

Dear UTC,

I wanted to talk to you about the insurance problem that led to my moving permit getting canceled. I want to share the steps my company is taking to fix this.

From the start, we had insurance with Progressive, and they were great for our needs. But we didn't have a good payment plan like auto pay, and it caused some trouble. In the first quarter of 2023, we didn't get as many jobs as before, and we spent a lot on marketing. Unfortunately, we couldn't pay Progressive on time.

After Progressive canceled our insurance, I reached out to my agent at Insurance Solutions. We tried our best to reinstate the policy, but we couldn't make any progress. Then I contacted Propel Insurance, who tried to get a policy with Birkshy Hathway. I also got in touch with Anchor Insurance and Surety, Inc. However, the only policy they could offer was with Prime.

The policy with Prime costs a lot more because of our past payment issues. They made me go on auto-pay and put \$2,500 in their account, just in case I couldn't pay later.

In addition, I'm taking other steps to improve our company's budgeting. I'm working on transferring the policy to a preferred insurance company as soon as possible. Andrew Choruby from Anchor Insurance and Surety, Inc. mentioned that it might be possible in 6 months, but definitely within a year.

Thank you for your understanding and assistance.

Dmitriy Satir