



EAGLE MEDICAL

490 OAK STREET
EXCELSIOR, MN 55331
612/474-4167

July 13, 1993

Kayce Morgan
Claims Department
Colonial Life & Accident Insurance Co.
1200 Colonial Life Boulevard
P.O. Box 1365
Columbia, South Carolina 29202

Re: John F. Heurung
D/L: 1/26/93
Claim #: 0-1257-981-810-0-10

Dear Ms. Morgan:

This letter is to answer yours of June 25, 1993 in enough detail so as to adequately explain Mr. Heurung's overall medical condition. He has had a number of different accidents, but he also has a chronic disease of the coagulation system, and all of these factors have been intermixed. This letter will attempt to sort out all of those details. We understand that his policy with you has both medical and accidental benefits.

On June 22, he fell off of his boat while it was on dry land. He also had falls related to winter weather and slippery conditions on November 3, 1992, December 1, 1992, and January 26, 1993. These resulted in soft tissue contusions and trauma to his knees, and especially his right knee.

In late 1988, Mr. Heurung had the onset of his coagulation problem starting with a thrombo-embolic event. This resulted in an extended hospitalization of one month and included a continuing shower of emboli even in the face of adequate heparinization. This required the placement of a Greenfield Filter before he could leave the hospital.

Following his hospitalization, he was sent to the coagulation laboratory at the University of Minnesota. It was found that the fibrinogen values were slightly high; Factor V and Factor VIII assays were elevated; he also had a lupus inhibitor and a positive FANA. These studies took place in October,