



March 14, 2001

American Express
Trust Company
Minneapolis, MN 55474

Mr. Stephen E. Bablitch
Vice President and General Counsel
United Wisconsin Services, Inc.
2 East Mifflin Street Suite 403
Madison, WI 53703

**RE: Trading of United Wisconsin Services, Inc. Common Stock in the
UWSI/BCBSU' V 401(k) Plan**

Dear Mr. Bablitch:

During the thirty day measurement period beginning February 1, 2001 and ending March 15, 2001, American Express did not execute any trades of United Wisconsin Services, Inc. Common Stock for the Account of United Wisconsin Services, Inc. or its affiliates except as disclosed herein:

Purchased 16,100.00 shares of stock on February 22, 2001

Sincerely,

Mike Heath

Mike Heath, Trust Officer
American Express Trust Company