I have carefully reviewed the attached "Statement Concerning Stop Loss Insurers" prepared by Professor Roger M. Baron. It is well documented and persuasive that an area of injustice exists, and that relatively simple steps to correct those injustices would be to require complete and accurate disclosure of stop loss insurance on Summary Plan Descriptions, on Form 5500 filings and other documents that purport to explain ERISA coverage.

Please give full consideration to Professor Baron's recommendations. Thank you.

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