

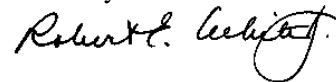
November 25, 2009

Dear FPIC Policyholder:

First Professionals Insurance Company, Inc. (“**FPIC**”) and its medical professional policyholders (“**policyholder**” or “**insured**”) have an insurer/insured relationship by virtue of a medical professional liability policy issued by FPIC to its insureds (the “**Insurance Policy**”). FPIC recognizes that its policyholders are required to comply with the Health Insurance Portability and Accountability Act of 1996 as codified at 42 U.S.C. § 1320d (“**HIPAA**”) including its privacy and security rules as well as the Health Information Technology for Economic and Clinical Health Act as codified at 42 U.S.C.A. prec. § 17901 (“**HITECH**”) including its HITECH Standards (collectively the “**Regulations**”). Where the Regulations apply, FPIC is defined as a Business Associate of its policyholders. As a Business Associate, FPIC must use and/or disclose Protected Health Information, as defined in the Regulations, in its performance of services under the Insurance Policy. As a service to our policyholders, FPIC has provided a Business Associate Agreement on its web page between FPIC and its policyholders that is in compliance with the terms of the Regulations. This Business Associate Agreement sets forth the manner in which Protected Health Information, that is provided to, or received by FPIC from our policyholders, or on behalf of the policyholder, will be handled. Since the Business Associate Agreement is a unilateral contract it does not require your signature. The Business Associate Agreement is for your records to assist you in complying with the Regulations.

If you have any questions please feel free to call our Risk Management Department at (904) 354-5910, ext. 3016 or our Legal Department at (904) 354-5910, ext. 3281.

Sincerely



Robert E. White, Jr.
President