

STEPHEN W. DUNCAN, M.D.

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April 1st, 2004

Dear Patient,

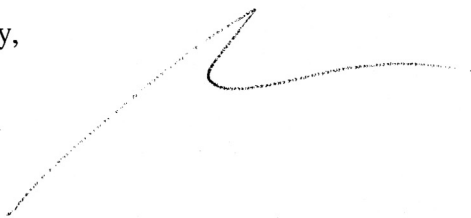
Unfortunately, the Medical Malpractice crisis in the State of Florida has yet to be resolved by the Florida Legislature. After several special legislative sessions call by Governor Bush to deal with this issue in the fall of 2003 the cost of malpractice insurance remains prohibitive and its availability very limited.

Dr. Duncan and staff pride themselves on being diligent, thorough and thoughtful. We expect our patients to be honest in the reporting of their medical histories and to compliant in follow-up care in order to achieve the best possible outcomes.

Under Florida law, physicians are generally required to carry medical malpractice insurance or otherwise demonstrate financial responsibility for potential claims for medical malpractice. **DR. DUNCAN HAS DECIDED NOT TO CARRY MEDICAL MALPRACTICE INSURANCE.** This is permitted under Florida law subject to certain conditions. Statute #458 section 320.

This notice is provided pursuant to Florida law. If you are uncomfortable with remaining under Dr. Duncan's care after reading this letter, he will be happy to refer you to another physician.

Sincerely,



Stephen W. Duncan, M.D.

I have read and understand the above completely.

Patient signature: _____ Date: _____