March 3, 2020

Members of ACC Claims Holdings, LLC

Re: Extension of Term of ACC Claims Holdings, LLC (the "Company")

Dear Members:

Reference is made to that certain Third Amended and Restated Operating Agreement of the Company, dated as of May 19, 2016 (as amended and in effect from time to time, the "Operating Agreement"). Capitalized, undefined terms used herein have the respective meanings ascribed to them in the Operating Agreement.

Please be advised that, pursuant to Section 10.01(a)(iii) of the Operating Agreement, the Managing Member has extended the term of the Company from March 3, 2020 to March 3, 2021.

Sincerely,

ACC CLAIMS MANAGING MEMBER, LLC

Name: Craig R. Chobor

Title: President