

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, December 18, 2003 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 December 11, 2003 at 2:15 p.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 December 11, 2003.

AGENDA

1. Call to Order
2. Reading and Approval of the Minutes for the November 20, 2003 meeting.
3. Agenda Items (1 through 51) for Final Consideration and Action by the Board Are Continued Through Page 25.

Agenda items requiring additional discussion and possible Executive Session:

- a. Discussion and possible action regarding agenda item #7, Farmers Insurance Company, Inc., Oklahoma File No. 03-1786P. Possible Executive Session as authorized by 25 O.S. Section 307(B)(7).
 - b. Discussion and possible action regarding agenda item #20, Mid-Century Insurance Company, Inc., Oklahoma File No. 03-1787P. Possible Executive Session as authorized by 25 O.S. Section 307(B)(7).
 - c. Discussion and possible action regarding agenda item #17, Liberty Insurance Corporation, The First Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, Oklahoma File No. 03-1748P. Possible Executive Session as authorized by 25 O.S. Section 307(B)(7).
 - d. Discussion and possible action regarding agenda item #32, SAFECO Insurance Company of America, First National Insurance Company of America, General Insurance Company of America, Oklahoma File No. 03-1794P. Possible Executive Session as authorized by 25 O.S. Section 307(B)(7).
4. 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.
 5. 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. BANCINSURE, INC.

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to withdraw their independent rule for Small Deductibles under Workers' Compensation in which they adjusted the Loss Elimination Ratios. The company has not written a policy with a small deductible in Oklahoma since the inception of the independent rule approved in Oklahoma file #01-3505C so there is no impact to policyholders with this withdrawal.

Certification is not required.

Received: December 1, 2003 Filing: 2003-4933C

Motion made: WITHDRAWN.

Motion made by: DAVID CAWTHON

Second: TRACE MORGAN

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

2. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to revise its loss cost multiplier, applicable to current and future NCCI loss costs, from 1.30 to 1.34. This filing results in +3.10% /+\$5,315 total overall effect. The company's initial loss cost multiplier was approved in October of 1997 and has not been revised until this filing. Company has approximately 51 policyholders. FILING HAS BEEN CERTIFIED.

Received: September 29, 2003 Filing: 2003-4307C

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___			

3. CONTINENTAL CASUALTY COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing initial rates for its new contractual liability policy.

FILING HAS BEEN CERTIFIED.

Received: November 4, 2003 Filing: 2003-1889P

Motion made: APPROVED.

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	<u> X </u>	___	Gockel	___	___			

4. DALLAS FIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION - LARGE DEDUCTIBLE

Company is filing its initial loss cost multiplier of 1.41 applicable to the NCCI loss costs that were effective 1/1/03 for Workers' Compensation.

FILING HAS BEEN CERTIFIED.

Received: October 21, 2003 Filing: 2003-4499C

Motion made: APPROVED.

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	<u> X </u>	___	Gockel	___	___			

5. EVEREST NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to revise their Loss Cost Multiplier applicable to the current and future NCCI loss costs from 1.27 to 1.44. The company currently has no policyholders in the State but are finalizing an agreement with a program administrator to start writing business in this company.

FILING HAS BEEN CERTIFIED.

Received: October 23, 2003 Filing: 2003-4530C

Motion made: APPROVED.

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	<u> X </u>	___	Gockel	___	___			

6. EVEREST NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to add the NCCI Retrospective Rating Tables of Expense Ratios and Tables of Expense Ratios loaded for ALAE Options to their company exception pages.

Certification is not required.

Received: November 19, 2003 Filing: 2003-4804C

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___			

7. FARMERS INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall decrease of -0.2% /-\$403,509 with a maximum increase of 16.4% and a maximum decrease of 22.6%. Filing includes, but may not be limited to, revised base rates by territory, implementing a new Affinity Discount for professional affiliations, revised rate class definitions for 7 and 9 to remove any reference to commuting use and revised FARA (credit scoring) discounts to provide larger increases for those with little or no credit. Rate history for the past two years as follows:

Date	Overall Percentage
8/1/02	6.5%
7/1/01	9.6% (flex-not Board approved)
4/1/01	3.9% (flex-not Board approved)

FILING HAS BEEN CERTIFIED.

Received: September 29, 2003 Filing: 2003-1786P

Motion made: Approved 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>	___	Cawthon	___	<u>X</u>
Morgan	___	<u>X</u>	Gockel	<u>X</u>	___			

8. FARMERS INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated symbols and model years for its Make Model Pricing Program.

Certification is not required.

Received: October 24, 2003 Filing: 2003-1859P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL		Second: DAVID CAWTHON	
	Yea Nay		Yea Nay
Fisher	<u>X</u> ___	Marshall	<u>X</u> ___
Morgan	<u>X</u> ___	Gockel	___ ___
		Cawthon	<u>X</u> ___

9. FARMERS INSURANCE EXCHANGE

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing rate and rule revision resulting in an overall increase of +10% /+\$119,799 with indications of 16.2% and a maximum possible increase of 24.1% and no decreases. Filing includes revised base rates and increased rates for additional motorized vehicles, youthful drivers and uninsured/underinsured motorist coverage. Rate history for the past two years as follows:

Date	Overall Percentage
5/1/03	14%
5/1/02	5%

FILING HAS BEEN CERTIFIED.

Received: October 21, 2003 Filing: 2003-1843P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL		Second: DAVID CAWTHON	
	Yea Nay		Yea Nay
Fisher	<u>X</u> ___	Marshall	<u>X</u> ___
Morgan	<u>X</u> ___	Gockel	___ ___
		Cawthon	<u>X</u> ___

10. FIRST COLONIAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing initial rates and rules for its new contractual liability policy.

FILING HAS BEEN CERTIFIED.

Received: October 21, 2003 Filing: 2003-1844P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL		Second: DAVID CAWTHON	
	Yea Nay		Yea Nay
Fisher	<u>X</u> ___	Marshall	<u>X</u> ___
Morgan	<u>X</u> ___	Gockel	___ ___
		Cawthon	<u>X</u> ___

11. FIRST COLONIAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing rates for a new reducing deductible option plan. This plan will reduce the customer's deductible provided the customer returns back to the selling dealer who is the named insured for the Contractual Liability policy. The rates apply to their aggregate program which only pays when the service warranty fails to pay. FILING HAS BEEN CERTIFIED.

Received: October 31, 2003 Filing: 2003-1878P

Motion made: Approved Subject To Statistics After 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	<u>X</u>	___	Gockel	___	___			

12. FIRST COLONIAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing rates for a new reducing deductible option plan. This plan will reduce the customer's deductible provided the customer returns back to the selling dealer who is the named insured for the Contractual Liability Insurance Policy. The rates apply to their full reimbursement program. FILING HAS BEEN CERTIFIED.

Received: October 31, 2003 Filing: 2003-1879P

Motion made: Approved Subject To Statistics After 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	<u>X</u>	___	Gockel	___	___			

13. GEICO INDEMNITY COMPANY

Re: INDEPENDENT FILING - MOTORCYCLE

Company is filing a minor revision to Rule XV part A. Experience Period to match the manual page used by GEICO Indemnity previously approved. Filing has been amended by withdrawing a request to revise territory definitions as requested by insurer. Certification is not required.

Received: September 29, 2003 Filing: 2003-1783P

Motion made: Approved 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	<u>X</u>	___	Gockel	___	___			

14. GOVERNMENT EMPLOYEES INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing to increase the overall rates for Personal Umbrella Owned/Leased Autos, Antique Autos and Non-Owned Autos for an overall effect of +16.6% /+\$6,571. Filing has been amended per staff request to reduce the original request of +25.10% /+\$9,936 with a maximum increase to any insured of 36.4% to the current request that results in a maximum increase now of 23.6%. In the past two years there has been one rate decrease in 2001 of -4.9%.

FILING HAS BEEN CERTIFIED.

Received: September 29, 2003 Filing: 2003-1784P

Motion made: Approved 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	<u>X</u>	___	Gockel	___	___			

15. GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

GUIDEONE ELITE INSURANCE COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall decrease of -0.2% /-\$31,765 with a maximum possible increase of 7% and decrease of -17%. Filing includes revised base rates, classification plan and model year factors. Rate history for the past two years as follows:

Date	Overall Percentage
8/1/03	0% (flex-not Board approved)
2/1/03	+ 3.8% (flex-not Board approved)
8/1/02	+ 6.9%
2/1/02	+12.2%
5/15/03	+ 8.4%

FILING HAS BEEN CERTIFIED.

Received: October 31, 2003 Filing: 2003-1886P

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___			

16. HERITAGE INDEMNITY COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing rate and rule revision, including enhancements to its product offerings. This does not affect current policyholders as this policy is nonrenewable.

FILING HAS BEEN CERTIFIED.

Received: October 17, 2003

Filing: 2003-1850P

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___			

17. LIBERTY INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE
LIBERTY MUTUAL FIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +2.6% /+\$429,000. Filing includes a complete revision to their current rate structure including changes such as revised base rates, new tiers, revised discounts, underwriting, etc. Filing has been amended to revise the capping rule from 30% to 25% as recommended by staff (the 5% cap on decreases did not change with this amendment). A number of rating rules were also revised to ensure compliance with existing statutes and regulations as recommended by staff.

FILING HAS BEEN CERTIFIED.

Received: September 17, 2003

Filing: 2003-1748P

Motion made: Approved 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>	___	Cawthon	ABS	___
Morgan	___	<u>X</u>	Gockel	<u>X</u>	___			

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

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing rate and rule revisions to introduce new limits and factors and introduce a new transition rating rule to cap policies at 25%. This rule also caps all decreases at 5% and will allow the insurer to "step-in" increases of up to 25% at each renewal until they have achieved the desired rate level (all policies are 12 month policies). This will allow this group of companies to prepare for the transition of all Prudential customers that were purchased by Liberty Group. Filing has been amended to revise the original cap request at 30% to 25% as recommended by staff.

FILING HAS BEEN CERTIFIED.

Received: October 2, 2003 Filing: 2003-1799P

Motion made: Approved As Amended.

Motion made by: JOHN MARSHALL		Second: TRACE MORGAN	
	Yea Nay		Yea Nay
Fisher	<u>X</u> ___	Marshall	<u>X</u> ___
Morgan	<u>X</u> ___	Gockel	___ ___
		Cawthon	ABS ___

19. MARKEL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

Company is filing initial rates and rules for Blanket Tuition Refund Insurance for use in their Personal Inland Marine Program. Filing is amended to withdraw rate for terrorism coverage.

FILING HAS BEEN CERTIFIED.

Received: September 23, 2003 Filing: 2003-1770P

Motion made: Approved As Amended.

Motion made by: JOHN MARSHALL		Second: DAVID CAWTHON	
	Yea Nay		Yea Nay
Fisher	<u>X</u> ___	Marshall	<u>X</u> ___
Morgan	<u>X</u> ___	Gockel	___ ___
		Cawthon	<u>X</u> ___

20. MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate revision resulting in an overall decrease of -0.3% /-\$170,015 with a maximum increase of 11% and a maximum decrease of 15%. Filing includes, but may not be limited to, revised base rates by territory, implementing a new Affinity Discount for professional affiliations and revised rate class definitions for 7 and 9 to remove any reference to commuting use. Rate history for the past two years as follows:

Date	Overall Percentage
8/1/02	-0.1%
7/1/01	9.2% (flex-not Board approved)
4/1/01	-0.1% (flex-not Board approved)

FILING HAS BEEN CERTIFIED.

Received: September 29, 2003 Filing: 2003-1787P

Motion made: Approved 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>	___	Cawthon	___	<u>X</u>
Morgan	___	<u>X</u>	Gockel	<u>X</u>	___			

21. MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated symbols and model years for its Make Model Pricing Program.

Certification is not required.

Received: October 24, 2003 Filing: 2003-1860P

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___			

22. MID-CONTINENT CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to introduce a new electronic funds transfer payment option with a fee of \$1.00 vs a standard mail installment fee which is \$5.00.

Certification is not required.

Received: October 24, 2003 Filing: 2003-1861P

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___			

23. NATIONAL CASUALTY COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing rate and rule revision resulting in an overall effect of +14.3% /+\$1,702 with indications of 32.6%. Filing includes, but may not be limited to, revised base rates, revised surcharges, and the addition of new purchase options for their personal umbrella program. Rate history for the past two years: There have been no changes to their program since they purchased a book of business from Commercial Underwriters Insurance Company in 2000.

FILING HAS BEEN CERTIFIED.

Received: September 29, 2003 Filing: 2003-1785P

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___			

24. NEW HAMPSHIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing rates for its new contractual liability program for eMachines Inc.

FILING HAS BEEN CERTIFIED.

Received: September 23, 2003 Filing: 2003-1816P

Motion made: Approved Subject To Statistics After 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	<u>X</u>	___	Gockel	___	___			

25. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY
 AGSECURITY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing to remove an allowable collision loss in their Preferred Tier. There are no active policies in the Preferred Tier that will be affected by this change.

Certification is not required.

Received: November 7, 2003 Filing: 2003-1908P

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___			

26. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +4.9% /+\$2,836,000 with a maximum increase to any one insured at 14.2%.

Filing includes, but may not be limited to, revised base rates, increased limit factors, and symbol factors by adding newer model years. Filing has been amended to lower the base rate for fire, wind and hail coverage per request of the insurer. Rate history for the past two years is as follows:

- + 0.6 % effective 8/15/03
- + 0.4 % effective 8/15/03
- +10.7 % effective 1/1/03
- +12.5 % effective 2/15/02 (flex)
- + .88% effective 11/15/01 (flex)
- + 1.0 % effective 8/15/02

FILING HAS BEEN CERTIFIED.

Received: November 5, 2003 Filing: 2003-1893P

Motion made: Approved 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	<u>X</u>	___	Gockel	___	___			

27. OKLAHOMA SURETY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to introduce a new electronic funds transfer payment option with a fee of \$1.00 vs. a standard mail installment fee which is \$5.00.

Certification is not required.

Received: October 24, 2003 Filing: 2003-1862P

Motion made: APPROVED.

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	<u> X </u>	___	Gockel	___	___			

28. PHYSICIANS LIABILITY INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing revised Miscellaneous Values page which duplicates the NCCI version of this page that was effective 1/1/03. The company non-adopted the NCCI filing but is filing to use all the miscellaneous values on an independent basis. This filing results in a +3.50% /+\$27,580 total overall effect.

Certification is not required.

Received: October 7, 2003 Filing: 2003-4370C

Motion made: APPROVED.

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	<u> X </u>	___	Gockel	___	___			

29. PROGRESSIVE CASUALTY INSURANCE COMPANY
 PROGRESSIVE HALCYON INSURANCE COMPANY

Re: INDEPENDENT FILING - BOATOWNERS

Company is filing rate and rule revision resulting in an overall effect of -3.1% /-\$32,387 with a maximum possible increase of 25% and decrease of 67.9%. Company has voluntarily capped increases at 25% and will continue to step in increases for these 12 month policies until a possible maximum increase of 148% is achieved. Filing includes revised base rates, factor changes, the introduction of two new companies and revised fees and minimum written premium. Filing has been amended to change their reordering of credit from 24 to 36 months and removed any age reference concerning the treatment of no hits/thin files as requested by staff.

Rate history for the past two years as follows:

Date	Overall percentage
1/03	-0.1%

FILING HAS BEEN CERTIFIED.

Received: September 9, 2003

Filing: 2003-1730P

Motion made: DEFERRED.

Motion made by: TRACE MORGAN

Second: JOHN MARSHALL

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

30. PROGRESSIVE CASUALTY INSURANCE COMPANY
PROGRESSIVE HALCYON INSURANCE COMPANY

Re: INDEPENDENT FILING - MOTORCYCLE

Company is filing rate/rule revision resulting in an overall increase of +5% /+\$165,100 and maximum possible increase of 15% and decrease of -74.9%. Company has voluntarily capped increases at 15% and will be stepping in increases at each 12 month renewal to achieve the ultimate possible maximum increase of 576%. Filing includes revised base rates, factor changes and introduction of two new companies. Filing has been amended as follows:
1)Removed a request to only charge selected motorcycles for Roadside Assistance coverage as recommended by staff (now, all motorcycles have this as an optional coverage) 2)Revised their experience period for the Accident Surcharge Waiver from 4 to 3 years to be in compliance with Title 36 Section 942. 3)Changed their reordering of credit from 24 to 36 months and removed any age reference concerning the treatment of no hits/thin files. 4)Removed the surcharge for foreign driver's license as the data did not justify any longer. Rate history for the past two years as follows:

Date	Overall Percentage
6/02	28.3%

FILING HAS BEEN CERTIFIED.

Received: October 7, 2003

Filing: 2003-1805P

Motion made: DEFERRED.

Motion made by: TRACE MORGAN

Second: JOHN MARSHALL

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

31. PROGRESSIVE NORTHERN INSURANCE COMPANY
PROGRESSIVE CASUALTY INSURANCE COMPANY
PROGRESSIVE HALCYON INSURANCE COMPANY

Re: INDEPENDENT FILING - RECREATIONAL VEHICLE

Companies are filing rate and rule revisions resulting in an overall effect of +5.8% /+\$149,255. Filing includes several overall program enhancements to their RV program, including but may not be limited to expanded coverage for trailers used with motorhomes, the introduction of an accident surcharge waiver and several other discount and surcharge revisions. Filing also includes introducing two new companies, Progressive Casualty and Progressive Halcyon to their RV program. Filing has been amended to revise their accident surcharge waiver to reflect a 3 year experience period rather than 4, clarified verbiage in the rule manual to ensure that accidents are not considered at fault unless the insured is at least 50% or more at fault, and revised their usage of insureds with no credit and how often they will review updated credit scores as recommended by staff. Also, this insurer has placed a voluntary 20% cap on all increases with possible decreases of up to 70%.
FILING HAS BEEN CERTIFIED.

Received: September 16, 2003

Filing: 2003-1743P

Motion made: DEFERRED.

Motion made by: TRACE MORGAN

Second: JOHN MARSHALL

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

32. SAFECO INSURANCE COMPANY OF AMERICA
 FIRST NATIONAL INSURANCE COMPANY OF AMERICA
 GENERAL INSURANCE COMPANY OF AMERICA
 Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate/rule revision resulting in overall effect of +9.7%/+\$1,912,861. Filing includes a complete revision to current auto program in order to expand customer base by having more rates available for more insureds (includes extensive credit scoring changes). Rate effects will be capped for the 6 month policies at 12.5% and -5% over conversion renewal and subsequent renewals to reach ultimate desired rate level estimated to be -72.6% and increases of +348.4%. This revised program has 13 tiers. Filing has been amended as follows: 1) Reduced overall request from +14.5% / +\$2,750,996 to current 9.7% as recommended by staff. 2) Removed occupation and education rating categories proposals per request of insurer. 3) Made editorial changes to wording in the Named Driver Exclusion Rule D07. 4) Revised capping rule to clarify that they will be stepping in future increases at each renewal until desired rate level is achieved. 5) Revised the no prior insurance rule to ensure that persons that did not violate the financial responsibility law are not penalized. 6) Revised the treatment of insureds with no credit as requested by staff. Rate history for the past two years as follows:

Date	Overall effect
6/01	4.7%

FILING HAS BEEN CERTIFIED.

Received: October 2, 2003 Filing: 2003-1794P

Motion made: Approved As Amended With The Elimination To The Step In Process and Subject To A New Filing In One Year.

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	<u>X</u>	___	Gockel	___	___		___

33. SENTINEL INSURANCE COMPANY, LTD
 Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rule revision to amend their definition of principal operator by deleting the exception for youthful drivers residing at education institutions over 100 miles from the principal garaging location. This revision recognizes the reduced exposure while the student is away from home and allows the insurer to rate accordingly. Certification is not required.
 Received: October 27, 2003 Filing: 2003-1864P

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___		___

34. STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - BOATOWNERS

Company is filing to increase their non-sufficient fund (NSF) charges from \$10 to \$20.

Certification is not required.

Received: November 5, 2003 Filing: 2003-1904P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

	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> X </u>	<u> </u>	Gockel	<u> </u>	<u> </u>			

35. STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

Company is filing to revise their non-sufficient fund fee charge from \$10 to \$20 for their Personal Inland Marine Program.

Certification is not required.

Received: November 13, 2003 Filing: 2003-1918P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

	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> X </u>	<u> </u>	Gockel	<u> </u>	<u> </u>			

36. TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing its initial loss cost multiplier of 1.493 applicable to the 1/1/03 NCCI loss costs and future revisions. The filing was amended from the initial requested loss cost multiplier of 1.588 at the staff's request. The company is adopting the NCCI countrywide and state specific Basic Manual and Experience Rating Manual rules and other supplementary rating information.

FILING HAS BEEN CERTIFIED.

Received: November 24, 2003 Filing: 2003-4857C

Motion made: Approved As Amended.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

	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> X </u>	<u> </u>	Gockel	<u> </u>	<u> </u>			

37. TRIANGLE INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing its initial loss cost multipliers applicable to the NCCI 1/1/03 loss costs and future revisions. They file a loss cost multiplier of 1.437 applicable to all classes except the following:

Class Code	Loss Cost Multiplier
7380	1.294
8304	1.006
8353	1.150
8720	1.078

The deviations in these classes are for competitive reasons. The filing was amended from its original requested loss cost multipliers to use direct expenses only.

FILING HAS BEEN CERTIFIED.

Received: October 29, 2003 Filing: 2003-4604C

Motion made: Approved 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	<u>X</u>	___	Gockel	___	___			

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.

38. EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE

Re: DEVIATION FILING - PERSONAL INLAND MARINE

Companies are filing to non-adopt Insurance Services Office (ISO) rules and loss costs for Personal Inland Marine contained in filing designation PM-2003-RRU03 (Oklahoma file number 03-1551P) and PM-2003-RLC1 (Oklahoma file number 03-1550P).

Certification is not required.

Received: November 20, 2003 Filing: 2003-1940P

Motion made: APPROVED.

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	<u>X</u>	___	Gockel	___	___			

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

39. ENCOMPASS INDEMNITY COMPANY

Re: REFERENCE FILING - MISCELLANEOUS PRIVATE PASSENGER AUTO

Company is filing to "me-too" the rates and rules already on file for Glen Falls Insurance Company, Oklahoma file number 02-1502P. Certification is not required.

Received: October 23, 2003 Filing: 2003-1856P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: TRACE MORGAN

	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> X </u>	<u> </u>	Gockel	<u> </u>	<u> </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.

40. AMERICA FIRST INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing a revision to their Dwelling Policy Program Manual to introduce rules for Public Protection Class 8B. Certification is not required.

Received: November 24, 2003 Filing: 2003-1955P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

	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> X </u>	<u> </u>	Gockel	<u> </u>	<u> </u>			

41. AMERICAN ASSOCIATION OF INSURANCE SERVICES

Re: BUREAU FILING - HOMEOWNERS

Bureau is filing Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Supplement Rev. 2.0 for use in their Primary and Alternate Homeowners and Mobile-Homeowners Programs. This supplement provides rules and rating information for mold related endorsements to replace Supplement Rev. 1 previously approved but never implemented in OK file number 03-1501P. The only changes were to revise the endorsement form numbers. The filing designation is AAIS-2003-15MLR-1. Certification is not required.

Received: November 3, 2003 Filing: 2003-1880P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

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

42. AMERICAN STATES INSURANCE COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

Re: INDEPENDENT FILING - FARMOWNERS

Companies are filing updated manual pages for their Farmowners Program that include increasing limits for personal property, additional coverages, household contents and optional coverages, introducing higher deductible options of \$2,500, \$5,000 and \$7,500 and editorial changes that do not restrict or eliminate coverage. There is no rate impact.

Certification is not required.

Received: October 17, 2003 Filing: 2003-1876P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

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

43. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing to adopt Insurance Services Office (ISO) revised loss costs for dwelling property and liability contained in filing designations DP-2002-RLA1 (OK file number 02-1484P) and DL-2002-RLA1 (OK file number 02-1475P); revised loss cost multipliers for dwelling fire buildings, contents and liability and dwelling extended coverage buildings and contents; and revised Age of Construction Factors. The overall rate effect is +16.3% /+\$10,777 with a maximum increase to any Oklahoma insured of 25%. Following is a distribution list of rate change:

Range of Changes	# of Policies	% of Total
0 % to + 5%	0	0.0%
+ 5.1% to +10%	0	0.0%
+10.1% to +15%	69	40.1%
+15.1% to +20%	81	47.1%
+20.1% to +25%	22	12.8%
total	172	

Certification is not required.

Received: October 21, 2003 Filing: 2003-1849P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

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

44. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homeowners Program that revise eligibility guidelines for the Suburban Rating Plan.

Certification is not required.

Received: November 3, 2003 Filing: 2003-1884P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

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

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

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing updated manual pages for their Homeowners Program to reflect product name changes to Prestige Home Premier (former Prestige Plus) and Prestige Home Standard (former Sterling Edition), introduce rates and rules for new coverages and editorial changes to clarify intent. Filing is amended to include Rule 106.4 - Suburban Rating Rule, additional rule - Identity Fraud Express Coverage and revise manual pages 8-1 through 8-3 to reflect the product name changes. There is no rate effect.

Certification is not required.

Received: October 2, 2003 Filing: 2003-1796P

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	<u>X</u>	___	Gockel	___	___			

46. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - HOMEOWNERS

Bureau is filing loss cost revisions in the Homeowner Program with an overall effect of +10.8%. The filing designation is HO-2003-RLA1.

Certification is not required.

Received: October 15, 2003 Filing: 2003-1826P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

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

47. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - DWELLING FIRE

Bureau is filing in response to the Terrorism Risk Insurance Act of 2002, for use with the Personal Liability Supplement to the Dwelling Policy Program, Additional Rule A# to describe and instruct insurers on the usage of endorsements created for one to four family rental dwellings owned for the business purpose of generating income for the property owner and policies on which incidental business premium is more than 25% of the direct earned premium. The filing designation is DL-2003-OTRRU.

Certification is not required.

Received: December 2, 2003 Filing: 2003-1970P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

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

48. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - DWELLING FIRE

Bureau is filing in response to the Terrorism Risk Insurance Act of 2002, for use with the Dwelling Policy Program, Additional Rule A# to describe and instruct insurers on the usage of endorsements created for one to four family rental dwellings owned for the business purpose of generating income for the property owner and policies on which incidental business premium is more than 25% of the direct earned premium. The filing designation is DP-2003-OTRRU.

Certification is not required.

Received: December 2, 2003 Filing: 2003-1972P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

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

49. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - FARMOWNERS

Company is filing to remove header endorsement rates and increase physical damage rates for all implements, other than tractors, in their Farm Implement Program. The overall rate effect is +4.62% /+\$81,901 with a maximum increase to any Oklahoma insured of 16.67%.

Certification is not required.

Received: November 7, 2003 Filing: 2003-1906P

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

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

50. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - FARMOWNERS

Company is filing updated manual pages for their Farmowners Program that includes revised base rates, revised territorial definitions and revised territorial relativities. The overall rate effect was +9.8% /+\$1,530,000 with the maximum increase to any Oklahoma insured of 14.1%. The rates were amended due to actuarial adjustments recommended by staff and to leave the territorial relativity for Oklahoma county unchanged. The amended rate effect is +6.0% /+\$937,000 with the maximum increase to any Oklahoma insured of 7.6%. A breakdown of percentages by policyholder is as follows:

Percentage Change	Number of Policies
0% - 5.0%	1,099
5% - 7.6%	18,543

Certification is not required.

Received: November 5, 2003 Filing: 2003-1894P

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	<u> X </u>	___	Gockel	___	___			

51. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homeowners Program that includes revised base rates, revised territorial definitions and revised territorial relativities. The overall rate effect was +15.0% /+\$3,135,000 with the maximum increase to any Oklahoma insured of 18.9%. The rates were amended due to actuarial adjustments recommended by staff. The amended rate effect is +11.2% /+\$2,341,000 with the maximum increase to any Oklahoma insured of 15.0%. A breakdown of percentages by policyholder is as follows:

Percentage Change	Number of Policies
5% - 10%	1,748
10% - 15%	35,745

Certification is not required.

Received: November 7, 2003 Filing: 2003-1907P

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	<u> X </u>	___	Gockel	___	___			