

OFFICE OF COMMISSIONER OF INSURANCE
STATE OF WISCONSIN

In the Matter of the Acquisition of Control
of Physicians Insurance Company of Wisconsin, Inc.
by American Physicians Assurance Corporation

Case No. 04-C29283

AFFIDAVIT OF ROBERT D. O'KEEFE

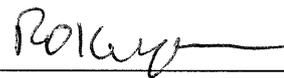
STATE OF WISCONSIN)
) ss
MILWAUKEE COUNTY)

Robert D. O'Keefe states as his affidavit:

1. I am an adult resident of the State of Wisconsin and I make this affidavit of my own personal knowledge.
2. I am the Vice President, Treasury Services of Aurora Health Care, Inc. ("Aurora").
3. Aurora owns and controls Aurora Medical Group, Inc. ("AMG") by virtue of being its sole corporate member, and hence is the beneficiary of AMG's financial transactions.
4. AMG is the owner of 1,293 shares of common stock of Physicians Insurance Corporation of Wisconsin ("PIC"), a stock insurance corporation organized under Chapter 611 of the Wisconsin Statutes.
5. AMG is a party to the Stock Purchase Agreement dated as of September 17, 2004 (the "Stock Purchase Agreement"), by and among AMG and certain other shareholders of PIC, as sellers, and American Physicians Assurance Corporation, a Michigan stock insurance corporation ("APAC"), as purchaser.

6. Pursuant to the Stock Purchase Agreement, AMG has agreed to sell its 1,293 shares of PIC common stock to APAC (the "Transaction"), subject to approval of the Transaction by the Wisconsin Commissioner of Insurance (the "Commissioner") pursuant to Section 611.72 (2) of the Wisconsin Statutes.
7. Upon information and belief, APAC has filed a Form A Statement Regarding Acquisition of Control of or Merger With a Domestic Insurer ("Form A") with the Commissioner's office and the Commissioner will hold a hearing with respect to such approval as required by Section 611.72 (3) of the Wisconsin Statutes.
8. Aurora has a substantial interest that may be affected by the Commissioner's decision following the hearing because, if the Commissioner determines to withhold approval of the Transaction, AMG will be prevented from selling its shares of PIC common stock to APAC pursuant to the Stock Purchase Agreement and will effectively be prevented from disposing of any or all of its shares of PIC common stock in the Transaction, all to its substantial economic detriment.

Dated November 18, 2004



Robert D. O'Keefe
Vice President, Treasury Services

Subscribed and sworn to before me this 18th day of
November, 2004



Notary Public, State of Wisconsin
My commission October 15, 2006