

Whyte Hirschboeck Dudek S.C.

Bruce G. Arnold
414-978-5501
barnold@whdlaw.com

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Via Federal Express

Jorge Gomez, Commissioner of Insurance
Office of the Commissioner of Insurance
125 S. Webster Street, 2nd Floor
Madison, WI 53702

Attention: Timothy VandeHey, Senior Insurance Examiner

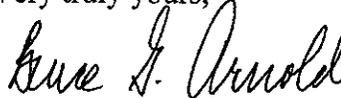
**Re: Proposed Acquisition of American Medical Security Life Insurance Company
by UnitedHealth Group Incorporated**

Dear Commissioner Gomez:

On behalf of UnitedHealth Group Incorporated, a Minnesota corporation (the "Applicant"), enclosed please find two redacted copies of (i) the Exhibits to the Agreement and Plan of Merger dated as of July 6, 2005 (the "Merger Agreement") between PacificCare Health Systems, Inc. ("PacifiCare") and Point Acquisition LLC, a subsidiary of UnitedHealth Group Incorporated, and (ii) the Company Disclosure Letter and the Parent Disclosure Letter to the Merger Agreement.

We look forward to working with you and your staff on this transaction. Thank you for your cooperation on this matter.

Very truly yours,



Bruce G. Arnold

BGA/rsh
Enclosures

cc: Kevin G. Fitzgerald, Esq., Foley & Lardner LLP (w/encl. via overnight mail)
Steven J. Junior, Director, Bureau of Financial Analysis and Examinations, Office of the
Commissioner of Insurance (w/encl. via overnight mail)