

**WISCONSIN
AUTOMOBILE
INSURANCE
PLAN**

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RALPH M. HERRMANN
MANAGER

CHERYL A. KORTH
PLAN ADMINISTRATOR

PLAN LETTER 660 -JULY 26, 2001

TO: MEMBERS OF THE PLAN

2001 ANNUAL MEETING

Minutes of the Annual Meeting of the Plan held in the premises of the Cherry Hills Lodge, 5905 Dunn Road, Sturgeon Bay, WI 54235 on Friday, July 13, 2001. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

American Family Insurance Group	Dan Smith
American Family Mutual Insurance Company	
American Standard Insurance Company of WI	
EMC Insurance Companies	Bob Cascioli
EMCASCO Insurance Company	
Employers Mutual Casualty Company	
General Casualty Group	John Hagen
General Casualty Company of IL	
General Casualty Company of WI	
Regent Insurance Company	
Liberty Insurance Group	Greg Loman
Employers Insurance of Wausau, A Mutual Company	
First Liberty Insurance Corporation	
LM Insurance Corporation	
Liberty Insurance Corp	
Liberty Mutual Fire Insurance Company	
Liberty Mutual Insurance Company	
Wausau Business Insurance Company	
Wausau General Insurance Company	
Wausau Underwriters Insurance Company	

PLAN LETTER 660 -JULY 26, 2001 – PAGE 2

New Hampshire Group

Ken McIntosh

American Home Assurance Company
American International Insurance Company
American International South Insurance Company
Commerce & Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Company
Insurance Company of the State of PA
National Union Fire Insurance Company
New Hampshire Insurance Company
Nichido Fire & Marine Insurance Company

St. Paul Companies

Vicki Danahey

Northbrook Indemnity Company
Northbrook Property & Casualty Company
St. Paul Fire & Casualty Insurance Company
St. Paul Fire & Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Medical Liability Insurance Company
St. Paul Mercury Insurance Company

Sentry Insurance Companies

Bob Lindstedt

Dairyland Insurance Company
Middlesex Insurance Company
Patriot General Insurance Company
Sentry Insurance A Mutual Company

State Farm Insurance Group

Chris Galvin
Pat Egan

State Farm Fire & Casualty Company
State Farm Mutual Auto Insurance Company
State Farm General Insurance Company

Also Present:

AIPSO

Tom Assad
Debbie Lilva
Paul Riegel
Ralph Herrmann
Donna Knepper
Cheryl Korth

Michael Best & Friedrich
Wisconsin Automobile Insurance Plan

Companies Represented by Proxy:

Addison Insurance Company
American Agricultural Insurance Company
American Alternative Insurance Corporation
American Country Insurance Company
American Horizon Insurance Company

PLAN LETTER 660 -JULY 26, 2001 – PAGE 3

American National Property & Casualty Company
 American National General Insurance Company
American Physicians Assurance Corporation
Amica Mutual Insurance Company
Argonaut Great Central Company
Argonaut Insurance Company
 Argonaut Midwest Insurance Company
Armed Forces Insurance Company
Atlantic Casualty Company
 American Premier Insurance Company
 Atlantic Specialty Insurance Company
Austin Mutual Insurance Company
Avomark Insurance Company
Berkley Regional Insurance Company
CGU Insurance Company
Carolina Casualty Insurance Company
Casualty Reciprocal Exchange
Central States Indemnity Company of Omaha
Century Surety Company
Church Mutual Insurance Company
Cincinnati Insurance Company
 Cincinnati Casualty Company
 Cincinnati Indemnity Company
Dealers Assurance Company
Deerfield Insurance Company
Executive Risk Indemnity Company
Farmers Insurance Group
Federated Mutual Insurance Company
 Federated Service Insurance Company
Great American Insurance Companies
Great Divide Insurance Company
Grinnell Mutual Reinsurance Company
Hanover Insurance Company
 Citizens Insurance Company of America
 Massachusetts Bay Insurance Company
Harleysville Insurance Company
Healthcare Underwriters Mutual Insurance Company
IMT Insurance Company
Insurance Company of Hannover
Legion Insurance Company
Lyndon Property Insurance Company

PLAN LETTER 660 -JULY 26, 2001 – PAGE 4

Metropolitan Casualty Insurance Company
Economy Preferred Insurance Company
Economy Premier Assurance Company
Economy Fire & Casualty Company
Metropolitan Direct Property & Casualty Insurance Company
Metropolitan General Insurance Company
Metropolitan Group Property & Casualty Insurance Company
Metropolitan Property & Casualty Insurance Company
Millers Mutual Insurance Association
Monroe Guaranty Insurance Company
Nationwide Mutual Insurance Company
Nationwide Assurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Property & Casualty Insurance Company
Nobel Insurance Company
Nonprofits' Insurance Association, An Interinsurance Exchange
North American Elite Insurance Company
Northern Mutual Insurance Company
Omaha Property & Casualty Insurance Company
Pacific Specialty Insurance Company
Peerless Insurance Company
Pharmacists Mutual Insurance Company
Progressive Insurance Company
Prudential Property & Casualty Insurance Company
Merastar Insurance Company
Prudential General Insurance Company
Ranger Insurance Company
Royal & SunAlliance
American & Foreign Insurance Exchange
Globe Indemnity Company
Guaranty National Insurance Company
Peak Property & Casualty Insurance Company
Royal Indemnity Company
Royal Insurance Company of American
Safeguard Insurance Company
SAFECO Insurance Company of America
General Insurance Company of America
Insurance Company of Illinois
SAFECO Insurance Company of Illinois
SAFECO Insurance Company of Pennsylvania
SAFECO National Insurance Company
Safety National Casualty Corporation
Selective Insurance Company of South Carolina
United Americas Insurance Company

PLAN LETTER 660 -JULY 26, 2001 – PAGE 5

United Services Automobile Association
USAA – Casualty Insurance Company
USAA General Indemnity Company
Venture Insurance Company
Villanova Insurance Company
Warner Insurance Company
Westfield Insurance Company
American Select Insurance Company
Ohio Farmers Insurance Company
Westfield National Insurance Company
Yasuda Fire & Marine Insurance Company of America
Yosemite Insurance Company

The Chairperson read the following opening statement before convening the meeting:

“This Committee meeting has been called to discuss the items of mutual interest and concern to the members of the Wisconsin Automobile Insurance Plan. In accordance with both Federal and Wisconsin State Anti-trust Laws, this Committee is prohibited from any discussion or action which constitutes any form of boycott, coercion or intimidation.”

1. Plan Manager Herrmann was advised that a quorum was established and the meeting was declared open for business.
2. The reading of the minutes of the last Annual Meeting was waived, and the minutes were approved as published.
3. Plan Manager Herrmann summarized the activities of the Plan for the past year. The number of Commercial applications have begun to increase. . The new Private Passenger applications have remained constant.

Chairperson Hagen thanked WAIP staff, the Governing Committee and AIPSO for their efforts throughout the year.

Plan Manager Herrmann also thanked the entire Plan membership for their continued support, and specifically thanks all members of the Governing Committee, the Subcommittees, the Office of the Commissioner of Insurance and AIPSO for their commitment and hard work during 2000.

PLAN LETTER 660 -JULY 26, 2001 – PAGE 6

4. The next order of business was the election of the representatives for the four industry groups. The following insurers were unanimously elected by companies in the respective groups:

Alliance of American Insurers

Employers Insurance of Wausau A Mutual Company
Employers Mutual Casualty Company

American Insurance Association

Hartford Fire Insurance Company
St. Paul Fire & Marine Insurance Company

National Association of Independent Insurers

American Family Mutual Insurance Company
General Casualty Company of WI

Non-Affiliated Insurance Companies

Sentry Insurance, A Mutual Company
State Farm Insurance Company

By unanimous vote, Granite State Insurance Company was appointed as an additional member of the Governing Committee in accordance with Rule 1. on Appendix Page C. in the Commercial Manual.

Plan Manager Herrmann then requested nominations for Chairperson. General Casualty Company was unanimously elected to serve as Chairperson of the Governing Committee for a two year term. Hartford Fire Insurance Company was elected to replace General Casualty as Chair of the Personal Subcommittee.

No further business was introduced, and the meeting was adjourned.

Donna Knepper
Executive Secretary