

Darby K. Muia
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August 30, 2005

Mr. Stuart Turney
Maine Bureau of Insurance
Financial Analysis Division
124 Northern Avenue
Gardiner, ME 04345

Re: CIGNA HealthCare of Maine, Inc.
Dividend Payment Request

Dear Mr. Turney:

CIGNA HealthCare of Maine, Inc. (the Company) respectfully requests the Department's approval to pay an \$8 million cash dividend on or about September 27, 2005. After payment of this dividend, the Company will continue to exceed statutory minimum net worth requirements pursuant to Section 4204 - A(1) and A(2). The \$8 million dividend to be paid from the Company to its parent company, Healthsource, Inc., will subsequently be a dividend payment to the ultimate parent, CIGNA Corporation (CIGNA). Consistent with the responsibility to its shareholders, CIGNA will deploy the capital in the most effective manner to maximize return on equity. CIGNA's primary use of excess capital is to reinvest internally in our core business.

Should you require further information to act favorably upon this request, please feel free to contact me at (860) 226-6218.

Sincerely,

Darby K. Muia

cc: Tom Mak

