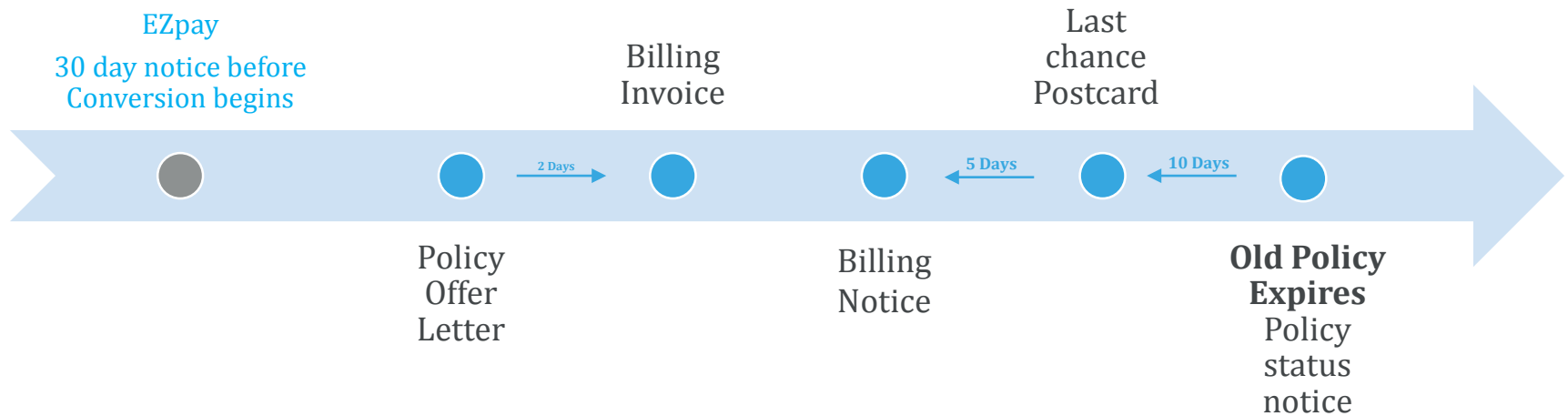


Policyholder Communication

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

1

Locate your policy number and activation code below.

Policy Number:

400015552

Activation Code:

1000-0193

2

Go to
amig.com/mypolicy

3

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.

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



CALIFORNIA CONVERSION TEST
7078 HOGAN DR
SACRAMENTO CA 95822-4302

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

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 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.

(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,

A handwritten signature in black ink that reads "Andreas Kleiner". The signature is fluid and cursive, with the first name "Andreas" being larger and more prominent than the last name "Kleiner".

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



Premium Summary

Dwelling #1:	\$582.00
7078 HOGAN DR SACRAMENTO CA 95822-4302	
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.

Policy Discounts

Claims Free Discount

Offer Summary

Offer Number:
400-015-552

Offer Period:
06/15/2019 to 06/15/2020 12:01 A.M. Standard Time

Named Insured(s):
CALIFORNIA CONVERSION TEST
7078 HOGAN DR
SACRAMENTO CA 95822-4302

Contracted Agency:
TESTING FOR ATLAS INC - #999006
MIDLAND
AMELIA OH 45102-2608

Policy Coverages

Coverage	Limit / Description	Premium
Personal Liability	25,000	\$30.00
Damage to Property of Others	500	
Medical Payments	500 Per person/25,000 Per occurrence	Included
Animal Liability Sub-Limit	10,000	Included
Workers Compensation		Included
Limit - Bodily Injury	100,000	
Limit - Disease	500,000	
Identity Recovery	15,000	\$20.00
Mold Exclusion - Personal Liability		Included
Policy Level Coverages Premium		\$50.00

Dwelling #1: 7078 HOGAN DR, SACRAMENTO CA 95822-4302

Occupancy: Owner Occupied **Residence Type:** Manufactured Home **Year Built:** 2000 **Territory:** 4 **Protection Class Code:** In Park of 26 or more spaces **No**

Style: Multi-wide **Year Roof Replaced:** 2000 **Make:** American Homestar **Model:** **Serial Number:**

Coverage Detail

Coverage	Limit / Description	Premium
Manufactured Home (Open Peril)		\$367.00
Limit	75,000	
Loss Settlement	ACV (Stated Value)	
All Other Peril Deductible	500	
Other Structures	7,500	\$62.00
Loss Settlement	ACV (Stated Value)	
Personal Property	30,000	\$95.00
Loss Settlement	Actual Cash Value	
Loss of Use	7,500	Included
Water Damage		Included

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



Limit	Full	
Mold and Remediation - Property	3,500	Included
Enhanced Coverage		\$10.00
Loss Assessment	1,000	\$2.00
Fire Department Service Charge	250	Included
Earthquake		\$46.00
Deductible	15	
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

This dwelling does not have coverage for the peril of flood.
The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

THIS POLICY DOES NOT INCLUDE BUILDING CODE UPGRADE COVERAGE

Premium

\$582.00

Your Policy Documents

Your policy consists of this Policy Declaration and the documents in the following list. Please keep these together.

Policy Level Forms (Forms that apply to all Dwelling)

IP-CA-N-0001(09-16) - California Residential Property Insurance Bill of Rights and Claim Reporting Disclosure Notice

MH-CA-N-0011(11-17) - California Fully Earned Premium Disclosure Notice

MH-CW-X-0004(01-15) - Home Day Care Exclusion

MH-CW-P-0001(01-15) - Homeowners Policy for Manufactured Homes

IP-CA-C-0004(12-16) - Workers Compensation Residence Employees - California

MH-CA-N-0010(05-17) - California Premium Refund Disclosure Notice

IP-CW-C-0002(01-15) - Identity Recovery Coverage Case Management Service and Costs Coverage

MH-CA-A-0001(11-16) - Special Provisions - California

IL-CA-N-0002(10-16) - Important Notice California 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 - California

MH-CW-C-0005(01-15) - Earthquake or Earth Movement Coverage

MH-CW-C-0019(01-15) - Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Property

IP-CA-N-0006(12-16) - Important Notice California Earthquake Peril and Deductible

MH-CA-N-0003(02-17) - Notice to Consumers - California Residential Insurance Disclosure

MH-CA-C-0015(11-16) - Earthquake Coverage - California

MH-CW-C-0027(01-15) - Loss Assessment Coverage

MH-CW-C-0006(10-16) - Water Damage Endorsement

H1-CA-N-0003(01-17) - Notice to Consumers - California Residential Insurance Disclosure

Policy Maintenance Information

Manage your policy online 24/7 with Online Services. Go to www.amig.com to sign up now. Or, download the Online Services mobile app for convenient on-the-go access.

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!

1

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

2

Go to amig.com/mypolicy

3

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!

1 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.

2 Go to amig.com/mypolicy

3 **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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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.



FRONT

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 Casualty Insurance Company. Mail to: American Modern P&C, PO Box 740167, Cincinnati, OH 45274



7000 Midland Blvd
Amelia, OH 45102-2646

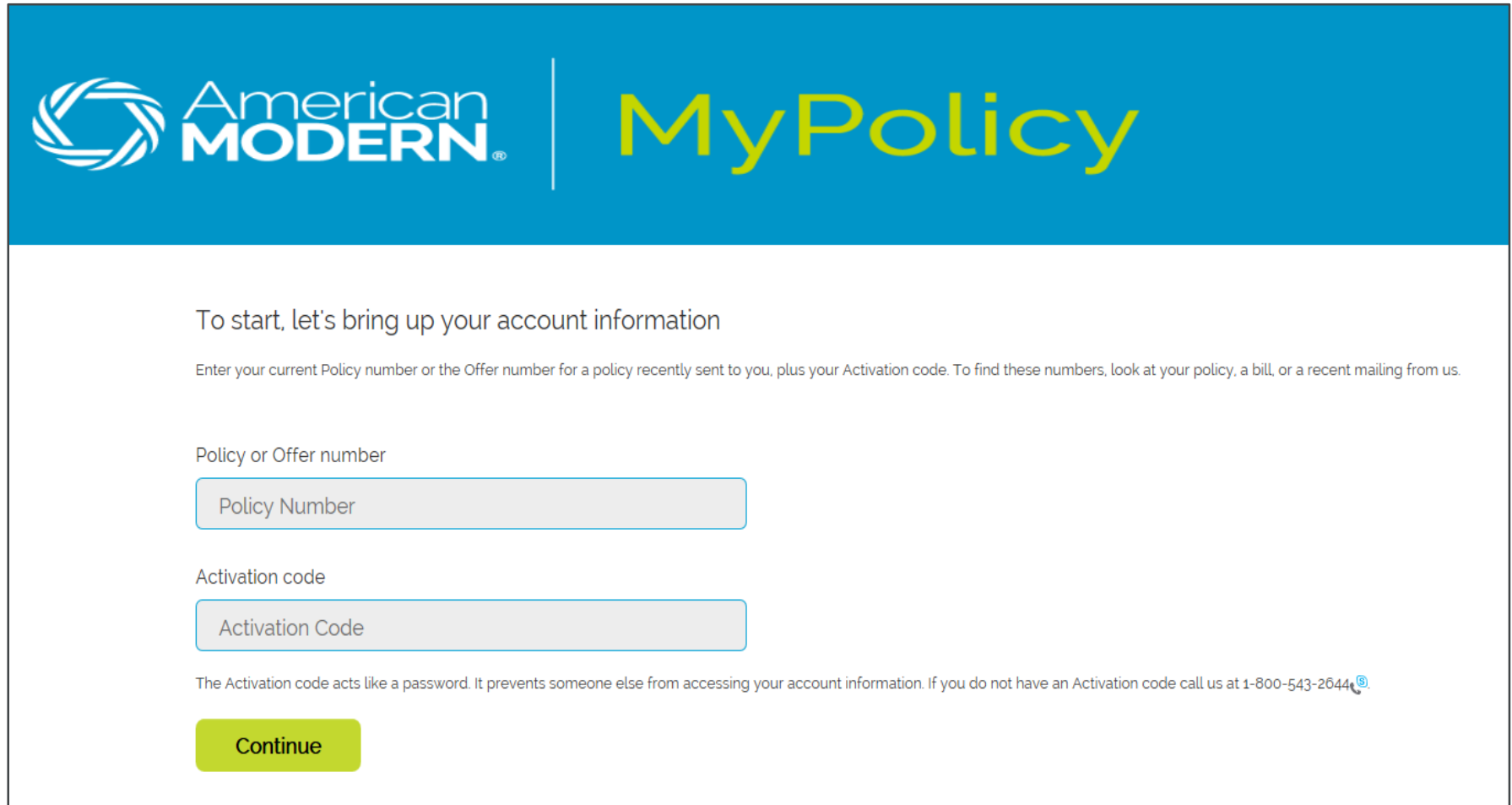
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
AMELIA OH
PERMIT NO. 3

BACK



MyPolicy – What will the insured need to access?

- amig.com/mypolicy




The screenshot shows the American Modern MyPolicy account activation page. At the top, there is a blue header with the American Modern logo on the left and the text "MyPolicy" in yellow on the right. Below the header, the page has a white background. The main heading reads "To start, let's bring up your account information". Below this, a paragraph of instructions states: "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." There are two input fields: the first is labeled "Policy or Offer number" and contains the placeholder text "Policy Number"; the second is labeled "Activation code" and contains the placeholder text "Activation Code". Below the input fields, a paragraph explains: "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." At the bottom of the form is a green "Continue" button.

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.

Select a payment plan

Select a payment date

Select a payment method

Name on account or credit card

Billing Zip Code

Continue

