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VIA ELECTRONIC FILING/SERVE ECF

**Hon. Carol Edmead
60 Centre Street, Room 532
New York, NY 10007**

RE: 450500/2016 – Health Republic Insurance

Dear Justice Edmead,

Firstly, I would like to thank the Court for its attention to this matter and for ordering balance sheets and other information be posted online. I am a policy-holder with Health Republic who previously appeared in this matter pro se. I have looked at the balance sheets in this matter, and it seems that based on the unending timeline for claims payments and the high costs of administering this matter, I will probably never see any of my money which Health Republic owes me (approximately \$5,000).

All of the money in the Health Republic Estate, estimated at 99 Million Dollars, came from either a) the taxpayers or b) the premiums of innocent policy-holders, just looking to safeguard their health and finances. To see it being squandered is painful, knowing that I can do nothing about it makes it even worse.

I am writing to request that updated balance sheets be posted so that I can determine whether it is worth my time pursuing my claims and defending my rights. There are almost 200,000 other policy holders who would also be helped by receiving updated additional information. It is tragic that because of the small size of our individual claims, the low chance of receiving a payout, and the immense effort and cost involved in defending our rights against other more unified, wealthy stakeholders, that our class will most likely receive nothing or pennies on the dollar.

In the face of this situation I would request a moratorium on spending until a clear picture of the financial picture is made public, including disclosure of expenditures made from July 2015 on (the point when Health Republic was insolvent, but not yet liquidated).

If you have questions I would be happy to answer them.

All the best,

David L. Young, Esq.