

***Subject: Actions we're taking related to the Coronavirus (COVID-19)***

Dear Policyholder,

During this time of uncertainty, the health and safety of your employees and your business remains our highest priority. We are closely monitoring the rapidly evolving impact of COVID-19 and are taking a number of actions to support you.

**COVERAGE AND CLAIMS MANAGEMENT**

We want to assure you that there will be no interruptions to your workers' compensation insurance coverage. Our claims team stands ready to assist you and your employees should a workplace injury occur.

**PAYMENT FLEXIBILITY**

We are placing a moratorium on policy cancellations and late payment penalties. In addition, we will extend credit to any business negatively impacted by COVID-19 events and offer policyholders the ability to adjust your payroll reporting.

**COMMUNITY AND SOCIAL RESPONSIBILITY**

To minimize risk to you and our staff, we've made the decision to postpone all policyholder site visits. In addition, we are quickly moving all of our employees who can perform their job remotely out of our offices. While there may be some disruption due to the circumstances, we are in a strong position financially to continue to fulfill our purpose during these challenging times and into the future.

As the situation around COVID-19 continues to evolve, we will keep you informed with any updates on our business practices and policies. In the meantime, if you have any questions, please do not hesitate to contact us at 888-782-8338—we will make every effort to respond to you as quickly as possible.

Thank you for your understanding and for being a State Fund policyholder.

Vern Steiner  
President & CEO