

# Personal Lines Auto Premium Payback

## **Q: Is Integrity offering customers any sort of payback regarding personal auto premium?**

**A:** Yes, we will be returning a portion of premium to personal auto policyholders in the form of a 25% payback for the months of April and May based upon the premium that was in effect at the end of March. With the recent shelter-in-place orders from state governors, people are driving less and in turn, having less auto claims. This allows us to give back to our customers during this difficult time.

## **Q: Will all personal auto customers receive the 25% payback?**

**A:** Yes, all Integrity Insurance personal auto customers who have policies in force between April 1, 2020, and May 31, 2020 will receive paybacks.

## **Q: What do I need to do to receive the payback?**

**A:** Nothing. The 25% payback will be granted automatically without any action from you or your agent.

## **Q: How and when will I receive the payback?**

**A:** Your payback check will be mailed to your billing address. Most policyholder checks will be mailed in May. If you became a new policyholder with us in April or May, your check will be mailed in June.

## **Q: If I already paid in full, will I still receive the payback?**

**A:** Yes, we will issue a payback to all personal auto customers, including those who have paid in full.

## **Q: What if my auto policy renews in April or May? Do I still get the payback?**

**A:** Yes. Customers active any time between April 1, 2020, and May 31, 2020 will get 25% of their premium for that month back based upon the premium that was in effect at the end of March.

### **Q: Does the payback apply to new business customers?**

**A:** Yes. New business policies that are effective in the months of April or May will qualify for the same 25% payback as current Integrity customers. Payback amounts will be based upon the length of time your policy was in effect during the period of April and May. For example, if you purchased a new business policy on May 1, you would be eligible for 25% payback on your May premium. If you purchased a policy on April 1, you would be eligible for 25% payback on both your April and May premiums.

### **Q: How was my 25% payback calculated?**

**A:** For current customers, payback was estimated based on your premium in effect as of March 31, 2020. The amount is approximately 25% of your estimated premium for the months of April and May.

### **Q: If shelter-in-place orders extend past May, will I continue to receive auto premium payback?**

**A:** We're continuing to monitor the circumstances surrounding COVID-19. While we aren't certain of how long this health crisis will continue, we will remain flexible as the situation evolves.

### **Q: Does this payback only apply to April and May premiums?**

**A:** Yes. The current refund period only covers April and May. We will continue to evaluate the situation and issue communications if the situation changes.

## Billing

### **Q: I recently received my bill. What amount should I pay?**

**A:** Please pay the minimum amount due or any amount up to the remaining balance due on your policy. You will receive your payback check separately. The payback is being processed outside of our premium billing system & process and will not be reflected on any bill or policy.

### **Q: I took advantage of your temporary non-cancellation policy and did not pay my most recent bill. Will I still receive the payback?**

**A:** Yes. All customers with active personal auto policies (not applicable to motorcycle and miscellaneous auto policies) in effect will receive a payback check.

### **Q: What happens if I am unable to pay my April or May bill? Will I still get the 25% payback for April and May?**

**A:** Yes. Customers who are unable to pay their premium in April or May on time will still get their paybacks. The payback does not impact your billing cycle (also note the temporary non-cancellation policy.)