

MEMORANDUM

Date: September 11, 2020

To: All Producers and TPA(s)

From: John Short, Esq. and Executive Vice President of Compliance and Regulatory Affairs

RE: Fortegra's Corporate Position to Accommodate Policyholders for Non-Payments and Mandates on the Division of Insurance issued Requests, Mandates and Moratoriums Bulletins, and Executive Orders

The Fortegra issuing companies will adhere to all state insurance departments statutes, requests, mandates and prohibitions regarding non-payments of premiums.

In states that "request", Fortegra requires you to make reasonable accommodations with our policyholders so that policies are not cancelled for nonpayment of premium. The accommodations should be clearly explained to the policyholder and exceptions granted whenever the inability to pay is a result of COVID-19.

Reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for the non-payment of premium can include, but are not limited to:

1. Extension of premium grace periods;
2. Waiver of late payment fees;
3. A moratorium on cancellations for non-payment;
4. Defer any non-renewal underwriting actions; and,
5. Provide a continuation of coverage for any expiring policy.

You should encourage the use of electronic payment technology on websites, apps and electronic bank transfers whenever possible.

The DOI(s) will request data from insurers related to their compliance with applicable bulletins, at some point in the future, so please keep a log of all requests received, insured name and policy # and the action/accommodation taken on each policy.

If the state mandates or prohibits cancellation for Non-Payment, please do not issue Notice of Cancellation for non-payment without first consulting with your company representative for special handling.

If you have specific questions or concerns regarding an individual product line or a bulletin issued by any Insurance Department, please contact your Fortegra underwriting representative for assistance.

Page two and three (2-3) includes a chart which interprets the received information from various Departments of Insurance. We encourage you to keep up to date with all state notifications as the below list may not be all inclusive.

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The following states have issued Bulletins, Executive or Emergency Rules, and other directives that **request, mandate and/or prohibit cancellation or non-renewal for non-payments of premiums during this national emergency (may not be all inclusive)**. The chart below includes information received by Fortegra as of 09/11/2020.

State	Bulletin	Requests, Mandates and/or Prohibitions
AK	Bulletin 20-08	Prohibits
AL	Bulletin 2020-05	Requests
AR	Bulletin 12-2020/Bulletin 21-2020	Prohibits/Moratorium
AZ	Bulletin B 20-08	Requests
CA	Notice	Requests
CO	Bulletin No. B-5.38 & Bulletin 20-B-06	Requests
CT	Executive Order 7S	Prohibits
DC	Commissioner's Order 03-2020	Prohibits
DE	BULLETIN NO. 116/NO. 32	Prohibits/Moratorium
FL	Executive Order 20-51	Requests
GA	Directive 20-EX-5	Prohibits
HI	Memorandum 2020-31	Requests
ID	Bulletin No. 20-05	Requests
IL	Bulletin 2020-09/Bulletin 2020-12	Moratorium
IN	Executive Order 20-05/Bulletin 254	Moratorium
KS	Notice	Requests
KY	Guidance	Voluntary
LA	Emergency Rule 40 - Amended	Prohibits/Moratorium
MA	Bulletin 2020-05	Requests
MD	Bulletin No. 20-10	Requests
ME	Bulletin 443	Requests (Prohibits if using COVID-19 as reason)
MN	Adopted Regulation Bulletin	Requests
MI	Bulletin 2020-16-INS	Requests
MS	BULLETIN 2020-4	Prohibits/Moratorium
MO	Bulletin 20-05/Bulletin 20-10	Requests
MT	MT Letter 03-26-20	Request
NC	Bulletin 20-B-06	Prohibits
ND	Bulletin 2020-8	Requests
NE	PH Accommodations	Requests
NH	Bulletin 20-022-AB	Requests
NJ	Bulletin No. 20-04	Prohibits
NM	Bulletin 2020-006	Requests
NY	Circular Letter No. 5/Exec. Order 202.28	Prohibits

NV	NV DOI Statement	Requests
OH	Bulletin 2020-07	Prohibits
OK	PC Bulletin No. 2020-01 - Amended 4/29	Prohibits
OR	Order	Prohibits
PA	Notice from Insurance Commissioner	Requests
PR	Emergency Order 20-EO-02	Prohibits
RI	Bulletin Number 2020-4	Requests
SC	BULLETIN NUMBER 2020-02	Requests
TN	BULLETIN 20-03	Requests
TX	Bulletin B-0007-20	Requests
VA	BOI Statement	Requests
VT	VT DFR Website	Requests
WA	Emergency Order No. 20-03	Prohibits
WI	Bulletin 2020-0320	Requests
WV	Emergency Order 20-EO-02	Prohibits