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via email to [marcias@oic.wa.gov](mailto:marcias@oic.wa.gov) and by regular mail

Marcia G. Stickler  
Office of the Insurance Commissioner  
Legal Affairs Division  
P.O. Box 40255  
Olympia, WA 98504-0255

Re: North American Dealer Co-op  
Our File No. 16432-1

Dear Ms. Stickler:

I am in receipt of your letter dated April 17, 2007. It appears the parties have reached an impasse concerning the applicability of Washington's Insurance statute pertaining to the money back guarantee offered by Washington automobile dealers. North American Dealer Co-op ("NADC") is hereby requesting a hearing on this matter in accordance with RCW 48.04 *et. seq.* The basis for a request for the hearing is your letter dated April 17, 2007, and your prior recommendations for an enforcement action. There is no need for a formal cease and desist letter. However, my client is requesting a hearing with the Office of Administrative Hearings in accordance with RCW 34. Please let me know if you need any additional information regarding NADC's request for a hearing.

Sincerely yours,

**DAVIES PEARSON, P.C.**

Brian M. King

BMK/ru

cc: Chad Greenlee (via email)