AMERICAN GROUP ADMINISTRATORS
101 CONVENTION CENTER DR., SUITE 200
LAS VEGAS, NV 89109
dba AGA Administrators in CA

November 10, 2006

<NAME>
<ADDR1>
<ADDR2>
<ADDR3>

GROUP NUMBER: <GRPNO>
MEMBER NUMBER: <EMPNO>
PAT: <DEPNAME>
ACCOUNT:
DATE OF SERVICE:

Re: <SUBJECT>
Claim No: <CLMPRE>-<CLMNO>-<CLMSUF>

Dear <SALUT>,

A 'Certificate of Creditable Coverage' documenting your prior insurance coverage for health benefits is required. Without this certificate on file, we will be required to investigate for pre-existing conditions, which could reduce the benefits payable.

Your prior insurance company is required to supply you with this certificate. It must have the dates you were covered under their policy and the dependents you enrolled. Additionally, it must also show what type of coverage you had, example medical, dental, etc.

Without this certificate on file, the pre-existing limitation will be enforced. Please refer to your benefit book for an explanation of pre-existing conditions limitation.

Your timely response will be appreciated. Please do not hesitate to call during business hours 7:00 AM to 4:30 PM Pacific time. Our local phone number is 893-3050. Out of area please call 800-842-4742.

<SENDER> **<LTRNO>**