

PLAN LETTER 753–JULY 24, 2013

TO: MEMBERS OF THE PLAN

2013 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 on Wednesday, July 10, 2013. The meeting was called to order at 9:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

| | |
|--|---------------|
| American Family Group | Jann Samarzja |
| American Family Mutual Insurance Company | |
| American Standard Insurance Company of WI | |
| EMC Insurance Companies | Dave Young |
| EMCASCO Insurance Company | |
| Employers Mutual Casualty Company | |
| Hanover Group | Todd Bavery |
| 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 | |
| Liberty Insurance Group | Craig Sanford |
| 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 | |
| Liberty Insurance Corporation | |
| Liberty Insurance Underwriters Inc. | |
| Liberty Mutual Fire Insurance Company | |
| Liberty Mutual Insurance Company | |
| Liberty Personal Insurance Company | |

PLAN LETTER 753– JULY 24, 2013 - PAGE 2

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

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

State Farm Insurance Group

Mark Gustafson

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

Members Present by Teleconference:

General Casualty Group

Randy Kaminski

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

Sentry Insurance Companies

Tim Noble

Dairyland Insurance Company
Middlesex Insurance Company
Patriot General Insurance Company
Peak Property & Casualty Company

PLAN LETTER 753– JULY 24, 2013 - PAGE 3

Sentry Insurance A Mutual Company
Viking Insurance Company of Wisconsin

Travelers Group

Kevin Curry

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

Tad Cleveland
Cheryl Korth
Donna Knepper

Also Present by Teleconference:

AIPSO

Tom Assad
Dave Amaral
Tim Messier
Andrea Olson
Karen Becker

Office of the Commissioner of Insurance

Companies Represented by Proxy:

American Mining Insurance Company, Inc.
Amica Mutual Insurance Company
Armed Forces Insurance Exchange
Austin Mutual 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
CorePointe Insurance Company
Everest National Insurance Company
Frankenmuth Group
 Ansur America Insurance Company
 Fortuity Insurance Company
 Frankenmuth Insurance Company
 Frankenmuth Mutual Insurance Company
Hastings Mutual Insurance Company
PMA Insurance Group
 Manufacturers Alliance Insurance Company
 Pennsylvania Manufacturers Association Insurance Company
 Pennsylvania Manufacturers Indemnity Company
Pharmacists Mutual Insurance Company
Toyota Motor Insurance Company
United Americas 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

PLAN LETTER 753– JULY 24, 2013 - PAGE 5

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.
3. Cheryl Korth summarized the activities of the Plan for the past year.
 - The WAIP commercial volume increased slightly. 21 applications were received in 2012.
 - WAIP has not received any new Private Passenger applications since 2007.
 - WAIP filed for a 7.1% decrease in commercial rates to be effective in 2013.

Tad Cleveland thanked the entire Plan membership for their continued support, and specifically noted all members of the Governing Committee, the Office of the Commissioner of Insurance and AIPSO for their commitment and hard work during 2012.

4. 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.

Employers Mutual Casualty Company was unanimously 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