

**WISCONSIN
AUTOMOBILE
INSURANCE
PLAN**

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RALPH M. HERRMANN
MANAGER

CHERYL A. KORTH
PLAN ADMINISTRATOR

PLAN LETTER 686—AUGUST 5, 2005

TO: MEMBERS OF THE PLAN

2005 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 29, 2005. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

AMEX Assurance Company	Keith VanDen Heuvel
IDS Property Casualty Insurance Company	
EMC Insurance Companies	Jim Pousha
EMCASCO Insurance Company	
Employers Mutual Casualty Company	
Federated Mutual Insurance Company	Dan Powers
Federated Service Insurance 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	Judy Semancik-Dodds
American Home Assurance Company	
American International Insurance Company	
American International South Insurance Company	
Commerce & Industry Insurance Company	
Granite State Insurance Company	

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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/Travelers Group Vicki Danahey
Athena Assurance Company
Automobile Insurance Company of Hartford
Charter Oak Fire Insurance Company
Discover Property & Casualty Insurance Company
Economy Fire & Casualty Company
Economy Preferred Insurance Company
Farmington Casualty Company
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters
Nipponkoa Insurance Company, Ltd
Northbrook Indemnity Company
Phoenix Insurance 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
Seaboard Surety Company
Standard Fire Insurance Company
Travelers Casualty Company of CT
Travelers Casualty & Surety Company
Travelers Casualty & Surety of America
Travelers Commercial Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of CT
Travelers Insurance Company
Travelers Property Casualty Company of America
United States Fidelity & Guaranty
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
State Farm Fire & Casualty Company
State Farm Mutual Auto Insurance Company
State Farm General Insurance Company

Also Present:

Wisconsin Automobile Insurance Plan Ralph Herrmann
Tad Cleveland

Donna Knepper

Companies Represented by Proxy:

ACE – INA Group

- Ace American Insurance Company
- Ace Fire Underwriters Insurance Company
- Ace Indemnity Insurance Company
- Ace Property & Casualty Insurance Company
- Bankers Standard Insurance Company
- Indemnity Insurance Company of North America
- Insurance Company of North America
- Pacific Employers Insurance Company
- Westchester Fire Insurance Company

Advanta Insurance Company

Affiliated FM Insurance Company

Allstate Group

- Allstate Indemnity Company
- Allstate Insurance Company
- Allstate Property & Casualty Insurance Company
- Deerbrook Insurance Company

American Alternative Insurance Corp

American Country Insurance Company

American Modern Home Insurance Company

- American Family Home Insurance Company
- American Modern Life Insurance Company
- American Western Home Insurance Company

American National Companies

- American National Property & Casualty Company
- American National General Insurance Company

American Physicians Assurance Corporation

Amerisure Companies

- Amerisure Insurance Company
- Amerisure Mutual Insurance Company

Argonaut Companies

- Argonaut Insurance Company
- Argonaut Midwest Insurance Company

Armed Forces Insurance Exchange

Auto-Owners Companies

- Auto-Owners Insurance Company
- Owners Insurance Company
- Brotherhood Mutual Insurance Company

Carolina Casualty Insurance Company

Chubb Group of Insurance Companies

- Chubb Indemnity Insurance Company
- Chubb National Insurance
- 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
Coregis Insurance Company
Darwin National Assurance Company
Dealers Assurance Company
Deerfield Insurance Company
Erie Insurance Company
Fairmont Specialty Group
 Fairmont Insurance Company
 Fairmont Premier Insurance Company
 Fairmont Specialty Insurance Company
Farmers Automobile Insurance Association
Flagship City Insurance Company
Foremost Insurance Group
 American Federation Insurance Company
 Foremost Insurance Company of Grand Rapids, Michigan
 Foremost Property and Casualty Insurance Company
 Foremost Signature Insurance Company
Founders Insurance Company
Great West Casualty Company
Grinnell Mutual Reinsurance
Guarantee Insurance Company
Guilderland Reinsurance Company
Hanover Group
 Allmerica Financial Benefit Insurance Company
 Citizens Insurance Company of America
 Hanover Insurance Company
 Massachusetts Bay Insurance Company
Hawkeye-Security Group
 American Ambassador Casualty Company
 Colorado Casualty Insurance Company
 Consolidated Insurance Company
 Globe American Casualty Company
 Indiana Insurance Company
 Mid-American Fire & Casualty Company
 The Midwestern Indemnity Company
 National Insurance Association
 Peerless Insurance Company
 Peerless Indemnity Insurance Company
 The Netherlands Insurance Company
Horace Mann Insurance Company
Markel Insurance Company
Merastar Insurance Company
Metropolitan Group
 Economy Fire & Casualty Company

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Economy Preferred Insurance Company
Economy Premier Assurance Company
Metropolitan Casualty Insurance Company
Metropolitan Direct Property and Casualty Insurance Company
Metropolitan General Insurance Company
Metropolitan Property and Casualty Insurance Company
Mitsui Companies
 Mitsui Sumitomo Insurance Company of America
 Mitsui Sumitomo Insurance USA Inc.
National Interstate Insurance Company
North American Elite Insurance Company
Ohio Casualty Group
 Advmark Insurance Company
 American Fire & Casualty Company
 Ohio Casualty Insurance Company
 Ohio Security Insurance Company
 West American Insurance Company
Pacific Specialty Insurance Company
Pekin Companies
 Pekin Insurance Company
 The Farmers Automobile Insurance Association
Pharmacists Mutual Insurance Company
RLI Companies
 RLI Indemnity Company
 RLI Insurance Company
Republic Companies
 Republic Indemnity Company of America
 Republic Indemnity Company of California
Ranger Insurance Company
Scottsdale Indemnity Company
Selective Insurance Company of South Carolina
State Auto Group
 State Auto Insurance Company of Wisconsin
 State Auto Mutual Insurance Company
 State Auto National Insurance Company
 State Auto Property and Casualty Company
Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch)
Transit Mutual Insurance Corp. of WI
United Americas Insurance Company
Western Diversified Casualty Insurance Company
 Arch Insurance Company
 Arch Specialty Insurance Company
Virginia Surety Company, Inc.
Yosemite Insurance Company

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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 application submissions has remained constant with a slight increase in the number of trucking risks. WAIP received 1 new Private Passenger application, the first in over two years. WAIP is still searching for a LAD carrier.

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 2004.

3. 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:

Property Casualty Insurers Association of America

Employers Insurance of Wausau A Mutual Company
American Family Mutual Insurance Company

American Insurance Association

Federated Insurance Company
St. Paul Fire & Marine Insurance Company

Non-Affiliated Insurance Companies

Sentry Insurance, A Mutual Company
State Farm Insurance Company

At Large (Subscribing Member) Insurance Companies

Employers Mutual Casualty Company
General Casualty Company of WI

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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