

**WISCONSIN  
AUTOMOBILE  
INSURANCE  
PLAN**

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RALPH M. HERRMANN  
MANAGER

CHERYL A. KORTH  
PLAN ADMINISTRATOR

**PLAN LETTER 717–AUGUST 17, 2009**

TO: MEMBERS OF THE PLAN

**2009 ANNUAL MEETING**

Minutes of the Wisconsin Automobile Insurance Plan Governing Committee meeting held in the premises of Grand Geneva Resort, 7036 Grand Geneva Way, Lake Geneva WI 53147 on Friday, July 31, 2009. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

American Family Mutual Insurance Company  
EMC Insurance Companies

Jim St. Vincent  
Jim Pousha

EMCASCO Insurance Company  
Employers Mutual Casualty Company

Federated Mutual Insurance Company  
Federated Service Insurance Company

Dan Powers

General Casualty Group  
General Casualty Company of IL  
General Casualty Company of WI  
Regent Insurance Company

John Hagen  
Greg Loman

**PROGRESSIVE GROUP**

Mike Donovan

Artisan & Truckers Casualty Company  
National Continental Insurance Company  
Progressive Casualty Insurance Company  
Progressive Classic Insurance Company  
Progressive Halcyon Insurance Company  
Progressive Max Insurance Company  
Progressive Northern Insurance Company  
Progressive Northwestern Insurance Company  
Progressive Specialty Insurance Company  
Progressive Universal Insurance Company  
United Financial Casualty Company

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

Jim Overturf

State Farm Insurance Group  
State Farm Fire & Casualty Company

Mark Gustafson

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State Farm Mutual Auto Insurance Company  
State Farm General Insurance Company  
Travelers Group  
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

Vicki Danahey

Also Present:

Wisconsin Automobile Insurance Plan

Ralph Herrmann  
Tad Cleveland  
Cheryl Korth  
Donna Knepper  
Tom Assad

AIPSO

Companies Represented by Proxy:

American Sentinel Insurance Company  
American Sterling Insurance Company  
Amica Mutual Insurance Company  
Armed Forces Insurance Exchange  
Auto-Owners Companies  
Auto-Owners Insurance Company

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Home-Owners Insurance Company  
Owners Insurance Company  
Banclnsure, Inc.  
Chubb Companies  
Chubb Indemnity Insurance  
Chubb National Insurance  
Executive Risk Indemnity, Inc.  
Federal Insurance Company  
Great Northern Insurance Company  
Pacific Indemnity Company  
Vigilant Insurance Company  
Church Mutual Insurance Company  
Cincinnati Insurance Company  
Cincinnati Casualty Company  
Cincinnati Indemnity Company  
Cooperative Mutual Insurance Company  
Darwin National Assurance Company  
Dealers Assurance Company  
Deerfield Insurance Company  
Everest Companies  
Everest National Insurance Company  
Everest Reinsurance Company  
Farmers Companies  
Farmers Automobile Insurance Association  
Pekin Insurance Company  
First Financial Companies  
Almanac Insurance Company  
First Financial Insurance Company  
GuideOne Mutual Insurance Company  
Hastings Mutual Insurance Company  
National American Insurance Company  
North American Companies  
North American Elite Insurance Company  
North American Specialty Insurance Company  
Washington International Insurance Company  
PMA Insurance Companies  
Manufacturers Alliance Insurance Company  
Pennsylvania Manufacturers Association Insurance Company  
Pennsylvania Manufacturers Indemnity Company  
Safety National Casualty Corporation  
Secura Companies  
Secura Insurance A Mutual Company  
Secura Supreme Insurance Company  
Starr Indemnity & Liability Company  
Toyota Motor Insurance Company  
United Fire Companies  
Addison Insurance Company  
United Fire & Casualty Company  
United States Fire Group  
Crum & Forster Indemnity Company

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The North River Insurance Company  
United States Fire Insurance Company  
Westfield Companies  
American Select Insurance Company  
Ohio Farmers Insurance Company  
Westfield Insurance Company  
Westfield National Insurance Company  
Workmen's Auto 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 Pousha 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 WAIP commercial volume continues to decline slightly. 40 applications have been received through July 27, 2009. A total of 89 commercial applications were received in 2008.
  - WAIP received no new Private Passenger applications.

Plan Manager Herrmann thanked the entire Plan membership for their continued support, and specifically noted all members of the Governing Committee, the Subcommittees, the Office of the Commissioner of Insurance and AIPSO for their commitment and hard work during 2008.

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:

Property Casualty Insurers Association of America

Liberty Mutual Insurance Company  
American Family Mutual Insurance Company

American Insurance Association

Federated Mutual Insurance Company  
Travelers Indemnity Company

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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

By unanimous vote, National Continental Insurance Company was appointed as an additional member of the Governing Committee in accordance with Sec. 39 – Administration in the WAIP Manual.

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

Donna Knepper  
Executive Secretary