



Dear Agency Partners:

NatGen Premier is working diligently to serve the individuals and families that we insure. Additionally, we are focused on the health, safety and security of NatGen's 9,500 employees and the families they support.

Over the last four weeks, the NatGen call centers have fielded an average of 2700 calls per day, serving our various brands and products throughout the country in response to COVID-19. Our primary goal is to support the customers who have placed their trust in us. We have done this by listening to our customers' needs and providing payment flexibility to help them keep their coverage in force.

After careful review and consideration, we are pleased to announce that NatGen Premier will be helping you support your clients who have auto insurance with us. We will provide a 15% premium credit for the month of April 2020.* This credit will be applied to the insureds' next installment bill, or for paid in full customers, returned to them in a mailed check. Policyholders do not need to take any action to receive the credit, nor will agent commissions be reduced as a result of the credit.

We will continue to monitor the trends of claim severity through the pandemic while bearing in mind the fundamentals of insurance and the need to responsibly manage our book of business. It is impossible for us to predict the future, or the changes that will come as we return to our normal lives, but we can commit that we will continue to be transparent with our agents and fair to our policyholders.

To further support you and your clients, we've implemented the following changes:

- We are waiving physical damage deductibles for healthcare providers through 2020. This includes doctors, nurses and EMTs.
- We are providing flexible payment options, implementing grace periods and waiving fees for customers who are in need. Specific timeframes and actions may vary by state.
- We are encouraging agents to make adjustments to policies to reflect your clients' current usage, with the trust that they will be made again to align with life changes.
- 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 suspended all interior home inspections in early March until further notice. In some cases, we are giving customers an opportunity to complete a homeowner self-inspection using the MyClaimsPics app.

Thank you for continuing to place trust in our organization. Please continue to stay safe, be healthy and keep faith that we will be together again soon!

NatGen Premier

***We are continuing to understand our options for CA policyholders. We will send a state-specific communication to our agents that write business in CA when we can confirm our actionable plan.**

[NatGenPremier.com](https://www.NatGenPremier.com)

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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 companies:

Adirondack Insurance Exchange, Century-National Insurance Company, CNIC, Imperial Fire and Casualty, Integon National Insurance Company, MIC General Insurance Corporation, Mountain Valley Indemnity Company, Mountain Valley Insurance Company, New Jersey Skylands Insurance Association, Standard Mutual Insurance Company and Standard Property and Casualty.