

**PERSONAL AUTO  
COVID-19 Memorandum  
Mississippi**

Pharmacists Mutual Insurance Company (PhMIC) is filing to offer a \$25 per vehicle credit to our members. PhMIC recognizes that the number of miles driven and number of vehicles on the road have decreased in light of the COVID-19 pandemic. This credit will apply to all current policyholders on our books as of April 24, 2020. In total, we expect to credit about \$1,675 to our Mississippi policyholders, which represents a decrease of approximately 15% in liability premium for a period of two months.