace period will receive premium credits of 15% of monthly premiums paid in April and May*:

- Customers in-force as of April 30th 2020, receive a premium credit on their next quarterly/monthly statement = 15% of their April premium.
- Customers in-force as of May 31th 2020, receive a premium credit on their next quarterly/monthly statement = 15% of their May premium.

No customer action is required to receive the credit.

MetLife Auto & Home will automatically apply a future credit to the customer's account.

For customers who have paid premiums in full, they will receive a payment equivalent to the credit(s).

Q: Can my client defer his/her premiums?

Through July 1, 2020, we will not cancel nor non-renew policies due to nonpayment and will waive late payment fees. If your client is still able to pay his/her bill(s), we encourage him/her to do so. If he/she can make partial payment that may also help reduce his/her overall balance. Any state-specific guidance providing a longer non-cancellation period or other related requirements will supersede this policy.

Q: What if my client canceled his/her policy in the middle of April or May? Will he/she still get a partial credit?

No. The premium credit only applies to active MetLife Auto & Home auto policies.

Q: Will my client get a refund, if he/she has already paid for the month?

The premium credit would be applied to his/her balance as described above.

Q: Will my client get a refund, if he/she has already paid in full?

If your client's policy were paid in full, he/she will receive a payment equivalent to the credit(s). More details to follow.

Q: What if my client would prefer to have his/her credit refunded instead of applied to his/her policy balance?

The premium relief program provides a credit to future bills.

Q: What if my client's policy has already been canceled for non-payment, can he/she request a reinstatement?

Standard reinstatement procedures are in place. Through July 1, 2020, we will not cancel or non-renew policies due to nonpayment. If your client's policy is canceled for non-payment on or after March 14, 2020, please contact us to discuss reinstatement.

If you have any questions regarding the refund and/or having any hardship in paying your installment premiums, please call us at 203-488-6386 so that we can contact the company to get an extension for you.

Thank you for your continued support and I hope you and your family stay safe and healthy. We will get through this together.

Very truly yours,



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