

Karen Weldin Stewart, CIR-ML
Commissioner



Delaware Department of Insurance

June 24, 2011

Re: Department of Insurance Response to Questions Presented at Public
Information Sessions, held May 16, 17, and 19, 2011

To Whom It May Concern:

Below please find the response of the Delaware Department of Insurance (the
"Department") to the one (1) question directed to the Department during the Public
Information Sessions, held May 16, 17, and 19, 2011, in Georgetown, Dover, and
Wilmington, Delaware, respectively.

STUART SNYDER
MAY 19, 2011, WILMINGTON, DELAWARE

Question: Are there regulations in place to hold the companies
accountable to promises made in this affiliation process?

Response: *Yes. Pursuant to Chapters 3, 50, and 63 of Title 18 of the
Delaware Code and regulations promulgated thereunder, the Delaware
Department of Insurance and the Insurance Commissioner will continue to have
regulatory authority over the post-affiliation Delaware entity to ensure that the
Applicants are accountable to the commitments made during the review of the
proposed affiliation.*

*In addition, the Insurance Commissioner may, as a condition of approving the
proposed affiliation, impose requirements upon the transaction and monitor the
Applicants' fulfillment of these requirements to ensure that the Applicants are
accountable to commitments made during the review of the proposed affiliation.*

Sincerely,

A handwritten signature in cursive script that reads "Gene Reed".

Gene Reed
Deputy Commissioner