

VFIS of Southern New England

P.O. Box 810 • East Greenwich, Rhode Island 02818-0810 • (401) 885-7000 • (888) VFIS-SNE • Fax (401) 885-9699 • www.vfissne.com

February 15, 2011

Timothy R. Carroll
Town of Chilmark
P.O. Box 119
Chilmark, MA 02525

Dear Executive Secretary:

The municipal insurance situation is changing in New England and much of this is not for the better. **In just the past two years, two MA fire and police IOD programs have collapsed and a CT municipal self-insured group has ceased doing business.**

VFIS/SNE is an insurance firm specializing in insurance and risk management solutions for cities, towns, and their agencies. **We protect our client communities with stable, reliable programs, broad coverage, and favorable value year after year.**

If you'd like us to review your community's entire insurance program, please contact us. If you'd like to request a proposal specifically for fire and police Injured-on-Duty coverage, please complete and fax back the enclosed form.

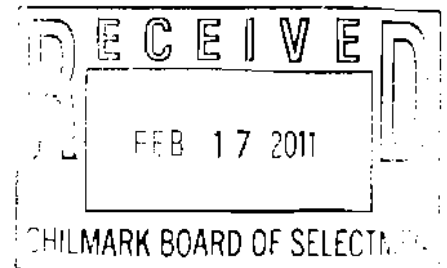
Thank you and best wishes for 2011.

Sincerely,



Brad Preston, CRM
Vice President & Regional Director
bpreston@vfissne.com
1-888-834-7763 X2860

~~BY TOWN OF CHILMARK FOR~~
~~City / Admin~~
~~Authorized~~



New England Municipal Success Stories

VFIS of Southern New England – Specialized insurance programs for municipalities, including property, liability, workers' comp, and public safety IOD's.



1,000 student school district

- District sought a more stable, streamlined program
- Contacted us to learn more about our consolidated lines and admitted, "A" rated insurer
- Moved coverages to us and is pleased with the change

25,000+ population town

- Town was frustrated with the existing program
- Applied to us seeking better service and flexibility
- Moved account to us with a 3-year commitment



- **Stability** – "A" rated insurance programs with a 41-year track record
- **Reliability** – Consistent, capable service from a team of specialists
- **Coverage** – Proprietary programs that go beyond the standard choices

VFIS/SNE serves more than 500 communities in New England. We're part of a national network which serves 15,000 communities across the country.

To apply to or discuss our programs, please contact **Brad Preston** at bpreston@vfissne.com or **Judi Parman** at jparman@vfissne.com or call us at 1-888-VFIS-SNE.

