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GUARANTEE INSURANCE RESOURCES

TO: All Employees

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FROM: Kraig Kramers

SUBJ: "Getting to Know You"

DATE: January 9, 1995

It's a pleasure to join GIR and I look forward to getting to know each of you and learning a lot about GIR's business from you. Sheri will contact you to set up individual meetings so that we can get to know each other. Because there's only one of me and many of you, these initial meetings will need to be short. To make the meetings more effective, let me ask that you think in advance about what GIR and its people can do to improve what our customers receive in terms of product, response, communication, service and anything else of value or importance to them. I'm also interested in any other thoughts or input you may have on any subject.

It's the beginning of a New Year and a time for setting goals. During January, GIR's management will be looking very hard at where we're headed, how the market is changing, and how to improve the outcome for the company in 1995 and beyond. We'll also be setting goals in addition to the obvious ones for the year. *Your* input and thoughts about GIR's future are very important and are encouraged both now and anytime. GIR's Advisory Committee, comprised mainly of client TPAs, meets this week to provide specific input to us on what *they* would like to see from GIR in the future.

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Our immediate goal is to **increase written premiums by 20%**, month-by-month, over last year. Since we haven't focused on this target quite this way, it may take a few months for us to get on track. We'll keep you informed as we move along, and we'll also let you know as our review of the market and strategies comes into better focus.

As of right now, we're running ahead of last January and we're approaching the desired 20% gain for the month. For those of you who are making this happen, THANK YOU and keep up the great work! For everyone else, let's dive in and support the effort to beat the \$14.4 million underwriting goal for January. Since it's the first month of a new year, *now's* the time to get ahead rather than struggling to catch up later in the year. Every little bit of extra effort somehow counts bigger in January, so give it your very best shot!

It will be my practice and pleasure to write an All Employees letter similar to this one every month. This will not in any way replace or second-guess "The RE-source" but rather should be an additional way of keeping everyone more informed about GIR. Hopefully the editor of The RE-source will allow me to write an article for that publication now and then in addition to this monthly letter!

Again, it's great to be with you and I look forward to spending some quality time with each of you very soon.

With best regards,

Kraig W. Kramers
President and CEO

P.S. A form for collecting your thoughts regarding customer needs is attached. Please bring your ideas to our individual meetings.

Guarantee Insurance Resources

Ideas for Customer Enhancements (Aimed at Improving Customer Satisfaction):

New Products: _____

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Response: _____

Communication: _____

