

CAMPBELL CARE INSURANCE CO., INC.

MEMORANDUM

To: Management staff
From: Student Name
Subject: Policy changes

At the start of the next calendar year, we will be experiencing premium increases to several of our health care policies that will undoubtedly affect you and your clients. Below you will find listed which policies will be affected and the percent increase of each. This increase will affect all clients regardless of coverage (private or group).

- Major Medical Coverage 25%
- Dental Coverage 15%
- Vision Coverage 30%

As insurance agents, it will be your responsibility to convey these increases to your clients in a courteous and professional manner. Due to these increases, many policyholders may wish to alter their coverage. It would be in your best interest to keep as many clients as you can from changing their coverage due to financial reasoning. Remind them of the quality of coverage they are receiving with their current plan, and decreasing their coverage will also decrease the quality of care they will receive. Focus your clients' attention on the quality and service they have and will continue to receive as patients of Campbell Care Insurance Co., Inc.

As always, fulfill your clients' requests respectfully and professionally. I know these changes are not appealing and they make your jobs more difficult. I do realize that they come at a time when the economy is being pushed to its limits.

I appreciate your cooperation and your efforts during this difficult time.