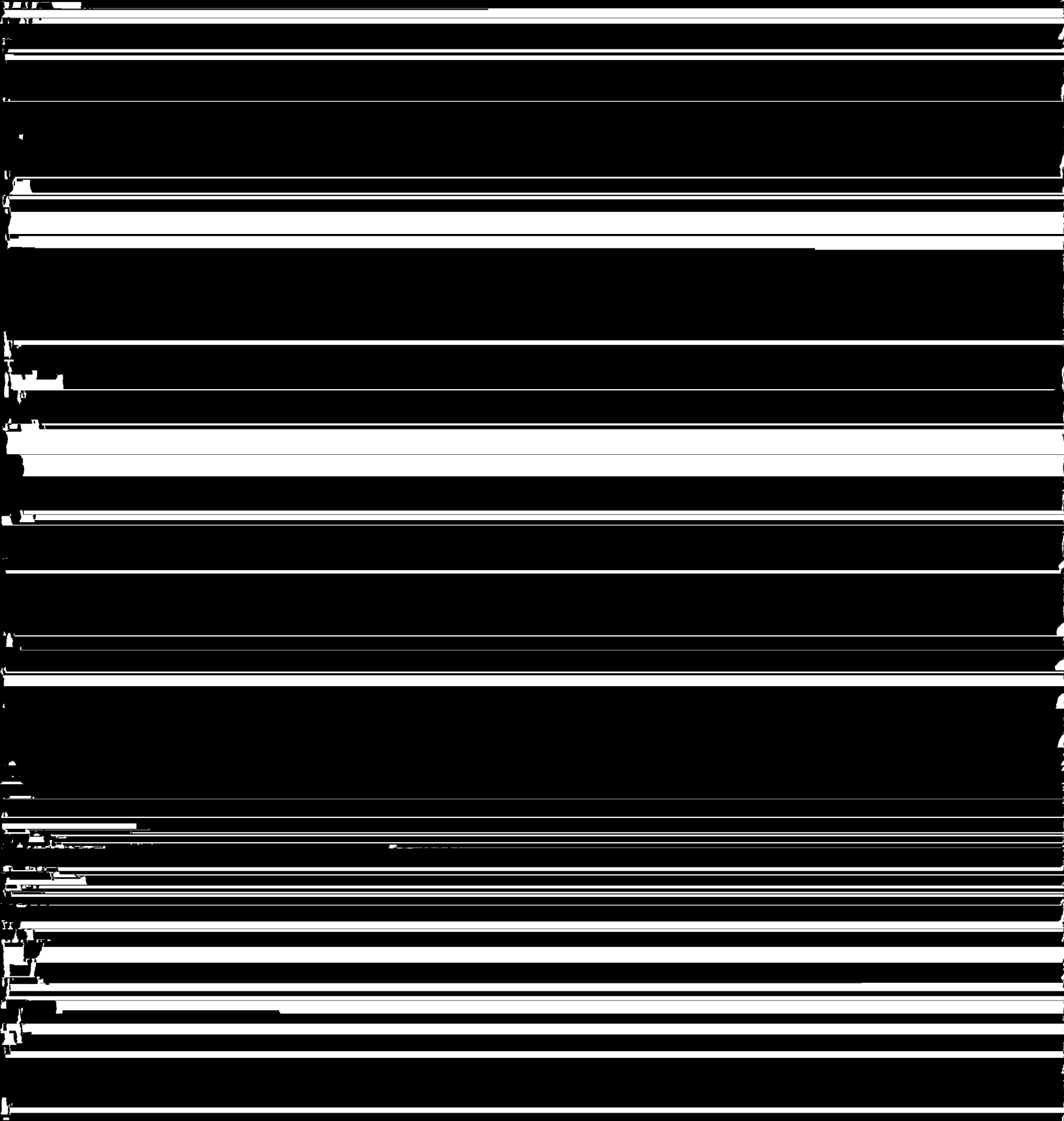


Many physicians agree that among the most challenging of their patients are those who do not comply with their recommendations regarding their care. These patients may not state their unwillingness to comply with the physician's recommendations or instructions, but may simply ignore or delay them.

I. PATIENT RELATIONS/COMMUNICATION

Monitoring Systems

BPI continues to recommend that our insureds establish monitoring systems in their operations. If



I. PATIENT RELATIONS/COMMUNICATION

the patient's authorization. We recommend that the letter is sent by return receipt requested mail and that a copy is sent by regular mail. A copy of the letter should also be included in the patient's chart.

The procedure outlined above must be followed in order to protect the physician's interests.

not and such a patient makes a claim against the physician after a poor outcome, his/her case will be bolstered by the kind of documentation we recommend.