

Thomas C. Farr
Senior Vice President
General Counsel and Secretary

1111 Ashworth Road
West Des Moines, IA 50265-3538
515-267-5572 Phone
515-267-5546 Fax
www.guideone.com Website
tfarr@guideone.com E-mail



October 21, 2005

Ms. Elizabeth Combier
315 East 65th Street, Suite 4C
New York, NY 10021

RE: Your Letter of October 14, 2005

Dear Ms. Combier:

I am responding to your letter of October 14, 2005, which was addressed to several persons at GuideOne Insurance.

It is my understanding that we have an open claim file related to the matters raised in your letter. Under the circumstances it is not appropriate for us to respond to your questions outside the scope of the claim process.

I regret I cannot be of more assistance to you.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas C. Farr", written in a cursive style.

Thomas C. Farr

The E-Accountability Foundation
Parentadvocates.org
315 East 65th Street
New York, NY 10021
Betsy Combier, President

October 30, 2005

Mr. Thomas Farr
Guide One Insurance
111 Ashforth Road
West Des Moines, IA 50265-3538

Dear Mr. Farr,

I have received your letter dated October 21, 2005, and am disappointed with your lack of response to the questions I asked and the issues I raised with the Senior Management of your company, Guide One Insurance. I will be pursuing answers in another venue.

You wrote in your letter **"It is my understanding that we have an open claim file related to matters raised in your letter."**

I know of no such claim, therefore I request the particulars of this claim, the people involved in creating or writing this claim, and the date of signing.

Please send me this information as soon as possible, and certainly no later than November 10, 2005.

Thank you for your immediate attention to this matter.

CC: **Jim Wallace**
Jan Beckstrom
Bob Crane

Betsy Combier