HDI GLOBAL INSURANCE COMPANY
161 North Clark Street, 48th Floor · Chicago, IL 60601 ·
Phone: (312) 580-1900 · Fax: (312) 580-0700

July 3, 2026

The Honorable Elizabeth Kelleher Dwyer
Deputy Director & Superintendent of Insurance & Banking
Rhode Island Department of Business Regulation
1511 Pontiac Avenue
Bldg, 69-2
Cranston, RI 02920

Re: **HDI Global Insurance Company; NAIC #41343**
Non-Renewal of Policies for Real Estate Professionals Liability Program – Effective 11/01/2026

Dear Deputy Director Dwyer:

HDI is discontinuing the program providing real estate professional errors & omissions liability coverage for Gallagher Affinity Insurance Services, Inc. HDI and Gallagher Affinity Insurance Services were parties to a Program Administrator Agreement that terminated. The termination was *not* for cause. Since termination, HDI has continued to process policies pursuant to the surviving terms and conditions of the Agreement consistent with non-renewal requirements, and to service insureds according to the terms and conditions of the policies such that all Rhode Island insureds remain protected. HDI will be fully withdrawing the Real Estate Professionals Liability Program from all states, resulting in non-renewal of all associated risks.

Liability Program Details:

- Policies in-force: 154
- Written premium: $33,495
- Outstanding claims: 1
- Number of Policies Nonrenewed/Notice of Nonrenewal Sent: 0
- Market share: Less than 1%

HDI will follow state law and issue non-renewal notices for all policies expiring November 1, 2026, and onwards until all policies have been properly non-renewed. HDI will manage all claims under its expired, existing, and non-renewed policies until their resolution.

Please let us know if the department has any questions.

Sincerely,

Steven LeHew, CPCU
AVP, Product Compliance Lead
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