PacifiCare®

A UnitedHealthcare Company

February 9, 2007

Ms. Nicoleta Smith
California Department of Insurance
Claims Services Bureau
300 South Spring Street
Los Angeles, CA 90013

RE: PacifiCare Life and Health Insurance Company (NAIC # 70785)
Appeals & Grievance and Other Company Contacts

Dear Ms. Smith:

The purpose of this letter is to provide additional information you requested from Katrina Pelto during the January 30, 2007 conference call with you and other CDI staff and to reaffirm that PacifiCare Life and Health Insurance Company's (the Company) takes the Department's expressed concerns seriously.

Laura Henggeler in Regulatory Affairs has been in contact with you to arrange the February 14, 2007 meeting with Department staff. In addition to Laura, I will be in attendance as well as Sharon Hulbert from the Legal Department and Katrina Pelto from Appeals.

Formal Notice of Contacts

The Regulatory Affairs department under my direction submits formal notices to state regulators when there are changes within the Company. It appears the CDI database may not be current since it still identifies Mr. Ed Cymerys, as the Company's CEO.

By copy of the letter, I am asking that formal notices like CDI's Complaint Study be sent to Susan Berkel, Chief Financial Officer at the following address:

Ms. Susan Berkel, CFO
PacifiCare Life and Health Insurance Company
5995 Plaza Drive
Mail Stop CA112-0182
Cypress, CA 90630

CDI Inquiries/Complaints

Ms. Pelto has provided the following names as CDI's official contacts for inquiries or complaints and IMR cases.

Ms. Melissa Bailey, Appeals Research Analyst
Direct Phone Number: (714) 226-8506
DOI Toll Free Phone Number: (866) 744-4543

Facsimile Number: (800) 558-4755
Address: 5757 Plaza Drive,
Mail Stop CA 124-0157
Cypress, CA 90630

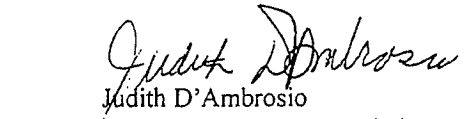
IMR
Kristy Tondre, Supervisor, Appeals
Direct Telephone Number: 210-474-5190
Facsimile Number: 888-615-6584
Address: P.O. Box 4000046
Mail stop TX 0860100
San Antonio, TX 78229

CDI can escalate issues about our complaint process or individual issues to Katrina Pelto at 714/226-6958.

Regulatory
Within Regulatory Affairs, Laura Henggeler has been identified as another contact for CDI. She will coordinate issues such as the claims lists and the underwriting files. I encourage the Department to contact Laura who can be reached by telephone at (714) 226-3865 or by Facsimile Number: (714) 226-3025.

If you have any questions in regard to this letter or require additional information, please do not hesitate in contacting me directly at 714-226-3799.

Sincerely,



Judith D'Ambrosio
Director, Government Relations

Cc: Susan Berkel
Laura Henggeler
Sharon Hulbert, Esq.
Katrina Pelto