

**Exhibit 31**

**Applicant's Response dated January 8, 2015 to OCI's Form A follow-up  
letter dated January 5, 2015**

**[Re: Exhibit 20]**

Exh #	31
Date	1-12-15
Case	15-C40781
Int. Comm.	



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January 8, 2015

**VIA HAND DELIVERY**

Kristin L. Forsberg, Insurance Financial Examiner  
Peter Medley, Deputy Director  
Bureau of Financial Analysis and Examinations  
Office of the Commissioner of Insurance  
125 South Webster Street  
Madison, WI 53707-7873

**Re: Form A - Acquisition of Control of MercyCare Insurance Company and  
MercyCare HMO, Inc. by Interstate Alliance, Inc.**

Dear Ms. Forsberg and Mr. Medley:

Following up on my letter of today transmitting Applicant's response to the inquiries in your January 5, 2015 letter regarding this Form A filing, and pursuant to your discussions with Paul Van Den Heuvel, I have enclosed two copies of the confidential exhibits referenced in that response, that is, Exhibit 20, which is the redacted materials for the October 23, 2014 meeting of the MAI board.

For the reasons stated in my letter of today transmitting Applicant's response to the inquiries in your January 5, 2015 letter, Applicant requests that you do not release the enclosed confidential exhibits to the public.

We hope this information is responsive to your inquiries. If you have any questions, please do not hesitate to contact me or Paul Van Den Heuvel, Vice President and General

Kristin L. Forsberg  
Peter Medley  
January 8, 2015  
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Counsel of Mercy Health System, at 608-756-6158 or [pvandenheuvel@mhsjvl.org](mailto:pvandenheuvel@mhsjvl.org). Thank you for your expeditious consideration.

Very truly yours,

QUARLES & BRADY LLP

A handwritten signature in black ink, appearing to read "William J. Toman", with a long horizontal flourish extending to the right.

William J. Toman

Enclosures

cc(w/enc.): Paul T. Van Den Heuvel