



Dear Policyholder:

Intermed Insurance Company ("Intermed") recognizes that its policyholders are committed to complying with the Standards for Privacy of Individually Identifiable Health Information (the "Privacy Regulations") under the Health Insurance Portability and Accountability Act of 1996. The Privacy Regulations require health care providers to maintain the confidentiality of Protected Health Information ("PHI"), which includes such things as medical records and billing records related to healthcare services. Our policyholders routinely need to disclose PHI to Intermed in connection with their medical professional liability policy issued by our company. As a result, a Business Associate Agreement between Intermed and our policyholders is required under the Privacy Regulations.

For your convenience, Intermed has developed a Business Associate Agreement that is in compliance with the terms of the Privacy Regulations including the subsequently issued security rule requirements. This Business Associate Agreement between Intermed and its policyholders is for your records to assist you in complying with the Privacy Regulations. Since the Business Associate Agreement is a unilateral contract it does not require your signature.

If you have any questions please feel free to call our Claims department at (800) 865-0650.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert E. White, Jr.", written in a cursive style.

Robert E. White, Jr.
President