



Business and Industry Association
New Hampshire's Statewide Chamber of Commerce

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INSURANCE DEPARTMENT
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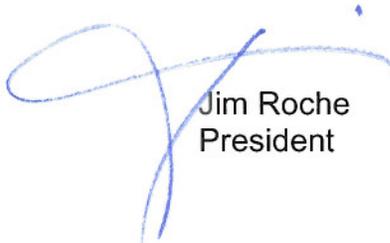
August 18, 2016

Commissioner Roger A. Sevigny
New Hampshire State Department of Insurance
21 S. Fruit St, #14
Concord, NH 03301

Dear Commissioner Sevigny:

I am writing to you about the proposed merger Anthem and Cigna. While the Business & Industry Association lacks the expertise to comment on the benefits and challenges resulting from this proposed merger, we have long been committed to the general principle that the state is well served by allowing one business to enter into a contract with another business. Often, such merger transactions strengthen the combined enterprise, which in turn helps the state and its economy. With due consideration to the public interest, BIA would like the state to continue encouraging the ability of one business to enter into a contract with another business. BIA hopes that your department's determination will reinforce New Hampshire's commitment to and respect for private contracts and free enterprise.

Best regards,

A handwritten signature in blue ink, appearing to read 'Jim Roche', is written over a printed name and title.

Jim Roche
President