

**National Liability & Fire Insurance Company**  
**Commercial Auto Premium Relief Due to COVID-19 Pandemic**  
**Mississippi**

This memorandum summarizes the actions the Company is taking to provide premium relief to insureds due to anticipated reductions in Commercial Auto insurance exposure during the pandemic. The Company writes a diverse book of Commercial Auto business. We recognize that social distancing guidelines will have greater than average impact to our insureds in the public transportation sector, while they have less of an impact to our insureds in certain for-hire truck classifications. Moreover, increased demand for certain businesses such as long haul trucking and medical transportation may result in increased miles driven by those insureds. We have therefore tailored our approach to fit these unique circumstances.

Accommodation Period: April 1, 2020 through May 31, 2020

The Amount of Premium Relief for In-Force Exposure during the Accommodation Period will be determined by classification according to the below table. If a policy covers risks in more than one classification, the percentage for the classification with the most in-force premium will be used. Garage policies without auto exposure have been excluded.

Classification	Amount of Premium Relief During Accommodation Period
Contractors	25%
For Hire Dumping Operations	15%
Limo	35%
Logging Operations	15%
Medical Transportation	10%
Not For Hire Public	25%
Other Public	35%
Other Trucks	25%
Private Passenger Types	25%
Special Types	25%
Taxi	35%
Towing Operations	15%
Zone Rated Trucking	10%
Motor Truck Cargo	10%
All Other Policies	25%

The return premium amount for the policy endorsement will then be calculated by multiplying the in-force premium for all coverages by the percentage above and the percentage of the policy term that falls during the Accommodation Period. Amounts greater than \$10 will be credited or refunded to the policyholders.