Policyholder Communication

Improve Retention by Increasing Policyholder Awareness and Comprehension





Activate your replacement policy today. EASY AS 1-2-3!

IMPORTANT NOTICE

Your current policy will expire soon and will be replaced by a new comparable policy after you activate it. Review the enclosed documents for details about this replacement policy. Activation instructions are below.

DEADLINE FOR ACTIVATION:

June 15, 2019



ATTENTION EZPay Customers – You must complete this step.

Although you're on EZPay and accustomed to automatic renewal payments, you must log in to **amig.com/mypolicy** to activate your replacement policy. Failure to do so may result in policy cancellation.

Why sign up for EZPay automatic payments?

That's easy! You'll save time, hassle and clutter in your mailbox. You can even choose a payment date and frequency that works for you. Signing up is quick and easy. Simply login to **amig.com/mypolicy** and follow the prompts.

Have questions? Prefer another payment method?

You may also pay by mailing a check or via credit card over the phone. Whatever method you choose, please activate by : 06/15/2019

If you need help or have questions, please call us at 800-541-5150.

Make checks payable to: American Modern Property and Casualty Insurance Company Mail to: American Modern P&C, PO Box 740167, Cincinnati, OH 45274

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Underwritten by: American Modern Property and Casualty Insurance Company



May 17, 2019

Expiring policy number: 077-004-4778844 Insurer: American Modern Insurance Company

Expiration date: June 15, 2019

Replacement policy offer number: 400015552 Coverage start date: June 15, 2019

CALIFORNIA CONVERSION TEST 7078 HOGAN DR SACRAMENTO CA 95822-4302

Dear CALIFORNIA:

We are pleased to present this replacement policy offer from American Modern Property and Casualty Insurance Company ("American Modern P&C").

What's happening?

Simply put, instead of a renewal notice, you are receiving this offer for a new policy from American Modern P&C, an affiliate of your current insurer, as a replacement for your current policy. The replacement policy will be comparable to your current policy. Because of this change, your current policy number 077-004-4778844 will not renew.

This change requires that you activate the new replacement policy. Please note that if you do not activate the replacement policy by June 15, 2019, your current policy will expire and you will be without coverage.

We realize this change will require additional effort on your part, and we apologize for that. We've made the activation process as quick and easy as possible. Simply follow these steps to activate your replacement policy today:

1. Review your replacement policy offer.

Enclosed is an "Important Notice" that describes the coverage differences. Please review it to make sure the replacement policy offer meets your insurance needs.

2. Locate your policy number and activation code below.

Policy Number: 400015552

Activation Code: 1000-0193

3. Go to www.amig.com/mypolicy to activate your policy.

Enter your policy number and activation code and follow the prompts to activate your replacement policy. Choose EZPay to automate your payments and you'll enjoy the flexibility of choosing your payment frequency and due date.

IL-CW-COF-INV1 01-19

Customer Serviceservicecenter@amig.com | www.amig.com/mypolicy800-543-2644 phone | 8 a.m. to 8 p.m. Eastern | 800-217-5150 faxAmerican Modern Insurance Group® | PO Box 5323 | Cincinnati, OH 45201Please include your policy number and contact information on all correspondence.

(Note: You may also activate your policy by mailing us a check or via credit card over the phone at 800-543-2644.)

If you need help, please call us at 800-543-2644.

Thank you for choosing us for your insurance coverage.

Sincerely,

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Andreas Kleiner President and CEO American Modern Property and Casualty Insurance Company

IL-CW-COF-INV1 01-19

Customer Service servicecenter@amig.com | www.amig.com/mypolicy 800-543-2644 phone | 8 a.m. to 8 p.m. Eastern | 800-217-5150 fax American Modern Insurance Group[®] | PO Box 5323 | Cincinnati, OH 45201 Please include your policy number and contact information on all correspondence.

OFFER DECLARATIONS

American Modern Property and Casualty Insurance Company
Manufactured Home

Renewal



Dwelling #1: \$582.00 Offer Number: 7078 HOGAN DR 400-015-552 SACRAMENTO CA 95822-4302 90:00 Policy Coverages \$50.00 Additional Costs \$0.00 Total Policy Premium \$632.00 Note: a minimum earned premium of \$50.00 applies to this policy. Named Insured(s): CALIFORNIA CONVERSION TEST 7078 HOGAN DR Claims Free Discount Contracted Agency: TESTING FOR ATLAS INC - #999006 MIDLAND MIDLAND AMELIA OH 45102-2608 Policy Coverages 500 Coverage Limit / Description Premium \$500 Damage to Property of Others 500 Medical Payments 500 Per person/25,000 Per occurrence Animal Liability 10,000 Limit - Bodily Injury 100,000 Limit - Bodily Injury 100,000 Limit - Bodily Injury 100,000 Limit - Disease 50,000 Void Exclusion - Personal Liability Included Policy Level Coverages Premium \$50.00 Coverage S0,000 Identity Recovery 15,0	Premium Sumn	nary		Offer Summary	
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Loss of Use 7,500 Included	Limi Loss All Other F Other Stru Loss	Settlement Peril Deductible uctures Settlement	AC 500 7,5 AC	V (Stated Value)) 00 V (Stated Value)	
	Limi Loss All Other F Other Stru Loss Personal F	Settlement Peril Deductible Ictures Settlement Property	AC 500 7,5 AC 30,	V (Stated Value)) 00 V (Stated Value) 000	
Water Damage Included	Limi Loss All Other F Other Stru Loss Personal F Loss	Settlement Peril Deductible Ictures Settlement Property Settlement	AC 500 7,5 AC 30, Act	V (Stated Value)) 00 V (Stated Value) 000 ual Cash Value	\$95.00
	Limi Loss All Other F Other Stru Loss Personal F Loss Loss of Us	Settlement Peril Deductible Ictures Settlement Property Settlement Settlement	AC 500 7,5 AC 30, Act	V (Stated Value)) 00 V (Stated Value) 000 ual Cash Value	\$95.00 Included

Manufactured Home Offer Declaration

American Modern Property and Casualty Insurance CompanyOffer Period: 06/15/2019 - 06/15/2020Offer Number: 400-015-552Policy Type: Manufactured Home



Limit	Full	
Mold and Remediation - Property	3,500	Included
Enhanced Coverage		\$10.00
Loss Assessment	1,000	\$2.00
Fire Department Service Charge	250	
Earthquake Deductible	15	\$46.00
Dwelling Limit	75,000	
Dwelling Deductible	11,250	
Personal Property Limit	30,000	
Personal Property Deductible	4,500	
Loss of Use Limit	7,500	
Important Information		
	Coverage A) is based on an estimate of the co	
	eximate cost for labor and materials in your are	a, and
Specific information that you have pro	JILDING CODE UPGRADE COVERAGE	
	Premium	\$582.00
Your Policy Documents		
Your policy consists of this Policy Declaration and Policy Level Forms (Forms that apply to all Dwelli		eep these together.
IP-CA-N-0001(09-16) - California Residential Prop Notice		ng Disclosure
	Deservices Disals area Nation	
MH-CA-N-0011(11-17) - California Fully Earned F		
MH-CW-X-0004(01-15) - Home Day Care Exclusi		
MH-CW-P-0001(01-15) - Homeowners Policy for		
IP-CA-C-0004(12-16) - Workers Compensation Re		
MH-CA-N-0010(05-17) - California Premium Refu		
IP-CW-C-0002(01-15) - Identity Recovery Coverage	ge Case Management Service and Costs Cover	rage
MH-CA-A-0001(11-16) - Special Provisions - Cali	fornia	
IL-CA-N-0002(10-16) - Important Notice Californi	a Consumer Affairs	
MH-CW-X-0005(01-15) - Personal Liability Fungi	, Wet or Dry Rot, or Bacteria Exclusion	
IL-CW-G-0001(01-15) - Signature Endorsement		
Forms that apply to Dwelling #1: 7078 HOGAN	DR, SACRAMENTO CA 95822-4302	
MH-CA-C-0026(02-17) - Enhanced Coverage - Ca	alifornia	
MH-CW-C-0005(01-15) - Earthquake or Earth Mo	vement Coverage	
MH-CW-C-0019(01-15) - Limited Fungi, Wet or D	ry Rot, or Bacteria Coverage - Property	
IP-CA-N-0006(12-16) - Important Notice California	a Earthquake Peril and Deductible	
MH-CA-N-0003(02-17) - Notice to Consumers - C	alifornia Residential Insurance Disclosure	
MH-CA-C-0015(11-16) - Earthquake Coverage - 0	California	
MH-CW-C-0027(01-15) - Loss Assessment Cove	rage	
MH-CW-C-0006(10-16) - Water Damage Endorse	ment	
H1-CA-N-0003(01-17) - Notice to Consumers - Ca	alifornia Residential Insurance Disclosure	
Policy Maintenance Information		
Manage your policy online 24/7 with Online Serv Online Services mobile app for convenient on-the	• • •	r, download the
Crime Services mobile app for convenient off-the	-90 2000000.	

Manufactured Home Offer Declaration

American Modern Property and Casualty Insurance Company Offer Period: 06/15/2019 - 06/15/2020 Offer Number: 400-015-552 Policy Type: Manufactured Home



PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY. IF ANY INFORMATION IS INCORRECT, PLEASE CONTACT:

TESTING FOR ATLAS INC (513) 947-5576

Report a Claim: 1-800-375-2075

American Modern Insurance Group

Mailing address PO Box 5323 Cincinnati, OH 45201-5323 Main Administrative Office 7000 Midland Blvd. Amelia, OH 45102-2607

** NON-RENEWAL NOTICE ** Your Authorized Agent: (513) 947-5576

TESTING FOR ATLAS INC - #999006 MIDLAND AMELIA OH 45102-2608 Underwritten by: American Modern Insurance Company



Date Prepared:	May 17, 2019
Policy Type:	Manufactured Home
Policy Number:	077-004-4778844
Agent Name:	TESTING FOR ATLAS INC

Important Policy Information

Date of Expiration: June 15, 2019 ; 12:01 A.M. Local Time

CALIFORNIA CONVERSION TEST 7078 HOGAN DR SACRAMENTO CA 95822-4302

Important Information for CALIFORNIA CONVERSION TES

We will not renew this policy when it expires. Your insurance will cease on the Expiration Date shown above. The reason for nonrenewal is: This insurance product is no longer being offered by this company in your state.

The following information is required by law:

If this policy provides fire and extended coverage insurance on your property, you should contact your agent concerning coverage through another insurer, or your eligibility for coverage through the California Fair Plan, P.O. Box 76924, Los Angeles, CA 90076, Phone: (800) 339-4099 or www.cfpnet.com.

You have a right to know the specific reasons for this action, the source of any information we used in reaching this decision, and the right to see and obtain copies of documents relating to this action. If we receive a written request from you to correct, amend or delete any recorded personal information in our files, and we refuse to do so, you have the right to provide us with a concise statement of what you believe is correct. We will put your statement in our files. If you desire additional information concerning this action, you must submit a written request within 90 business days of the date of mailing of this notice. Please send your written request to us at the address shown at the top of this notice.

If you have questions regarding the nonrenewal of your policy, you may contact our company representative, your agent, at the telephone number shown above. If you have contacted the company representative and would like to discuss the decision with the Insurance Department, contact the Consumer Communications Bureau at (800) 927-4357.

Buckslip

Activate your replacement policy today. EASY AS 1-2-3!



Locate your policy number and activation code on the enclosed bill.



Go to amig.com/mypolicy

Activate your replacement policy. Enter your policy number and activation code and follow the prompts to activate your replacement policy. A payment may be required at this time. Plus, you'll be given the opportunity to sign up for EZPay automatic payments.

IMPORTANT NOTICE

Your current policy will expire soon and will be replaced by a new comparable policy after you activate it.



ATTENTION EZPay Customers - You must complete this step.

Although you're on EZPay and accustomed to automatic renewal payments, you must log in to **amig.com/mypolicy** to activate your replacement policy. Failure to do so may result in policy cancellation.

Why sign up for EZPay automatic payments?

That's easy! You'll save time, hassle and clutter in your mailbox. You can even choose a payment date and frequency that works for you. Signing up is quick and easy.

Simply login to amig.com/mypolicy and follow the prompts.

If you need help or have questions, please call us at 800-541-5150.



"Last Chance" Postcard

Activate your replacement policy today. EASY AS 1-2-3!

Locate your policy number and activation code on the most recent bill or special mailing you recently received. If you do not have one, please call 800-543-2644.



Activate your replacement policy. Enter your policy number and activation code and follow the prompts to activate your replacement policy. A payment may be required at this time. Plus, you'll be given the opportunity to sign up for EZPay automatic payments.

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FRONT

ATTENTION EZPay Customers

Although you're on EZPay and accustomed to automatic renewal payments, you must log in to **amig.com/mypolicy** to activate your replacement policy. Failure to do so may result in policy cancellation.

Have questions? Prefer another payment method?

You may also pay by mailing a check or via credit card over the phone. If you need help or have questions, call us at 800-541-5150.



IMPORTANT NOTICE ACTION REQUIRED

Your current insurance policy will not renew.

Instead of a renewal notice, you recently received an offer for a new policy from American Modern Property and Casualty, an affiliate of your current insurer, as a replacement for your current policy. If you do not activate your replacement policy, your current policy will expire and you will be without insurance.

See reverse for detailed instructions on how to activate

Make checks payable to American Modern Property and Casualby Insurance Company, Mail to American Modern P&C, PO Box 740167, Cincinnati, OH 45274



7000 Midland Blvd. Amelia, OH 45102-2646



BACK



MyPolicy – What will the insured need to access?

• amig.com/mypolicy

Modern. MyPolicy

To start, let's bring up your account information

Enter your current Policy number or the Offer number for a policy recently sent to you, plus your Activation code. To find these numbers, look at your policy, a bill, or a recent mailing from us.

Policy or Offer number

Policy Number

Activation code

Activation Code

The Activation code acts like a password. It prevents someone else from accessing your account information. If you do not have an Activation code call us at 1-800-543-2644 🕲

Continue



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MyPolicy – What can the Customer do?

MyPolicy

Need help? Call us at 1-800-543-2644

Now, please enter your payment details.

Please enter the details for either your bank account or a credit card you want to use for EZPay automatic payments. Future installments on the policy will be made on the date of the month you select. An installment schedule will be mailed to you with installment dates and amounts.



