



April 27, 2011

Filings Coordinator
Department of Insurance, State of California

Re: FAD 204 Insurer Climate Risk Disclosure Survey for Care America Life Insurance Company (NAIC # 71331)

Dear Sir;

In accordance with State of California regulations, we wish to state that the above mentioned FAD 204 is non applicable to Care America Life Insurance Company given the fact that the Company reported less than the \$300 million threshold in Direct Written Premiums in calendar year 2010.

If you have any questions, please contact me at 415-229-5057.

Yours Sincerely,

A handwritten signature in cursive script that reads "Owen O'Malley".

Owen O'Malley

Senior Accountant