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CLIENT/MATTER NUMBER
046994-0101

VIA HAND DELIVERY

Mr. Steven Junior
Office of the Commissioner of Insurance
125 South Webster Street
Madison, Wisconsin 53702

Re: Form A Filing – United Wisconsin Life Insurance Company

Dear Mr. Junior:

PacifiCare Health Systems, Inc. ("PHS") is seeking the prior approval of the Commissioner of Insurance of the State of Wisconsin for the acquisition of control of American Medical Security Group, Inc., a Wisconsin insurance holding corporation, and its insurance subsidiaries, including United Wisconsin Life Insurance Company. In connection with this request, enclosed please find a Form A, Statement Regarding the Acquisition of Control of or Merger with a Domestic Insurer, prepared by PHS. We are enclosing one (1) complete original set, and one (1) complete copy. Please note that we are requesting confidential treatment of (i) Exhibit 1-B, Senior Secured Credit Facilities Commitment Letter, and (ii) the Supplemental Information pages attached to the Biographical Affidavits, referenced in Item 3.

We would appreciate a file stamped copy of this letter for our files. Please feel free to contact me if you have any questions.

Very truly yours,

Kevin G. Fitzgerald

Enclosures
cc (w/enc.): Joseph Konowiecki
Timothy J. Moore