



UNITED WISCONSIN SERVICES, INC.

VIA FACSIMILE and VIA OVERNIGHT MAIL

March 16, 2001

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

**RE: February 2001 Trade of United Wisconsin Services, Inc. Common Stock
in the UWSI/BCBSUW 401(k) Plan**

Dear Mr. Bablitch:

In Mike Heath's letter to you dated March 14, 2001, he reported all trades of United Wisconsin Services, Inc. ("UWSI") common stock in the UWSI/BCBSUW Pooled Stock Fund of the UWSI/BCBSUW 401(k) Plan. There was just one such trade to report.

In that letter, Mr. Heath reported that 16,100 shares had been purchased for the Plan on February 22, 2001. The February 22, 2001 date represents the "Settlement Date" for that transaction. The "Trade Date" for the transaction was February 16, 2001. All trades of stock are settled three business days after the trade date. Accordingly, the trade that occurred on February 16, 2001 settled on February 22, 2001 - three business days after the trade. [Markets were closed on February 19, 2001 for President's Day.]

Please let me know if I can be of any further assistance in this matter. My direct phone number is 414-226-5773.

Sincerely,

Mark T. Sabin
Manager, Benefits & Compensation