



Re: Privacy Policy

Dear Policyholder:

Recognizing that certain information you provide to us is of a confidential nature we have formally adopted a policy to protect your privacy. This policy states that the information you provide to us that is not generally available to the public will be kept confidential and will not be distributed or shared with other persons or organizations without your approval.

An exception to this policy is sharing information with the insurance company who insures you and to the association that sponsors a program for its members. Our association sponsors only receive information on members of that particular association and we only share basic information such as names, addresses, and basic statistical information. Claim detail on a particular insured is not released without the insured's consent. In addition, we make no representations to you about the insurer's privacy policy. If they do in fact have one, it may be significantly different from ours.

Our policy has always been to keep your information confidential and to protect your privacy. However, the Gramm-Leach-Bliley Act adopted in 1999 requires companies to establish formal in-house privacy policies, so we have done so.

As always, we strive to provide you with the best service. We promise to keep your personal data confidential and look forward to handling your professional liability insurance needs now and in the future.

Sincerely yours,

Richard C. Imbert
President