





















OUR CARRIER RESPONSES TO HARDSHIPS CREATED BY CORONAVIRUS

Carrier	Type of Insurance	Refunds / Credits	Billing Relief	Other	Process Notes
 THE ANDOVER COMPANIES	Home	None as of now	Flexibility on a case by case basis	NA	Client contacts carrier directly for assistance 800-225-0770
 Bunker Hill HOME INSURANCE	Home	None as of now	Flexibility on a case by case basis	NA	Client contacts carrier directly for assistance 844-208-1935
 CRC Group Wholesale & Specialty	All Lines	None as of now	Flexibility on a case by case basis	NA	Contact Archer Ins. for assistance 978-922-4600
 FIRST INSURANCE [®] FUNDING A WINTRUST COMPANY	Finance Company	None as of now	30 day grace period	NA	Client contacts carrier directly for assistance 800-837-2511
 FOREMOST [™] INSURANCE GROUP	Home & Other Property	None as of now	Grace pay for late payments until 5/1	NA	Client contacts carrier directly for assistance 800-532-4221
 The Hanover Insurance Group [®]	Home & Auto	15% of April & May personal auto premiums refunded	-Flexible -Late fees waived @ request -60 Day hold on cancelations	Personal vehicles can be used for delivery	-Automatic refund -Client contacts carrier directly for other assistance 800-573-1187
 Johnson & Johnson <small>The Experience of the Past with a Vision for the Future</small>	All Lines	None as of now	Flexibility on a case by case basis	NA	Client contacts carrier directly for assistance 800-487-7565 x502

Carrier	Type of Insurance	Refunds / Credits	Billing Relief	Other	Process Notes
	Home, Auto, and Commercial	15% refund on two months of personal auto premium *based on 4/7/20 premiums -No Home Or Commercial Auto refunds/credits	-Flexibility on a case by case basis -No non-pay cancellations through at least 5/22/20	-Refund via most recent payment manner OR check coming automatic All Linesy -Coming weeks, pending regulatory approval	-Automatic refund -Client contacts carrier directly for other assistance 800-290-2920
	Home, Auto, & Commercial	“Staying Home Refund” 15% of April & May auto premium credited on personal auto billing. Average \$40	Flexible Fees Waived No Non Pay Cancellations	-Donating 2.3 Mil to urgent medical and community needed in City of Boston and major hospitals -Most inspections halted	-Automatic credit -Client contacts carrier directly for other assistance 800-225-0770
	Home	None as of now	Non-Pay cancellation considerations	NA	Client contacts carrier directly for assistance 1-617-723-3800
	Home	None as of now	Flexible billing accommodations	NA	Client contacts carrier directly for assistance 1-800-343-3375
	Auto	25% premium credit on LIABILITY AND PIP coverages	Flexibility -Waived late fees -60 day grace period for cancellations and non-renewals	-Waiving comprehensive and collision deductibles for health care workers using vehicles for work -Food and medicine delivery All Linesowed	-Automatic credit -Client contacts carrier directly for assistance 1-866-353-6292
	Commercial Auto	None as of now	Flexibility on a case by case basis	NA	Client contacts carrier directly for assistance 800-721-8294
	QUINCY MUTUAL	\$25/vehicle refund	Flexibility on a case by case basis	Significant donations to relief funds	Client contacts carrier directly for assistance 1-800-899-1116 option #2
	SAFECO	15% refund on two months of auto premium starting 4/7/20	Flexibility -Waived late fees -Non-Payment cancellations on hold until at least 5/22/20	-Medical supplies & equipment, and food delivery All Linesowed through at least 5/22/20	-Automatic refund -Client contacts carrier directly for assistance 800-332-3226

Carrier	Type of Insurance	Refunds / Credits	Billing Relief	Other	Process Notes
 Safety Insurance AUTO • HOME • BUSINESS	Home, Auto, & Commercial	-15% credit on April & May auto premiums -Refund check for those who are fully paid	-Cancellations issued after 3/23 rescinded -Non-Pay cancellations on hold -NSF and late fees waived	NA	-Automatic credit -Client contacts carrier directly for assistance 800-951-2100
 Telamon INSURANCE NETWORK	All Lines	None as of now	Flexibility on a case by case basis	NA	Contact Archer Ins. for assistance 978-922-4600
 THE HARTFORD	Home, Auto, & Commercial	15% refund on two months premium for PERSONAL AUTO	-Flexibility on a case by case basis -Cancellations & late fees on hold until 5/31/20	NA	Client contacts carrier directly for assistance 866-467-8730
 VERMONT MUTUAL INSURANCE GROUP SINCE 1928	Home, Auto, & Commercial	20% refund of personal auto premium	-Flexible -Deferral of premium payments -NSF and late fees waived	-Most inspections halted -Extended rental car periods when appropriate -Quicker claims process -Client can also elect to have their refund donated to charity	-Automatic refund -Client contacts carrier directly for other assistance 800-223-2341
 XS BROKERS FIERCELY COMMITTED. PROUDLY INDEPENDENT.	All Lines	None as of now	Flexibility on a case by case basis	NA	Contact Archer Ins. for assistance 978-922-4600

AND, OF COURSE, WE'RE ALWAYS HERE TO HELP YOU WITH YOUR INDIVIDUAL NEEDS.

IF THE ABOVE IS NOT HELPFUL, CALL US ANYTIME.

WHILE WORKING REMOTELY, WE'RE REMAINING OPEN THROUGH ALL OF THIS.

978.922.4600