

Dear Valued Customer of Pace Collision,

You are receiving this letter because we have repaired your car recently through a claim with New Jersey Manufacturers Insurance (NJM).

I am writing this to let you know of a change in our relationship with NJM.

Doug Lowrie Auto Body, which became Pace Collision in 2001, has been part of NJM's Premier Car Care Program (PCC) for all but the first year of the programs existence, about 25 years. I have been manager and/or owner of this business for most of those years. We have consistently been one of their most highly rated shops and have always represented NJM in the best light.

NJM has recently brought in a new management team to run the PCC program. This new team has basically changed the rules in the middle of the game. These changes are significant, and in my opinion unreasonable and unrealistic. Moreover and worse, their attitude toward us has been adversarial, demanding, disrespectful and unprofessional. I have been in this business for 36 years and have never had an adversarial relationship with any insurance company until these people came along. I find their actions to be unacceptable, and therefore I have removed my shop from their program.

THIS DOES NOT MEAN WE CANNOT REPAIR YOUR CAR. We can still repair cars with claims through NJM, just like we do with any other insurance company, and the difference in the process is minimal. We will, as always, continue to provide the same level of quality and service that all of our customers expect, and we are proud to deliver. Our priority will continue to be, to repair all of our customer's cars properly and safely and to get them back in their cars as quickly as possible.

It has come to our attention that representatives from NJM are telling our customers who have called them about a new claim, that we are not taking on any new work. **This is not true.**

Be advised that while insurance companies will try, and have their underhanded ways of doing so, (like saying we are not taking on new work) it is against NJ Department of Banking and Insurance regulations for them to tell you where to have your car repaired, or to "steer" you away from a shop. You decide where to have your car repaired. We have always, and will continue to stand behind our work, and will only collect payment for any supplemental damage from the insurance company, not from our customers.

While we hope your car does not get damaged, we are always here if you need us.

Feel free to give me a call if you have any questions.

Thank you for your business and the confidence and trust you have placed in us!

Sincerely

Ron Race

President

A handwritten signature in dark ink, appearing to read 'Ron Race', written over the printed name and title.