



THE MAIN STREET AMERICA GROUP



INSURED NAME

INSURED NAME/ADDRESS

INSURED ADDRESS

CITY, STATE ZIP

PRODUCER'S CODE: AGENT NUMBER

PRODUCER: AGENT NAME

POLICY NO.: POLICY NUMBER

POLICY EFFECTIVE DATE: TODAY'S DATE

DATE: April 14, 2020

TO: Our Valued Commercial Lines Insurance Policyholder

FROM: Chris Listau, President & CEO

RE: Premium Credit To Your Business Owners or Contractors Policy

As the COVID-19 pandemic continues to dramatically alter business operations and create financial uncertainty for business owners across the country, The Main Street America Group, through its affiliated underwriting companies, has determined we **will return 20% of your April and May 2020 policy premium charges for your Business Owners or Contractors policy.**

Shelter-in-place orders, closing of businesses deemed non-essential by governmental authorities, restricted operations for businesses deemed essential (drive-through or delivery-only operations for most restaurants) and other social-distancing measures have resulted in a notable decrease in business exposures to loss. We expect these trends to continue over the next few months and believe the best way to assist policyholders during this time is to return premium savings through this effort.

A credit will be applied to the next bill of all active in-force Business Owners and Contractors policies as of March 31, 2020. Policyholders who have paid their entire premium in advance will receive a refund check equal to the premium credit.

For your reference, Main Street America Business Owner's and Contractors underwriting companies include: Austin Mutual Insurance Company; Grain Dealers Mutual Insurance Company; Main Street America Assurance Company; Main Street America Insurance Company; Main Street America Protection Insurance Company; NGM Insurance Company; and Spring Valley Insurance Company

#### **Additional Support for Businesses and Communities**

Premium relief isn't the only way Main Street America is supporting businesses and communities during this unprecedented time. Main Street America's relief efforts also extend to individuals, families and businesses in communities where we operate. Through our NGM Charitable Foundation and Employee Matching Gift program, we are providing funds to support relief efforts to those facing financial uncertainty and other needs. Our efforts support those of the American Family Insurance group of companies, of which we are affiliated, who are committed to assisting customers who are experiencing financial hardship from the pandemic. Collectively, the enterprise has pledged \$4 million in support of pandemic relief and other nonprofit efforts.

#### **For More Information**

If you have any questions about premium relief or other temporary measures we are implementing during the pandemic, please contact your Main Street America agent. Thank you for your continued business.