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Insurance Company President
ABC Insurance Company
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Dear Mr. President:

This issue of Rockwood Programs Solutions centers on the theme of product differentiation. Please take some time to read through the enclosed brochure to learn how your firm can benefit by enhancing your core business through our portfolio of add-on coverages.

As you are well aware, the insurance industry is very cyclical. As we enter into the “soft” phase, more players are beginning to re-enter the marketplace. Increased competition results in pressure from your distribution networks to reduce rates, improve coverage, or both. It will become more and more difficult to maintain and grow the book of business your firm has worked so hard to develop.

Our team proposes an alternative strategy to help you grow – differentiate your company’s products from the competition by embedding complementary coverages available through Rockwood. We have partnered with several industry leaders to develop a menu of add-ons designed to enhance your portfolio. The enclosed brochure outlines how you can:

1. Differentiate your products from others in the marketplace.
2. Expand your product’s reach without assuming any attendant underwriting risk.
3. Mitigate the negative impact of rate increases through product enhancement.
4. Provide your distribution network with new sources of revenue.

Rockwood Programs, Inc. has been a premier provider of marketing services and risk management solutions tailored to the unique needs of insurance companies and program administrators for over seven years. Our management team has the expertise to develop a tailored, turnkey solution to your unique product differentiation needs.

Interested in more information? Simply complete the enclosed response card and mail or fax it back to us. For faster results, access our web-site: www.rockwoodinsurance.com. A wide array of informational materials for each of the product enhancements listed in are available for review or download.

Sincerely yours,

Glenn W. Clark, CPCU
President, Rockwood Programs