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April 28, 1987

Hon. Bill Duplissea  
Assemblyman, 20th District  
666 Elm Street, Room 209  
San Carlos, CA 94070

Dear Bill:

I appreciated the opportunity I and the other BAYMEC members had to meet with you for breakfast at Pete's Harbor on April 10, and at that time you expressed some strong concerns about how the insurance industry could best come to terms with the AIDS crisis without undermining either actuarial principles or human rights.

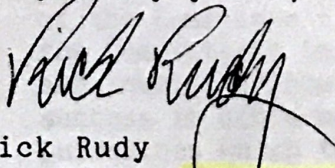
In the past two weeks, I have attempted to locate some papers on this subject, and am enclosing three for your information and consideration as you and the California Legislature address this extremely serious issue:

- a) a Report to the Health Insurance and Life Insurance Committees of the National Association of Insurance Commissioners on Guidelines on AIDS;
- b) a proposed bulletin on Medical/Lifestyle Questions for Applications on Underwriting Policies relating to AIDS and ARC; and
- c) a Position Paper presented to the National Association of Insurance Commissioners, prepared by NGLTF (of which I am a Board Member) and NGRA.

I hope you will take a few minutes to read these brief papers and understand that we must unite as a nation to solve all the issues surrounding the AIDS crisis: treatment, support, research, critical care, education, discrimination, as well as health and life insurance. And we must accomplish this in a humanitarian manner, if we are to emerge from this time with dignity and a clear conscience.

Please feel free to contact me if I can be of any further help.

Very truly yours,



Rick Rudy  
President, High Tech Gays  
Board Member, BAYMEC  
Board Member, NGLTF

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