



COMMONWEALTH OF PENNSYLVANIA
INSURANCE DEPARTMENT
Office of Chief Counsel

1341 Strawberry Square
Harrisburg, PA 17120

Governor's Office
of General Counsel

Phone (717) 787-2567
Fax (717) 772-1969

October 5, 2004

Via Facsimile – 570.200.6780

Edwin R. Goodlander
Senior Vice President Legal and Government Affairs,
General Counsel and Secretary
Blue Cross of Northeastern Pennsylvania
19 North Main Street
Wilkes-Barre, PA 18711

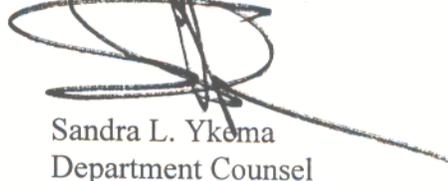
Re: Reserve/Surplus Application Process

Dear Mr. Goodlander:

I received your voice-mail message confirming that Blue Cross of Northeastern Pennsylvania will not be filing any voluntary response to the public comments. The Department does anticipate that it will be asking BCNEPA questions based on some of the public comments. We hope to have those questions prepared shortly.

Thank you for your courtesies in this matter.

Very truly yours,

A handwritten signature in black ink, appearing to be "Sandra L. Ykoma", written over the typed name and title.

Sandra L. Ykoma
Department Counsel

cc: Steven B. Davis, Chief Counsel