



ASSEMBLYWOMAN • DISTRICT 80

LORENA

Gonzalez ★

CORONAVIRUS

WHAT YOU NEED TO KNOW.

Auto Insurance Relief For (At Least) March and April

My office is working to provide Mid-City and South San Diego County residents with the latest information on the impact the novel coronavirus, known as COVID-19, is having on our community.

California's "stay at home" order has resulted in most of us driving a lot less than we normally would. Recognizing this and the unprecedented challenges facing California's residents, [State Insurance Commissioner Ricardo Lara has ordered](#) insurance companies to provide consumers with relief from the cost of premiums during the COVID-19 pandemic. **You can expect a temporary reduction in your auto insurance for at least the months of March and April**, and maybe for May if the shelter-in-place order is extended.

Commissioner Lara ordered auto insurance companies to provide premium credits, reductions or adjustments for customers to reflect the fact that people are not driving now and the risk of accidents is much lower. **Many insurance carriers voluntarily provided reductions over the last two weeks**, but this directive ensures voluntary actions will not discriminate against any groups of drivers.

Here's a list of what some larger companies have proposed to give back to customers on personal auto insurance policies, subject to review and approval from the Insurance Commissioner:

- **AAA:** Customers with an active policy as of April 30 will receive a 20 percent refund for two months of auto premiums
- **Allstate:** 15 percent debit or credit payback on April and May premiums
- **American Family:** \$ 50 per vehicle insured
- **Amica:** 20 percent credit on April and May premiums
- **Farmers / 21st Century:** 25 percent reduction in April premium
- **Geico:** 15 percent credit on renewal between April 8 and Oct. 7; pausing cancellations for non-payment through April
- **The Hartford:** 15 percent credit on April and May premiums

- **Liberty Mutual:** 15 percent refund on two months of premiums
- **Mercury Insurance:** 15 percent credit on April and May premiums
- **Nationwide:** \$ 50 refund per policy
- **Next:** 25 percent reduction to its policyholders' April general liability, and commercial auto premiums
- **Progressive:** 20 percent credit on April and May premiums
- **Safeco:** 15 percent refund on two months of premiums
- **State Farm:** 25 percent credit on premiums from March 20 through May 31
- **Travelers:** 15 percent credit
- **USAA:** 20 percent credit on two months of premiums

The Insurance Commissioner has also requested that all auto insurance carriers provide [a 60-day grace period for late payments](#) . **If you are unable to pay your insurance premium, contact your provider and ask them to honor the Insurance Commissioner's request to provide a 60-day grace period.**

For a contact list of California auto insurance providers, please [visit this page on the Department of Insurance website](#) .

As always, [you can find the latest information on a variety of available local and state resources amid the COVID-19 outbreak on my website](#) .

You can also contact my District Office during regular business hours, Monday-Friday, at (619) 338-8090.

Auto Insurance Relief For (At Least) March and April

My office is working to provide the residents of Mid-City and South San Diego County with the latest information on the impact that the new coronavirus, known as COVID-19, is having on our community.

California's "stay home" order has resulted in most of us driving much less than we normally would. Recognizing this and the unprecedented challenges facing California residents, [State Insurance Commissioner Ricardo Lara has ordered](#) insurance companies to provide consumers with premium cost relief during the COVID-19 pandemic. **You can expect a temporary reduction in your car insurance for at least two months in March and April**, and perhaps in May if the stay-at-home order is extended.

Commissioner Lara ordered auto insurance companies to provide premium credits, reductions or adjustments for customers and to reflect the fact that people are not driving now and the risk of accidents is much lower. **Many insurances involve voluntary reductions in the last two weeks**, but this directive guarantees that voluntary actions do not discriminate against any group of drivers.

Here is a list of what some companies have proposed to return customers on personal auto insurance policies, subject to review and approval by the Insurance Commissioner:

- **AAA** : Customers with an active policy beginning April 30 will receive a 20 percent refund for two months of auto premiums.
- **Allstate** : 15 percent debit or credit refund on April and May premiums
- **American Family:** \$ 50 per insured vehicle
- **Amica:** 20 percent premium credit for April and May
- **Farmers / 21st Century:** 25 percent reduction in April premium
- **Geico:** 15 percent renewal credit between April 8 and October 7; pausing cancellations for non-payment through April
- **The Hartford:** 15 percent premium credit for April and May
- **Liberty Mutual:** 15 percent two-month premium refund
- **Mercury Insurance:** 15 percent premium credit for April and May
- **Nationwide:** \$ 50 reimbursement per policy
- **Next:** 25 percent reduction in commercial auto premiums and overall insured liability in April
- **Progressive:** 20 percent premium credit for April and May
- **Safeco:** 15 percent refund in two months of premiums
- **State Farm:** 25 percent premium credit from March 20 through May 31
- **Travelers:** 15 percent credit
- **USAA:** 20 percent credit in two months of premiums

The Insurance Commissioner has also requested that all auto insurance companies provide a [60-day grace period for late payments](#) . **If you cannot afford your insurance, contact your provider and ask them to honor the request of the Insurance Commissioner to provide a 60-day grace period.**

For a contact list of California auto insurance providers, [visit the Department of Insurance website](#) .

As always, [you can find the latest news on a variety of state and local resources on my website.](#)

You can also call my District office during business hours, Monday through Friday at (619) 338-8090.

Sincerely,



Lorena Gonzalez
Assemblymember, 80th District

[visit MY WEBSITE](#)

[send ME AN EMAIL](#)

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