

TO OUR CLIENTS:

5/11/83

The Insurance Company has requested that we forward the attached "Important Message to Policyholders" to you. It is most important that you indicate your preference and return this form to us as soon as possible. If you do not respond, your coverages will be increased automatically by the amount shown, and your premium will be adjusted accordingly.

Please call us if you would like to discuss this matter further.

Thank you for your cooperation.

TO Mr. Arthur J. Ducoing
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