



FILING MEMORANDUM

'In This Together' premium relief plan for the following:

Meridian Security Insurance Company - State Auto® Personal Auto

State Auto Property & Casualty - CustomFit Auto

State Auto Property & Casualty - Private Passenger Tier Auto

The above referenced company(ies), part of the State Auto Insurance Group, are excited to offer the 'In This Together' premium relief plan in response to the Covid-19 pandemic and the effects it is having on families across Mississippi. Due to various 'social distancing' and 'stay-at-home' guidelines implemented throughout the country our customers are driving less. Unfortunately, we anticipate that even as such guidelines expire customers will continue to do less driving, whether due to their recognition of the risks associated with Covid, or because of economic fallout from the pandemic, or because of something else entirely. Accordingly, our 'In This Together' plan consists of a 5% premium discount for one complete term for all personal auto policies with original inception dates on or before 6/1/2020. This premium relief will apply to their first renewal on, or after, the effective date of this filing.

Policyholders and agents will be notified of the upcoming discount via a stuffer in their renewal offer. State Auto will also use our company website and social media channels to promote this action.

Though State Auto has seen a recent reduction in auto claims frequency, changes in auto claims severity are not nearly as pronounced and any long term effects are not as yet clear. State Auto will continue to closely monitor personal auto claims trends, and always with due deference to company solvency.