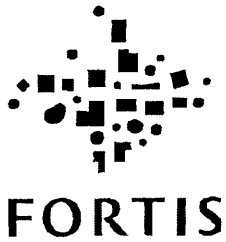

Solid partners, flexible solutions®

March 3, 2005

Susan Ezalarab, CIE, CPCU, FLMI
Director, Bureau of Market Regulation
Insurance Examiner
State of Wisconsin
Office of the Commissioner of Insurance
PO Box 7873
Madison, WI 53707-7873

Fortis Health

501 West Michigan
P.O. Box 3050
Milwaukee, WI
53201-3050
Telephone
1 800 800 1212

Re: Fortis Insurance Company, NAIC #69477
Market Conduct Examination

Dear Ms. Ezalarab:

This letter is a follow-up to your February 22, 2005 e-mail correspondence regarding the Fortis Insurance Company Market Conduct Examination report.

Please note that Fortis Insurance Company will not contest the adoption of the Examination Report with the suggested revisions accepted and offered by the Office of the Commissioner of Insurance (OCI) in its February 22, 2005 correspondence.

As indicated in our prior discussions regarding the examination, Fortis Insurance Company has begun remedial action for the matters identified in the report that required correction and/or better documentation to demonstrate compliance. The Company is committed to complying with all applicable Wisconsin laws and regulations. We will follow up with the OCI with documentation demonstrating the completion of the necessary corrective action and/or with a remedial action plan that provides details of how the Company intends on addressing the recommendations outlined in the Report within forty-five (45) days of the date of this letter.

Thank you again for taking the time to work with us to discuss and resolve the outstanding matters related to Fortis Insurance Company's Examination Report. Please feel free to contact me at 800-800-1212, ext. 7867 with any questions.

Yours sincerely,

Betsy M. Pelovitz, Esq.
Director, Market Conduct