

# RHODE ISLAND JOINT REINSURANCE UNDERWRITING ASSOCIATION

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**Underwriting Division**

Two Center Plaza

Boston, Massachusetts 02108-1904

(617) 723-3800, MA Only (800) 851-8978, FAX (800) 699-2985

July 23, 2003

To: All Rhode Island Producers

Re: Renewal Policy Declarations Certificate

The Rhode Island Joint Reinsurance Association, in conjunction with the Rhode Island Producers' Advisory Council, is pleased to announce a revision to its renewal policy issuance procedure.

Effective immediately, the Association will issue a Renewal Policy Declarations Certificate for all Homeowners, Dwelling Fire and Commercial Lines renewal policies, in lieu of issuing a Policy Declarations page with all policy forms and endorsements. The Renewal Policy Declarations Certificate will be mailed only with the forms and endorsements that have been added or amended from prior policies. These forms and endorsements will be noted on the certificate with an asterisk (\*). All other forms and endorsements that have not changed will be made part of the renewal policy by reference. The Association will issue a new Policy Declarations page with all forms and endorsements every five years from the previous issuance of a Policy Declarations page. Also, a new Policy Declarations page with all forms and endorsements will be issued whenever the Association introduces an entirely new edition of a policy program for a line of business.

The Association will continue to issue a Renewal Offer/Premium Invoice along with an Expiration Notice approximately 55-60 days prior to the expiration date of the policy. The invoice and minimum required premium must be received, in accordance with our current procedure, in order for the policy to be renewed.

The Association believes that this change will improve service for the insurance-buying public and the Association.

If you have any questions regarding this letter, please contact our Customer Service Department.

Very truly yours,

James H. Pappas  
Vice President/ Underwriting

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