

State: Washington

Link: <https://www.insurance.wa.gov/news/kreidler-urges-insurers-consider-refunds-auto-premiums-washington-drivers>

Description: COVID-19 Kreidler urges insurers to consider refunds of auto premiums to Washington drivers

April 7, 2020

OLYMPIA, Wash. – Insurance Commissioner Mike Kreidler today urged all insurers doing business in Washington to consider refunding auto insurance premiums to their policyholders since most are driving less.

Kreidler said people are driving less in Washington because of Gov. Jay Inslee's Stay Home, Stay Healthy order issued in late March and extended statewide through May 4. The governor said recently that traffic on the state's roads and highways is down as much as 50% over the last month.

Such a decline reduces the risk of accidents, associated injuries and property losses.

“Some insurers have already stepped up to refund premiums to their policyholders,” Kreidler said. “I encourage other insurers to consider doing the same during the pandemic. It's another way the industry can help consumers during a time of great need financially and otherwise.”

Some insurers have already announced refunds nationwide to policyholders. They include:

- Allstate.
- American Family Insurance.
- Liberty Mutual.

Insurers that want to refund premiums for a specific period must submit a rate filing with Kreidler's office. Kreidler said he is expediting reviews for approval. About 120 companies provide auto coverage in Washington.

Kreidler also noted that more insurers are offering endorsements on existing auto insurance policies to help delivery drivers for retail and service operations during the pandemic and stay-home order. The commissioner recently [urged insurers to help out](#).

The endorsement doesn't apply to people who drive for other commercial reasons, including rideshare or any commercial delivery businesses. The endorsement would remain in effect as long as the emergency order is in place.

If you are conducting delivery for a business during the emergency and aren't sure if your auto policy covers you for that use, contact your insurer.

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