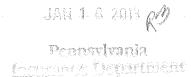
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Daniel W. McDonough direct dial: 610-640-7821 direct fax: 215-827-5746 mcdonoud@pepperlaw.com

CONFIDENTIAL PROPRIETARY / TRADE SECRET INFORMATION

January 16, 2013

Via Overnight Courier

Robert Brackbill, Jr.
Chief, Company Licensing Division
Bureau of Company Licensing and Financial
Analysis
Office of Corporate and Financial Regulation
Pennsylvania Insurance Department
13th Floor, Strawberry Square
Harrisburg, PA 17120

Re:

Substitute of Form A Filing Document and Response

Dear Mr. Brackbill:

#17508008 v1

Berwyn

Reference is made to my letter to you dated December 27, 2012. That letter attached confidential Responses to Supplemental Information Requests on WPAHS-PID-CD-20-A. The letter and the material attached to the letter was submitted on behalf of West Penn Allegheny Health System at the request of Highmark, Inc. in connection with UPE's Application for the Approval of the Acquisition of Control of Highmark. The enclosed attachment, Substitute Response to Supplemental Information Request 4.2.8, replaces one of the responses previously submitted in that letter, Response to Supplemental Information Request 4.2.8, located at bates numbers WPAHS-008184 to WPAHS-008187, in its entirety. **This response is highly confidential and includes sensitive information which should not be shared with UPE or Highmark**.

In addition, the documents/information contained in the filings referenced above which are designated as confidential documents/information, confidential proprietary information or trade secret information should be maintained as confidential and should not be made available for public inspection or copying (1) because the documents/information contain

Philadelphia	Boston	Washington, D.C.	Detroit	New York	Pittsburgh
					-

Princeton

Harrisburg

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Robert Brackbill, Jr. January 16, 2013 Page 2

commercial or financial information maintained as confidential or privileged which consists of the types of information referenced in the various Department Protocols, statutes and regulations including the Insurance Holding Companies Act, 40 P.S. §§ 991.1401 et seq., the regulations under 31 Pa. Code Chapter 25, as well as the provisions of 65 P.S. §67.101 et seq., including but not limited to §67.1 02 and§ 67.708, including but not limited to, subsections (b)(6)(i), (b)(10)(i), (b)(11), and (b)(17) as being of a sensitive, confidential proprietary and/ or trade secret nature, the disclosure of which would cause substantial material harm to the competitive position of WPAHS, UPE and/or Highmark and/or one or more of their affiliates, and/or (2) because the information falls within the definition of "trade secret," including information in the form of one or more compilations, techniques or processes that derive independent economic value from not being generally known and not being readily ascertainable by proper means by other persons who can obtain economic value from disclosure or use and which is the subject of reasonable efforts to maintain secrecy/confidentiality. Please refer to the Confidentiality Notice and each Confidential Response for additional information relating to UPE's, Highmark's, or West Penn Allegheny Health System's assertion of confidentiality regarding certain Responses.

If you need additional information, please advise us accordingly.

Sincerely yours,

Daniel W. McDonough

DWD:riw

Enclosure (4 sets of paper copies and 1 disk)

Cc: B. Newman at Blackstone (1 disk)

L. Beaser at Blank Rome LLP (1 set of paper copies and 1 disk)