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COMPLIANCE & ETHICS

DISCOVERED BY INSURANCE

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MICHAEL P. HAILER
REGULATORY COMPLIANCE MANAGER

January 16, 2007

Ms. Susan Ezalarab, CIE, CPCU, FLMI
Director, Bureau of Market Regulation
State of Wisconsin
Office of the Commissioner of Insurance
125 S. Webster
Madison, WI 53707

Re: Market Conduct Examination of Auto Club Insurance Association, NAIC #22012

Dear Ms. Ezalarab:

Auto Club Insurance Association (ACIA) has received the Examination Report of August 15-25, 2005 from the Office of the Commissioner of Insurance (OCI) and does not contest the adoption of the findings therein. ACIA is committed to complete compliance with all applicable Wisconsin laws and regulations.

Pursuant to the OCI's Order of December 21, 2006, ACIA has already initiated remedial measures based on the recommendations in the Examination Report. All required remedial action plans and a detailed explanation of all corrective actions taken in response to the recommendations will be submitted to the OCI within ninety (90) days of the date of the Order.

Thank you for your assistance and understanding. Please contact me if you have any questions or concerns.

Sincerely,

Michael P. Hailer
Regulatory Compliance Manager
Auto Club Insurance Association