

**Explanatory Memorandum**  
**Private Passenger Automobile**  
**Stay At Home Auto Premium Credit Program**

The notification below is being filed for immediate implementation for all Travelers Private Passenger Automobile business.

In April, we made the Department aware of our Stay At Home Auto Premium Credit Program. Eligible customers will receive premium credits equal to 15% of the policy's earned premium for the months of April and May.

As we continue to see changes in driving behavior as a result of the issuance of emergency orders related to COVID-19, Travelers will continue the program previously communicated to the Department for the Month of June.

Eligible customers will receive a premium credit equal to 15% of the policy's earned premium for the month of June.

As a result of these extraordinary circumstances and the desire to provide our customers timely relief, it is our intention that this initiative will not impact the company's rating plan and therefore will not require any future modifications or filings.

We respectfully request your immediate attention and approval of this filing so that Travelers can provide relief to our policyholders as quickly as possible.

Travelers will notify customers of our Stay At Home Auto Premium Credit Program and any additional actions we take as a result of the pandemic.