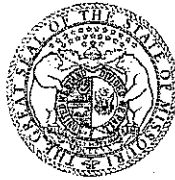


Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

February 13, 2007

Fireman's Fund Insurance Company
Attn: Patricia Houlihan
Product Executive for Professional Liability
33 West Monroe Street, Suite #1400
Chicago, IL 60603

COPY

Dear Ms. Houlihan:

The Missouri Medical Malpractice Joint Underwriting Association (MMMJUA) was established in 2004. Section 383.175 RSMo places the responsibility with the Director of the Department of Insurance, Financial Institutions & Professional Registration, to appoint the board of directors for the MMMJUA. By way of this letter I am confirming your appointment to that board. Your board appointment represents Fireman's Fund Insurance Company. I have been advised Fireman's Fund is a member of American Insurance Association and thereby represents that organization as required by statute. The plan of operation for the MMMJUA establishes the appointments to be for a period of three years and your appointment will expire in February of 2010. I would like to take this opportunity to thank you for your willingness to serve on this board and provide the necessary guidance to the program. Your experience and expertise in medical malpractice insurance will be a valuable asset for the board.

The current board, the administrator and this department looks forward to working with you in the future. Thank you again and if you have any questions or concerns while serving as a board member for the MMMJUA, please do not hesitate to contact me or my staff. You will be contacted by the administrator, Marsh, Inc, regarding the upcoming board meeting in March, 2007.

Sincerely,

A handwritten signature in black ink, appearing to read "Doug Ommen".

Doug Ommen
Director

Marsh USA Inc.
Kansas City, MO

FEB 20 2007

Risk Management
RECEIVED

cc: Sheryl Manger
Dennis Smith
Keith Wenzel

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

January 22, 2007

Mr. Steven C. Divine, CPA, CFE
Vice President & Controller
Meadowbrook Insurance Group
26255 American Drive
Southfield, MI 48034-6112

Dear Mr. Divine:

The original Board of Directors was appointed for the Missouri Medical Malpractice Joint Underwriting Association (MMMJUA) in February 2004. You generously agreed to an appointment the following year to replace a board member that was resigning. You have effectively served the program since that time. Your insight into the financial matters has been a valuable asset.

Changes to Section 383.175 RSMo, during the 2006 legislative session affects the affiliation requirements for the members of the board of directors of the MMMJUA. I was hoping to be able to keep all the existing members but was unable to make it work out. In order to stay compliant with the new law I must appoint some new members, which means you will need to be replaced. As such I am unable to reappoint you to this board in February.

Your service to the board has been valuable and I appreciate your dedication to the program and the expertise you provided on a number of financial matters. Your willingness to step in as not only a board member but as the chairperson was helpful during a difficult period.

I would again like to take this opportunity to thank you for your service to the MMMJUA. If you have any questions or concerns, please do not hesitate to contact me or my staff.

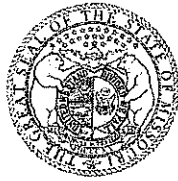
Sincerely,

A handwritten signature in black ink, appearing to read "Doug Ommen".

Doug Ommen
Director

cc: Sheryl Manger
Dennis Smith
Keith Wenzel

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

January 22, 2007

St. Louis University
3556 Caroline Mall, Room C-130
St. Louis, MO 63104

Attention: Kate Becker

Dear Ms Becker:

Section 383.175 RSMo places the responsibility with the Director of the Department of Insurance, Financial Institutions & Professional Registration, to appoint the board of directors for the Medical Malpractice Joint Underwriting Association (MMMJUA). By way of this letter I am confirming your appointment to that board. Your board appointment represents Shelter Insurance Companies. Shelter Insurance Companies is a member of Property Casualty Insurers Association of America (PCIAA) and thereby represents that organization as required by statute. The plan of operation for the MMMJUA establishes the appointments to be for a period of three years. I would like to take this opportunity to thank you for agreeing to serve in this capacity for a second term. Your term will expire in February 2010.

Your help and guidance since 2005 has been invaluable and we look forward to working with you in upcoming years. This program provides health care providers and facilities with the opportunity to purchase much needed medical malpractice and professional liability insurance when it might otherwise not be available to them.

Thank you again and if you have any questions or concerns while serving as a board member for the MMMJUA, please do not hesitate to contact me directly.

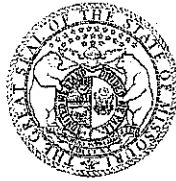
Sincerely,

A handwritten signature in black ink, appearing to read "Doug Ommen".

Doug Ommen
Director

cc: Sheryl Manger
Dennis Smith
Keith Wenzel

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

January 22, 2007

AIG
300 S. Riverside Plaza, Suite 2100
Chicago, IL 60606-6613

Attention: Paul Blume

Dear Mr. Blume:

Changes to Section 383.175 RSMo, during the 2006 legislative session affects the affiliation requirements for the members of the board of directors of the Missouri Medical Malpractice Joint Underwriting Association (MMMJUA). I have identified the associations to which all of the current board members' companies are affiliated. In order to maintain a majority of the current board appointees, some of the affiliations have changed. You represent AIG companies on this board. As such you are an unaffiliated board member. By way of this letter I am re-confirming your appointment to that board. The plan of operation for the MMMJUA establishes the appointments to be for a period of three years and your appointment will expire in February of 2009. I would like to take this opportunity to thank you for your continued service to the MMMJUA.

Your help and guidance in establishing the program in 2004 was invaluable and we look forward to working with you in the future. Thank you again and if you have any questions or concerns while serving as a board member for the MMMJUA, please do not hesitate to contact me or my staff.

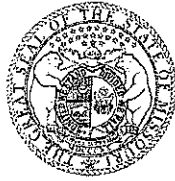
Sincerely,

A handwritten signature in black ink, appearing to read "Doug Ommen".

Doug Ommen

cc: Sheryl Manger
Dennis Smith
Keith Wenzel

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

January 22, 2007

State Farm Insurance
4700 South Providence Road
Columbia, MO 65217

Attention: Craig Kjellberg

Dear Mr. Kjellberg:

Section 383.175 RSMo places the responsibility with the Director of the Department of Insurance, Financial Institutions & Professional Registration, to appoint the board of directors for the Medical Malpractice Joint Underwriting Association (MMMJUA). You have indicated a willingness to continue your service to this board. Therefore, I am re-appointing you to the MMMJUA board. You represent State Farm Insurance Companies on this board. As such you are an unaffiliated board member. The plan of operation for the MMMJUA establishes the appointments to be for a period of three years. I would like to take this opportunity to thank you for agreeing to serve in this capacity for a second term. Your term will expire in February 2010.

Your help and guidance since the inception of the program in 2004 has been invaluable and we look forward to working with you in upcoming years. This program provides health care providers and facilities with the opportunity to purchase much needed medical malpractice and professional liability insurance when it might otherwise not be available to them.

Thank you again and if you have any questions or concerns while serving as a board member for the MMMJUA, please do not hesitate to contact me or my staff.

Sincerely,

A handwritten signature in black ink, appearing to read "Doug Ommen".

Doug Ommen
Director

cc: Sheryl Manger
Dennis Smith
Keith Wenzel

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

January 22, 2007

American Family Insurance
3600 Amazonas
Jefferson City, MO 65109

Attention: Dave Monaghan

Dear Mr. Monaghan:

Changes to Section 383.175 RSMo, during the 2006 legislative session affects the affiliation requirements for the members of the board of directors of the Missouri Medical Malpractice Joint Underwriting Association (MMMJUA). I have identified the associations to which all of the current board members' companies are affiliated. In order to maintain a majority of the current board appointees, some of the affiliations have changed. You represent American Family Insurance Companies on this board. American Family was identified to represent the National Association of Independent Insurers (NAII) with your original appointment. Property Casualty Insurers Association of America (PCIAA) has replaced NAII with the legislative change in 2006. As such, we have identified you to be a representative for PCIAA as a board member. By way of this letter I am re-confirming your appointment to that board. The plan of operation for the MMMJUA establishes the appointments to be for a period of three years and your appointment will expire in February of 2009. I would like to take this opportunity to thank you for your continued service to the MMMJUA.

Your help and guidance in establishing the program in 2004 was invaluable and we look forward to working with you in the future. Thank you again and if you have any questions or concerns while serving as a board member for the MMMJUA, please do not hesitate to contact me directly.

Sincerely,

A handwritten signature in black ink, appearing to read "Doug Ommen".

Doug Ommen
Director

cc: Sheryl Manger
Dennis Smith
Keith Wenzel

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

January 22, 2007

Uhlemeyer Services, Inc
906 South Kirkwood
St. Louis, MO 63122

Attention: Patty Williamson

Dear Ms. Williamson:

Changes to Section 383.175 RSMo, during the 2006 legislative session affects the affiliation requirements for the members of the board of directors of the Missouri Medical Malpractice Joint Underwriting Association (MMMJUA). I have identified the associations to which all of the current board members' companies are affiliated. In order to maintain a majority of the current board appointees, some of the affiliations have changed. You represent American Insurance Association as a board member. This will not change as a result of the statutory change in 2006. By way of this letter I am re-confirming your appointment to that board. The plan of operation for the MMMJUA establishes the appointments to be for a period of three years and your appointment will expire in February of 2009. I would like to take this opportunity to thank you for your continued service to the MMMJUA.

Your help and guidance in establishing the program in 2004 was invaluable and we look forward to working with you in the future. Thank you again and if you have any questions or concerns while serving as a board member for the MMMJUA, please do not hesitate to contact me or a member of my staff.

Sincerely,

A handwritten signature in black ink, appearing to read "Doug Ommen".

Doug Ommen
Director

cc: Sheryl Manger
Dennis Smith
Keith Wenzel

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

January 22, 2007

Safety National Casualty Corporation
2043 Woodland Parkway # 200
St. Louis, MO 63146

Attention: Donald Ainsworth

Dear Don:

Changes to Section 383.175 RSMo, during the 2006 legislative session affects the affiliation requirements for the members of the board of directors of the Missouri Medical Malpractice Joint Underwriting Association (MMMJUA). I have identified the associations to which all of the current board members' companies are affiliated. In order to maintain the majority of the current board appointees, some of the affiliations have changed. You represent Safety National Casualty Corporation on this board. I have identified that Safety National Casualty Corporation will be representing Missouri Insurance Coalition on the board. Missouri Insurance Coalition has confirmed they support your representation of their organization on this board. By way of this letter I am re-confirming your appointment to that board. The plan of operation for the MMMJUA establishes the appointments to be for a period of three years and your appointment will expire in February of 2009. I would like to take this opportunity to thank you for your continued service to the MMMJUA.

Your help and guidance in establishing the program in 2004 was invaluable and we look forward to working with you in the future. Thank you again and if you have any questions or concerns while serving as a board member for the MMMJUA, please do not hesitate to contact me or my staff.

Sincerely,

A handwritten signature in black ink, appearing to read "Doug Ommen".

Doug Ommen
Director

cc: Sheryl Manger
Dennis Smith
Keith Wenzel