

**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 701–AUGUST 17, 2007

TO: MEMBERS OF THE PLAN

2007 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 10, 2007. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

American Family Mutual Insurance Company	Julie Saletri
EMC Insurance Companies	Jim Pousha
EMCASC0 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
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	
Insurance Company of the State of PA	

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National Union Fire Insurance Company
New Hampshire Insurance Company
Nichido Fire & Marine Insurance Company
St. Paul/Travelers Group
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
Dairyland Insurance Company
Middlesex Insurance Company
Patriot General Insurance Company
Sentry Insurance A Mutual Company

Vicki Danahey
Rick Liber

Bob Lindstedt

Also Present:

Wisconsin Automobile Insurance Plan

Ralph Herrmann
Tad Cleveland
Cheryl Korth
Donna Knepper

Companies Represented by Proxy:

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AIG Centennial Insurance Company
Acuity, A Mutual Company
Admiral Indemnity Company
American Alternative Insurance Corporation
American Hardware Mutual Insurance Company
American National Companies
 American National Property & Casualty Company
 American National General Insurance Company
American Sterling Insurance Company
Amica Mutual Insurance Company
Argonaut Companies
 Argonaut Insurance Company
 Argonaut Midwest Insurance Company
Armed Forces Insurance Exchange
Austin Mutual Insurance Company
Auto-Owners Companies
 Auto-Owners Insurance Company
 Owners Insurance Company
Avemco Insurance Company
Bank Insure, Inc.
Brotherhood 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 Insurance Company
 Cincinnati Casualty Company
 Cincinnati Indemnity Company
Cooperative Mutual Insurance Company
Darwin National Assurance Company
Deerfield Insurance Company
Fairmont Companies
 Fairmont Insurance Company
 Fairmont Premier Insurance Company
 Fairmont Specialty Insurance Company
Fireman's Fund Insurance Company
Federated Rural Electric Insurance Exchange
Great West Casualty Company
Harleysville Companies
 Harleysville Insurance Company
 Harleysville Lake States Insurance Company
 Harleysville Mutual Insurance Company
 Harleysville Preferred Insurance Company
Hastings Mutual Insurance Company

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Horace Mann Insurance Company
IMT Insurance Company
Markel Insurance Company
Merastar Insurance Company
Michigan Miller Mutual Insurance Company
National American Insurance Company
Nationwide Insurance Companies
 Allied Insurance
 THI Insurance
 Victoria Insurance
North American Specialty Insurance Company
North Pointe Insurance Company
Old Republic Insurance Company
PMS Insurance Companies
 Manufacturers Alliance Insurance Company
 Pennsylvania Manufacturers Association Insurance Company
 Pennsylvania Manufacturers Indemnity Company
Pekin Insurance Companies
 Pekin Insurance Company
 The Farmers Automobile Insurance Association
RLI 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
Safeway Insurance Company
Scottsdale Indemnity Company
Sentry Insurance A Mutual Company
Tokio Marine & Nichido Fire Insurance Company
Toyota Motor Insurance Company
Transit Mutual Insurance Corporation of WI
USAA Group
 USAA Casualty Insurance Company
 USSA General Indemnity Company
 United Services Automobile Association
United Americas Insurance Company
United Fire Companies
 Addison Insurance Company
 United Fire & Casualty Company

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United States Fire Group
Crum & Forster Indemnity Company
The North River Insurance Company
United States Fire Insurance Company
Utica Companies
Republic – Franklin Insurance Company
Utica Mutual 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 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 declined slightly with the biggest decrease being number of trucking risks submitted to the Plan.
 - WAIP received no new Private Passenger applications.
 - First full year of the LAD Program.
 - Filed and obtained approval for an overall rate level decrease in commercial rates of 13.9%.

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 2006.

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

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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

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.

No further business was introduced, and the meeting was adjourned.

Donna Knepper
Executive Secretary