BEFORE THE INSURANCE DEPARTMENT OF THE COMMONWEALTH OF PENNSYLVANIA

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

Highmark Inc.; First Priority Life Insurance Company, Inc.;
Gateway Health Plan, Inc.; Highmark Casualty Insurance Company;
Highmark Senior Resources Inc.; HM Casualty Insurance Company;
HM Health Insurance Company, d/b/a Highmark Health Insurance Company;
HM Life Insurance Company; HMO of Northeastern Pennsylvania, Inc.,
d/b/a First Priority Health; Inter-County Health Plan, Inc.;
Inter-County Hospitalization Plan, Inc.; Keystone Health Plan West, Inc.;
United Concordia Companies, Inc.; United Concordia Dental Plans of Pennsylvania, Inc.;
United Concordia Life and Health Insurance Company

By UPE, a Pennsylvania nonprofit corporation

RESPONSE TO INFORMATION REQUEST 4.2.8 FROM THE PENNSYLVANIA INSURANCE DEPARTMENT

REQUEST 4.2.8

Provide any documents, studies, projections, estimates, evaluations, analysis, reports, discussions, or other communications relating to adverse effects on businesses in any of the identified geographic markets by reason of the Transaction.

RESPONSE:

UPE does not believe that documents, studies, projections, estimates, evaluations, analyses, reports, discussions or other communications relating to any adverse effects on businesses in any geographic market due to the Transaction exist to its knowledge. UPE belives that effects of the Transaction are positive. Highmark's affiliation with WPAHS helps maintain health care choice for Western Pennsylvania. In addition, the Affiliation ensures the continued employment of nearly 12,000 employees, physicians, nurses, technicians and administrators of WPAHS and preserves the direct economic impact WPAHS has on the Western Pennsylvania region through its purchase of goods and services.

UPE 120 Fifth Avenue Pittsburgh, PA 15222