**MedPro Group (“MedPro”) State-Specific Premium Relief Measures in Response to COVID-19**

(Updated October 1, 2020)

| **State** | **Executive Action** | **Requirements** |
| --- | --- | --- |
| Countrywide  (except as listed below) |  | MedPro temporarily postponed due dates for outstanding premium payments until June 30, 2020 (applicable to payments originally due on or after March 13, 2020), unless otherwise required. As these premium payments became due, we offered policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 13, 2020 through June 30, 2020 (or as otherwise required by a state) that was above the following threshold amount and was associated with a qualifying class of business, one could have applied for a deferred payment plan.  **Qualifying Classes of Business Deferred Premium Owed**  Physicians & Surgeons $5,000 or more  Hospitals, Healthcare Facilities, Special Risks, Senior Care $2,500 or more  Dentists and Healthcare Professionals\* (HCP) $1,000 or more  (HCP includes Chiropractors, Optometrists and Podiatrists)  While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| Alaska | [AK Bulletin B 20-08](https://aws.state.ak.us/OnlinePublicNotices/Notices/View.aspx?id=197523) | MedPro temporarily postponed due dates for outstanding premium payments until June 30, 2020 (applicable to payments originally due on or after March 11, 2020). As these premium payments became due, we offered policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 11, 2020 through June 30, 2020 that was above the following threshold amount and was associated with a qualifying class of business, one could have applied for a deferred payment plan.  **Qualifying Classes of Business Deferred Premium Owed**  Physicians & Surgeons $5,000 or more  Hospitals, Healthcare Facilities, Special Risks, Senior Care $2,500 or more  Dentists and Healthcare Professionals\* (HCP) $1,000 or more  (HCP includes Chiropractors, Optometrists and Podiatrists)  While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| Arkansas | [AR Bulletin 6-2020](https://insurance.arkansas.gov/uploads/resource/documents/6-2020.pdf) | MedPro has temporarily postponed due dates for outstanding premium payments until August 17, 2020 based upon guidance from the Arkansas Division of Insurance (applicable to payments originally due on or after March 11, 2020). Additionally, we are offering policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  Should you have a policy that had an outstanding premium with an original due date on or after March 11, 2020 through June 30, 2020 that is above the following threshold amount and is associated with a qualifying class of business, you may apply for a deferred payment plan.  **Qualifying Classes of Business Deferred Premium Owed**  Physicians & Surgeons $5,000 or more  Hospitals, Healthcare Facilities, Special Risks, Senior Care $2,500 or more  Dentists and Healthcare Professionals\* (HCP) $1,000 or more  (HCP includes Chiropractors, Optometrists and Podiatrists)  Policyholders can contact their agent/broker to initiate a payment plan request through September 2, 2020 or [Click Here](https://60fd79d6-6fc6-4afd-80dd-0833223d5505.filesusr.com/ugd/5c3831_bf8db72446ab4d3380a3de7ca48d530d.docx?dn=MedPro%20Group%20Deferred%20Payment%20Plan%20Enrol) to complete and email a request for consideration for the deferred payment plan. |
| California | [CA Bulletin 2020-3](http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Bulletin_2020-3_re_covid-19_premium_reductions-2.pdf) | MedPro offers certain adversely impacted policyholders premium relief for reductions in practice resulting from the COVID-19 pandemic. Interested policyholders should contact their agent/broker to initiate a request for relief.  MedPro also temporarily postponed due dates for outstanding premium payments until July 14, 2020 based upon guidance from the California Department of Insurance (applicable to payments originally due on or after March 11, 2020). Additionally, we offered policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 11, 2020 through July 14, 2020 that was above the following threshold amount and was associated with a qualifying class of business, one could have applied for a deferred payment plan.  **Qualifying Classes of Business Deferred Premium Owed**  Physicians & Surgeons $5,000 or more  Hospitals, Healthcare Facilities, Special Risks, Senior Care $2,500 or more  Dentists and Healthcare Professionals\* (HCP) $1,000 or more  (HCP includes Chiropractors, Optometrists and Podiatrists)  While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| Colorado | Bulletin No. B-5.38 | MedPro has temporarily postponed due dates for outstanding premium payments based upon guidance from the Colorado Department of Regulatory Agencies (applicable to payments originally due on or after March 13, 2020). Additionally, we are offering policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  Should you have a policy that has an outstanding premium with an original due date on or after March 13, 2020, you may apply for a deferred payment plan.  Policyholders can contact their agent/broker to initiate a payment plan request, or [Click Here](https://60fd79d6-6fc6-4afd-80dd-0833223d5505.filesusr.com/ugd/5c3831_bf8db72446ab4d3380a3de7ca48d530d.docx?dn=MedPro%20Group%20Deferred%20Payment%20Plan%20Enrol) to complete and email a request for consideration for the deferred payment plan. |
| Delaware |  | MedPro temporarily postponed due dates for outstanding premium payments until July 6, 2020 based upon guidance from the Delaware Department of Insurance (applicable to payments originally due on or after March 12, 2020). Additionally, we offered policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 12, 2020 through July 1, 2020, one could have applied for a deferred payment plan.  While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due.  [Click Here](https://60fd79d6-6fc6-4afd-80dd-0833223d5505.filesusr.com/ugd/5c3831_45e9a6b7ca864527be13b4b98639f89a.docx?dn=MedPro%20DE%20Payment%20Plan%20NOTICE%20792020.doc) to read our Notice to Delaware Insureds |
| District of Columbia |  | MedPro temporarily postponed due dates for outstanding premium payments until October 9, 2020 (applicable to payments originally due on or after March 11, 2020). We are offering policyholders experiencing financial hardship due to COVID-19 the opportunity to pay deferred premiums in 12 equal monthly installments upon expiration of the grace period. We are encouraging insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| Illinois | [IL Company Bulletin 2020-09](https://insurance.illinois.gov/cb/2020/CB2020-09.pdf) | MedPro temporarily postponed due dates for outstanding premium payments until June 30, 2020 (applicable to payments originally due on or after March 9, 2020). As these premium payments became due, we offered policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 9, 2020 through June 30, 2020 that was above the following threshold amount and was associated with a qualifying class of business, one could have applied for a deferred payment plan.  **Qualifying Classes of Business Deferred Premium Owed**  Physicians & Surgeons $5,000 or more  Hospitals, Healthcare Facilities, Special Risks, Senior Care $2,500 or more  Dentists and Healthcare Professionals\* (HCP) $1,000 or more  (HCP includes Chiropractors, Optometrists and Podiatrists)  While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| Louisiana | [LA Emergency Rule 40](http://www.ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule40-cur-moratoriumonpolicy.pdf?sfvrsn=de244f52_18) | MedPro temporarily postponed due dates for outstanding premium payments until June 30, 2020 (applicable to payments originally due on or after March 12, 2020). As these premium payments became due, we offered policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 12, 2020 through June 30, 2020 that was above the following threshold amount and was associated with a qualifying class of business, one could have applied for a deferred payment plan.  **Qualifying Classes of Business Deferred Premium Owed**  Physicians & Surgeons $5,000 or more  Hospitals, Healthcare Facilities, Special Risks, Senior Care $2,500 or more  Dentists and Healthcare Professionals\* (HCP) $1,000 or more  (HCP includes Chiropractors, Optometrists and Podiatrists)  While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| Maine | [ME Bulletin 442](https://www.maine.gov/pfr/insurance/legal/bulletins/pdf/442.pdf) | MedPro temporarily postponed due dates for outstanding premium payments until June 30, 2020 (applicable to payments originally due on or after March 12, 2020). As these premium payments became due, we offered policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 12, 2020 through June 30, 2020 that was above the following threshold amount and was associated with a qualifying class of business, one could have applied for a deferred payment plan.  **Qualifying Classes of Business Deferred Premium Owed**  Physicians & Surgeons $5,000 or more  Hospitals, Healthcare Facilities, Special Risks, Senior Care $2,500 or more  Dentists and Healthcare Professionals\* (HCP) $1,000 or more  (HCP includes Chiropractors, Optometrists and Podiatrists)  While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| Michigan |  | MedPro temporarily postponed due dates for outstanding premium payments until June 30, 2020 (applicable to payments originally due on or after March 13, 2020). As these premium payments became due, we offered policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 13, 2020 through June 30, 2020, one could have applied for a deferred payment plan. While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| New Jersey | [NJ Bulletin 20-15](https://www.nj.gov/dobi/bulletins/blt20_15.pdf) | MedPro is offering policyholders a 90-day grace period for premium payments with a choice of beginning retroactively either on April 1, 2020 or on May 1, 2020. This grace period applies to all payments, including renewal down payments and installment payments, as long as policyholders notify us of their wish to continue your coverage with us.  Policyholders who elect the 90-day grace period can pay their deferred premiums over: a) the remainder of their current policy term; or b) in 12 equal monthly installments, whichever is longer.  Policyholders may contact their agent/broker to initiate a payment plan request until August 15, 2020, and indicate their preferred grace period start date of April 1st or May 1st, or [Click Here](https://60fd79d6-6fc6-4afd-80dd-0833223d5505.filesusr.com/ugd/5c3831_bda6534761104e8a9c86d32d0a26d9ff.docx?dn=MedPro%20Group%20Deferred%20Payment%20Plan%20Enrol) to complete and email a request for consideration for the deferred payment plan.  [Click here](https://60fd79d6-6fc6-4afd-80dd-0833223d5505.filesusr.com/ugd/5c3831_2e4fc734ee0144988893f15ecdaa9bbc.pdf) to read our Notices to New Jersey Insureds. |
| New Mexico |  | MedPro temporarily postponed due dates for outstanding premium payments until June 30, 2020 (applicable to payments originally due on or after March 13, 2020). As these premium payments became due, we offered policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 13, 2020 through June 30, 2020, one may have applied for a deferred payment plan. While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| New York | [NY Emergency Regulation](https://www.dfs.ny.gov/system/files/documents/2020/03/re_consolidated_amend_pt_405_27a_27c_new_216_text.pdf)  [NY Executive Order 202.13](https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/EO_202.13.pdf) | MedPro temporarily postponed due dates for outstanding premium payments until July 6, 2020 based upon guidance from the New York State Department of Financial Regulation (applicable to payments originally due on or after March 13, 2020).  We offered policyholders who provided a written attestation as proof of financial hardship due to COVID-19 the opportunity to pay deferred premiums in 12 equal monthly installments upon expiration of the grace period.  While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due.  [Click here](https://60fd79d6-6fc6-4afd-80dd-0833223d5505.filesusr.com/ugd/5c3831_3c444cfb9711420b8b05aac36d64f4d3.pdf) to read our Notices to New York Insureds |
| Oklahoma |  | MedPro temporarily postponed due dates for outstanding premium payments until August 13, 2020 based upon guidance from the Oklahoma Insurance Department (applicable to payments originally due on or after March 13, 2020), unless otherwise required. Additionally, we offer policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  For a policy that had an outstanding premium with an original due date on or after March 13, 2020 through June 30, 2020 that was above the following threshold amount and was associated with a qualifying class of business, one could have applied for a deferred payment plan.  **Qualifying Classes of Business Deferred Premium Owed**  Physicians & Surgeons $5,000 or more  Hospitals, Healthcare Facilities, Special Risks, Senior Care $2,500 or more  Dentists and Healthcare Professionals\* (HCP) $1,000 or more  (HCP includes Chiropractors, Optometrists and Podiatrists)  While the offer date has since expired to enroll in the deferred payment plan, we encourage insureds to contact their agent/broker should financial circumstances prevent payment in full of billed premiums when due. |
| Oregon | [Executive Order 20-03](https://60fd79d6-6fc6-4afd-80dd-0833223d5505.filesusr.com/ugd/5c3831_a2dd7e6abc1442f58d26bea8c3556774.pdf) | MedPro has temporarily postponed due dates for outstanding premium payments until November 30, 2020 based upon guidance from the Oregon Division of Financial Regulation (applicable to payments originally due on or after March 13, 2020). Additionally, we are offering policyholders experiencing financial hardship due to COVID-19 a process to apply for a deferred payment plan offered by MedPro.  Should you have a policy that has an outstanding premium with an original due date on or after March 13, 2020 through June 30, 2020 that is above the following threshold amount and is associated with a qualifying class of business, you may apply for a deferred payment plan.  **Qualifying Classes of Business Deferred Premium Owed**  Physicians & Surgeons $5,000 or more  Hospitals, Healthcare Facilities, Special Risks, Senior Care $2,500 or more  Dentists and Healthcare Professionals\* (HCP) $1,000 or more  (HCP includes Chiropractors, Optometrists and Podiatrists)  Policyholders can contact their agent/broker to initiate a payment plan request, or [Click Here](https://60fd79d6-6fc6-4afd-80dd-0833223d5505.filesusr.com/ugd/5c3831_bf8db72446ab4d3380a3de7ca48d530d.docx?dn=MedPro%20Group%20Deferred%20Payment%20Plan%20Enrol) to complete and email a request for consideration for the deferred payment plan. |

*\*excludes policies written thru AANA Insurance Services, CM&F Group and CPH & Associates. Please contact them directly for options:*

*AANA Insurance Services, 800-343-1368*

*CM&F Group, 800-221-4904*

*CPH & Associates, 800-875-1911*

*MedPro Group is the marketing name used to refer to the insurance operations of The Medical Protective Company, Princeton Insurance Company, PLICO, Inc. and MedPro RRG Risk Retention Group. All insurance products are administered by MedPro Group and underwritten by these and other Berkshire Hathaway affiliates, including National Fire & Marine Insurance Company. Product availability is based upon business and/or regulatory approval and may differ among companies.*