

**WISCONSIN
AUTOMOBILE
INSURANCE
PLAN**

P O BOX 3080
MILWAUKEE, WI 53201-3080
262-796-4599 Fax 262-796-4400

RALPH M. HERRMANN
MANAGER

CHERYL A. KORTH
PLAN ADMINISTRATOR

PLAN LETTER 694– AUGUST 18, 2006

TO: MEMBERS OF THE PLAN

2006 ANNUAL MEETING

Minutes of the Wisconsin Automobile Insurance Plan Governing Committee meeting held in the premises of Lake Lawn Resort, 2400 East Geneva Street, Delavan, WI 53115 on Friday, August 11, 2006. The meeting was called to order at 9:00 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

American Family Mutual Insurance Company	Jann Samarzja
EMC Insurance Companies	Jim Pousha
EMCASCO Insurance Company	
Employers Mutual Casualty Company	
Federated Mutual Insurance Company	Dan Powers
Federated Service Insurance 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	
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 Chris Galvin
State Farm Fire & Casualty Company
State Farm Mutual Auto Insurance Company
State Farm General Insurance Company

Also Present:

Wisconsin Automobile Insurance Plan
Ralph Herrmann
Tad Cleveland
Donna Knepper

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Companies Represented by Proxy:

AIG Group

- AIG Centennial Insurance Company
- AIG Premier Insurance Company
- AIG Indemnity Insurance Company

Advanta Insurance Company

American Hardware Mutual Insurance Company

American Modern Home Insurance Company

- American Family Home Insurance Company
- American Modern Life Insurance Company
- American Western Home Insurance Company

American National Companies

- American National Property & Casualty Company
- American National General Insurance Company

Argonaut Companies

- Argonaut Insurance Company
- Argonaut Midwest Insurance Company

Armed Forces Insurance Exchange

Balboa Insurance Company

Berkley Regional Insurance Company

Carolina Casualty Insurance Company

Central Insurance Companies

- All America Insurance Company
- Central Mutual Insurance Company

Cincinnati Insurance Company

- Cincinnati Casualty Company
- Cincinnati Indemnity Company

Clarendon Insurance Group

- Clarendon National Insurance Company
- Insurance Corp of Hanover
- Redland Insurance Company

Federated Rural Electric Insurance Exchange

First Nonprofit Insurance Company

Great Divide Insurance Company

Great West Casualty Company

Guilderland Reinsurance Company

Metropolitan Group

- Economy Fire & Casualty Company
- Economy Preferred Insurance Company
- Economy Premier Assurance Company
- Metropolitan Casualty Insurance Company
- Metropolitan Direct Property and Casualty Insurance Company
- Metropolitan General Insurance Company
- Metropolitan Property and Casualty Insurance Company

Mitsui Companies

- Mitsui Sumitomo Insurance Company of America
- Mitsui Sumitomo Insurance USA Inc.

National Interstate Insurance Company

Ohio Casualty Group

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American Fire & Casualty Company
Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company
North American Elite Insurance Company
Permanent General Assurance Corporation
RLI Companies
 RLI Indemnity Company
 RLI Insurance Company
Riverport Insurance Company
Safeco Insurance Group
 American Economy Insurance Company
 American States Insurance Company
 American State Preferred Insurance Company
 First National Insurance Company of America
 General Insurance Company of America
 Insurance Company of Illinois
 Safeco Insurance Company of America
 Safeco Insurance Company of Illinois
 Safeco Insurance Company of Indiana
 Safeco National Insurance Company
 Safeco Surplus Lines Insurance Company
Safety National Casualty Corporation
Selective Insurance Group
 Selective Insurance Company of America
 Selective Insurance Company of South Carolina
 Selective Way Insurance Company
Southern Fire & Casualty Company
USAA Group
 USAA Casualty Insurance Company
 United Services Automobile Association
United Americas Insurance Company
United States Fire Group
 Crum & Forster Indemnity Company
 The North River Insurance Company
 United States Fire Insurance Company
Vesta Insurance Companies
 Shelby Casualty Insurance
 Shelby Insurance Corporation
 Vesta Fire Insurance Company
 Vesta Insurance Corporation
Western Diversified Casualty Insurance Company

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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.
 - WAIP received 1 new Private Passenger application in the past three years.
 - State Farm Insurance Company became a LAD carrier.
 - WAIP implemented a new assignment procedure for the commercial servicing carriers. Assignments to the carriers are based on premium size and policy count rather than geographic location.

Plan Manager Herrmann also thanked the entire Plan membership for their continued support, and specifically noted all members of the Governing Committee, the Subcommittees, the Office of the Commissioner of Insurance and AIPSO for their commitment and hard work during 2005.

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

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

Federated Mutual Insurance Company
St. Paul Fire & Marine Insurance Company

Non-Affiliated Insurance Companies

Sentry Insurance, A Mutual Company
State Farm Insurance Company

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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.

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