

Chet Burrell
President and Chief Executive Officer



CareFirst BlueCross BlueShield
1501 S. Clinton Street, 17th Floor
Baltimore, MD 21224-5744
Tel: 410-605-2558
Fax: 410-781-7606
chet.burrell@carefirst.com

July 1, 2013

Commissioner William White
D.C. Department of Insurance, Securities and Banking
810 First Street, NE, Suite 700
Washington, DC 20002

Dear Commissioner White:

Enclosed please find the annual report by GHMSI pursuant to DCMR 4601.1.

Sincerely,

A handwritten signature in blue ink that reads "Chet Burrell". The signature is written in a cursive, flowing style.

Chet Burrell
President and CEO

Enclosure