

Jeff Argotsinger
Product Leader,
HMO Reinsurance

Commercial Insurance
Employers Reinsurance
Corporation
5200 Metcalf Avenue
Overland Park, KS
66202
USA
Telephone + 913-676-5200
www.swissre.com

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As the 2007 renewal season is upon us, I would like to take this opportunity to share some thoughts regarding Swiss Re's commitment to the HMO Reinsurance market and ask you to take a serious look at Swiss Re. The past few years have been filled with much change and challenge, challenge as an industry to make the underwriting returns necessary and challenge from outside of our industry to improve our processes and transparency.

The past year for us, too, has been filled with both challenge and excitement as we, the former GE Insurance Solutions team, have joined with Swiss Re to become one of the largest insurance and reinsurance companies in the world. As we embark on this exciting new path, we hope that you will see the joining of our two companies brings added value to you and to our market.

For our HMO Reinsurance business, we have received the green light to grow profitably, and we believe we have a strong foundation from which we can grow with you:

- We are committed to the industry as demonstrated by our many years in this business
- Summit Reinsurance Services, Inc., our exclusive partner, has a highly experienced staff to serve your needs and to represent us as your reinsurance carrier.
- We retain 100% of the reinsurance risk

To learn more about our overall commitment to profitable growth at Commercial Insurance, I invite you to view a [video message](#) from Robin Sterneck, Head of Commercial Insurance.

We are excited about our future. As we head into the renewal season, please feel free to contact either me or your Summit Re representative if we can be of service to your health plan on your next reinsurance renewal. We thank you for your consideration; we hope we can be part of your future success.

Sincerely,

Jeff Argotsinger,
Product Leader, HMO Reinsurance