

SUBSCRIBERS AGREEMENT

The undersigned subscriber to Professional Casualty Association (the “Association”), a Pennsylvania reciprocal insurance exchange, agrees together with all other subscribers to the Association, and with Professional Third Party LP (the “Partnership”), a Pennsylvania limited partnership, as the Attorney-in-Fact for the Association, as follows:

1. The undersigned agrees to pay its policy premiums and to exchange with the other subscribers to the Association policies providing insurance for any insured loss as stated in those insurance policies at the offices of the Partnership in King of Prussia, Pennsylvania.

2. The undersigned appoints the Partnership as Attorney-in-Fact with the power to (a) exchange insurance policies with other subscribers to the Association, (b) take any action necessary for the exchange of such insurance policies, (c) issue, change, non-renew or cancel insurance policies, (d) obtain reinsurance, (e) collect premiums, (f) invest and reinvest funds, (g) receive notices and proofs of loss, (h) appear for, compromise, prosecute, defend, adjust and settle losses and claims under the insurance policies of subscribers, (i) accept service of process on behalf of the Association as insurer and (j) conduct the business and affairs of the Association as set forth herein, in the Declaration of Organization of the Association and the Attorney-in Fact Agreement between the Association and the Partnership. This power of attorney is limited to the purposes described in this Subscribers Agreement.

3. The undersigned agrees that as compensation to the Partnership for the Partnership (a) becoming and serving as Attorney-in-Fact for the subscribers to the Association, (b) managing the business and affairs of the Association as provided herein and (c) paying the general administrative expenses of serving as Attorney-in-Fact for the Association, including, but not limited to, salaries and employee benefits, rent, supplies and data processing, the Partnership shall retain up to 25% of the Association’s gross direct written premium, less return premium. The remainder of all premiums written or assumed by the Association shall be used for losses, allocated loss adjustment expenses, commissions to producers, investment expenses, damages, legal expenses, court costs, taxes, assessments, licenses, fees, any other governmental fees and charges, establishment of reserves and surplus and reinsurance, and may be used for other purposes the Partnership decides are to the advantage of the subscribers to the Association.

4. The undersigned agrees that this Subscribers Agreement, including the power of attorney set forth herein, shall apply to all insurance policies for which the undersigned applies at the Association, including changes in any of the undersigned’s coverages.

5. The undersigned agrees to sign and deliver to the Partnership all papers required to carry out this Subscribers Agreement.

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6. This Subscribers Agreement, including the power of attorney set forth herein, shall not be affected by the undersigned's subsequent disability or incapacity.

7. This Subscribers Agreement and the Declaration of Organization of the Association are and shall be binding upon the Partnership and the undersigned and all of their respective executors, administrators, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the undersigned subscriber hereto sets their hand.

Date

Signature of subscriber

Name of subscriber (please print)