



ITT HARTFORD

*The Hartford's Customer Center
Telephone 1 (800) 624-5578*

September 19, 1996

To: Phil Morris Insurance Agency
46500358

Re: New Business application for Jimmy Bates

We thank you for submitting a Personal Lines Homeowners insurance application for Jimmy Bates. We are now reviewing the application, and you will hear from us by September 25, 1996. If, for any reason, we find that we are unable to keep this commitment, we will contact you.

Our goal is to provide you and your customers with superior service, which includes timely policy issuance. If the delivery time does not meet your needs, or if you have any questions on the account, please feel free to contact any member of the Texas Team at 1-800-937-3727, extension 332.

We appreciate your consideration of ITT Hartford for your Personal Lines business.

Sincerely,

Melissa J. Wright

Melissa J. Wright
New Business Representative
Personal Insurance Center

ADMINV/336806
A/C: 46500358



ITT HARTFORD

*The Hartford's Customer Center
Telephone 1 (800) 624-5578*

September 25, 1996

To: Phil Morris Insurance Agency
46500358

Re: New Business application for Steve & Phyllis Mallow

We thank you for submitting a Personal Lines Homeowners insurance application for Steve & Phyllis Mallow. We are now reviewing the application, and you will hear from us by October 10, 1996. If, for any reason, we find that we are unable to keep this commitment, we will contact you.

Our goal is to provide you and your customers with superior service, which includes timely policy issuance. If the delivery time does not meet your needs, or if you have any questions on the account, please feel free to contact any member of the Texas Team at 1-800-937-3727, extension 332.

We appreciate your consideration of ITT Hartford for your Personal Lines business.

Sincerely,

Teresa Norton

Teresa Norton
New Business Representative
Personal Insurance Center

AADMNV/260579
A/C: 46500358



ITT HARTFORD

Renov Personal Insurance Center
5100 Neil Road
PO Box 500
Reno, NV 89504
Telephone (702) 825-1090
Fax (702) 826-7166

July 10, 1996

Randy K & Michele M Jackson
7131 Holden Drive
Rockwall, TX 75087

RE: Automobile Policy

Dear Mr. & Mrs. Jackson:

We're writing to apologize for any inconvenience you encountered as a result of the recent handling of your policy. The handling of this transaction does not reflect the level of service we are committed to providing to you, our customer.

We have issued your automobile policy with a change in effective dates, policy is now effective 5/3/96 - 11/3/96. We have bound coverage from 4/3/96 - 5/3/96; meaning we are providing coverage from 4/3/96 - 5/3/96 and not charging any premium for this 30 days. This does not change your coverage. The change in effective dates was due to system problems within our company.

This should bring your account to a satisfactory status. If you have any questions or need any additional information, please call us at 1-800-624-5578. One of our representatives will be happy to assist you.

Thank you for your understanding and for insuring with ITT Hartford and North Texas Insurance Services LLP.

Sincerely,

Debi Shearin

Debi Shearin
New Business Associate

A/C: 46503596

N. TEXAS INS.



ITT HARTFORD

May 9, 1996

Mr. Samuel A. Moskosky
1301 Allegheny Trail
Plano, TX 75023

Reno Personal Insurance Center
5190 Nell Road
P.O. Box 500
Reno, NV 89504
Telephone (702) 825-1090
Fax (702) 825-7166

Re: Homeowner Policy: 1/23/95-1/23/96
1/23/96-1/23/97

Dear Mr. Moskosky:

Per our telephone conversation of May 6, 1996, your mortgage company sent in the payment for the policy which expired 1/23/96 and as there was no current billing due for that policy, the \$762.00 was returned to you. As discussed, the renewal policy has not been paid and we are at this time marking the billing to be canceled flat on. A new policy will be issued effective 3/23/96 (providing 2 months coverage at no charge) and will be on quarterly installments billed to you.

Please note that your agent, Phil Morris Insurance Agency, is no longer licensed to write business with ITT Hartford. You will need to contact your agent prior to the renewal in March of 1997 to have coverage placed with another company or contact an agent in your area who is licensed with ITT Hartford and request they take over your policy with ITT Hartford.

Please be advised that ITT Hartford is committed to customer satisfaction and takes its responsibility to policyholders very seriously. I am sorry for the inconvenience you have experienced in this matter and would suggest you contact our company when a return premium is received and you are not certain for the reason for the return.

Should you have any questions regarding this matter, or if I may be of assistance, please do not hesitate to contact me.

Sincerely,

Connie Kent, Resource Underwriter
Reno Personal Insurance Center
Hartford Lloyds Insurance Company

cc: Phil Morris Ins. Agency
Agency Code 500358

ITT Hartford Group, Inc.
Hartford Plaza, Hartford, Connecticut 06115