

September 8, 2009

Honorable Gennet Purcell, Esq.  
Commissioner  
District of Columbia Department of Insurance,  
Securities and Banking  
810 First Street, NE, Suite 701  
Washington, DC 20002

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DEPARTMENT OF INSURANCE  
SECURITIES AND BANKING

Dear Commissioner Purcell:

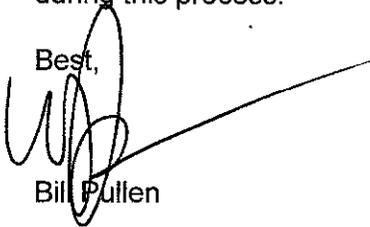
I wanted to take a moment and share with you my concerns about the upcoming hearing on September 10, 2009 regarding CareFirst's reserve levels. I'm unable to attend in person, but wanted to provide some insight as an individual policy-holder.

I've had my private consulting practice located in the District of Columbia for some time now and have enjoyed my individual policy provided by CareFirst. I've paid my subscriber fees on time and enjoyed their great system of doctors and providers. I've contributed to the current reserve levels CareFirst enjoys.

If your office finds that CareFirst holds excessive reserves, I do hope that I will be the recipient of some of those funds, either through a rebate or reduced subscriber fees. As an individual policy-holder, my rates tend to be a bit higher, but I'm happy that I have good quality coverage and access to health care. If the reserves are used for some other purpose, I fear my rates may unnecessarily rise even higher.

I appreciate your oversight role and hope that individual policy-holders like me are kept in mind during this process.

Best,



Bill Pullen

CC: Mayor Adrian Fenty  
Chairman Vincent Gray  
Councilwoman Muriel Bowser