

June 17, 2005

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*Via Hand Delivery*

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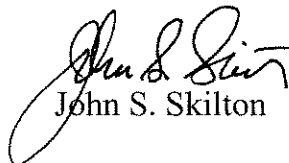
Fred Nepple  
General Counsel  
State of Wisconsin  
Office of the Commissioner of Insurance  
125 South Webster Street  
P.O. Box 7873  
Madison, WI 53707-7873

**Re: In The Matter of Proposed Acquisition of Control of Physicians Insurance  
Company of Wisconsin, Inc. by American Physicians Capital, Inc., and American  
Physicians Assurance Corporation ("Applicants")  
Case No. 04-C29283**

Dear Mr. Nepple:

Enclosed please find Physicians Insurance Company of Wisconsin, Inc.'s Opposition  
To American Physicians Capital, Inc. and American Physicians Assurance Corporation's  
Brief In Support of Requested Discovery with Exhibits A-D and a Certificate of Service in  
the above-referenced matter.

Very truly yours,

  
John S. Skilton

Enclosure

cc: David J. Hanson, Esq. (with enclosure) (by hand delivery)  
William J. Robinson, Esq. (with enclosure) (by hand delivery)  
Lori McAllister, Esq. (with enclosure) (by U.S. mail)  
Andrew J. Guzikowski, Esq. (with enclosure) (by U.S. mail)  
Ann M. Maher, Esq. (with enclosure) (by U.S. mail)  
Ralph V. Topinka, Esq. (with enclosure) (by U.S. mail)  
Robert O'Keefe (with enclosure) (by U.S. mail)  
Peter L. Gardon, Esq. (with enclosure) (by U.S. mail)  
Donal M. Demet, Esq. (with enclosure) (by U.S. mail)  
Thomas R. Streifender, Esq. (with enclosure) (by U.S. mail)  
David Moss, MD (with enclosure) (by U.S. mail)