

Bulletin 20-02

TO: All Mutual of Wausau Agents
FROM: Michael Moore, Underwriting Manager
DATE: March 25, 2020
RE: **Non-renewals, Cancellations, Reinstatements & flexible billing**

Effective immediately, the following procedures will be implemented by Mutual of Wausau:

Non-renewals - We are currently suspending any future non-renewals that are scheduled to be sent during the current COVID-19 pandemic. Non-renewal notices that are scheduled to be sent, will be re-tasked to be sent at the next renewal. This gives the insured additional time to address any adverse property conditions. However, altered terms may be sent to limit our exposure for uninsurable property conditions until the time the non-renewal is sent.

Cancellations - Mid-term cancellations for underwriting reasons will be limited to a substantial change of risk for change of ownership only.

Reinstatements - Policies that cancel for non-pay will follow the current procedures in place for re-issue eligibility. You will still need underwriter approval, but we will consider re-issuing a policy if the lapse occurs after March 1, 2020. The re-issue fee and late fee will be waived and all payments methods will be accepted during this time due to restricted movements and accessibility our policyholders may endure. A lapse in coverage will still apply until the re-issued policy is approved.

Flexible billing - We are willing to offer additional billing options for policyholders experiencing a hardship. If you have an insured that needs assistance, please contact Lynn Jensen (715) 393-4603, Chris Meurett (715) 393-4612 or Tyrrell Wirkus (715) 393-4602 to make arrangements for alternative billing options.

New business will continue to be underwritten based on our underwriting guidelines and procedures outlined in the agent manual. Mutual of Wausau is here to be your partner and meet our policyholders needs during these unprecedented times. All the above procedures will remain in place until further notice.

If you have any questions, please contact me, Michael Moore (715) 393-4615. Thank you for your continued business!