

WARNER PACIFIC INSURANCE SERVICE PRIVACY POLICY

Warner Pacific Insurance Services, Inc. is committed to protecting the privacy of Internet users who visit our web site located at www.warnerpacific.com. This online privacy statement is intended to inform you about how our web site collects information and how we use that information once collected.

This Privacy Policy is subject to change at the discretion of Warner Pacific. Any changes to this Privacy Policy will be promptly posted by Warner Pacific with revised effective date(s) that reflect such changes.

Questions concerning this Privacy Policy should be directed to Warner Pacific Insurance Services at privacy@warnerpacific.com.

The Effective Date of this Privacy Policy is 7/1/2004.
Revision Date: 3/25/2005

Information This Site Gathers About You

We collect personally identifiable information about you only when you provide it to us voluntarily, such as by registering with us as a broker or agent, entering a contest, completing a survey, or requesting information about services on the Warner Pacific website. We may also collect information about employers or employees as part of a broker's management of an account or quotation for coverage.

Registration Information

Although registration is not required to use some areas of our site, registration allows greater access throughout the website. Our site's registration form asks users to give us contact information such as name, company, address, phone, and email. Our site is for use of Insurance Brokers and Agents who hold current insurance licenses in the state of California. To verify license status, Brokers are required to provide this information before gaining access to certain online tools and information. We also may ask agents for information about their employer clients, such as their current insurance carrier, their insurance renewal date, and the SIC code for their business. We use the contact information to contact the visitor when necessary.

Emails and Web Visit Log Files

Except as described elsewhere in this policy, we do not sell or otherwise release the names or email addresses of users who contact the site. Our web site routinely collects and stores information from online visitors. This information includes: a registered user's username, the pages visited on the site, the date and time of the visit, the internet address (URL or IP address) of the referring site, the domain name and IP address from which the access occurred, the version of the browser used, the capabilities of the browser, and the search terms used on our search engine. This information is used solely to help us manage the site, improve our service and understand web visitor usage patterns.

With Whom We Share Information

Information collected during your visit to www.warnerpacific.com is used only by Warner Pacific and related entities. We maintain strict security over all the information you share with us. We use this information to support your relationship with us and improve your experience with Warner Pacific. We may make registration records and log files available on a confidential basis to third-parties such as carriers, select measurement and analysis firms, auditors or data storage firms. These parties do not use or otherwise disclose any information except for the purpose of providing the services or administering the activities on our behalf. In addition, we may request that brokers or small businesses provide certain information about the medical condition of prospective beneficiaries that will be used in generating the requested rate quotations.

Our Marketing Practices

We periodically run contests and conduct user surveys on our site in which we ask visitors for contact information (such as their email address). The customer's contact information is used to contact the visitor when necessary. When demographic and profile data is collected at our site we use this data to improve the visitor's experience at our web site; showing the visitor content that we think might appeal to that visitor and displaying other content according to the visitor's preferences. Users of our website may opt-out of receiving electronic newsletters or other promotional mailings, (see Opt-Out below).

The Security of Your Information

All information gathered on our website is securely stored within the Warner Pacific controlled database. The database is stored on our servers secured behind a firewall; access to the servers is password protected and limited to only those employees with a need to review such information. Warner Pacific employees are regularly trained on security and privacy topics. Further, the importance of protecting the privacy and security of our clients is a hallmark of Warner Pacific operations and is consistently communicated as a core value to Warner Pacific employees.

HIPAA Readiness

We have and will continue to monitor and comply with the implementation of The Health Insurance Portability and Accountability Act ("HIPAA") and its Administrative Simplification Regulations. The Administrative Simplification provisions of HIPAA require the Department of Health and Human Services to establish national standards for privacy, security and electronic health care transactions and national identifiers. That has now been completed. The Department of Health and Human Services has adopted Privacy and Security Regulations that took (or will take) effect for most entities in April 2003 and April 2005 (respectively). Those Regulations address the proper use and disclosure of protected health information and the physical security of such information and data.

Adopting these standards is intended to improve the efficiency and effectiveness of the nation's health care system by encouraging widespread use of electronic data exchange

in healthcare and protecting such widespread data exchange from unauthorized uses and disclosures.

Notification of Changes

As noted above, if we decide to change our Privacy Policy, we will post those changes to this page with a revised effective date so that our users are always aware of our current privacy policies. Users will have a choice as to whether or not we use their information in a different manner but we will always use the information in accordance with the privacy policy under which the information was collected. Your use of this site constitutes your acceptance of our then-current Privacy Policy.

Link To Other Sites

The Warner Pacific web site includes links to other websites whose privacy policies we do not control. Once you leave our servers (you can tell where you are by checking the URL in the location bar on your browser), use of any information you provide is governed by the privacy policy of the operator of the site you are visiting. That policy may differ from ours. If you can't find the privacy policy of any of these sites via a link from the site's homepage, you should contact the site directly for more information.

Please note that Warner Pacific is not responsible for the privacy practices of other sites, even if a link to such site(s) appears on our web site.

Opt-Out Procedure

Warner Pacific provides users the opportunity to unsubscribe from Warner Pacific communications, or to change and modify information previously provided. You can send an email to privacy@warnerpacific.com in order to modify existing information or unsubscribe from newsletters or other information. Or click "unsubscribe" at the end of the newsletter.

Site Accuracy and Contacting Site Administrator

Although every measure is taken to ensure the accuracy of our site, technology and human error make it impossible for us to ensure complete accuracy. If you have any questions about the practices of this site, the Warner Pacific Privacy Policy, or if you have corrections please contact: privacy@warnerpacific.com.

Thank you,

Warner Pacific Insurance Services