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338 Holly Hill Drive
Pittsburgh, PA 15237

August 6, 2012

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Corporate & Financial Regulation

AUG 10 2012

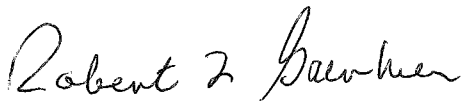
Pennsylvania
Insurance Department

Mr. Robert Brackbill
Chief of the Company Licensing Division
Insurance Department
1345 Strawberry Square
Harrisburg, PA 17120

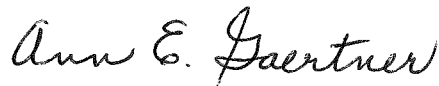
Dear Mr. Brackbill,

We are **strongly in favor** of Highmark, Inc.'s proposed purchase of the West Penn Allegheny Health System. Pittsburgh is in dire need of competition in the health care market. UPMC presently has a monopoly in the field which is not good for the consumer or bringing the cost of healthcare down.

Hopefully, you will rule in favor of the above mentioned proposal in a timely manner. Thank you for your attention to this matter.



Robert L. Gaertner



Ann E. Gaertner