

APPENDIX H

INSURANCE COMPANY COMMITMENT LETTER

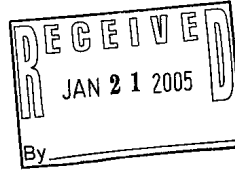
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Loida R. Abraham, FSA, MAAA
Vice President

Marc Cohen
LifePlans, Inc
51 Sawyer Road
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Dear Marc,

As a follow-up to our meeting a few weeks ago, this letter confirms that John Hancock would be pleased to take part in the demonstration phase of the important falls related project being sponsored by the Department of Health and Human Services entitled "The Effect of Reducing Falls on Long-Term Care Expenses: Feasibility and Planning Study" (Contract Number HHS-100-03-0008).

We understand that the Center for Health and Long Term Care Research and its designees will be working on our behalf with our policyholders to conduct this study and that the demonstration phase of the project expected to begin in 2006. To this end we will provide administrative and claims information on those policyholders who participate in the project with the understanding that any protected health information will be treated confidentially and adhere to HIPAA privacy regulations.

We look forward to working together on this exciting demonstration with all of its implications for making a positive contribution to health policy.

Sincerely,

Loida R. Abraham
Loida Abraham, FSA, MAAA
Vice President