

## A MESSAGE FROM PRESIDENT JILL WAGNER KELLY

Updated April 15, 2020: After a thorough evaluation of our auto insurance claims and reduced losses during recent weeks, Integrity Insurance has decided to return some premium to personal auto policyholders in the form of a 25% refund for the months of April and May. We estimate the total credit impact to be up to \$25 million throughout the 13 states in which our enterprise operates.

Integrity is taking this action because it's the right thing to do during a difficult time for our loyal customers, many of whom have been personally and financially impacted by the pandemic. Our dedication to our mission of providing peace of mind and protection during life's unexpected events has never been stronger. We've always been a company that cares about people and we're taking important and meaningful steps to support our customers during this time.

Pending regulatory approval, Integrity will issue payments to all personal auto policies in force for the months of April and May, with the flexibility to extend depending on circumstances.

The premium credits announced today are in addition to the relief Integrity is already providing to customers, including offering a grace period to pay premiums for policyholders directly impacted by the circumstances surrounding COVID-19 as well as temporarily adjusting our coverages for both restaurant commercial clients and restaurant employees who have personal auto coverage with us. We also offer customers the ability to manage your insurance safely from home with your MyIntegrity account or our Integrity Mobile app.

Being here for our associates, agents, customers and communities is what matters most. During these uncertain times we are committed to providing you with the same excellent service and support you've come to expect – and we thank you for putting your trust in us.

A handwritten signature in black ink that reads "Jill".

Jill Wagner Kelly  
President