

PIFC MEMBER COMPANY RESPONSES TO COVID-19



The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents six of the nation's largest property and casualty insurance companies (State Farm, Liberty Mutual Insurance, Progressive, Mercury, Nationwide, and Farmers as well as associate members NAMIC, Chubb, and American Family Connect Property and Casualty Insurance) who collectively write a majority of personal lines auto and home insurance in California.

SERVING CALIFORNIA

The mission of an insurer is to be there for policyholders when they need it most. PIFC Member Companies are continuing to provide coverage, pay covered claims, offer premium grace periods, & serve policyholders in California. Our Member Companies recognize the unprecedented circumstances our nation is facing during the COVID-19 pandemic, and they are rising to meet this moment as customers face uncertainty and financial hardship.

FLEXIBILITY FOR DRIVERS

PIFC Member Companies have:

- offered **refunds and discounts**, up to 25% for some companies, for drivers who are logging less miles during shelter-in-place orders
- provided **flexibility** for customers whose drivers licenses have expired
- **covered** customers using personal auto and motorcycle policies for the delivery of food, groceries, pharmacy and medical supplies

GRACE PERIODS

PIFC Member Companies are:

- **not cancelling policies** due to non-payment of premium
- giving **additional time** to pay for at least 60 days
- accepting **alternative payment methods**
- **waiving any fees** related to late payments during the grace period
- **extending policyholder deadlines** for submitting claims

GIVING BACK

PIFC Member Companies have collectively committed **tens of millions** of dollars to COVID-19 relief efforts.

- **State Farm is donating millions to nonprofit organizations that are directly supporting COVID-19 relief efforts**
- **Farmers Insurance® Donates \$525,000 and Protective Masks to Help Support Los Angeles Firefighters**
- **Liberty Mutual Insurance Commits \$15 Million in Crisis Grants to Community Partners**
- **Nationwide Foundation contributing \$5 million to local, national charities for COVID-19 pandemic support**
- **Progressive Foundation donated \$8 million across several charities, including Feeding America, the American Red Cross, and the National Alliance to End Homelessness**
- **Chubb Announces Grants as Part of its \$10 Million Commitment to Pandemic Relief Efforts Globally**
- **American Family Insurance, foundations pledge support to COVID-19 relief**
- **Mercury Pairs with the California Medical Association to Launch Care 4 Caregivers Now**