



May 25, 2007

New Business and Renewal Rates – July 2007

The Idaho Dept. of Insurance (DOI) has been conducting reviews of carriers individual product rating methodologies and we are currently working with them to complete this process. Usually, beginning in January, our new business rate adjustments are applied quarterly. We have decided however, that we will not apply the third quarter rate adjustment regularly scheduled for July until we have completed our discussions with the DOI. As a result, the new business rate that was in effect in June will be extended for July effective dates and we intend to apply our regularly scheduled rate adjustment in August. Since the annual renewal adjustment for existing members is a reflection of the last 4 quarters new business rate adjustments, we will not be changing rates on the July renewals until August 1st. These members will keep their July renewal date and will have an 11 month rate guarantee until July 1st, 2008. If you have any questions regarding this issue, please contact your Individual Product Sales Executive.

Surepay By Phone

Individual policyholders requesting to be setup on Surepay, may now do so via telephone. In the past if a policyholder indicated on the application cover sheet that they would like to have an automatic bank deduction, we would send them an authorization form in the mail. As of May 1, 2007, Membership began calling members on a recorded line and setting them up on our Surepay Program via telephone. We will no longer require a Surepay form with a voided check and signature to be submitted unless Membership is unable to make contact with the policyholder. This will allow for faster more efficient processing of the Surepay setup and make for a much better member experience. To avoid confusion, please be sure your customers are interested in an automatic bank deduction before selecting it on the coversheet. Policyholders may call toll free at: 1-800-632-2022 or locally at 208-746-2671.

Expanded Customer Service Hours

Effective July 1, 2007 Idaho's Customer Service telephone hours will be from 6 a.m. to 6 p.m. pacific time.