

To the extent that a response is required to the allegations regarding the mandates of state regulations and whether certain products are acceptable under insurance regulations, these allegations are denied. In all other respects, the allegations contained in Paragraph 3 are denied.

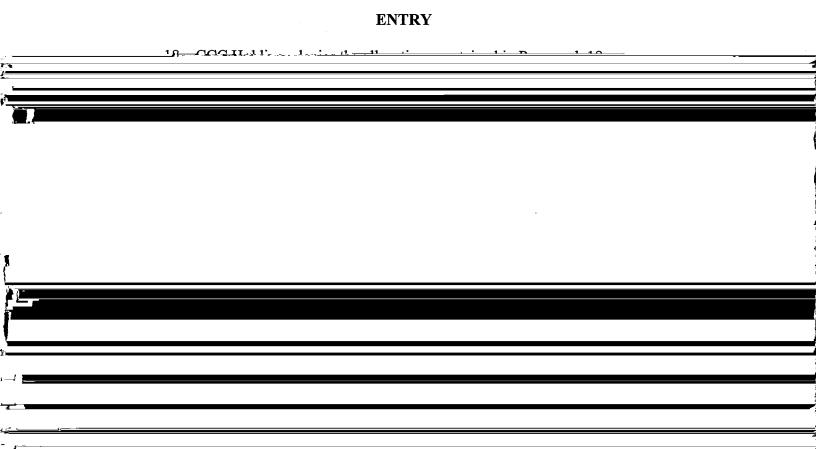
	PARTIES AND JURISDICTION					
5.	CCC Holdings admits the allegations contained in Paragraph 5.					
6.	6. CCC Holdings admits the allegations contained in Paragraph 5.					
7.	The allegations contained in Paragraph 7 are legal conclusions to which no					
<u> </u>						

GEOGRAPHIC MARKET

- 15. CCC Holdings admits the allegations contained in Paragraph 15.
- 16. CCC Holdings denies the allegations contained in Paragraph 16.

ANTICOMPETITIVE EFFECTS

17. CCC Holdings denies the allegations contained in Paragraph 17 and each of its subparts.



19. CCC Holdings denies the allegations contained in Paragraph 19.

VIOLATIONS

COUNT I - ILLEGAL MERGER

The contemplated relief would not be in the public interest. CCC Holdings reserves the right to assert any other defenses as discovery proceeds.

CERTIFICATE OF SERVICE

	·		•		•
		_ <u>,</u>			-
*					
<u> </u>					
*					
- ,					
2.4					
≜r-					
		<u> </u>		<u> </u>	
1					
j ,		}		· ·	
	-				
_					
-					
					
<u></u>				r	
	of the foregoing Answer				
	Commission's Administra	ative Complaint w	ith the Office of t	he Secretary of the Federal	
	Trade Commission, Room	n H-135, 600 Penr	nsylvania Avenue,	, NW, Washington, DC	
	20580 emailed a convof	the foregoing to s	ecretary@ffc aov	and nerconally served	
<i>i</i> 5, 3					
4					

O'MELVENY & MYERS LLP 1625 Eye Street, N.W. Washington, D.C. 20006

