

Dear Valued Agent,

I am writing with information regarding a coming update of Zenith's approach to cancellations of policies for non-payment.

With the declaration of a pandemic in March 2020, we temporarily suspended issuing notices of cancellation for non-payment of premium for all policyholders. Since then, we worked proactively with you and policyholders who had balances due. We created an online tool to permit self-service adjustment of payroll for less complex accounts, and we accommodated requests for payment plans to bring accounts current. Through these actions, and often with your help, we were able to remove one point of stress for many of our mutual customers. Thank you.

As society has reopened, businesses are learning how to deal with new realities. State regulations precluding cancellation have lifted, and we will be resuming our expectation of timely payment.

We will roll out issuance of notices of cancellation for non-payment of premium and non-reporting, which applies to voluntary payroll reporters on the following schedule:

- Florida – September 16, 2020
- States other than Florida & California – September 23, 2020
- California – October 7, 2020

We are staging this roll out to ensure that any increase in calls to our premium specialists can be managed with a high level of quality and responsiveness. Also, we hope this advance notice will allow you to continue assisting us in clearing any delinquencies that can be resolved prior to the dates noted.

We know certain policyholders have been impacted significantly as a result of COVID-19, and we remain committed to partnering with you and them to find reasonable solutions. If you have any questions about the approach outlined, or want to discuss particular accounts, please call our Premium Account Specialists at 800-440-5020, Option 4, or contact your Zenith Underwriter.

Sincerely,

Paul Ramont
EVP & Chief Underwriting Officer
Zenith Insurance Company

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