

April 13, 2020

Dear MAPFRE Policyholder,

I hope you and your loved ones are safe and well.

In an effort to protect each other, and to help stop the spread of COVID-19, we know that many of you are staying at home and driving less. To recognize this change in driving behavior, and to ease some of the financial burden many are experiencing, we are implementing the **MAPFRE Insurance Staying Home Refund**.

Subject to regulatory approval, the **MAPFRE Insurance Staying Home Refund** will return 15% of April and May premium to our voluntary personal auto policyholders in Massachusetts, a total of over **\$30 million**. On average, most policyholders will receive a premium credit of approximately \$40. A similar premium credit will be provided to our personal auto policyholders in our other states of operation for the same time period. Further details will be available on our website at <http://mapfreinsuranceblog.com/covid-19-updates/>.

This is in addition to our earlier announcement that, during this crisis, we will extend coverage for customers whose job responsibilities now include using their personal vehicles to make food, grocery, pharmacy and medical supply deliveries. It is not necessary for our personal lines automobile customers to take any action to receive this benefit, and there is no additional charge.

We continue to be committed to offering flexibility to policyholders who need special payment options and, to ensure you continue to receive the service you expect, we have provided work from home capabilities to nearly all of our associates.

If you have any questions or concerns regarding your insurance policy or billing, I encourage you to contact your independent agent, or our team at 800-922-8276, 8 a.m. to 5 p.m., Monday through Friday, to discuss how we can help.

All claim services are available for policyholders as always, 24 hours a day, 7 days a week, 365 days a year. Additionally, 24-hour self-service is available 7 days a week on the [MAPFRE Insurance website](#).

We also invite you to visit our [online resource page](#) for ideas on managing stress and wellness, working at home, e-learning, virtual field trips for children, and more.

Finally, as previously announced, Fundación MAPFRE, a nonprofit foundation created by MAPFRE, will be donating \$38 million to support a range of urgent medical and community needs, including the shortage of critical supplies for medical professionals and first responders in communities around the world. Please [click here](#) to learn more about the efforts of the Fundación MAPFRE.

We recognize that these uncertain times have created unique challenges for all of us. I wish to thank all of those working on the front lines to help keep us healthy and safe. Your courage and strength gives us optimism amid the uncertainty. We are stronger together in times of crisis.

Sincerely,

Alfredo Castelo  
President & CEO