



**SHELTER
INSURANCE
COMPANIES**

Consumer Assistance
1-800-SHELTER (743-5837)

April 8, 2020

Commissioner Glen Mulready
Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, OK 73105-1816

RE: More relief to our personal auto customers.

Commissioner Mulready:

Last week I wrote to tell you that Shelter Insurance was among the first to take a stance of continuing coverage when a customer could not pay their premium. Before being asked by any regulator, we suspended company-initiated non-renewals and cancellations of property and casualty policies, waived all reinstatement fees, suspended cancellations as a result of bad drafts and gave all life insurance policies at least a 31-day grace period.

Today I'm proud to announce that Shelter, including its subsidiaries AmShield Insurance®, Haulers Insurance®, and Say Insurance®, will join others in our industry in finding ways to provide relief to our customers who insure their personal autos with us.

Because many of our customers are under unprecedented stay-at-home orders and social-distancing mandates, they are driving fewer miles and experiencing fewer accidents. In the interest of providing help to our customers now, when they need it most, Shelter will issue a payment to our policyholders representing approximately 30% of their personal auto monthly premium for the months of April and May, based on our best estimate of the impact of this pandemic on our customers and on Shelter's business. If a customer paid their premium automatically through a bank account, we will deposit it directly into the account when possible. Otherwise, we will mail a check.

We are also providing help to our agents by not reducing their compensation with this payment to our customers.

We will work diligently to obtain approval from the Departments of Insurance in each state we serve to get this money into our customers' hands as quickly as possible. Any assistance you can provide in this process would be greatly appreciated.

Shelter is known for doing the right thing. That is our guiding principal; it's who we are. We will continue to evaluate this rapidly evolving situation and do what we can to help our customers, agents, and employees.

We appreciate your leadership at the Oklahoma Insurance Department and your service to Oklahoma during this difficult and unusual time. Please let me know if we may be of any service to you.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt Moore". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Matt Moore
President & CEO

A handwritten signature in black ink, appearing to read "Brian Waller". The signature is written in a cursive style with a slight slant.

Brian Waller
Vice President of Government Relations