

AFFIRMATIVE ACTION EQUAL OPPORTUNITY IN EMPLOYMENT POLICY

It is the policy of Physicians Plus Insurance Corporation to implement Affirmative Action (AA) measures designed to eliminate present effects of past discrimination and to ensure equal opportunity for women, racial or ethnic minorities, and persons with disabilities.

Physicians Plus Insurance Corporation recognizes the need to identify job groups and classifications with under-representation, and to set goals and timetables for increasing the employment of under-represented groups; and to develop an AA Plan for implementing those reasonable goals through outreach, recruitment, training and other activities and commitments.

Signature of Director or Chief Executive 	Date Signed 10/1/2008
---	--------------------------

Michael A. Mohoney
President and Chief Executive Officer

EQUAL OPPORTUNITY POLICY

Physicians Plus Insurance Corporation is in compliance with the equal opportunity policy and standards of the Department of Workforce Development, Department of Health and Family Services and all applicable state and federal statutes and regulations relating to nondiscrimination in employment and service delivery.

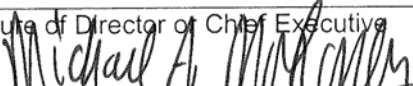
No otherwise qualified person shall be excluded from employment, be denied the benefits of employment or otherwise be subject to discrimination in employment in any manner on the basis of age, race, religion, color, sex, national origin or ancestry, disability or association with a person with a disability, arrest or conviction record, sexual orientation, marital status or pregnancy, political belief, or affiliation, military participation, or use or non use of lawful products off the employers premises during working hours. All employees are expected to support goals and programmatic activities relating to nondiscrimination in employment.

No otherwise qualified applicant for service or service participant shall be excluded from participation, be denied benefits, or otherwise be subject to discrimination in any manner on the basis of race, color, national origin or ancestry, age, sex, disability or association with a person with a disability. Under the Food Stamp Act and USDA policy, discrimination is prohibited also on the basis of religion, political beliefs or affiliation. This policy covers eligibility for the access to service delivery, and treatment in all of the programs and activities.

To assist us in complying with all applicable equal opportunity rules, regulations and guidelines, I have appointed Shelly Rufer-Edseth, Director, Human Resources as Equal Opportunity Coordinator. You are encouraged to discuss any perceived discrimination problems in employment or service delivery with this employee.

Shelly Rufer-Edseth may be reached Monday through Friday from 9:00 a.m. to 3:00 p.m. at 608-260-7018.

Information about discrimination complaint resolution process is available to you upon request.

Signature of Director or Chief Executive 	Signature Date 10/1/08
---	---------------------------

Michael A. Mohoney
President and Chief Executive Officer