

January 20, 2010

Ms. Pamela J. O'Connell, Bureau Chief
California Department of Insurance
Market Conduct Division
Field Rating & Underwriting Bureau
300 Capitol Mall, 16th Floor
Sacramento, CA 95814

RE: Responses to Final and Adopted Rating and Underwriting Examination Report (Website
Published Format 12938)
Madison National Life Insurance Company, Inc. (NAIC #: 68349)

Dear Ms. O'Connell:

I am in receipt of the official adopted "Report of All Violations Alleged in the Market Conduct Examination of the Claims, Underwriting and Rating Practices of the Madison National Life Insurance Company, Inc. as of June 30, 2008 (Website Published Format 12938)", and do not have any additional comments.

Please let me know if you have any questions or need additional information. Thank you.

Sincerely,



Anita L. Dulmes
Compliance Director