



Tony Evers, Governor of Wisconsin  
Nathan Houdek, Commissioner of Insurance

December 16, 2025

Via E-Mail

Zachary P. Bemis  
Godfrey & Kahn, S.C.  
One East Main Street, Suite 500  
Madison, WI 53703  
(608) 284-2224  
zbemis@gklaw.com

Re: Case No. 25-C46722 – In the Matter of the Merger of Homestead Mutual Insurance Company with and into Mutual of Wausau Insurance Corporation

Dear Mr. Bemis:

Enclosed is a copy of the Proposed Decision, including findings of fact and conclusions of law.

In accordance with s. 227.46 (2), Wis. Stat., the Commissioner of Insurance is providing an opportunity for you to submit any written objections and arguments that you may have regarding the Proposed Decision, findings of fact, or conclusions of law. Each objection and argument should be brief and include the reasons and authorities for it. If you wish to make objections and arguments, send them in writing to Nathan Houdek, Commissioner of Insurance, State of Wisconsin, P. O. Box 7873, Madison, Wisconsin 53707-7873, within 30 days after the date of this letter.

When the Final Decision is issued, any appeal to circuit court for review must be served on the Commissioner of Insurance, 101 East Wilson Street, Madison, Wisconsin 53707.

If you have any questions concerning any of the foregoing, you may contact me at (608) 261-8562.

Sincerely,

A handwritten signature in black ink that reads "Amy J. Malm".

Amy J. Malm  
Hearing Examiner

Enclosure