

November 12, 2004

CLIENT/MATTER NUMBER
046994-0101

VIA OVERNIGHT DELIVERY

Steven J. Junior
Senior Insurance Examiner
Office of the Commissioner of Insurance
State of Wisconsin
GEF-III, 2nd Floor
125 South Webster Street
Madison, Wisconsin 53707

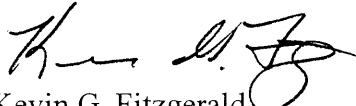
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Re: Acquisition of Control of United Wisconsin Life Insurance Company
by PacifiCare Health Systems, Inc. and Ashland Acquisition Corp.
(Case No. 04-C29284)

Dear Mr. Junior:

As you requested, please find enclosed two redacted copies of the Company Disclosure Letter and Parent Disclosure Letter to the Agreement and Plan of Merger, dated as of September 15, 2004, by and among American Medical Security Group, Inc., PacifiCare Health Systems, Inc., and Ashland Acquisition Corp. We understand that the enclosed schedules will be included among the publicly available documents related to the above-referenced transaction. Please do not hesitate to call should you have any questions.

Very truly yours,


Kevin G. Fitzgerald

Enclosures

cc: Joseph Konowiecki
Timothy Moore
Michael Jansen
Richard Cross