



CSAA Insurance Group

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January 5, 2016

The Honorable Dave Jones
Insurance Commissioner
State of California
300 Capitol Mall
Sacramento, California 95814

**Re: ACA Insurance Company, NAIC # 10921
Western United Insurance Company, NAIC #3770
Group NAIC # 1278**

Honorable Commissioner:

We are in receipt of the California Department of Insurance's Report of the Market Conduct Examination of the Claims Practices of ACA Insurance Company and Western United Insurance Company (the "Report"), adopted November 30, 2015. We would like to thank the Department and the examiners for the cooperation and consideration shown us during the exam.

Pursuant to CCR, Title 10, Chapter 5, Section 2695.30, the Companies hereby submit the following comment to the Report:

The Report provides in the Executive Summary section (p. 5) that the Company will change the settings in its Xactimate estimating software by November 1, 2015 to not apply any reduction to overhead and profit when calculating actual cash value. The Company wishes to correct the date of the change to the estimating software. The change in the estimating software will occur by January 25, 2016.

Please let us know if you have any questions.

Thank you.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Stephanie Hopkins'.

Stephanie Hopkins
Senior Counsel

Cc: Towanda David