

340 Pine Street
Second Floor
San Francisco
California 94104
Tel 415.421.8332
Fax 415.989.7801
CA Lic. # 0300517

July 26, 2018

DiBudo & DeFendis Insurance
Agency, Inc.
PO Box 580531
1560 Cummins Drive
Modesto, CA 95358-71

Re: QBE Insurance Corporation and QBE Specialty Insurance Company

To our Producers,

Our longstanding partnership of over twenty years with QBE will be coming to an end October 1, 2018. For most of our current QBE policyholders we will be offering replacement policies through the Greenwich Insurance Company or the Indian Harbor Insurance Company as our policies with QBE Insurance Corporation and QBE Specialty Insurance Company expire over the next year.

While we are legally obligated to advise the insured and other policy interests that their policy through the QBE Insurance market will not be renewed, in most instances we will be doing so through a consumer friendly letter captioned "INSURANCE COMPANY CHANGE NOTICE". This letter informs the insured and other policy interests that their policy through QBE will not be renewed at expiration but that replacement coverage will be offered to them through an alternative market with the same terms and conditions as their expiring policy. A sample copy of this letter is enclosed for your review.

We will be making every effort to provide you and your clients with expiring QBE policies with replacement quotes at least 60 days in advance of policy expiration. In the event that we are unable to provide a an acceptable replacement for the expiring policy either due to a lack of an alternative market or underwriting reasons that would preclude renewal, a more standard notice of non-renewal will be issued.

We hope to make this process as simple and straightforward as possible for all parties. Please feel free to contact your underwriter at Deans & Homer if you have any questions.

Sincerely,

Will Dearie, President

INSURANCE COMPANY CHANGE NOTICE

July 26, 2018

John J. Doe And Associates
c/o John Doe
388 Main St
Any Town, CA 94114-3360

340 Pine Street
Second Floor
San Francisco
California 94104
Tel 415.421.8332
Fax 415.989.7801
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RE: Policy: Policy: XXXXXX
Company: QBE INSURANCE CORPORATION
Insured: John J. Doe and Associates
Agency: Your Agency Name

Dear John J. Doe

Deans & Homer has been the insurance managing underwriter for QBE Insurance Corporation ("QBE"), which issued your policy referenced above, policy number Policy: XXXXXX. This policy will expire on 7/1/2018.

Deans & Homer and QBE have decided to end their business relationship, and we are writing to advise you that QBE will not be renewing your policy.

The good news is that we are offering you a replacement policy with Greenwich Insurance Company which is also managed by Deans & Homer. The replacement policy will offer the same terms and conditions as the expiring policy. The replacement policy offer will be sent to you in a separate letter.

We value your business and look forward to providing you with the best possible service in the future. If you have any questions regarding this letter, please contact Deans & Homer at (800) 345-2054.

Thank you,

Deans & Homer