RESOLUTION REGARDING LIMITATION ON WRITING COMMITMENT

At a meeting of the board of directors of __________________________________________
held on the _______ day of ____________, 20____, a quorum being present, the following
resolution was duly adopted:

WHEREAS, (the “Applicant”), a New York domestic stock insurance corporation, has applied to the New
York State Department of Financial Services (the “Department”) for a license to transact
accident and health insurance in the State of New York; and

WHEREAS, the Department requires the making of the following commitment as a
condition of granting the Applicant’s request for a license to transact accident and health
insurance in the State of New York;

NOW, THEREFORE, BE IT RESOLVED THAT:

1) The Applicant shall take, or shall cause to be taken, all 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2) This commitment shall remain in effect until rescinded by the Board of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 Department.

I HEREBY CERTIFY that the above is a correct copy
of a resolution adopted by the board of directors of
___________________________________________

on the ______ day of __________, 20__.

___________________________________________
Secretary