

Matt Blunt
Governor



Department of Insurance
Financial Institutions
and Professional Registration

State of Missouri

W. Dale Finke, Director

INSURANCE SOLVENCY & COMPANY REGULATION DIVISION
Kirk Schmidt, Division Director

November 14, 2006

Donald S. Breakstone, Chairman of the Board
National Risk Retention Association
4248 Park Glen Road
Minneapolis, MN 55416

Re: Rule 20 CSR 200-18.020

Dear Breakstone:

This is in response to your November 10 letter. This letter confirms that the statement you quoted represents the policy of the Division of Insurance Solvency and Company Regulation. This division is responsible for enforcement of the rules relating to vehicle service contracts.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mark W. Stahlhuth".

Mark W. Stahlhuth
Senior Counsel
Division of Financial Regulation