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WISCONSIN COMMISSIONER
OF INSURANCE

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September 21, 2004

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

RE: Form A Filing Regarding the Acquisition of Control of Physicians Insurance
Company of Wisconsin, Inc. by American Physicians Assurance Corporation

Dear Commissioner Gomez and Staff:

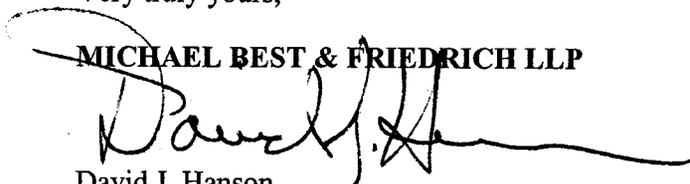
American Physicians Assurance Corporation seeks the prior approval of the Wisconsin Commissioner of Insurance for the acquisition of control of Physicians Insurance Company of Wisconsin, Inc. according to the terms of a stock purchase agreement. In connection with our request, enclosed please find an original and three complete copies of a Form A Statement Regarding the Acquisition of Control of or Merger with a Domestic Insurer. This Form A is submitted in compliance with the requirements of Wisconsin Statute Section 611.72 and Wisconsin Administrative Code Chapter Ins 40.

The Applicant specifically requests expedited treatment of this Application. There is a shareholder vote currently scheduled for October 21st on a proposed Shareholder Value Plan. Applicant would like to be able to have approval in time to participate in that process which may affect the value of Physicians Insurance Company of Wisconsin, Inc. shares and its future.

Requests for additional information may be directed to the undersigned, Mr. R. Kevin Clinton, President of American Physicians Assurance Corporation, or Attorney Lori McAllister.

Very truly yours,

MICHAEL BEST & FRIEDRICH LLP


David J. Hanson

Commissioner Jorge Gomez
Office of the Commissioner of Insurance
September 21, 2004
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cc: R. Kevin Clinton
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Enclosures

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