Liberty Mutual Small Commercial and Safeco agents:

While the evolving COVID-19 situation is impacting our businesses and our daily lives, we at Liberty Mutual and Safeco Insurance are hard at work in pursuit of being your carrier champion during this critical time.

That starts with keeping you up to date. I want to first call out our new **COVID-19 agent resource pages** on <u>Helping You Succeed</u> for Liberty Mutual agents and <u>Safeco Now</u> for Safeco agents. Consider this your one-stop shop for any COVID-19-related news or guidance and check it often as we add new items daily across billing, coverage, claims, and more. For example, you will see new coverage guidance for Small Commercial agents on <u>restaurant delivery</u>, and for Safeco, new guidance on <u>restaurant delivery</u> <u>using personal vehicles</u>. There is also new information on billing leniency for both <u>Safeco</u> and <u>Small Commercial</u> customers.

Secondly, we're rolling out **new programs** to support your needs in this difficult climate:

Emergency temporary sales and service support:

If your agency has become non-operational, we'd like to offer support to your customers at no charge to you. We can support both Liberty Mutual business lines and Safeco customers with items such as policy changes and endorsements, billing questions and services as well as new business quoting and issuing. Our capacity for this extra support is limited to maintain service levels, however we intend to help as many impacted agents as we can. Contact your territory manager for more information.

Agency loans:

If your agency needs financial assistance due to COVID-19, let your territory manager know. We can provide qualified agents with business continuity loans of up to \$10,000. Preference will be given to agents who have exhibited strong partnership to either Liberty Mutual or Safeco through premium volume and long-term profitability. We will continue to offer this assistance until we reach our maximum loan capacity.

Supporting your communities:

As we watch the impacts of COVID-19 unfold in our communities, we can all agree this is a critical time to help the places where we live and work. Liberty Mutual and Safeco are infusing an additional \$500,000 into local communities through independent agents in the three months ahead. If you know a non-profit that is serving a critical need related to COVID-19, you can nominate them for a \$10,000 grant. The application process is fast and simple, and we're looking to help you help folks in your community who need it most. Nominate a non-profit for the grant here and look for more information from your territory manager.

This is just the beginning. We're constantly evaluating our coverages, our billing

policies, the tools we provide to you and more to ensure we help you through this challenging time. We are truly in this together, and as your carrier champion, we will (virtually) be with you every step of the way.

Thank you for your ongoing partnership.