

October 26, 2004

VIA HAND DELIVERY

Commissioner Jorge Gomez
Office of the Commissioner of Insurance
125 South Webster Street
Madison, Wisconsin 53702

RE: In the Matter of Acquisition of Control of Physicians Insurance Company of Wisconsin,
Inc. by American Physicians Assurance Corporation
Case No.: 04-C29283

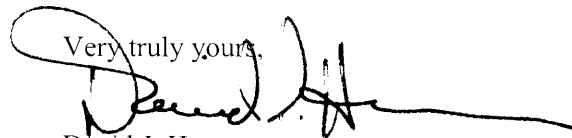
Dear Commissioner Gomez:

Please find enclosed American Physicians Assurance Corporation's ("APA") response to the Request for Admission As A Party by Physicians Insurance Company of Wisconsin, Inc. ("PIC") dated October 25, 2004 in the above-captioned proceeding (the "Request").

APA neither consents nor objects to the Request. APA does, however, strenuously object to a number of representations contained in the Affidavit from Mr. William Montei. Several of those representations are discussed in APA's Response. By limiting its comments to these particular issues, APA does not concede or agree with the remainder of the Request.

Finally, if PIC is admitted as a party to this proceeding, APA requests that the Commissioner's office, and any hearing examiner appointed in this matter, exercise their discretion to limit the discovery which is permitted in this proceeding to those matters which are directly relevant to the statutory grounds for denial of the request for approval.

Very truly yours,



David J. Hanson

MICHAEL BEST & FRIEDRICH LLP

Of Counsel
Lori McAllister, Esq.
Dykema Gossett PLLC
124 W. Allegan, Suite 800
Lansing, MI 48933
(517) 374-9150
LMcAllister@dykema.com

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MICHAEL BEST
& FRIEDRICH^{LLP}
Attorneys at Law

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cc: R. Kevin Clinton
John Skilton, Esq.

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Enclosures

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