Filing Memorandum

All of us at Vanliner Insurance Company ("Vanliner") share your concern and uncertainty regarding the spread of the coronavirus and its impact on the entire Moving and Storage industry. The recent order signed by the U.S. Secretary of Defense freezing the movement of U.S. military personnel and their families worldwide is just one example.

In this unprecedented situation, we seek to demonstrate our commitment as the leading provider of insurance products and services to the Moving and Storage industry and consulted with insured's and brokers of on how we can offer unique economic relief to our customers.

Vanliner will offer reduced primary commercial automobile liability premium for all insured's on revenue-generating units that are placed out of service as a result of this crisis. The premium relief credit is calculated as the percentage reduction in units or revenue multiplied by the inforce annual auto liability premium and collision premium prorated for the period between April 1, 2020 and May 15, 2020.

We will continue to monitor this quickly evolving situation and communicate with you regarding any additional actions we decide to take. We appreciate the trust and confidence that you place in us.

Vanliner Insurance Company is submitting this filing to implement an available temporary COVID-19-premium relief measure for their Commercial Automobile policies.

We will continue to monitor this quickly evolving situation and communicate with you regarding any additional actions we decide to take. We appreciate the trust and confidence that you place in us.