

RECEIVED

FEB 21 10:06

February 15, 1991

TO: Owner-Operators

FROM: B. Gallagher

SUBJECT: Workman's Compensation Insurance Coverage

I am pleased to announce that we have effected Workman's Compensation Insurance Coverage for you on 2/1/91. The first deduction covering your premium was made on this week's settlement.

Your decision to accept this important coverage was wise. We hope, however, you will never have occasion to use this coverage.

The response to this program has been very good. However, at this point, we do not have 100% acceptance. We are working very hard to keep the premium at the current 3.5% level. We will advise if any further developments arise regarding this insurance coverage.

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Bernie

BJG/dnd