



February 7, 2001

**PERSONAL & CONFIDENTIAL
TO BE OPENED BY ADDRESSEE ONLY**

Ronald E. Kuseski, M.D.
[REDACTED]

P.O. Box 662
Black Hawk, CO 80422

Dear Doctor Kuseski:

After extensive deliberation and review, Copic Insurance Company has concluded that we cannot provide your professional liability coverage, due to your past history with Copic.

If you would like to appeal this decision to our underwriting committee, please contact me directly at 720-858-6168, within ten days of the date of this letter.

Thank you very much for your time and cooperation in providing us with the application.

Sincerely,

Robin Parker
Underwriter
Underwriting & Policyholder Service Department