

Carroll Fisher, Chairman
Ash Gockel, Member
John Marshall, Member

David Cawthon, Member
Trace Morgan, Member

STATE BOARD FOR PROPERTY AND CASUALTY RATES
STATE OF OKLAHOMA

NOTICE OF REGULAR MEETING

The regularly scheduled meeting of the State Board for Property and Casualty Rates will be held at 9:30 a.m., Thursday, April 1, 2004 in the Commissioner's Conference Room of the Oklahoma Insurance Department, at 2401 Northwest 23rd Street, Suite 28, Oklahoma City, Oklahoma 73107.

A copy of this notice of meeting and agenda was posted at the main entrance of the Oklahoma Insurance Department at 2401 NW 23, Suite 28, Oklahoma City, OK on March 24, 2004 at 11:30 a.m. A copy of this agenda is available on the Oklahoma Insurance Department website at www.oid.state.ok.us. Copies of the agenda were delivered or mailed to the Members of the Board on March 24, 2004.

AGENDA

1. Call to Order
2. Reading and Approval of the Minutes for the March 11, 2004 meeting.
3. Discussion and Possible Board Action Regarding Proposed Consent Orders:
 - a. State of Oklahoma, ex rel. State Board for Property and Casualty Rates vs. Shelter General Insurance Company, Case No. 04-0077-DIS
 - b. State of Oklahoma, ex rel. State Board for Property and Casualty Rates vs. Farmers Insurance Company, Inc., Case No. 03-0112-DIS
4. Agenda Items (1 through 38) for Final Consideration and Action by the Board Are Continued Through Page 18.
5. New Business
Review, discussion and possible approval of any other new business, if any, which has arisen since the posting of the agenda, which could not have been reasonably foreseen prior to time of posting.
6. 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. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing rate revision resulting in an overall effect of +4.6% /\$0 in its Service Contract Reimbursement Program. The policies are not renewable so no current policyholders are affected.

FILING HAS BEEN CERTIFIED.

Received: January 20, 2004

Filing: 2004-0053P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

2. AMERICAN INTERNATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing rate and rule revision resulting in an overall increase of 21.3% /+\$905. Filing includes revised base rates, additional rating factors, minimum premium levels revisions and added limits of liability. Filing has been amended to reduce the original request of 29% to the current 21.3% by reducing the premiums for auto to remain under 25% overall.

FILING HAS BEEN CERTIFIED.

Received: December 10, 2003

Filing: 2003-1996P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

3. AMERICAN INTERNATIONAL INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
AIU INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revisions to their Private Passenger Auto Program that result in 0% overall effect. The revisions in the original filing included base rates, model year symbols, exception pages, classification plan and household composition pages. The filing was amended to withdraw the revisions to the classification plan and the household composition plan.

FILING HAS BEEN CERTIFIED.

Received: January 29, 2004

Filing: 2004-0066P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

4. AMERICAN MODERN HOME INSURANCE COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS PRIVATE PASSENGER AUTO

Company is filing a rule revision for its Elite Collector Automobile Program including updating the format of the rate/rule manual, addition of an Accident Prevention Course Discount and various corrections to manual.

Certification is not required.

Received: February 16, 2004

Filing: 2004-0127P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

5. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised Rule 10. Cancellation, so return premium will be computed pro rata when the cancellation is at the insured's request.

Certification is not required.

Received: February 27, 2004

Filing: 2004-0152P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

6. CONTINENTAL WESTERN INSURANCE COMPANY

UNION INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing to adopt the NCCI loss costs approved in Oklahoma file #02-3861C and to increase the loss cost multipliers from 1.69 to 2.03 for Continental Western and from 1.44 to 1.73 for Union Insurance Company. The overall effect will be +14.8% /+\$206,801. FILING HAS BEEN CERTIFIED.

Received: January 23, 2004

Filing: 2004-1136C

Motion made: APPROVED As Amended To Change Overall Effect From +14.8% To +13.4% And To Change Loss Cost Multipliers From 1.69 to 2.00 For Continental Western Insurance Company And From 1.44 to 1.70 For Union Insurance Company.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

7. CORNERSTONE NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to introduce Credit Scoring in their Private Passenger Auto program. This will be applicable to new business only, so there will not be an effect to current policyholders. This filing also includes revisions to their installment billing program.

Certification is not required.

Received: January 27, 2004

Filing: 2004-0060P

Motion made: APPROVED Subject To Receipt Of Final Printed Manual Pages.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

8. FARMERS INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing a new rule as a result of Senate Bill 539, the NCOIL credit scoring model. The new rule allows the comparison of an updated risk assessment indicator with the existing indicator, the more favorable to the policyholder of the two indicators is selected and utilized for policy rating.

Certification is not required.

Received: February 20, 2004

Filing: 2004-0142P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

9. GREENWICH INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing revised manual pages to include the initial rates for a new limited service warranty contractual coverage for the currently approved Vehicle Service Contract (VSC) Policy Program. This filing contains the contractual liability rates charged to the dealers.

FILING HAS BEEN CERTIFIED.

Received: December 11, 2003

Filing: 2003-6015P

Motion made: APPROVED Subject To Statistics In One Year.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

10. MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing a new rule as a result of Senate Bill 539, the NCOIL credit scoring model. The new rule allows the comparison of an updated risk assessment indicator with the existing indicator, the more favorable to the policyholder of the two indicators is selected and utilized for policy rating.

Certification is not required.

Received: February 20, 2004

Filing: 2004-0143P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

11. MID-CONTINENT CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to make minor territorial rate changes resulting in an overall effect of -0.07% /-\$10,139.

FILING HAS BEEN CERTIFIED.

Received: February 3, 2004

Filing: 2004-0093P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

12. NEW HAMPSHIRE INDEMNITY COMPANY, INC.

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing its initial rates/rules for Private Passenger Auto. The filing was revised to replace the manual pages originally sent due to a computer glitch. The filing was further amended to revise page 28 to remove a cancellation fee.

FILING HAS BEEN CERTIFIED.

Received: February 25, 2004

Filing: 2004-0148P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

13. OKLAHOMA SURETY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to make minor territorial rate changes resulting in an overall effect of -0.03% /-\$563.

FILING HAS BEEN CERTIFIED.

Received: February 3, 2004

Filing: 2004-0094P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

14. PHARMACISTS MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing rate and rule revision resulting in an overall effect of <1% /+\$185 with a maximum increase to any one insured of 23.5% and decreases of -10.5%. Filing includes increased HP classes, the introduction of a premium credit for higher limits and increased minimum premium from \$85 to \$105.

FILING HAS BEEN CERTIFIED.

Received: December 15, 2003

Filing: 2003-6018P

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>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

15. PROGRESSIVE NORTHERN INSURANCE COMPANY

PROGRESSIVE NORTHWESTERN INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing a number of rate and rule revisions including base rate changes of 0% overall across all coverages. Filing includes many revisions including the use of credit in order to ensure statutory compliance with SB 539 as well as changes requested by the insurers. The overall effect is \$0 /0%.

FILING HAS BEEN CERTIFIED.

Received: February 12, 2004

Filing: 2004-0115P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

16. STANDARD FIRE INSURANCE COMPANY, THE
 AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

Re: INDEPENDENT FILING - PERSONAL EXCESS

Companies are filing for a rate increase in their Personal Liability Umbrella program that is estimated to result in +18.5% /+\$1,508 overall effect. One policyholder would experience a +36.6% /+\$192 effect. Nine policyholders would experience increases between 25% -30%. This filing is based on countrywide experience as the total written premium in Oklahoma is \$8,150, so, their Oklahoma data is not credible. FILING HAS BEEN CERTIFIED.

Received: January 8, 2004 Filing: 2004-0014P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

17. STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing revised rates and rules resulting in an overall effect of +12.9% /+\$676. Filing includes revised rates for vehicles, youthful operators and watercraft. Also filing increased insufficient fund fee from \$10 to \$20. Filing has been amended to reduce the proposed youthful operator rates which will allow them to remain under a 25% increase to any insured. This changed maximum increase from 31.3% to an insured to 23.7%.

FILING HAS BEEN CERTIFIED.

Received: November 13, 2003 Filing: 2003-1917P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

18. STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
STATE FARM FIRE AND CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing updated Insurance Rating Group (IRG) and Vehicle Safety Discounts (VSD) to include additional 2004 models. Certification is not required.

Received: March 2, 2004 Filing: 2004-0159P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

19. UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revised base rates for comprehensive and collision only, due to an update to the model year base. The USAA-Casualty Insurance Company relativities only changed to reflect the slight distributional difference due to the model year base shift between companies. Minor class plan changes are being made in USAA and USAA - Casualty Insurance Company only. This filing produces no premium increases to any Oklahoma insured with maximum premium decreases of -12% (USAA) -10% (USAA-CIC) -5% (USAA-GIC).

FILING HAS BEEN CERTIFIED.

Received: March 18, 2004 Filing: 2004-0200P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

20. WESTERN AGRICULTURAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO NON-STANDARD

Company is filing to introduce a new non-standard auto program. This program is being introduced in cooperation with Oklahoma Farm Bureau Insurance Company to provide a market to Farm Bureau Members that do not meet their preferred program underwriting criteria. This filing was amended to revise pages OK-8, OK-12 and OK-18 for compliance with Oklahoma statutes.

FILING HAS BEEN CERTIFIED.

Received: February 4, 2004

Filing: 2004-0096P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

21. XL SPECIALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION - LARGE DEDUCTIBLE

Company is filing its Large Deductible Rating Plan applicable to Workers' Compensation policies.

Certification is not required.

Received: March 9, 2004

Filing: 2004-1520C

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

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.

22. EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE

Re: DEVIATION FILING - PRIVATE PASSENGER AUTO

Companies are filing to non-adopt ISO's 202 Class Plan Revision contained in filing designation number PP-2003-RCP1. Certification is not required.

Received: February 23, 2004 Filing: 2004-0144P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

23. FIREMAN'S FUND INSURANCE COMPANY
NATIONAL SURETY CORPORATION
ASSOCIATED INDEMNITY CORPORATION
AMERICAN AUTOMOBILE INSURANCE COMPANY
AMERICAN INSURANCE COMPANY, THE

Re: DEVIATION FILING - PRIVATE PASSENGER AUTO

Companies are filing to non-adopt the 2003 Multistate physical damage rating factor revision and liability increased limits factor revision filed on their behalf by ISO under designations PP-2003-REL1 and PP-2003-IRLA1.

Certification is not required.

Received: February 27, 2004 Filing: 2004-0160P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

24. OHIO CASUALTY INSURANCE COMPANY, THE
WEST AMERICAN INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

Re: DEVIATION FILING - PERSONAL INLAND MARINE

Companies are filing to non-adopt Insurance Services Office's loss cost and rules for Personal Inland Marine contained in filing designations PM-2003-RLC1 (OK file #03-1550P) and PM-2003-RRU03 (OK file #03-1551P).

Certification is not required.

Received: March 22, 2004 Filing: 2004-0213P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

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

25. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - PRIVATE PASSENGER AUTO

Bureau is filing a new alternate rating plan that contains a new approach to rating symbols of vehicles. This new plan will have rating factors for liability and PIP/Medical Payments Coverage.

Certification is not required.

Received: January 16, 2004 Filing: 2004-0048P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

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

26. AMERICAN AGRI-BUSINESS INSURANCE COMPANY

Re: REFERENCE FILING - CROP HAIL

Company is filing initial rates and rules for Crop Hail Insurance by referencing Guide One Specialty Mutual Insurance Company's rates and rules approved in Oklahoma file #04-0008P.

Certification is not required.

Received: March 10, 2004 Filing: 2004-0190P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

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.

27. AGSECURITY INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homeowners Program that include revised base rates, revised rating zone factors, introduction of policy deductibles of \$2,500 and \$5,000 and introduction of rates for Increased Special Limits for Computer to correspond with the new deductibles. The overall rate effect is -0.01% /-\$46 with a maximum increase to any Oklahoma insured of 4.37% and a maximum decrease of 3.13%. Following is a distribution list of percentages by policyholder:

Range	Number of Policies
- 5% to 0%	294
0% to 5%	229
Total	523

Certification is not required.

Received: March 15, 2004 Filing: 2004-0192P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

28. AMERICAN SECURITY INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing revised manual page OK-4 (01/01/04) for use in their Choice Dwelling Program. The company has added a rule clarifying that a special aggregate limit of \$50,000 applies to any mold liability loss.

Certification is not required.

Received: March 4, 2004 Filing: 2004-0169P

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>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

29. AMEX ASSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised Public Protection Class Definitions for use in their Safety Pays Homeowner Program.

Certification is not required.

Received: March 3, 2004 Filing: 2004-0156P

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>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

30. BROTHERHOOD MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised loss cost multipliers for their Home Sentry and Keystone Homeowners Programs to be used with previously adopted American Association of Insurance Services loss costs (OK File #02-4220P). The revised loss cost multipliers are: 1.703 for Form 1 and 2, 1.535 for Form 3, 1.308 for Form 4 and 1.762 for Form 5. The overall rate effect is +6.8% /+\$24,400 with the maximum increase to any Oklahoma insured of 7.0%.

Certification is not required.

Received: February 13, 2004 Filing: 2004-0117P

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>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

31. COUNTRY MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homeowners Program that includes revised base rates, revised rules to clarify the special limits for improvements to rental property, revised subscription fire department rule, revised rules to clarify rating and/or eligibility for log construction and seasonal dwellings and increased installment fee. Following is a distribution list of percentages by policyholder:

Range	Policy Count
0%	357
0.1% to 5.0%	776
5.1% to 10.0%	3,136
10.1% to 11.4%	14

Certification is not required.

Received: February 6, 2004

Filing: 2004-0099P

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>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

32. GLENS FALLS INSURANCE COMPANY, THE
 ENCOMPASS INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing updated manual pages for their Universal Security Policy Portfolio Home and Dwelling Fire Program that includes revised base rates and flat charges, home policy amount factors, protection class definitions and ZIP codes in their territory definitions; introduction of a \$25 option to Special policyholders to extend replacement cost to 125% of Coverage A and a \$100 surcharge for trampoline exposure; eliminate the actual cash value option for roof settlement; and amended rules to replace the term excess liability with umbrella. The overall rate effect was +25% /+\$840,000 with a maximum increase to any Oklahoma insured of 54%. The filing was amended to withdraw revised policy amount factors, introduction of a \$25 option to Special policyholders to extend replacement cost to 125% and of a \$100 surcharge for trampoline exposure, elimination of the actual cash value for roof settlement, and amended rules to replace the term excess with umbrella. The filing is also amended due to actuarial adjustments recommended by staff. The amended rate effect is +3.5% /+\$117,600 with a maximum increase to any Oklahoma insured of 4.0%.

Certification is not required.

Received: January 8, 2004 Filing: 2004-0010P

Motion made: FILED As Amended.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

33. HARTFORD FIRE INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 SENTINEL INSURANCE COMPANY, LTD
 PROPERTY AND CASUALTY IC OF HARTFORD

Re: DEVIATION FILING - DWELLING FIRE

Companies are filing to non-adopt Insurance Services Office rules for Dwelling Liability contained in filing designation DL-2003-R02RU (Oklahoma file #03-1684P).

Certification is not required.

Received: March 8, 2004 Filing: 2004-0167P

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>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

34. HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing to adopt Insurance Services Office updated Community Mitigation Classification Manual Pages (Public Protection Classes) for use in their Homeowners, Mobile Homeowners and Dwelling Fire Program.

Certification is not required.

Received: March 5, 2004 Filing: 2004-0166P

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>	___	Cawthon	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___			

35. LIBERTY MUTUAL FIRE INSURANCE COMPANY

FIRST LIBERTY INSURANCE CORPORATION, THE

Re: INDEPENDENT FILING - DWELLING FIRE

Companies are filing a revision to their LibertyGuard Homeowners Rating Manual that includes revised territory definitions, revised base rate territorial relativities, revised territorial base rates and the introduction of dollar caps for deductible credits. Filing was amended to include manual page RM-1. The overall rate effect is +6.0% /+\$536,170 with a maximum increase to any Oklahoma insured of 18.3%. A breakdown of percentages by policyholder is as follows:

Range	Number of Policyholders
- 9.9% to - 5.0%	9
- 4.9% to 0.0%	4
0.1% to 5.0%	4,139
5.1% to 10.0%	2,163
10.1% to 15.0%	1,828
15.1% to 20.0%	276
Total	8,419

Certification is not required.

Received: February 6, 2004 Filing: 2004-0106P

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>	___	Cawthon	ABS	___
Morgan	___	___	Gockel	<u>X</u>	___			

36. NORTH STAR MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Standard and All Star Homeowners Programs that include revised base rates, revised minimum coverage limits, revised rates for Residents of Household, revised buy back factor for the \$250 deductible option in the Standard Program, revised rate for Golf Cart Liability for the All Star Program, introduction of a factor for 80% of replacement value under Replacement Value for Modified Replacement Cost and introduction of a rate and rule for Specifically Scheduled Structures. The overall rate effect is +9.07% /+\$299,940 with a maximum increase to any Oklahoma insured of 14.84%. A breakdown of percentages by policyholder is as follows:

Percentage of Increase	Number of Policies
0% to 5%	106
6% to 10%	5,237
11% to 15%	129

Certification is not required.

Received: February 10, 2004

Filing: 2004-0112P

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>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

37. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homeowners Program that include revised base rates, revised rating zone factors, introduction of policy deductibles of \$2,500 and \$5,000 and introduction of rates for Increase Special Limits for Computer to correspond with the new deductibles. The overall rate effect is +6.0% /+\$3,136,698 with a maximum increase to any Oklahoma insured of 10.0%. Following is a distribution list of percentages by policyholder:

Range	Number of Policies
0% to 5%	36,729
5% to 10%	28,794
10% to 15%	1,683
Total	67,206

Certification is not required.

Received: March 15, 2004

Filing: 2004-0194P

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>	___	Cawthon	<u> X </u>	___
Morgan	___	___	Gockel	<u> X </u>	___			

38. SENTINEL INSURANCE COMPANY, LTD

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing for use in their Homeowners Program, The Hartford's Total Account Billing System (TABS).

Certification is not required.

Received: March 2, 2004 Filing: 2004-0155P

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>	Cawthon	<u> X </u>	<u> </u>
Morgan	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>			