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Companion Life Insurance Company continues to receive numerous inquiries from current policyholders of Shenandoah Life Insurance Company regarding availability of Companion Life group insurance coverage. While we understand that replacing insurance coverage can be a difficult decision, we also understand that employers need to have confidence and be secure in their selection of group insurance carriers. With this in mind, Companion Life Insurance Company, rated A+ (Superior) by A.M. Best, will accept eligible employer group applications for group life, AD&D, dependent life, group short term disability, group long term disability, group dental and group vision insurance.

Companion Life Insurance Company's underwriters have agreed to take the following steps to make such a transition more efficient:


- Accept cases at the current Shenandoah Life in-force rates;
- Match plan designs as closely as possible;
- Guarantee current life, short term long term disability and vision rates through the 12 month period after the first renewal;
- Guarantee current dental rates until the group's regularly scheduled 2010 renewal. Companion Life will not increase rates on a roll-over dental case during 2009 (example: if a roll-over dental case is scheduled to renew on 9-1-08, Companion Life's first renewal action will be 9-1-2010);
- Waive contract year dental deductibles and waiting periods for currently enrolled employees until current renewal (no EOBs required);
- Give credit for calendar year dental deductibles and waiting periods for similar amounts satisfied under the current plan (EOBs required); and
- Consider requests for exceptions on a case-by-case basis.

Submission of a case to Companion Life Insurance Company should include:

- A completed Companion Life Employer Master Application signed by the employer;
- Current enrollment forms, new Companion Life enrollment forms, or census enrollment;
- Current bill to include all coverage;
- Current certificate or policy with complete schedule of benefits;
- Check for the first month's premium;
- Current commission schedule or latest commission statement; and
- If producer is not currently appointed with Companion Life, a completed Companion Life Multiple Case Commission Agreement, Licensing Information Sheet, Business Associate Agreement and a copy of the producer's license.

For applications, forms, and census enrollment materials, please contact your Companion Life Insurance Company General Agent or go to www.companionlife.com. Agents will receive credit for Companion Life's 2010 Leaders Conference to Whistler, British Columbia, for cases that are written and remain in-force with Companion Life through 2009.

Sincerely yours,


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