

**Comment #1 – 7/13/10 – 8:30 a.m.**

Is there a reason why health claim reserves (as reported on line 7 of page 3 of the annual statement blank and in Underwriting and Investment Exhibit Part 2D) are not included in the definitions generally or in the definition of health insurance liabilities at item 2.5? In my experience, many companies do not report anything on this line, but some do, and I would expect them to be covered by the actuarial opinion.

Charles C. DeWeese, FSA, MAAA  
**DeWeese Consulting, Inc.**