DFR Approves Several Insurer Plans to Refund or Reduce Auto Insurance Premiums

Seventy auto insurance companies have filed plans to return premiums, pay dividends, or reduce their rates for Vermont policyholders due to reduced driving during the COVID-19 pandemic. These plans will amount to almost $22 million in total savings for Vermonters. If your insurer has implemented a premium credit, dividend, or refund plan, you have received or can expect to receive a credit on your auto insurance statement, a dividend, a refund check, or a reduced rate when you renew your policy. Information about your insurer’s plan is generally available on your insurer’s website.

Also, consumers may view insurance filings by accessing the System for Electronic Rate and Form Filing (SERFF). SERFF offers access to the public to view non-confidential filings.

The following insurance companies have implemented premium credit, dividend, or rate relief plans:

- AAA - Interinsurance Exchange of the Automobile Club
- AIPSO
- Acuity A Mutual Insurance
- Allstate Fire & Casualty Insurance
- Allstate Indemnity
- Allstate Insurance
- Allstate Property & Casualty Insurance
- American Family Connect Insurance
- American Family Connect Property & Casualty Insurance
- Amica Mutual Insurance
- Berkley Insurance
- Concord General Mutual Insurance
- Co-operative Insurance
- Electric Insurance
- Encompass Insurance of America
- Farm Family Casualty Insurance
- Federal Insurance Company
- Garrison Property & Casualty Company
- GEICO General Insurance
- GEICO Indemnity
- General Insurance Company of America
- Government Employers Insurance
- Great Northern Insurance
- Harleyville Preferred Insurance
- Hartford Accident and Indemnity
- Hartford Casualty Insurance
- Hartford Fire Insurance
- Hartford Insurance of the Midwest
- Hartford Underwriters Insurance
- Integon National Insurance
- Kemper Independence Insurance
- Liberty Insurance Corporation
- Liberty Mutual Fire Insurance
- LM General Insurance
- LM Insurance Corporation
- MMG Insurance
- Main Street America Assurance
- Main Street America Protection Insurance
- Metropolitan Group Property & Casualty
- Metropolitan Property & Casualty Insurance
- Midvale Indemnity
- National General Insurance
- Nationwide Mutual Insurance
- New England Guaranty Insurance
- NGM Insurance Company
- Pacific Indemnity Company
Patriot Insurance Company
Pharmacists Mutual Insurance Company
Progressive Direct Insurance
Progressive Northern Insurance
Property and Casualty Insurance of Hartford
Sentinel Insurance
State Farm Fire & Casualty
State Farm Mutual Automobile Insurance
The Cincinnati Insurance
The Commerce Insurance
The First Liberty Insurance Corporation
The Hanover Insurance
The Standard Fire Insurance
Travelers Commercial Insurance
Travelers Property Casualty Insurance
Trumbull Insurance
Union Mutual Fire Insurance
United Ohio Insurance
Unitrin Safeguard Insurance
United Services Automobile Association
USAA Casualty Insurance Company
USAA General Indemnity Company
Vermont Mutual Insurance Company
Vigilant Insurance Company