

**RHODE ISLAND
JOINT REINSURANCE ASSOCIATION**

Underwriting Division
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April 20, 1999

To: All Massachusetts and Rhode Island Agents, Brokers, Companies
And Special Agents

Re: Service Enhancement – Revised Renewal Procedure

The Association's Management, has conducted a number of surveys based on your many concerns regarding our current renewal procedure. The information we collected indicates that the majority of producers favor a return to the Association's previous renewal procedure.

As such, effective May 1, 1999, the Association will change the renewal procedure as follows: **ALL premium invoices and applications for continued coverage will be sent to the producer, along with an expiration notice. The insured will receive ONLY a copy of the expiration notice.** This change will affect all renewals with an expiration date on or after July 1, 1999, or later.

In conjunction with the change, the Association will also introduce a new Toll Free Telephone Payment Line (1-877-221-1782). In order for this line to be effective, it will only respond to inquiries concerning whether or not a payment has been received. If more in-depth information is needed, the call will be transferred to a Customer Service Representative. The Association believes that this service enhancement will enable the Association to provide you with more timely and efficient responses to your payment inquiries.

Your patience and cooperation over the past several months have been very much appreciated. After review of this letter, should you have any questions, please feel free to contact our Customer Service Department.

Very truly yours,

James H. Pappas
Vice President – Underwriting

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