

Reduced Driving Leads to Rebates, Reimbursements, Reduced Insurance Rates

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The Delaware Department of Insurance today released a list of consumer-friendly automobile insurer actions that are being implemented due to reduced vehicle use throughout the COVID-19 pandemic. As filed with the department, these actions represent millions of dollars being returned to or saved by policyholders throughout the state.

The following list may not be inclusive and may be updated online. The commitments below apply to only personal automobile insurance policies. Customer eligibility requirements may exist. Residents should direct questions about specific commitments to the insurer.

- AIPSO: Providing rate relief through a 15% credit on April and May premiums or a 15% refund for customers already paid in full.
- Allstate: Issuing refunds equal to 15% of March and April auto premiums. A total of 19,155 Delaware Allstate customers will be refunded well over \$1 million.
- American Family: Distributing a one-time check payment of \$50.00 per covered vehicle.
- American National: Providing premium relief equal to a 15% credit of April and May premium.
- Amica Mutual: Crediting 20% of the policyholder's monthly auto premium.
- Bakers Standard: Applying a one-time 6% credit to the premium of auto policies renewing between October 1, 2020 and October 1, 2021.
- Chubb: Renewing customers will receive a discount equal

to 35% of their April and May costs, an estimated \$110 per vehicle. A one-time 6% credit will be applied to the premium for auto policies renewing between August 11, 2020 and August 11, 2021.

- Cincinnati Insurance: Refunding policyholders 15% of their April and May premium.
- Electric Insurance: Distributing a payback equal to 15% of three months of the policyholder's premium, an estimated \$72 per policy.
- Encompass: Issuing refunds of 15% of March and April auto premiums. Approximately 2,835 Delaware Encompass customers will be refunded about \$168,882.
- Esurance: Issuing refunds equal to 15% of March and April auto premiums.
- Farm Family: Providing premium relief equal to a 15% credit of April and May premium.
- Farmers: Discounting April premiums by 25% discount or providing 25% refunds to customers already paid in full.
- GEICO: The GEICO Giveback Credit will discount renewed or newly purchased policies between April 8 and October 7, 2020 by 15%. Customers can expect to save an average of \$150 on their next auto policy and \$30 per motorcycle policy.
- Goodville Mutual: Issuing a Safe@home premium credit of 15% on two months of new or renewal premium. Members can choose to waive their credit and request that it be donated to local food banks, first responders, or international relief. Goodville Mutual will match donated funds up to \$100,000.
- Hartford: The COVID-19 Personal Auto Payback Plan will credit customers 15% of April and May auto premiums.
- Horace Mann: The Teacher Appreciation Relief Program will credit customers 15% of two months of premiums.
- Integon Indemnity: Issuing a 15% credit on April premiums.
- Liberty Mutual: Providing a 15% refund on two months of annual premiums.

- Mercury: Refunding 15% of monthly premiums paid in April and May.
- MetLife: Crediting 15% of monthly premiums paid in April and May.
- Nationwide: Applying a one-time payment of \$50.00 to each policy.
- Next Insurance: Discounting April premiums by 25%.
- NGM Insurance: Distributing a Relief Payment of \$50.00 per each insured vehicle. In Delaware, approximately 899 private passenger vehicles insured will generate a total refund of \$44,950.
- Progressive: Crediting back 20% of April and May premiums.
- State Farm Fire and Casualty Company: Distributing a credit equal to 27.5% of a policyholder's premium from March 20 to May 31, 2020.
- State Farm Mutual: The Good Neighbor Relief Program will distribute a dividend of approximately 27.5% of premium from March 20 to May 31, 2020.
- Travelers: The Stay-at-Home Auto Premium Credit Program will issue a credit of 15% to April and May premiums.
- USAA: Crediting approximately 20% on three months of premiums.
- 21st Century Insurance: Discounting April premiums by 25% discount, or providing 25% refunds to customers paid in full.

Individuals who are experiencing financial hardship due to income changes related to COVID-19 and are unable to pay their premium should contact their insurance company to discuss assistance. Delaware's insurance carriers are required to freeze cancellations and nonrenewal of policies that might have otherwise occurred due to non-payment of premiums through the duration of the Delaware state of emergency for individuals who have been laid off or fired due to the state of emergency.

Residents may be using personal vehicles to augment income through commercial use, such as delivering food or other goods. At the request of Insurance Commissioner Trinidad Navarro, many auto insurers are temporarily allowing this activity. Residents are encouraged to review their insurance company's COVID-19 policies prior to beginning to provide delivery services.

Have questions about insurance and COVID-19? Visit the [Delaware Department of Insurance FAQ page](#).

If you are an insurer who would like to provide or modify information included in this list, or on our FAQ page, please email Christina.Haas@Delaware.Gov.

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