



Dear Customer,

Last year, the California Department of Insurance asked us to change how we offer insurance to our customers. To comply, we created a new program for manufactured housing insurance through American Modern Insurance Company.

We are offering you a replacement policy through that new program. Enclosed with this replacement policy is the declarations page which is a summary of the insurance coverage being offered. Please review it carefully.

Attached to this letter you will find an Important Notice that details the changes between your prior policy and the replacement policy. If you have questions, please contact {AGENT NAME} at {AGENT PHONE NUMBER}.

Again, thank you for choosing American Modern Insurance Company. We appreciate your business...and your trust.