



Dear Friend,

You may have received an email on or about December 19, from Patriot Insurance. That email contained a number of misstatements about Insurance One Agency and Arch Insurance Company, which we are anxious to correct.

First, and most importantly, Arch Insurance Company does not provide insurance coverage to abortion clinics. Arch has been adamant with us about that fact. Furthermore, Arch has confirmed that the reason its application asks whether a business is an abortion clinic is so that Arch can exclude such operations from coverage. For its part, Insurance One does not sell any insurance products to abortion clinics. Nothing could be further from its mission statement.

Second, medically related professional services in your pregnancy help centers are covered under Arch's professional liability policy. Any suggestion that they are not is incorrect. We would be happy to discuss the actual policy language with you to further explain this important point. The same is true for policy language regarding premium audits. Incorrect and selective quoting of the Arch policy does not serve your interests.

As Patriot Insurance continues its outrageous email attacks on any company or insurance agency that dares to compete with it in serving the clients of this industry, you should ask yourself what kind of company do you want to do business with. Be assured that Insurance One will address this situation through proper channels, but will not participate in an email attack on someone's character.

I encourage you to contact me if you have any questions about the Arch policy, Insurance One, or about the email you received.

Respectfully,

Rick McCrary