



Dear Valued Customer,

As this time of great uncertainty continues, we all face health and safety concerns and many are experiencing the added burden of financial stress due to the impact of this pandemic. Arbella remains here to support you, our valued customers, and we are pleased to announce the **Arbella Here. For Good.® Give Back Program**. This new program will provide premium relief to our personal auto policyholders in the form of a credit on your billing statement.

Subject to approval by state regulators, Arbella's personal auto customers will receive a credit equal to 20% of their auto premium for three months – April, May, and June 2020. These savings would result in an estimated average of \$60 per vehicle, and customers with multiple vehicles on their policy could see significant savings.

As an Arbella customer, you can expect to see these credits applied to your bill within the next 60 days, and **you do not need to take any action to receive the credit**. Customers who have paid in full will receive a check within 60 days. Any new customer who purchases a private passenger auto policy effective prior to June 30, 2020 will receive the same benefit. To receive the credit, customers must be an active personal auto policyholder at the time the refund credit is made.

This new program is in addition to Arbella's recent announcement that we are suspending all policy cancellations for non-payment from April 1 to June 1, 2020. This includes waiving all fees for late payments or insufficient funds.

If you have any questions about this program or your monthly premium bill, please contact an Arbella customer service representative at 1-800-ARBELLA (272-3552). Our caring employees are ready to assist you.

Please stay well!

John F. Donohue  
Chairman, President, and Chief Executive Officer  
Arbella Insurance Group