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July 31, 2003

HAND DELIVERED

Mr. Guenther H. Ruch
Office of the Commissioner of Insurance
125 S. Webster St.
Madison, WI 53703

Re: Response to Question No. 1 of Request for Additional Information and Certain Documents Relating to Form A filed by WellPoint Health Networks Inc.
(Case No. 03-C28447)

Dear Mr. Ruch:

On June 23, 2003, WellPoint Health Networks Inc. ("WellPoint") filed with the Office of the Commissioner of Insurance ("OCI") responses to inquiries and requests for additional information and documentation as set forth in your July 10, 2003 correspondence to WellPoint. As noted in our July 23 correspondence to OCI, WellPoint indicated that it would provide copies of the Purchaser's Disclosure Schedules and Target's Disclosure Schedules (collectively, the "Disclosure Schedules") to the Agreement and Plan of Merger, dated June 3, 2003, by and among WellPoint, Crossroads Acquisition Corp. ("Crossroads") and Cobalt Corporation ("Cobalt").

Based upon our recent discussions, enclosed please find two (2) copies of the Disclosure Schedules. As we discussed, certain provisions of the Disclosure Schedules have been redacted. We are providing copies of Schedules 3.2(o)(i)(B)-(D) under separate cover and are requesting confidential treatment of these schedules. The reasons are as described in our letter of July 23, further discussions with your office and the letter which accompanies these schedules.

If you need additional information or have questions regarding this correspondence, please feel free to give us a call.

Very truly yours,

MICHAEL BEST & FRIEDRICH LLP



David J. Hanson
Jonathan L. Schuster

Enclosures

cc (w/o enc.):

Lorna Granger, Esq.
Joseph C. Branch, Esq.
Thomas Geiser, Esq.

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