



# Oxford Privacy Group

Malcolm D Woolgar  
International Regulatory Liaison  
Lloyd's International Market Access

February 19, 2007

Dear Mr. Woolgar,

Thank you for your inquiry. Please excuse the delay in my response, but I have been traveling and unable to respond more quickly.

The Oxford Privacy Group has NEVER advised clients/prospective clients that it has any Insurance through Lloyd's or any other insurance company.

The Oxford Privacy Group is a Service Organization that provides information to its members by invitation on subjects such as:

- Protecting their Privacy
  - Protecting their Identity and safeguards with regards to Identity Theft
  - Information with regards to International Travel and Personal Safety
  - Information with regards to protecting Confidential Health Records
- Information with regards to Legal avenues to protect assets, documents etc. (without providing advice that should come through an Attorney or a Certified Financial Planner)

The members pay an annual subscription fee to belong to the Group and gain access to the information on the website. They receive access to the database of information for their fee, and they have the ability to make use of the exhaustive research that is periodically updated by the research staff. At some future point the Oxford Privacy Group will offer some insurance-type products through licensed agents and licensed insurance agencies for personal needs coverage, however, these will be done using traditional Insurance Companies and traditional venues. Through the many Departments of Insurance in the various United States, and in Canada, the necessary applications are being filed to offer these products. Lloyd's is not a part of any of these proposed personal insurance offerings since we do not believe that Lloyd's has the necessary insurance products to use for such personal needs.

An entirely separate organization, The Oxford International Credit Union, is being formed in the Commonwealth of Dominica. It is currently going through the necessary Chartering Process and we have been advised by the Attorney for the OICU that it will be fully registered, chartered and insured for its safe and secure operation. We are informed that discussions have been begun with Lloyd's as well as CUNA for the insurance portion of the structure, but since the Charter and Registration is not yet complete, there is nothing to insure. The OICU has not received any funds from prospective members or investors. No membership shares, shares of stock, or investments have been sold, or offered, to this point. Nor will any be accepted until the OICU is fully and legally allowed to operate. It is planned to provide Insurance Protection to the members of the Credit Union when it begins operation.

When the necessary process for the Chartering of the OICU is complete, the Oxford Privacy Group will be the affinity group on which the credit union membership is based.

Sincerely,  
TJ Coughlin, Director