

**WISCONSIN
AUTOMOBILE
INSURANCE
PLAN**

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RALPH M. HERRMANN
MANAGER

CHERYL A. KORTH
PLAN ADMINISTRATOR

PLAN LETTER 681 – AUGUST 13, 2004

TO: MEMBERS OF THE PLAN

2004 ANNUAL MEETING

Minutes of the Annual Meeting of the Plan held in the premises of the Cherry Hills Lodge, 5905 Dunn Road, Sturgeon Bay, WI 54235 on Friday, July 30, 2004. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

American Family Insurance Group	John Richardson
American Family Mutual Insurance Company	
American Standard Insurance Company of WI	
EMC Insurance Companies	Bob Cascioli
EMCASCO Insurance Company	
Employers Mutual Casualty Company	
General Casualty Group	John Hagen
General Casualty Company of IL	
General Casualty Company of WI	
Regent Insurance Company	
Liberty Insurance Group	Charlie Echols
Employers Insurance of Wausau, A Mutual Company	Greg Loman
First Liberty Insurance Corporation	
LM Insurance Corporation	
Liberty Insurance Corp	
Liberty Mutual Fire Insurance Company	
Liberty Mutual Insurance Company	
Wausau Business Insurance Company	
Wausau General Insurance Company	
Wausau Underwriters Insurance Company	
New Hampshire Group	Judy Semancik-Dodds
American Home Assurance Company	Joe Capobianco
American International Insurance Company	
American International South Insurance Company	
Commerce & Industry Insurance Company	
Granite State Insurance Company	
Illinois National Insurance Company	

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Insurance Company of the State of PA
National Union Fire Insurance Company
New Hampshire Insurance Company
Nichido Fire & Marine Insurance Company
St. Paul/Travelers Group Vicki Danahey
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
Sentry Insurance Companies Bob Lindstedt
Dairyland Insurance Company
Middlesex Insurance Company
Patriot General Insurance Company
Sentry Insurance A Mutual Company
State Farm Insurance Group Larry Bothwell
State Farm Fire & Casualty Company
State Farm Mutual Auto Insurance Company
State Farm General Insurance Company

Also Present:

Wisconsin Automobile Insurance Plan
Ralph Herrmann
Donna Knepper
Cheryl Korth

Companies Represented by Proxy:

American Country Insurance Company
American Family Home Insurance Company
American Modern Home Insurance Company
American National General Insurance Company
 American National Property & Casualty Company
American Physicians Assurance Corporation
American Sterling Insurance Company
AMEX Assurance Company
Armed Forces Insurance Exchange
Berkley Regional Insurance Company
Bituminous Group
 Bituminous Casualty Corporation
 Bituminous Fire & Marine Insurance Company
Capitol Indemnity Corporation
Church Mutual Insurance Company
Cincinnati Insurance Company
 Cincinnati Casualty Company
 Cincinnati Indemnity Company
Coregis Insurance Company
Dealers Assurance Company
Erie Insurance Company
Farmers Automobile Insurance Association
Federated Mutual Insurance Company
 Federated Service Insurance Company
Federated Rural Electric Insurance Exchange
Fireman's Fund Insurance Company
Florists' Mutual Insurance Company
Frankenmuth Mutual Insurance Company
Gerling America Insurance Company
GEICO Group
 GEICO General Insurance Company
 GEICO Indemnity Company
 GEICO Casualty Company
Guilderland Reinsurance Company
Hastings Mutual Insurance Company
Hudson Insurance Company
IMT Insurance Company
Lyndon Property Insurance Company
Merastar Insurance Company
Michigan Millers Mutual Insurance Company
Midwestern Indemnity Company
Mitsui Sumitomo Insurance Company of America
 Mitsui Sumitomo Insurance USA Inc.
North American Specialty Insurance Company
North Pointe Insurance Company

Ohio Casualty Insurance Company
Advmark Insurance Company
American Fire & Casualty Company
Ohio Security Insurance Company
West American Insurance Company
Pacific Specialty Insurance Company
QBE Insurance Corporation
Rampart Insurance Company
Ranger Insurance Company
Royal & SunAlliance
 American & Foreign Insurance Company
 Globe Indemnity Company
 Royal Indemnity Company
 Royal Insurance Company of America
 Safeguard Insurance Company
SECURA Insurance, A Mutual Company
Selective Insurance Company of South Carolina
 Selective Insurance Company of America
 Selective Insurance Company of the Southeast
 Selective Way Insurance Corporation
Stratford Insurance Company
Toyota Motor Insurance Company
Transit Mutual Insurance Corp. of WI
USAA Casualty Insurance Company
 Garrison Property & Casualty Insurance Company
 USAA General Indemnity Company
 United Services Automobile Association
United Americas Insurance Company
Virginia Surety Company, Inc.

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 Lindstedt 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. Plan Manager Herrmann summarized the activities of the Plan for the past year. The number of Commercial application submissions has remained constant with a slight increase in the number of trucking risks. There has been no new Private Passenger applications assigned by the Plan in 21 months.

Plan Manager Herrmann also thanked the entire Plan membership for their continued support, and specifically thanks all members of the Governing Committee, the Subcommittees, the Office of the Commissioner of Insurance and AIPSO for their commitment and hard work during 2003.

3. The next order of business was the election of the representatives for the four industry groups.

The National Association of Independent Insurers (NAII) and the Alliance of American Insurers (AAI) recently merged and formed a new trade association known as Property Casualty Insurers Association of America (PCI). As a result of the merger, it is proposed that the WAIP Governing Committee be comprised of two representatives each from the PCI, AIA, and the non-affiliated companies. Once the original six members are selected, the members will select two “at large” carriers to be elected to fill the remaining positions on the Governing Committee.

This amendment will be filed with the OCI for approval.

The following insurers were unanimously elected by companies in the respective groups:

Property Casualty Insurers Association of America

Employers Insurance of Wausau A Mutual Company
American Family Mutual Insurance Company

American Insurance Association

Hartford Fire Insurance Company
St. Paul Fire & Marine Insurance 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, Granite State 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.

By unanimous vote, Liberty Mutual Insurance Company was appointed as a servicing carrier for the Plan.

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Plan Manager Herrmann then requested nominations for Chairperson. Sentry Insurance A Mutual 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