

**WISCONSIN
AUTOMOBILE
INSURANCE
PLAN**

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RALPH M. HERRMANN
MANAGER

CHERYL A. KORTH
PLAN ADMINISTRATOR

PLAN LETTER 675 – AUGUST 14, 2003

TO: MEMBERS OF THE PLAN

2003 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, August 8, 2003. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

American Family Insurance Group	John Richardson
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	Charlie Echols
Employers Insurance of Wausau, A Mutual Company	Greg Loman
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	
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	

PLAN LETTER 675 – AUGUST 14, 2003 – PAGE 2

National Union Fire Insurance Company	
New Hampshire Insurance Company	
Nichido Fire & Marine 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	Bob Eastwood
State Farm Fire & Casualty Company	
State Farm Mutual Auto Insurance Company	
State Farm General Insurance Company	

Also Present:

Wisconsin Automobile Insurance Plan	Ralph Herrmann Donna Knepper Cheryl Korth
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Companies Represented by Proxy:

- Advanta Insurance Company
- American Agricultural Insurance Company
- American Country Insurance Company
- American Indemnity Company
- American National General Insurance Company
 - American National Property & Casualty Company
- American Sterling Insurance Company
- Amerisure Companies
 - Amerisure Insurance Company
 - Amerisure Mutual Insurance Company
- Auto-Owners Insurance Company
- Badger Mutual Insurance Company
- Berkley Regional Insurance Company
 - Continental Western Casualty Company
 - Continental Western Insurance Company
- Tri-State Insurance
- Bituminous Group
 - Bituminous Casualty Corporation
 - Bituminous Fire & Marine Insurance Company
- Canal Insurance Company
- Casualty Reciprocal Exchange
- Chubb Group of Insurance Companies
 - Chubb Indemnity Insurance Company
 - Chubb National Insurance Company
 - Executive Risk Indemnity Inc.
 - Federal Insurance Company
 - Great Northern Insurance Company

Pacific Indemnity Company
Quadrant Indemnity Company
Vigilant Insurance Company
Church Mutual Insurance Company
Cincinnati Insurance Company
Cincinnati Casualty Company
Cincinnati Indemnity Company
Combined Specialty Insurance Company
Companion Commercial Insurance Company
Companion Property & Casualty Insurance Company
Deerfield Insurance Company
Everest Reinsurance Company
Everest National Insurance Company
Farmers Automobile Insurance Association
Federated Mutual Insurance Company
Federated Service Insurance Company
Great Divide Insurance Company
Great West Casualty Company
Guilderland Reinsurance Company
Hanover Insurance Company
Allmerica Financial Benefit Insurance Company
Citizens Insurance Company of American
Massachusetts Bay Insurance Company
Harleysville Mutual Insurance Company
Harleysville Insurance Company
Harleysville Lake States Insurance Company
Hastings Mutual Insurance Company
Insurance Company of Hannover
Markel Insurance Company
Medical Liability Mutual Insurance Company
Metropolitan Property & Casualty Insurance Group
Economy Fire & Casualty Company
Economy Preferred Insurance Company
Economy Premier Assurance Company
Metropolitan Casualty Insurance Company
Metropolitan Direct Property & Casualty Insurance Company
Metropolitan General Insurance Company
Metropolitan Group Property & Casualty Insurance Company
Michigan Millers Mutual Insurance Company
Millers Classified Insurance Company
Millers First Insurance Company
Mitsui Sumitomo Insurance Company of America
Mitsui Sumitomo Insurance USA Inc.
National Interstate Insurance Company
Nationwide Insurance Company
New Hampshire Insurance Company
North American Specialty Insurance Company
North Pointe Insurance Company
Northern Mutual Insurance Company

OHIC Insurance Company
Ohio Casualty Insurance Company
 Advmark Insurance Company
 American Fire & Casualty Company
 Ohio Security Insurance Company
 West American Insurance Company
Pacific Specialty Insurance Company
Pekin Insurance Company
Penn Millers Insurance Company
Pennsylvania Lumbermens Mutual Insurance Company
Pharmacists Mutual Insurance Company
Planet Indemnity Company
Pro National Insurance Company
Prudential Property & Casualty Insurance Company
 Merastar Insurance Company
 Prudential General Insurance Company
Rampart Insurance Company
Ranger Insurance Company
Royal & SunAlliance
 American & Foreign Insurance Company
 Globe Indemnity Company
 Royal Indemnity Company
 Royal Insurance Company of America
 Safeguard Insurance Company
SECURA Insurance, A Mutual Company
Selective Insurance Company of South Carolina
 Selective Insurance Company of America
 Selective Insurance Company of the Southeast
 Selective Way Insurance Corporation
Society Insurance A Mutual Company
 Venture Insurance Company
Sompo Japan Insurance Company of America
State Auto Mutual Insurance Company
 Meridian Security Insurance Company
 State Auto Insurance Company of Wisconsin
 State Auto National Insurance Company
 State Auto Property & Casualty Company
TIG Insurance Group
 Fairmont Insurance Company
 TIG Indemnity Company
 TIG Insurance Company
 TIG Insurance Corporation of America
 TIG Insurance Company of TX
 TIG Premier Insurance Company
Titan Indemnity Company
 Victoria Automobile Insurance Company
 Victoria Fire & Casualty Company
Tokio Marine & Fire Insurance Co, LTD
Transit Mutual Insurance Corp. of WI

United Americas Insurance Company
Vesta Companies
 Affirmative Insurance Company
 Insura Property & Casualty Insurance Company
 Shelby Casualty Insurance Company
 Shelby Insurance Company
 Vesta Fire Insurance Corporation
 Vesta Insurance Corporation
Westfield Group
 American Select Insurance Company
 Ohio Farmers Insurance Company
 Westfield Insurance Company
 Westfield National Insurance Company
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. Chairperson Lindstedt 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 increased slightly. The new Private Passenger applications have reduced.

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 2002.

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

PLAN LETTER 675 – AUGUST 14, 2003 – PAGE 6

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.

By unanimous vote, Liberty Mutual Insurance Company was appointed as a servicing carrier for the Plan.

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

Donna Knepper
Executive Secretary