

Hello,

We know you, like all of us, have been impacted by the ever-growing coronavirus (COVID-19) issue. This has been an extremely difficult time for all of us. We are faced with an issue that is very unique to us as a country and more so on the world level. While this issue has caused great panic at many levels, please let us assure you of a few things:

1. Our company has been in business for more than 105 years.
2. We have witnessed depressions, world wars, World Trade Center attacks, stock market corrections, etc. We are very financially strong. Over the past 10 years, we have built a very successful and financially focused company that can weather this test.
3. We are A- (Excellent) rated for financial strength by A.M. Best.
4. With more than \$2.4 billion in assets, we are here to make sure your injured employees get paid and get great medical treatment for their work-related injuries.
5. Rest assured, we will be paying claims and handling work-related injuries throughout this issue.

Many of our customers are small businesses. We recognize the financial strain that this is putting on you, our customers. We want to work with you to make sure that you are not significantly impacted by the work slowdown. **If you are having any financial difficulty in making your insurance payments, please contact us at 1-800-264-4943 so that we can work through this with you.**

As a country, we have faced many daunting challenges and have emerged successful. We are confident that we will be successful, again, as we face this challenge.

Thank you. We wish you and your families safety and good health.

Thomas J. Phelan, CPA
Chief Executive Officer

Paige Beck, CPA
President