New Hampshire Small Employer Health Reinsurance Pool

November 3, 2005

To: Carriers which offer or maintain Group Health Coverage Plans covering Eligible Employees

of one ore more Small Employers

From: Karl Ideman, Administrator, New Hampshire Small Employer Health Reinsurance Pool

Subject: New Hampshire Small Employer Health Reinsurance Pool Operation and Procedures

Manual

The Board of Directors of the New Hampshire Small Employer Health Reinsurance Pool has selected Pool Administrators Inc. as the Administrator for the New Hampshire Small Employer Health Reinsurance Pool. Small Employer Health Carriers will be able to reinsure with the pool effective January 1, 2006.

The attached Operation and Procedures Manual for the New Hampshire Small Employer Health Reinsurance Pool is being sent to you as the General Contact Person who will transact New Hampshire health reinsurance business with the Administrator on your company's behalf. If you are not that person then please deliver this Manual and identify that person via a return email to us. All future correspondence will be so directed.

The manual explains the structure, operation, procedures, and powers of the New Hampshire Small Employer Health Reinsurance Pool along with the roles and responsibilities of all parties.

Pool Administrators Inc. will be conducting two workshops prior to the commencement of the Pool. Both will be held at the New Hampshire Insurance Department, 21 South Fruit Street, Concord, NH. The first will take place on Monday, November 14, 2005 and will be geared toward your company's IT staff. The purpose of this workshop is to provide the carrier with an overview of the reporting mechanisms that are available for the monthly reinsurance reporting. All IT related items will be addressed here.

The second workshop will be held on Thursday, December 1, 2005 and will be non-IT related. You or a representative should plan to attend since techniques and available tools for effective use of the Pool will be explained. Members of your staff who will be directly responsible for submission of information to the Pool should also attend. The specifics about both workshops will be forthcoming and addressed to your designated contact person.

Pool Administrators Inc. will also be sending you a list of highlights of the Pool which will provide you with a quick reference to some of the key items that will affect your reinsurance ceding process.

We look forward to working with you and hope to see you at one of our upcoming workshops. If there are any questions in the meantime, please contact Kim Longo <u>klongo@pooladmin.com</u>, who will be your reinsurance operations contact here at Pool Administrators Inc. at 1-800-628-7734.

Sincerely,

Karl Ideman, Pool Administrators Inc. The New Hampshire Small Employer Health Reinsurance Pool