

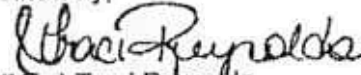
September 3, 1996

To All Member Companies**BULLETIN NO. 40**

Please be advised beginning October 1, 1996, the procedure for resolving Non-Compliance "Performance Standard" company complaints will change. Per Section 13.C of the TAIPA Plan of Operation, a copy of the complaint mailed to the insurer is to be sent to the Association. Upon receipt of the copy of the complaint from the Producer the Association will log the complaint and file the Association copy. We will no longer contact the company on the first notification. The insurer must give a written response to the Producer and the Association within twenty (20) days of receipt of the complaint. In the absence of an acknowledgment from the insurer stating resolution of the complaint within the twenty (20) day guideline, the Association will follow-up in writing with the company, giving ten (10) days to respond. If after ten (10) days the insurer still does not respond, the Association will contact an Executive Officer of the company, with copy to the Producer. If, after an Executive Officer has been contacted, the matter is not resolved, the files will be turned over to the Association's Governing Committee for whatever action they deem necessary and the Producer will be notified of such action.

If you have any questions regarding this matter you may contact the undersigned.

Sincerely,



(Mrs.) Traci Reynolds
Senior Representative, CS
Plan Services

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