

Dear Member,

Greetings from Malaysia!

I trust that this newsletter finds you well and that you have had a blessed and fulfilling year in both your work and your personal life.

Here at TTC we have had a wonderful year again, getting opportunities to meet with many members in different places. Our thanks go to World Outreach, the Hagar Project and to YWAM for inviting us to their various conferences. We met members in Chiang Mai, Kuala Lumpur, Phnom Phen, Istanbul, New Haven, Fort Lauderdale and Santa Fe. In every city we had a fantastic time, making new friends as well as enjoying good fellowship with old ones. We were also touched by the wonderful hospitality we received from the leadership whilst attending these conferences. If there are any more conferences that we could attend this year, we would love the opportunity to meet and make more friends.

This past week we have had our annual meeting with underwriters to assess how our programs have been running and how we might improve them. The outcome is as follows.

Claims Handling: This year we experienced a number of unfortunate issues with the claims process and we extend our sincere apologies to any members that might have been affected. The problem was primarily due to the unwillingness of our previous claims and assistance company (*Speciality Risk, now renamed Seven Corners*) to fulfill their contractual obligation of providing support to our members once we rejected their proposed renewal terms. Thankfully, AXA, our new partner company stepped in and volunteered to take over that responsibility.

That said, there have also been a few teething problems with AXA, mainly communications problems for members dealing with their Chicago office. I can assure you that new measures are now being implemented and we have been promised a much improved service by the time you receive this newsletter.

During our efforts to improve matters, it became apparent that the response time of doctors was a major cause of any delay. Therefore, we are now asking that all members provide us with details of their family doctor, or where this is not possible, the contact details of their most recent treating doctor, to help expedite the claims process. We have also put new 'Release of Information' forms on our web site to expedite communications between the claims handlers and your doctor. So, please ensure that in the event of a claim you also fill in this form, allowing the claims handlers to access any pertinent information without further delay.

Car Hire Option: From July 1, the Car Hire option will no longer be available to members. This is simply due to a lack of demand making it unfeasible to continue at a reasonable cost.

Outreach Program: After three years of maintaining the same price we have had to bow to inflationary pressure and increase premiums by 5%.

Alpha Program: The most significant change to the Alpha program from July 1 will be a new age banded premium structure. This will more fairly balance premiums against the size and number of claims being made by older members. I realize this will result in increased cost for some members (*such as myself*), but will translate into lower premiums for more than 45% of our members.

Omega Program: The 'New Born Care' benefit has been improved, so that rather than the benefit being limited to the remaining portion of the mother's pregnancy cover, the benefit now covers inpatient treatment for a baby for up to US\$10,000 in the event of an acute illness or disease, and/or US\$100,000 in the event of an accident, occurring within the first 30 days following birth.

Premium wise, there has been an overall increase of 11%. This has resulted from a 9% increase across the board, with an additional 6% on the pregnancy age range for ladies. Thus helping to balance out the high number of pregnancy claims this program carries.

No Claims Bonus: Many members will now be taking advantage of the improvements we made to the new structure (*details available on our web site*), allowing up to a possible 35% discount. Simply put, everyone (*both individual and group members*) can now make substantially savings through good stewardship. Members from sensitive countries can view our website via <http://anonymouse.org/anonwww.html>

Monthly Payments: After running a successful six month trial, we are pleased to introduce a monthly payment structure for both the Alpha and Omega programs. This will only be available to members paying via a credit card and will carry a small 12% surcharge, as we have to cover the cost of financing this facility ourselves. Please note that both our long-term programs are annual contracts and that we (TTC) have to pay for them 'up-front' on your behalf.

Renewal Confirmation: Could you please respond concerning your renewal with a simple 'yes', or 'no' as soon as possible. If 'yes', could you also INCLUDE YOUR LATEST HEIGHT AND WEIGHT DETAILS, so we can get back to you with your exact renewal premium. If you are renewing through a group coordinator, please provide your coordinator with these details so that they can respond to us.

You may have also received an automated renewal notice, thank you if you have already responded to this.

Important: Please note, that in order to have continuous coverage, your response must reach us prior to the end date of your coverage (30/06/2008). Any delay will mean a break in cover with the corresponding loss of any accrued

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NCB (*No Claims Bonus*) and possibly the need to restart the two year moratorium period for any pre-existing conditions.

Lastly, I would like to introduce my son, Nathan, who joined the team towards the end of last year. Nathan has a degree in International Business and a Masters in Information Management, both of which will prove helpful in running TTc after I retire in about three years time. (*That seems very hard to imagine at present*).

Please contact us with any questions you may have concerning your coverage, or any of the above changes, and either myself or one of my team will be happy to help explain things for you.

Blessings, Michael Lyon
TTc ... serving alongside