



March 30, 2020

Dear Howard Mutual Policyholders,

Every day now, it feels like another part of our lives is impacted by COVID-19. As an essential service, Howard Mutual Insurance Company (Howard Mutual) is committed to ensuring that our policyholders continue to receive quality service, that our employees remain healthy, and that the recommendations of our health officials and government are adhered to.

Our office has taken the advice of our government leaders and as of March 18, 2020 has had as many of our employees as possible work from home. We have limited the amount of staff left in our offices to those essential for our daily administrative duties, and have put into place proper social distancing measures while taking extra cleaning precautions to help stop the spread. I am pleased to say that at this time all of our employees are healthy.

As the President & CEO of Howard Mutual, I can assure you that as we face these changing and evolving situations surrounding COVID-19, our commitment to you will not change. We are keeping you all in mind and are prepared to help. We understand you could be facing reduced work hours and layoffs and that your businesses may be facing financial hardships. We are aware that claims and difficult situations will continue to occur during these challenging times. Please know that we are here to support you. We encourage you to reach out to your Agent if you have any questions or concerns, we want to ensure that your Insurance coverage is not cause for worry.

In our effort to help ease these financial hardships you are facing, Howard Mutual has decided to delay, until further notice, the rate increase that was scheduled to take effect as of July 1, 2020. Some of you may have already received letters referring to the intended rate increase.

Through our commitment to bringing you quality service, we have earned your trust and loyalty for over 100 years. As we have in the past, we will continue to work tirelessly and we will persevere through these challenging times together. We thank you for your loyalty to Howard Mutual.

Respectfully,

Jodi Rich, CIP
President & CEO