

CARROLL FISHER, CHAIRMAN

Ash Gockel, Member

Al Jennings, Member

John Marshall, Member

AGENDA

STATE BOARD FOR PROPERTY AND CASUALTY RATES

The regularly scheduled meeting for the State Board for Property and Casualty Rates is to be held April 17, 2003, at 9:30 A. M. The Meeting will be held in the Commissioner's Conference Room of the Oklahoma Insurance Department, at 2401 Northwest 23rd Street, Suite 28, Oklahoma City, Oklahoma.

MEETING PROCEDURE

1. Old Business
Reading of the Minutes of the March 27, 2003 meeting.

2. New Business
Any matter not known about or which could not have been reasonably foreseen prior to posting the agenda.

3. Agenda Items
Agenda items are continued through Page 16.

4. Adjournment

Filings before the Board for final consideration which include rates, rating plans, classifications, class rates, rating schedules and manuals.

INDEPENDENT - Filings by insurers either not members of a rating organization for the line of insurance involved; or filing on an independent basis filings made on their behalf by a Bureau.

1. ACIG INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION - LARGE DEDUCTIBLE

Company is filing revisions to their Workers' Compensation Large Deductible Program. The filing was amended to comply with the 1993 Board Order.

Certification is not required.

Received: March 7, 2003 Filing: 2003-2058C

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

2. AMERICAN EMPLOYERS INSURANCE COMPANY

ONEBEACON INSURANCE COMPANY

ONEBEACON AMERICA INSURANCE COMPANY

EMPLOYERS FIRE INSURANCE COMPANY, THE

NORTHERN ASSURANCE COMPANY OF AMERICA, THE

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing revisions to their Installment Payment of Premium Rule for Workers' Compensation to add options and for clarification purposes.

Certification is not required.

Received: March 27, 2003 Filing: 2003-2419C

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

3. AMICA MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing the rule associated with mold exclusions contained in Insurance Services Office filing designation number DL-2002-RMORU. Certification is not required.

Received: March 24, 2003 Filing: 2003-1252P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

4. AUTO CLUB FAMILY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revisions resulting in an overall effect of +6.5% /+\$18,084. Filing includes driver classification factor revisions, base rates by territory and updated model year symbols. Filing has been revised to reduce the rental reimbursement request from \$30 to \$28 as requested by staff. This change revised overall request from +6.5% /+\$18,279 to +6.5% /+\$18,084.

FILING HAS BEEN CERTIFIED.

Received: February 28, 2003 Filing: 2003-1166P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

5. AUTO CLUB FAMILY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated symbols for its Private Passenger Automobile Program.

Certification is not required.

Received: March 19, 2003 Filing: 2003-1231P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

6. AUTO CLUB FAMILY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing a revision to its symbol pages for its
Private Passenger Automobile Program.
Certification is not required.

Received: March 21, 2003 Filing: 2003-1236P

Motion made: APPROVED.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___
	___	___	Gockel	<u> X </u>	___
				Jennings	___
				Marina	___

7. AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall
effect of +5.9% /+\$34,802. Filing includes revised base rates
by territory, driver classification factors and updated model
year symbols. Filing has been revised to change medical payments
request to be within indications as requested by staff. This changed the
overall effect from +6.0% /+\$35,218 to +5.9% /+\$34,802.
FILING HAS BEEN CERTIFIED.

Received: February 28, 2003 Filing: 2003-1169P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___
	___	___	Gockel	<u> X </u>	___
				Jennings	___
				Marina	___

8. AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated symbols for its Private Passenger
Automobile Program.
Certification is not required.

Received: March 19, 2003 Filing: 2003-1230P

Motion made: APPROVED.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___
	___	___	Gockel	<u> X </u>	___
				Jennings	___
				Marina	___

9. AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revisions to its symbol pages for its Private Passenger Automobile Program.
Certification is not required.

Received: March 21, 2003 Filing: 2003-1239P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

10. CORNERSTONE NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +21.94% /+\$447,838. Filing includes but is not limited to revised base rates, class factors and model year rating. A breakdown of the percentages by policyholder is as follows:

% Change	# of Policies	% Change	# of Policies	% Change	# of Policies
86 to 90%	2	26 to 30%	663	-31 to-35%	7
81 to 85%	0	21 to 25%	756	-36 to-40%	3
76 to 80%	0	16 to 20%	794	-41 to-45%	1
71 to 75%	0	11 to 15%	376	-46 to-50%	0
66 to 70%	2	6 to 10%	164	-51 to-55%	0
61 to 65%	1	0 to 5%	54	-56 to-60%	1
56 to 60%	4	- 1 to- 5%	28	Total	3,398
51 to 55%	4	- 6 to-10%	23		
46 to 50%	5	-11 to-15%	16		
41 to 45%	19	-16 to-20%	10		
36 to 40%	110	-21 to-25%	13		
31 to 35%	336	-26 to-30%	6		

FILING HAS BEEN CERTIFIED.

Received: February 10, 2003 Filing: 2003-1139P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

11. LYNDON PROPERTY INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing new vehicle service contract reimbursement insurance program rate/rule manual VWGT-1548RS 7/02.

FILING HAS BEEN CERTIFIED.

Received: March 20, 2003 Filing: 2003-1232P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

12. MID-CENTURY INSURANCE COMPANY

TRUCK INSURANCE EXCHANGE

FARMERS INSURANCE EXCHANGE

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing to introduce a new SmallComp credit of 10% for Workers' Compensation policies that range from \$1,000 to \$10,000 in premium. This filing includes revisions to their Group Dividend Plan.

This filing was amended to include revised page 2407.

Certification is not required.

Received: February 25, 2003 Filing: 2003-0910C

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

13. PROGRESSIVE NORTHERN INSURANCE COMPANY
 PROGRESSIVE SPECIALTY INSURANCE COMPANY
 PROGRESSIVE PREFERRED INSURANCE COMPANY
 PROGRESSIVE NORTHWESTERN INSURANCE COMPANY
 PROGRESSIVE CASUALTY INSURANCE COMPANY
 PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY
 PROGRESSIVE HALCYON INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing updated symbols for their Private Passenger Automobile Program.

Certification is not required.

Received: March 26, 2003 Filing: 2003-1253P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

14. REPUBLIC UNDERWRITERS INSURANCE COMPANY
 SOUTHERN INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revised underwriting guidelines to increase the qualifying credit score for their select and preferred programs.

Certification is not required.

Received: February 21, 2003 Filing: 2003-1143P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

15. SOMPO JAPAN INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to withdraw the Drug Free Workplace Rate Modification Plan approved in Oklahoma file #98-3632C. They do not have any current policyholders in this plan.

Certification is not required.

Received: March 21, 2003 Filing: 2003-2277C

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

16. ST. PAUL FIRE AND MARINE INSURANCE COMPANY
 ST. PAUL MERCURY INSURANCE COMPANY
 ST. PAUL GUARDIAN INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION - LARGE DEDUCTIBLE
 Companies are filing Exception Page 1, Ed. 2-03 applicable to their Workers' Compensation manual. The exception page amends the NCCI Basic Manual Rule 3. Rating Definitions and Application of Premium Elements, A. Explanation and Application, 24. Terrorism Risk Insurance Act of 2002 which allows terrorism premium to be subject to a Large Deductible Plan modification. Certification is not required.

Received: March 18, 2003 Filing: 2003-2258C

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

17. STATE NATIONAL INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

Company is filing initial rates and rules to introduce new force placed coverage that provides Dwelling Fire coverage for Owner-Occupied residences. This is the same program as written by Westchester Fire Insurance Company and rates were developed from loss costs as filed by Insurance Services Office, Inc. in filing designation #DF-94-RLA1.

FILING HAS BEEN CERTIFIED.

Received: March 10, 2003 Filing: 2003-1192P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

18. STATE NATIONAL INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - CREDIT

Company is filing initial rates to introduce a new Debt Protection Contractual Liability product.

FILING HAS BEEN CERTIFIED.

Received: March 20, 2003

Filing: 2003-1234P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

DEVIATION - Filings by insurers, which are members of rating organizations, for adjustment upward or downward of rates previously approved other than Homeowner and Fidelity and Surety lines.

19. AMCOMP ASSURANCE CORPORATION

Re: DEVIATION FILING - WORKERS' COMPENSATION

Company is filing to delay adoption of the Terrorism loss cost approved in NCCI Filing B-1383 until May 1, 2003. Company is filing their Miscellaneous Values Page reflecting the final rate.

Certification is not required.

Received: March 27, 2003

Filing: 2003-2418C

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

20. MID-CENTURY INSURANCE COMPANY
 TRUCK INSURANCE EXCHANGE
 FARMERS INSURANCE EXCHANGE

Re: DEVIATION FILING - WORKERS' COMPENSATION

Companies are filing to delay adoption of the Terrorism loss cost in NCCI Filing B-1383 until May 1, 2003 and filing their revised Miscellaneous Values Page to reflect the Terrorism rate. Certification is not required.

Received: April 1, 2003 Filing: 2003-2479C

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

BUREAU - Filings by a licensed rating organization on behalf of its members. other than Homeowner and Fidelity and Surety lines of insurance.

21. AMERICAN ASSOCIATION OF INSURANCE SERVICES

Re: BUREAU FILING - PERSONAL LIABILITY

Company is filing a new supplemental rule to provide companies with a means to qualify for federal reinsurance under the Terrorism Risk Insurance Act of 2002. The rule is intended for use with the Premises Liability portion of the Personal and Premises Liability Program.

Certification is not required.

Received: March 31, 2003 Filing: 2003-1280P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

REFERENCE - Filings by insurers adopting previously approved rates and rules of another insurer except Homeowner and Fidelity and Surety lines of insurance.

22. ENCOMPASS INDEMNITY COMPANY

Re: REFERENCE FILING - PRIVATE PASSENGER AUTO

Company is filing "me too" filing based off of previously approved rates/rules for Kansas City Fire and Marine Insurance Company under Oklahoma file number 02-1864P.

Certification is not required.

Received: March 14, 2003 Filing: 2003-1212P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

23. KEMPER CASUALTY INSURANCE COMPANY

SPECIALTY NATIONAL INSURANCE COMPANY

KEMPER EMPLOYERS INSURANCE COMPANY

Re: REFERENCE FILING - WORKERS' COMPENSATION

Company is filing to adopt the January 1, 2003 loss costs and filing loss cost multipliers based on their affiliated companies.

The loss cost multipliers are as follows:

Kemper Casualty Insurance Company 1.67

Specialty National Insurance Company 1.51

Kemper Employers Insurance Company 1.36

Certification is not required.

Received: March 14, 2003 Filing: 2003-2156C

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

HOMEOWNERS - Filings for insurance which combine property and liability insurance to protect an investment in a home or contents, dwelling fire insurance, or individual fire insurance on building contents.

24. AMERICAN ASSOCIATION OF INSURANCE SERVICES

Re: BUREAU FILING - DWELLING FIRE

Bureau is filing a supplemental rule to provide companies with a means to qualify for federal reinsurance under the Terrorism Risk Insurance Act of 2002. The rule is intended for use with the Dwelling Properties Program covering exposures of owners of one to four family dwellings regularly rented or held for rental to others. The filing designation is AAIS-2003-11DPR. Certification is not required.

Received: March 31, 2003 Filing: 2003-1286P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

25. AMICA MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing a rate and rule revision to their Homeowners Program that includes revising base rates, deductible relativities, wood roof surcharge, base deductible for dwelling forms to \$500 and introducing additional limits and deductible options for Water Back Up and Sump Discharge or Overflow. Overall rate impact is +17.4% /+\$42,214.

Certification is not required.

Received: March 7, 2003 Filing: 2003-1188P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

26. CLARENDON NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to adopt Insurance Services Office (ISO) revised rules contained in filing designation H-2000-R00RU (Oklahoma file #00-0547P) as well as independent rules to increase coverage limits, add deductible options and add new coverages. Filing is amended to correct form number references and include manual pages omitted in the initial filing.

Certification is not required.

Received: February 7, 2003

Filing: 2003-1099P

Motion made: FILED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

27. GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing a rate and rule revision to their Homeowners Policy Program that includes implementing Insurance Bureau Scoring (IBS), updating Rate Page HO-R-1 to include Public Protection Class 8B, revising base rates and revising Coverage A relativities. Overall rate impact is +22.8% /+\$982,757. After a deferral the filing was amended to adjust the maximum dollar caps for optional deductibles and adjust IBS factors in rate group 3. The overall rate impact was amended to +19.6% /+\$848,797. A breakdown of the percentages by policyholder is as follows:

% Change	# of Policies	% Change	# of Policies
<-15 %	0	+15 to +20%	237
-15 to -10%	0	+20 to +25%	1,521
-10 to - 5%	3	+25 to +30%	1,070
- 5 to 0%	16	+30 to +35%	20
0 to + 5%	113	+35 to +40%	3
+ 5 to +10%	533	>+40%	0
+10 to +15%	48	TOTAL	5,607

Certification is not required.

Received: January 13, 2003

Filing: 2003-1037P

Motion made: FILE As Amended Subject to Credit Scoring Statistics After 1 Year.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

28. HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing updated Public Protection Classification Pages for use in their Homeowner, Mobile Homeowner and Dwelling Fire Programs.

Certification is not required.

Received: March 18, 2003 Filing: 2003-1223P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

29. LIBERTY MUTUAL FIRE INSURANCE COMPANY
FIRST LIBERTY INSURANCE CORPORATION, THE

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing rate and rule revisions to their LibertyGuard Homeowners Policy Program that includes introducing maximum deductible dollar credit caps, revising the multi-policy discount, revising protection/construction curves, revising policy amount curve and revising base rates. Overall rate impact is +3% /+\$268,053. A breakdown of percentages by policyholder is as follows:

Range	# of Policyholders	% of Statewide Policies
- 9.9% to - 5%	394	5.2%
- 4.9% to 0%	2,819	37.2%
+ 0.1% to + 5%	1,046	13.8%
+ 5.1% to +10%	3,046	40.0%
+10.1% to +15%	190	2.5%
+15.1% to +20%	93	1.2%
+20.1% to +25%	8	0.1%
+25.1% to +30%	2	0.0%

Certification is not required.

Received: March 13, 2003 Filing: 2003-1217P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

30. LIBERTY MUTUAL INSURANCE COMPANY
FIRST LIBERTY INSURANCE CORPORATION, THE

Re: DEVIATION FILING - HOMEOWNERS

Companies are filing to non-adopt Insurance Services Office (ISO) optional rules for Identity Fraud Expense Coverage contained in filing designation HO-2002-RIF02 (Oklahoma file #02-1804P).

Certification is not required.

Received: March 26, 2003 Filing: 2003-1256P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

31. PROPERTY AND CASUALTY IC OF HARTFORD

Re: DEVIATION FILING - FARMOWNERS

Company is filing to non-adopt American Association of Insurance Services (AAIS) rules for Identity Fraud Expense Coverage contained in Filing Designation AAIS-2002-67R (Oklahoma file #02-4055P) for their Farmowners Program.

Certification is not required.

Received: March 14, 2003 Filing: 2003-1216P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

32. STATE FARM FIRE AND CASUALTY COMPANY

Re: INDEPENDENT FILING - MOBILE HOMEOWNERS

Company is filing a revision to their Manufactured Home Program that includes adoption of rating zones and subzones currently approved for their Homeowners Program, revised Park Class base premiums and definitions, introduction of a Model Year Rating Plan, elimination of the New When First Insured Discount, revised MH 369 Discount, expanded Manufactured Home Alert Plan, revised Basic Premium Deductible from \$250 to \$500, revised maximum dollar credit for the \$1,000 deductible, introduction of a \$2,000 deductible option, introduction of charges for optional limits of liability and revised Replacement Cost Rules. Overall impact is +38.9%/+\$2,199,734.

A breakdown of percentages by policyholder is as follows:

% Change	Policies	% Change	Policies	% Change	Policies
-12% to -10%	1	+20% to +25%	276	+55% to +60%	755
-10% to - 5%	33	+25% to +30%	949	+60% to +65%	135
- 5% to 0%	8	+30% to +35%	2,549	+65% to +70%	27
0% to + 5%	15	+35% to +40%	2,379	+70% to +75%	101
+ 5% to +10%	14	+40% to +45%	744	+75% to +80%	30
+10% to +15%	57	+45% to +50%	726	+80% to +85%	83
+15% to +20%	371	+50% to +55%	645	+85% to +87%	5
Certification is not required				TOTAL	9,903

Received: February 26, 2003

Filing: 2003-1162P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

33. TRINITY UNIVERSAL INSURANCE COMPANY
 SECURITY NATIONAL INSURANCE CO.
 TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC.

Re: INDEPENDENT FILING - DWELLING FIRE

Companies are filing to adopt Insurance Services Office, Inc. (ISO) loss costs for their Dwelling Fire Program contained in filing designations DP-2002-RLA1 (Oklahoma file #02-1484P) and DL-2002-RLA1 (Oklahoma file #02-1475P) and to revise their loss cost multipliers to the following:

Company	Fire	Extended Coverage	Liability
Trinity Universal Ins. Co.	1.587	2.282	1.587
Security National Ins. Co.	1.270	1.826	1.270
Trinity Universal Ins. Co. of KS	1.587	2.282	1.587

The overall rate impact is +15.5% /+\$10,220.

Certification is not required.

Received: February 13, 2003

Filing: 2003-1120P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

34. UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing a rate and rule procedure for log homes for use with their Homeowners ACV Program.

Certification is not required.

Received: April

1, 2003

Filing: 2003-1275P

Motion made: FILED Subject to Statistics After One Year.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___