

## **Personal Auto Premium Refund**

Northern Mutual remains committed to responding to our policyholders needs during the COVID-19 pandemic. With the Michigan Stay Home Stay Safe Executive Order Northern Mutual realizes that our automobile policyholders are not driving as often or as many miles as usual.

Northern Mutual is currently reviewing the impact that lower auto use will have on loss exposures, and is committed to providing relief to our policyholders based on the reduction in exposure. We are following the premium refund template that has been provided by the Michigan Department of Insurance and Financial Services and we appreciate our policyholder's patience as we work through this review process.

Northern Mutual has also taken steps to provide relief for policyholder premium payments by placing a moratorium on all policy cancellations through June 8<sup>th</sup>, 2020 for those that cannot afford to pay their policy premiums. The details of the moratorium can be found on line at <u>northernmutual.biz</u>.