



ADIRONDACK
INSURANCE EXCHANGE®

Dear Agency Partners:

We hope this message finds you, your employees and your families safe and healthy. We would like to take a few moments to update you on Adirondack (AIE) and our response to the COVID-19 pandemic. Thank you for your patience as we've taken great care in coming to these decisions.

Adirondack is a reciprocal insurance company, managed by its attorney in fact, Adirondack AIF, LLC. A reciprocal company is unique in that it is owned solely by its members, and has the ability, at times, to pay dividends. However, after careful review it is our opinion that a dividend (or rebate) would not be in the best interest of the future rate stability of the reciprocal company.

Our focus remains on policyholders, employees, agents and our communities.

Policyholders: We are working tirelessly to support all policyholders calling with questions about their bill and coverage. We are providing payment flexibility and grace periods to those impacted by COVID-19.

Additionally:

- We are waiving auto physical damage deductibles for healthcare providers through 2020. This includes doctors, nurses and EMTs.
- We are listening to and assisting customers with payment options. This includes changes to pay plans, payment methods and changes in due dates.
- Insureds who owe premium may repay using a 12-month repayment plan.
- Beginning March 30, 2020, all cancellations for non-payment and non-renewals have been suspended for 60 days. We are not charging late fees or reporting late payments to credit bureaus.
- We are defaulting all new business to Paperless and eSignature under the direction of various DOI's and with everyone's safety in mind.
- We are utilizing our virtual MyClaimPics technology as frequently as possible to create a safe environment for your clients' claims to be effectively adjusted.
- We have suspended all interior home inspections as of March 12, until further notice. In some cases, insureds may utilize our MyClaimsPics app to complete interior self-inspections.

Employees: We've retrained different teams to assist the call centers in answering 2,700+ calls per day, ensuring that all insureds' situations are handled with care, compassion and professionalism. These changes have also allowed us to maintain the employment status of thousands of people, securing the safety and stability of their families, almost 600 of whom are NY residents, which is tremendously important in these times.

Agents: The COVID-19 pandemic has forced all of us to operate under new and challenging circumstances and we realize the pressure that has put on our agent partners. Thank you for the agility you have shown in the face of these events. We are proud to have relationships with all of you and seeing how you've adapted your businesses in a time of crisis really showcases the strength of the independent agent and makes us more grateful than ever to be your partner.

Communities: Adirondack is fortunate to be part of the NatGen Premier family of companies, in that we benefit from their ability to pay it forward to the agents who support our business. **NatGen Premier, on behalf of Adirondack Insurance Exchange, will be making a generous donation to BIG I NY to assist their agent members who have been financially impacted by the pandemic.** BIG I NY is currently exploring the best ways to deploy these funds to their agent members in need and the communities they serve. Additional information will be announced in the days ahead.

Thank you for your continued partnership. If there are other ways we can help support your business please reach out to your Business Development Manager or any member of our management team.

Adirondack Insurance Exchange

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Eligibility, discounts and coverages may vary by state.

Underwritten by member companies of the National General Insurance Group.

NatGen Premier is a brand utilized by the following insurance underwriting company:
Adirondack Insurance Exchange.