

**PLAN LETTER 744–JUNE 27, 2012**

TO: MEMBERS OF THE PLAN

**2012 ANNUAL MEETING**

Minutes of the Wisconsin Automobile Insurance Plan Governing Committee meeting held in the premises of the Wisconsin Automobile Insurance Plan, 20700 Swenson Drive, Waukesha, WI 53186. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

American Family Group American Family Mutual Insurance Company American Standard Insurance Company of WI	Stu Hanson
EMC Insurance Companies EMCASCO Insurance Company Employers Mutual Casualty Company	Dave Young
General Casualty Group General Casualty Company of IL General Casualty Company of WI Regent Insurance Company	Randy Kaminski
Hanover Group Allmerica Financial Alliance Insurance Company Allmerica Financial Benefit Insurance Company Citizens Company of America Hanover American Insurance Company Hanover Insurance Company Massachusetts Bay Insurance Company	Todd Bavery
Liberty Insurance Group American Economy Insurance Company American Fire and Casualty Company American States Insurance Company American States Preferred Insurance Company Colorado Casualty Insurance Company Consolidated Insurance Company Employers Insurance Company of Wausau First National Insurance Company of America General Insurance Company of America Hawkeye-Security Insurance Company Indiana Insurance Company Insurance Company of Illinois	Craig Sanford

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Liberty Insurance Corporation  
Liberty Insurance Underwriters Inc.  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Personal Insurance Company  
LM General Insurance Company  
LM Insurance Corporation  
LM Property and Casualty Insurance Company  
Mid-American Fire & Casualty Company  
National Insurance Association  
Ohio Security Insurance Company  
Peerless Indemnity Insurance Company  
Peerless Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Insurance Company of Indiana  
Safeco National Insurance Company  
The First Liberty Insurance Corporation  
The Midwestern Indemnity Company  
The Netherlands Insurance Company  
The Ohio Casualty Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company  
West American Insurance Company

Progressive Group

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

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

State Farm Insurance Group

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

Mike Donovan  
Brian Courtney

Ethan Mowry

Mark Gustafson

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Travelers Group

Rick Liber

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

Also Present:

Wisconsin Automobile Insurance Plan

Bernie Rosauer  
Tad Cleveland  
Cheryl Korth  
Nancy Kierzek  
Donna Knepper  
Tom Assad  
Ronnie Demergian  
Karen Becker  
Paul Riegel

AIPSO

Office of the Commissioner of Insurance

Riegel Law

Companies Represented by Proxy:

American Mining Insurance Company, Inc.  
American Sentinel Insurance Company  
Amica Mutual Insurance Company  
Armed Forces Insurance Exchange

Applied Underwriters Group  
California Insurance Company  
Continental Indemnity Company  
Laurier Indemnity Company  
Austin Mutual Insurance Company  
Avemco Insurance Company  
Carolina Casualty Insurance Company  
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 Companies  
Cincinnati Casualty Company  
Cincinnati Indemnity Company  
Cincinnati Insurance Company  
Dealers Assurance Company  
Deerfield Insurance Company  
Employers Group  
Employers Assurance Company  
Employers Preferred Insurance Company  
Federated Companies  
Federated Mutual Insurance Company  
Federated Service Insurance Company  
Federated Rural Electric Insurance Company  
Frankenmuth Group  
Ansur America Insurance Company  
Fortuity Insurance Company  
Frankenmuth Insurance Company  
Frankenmuth Mutual Insurance Company  
Harleysville Group  
Harleysville Insurance Company  
Harleysville Lake States Insurance Company  
Harleysville Worcester Insurance Company  
Hastings Mutual Insurance Company  
Horace Mann Insurance Company  
North American Insurance Company  
North American Companies  
North American Specialty Insurance Company  
Washington International Insurance Company  
PMA Insurance Group  
Manufacturers Alliance Insurance Company  
Pennsylvania Manufacturers Association Insurance Company  
Pennsylvania Manufacturers Indemnity Company  
Pekin Insurance Company  
Pharmacists Mutual Insurance Company

Response Insurance Group  
Merastar Insurance Company  
Response Insurance Company  
Response Worldwide Direct Auto Insurance Company  
Response Worldwide Insurance Company  
Unitrin Direct Insurance Company  
Unitrin Direct Property & Casualty Company  
Warner Insurance Company  
Stratford Insurance Company  
Teachers Insurance Company  
Toyota Motor Insurance Company  
United Americas Insurance Company  
United Companies  
Addison Insurance Company  
United Fire & Casualty Company  
Westfield Companies  
American Select Insurance Company  
Ohio Farmers Insurance Company  
Westfield Insurance Company  
Westfield National Insurance Company  
Workmen's Auto Insurance Company  
Zurich Group  
American Guarantee & Liability  
American Zurich Insurance Company  
Assurance Company of America  
Colonial American Casualty Company  
Empire Fire and Marine  
Fidelity & Deposit Company of Maryland  
Maryland Casualty Company  
Northern Insurance Company of NY  
Universal Underwriters Insurance Company  
Universal Underwriters of TX Insurance Company  
Zurich American Insurance Company  
Zurich American Insurance Company of IL

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 Donovan 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.

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3. Plan Manager Rosauer summarized the activities of the Plan for the past year.
  - The WAIP commercial volume continues to decline. 16 applications were received in 2011.
  - WAIP has not received new Private Passenger applications since 2007.
  - WAIP filed for an 8.8% decrease in commercial rates to be effective in 2012. The prior two years rate filings were an increase of 32.7% collectively.
4. Proposed amendment of WAIP voting process. Prior to the vote for the vacancies, the Committee entertained a proposal to revise WAIP voting process to eliminate the current requirement that two representatives of the following classes of companies be represented on the Committee:

American Insurance Association (AA)  
Property Casualty Insurers Association of America (PCI)  
Nonaffiliated Insurance Companies  
At Large Insurance Companies

By majority consent of all members present, Sec. 39 ADMINISTRATION in the WAIP manual will be revised to require that the Committee consist of eight member carriers with equal representation from the stock and non-stock member carriers. American Family Mutual Insurance Company opposed the adoption, Travelers Insurance abstained from voting.

5. The next order of business was the election of the representatives to the Governing Committee. The following carriers were re-elected to serve a one-year term on the Governing Board:

American Family Mutual Insurance Company  
Employers Mutual Casualty Company  
General Casualty Company of WI  
Hanover Insurance Company  
Liberty Mutual Insurance Company  
Sentry Insurance, A Mutual Company  
State Farm Insurance Company  
Travelers Indemnity Company

By unanimous vote, National Continental Insurance Company was appointed as an additional member of the Governing Committee in accordance with Rule 1. in Appendix Page C. in the WAIP Manual.

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

Donna Knepper  
Executive Secretary