

Mail Stop 6010
Via Facsimile and U.S. Mail

January 25, 2007

Mr. John W. Hayden
President and Chief Executive Officer
The Midland Company
7000 Midland Boulevard
Amelia, Ohio 45102-2607

Re: The Midland Company
Form 10-K for fiscal year ended December 31, 2005
File No. 1-06026

Dear Mr. Hayden:

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Jim B. Rosenberg
Senior Assistant Chief Accountant