

**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 709–AUGUST 27, 2008

TO: MEMBERS OF THE PLAN

2008 ANNUAL MEETING

Minutes of the Wisconsin Automobile Insurance Plan Governing Committee meeting held in the premises of Grand Geneva Resort, 7036 Grand Geneva Way, Lake Geneva WI 53147 on Friday, August 1, 2008. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

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
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	
National Union Fire Insurance Company	

PLAN LETTER 709 - AUGUST 27, 2008 – PAGE 2

New Hampshire Insurance Company
Nichido Fire & Marine 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

Sentry Insurance Companies

Bob Lindstedt

Dairyland Insurance Company
Middlesex Insurance Company
Patriot General Insurance Company
Sentry Insurance A Mutual Company

State Farm Insurance Group

Mark Gustafson

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

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

PLAN LETTER 709 - AUGUST 27, 2008 – PAGE 3

Travelers Indemnity Company of CT
Travelers Insurance Company
Travelers Property Casualty Company of America
United States Fidelity & Guaranty

Also Present:

Wisconsin Automobile Insurance Plan

Ralph Herrmann
Tad Cleveland
Cheryl Korth
Donna Knepper

Companies Represented by Proxy:

Advanta Insurance Company
American Alternative Insurance Corporation
American Sentinel Insurance Company
American Sterling Insurance Company
Amica Mutual Insurance Company
Armed Forces Insurance Exchange
Auto-Owners Companies
 Auto-Owners Insurance Company
 Owners Insurance Company
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
Dealers Assurance Company
Deerfield Insurance Company
Fidelity National Property & Casualty Company
Great West Casualty Company
Hastings Mutual Insurance Company
Michigan Miller Mutual Insurance Company
National Fire & Casualty Company
Nationwide Insurance Companies
 Allied Insurance
 THI Insurance
 Victoria Insurance

PLAN LETTER 709 - AUGUST 27, 2008 – PAGE 4

North Pointe Insurance Company
PMA Insurance Companies
 Manufacturers Alliance Insurance Company
 Pennsylvania Manufacturers Association Insurance Company
 Pennsylvania Manufacturers Indemnity Company
Pacific Specialty Insurance Company
Selective Insurance Company
Toyota Motor Insurance Company
Transit Mutual Insurance Corporation of WI
United Americas Insurance Company
United Fire Companies
 Addison Insurance Company
 United Fire & Casualty Company
United States Fire Group
 Crum & Forster Indemnity Company
 The North River Insurance Company
 United States Fire 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.
 - An overall 11% decrease in commercial volume, with the biggest decrease being number of fast food delivery applications submitted to the Plan.
 - Filed and obtained approval for an increase in rating factors and new statistical codes for elderly and handicap transport companies.
 - WAIP received no new Private Passenger applications.
 - LAD Program initiated in 2006. Twenty-five carriers are currently participating in the program.

Plan Manager Herrmann expressed his gratitude to Liberty Mutual Insurance Company for their many years of dedicated service as a WAIP servicing carrier. He also expressed his appreciation to Progressive Casualty for stepping in as the new WAIP servicing carrier.

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 2007.

PLAN LETTER 709 - AUGUST 27, 2008 – PAGE 5

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
Travelers Indemnity 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. Granite State Insurance Company abstained from voting.

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

Plan Manager Herrmann then requested nominations for Chairperson. Employers Mutual Casualty Company was unanimously 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