BEFORE THE INSURANCE DEPARTMENT OF THE COMMONWEALTH OF PENNSYLVANIA

Statement Regarding the Acquisition of Control of or Merger with Domestic Insurers:

Hospital Service Association of Northeastern Pennsylvania d/b/a Blue Cross of Northeastern Pennsylvania; First Priority Life Insurance Company, Inc.; HMO of Northeastern Pennsylvania, Inc., d/b/a First Priority Health

By Highmark Inc.

HIGHMARK INC. ("Highmark") RESPONSE TO INFORMATION REQUEST 2.4.3 FROM THE PENNSYLVANIA INSURANCE DEPARTMENT

REQUEST 2.4.3:

Provide a full and complete copy of all Expert Opinions or Documents assessing the risks or benefits of Highmark's Financial Relationships in or with FPH and FPLIC.

RESPONSE:

Highmark certifies that to the best of its knowledge, information and belief it has not received any Expert Opinions or received or prepared any Documents assessing the risks or benefits of Highmark's Financial Relationships in or with FPH and FPLIC since the time of Highmark's acquisition of its interests therein, except for any such Documents that are included in Highmark's confidential responses to Request 2.4.6, Request 2.4.5 or Request 6.1.2.

Highmark Inc. Fifth Avenue Place 120 Fifth Avenue Pittsburgh, PA 15222