

**FLORIDA HEALTH PROFESSIONALS
LEGAL EXPENSE INSURANCE, INC.**

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FOR IMMEDIATE RELEASE:

Insurance Company Receives Approval to Offer Peer Review and Fair Hearing Representation Policy

Jacksonville, Fla., January 14, 2005 – Florida Health Professionals Legal Expense Insurance, Inc. (FHPLEI), a Jacksonville-based legal expense insurance company, recently received approval from the Florida Office of Insurance Regulation (OIR) to begin offering a policy designed to protect physicians during peer reviews and fair hearings.

“The passage of Amendments 3, 7 and 8 last November has dramatically changed the practice of medicine in Florida,” says Charles S. O’Lessker, President of FHPLEI. “This new policy is designed to preserve the sanctity of the peer review process and allow doctors quality legal representation in fair hearings.”

According to O’Lessker, the foundation of the policy is to allow physicians to invoke protection under attorney-client privilege. Because the process of peer review and fair hearing can result in future litigation, the information presented is protected from discovery. “The fundamental purpose of peer review is to encourage an open dialogue among physicians in order to advance the highest quality healthcare possible,” says O’Lessker. “In keeping with that fundamental purpose, FHPLEI believes peer reviews and fair hearings should be done with complete confidentiality and without fear of retribution from unscrupulous patients and overzealous attorneys.”

About Florida Health Professionals Legal Expense Insurance, Inc.

Jacksonville-based FHPLEI, formed in 2002, provides legal expense insurance to all Florida licensed healthcare professionals. The privately held company began offering its first legal expense policy in early 2003. Offering coverage limits up to \$50,000 for legal-related expenses, this “broad-form” policy provides healthcare professionals coverage for licensure investigations, Medicare or Medicaid post-payment audits and civil investigations, HIPAA investigations and OSHA citations. FHPLEI’s second product provides up to \$100,000 in annual coverage to group practices and individuals for legal-related fees and expenses to defend cases of medical malpractice. Retroactive coverage and interest-free premium financing options are also available.

FHPLEI’s vision is “To be the predominant provider of prepaid legal expense insurance products and services to protect those health professionals who are dedicated to human care, life, and well-being.” FHPLEI is licensed by the Florida Department of Financial Services, Office of Insurance Regulation (#75041).

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