

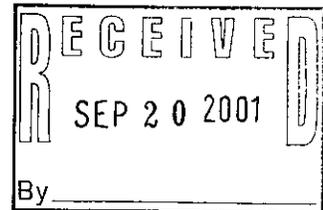
# Sentry® Insurance

Sentry Insurance A Mutual Company  
Patrick J. McGinley  
Director of Privacy and Compliance  
1800 North Point Drive  
Stevens Point, WI 54481

September 18, 2001

715-346-6383

Craig Dixon, Chief  
Market Conduct Bureau  
Department of Insurance  
300 S. Spring Street, 11<sup>th</sup> Floor  
Los Angeles, CA 90013



**Re: Market Conduct Examination Report**  
**Sentry Insurance a Mutual Company, NAIC #24988 CDI #0856-5**  
**Middlesex Insurance Company, NAIC #23434 CDI #1945-5**  
**Sentry Life Insurance Company, NAIC #68810 CDI #1631-1**

Dear Mr. Dixon:

We have completed our review of the adopted Market Conduct Examination Report that will be published in the Department's website.

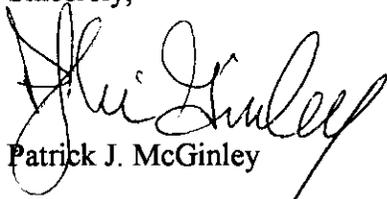
Although we agree with the majority of the report and have taken immediate corrective action, there remain some areas of disagreement.

The two main areas of disagreement are:

- Citation CCR§2695.5(e)(2). The company failed to provide necessary forms, instructions, and reasonable assistance within fifteen calendar days.
- Citation CCR§2695.4(a). The company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy.

For these two citations we continue to disagree with the vast majority of alleged violations identified in the report. We feel that our handling of each of the disputed files was in compliance with the citations noted in the above paragraph.

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick J. McGinley". The signature is stylized and cursive, with a long, sweeping underline that extends downwards and to the right.

Patrick J. McGinley

llr