



Physicians  
Mutual®

Insurance for all of us.™

## Certification

Physicians Mutual Insurance Company does not market expense incurred health policies in Kentucky to any age.

Although we did market individual major medical policies in Kentucky for a short period of time, we have not issued an individual health benefit plan in Kentucky since 2005. We currently have only one individual health benefit plan in force in Kentucky. This policy was issued in Ohio and moved to Kentucky. The policy owner is now age 48 and the only person insured on the policy since issue in 1993. Our plan for the immediate future for this policy is for it to continue to renew at the policy owner's option.

Physicians Mutual has no intention to enter the individual health benefit market in Kentucky.

  
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Shawn Pollock  
Vice President  
Physicians Mutual Insurance Company

  
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Date



