

ANCHOR GROUP MANAGEMENT, INC.

District of Columbia 03-2020 Notice

To our District of Columbia policyholders:

As you know, we are the managing general agent for your commercial automobile insurance company (American Country Insurance Company, American Service Insurance Company, Gateway Insurance Company and Global Liberty Insurance Company).

We hope that you, your families and your business remain healthy during these stressful times.

Due to the COVID-19 Public Health Emergency ("Emergency"), The District of Columbia Department of Insurance, Securities and Banking has issued Commissioner's Order 03-2020 ("Order"), which affects your insurance policy. This notice is to advise you of the accommodations which are available to you under the Order. The Order, and the accommodations, are in effect during the Emergency in the District of Columbia. The Order provides the following:

<u>Prohibition of Cancellation for Non-Payment</u>. During the Emergency, your policy may not be cancelled due to non-payment of premium.

<u>Catching Up on Overdue Insurance Payments</u>. If you did not make a timely premium payment during the Emergency, you will be permitted to repay the overdue premium over a twelve (12) month period which will begin one (1) month after the end of the Emergency.

<u>Waiver of Late Fees</u>. If you did not make a timely premium payment during the Emergency, we will waive late fees for any such payment.

Reasonable Accommodations. We are willing to provide reasonable accommodations to you during the Emergency, including: waiving installment, late or reinstatement fees; deferring cancellations, non-renewals and adverse underwriting actions; extending billing due dates and premium grace periods; ensuring that late payments during the Emergency are not considered in future premium calculations at any time (e.g., rating, pricing, tiering); providing electronic payment technology; considering premium adjustment due to decreased usage/exposure.

<u>Contact Information</u>. If you wish to discuss billing, to make alternative payment arrangements, including paying the missed or late premium payments over a 12-month period, to discuss or request available accommodations, or if you have any other questions about this notice, please call your insurance producer, or call us at [TELEPHONE NUMBER]. You may also write to us, or email us through our website.

AGMI Notice DC Order 03-2020 (05/2020)