

Junior, Steve

From: Arnold, Bruce G. BGA (5501) [barnold@whdlaw.com]
Sent: Thursday, August 11, 2005 3:59 PM
To: Junior, Steven J.
Cc: Fitzgerald, Kevin G., Esq.; Springer, Thomas TJS (7130)
Subject: Proposed Acquisition of American Medical Security Life Insurance Company By UnitedHealth Group Incorporated

Via Email Only

Steven J. Junior, Director
Bureau of Financial Analysis and Examinations
Office of the Commissioner of Insurance
125 S. Webster Street
Madison, WI 53072

Re: Proposed Acquisition of American Medical Security Life Insurance Company By UnitedHealth Group Incorporated

Dear Steve:

As promised during our telephone conference on August 10, 2005, we are pleased to enclose a copy of the Form 10-Q Report for UnitedHealth Group Incorporated for the period ending June 30, 2005, which includes a helpful discussion of UnitedHealth Group's definitive agreement to acquire PacifiCare Health Systems, Inc. At your suggestion, we enclose the Form 10-Q Report in an electronic form.

We look forward to working with you and your staff on this transaction.

cc: Thomas J. Springer, Esq. (w/encl.)
Kevin G. Fitzgerald, Esq. (w/encl.)

We look forward to working with you and your colleagues on this transaction.

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