

**WISCONSIN
AUTOMOBILE
INSURANCE
PLAN**

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CHERYL A. KORTH
PLAN ADMINISTRATOR

PLAN LETTER 727—AUGUST 9, 2010

TO: MEMBERS OF THE PLAN

2010 ANNUAL MEETING

Minutes of the Wisconsin Automobile Insurance Plan Governing Committee meeting held in the premises of the Blue Harbor Conference Center, 725 Blue Harbor Drive, Sheboygan, WI 53081 on Friday, July 30, 2010. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

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	
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	Ethan Mowry
Dairyland Insurance Company	
Middlesex Insurance Company	
Patriot General Insurance Company	
Peak Property & Casualty Company	
Sentry Insurance A Mutual Company	
Viking Insurance Company of Wisconsin	

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

Mark Gustafson

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

Paul Riegel
Tad Cleveland
Cheryl Korth
Donna Knepper

Companies Represented by Proxy:

American Alternative Insurance Corporation
American National Property & Casualty Company
American National General Insurance Company
Amica Mutual Insurance Company
Church Mutual Insurance Company

Deerfield Insurance Company
Electric Insurance Company
Great West Casualty Company
Hastings Mutual Insurance Company
Horace Mann Insurance Company
 Teachers Insurance Company
 Horace Mann Property & Casualty Insurance Company
Michigan Millers Mutual Insurance Company
National American Insurance Company
North American Companies
 North American Elite Insurance Company
 North American Specialty Insurance Company
 Washington International Insurance Company
Pekin Insurance Company
 Farmers Automobile Insurance Association
Republic Indemnity Company of America
Stratford Insurance Company
Toyota Motor Insurance Company
United Fire Companies
 Addison Insurance Company
 United Fire & Casualty Company
United States Fire Group
 Crum & Forster Indemnity Company
 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
XL Insurance Group
 Greenwich Insurance Company
 XL Insurance America Inc
 XL Specialty 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. Interim Plan Manager Riegel summarized the activities of the Plan for the past year.

- The WAIP commercial volume continues to decline. 10 applications have been received through July 21, 2010. A total of 69 commercial applications were received in 2009.
- WAIP received no new Private Passenger applications.
- 25 carriers have entered into a LAD agreement.
- Mandatory automobile insurance requirements were signed into law.

Interim Plan Manager Riegel 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 2010.

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

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 Rule 1. on Appendix Page C. in the Commercial Manual.

Interim Plan Manager Riegel then requested nominations for Chairperson. Employers Mutual Casualty Company was unanimously re-elected to serve as Chairperson of the Governing Committee for a two-year term.

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

Donna Knepper
Executive Secretary