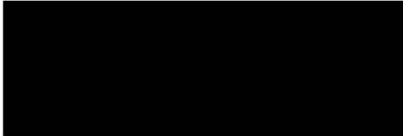


June 22, 2007



Dear Mrs. Robertson:

Subject: [REDACTED]

Your inquiry to the state of Colorado Division of Insurance regarding your denial of coverage has been forwarded to me for response.

Mrs. Robertson, I am sorry if you are displeased with our decision to deny your coverage and if you were offended at some of the questions that were asked of you during the underwriting process. It was certainly not our intention to offend you. I have reviewed your file and would like to take time to explain our underwriting decision and to address your concerns.

The plan you applied for is an association group plan and is medically underwritten. As a general rule, our underwriting guidelines require that we issue coverage with a rider excluding benefits for caesarean section delivery for three years. However, the Colorado Division of Insurance no longer allows us to place that rider. Without the rider, we have decided that we cannot provide any coverage for the individual. Unfortunately, we cannot collect sufficient premium to offset the risk of paying for a repeat C-section delivery during the first three years of coverage.

In order to consider coverage without a rider, we require that certain requirements be met. One requirement is that some form of sterilization has occurred since the caesarean section delivery. Also, women age 40 and over, who had their last child two or more years prior to applying for coverage, will not require a rider. Unfortunately, since you had not met either of these requirements, it would have been necessary to place the C-section rider.

Mrs. Robertson, you mentioned in your inquiry to the Colorado Division of Insurance that we were not prompt in notifying you of our decision of your denial. One of the goals we strive for is to process these types of files in 7 working days. Unfortunately this may not always happen. We received your application on April 30, 2007. We completed our underwriting telephone call with you on May 9, 2007. The insurance certificate was mailed to your insurance representative on May 10, 2007, with the