

PLAN LETTER 774–AUGUST 1, 2016

TO: MEMBERS OF THE PLAN

2016 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 20, 2016. The meeting was called to order at 10:30 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

Liberty Insurance Group

Mark Addis

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

Society Insurance Company

Ken Stephani

Members 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

Travelers Insurance Group

Kevin Curry

Economy Fire & Casualty Company
Economy Preferred Insurance Company
Economy Premier Assurance
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters
St. Paul Fire & Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Indemnity Insurance Company

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St. Paul Insurance Company
St Paul Insurance Company of IL
St. Paul Mercury Insurance Company
St. Paul Property & Casualty Insurance Company
Travelers Casualty Company
Travelers Constitution State Insurance Company
Travelers Insurance Companies
Travelers Personal Insurance Company
Travelers Personal Security Insurance Company
USF&G Family Insurance Company
United States Fidelity & Guaranty Company

Also Present:

Reilly, Penner & Benton, LLC
Riegel Law
Wisconsin Automobile Insurance Plan

Brian Mechenich
Paul Riegel
Bernie Rosauer
Tad Cleveland
Cheryl Korth
Nancy Kierzek
Jaclyn de Medicci
Donna Knepper

Also Present by Teleconference:

AIPSO
Office of the Commissioner of Insurance

Tom Assad
Dave Amaral
Drew Hunkins

Companies Represented by Proxy:

A G C S Marine Insurance
ACUITY, A Mutual Insurance Company

American National Group
 American National General Insurance Company
 American National Property & Casualty Insurance Company
Armed Forces Insurance Exchange
Austin Mutual Insurance Company
Auto-Owners Insurance Group
 Auto-Owners Insurance Company
 Home-Owners Insurance Company
 Owners Insurance Company
 Property-Owners 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
Clermont Group
Admiral Indemnity Company
Clermont Insurance Company
Essentia Insurance Company
First Financial Group
Alamance Insurance Company
First Financial Insurance Company
Frankenmuth Group
Ansur America Insurance Company
Fortuity Insurance Company
Great Midwest Group
Great Midwest Insurance Company
Imperium Insurance Company
Hastings Mutual Insurance Company
Pacific Specialty Insurance Company
Pharmacists Mutual Insurance Company
Plateau Casualty Insurance Company
Safeway Insurance Company
Toyota Motor Insurance Company
United Americas Insurance Company
United Fire Group
Addison Insurance Company
United Fire & Casualty Company
United States Fire Group
Crum & Forester Indemnity Company
The North River Insurance Company
United States Fire Insurance Company
Western Insurance Group
Pioneer Specialty Insurance Company
Western Home Insurance Company
Western National Assurance Company
Western National Mutual Insurance Company
XL Group
Catlin Indemnity Company
Catlin Insurance Company, Inc.
Greenwich Insurance Company
XL Insurance America Inc
XL Insurance Company of New York, Inc
XL Reinsurance 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

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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. 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. Bernie Rosauer reported that the activity in the Plan remains flat. There were thirteen commercial applications processed in the past year. Five private passenger applications have been assigned in the past four years.

An external audit of WAIP internal controls was conducted. No recommendations were made.

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
Bureau Liaison