

August 16, 2001

Mr. Mark Haire, Assistant Attorney General
Mississippi Department of Insurance
501 North West Street
Woolfolk Building, 9th Floor
Jackson, Mississippi 39205

Dear Mark:

Enclosed you will find the materials that I referenced in our call today. Please take time to review the materials. Mr. Martinez is seeking an opportunity to meet with you to discuss American Specialty Health's interest in Mississippi. I hope that you will find an opportunity to discuss this matter with him.

Thank you for reviewing the materials. Should you need anything else, please do not hesitate to call me at 359-2971.

Very truly yours,

Michael Boyd
Policy and Planning Director