

**LIMITATION ON WRITING COMMITMENT**

To: Superintendent of Insurance  
State of New York Insurance Department

\_\_\_\_\_  
In the Matter of the Application for Licensing as a  
Domestic Accident and Health Insurer of

**COMMITMENT**

\_\_\_\_\_  
Applicant  
\_\_\_\_\_

Whereas \_\_\_\_\_ Company (the  
“Applicant”), a New York domestic stock insurance corporation, has applied to the New  
York State Insurance Department ( the “Insurance Department”) for a license to transact  
accident and health insurance in the State of New York:

Whereas, the Applicant is or will be a wholly owned subsidiary of  
\_\_\_\_\_  
\_\_\_\_\_ Company (the “Parent”) , a  
\_\_\_\_\_ Corporation: and

Whereas, the Insurance Department has determined that one of the  
conditions to granting the Applicant’s request for a license is the submission of this  
Commitment:

Now, Therefore, the Applicant and the Parent hereby commit to the  
Insurance Department as follows:

- 1) The Applicant shall take, or shall cause to be taken, steps as may from  
time to time be necessary, including limiting its new business writings,  
to produce a net premium to surplus ratio of not more than 4:1.
  
- 2) This commitment shall remain in effect until rescinded by the Board of  
Directors of the Applicant, subject to the prior approval of the Insurance  
Department.

IN WITNESS WHEREOF, the Applicant and the Parent have caused this Commitment to be executed on their behalf by their respective officers thereunto duly authorized.

DATED:

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_