

PRIVATE PASSENGER AUTOMOBILE

Companies Offering Premium Payback Due to COVID-19

Group/Company	2019 Market Share	COVID-19 Related Return Premium	# Months Return Premium	Projected Return Premiums
STATE FARM GRP	29.5%	25%	2.4	\$ 71,099,231
BERKSHIRE HATHAWAY GRP	11.7%	15%	6	\$ 42,895,623
PROGRESSIVE GRP	16.4%	20%	2	\$ 26,769,931
ALLSTATE INS GRP	11.1%	15%	3	\$ 20,255,162
UNITED SERV AUTOMOBILE ASSN GRP	6.0%	20%	3	\$ 19,604,818
SOUTHERN FARM BUREAU CAS GRP	5.4%	15%	2	\$ 6,566,488
LIBERTY MUT GRP	4.1%	15%	2	\$ 4,949,089
GOAUTO INS CO	3.3%	15%	2	\$ 4,076,990
SHELTER INS GRP	1.4%	30%	2	\$ 3,491,034
ORPHEUS GRP	1.1%	10%	2	\$ 1,626,660
AMTRUST NGH GRP	2.4%	15%	1	\$ 1,309,333
AMERICAN NATL FIN GRP	0.9%	15%	2	\$ 1,159,459
METROPOLITAN GRP	0.8%	15%	2	\$ 1,031,830
HARTFORD FIRE & CAS GRP	0.6%	15%	3	\$ 1,010,158
AUTO CLUB ENTERPRISES INS GRP	0.5%	20%	2	\$ 848,445
KEMPER CORP GRP	0.7%	15%	2	\$ 842,637
THE HANOVER INS GRP	0.4%	15%	2	\$ 516,007
HORACE MANN GRP	0.4%	15%	2	\$ 506,248
AMERICAN INTL GRP	0.1%	25%	3	\$ 381,334

FARMERS INS GRP	0.1%	25%	2	\$ 298,775
AMERICAN FAMILY INS GRP	0.3%	\$50	5,919**	\$ 295,950
ROOT INS CO	0.3%	10%	2	\$ 254,725
CHUBB LTD GRP	0.1%	6%	12	\$ 186,195
AMICA MUT GRP	0.1%	20%	2	\$ 163,389
AMICA MUT GRP (2)	0.1%	10%	1	\$ 40,847
PURE COMPANIES GRP	0.1%	15%	2	\$ 159,441
TRAVELERS GRP	0.0%	15%	3	\$ 47,861
PHARMACISTS MUT INS CO	0.0%	\$25	570**	\$ 14,250
MIDVALE IND CO	0.0%	15%	3	\$ 2,047
MIDVALE IND CO (2)	0.0%	10%	5	\$ 2,275
BROTHERHOOD MUTUAL INS CO	0.0%	15%	2	\$ -
CLEARCOVER INS CO	0.0%	15%	1	\$ -
TOTALS with Proposed Refunds	98.1%			\$ 210,107,456