

December 15, 2009

Steve Bent
TXANS
807 Brazos Street
Suite 802
Austin, TX 78701

Dear Steve:

Texas Healthcare Foundation ("THF") and CrossPoint greatly appreciate the Texas Association of Responsible Nonsubscribers' ("TXANS") successful efforts over the past 20 years to protect and preserve responsible Nonsubscription for all Texas employers. As we discussed during 2009, all Texas Nonsubscribers must more than ever before join forces with TXANS to prepare for what could become our greatest battle yet in the legislative session convening in January 2011.

With that said, and in recognition of all the business success we have derived from Nonsubscription over the years, it's our responsibility and privilege to support TXANS' efforts to commence a research initiative in support of responsible Nonsubscription by pledging a \$1 for \$1 matching contribution up to \$50,000 through March 31, 2010.

Both THF and CrossPoint are certain that independent information about the overall satisfaction of work-injured employees of Nonsubscribers and documented competitive advantages Nonsubscription provides the Texas economy over the other 49 states is even more necessary today as special interest groups (such as trial lawyers, labor unions, some insurance companies and certain Texas legislators) are organizing a threatening effort for mandated workers' compensation on all Texas employers. By simply contributing an equitable portion of the savings an employer (or revenues a vendor) has realized from Nonsubscription, they too will be working to protect the future of responsible Nonsubscription in Texas.

Steve, let us know if you'd like any of us to attend any meetings with our legislators, state agencies or others during this critical interim period leading up to the 2011 legislative session. Working together through a grassroots effort, we will keep responsible Nonsubscription alive and elective in Texas.

Your friends at THF
and CrossPoint

Terry Plum

Terry Plum
Chief Executive Officer
Texas Healthcare Foundation

Andrea Slezak

Andrea Slezak
Chief Executive Officer
CrossPoint