

Writer's Direct Telephone: (212) 587-5507

Underwriting Department

August 11, 2006

Harry's Nurses Registry Inc 88-25 163rd Street Jamaica, NY 11432

Re: Policy # 14466643 Harry's Nurses Registry Inc

Dear Policyholder:

I am writing as a follow-up to our conversation on August 8, 2006. At that time I notified you that we would be amending your policy to include all of your 1099 workers and this would result in a substantial increase in premium. This decision was made based on our auditor's review of your records. Under separate cover you will be receiving the new bill for the policy year 02/07/06-02/07/07.

At your request please find a brochure enclosed that should help with your next audit.

If you have any questions about your account you may contact me at the above number.

Very truly yours,

Lauren Hill Underwriter I

cc: file

Policyholder Services 199 Church Street New York, NY 10007 (212) 312-9000