



National General Reduces Financial Burden and Improves Ease of Access to COVID-19 Diagnostic Testing

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NEW YORK, March 09, 2020 (GLOBE NEWSWIRE) -- To help limit the spread of COVID-19, National General Holdings Corp. (NASDAQ:NGHC) will waive 100% of customers' out-of-pocket costs for COVID-19 diagnostic tests and will ease access for customers seeking diagnostic testing. This waiver will extend to all National General Short Term Medical customers and will be made available to employers in the National General Benefits Solutions Program.

As part of the effort regarding COVID-19 diagnostic testing, National General will:

1. waive all member cost-sharing for COVID-19 diagnostic tests and related services, including the associated office visit, emergency room, or urgent care charges. The waiver applies to any out-of-pocket costs, including deductibles, copays, and co-insurance for diagnostic testing related to COVID-19.
2. waive all prior authorization requirements as they relate to COVID-19 diagnostic testing.
3. allow early refills and up to a 90-day supply of a member's prescription drugs in the event of hardship related to COVID-19.

Customers concerned about exposure to COVID-19 should contact their healthcare provider or state health department. National General's customer service call center will be available to assist if customers have any questions about COVID-19 testing-related services.

About National General Holdings Corp.

National General Holdings Corp., headquartered in New York City, is a specialty personal lines insurance holding company. National General traces its roots to 1939, has a financial strength rating of A- (excellent) from A.M. Best, and provides personal and commercial automobile, homeowners, umbrella, recreational vehicle, motorcycle, supplemental health, and other niche insurance products.

Forward Looking Statements

This news release contains "forward-looking statements" that are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The forward-looking statements are based on the Company's current expectations and beliefs concerning future developments and their potential effects on the Company. Forward-looking statements can generally be identified by the use of forward-looking terminology, such as "may," "will," "plan," "expect," "project," "intend," "estimate," "anticipate" and "believe" or their variations or similar terminology. There can be no assurance that actual developments will be those anticipated by the Company. Actual results may differ materially from those expressed or implied in these statements as a result of significant risks and uncertainties, including, but not limited to, non-receipt of expected payments from insureds or reinsurers, changes in interest rates, a downgrade in the financial strength ratings of our insurance subsidiaries, the effect of the performance of financial markets on our investment portfolio, our ability to accurately underwrite and price our products and to maintain and establish accurate loss reserves, estimates of the fair value of investments, development of claims and the effect on loss reserves, large loss activity including hurricanes and wildfires, the cost and availability of reinsurance coverage, the effects of emerging claim and coverage issues, the effect of unpredictable catastrophic losses, changes in the demand for our products, our degree of success in integrating acquired businesses, the effect of general economic conditions, state and federal legislation, the effects of tax reform, regulations and regulatory investigations into industry practices, risks associated with conducting business outside the United States, developments relating to existing agreements, disruptions to our business relationships with third party or vendor agencies, breaches in data security or other disruptions involving our technology, heightened competition, changes in pricing environments, and changes in asset valuations. The forward-looking statements contained in this news release are made only as of the date of this release. The Company undertakes no obligation to publicly update any forward-looking statement except as may be required by law. Additional information about these risks and uncertainties, as well as others that may cause actual results to differ materially from those projected is contained in the Company's filings with the Securities and Exchange Commission.

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