

Robert R. and Susan L. Wentzel  
1650 Honeysuckle Lane  
Allentown, PA 18103  
August 22, 2015

**RECEIVED**  
Corporate & Financial Regulation

AUG 26 2015

**Pennsylvania  
Insurance Department**

Cressinda E. Bybee  
Senior Ins. Co. Licensing Specialist  
Company Licensing Division  
PA Insurance Dept.  
1345 Strawberry Square  
Harrisburg, PA 17120

Reference: Saucon Mutual Insurance Company

Dear Ms. Bybee,

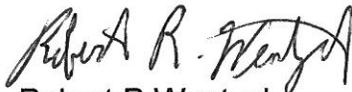
We, as Saucon Mutual Insurance Company policy- holders, object to any approval of this plan of conversion by the PA Insurance Dept. We are unable to attend the hearing due to a previous commitment.

We see no reason to approve this plan, other than to enrich the people presenting the plan. The insurance company is in excellent financial condition. We purchased our homeowners insurance through Saucon Mutual because we felt it was a good investment and would save us a lot of money in future insurance premiums.

If this is approved, are we guaranteed that the policy will stay in effect? Will the liquidity of the company continue to be sustained? Why should a few nameless individuals control the assets of a multi-million dollar company?

We hope our fellow policy-holders voice their opinions on this and we look forward to receiving a NO vote on the Plan of Conversion by the PA Insurance Dept.

Sincerely,

  
Robert R Wentzel

  
Susan L. Wentzel