

PLAN LETTER 761–AUGUST 11, 2014

TO: MEMBERS OF THE PLAN

2014 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 Thursday, July 10, 2014. The meeting was called to order at 10:00 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

American Family Group

Amy Klein

American Family Mutual Insurance Company
American Standard Insurance Company of WI

EMC Insurance Companies

Dave Young

EMCASCO Insurance Company
Employers Mutual Casualty 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
LM General Insurance Company
LM Insurance Corporation
LM Property and Casualty Insurance Company
Mid-American Fire & Casualty Company
National Insurance Association

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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

George Cooper

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

Member Present by Teleconference:

Sentry Insurance Companies

Tim Noble

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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Also Present:

Wisconsin Automobile Insurance Plan

Bernie Rosauer
Tad Cleveland
Cheryl Korth
Donna Knepper

Office of the Commissioner of Insurance

Jaclyn de Medicci

Riegel Law

Paul Riegel

Companies Represented by Proxy:

Arch Insurance Group

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

Crum & Forster Group

Crum & Forster Indemnity Company
North River Insurance Company
United States Fire Insurance Company

Farmers Union Mutual Insurance

Federated Companies

Federated Mutual Insurance Company
Federated Service Insurance Company

First Financial Insurance Company

Hastings Mutual Insurance Company

Kemper 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

NLC Mutual Insurance Company

North American Group
North American Elite Insurance Company
North American Specialty Insurance Company

PMA Insurance Group
Manufacturers Alliance Insurance Company
Pennsylvania Manufacturers Association Insurance Company
Pennsylvania Manufacturers Indemnity Company

Pharmacists Mutual Insurance Company
Philadelphia Indemnity Insurance Company
Safeway Insurance Company
Toyota Motor Insurance Company
United Americas Insurance Company
United Fire Group
Addison Insurance Company
United Fire & Casualty Company

Westfield Group
American Select Insurance Company
Old Guard Insurance Company
Westfield Insurance Company
Westfield National Insurance Company

XL Group
Greenwich Insurance Company
XL Insurance America Inc
XL Insurance Company of New York, Inc
XL Reinsurance America, Inc
XL Specialty 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 Young was advised that a quorum was established and the meeting was declared open for business.

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2. The reading of the minutes of the last Annual Meeting was waived, and the minutes were approved as published.
3. Bernie Rosauer summarized the activities of the Plan for the past year.
 - The OCI Market Conduct Report of Examination was adopted on 3/26/2013 and all OCI recommendations have been addressed.
 - New application volume count had a slight decrease last year, but continues to remain steady, though we are seeing larger premium risks come in.
 - Increase in the volume of inquiries to the Plan office.
 - Private Passenger- Rate increase of 13.8% overall and 1 new application assigned. Last application received was in July of 2007
 - Commercial - No rate change adopted.

Bernie 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 2013.

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 Mutual Auto 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