



Oklahoma INSURANCE Department
State of Oklahoma

NOTICE PC 09-09-05

**TO: ALL PROPERTY & CASUALTY INSURERS LICENSED IN THE STATE OF OKLAHOMA
ALL ADVISORY AND RATING ORGANIZATIONS
All JOINT UNDERWRITING ASSOCIATIONS
ATTENTION: STATE FILING DIVISION**

FROM: THE OKLAHOMA INSURANCE DEPARTMENT

RE: PROPERTY AND CASUALTY DIVISION'S MONTHLY FILING ACTIVITY REPORT

DATE: September 9, 2005

PURPOSE OF THIS NOTICE

The staff of the Property and Casualty Division of the Oklahoma Insurance Department has developed a monthly report that identifies filing activity. This report contains all of the filings reviewed by the Property and Casualty Division just like the agendas of the State Board for Property and Casualty Rates prior to 1987.

The insurance industry used the Board's agenda to monitor the Oklahoma property and casualty insurance market place for years. As the Board's authority over property and casualty insurance products decreased, the agenda got smaller. In 1987 all property and casualty forms were removed. Then on November 1, 1999 all commercial rates and rules except workers' compensation were removed. November 1, 2004 all personal lines rates and rules were removed. The final step was taken on July 1, 2005 when workers' compensation rates were removed from the Board's jurisdiction, thus making a Board agenda unnecessary.

Many of you will recognize the format of the new report since it is the same as the Board's agenda. The report will be posted on the website on a monthly basis. The filings listed on each month's report will comply with the three public record statutes as outlined on the next page. For your convenience the document is searchable.

A paper copy of the public documentation for any of the filings listed is available upon request. The charge is \$0.40 a page. E-mail your request to tashaperry@insurance.state.ok.us and identify the Oklahoma Filing Number, lead insurance company and the month the filing was posted. The Oklahoma Filing Number is identified on the report for each filing, example/Filing: 2005-2390C.

Some of the filings will contain fewer than ten (10) pages while others will have hundreds. As such, it is the company's responsibility to set limitations as to the amount of the total expenditure.

The Board's agendas since January 2003 will remain on the Department's website for an indefinite period of time as will the new monthly reports.

Questions applicable to this notice should be directed to kathiestepp@insurance.state.ok.us of the Property and Casualty Division of the Oklahoma Insurance Department, P. O. Box 53408, Oklahoma City, OK 73152-3408.

The Oklahoma Insurance Department encourages readers of this notice to periodically check the Department's web site (www.oid.state.ok.us) for news and updates to Bulletins, Orders, and other relevant material.

**OKLAHOMA INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION
FILING ACTIVITY REPORT**

FILING ACTIVITY FOR December 1, 2005 THROUGH December 31, 2005

Title 36, Section 306 and Title 51, Section 24A.5 - All form filings and other records of the Property and Casualty Division are open to any person for inspection, copying, or mechanical reproduction during normal business hours; this does not apply to confidential records protected by evidentiary privilege (i.e. an assertion of trade secret status for underwriting criteria).

- ❖ All form filings processed during December 1, 2005 through December 31, 2005

Title 365:15-9-9 Medical practice rate change application is a public record. All parts of a rate change application submitted by an insurer pursuant to 36 O.S. §6821 shall be a public record upon receipt by the Insurance Department. An insurer may not make an assertion of confidentiality for any part of a rate change application.

- ❖ All medical malpractice rate filings processed during December 1, 2005 through December 31, 2005

Title 36 O.S. 987F. A filing and any supporting information required to be filed shall be open to public inspection once the filing becomes effective except information marked confidential, trade secret, or proprietary by the insurer or filer.

- ❖ All other rate filings effective during December 1, 2005 through December 31, 2005

December 31, 2005

(PROPERTY AND CASUALTY LOSS COST RATING ACT)

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.

1. AEGIS SECURITY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - DWELLING FIRE

The company is filing for its Oklahoma Dwelling Program, manual page 2 that has been updated to reflect a revised policy fee. The manual page was amended to indicate the fee is applied per dwelling unit.

Received: October 24, 2005 Filing: 2005-1872P

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 11-28-05.

2. AMERICAN INTERNATIONAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

Company is filing for its Private Client Group Homeowners Program, revised rates and rules for Course of Construction exposures to introduce a more comprehensive list of risk characteristics, surcharges and credits that are reflective of these exposures. There is no rate effect as the revision only applies to new business.

Received: September 30, 2005 Filing: 2005-1827P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 10-6-05.

3. AMERICAN MERCURY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

Company is filing for its Homeowners Program, updated manual pages that include for Standard policies adding rates for Coverage A Limits between \$65,000 and \$80,000 and eliminating the \$1,000 limit for loss by theft for Jewelry and Furs - Unscheduled and for both Standard and Superior policies adding homes with security bars that do not utilize an inside quick-release mechanism and log homes as ineligible risks, adding a rating rule for Identity Fraud Expense Coverage, adding a surcharge for swimming pools, and expanding Scheduled Jewelry Coverage to allow up to a \$15,000 limit per item and a total of \$30,000 per schedule. The filing is amended to not eliminate the \$1,000 limit for loss by theft for Jewelry and Furs - Unscheduled for Standard policies and clarify that the swimming pool surcharge for Standard and Superior policies is applicable to new and renewal business. The overall rate effect is +1.2% /+\$8,343.

Received: August 24, 2005

Filing: 2005-1732P

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 9/27/05.

4. AMERICAN MERCURY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The company is filing to revise page 4 of its Oklahoma Homeowners Manual to add risks with diving boards or pool slides to the ineligible list unless a signed Diving Board and Water Slides Exclusion, approved in Oklahoma file number 05-1924P, is attached to the policy.

Received: November 10, 2005

Filing: 2005-1923P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-22-05.

5. AMICA MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The company is filing to non-adopt Insurance Services Office, Inc. revised Homeowners all perils deductible factors and Coverage C limit ranges for forms HO 00 04 and HO 00 06 contained in filing designation HO-2005-R00RU (Oklahoma file number 05-1389P).

Received: December 2, 2005 Filing: 2005-1999P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-20-05.

6. EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

Companies are filing to non-adopt Insurance Services Office, Inc. revised deductible factors and Coverage C limits for the Homeowners Program contained in filing designation HO-2005-R00RU, Oklahoma file number 05-1389P.

Received: September 12, 2005 Filing: 2005-1781P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9-27-05.

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

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The companies are filing for the Prestige Home Premier Program, to revise rules for optional primary or excess flood coverage. The revision includes clarifying the rating steps and indicating excess flood coverage on non-dwelling forms triggers at \$100,000.

Received: November 7, 2005 Filing: 2005-1913P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-8-05.

8. FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The company is filing initial rates and rules for its Renters Insurance Select Program. The filing is amended to remove the policy minimum written premium and scheduled personal property minimum written premium and clarify that the included general underwriting guidelines are not confidential or proprietary and will be considered informational.

Received: September 27, 2005 Filing: 2005-1806P

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped files as amended on 10-11-05.

9. HARTFORD UNDERWRITERS INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The company is filing for its Mature Market Homeowners Program, Rule 824 - Protector Plus to reflect the introduction of Protector PLUS Zero Deductible - Limited Waiver of Deductible HW 05 44 04 05 previously approved in Oklahoma file number 05-1652P.

Received: September 26, 2005 Filing: 2005-1812P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 10-18-05.

10. HORACE MANN INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

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

Received: November 10, 2005 Filing: 2005-1930P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-1-05.

11. LIBERTY MUTUAL FIRE INSURANCE COMPANY

FIRST LIBERTY INSURANCE CORPORATION, THE

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The companies are filing for the LibertyGuard Homeowner Policy Program, revised manual pages Section 2, Page 7 and Section R, Page 1 that reflect revised base rates and the introduction of new business tier program criteria and new business tier program factors. As existing business will be assigned a factor to maintain the current rate, there is no rate effect.

Received: October 7, 2005 Filing: 2005-1841P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-15-05.

12. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The company is filing for its Homeowner Program, to introduce a Multi-Policy Discount that will allow a 10.0% premium discount if an insured has an in force personal auto policy with the company and to revise the Claims Free Discount to indicate a 5.0% premium discount will be applied to policies that have a verifiable one to six years claim free history in lieu of the previously approved three to six years claim free history. The overall rate effect is -6.2% /-\$1,045,570.

Received: November 15, 2005 Filing: 2005-1938P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-06-05.

13. PROPERTY AND CASUALTY IC OF HARTFORD

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The company is filing for its Mature Market Homeowners Program, Rule 824 - Protector Plus to reflect the introduction of Protector PLUS Zero Deductible - Limited Waiver of Deductible HW 05 44 04 05 previously approved in Oklahoma file number 05-1652P.

Received: September 26, 2005 Filing: 2005-1813P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 10-18-05.

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

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The companies are filing updated manual pages for Travelers Homeowners/ High Value Homeowners Program that include revised base rates, premium computation rule, deductible factors, Coverage A and Coverage C limit factors, protection-construction factors, personal property replacement cost coverage surcharges and Primetime Credit; introduction of Age of Home Factor Table and Insurance Score Factor Tables; and elimination of Premium Credits for New Homes. The overall rate effect is +4.7% / +\$606,218.

Received: September 26, 2005

Filing: 2005-1811P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-3-05.

15. STATE FARM FIRE AND CASUALTY COMPANY

Re: CODE 36.O.S.981 FILING - HOMEOWNERS

The company is filing for its Homeowners Program, updated manual pages that revise base rates for homeowner and condominium policies and revise the Home/Auto Discount to increase the discount from 5.0% to 15.0%. The overall effect is -0.3% /-\$574,494.

Received: November 28, 2005

Filing: 2005-1974P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-12-05.

16. UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - DWELLING FIRE

Companies are filing for the Dwelling Policy Program, updated manual pages that contain revised rates for Extended, Broad Form and Special Form coverages. The overall rate effect is +14.9% /+\$313,389.

Received: August 18, 2005 Filing: 2005-1718P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9/21/05.

(PROPERTY AND CASUALTY LOSS COST RATING ACT)

FIDELITY AND SURETY - Filings by insurers or rating organizations for policies guaranteeing the fidelity of persons, guaranteeing the performance of contracts, or indemnifying against loss.

17. ALLSTATE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - CRIME - ISO

The company is filing to revise the loss cost multipliers with current expenses as filed in Insurance Services Office, Inc. filing designation numbers CR-2001-RLC1 and CR-2003-RLA1. The current loss cost multiplier is 1.527 and is changed to 1.745 for commercial crime and fidelity.

The overall effect is +14.3% /+\$819.

Received: August 23, 2005 Filing: 2005-3224C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9/1/05.

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

Re: CODE 36.O.S.981 FILING - CRIME - ISO

Companies are filing to non-adopt previously delayed Insurance Services Office, Inc. crime and fidelity rule revisions of the Class Tables in filing designation number CR-2004-OCT04 and Oklahoma file number 04-2630C for commercial crime.

Received: November 3, 2005 Filing: 2005-3787C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-14-05.

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

Re: CODE 36.O.S.981 FILING - CRIME - ISO

Companies are filing three independent rules as exceptions to Insurance Services Office, Inc. for use in the Commercial Crime Program. Rule-1. Application of This Section of The Division and Rule-10. Schedule Rating are new. Rule-3 Eligibility replaces the same rule that was approved in Oklahoma file number 03-2673C.

Received: October 3, 2005 Filing: 2005-3529C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 10-14-05.

(PROPERTY AND CASUALTY LOSS COST RATING ACT) All Others

20. ACCIDENT FUND INSURANCE COMPANY OF AMERICA

Re: CODE 36.O.S.981 FILING - WORKERS' COMPENSATION

Company is filing revision to one workers' compensation manual page 28, adding new section J. for the Waiver of Additional Premium rule.

Received: October 26, 2005 Filing: 2005-3832C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-16-05.

21. AIG CENTENNIAL INSURANCE COMPANY

AIG PREMIER INSURANCE COMPANY

AIG INDEMNITY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Companies are filing to remove General Rule 6 - Suspensions from the Private Passenger Auto Program rule manual previously approved under Oklahoma file #05-1717P.

Received: November 16, 2005 Filing: 2005-1942P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-05-05.

22. ALLSTATE INDEMNITY COMPANY

Re: CODE 36.O.S.981 FILING - PERSONAL EXCESS

The company is updating manual pages for its Personal Umbrella Policy Program that includes revising base rates; revising Insurance Score Group cut off and no-hit scores due to the utilization of a new insurance scoring model, ISM 7; adding Allstate Fire and Casualty Insurance Company to the list of qualifying auto and/or property companies for the Multiple Policy Discount; and removing minimum premiums from the rate pages. As the company inadvertently filed incorrect no-hit scores, the filing is amended to correct those scores. There is no rate effect.

Received: October 31, 2005 Filing: 2005-1901P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-15-05.

23. ALLSTATE INDEMNITY COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

The company is requesting to withdraw initial rates and rules for its Landlords Package Policy.

Received: 23, 2005 Filing: 2005-3227C

WITHDRAWN on 12-09-05.

24. ALLSTATE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

The company is filing to adopt the following Insurance Services Office, Inc. filing designation numbers: GL-2004-RELP, GL-2004-BGL2 and GL-2004-IALL1. The company is also filing for its revised loss cost multiplier factor of 1.844 for use in both monoline general liability and business package policies. The company revised flat charges for its independent Distributors Program (Food or Drink and Tool or Hardware) and updated independent manual pages are also included.

Received: August 25, 2005 Filing: 2005-3246C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9-12-05.

25. ALLSTATE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - FIRE (COMMERCIAL)

The company is filing to adopt previously non-adopted loss cost revisions for commercial fire and allied lines in Insurance Services Office, Inc. filing designation numbers CF-2004-RLA1 and CF-2004-RTER1. The company also revises its loss cost multiplier from 4.219 to 4.795. The overall effect is +4.7% /+568,820.

Received: August 24, 2005 Filing: 2005-3247C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9-1-05.

26. AMERICAN AUTOMOBILE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PURCHASING GROUP

Company is filing general liability rate and rules for its new Oil, Gas and Energy Industry Program. The new program is intended to provide coverage for members of the Association of Energy Service Companies (AESC) Risk Purchasing Group.

Received: November 8, 2005 Filing: 2005-3937C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-06-05.

27. AMERICAN FIRE AND CASUALTY COMPANY

OHIO SECURITY INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
WEST AMERICAN INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Companies are filing to non-adopt Physical Damage Rating Factors in Insurance Services Office designations PP-2003-REL1 and PP-2003-IRL1.

Received: November 3, 2005 Filing: 2005-1914P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-23-05.

28. AMERICAN HARDWARE MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

The company is filing a revision to its Commercial General Liability Program - Rule 36: Availability of Additional Endorsements to add usage rule for new forms Silica or Silica-Related Dust: 511-9349 and Blast Faxing : 511-9345.

Received: August 15, 2005 Filing: 2005-3130C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9-6-05.

29. AMERICAN HARDWARE MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

The company is filing rules for use in its Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information and the Silica or Silica-Related Dust Exclusion Endorsements applicable in the Commercial Auto Program. The filing is amended to include revised manual page with corrected form title.

Received: August 15, 2005 Filing: 2005-3143C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 9-1-05.

30. AMERICAN MERCURY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

Company is filing revisions to its Commercial Auto Manual to reflect the addition of the Insurance Services Office, Inc.'s Mobile Equipment Rule 81. Editorial changes have also been made. The filing is amended to include revised manual pages with "Refer to company" references deleted, amended uninsured motorist limits and amended basic limits.

Received: August 16, 2005 Filing: 2005-3147C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 9-16-05.

31. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: CODE 36.O.S.981 FILING - PERSONAL EXCESS

The company is filing updated manual pages for its Personal Umbrella Insurance Program that includes revised base rates, increased installment charge from \$5 to \$8, revised definition of automobile to include motorcycle and motor home, introduction of a rate for Personal Injury coverage and Business Pursuits or Business Property coverage, introduction of an annual aggregate limit of two times the policy limit, revised rating procedure for rental unit exposures, designation of territories as numeric fields rather than alpha fields and elimination of a \$1,000 retained limit. The filing is amended to withdraw the request to increase the installment charge to \$8 and include Important Information FU-045 for informational purposes, which will be sent to policyholders describing revisions to the program. The overall rate effect is +2.2% /+\$4,240.

Received: September 9, 2005 Filing: 2005-1778P

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 10-24-05.

32. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: CODE 36.O.S.981 FILING - BUSINESS OWNERS POLICY

Company is filing to non-adopt businessowner rule revisions made by Insurance Services Office, Inc. in filing designation number CL-2005RMIN1, Oklahoma file number 05-2874C.

Received: December 16, 2005 Filing: 2005-4085C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-30-05.

33. AMEX ASSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PERSONAL INLAND MARINE

The company is filing initial rates and rules for Air Miles Protection - Delta Option Insurance Program. The filing is amended to withdraw several forms.

Received: November 3, 2005 Filing: 2005-1908P

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 12-5-05.

34. ARGONAUT GREAT CENTRAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

Company is filing rate/rule manual page for a new optional coverage for Identity Recovery in its Retail Grocers Program. Forms were filed under Oklahoma file number 05-3613C.

Received: October 19, 2005 Filing: 2005-3686C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 10-24-05.

35. ARMED FORCES INSURANCE EXCHANGE

Re: CODE 36.O.S.981 FILING - PERSONAL EXCESS

Company is filing for its Personal Umbrella Program, revised manual exception page E-1 and new manual exception page E-2 to reflect form changes contained in Oklahoma file number 05-1672P. The filing is amended to revise page E-1 and E-2 to indicate Oklahoma Amendatory Endorsement OK-500-1 is mandatory and Exclusion - Fungi, Wet or Dry Rot, or Bacteria Endorsement DL 98 17 is mandatory and not optional; to delete reference to Oklahoma Amendatory Endorsement DL 98 32; and to reformat the pages for clarity of intent.

Received: August 2, 2005 Filing: 2005-1673P

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 9-14-05.

36. AXA ART INSURANCE CORPORATION

Re: CODE 36.O.S.981 FILING - PERSONAL INLAND MARINE

The company is filing for its Fine Art Program, an updated rules and rates manual and as a result of additional coverages approved in Oklahoma file #05-1894P renames the program to Fine Art and Collectibles Program. The filing is amended to correct the credit for central station fire alarm, indicate the rate for fragile special collectible items is \$.15/\$100 and comply with Oklahoma Regulation 365:15-7-23. There is no rate effect.
Received: October 31, 2005 Filing: 2005-1895P

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 12-2-05.

37. CALIFORNIA CASUALTY INDEMNITY EXCHANGE

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Company is filing revised Table 6 - Sales Code Factors adding a new sales group called Non-Endorsed College Faculty for use in its Private Passenger Auto Program.
Received: November 15, 2005 Filing: 2005-1961P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-1-05.

38. COLUMBIA NATIONAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - BUSINESS OWNERS POLICY

Company is filing revised manual page OK-15 for use in the Contractors Businessowners Policy Program. The Owners, Lessees or Contractors Completed Operations to the Additional Insureds section of the manual reflects the charge for new addition of coverage. There is no premium effect.
Received: October 11, 2005 Filing: 2005-3592C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 10-21-05.

39. CONTINENTAL CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - BUSINESS OWNERS POLICY

Companies are filing initial rates and rules to introduce new CNA Connect Businessowners Package Policy. This policy for Small Business risk eventually will replace the existing Business Account Package Policy (BAPP) except for Umbrella and Hired/Non-Owned Auto Physical coverages which now will be offered and written as separate policies, the level of coverage will be at least as extensive as those offered under the BAPP policy. Inland marine rates and rules are exempt and not reviewed. The filing has been amended to provide corrected State Exception Page.
Received: September 19, 2005 Filing: 2005-3413C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 10-24-05.

40. CONTINENTAL CASUALTY COMPANY

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
TRANSPORTATION INSURANCE COMPANY
TRANSCONTINENTAL INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - WORKERS' COMPENSATION

Companies are filing for revision to the loss cost multipliers, revision to make all risks available for schedule rating regardless of premium size, and to revise Valley Forge from a stock company to a non stock company for premium discount purposes. Companies automatically adopted National Council on Compensation Insurance loss costs effective 7/1/05 for all classes. Companies did not have a flex filing. The previous Oklahoma file number for the loss cost multipliers is 02-3579C. The loss cost multipliers are revised as follows:

Continental Casualty: from 1.779 to 1.800 with a modification of 1.413

National Fire: from 1.419 to 1.450 with a modification of 1.138

American Casualty: from 1.169 to 1.000 with a modification of .785

Transportation: from 1.670 to 1.600 with a modification of 1.256

Transcontinental: from 1.244 to 1.250 with a modification of .981

Valley Forge: from 1.511 to 1.250 with a modification of .981

The overall effect is -4.2% /-\$820,937.00.

Received: September 29, 2005 Filing: 2005-3508C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-2-05.

41. CONTINENTAL INSURANCE COMPANY, THE

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

The company initially reference filed the approved/filed commercial auto rates, rules and loss costs for Transcontinental Insurance Company. The company requests to withdraw the filing at this time.

Received: November 22, 2005 Filing: 2005-3936C

WITHDRAWN on 12-23-05.

42. CONTINENTAL WESTERN INSURANCE COMPANY

UNION INSURANCE COMPANY

ACADIA INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - FIRE (COMMERCIAL)

Companies are filing rule revisions in the Commercial Property Program. The Commercial Property Extension Endorsements Rule is revised to include new endorsement CL CP 00 11 06 05 - Property Extension Endorsement (D) and the Janitorial Services Rule is revised to state that CL CP 00 08 Janitorial Services - Property Enhancement may be attached when either CL CP 00 02 or CL CP 00 11 is attached, instead of only if CL CP 00 02 is attached.

Received: September 19, 2005 Filing: 2005-3418C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9-27-05.

43. DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

Company is filing revision to its commercial general liability rule pages. Rules are being revised to reflect the new forms being introduced. Additionally, company's exception to the Insurance Services Office's Rule 11 Policy Cancellations is being removed. Company is also incorporating a rule for expense modification. Filing is amended to attach manual pages CG-E-DPC-1 to 5 and RP-E-DPC-1 to 3.

Received: November 14, 2005 Filing: 2005-3828C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 12-19-05.

44. EMPIRE INDEMNITY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - MISCELLANEOUS LIABILITY

Company is filing its initial rates and rules for use with a new program- Entertainment Industry. The program includes an annual policy for long term productions such as motion picture feature films, television series, animated productions, etc. The short term policy includes television pilots, when coverage is needed for a period of 180 days or less. The filing is amended to attach revised manual pages ENT-GL-ANN-OK 1-6.

Received: September 21, 2005 Filing: 2005-3455C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 10-5-05.

45. EMPIRE INDEMNITY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

The company is filing rates and rules for its new Entertainment Program applicable to commercial auto coverages. Coverage is available on a short term basis up to 60 days or on an annual basis.

Received: November 3, 2005 Filing: 2005-3792C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed
on 11-10-05.

46. EMPLOYERS MUTUAL CASUALTY COMPANY

Re: CODE 36.O.S.981 FILING - PERSONAL EXCESS

Company is filing updated manual pages for its Personal Umbrella Program that revises Rule 7. Annual Premiums to include the language "If no vehicles are owned but coverage is desired for non-owned vehicle, charge for one vehicle" and eliminates Rule 8. Waiver of Premium as all return premiums are applied to the insured's account balance.

Received: August 4, 2005 Filing: 2005-1683P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed
on 8-15-05.

47. EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - BUSINESS OWNERS POLICY

Companies are filing to adopt previously non-adopted businessowners revisions of rules and loss costs by Insurance Services Office, Inc. as in filing designation numbers BP-2001-RRU01, BP-2001-RLC01 and BP-2002-OMORU. The companies are also filing exceptions and revised loss cost multipliers. The overall impact of this filing is -5.1% /-\$38,607.

Received: September 13, 2005 Filing: 2005-3374C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9-28-05.

48. EMPLOYERS MUTUAL CASUALTY COMPANY

Re: CODE 36.O.S.981 FILING - BUSINESS OWNERS POLICY

Company is filing revised rules for its independent Auto Repair Shop Program. Previously, this program utilized current Insurance Services Office, Inc. and company businessowners forms and commercial auto forms, plus specific auto repair shop forms. Now the company has since adopted the Insurance Services Office, Inc. 2002 Businessowners Program, but for this Auto Repair Shop, the company will continue using the rules in effect before the prior adoption of the 2002 Business Owners Program. The filing has been amended with corrected manual pages.

Received: September 30, 2005 Filing: 2005-3519C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 10-10-05.

49. EMPLOYERS REINSURANCE CORPORATION

Re: CODE 36.O.S.981 FILING - INSURANCE AGENTS & BROKERS

Company is filing its initial rates and rules for its Insurance Agents and Brokers Errors and Omissions Program.

Received: October 20, 2005 Filing: 2005-3712C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-09-05.

50. ENCOMPASS INDEMNITY COMPANY

Re: CODE 36.O.S.981 FILING - MISCELLANEOUS PRIVATE PASSENGER AUTO

Company is filing revisions to its Classic Auto Program including revising the definition of collector motorcycles to state that if two or more 1978 or older are on the policy, only the highest rated is rated as classic, the other as antique.

Received: November 17, 2005 Filing: 2005-1956P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-06-05.

51. EVEREST NATIONAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

Company is filing for revision (to make Employee Benefits Liability coverage ineligible under Individual Risk Premium Modification Plan) to two commercial multi peril manual pages CEP-OK-CPP-1 and 2, previously approved with Oklahoma file number 04-2832C.

Received: July 22, 2005 Filing: 2005-3184C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 8-25-05.

52. EXECUTIVE RISK INDEMNITY, INC.

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

Company is filing an editorial change to page 50 which is applicable to the Kidnap and Ransom Coverage under the Not-For-Profit Organizations product. Filing was amended to file definitions on manual page 50.

Received: October 7, 2005 Filing: 2005-3571C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 10-27-05.

53. FARMERS ALLIANCE MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - BUSINESS OWNERS POLICY

Company is filing new and revised rule exceptions to Division Nine - Businessowners Program. The Age of Building Factor is revised to combine the years from 36 to 50 and expand the years from 50 to 70 to more evenly dispense the factors for these years. A new exception is also filed. The Remodel Credit Plan allows a percentage discount for those buildings having completed corresponding remodeling. This allows older building discounts for being remodeled. The filing has been amended to withdraw all references to commercial property.

Received: September 13, 2005 Filing: 2005-3368C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 9-26-05.

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

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

The companies are filing revisions to the rates and rules for the Commercial Auto and Garage Programs. The overall effect is -1.7% / -\$167,425. The filing is amended to include revised manual with minimum limits pursuant to HB 2470 and deleted "Refer to Company" references.

Received: November 30, 2005 Filing: 2005-3975C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 12-15-05.

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

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

Companies are filing a rate increase for the commercial general liability coverage. Rates have been increased by 10% for all contractors classes and unchanged for all other classes. The overall impact is +3.9% / +\$16,402. Revised manual pages 1437, 1438, 1439, 1440, 1441 and 1447-66 are attached.

Received: November 30, 2005 Filing: 2005-3981C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-06-05.

56. FEDERAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

Company is filing an editorial change to page 50 which is applicable to the Kidnap and Ransom Coverage for the Not-For-Profit Organization product. Filing was amended to file definitions on manual page 50.

Received: October 7, 2005 Filing: 2005-3572C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 10-27-05.

57. FIREMAN'S FUND INSURANCE COMPANY

AMERICAN INSURANCE COMPANY, THE
NATIONAL SURETY CORPORATION

ASSOCIATED INDEMNITY CORPORATION

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

Companies are filing revised pricing rules applicable to General Liability Fullservice Restaurants to replace previously filed "upscale" restaurant classes.

Received: November 16, 2005 Filing: 2005-3878C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-7-05.

58. FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - FIRE (COMMERCIAL)

Company is filing initial rates and rules to introduce new Commercial Fire Program, the Community Blanket Policy. Filing has been amended to withdraw the Oklahoma Certificate of Compliance.

Received: November 14, 2005 Filing: 2005-3831C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 11-30-05.

59. FIRST COLONIAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - CONTRACTUAL LIABILITY-SERVICE

The company is filing initial rates and rules for its Vehicle Service Contract Reimbursement Insurance Policy Program contained in Rate and Rule Manual API-VSC-CW-RP-1 (7/05). The manual is revised to remove references to Northbrook Insurance Company and change the manual form number to OK-API-VSC-CW-RP-1 (12/05).

Received: October 24, 2005 Filing: 2005-3741C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 12-16-05.

60. GOVERNMENT EMPLOYEES INSURANCE COMPANY

GEICO GENERAL INSURANCE COMPANY

GEICO INDEMNITY COMPANY

GEICO CASUALTY COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Companies are filing revised rates and rules for use in the Private Passenger Auto Program, resulting in an overall rate effect of -4.3%/-
-\$2,824,806 broken down as follows:

Company	%	
GEICO	-4.7	-\$ 2,036,836
GEICO General	-4.7	-\$ 1,144,893
GEICO Indemnity	-3.9	-\$ 452,183
GEICO Casualty	-2.8	-\$ 200,894
		- \$2,824,806

Changes are reductions in comprehensive and collision premiums.

Received: November 7, 2005 Filing: 2005-1918P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed
on 12-22-05.

61. GRAIN DEALERS MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

Company is filing rates and rules for a new coverage "Sexual Misconduct Liability" that gives the 17 policyholders \$2,500 of coverage and allows them to buy higher limits in the FOCUS Church Program.

Received: October 3, 2005 Filing: 2005-3524C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 10-11-05.

62. GREAT AMERICAN ASSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

Company is filing revisions to its trucking physical damage rates/rules to reflect amended stated amount base rates, new Experience Rating Plan for fleets with ten or more vehicles, Motor Carrier Deductible Buy-Back rates/rules and standardized countrywide Schedule Rating Plan. The filing is amended to include rate/rule manual and 40% maximum Physical Damage Schedule Rating credit/debit. The overall effect is +10% /+\$284,200.

Received: August 29, 2005 Filing: 2005-3403C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 10-6-05.

63. GUIDEONE MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

The company is filing to adopt the Insurance Services Office's commercial auto loss costs in filing designation CA-2005-BRLA1, revised Class Plan in CA-2005-RCPI and various rules and loss costs filed by the Bureau in 2003 and 2004. Additionally, it is revising its loss cost multipliers, expected loss ratio, primary factors and added exception for age factors under Rule 101. The filing is amended to include revised manual pages listing Oklahoma as the applicable state. The overall effect is -0.1% /-\$1,055.

Received: November 9, 2005 Filing: 2005-3817C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.

Stamped filed as amended on 11-18-05.

64. GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

GUIDEONE ELITE INSURANCE COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - FIRE (COMMERCIAL)

Companies are filing rate and rule revisions in the Commercial Property Program. The companies are revising the loss cost multipliers and adopting the loss costs and rule revisions made by Insurance Services Office, Inc. in filing designation numbers CF-2004-RLA1 and Oklahoma file number 04-2022C and RP-2001-RIR01 and Oklahoma file number 01-3627C. The companies are also revising county multipliers. The overall impact is zero for this line of business tied together with the commercial general liability as the primary business written is commercial multi peril.

Received: November 11, 2005 Filing: 2005-3837C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-30-05.

65. GUIDEONE MUTUAL INSURANCE COMPANY
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY
GUIDEONE ELITE INSURANCE COMPANY
GUIDEONE AMERICA INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

Companies are filing to adopt the following Insurance Services Office's reference file numbers: GL-2004-BGL2 (04-3336C): Revision of Basic Limit Loss Cost, GL-2004-RCLC1 (04-1852C): Loss Cost Mapping for class code 41620, GL-2004-RELP1 and GL-2005-RELP1: Revisions of the Estimated Loss Potentials Supplements. In addition to the adoption, companies are also filing exception for Loss Cost Addendum, Conversion Factors, Loss Cost Multiplier Factors (1.361) and Expected Loss Ratio for Commercial General Liability Experience and Schedule Rating Plan. Revised manual pages are attached to the filing. Overall rate impact for this filing is 0%.

Received: November 11, 2005 Filing: 2005-3849C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-29-05.

66. GUIDEONE MUTUAL INSURANCE COMPANY
GUIDEONE ELITE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - WORKERS' COMPENSATION

Companies are filing to adopt National Council on Compensation's loss costs effective 7/1/05. Both companies are revising the loss cost multipliers from 1.249 to 1.253, which results in revision to each company's loss cost multiplier manual page OK-WC-1. The filing was amended to change the originally submitted revised loss cost multiplier of 1.297 to 1.253.

Overall effect is -7.7% and -\$98,770.00

Received: November 7, 2005 Filing: 2005-3873C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 12-22-05.

67. HARBOR INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO NON-STANDARD

Company is filing rate and rule revisions for its Non-Standard Private Passenger Auto Program decreasing policy fees on six month policies.

Received: November 18, 2005 Filing: 2005-1962P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-8-05.

68. 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

TRUMBULL INSURANCE COMPANY

PROPERTY AND CASUALTY IC OF HARTFORD

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

Company filed to change two manual pages 3-D-15a and 9-OK-11 to add new form PC 50 56 filed in sister filing 05-3209C. The charge for new optional supplemental property coverages for the Life Science Industry is 4%.

Received: August 23, 2005 Filing: 2005-3210C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 8-25-05.

69. 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
TRUMBULL INSURANCE COMPANY
PROPERTY AND CASUALTY IC OF HARTFORD

Re: CODE 36.O.S.981 FILING - FIRE (COMMERCIAL)

Companies are filing revised rates and rules in the Property Choice Program to modify X-Weather rate differentials between classes, to change the Risk Factor Table and to also revise four of the class codes (F431, F700, F701 and F702). The overall impact is -8.6% /-\$364,031.

Received: October 31, 2005 Filing: 2005-3769C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-28-05.

70. HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Companies are filing updated Physical Damage Symbols for Vehicle Model Years 2001 and 2006 for use in the Private Passenger Auto Program.

Received: November 16, 2005 Filing: 2005-1955P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-1-05.

71. IDS PROPERTY CASUALTY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Company is requesting to withdraw filing of rates and rules for its Personal Lines Auto Program.

Received: November 15, 2005 Filing: 2005-1944P

WITHDRAWN on 12-23-05.

72. INSURANCE CORPORATION OF HANNOVER

Re: CODE 36.O.S.981 FILING - WORKERS' COMPENSATION

Company is filing its initial workers' compensation loss cost multiplier of 1.50 which will be used with National Council on Compensation 7/1/05 loss costs.

Received: October 21, 2005 Filing: 2005-3699C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-20-05.

73. LYNDON PROPERTY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - CONTRACTUAL LIABILITY-SERVICE

The company is filing for its Recreational Vehicle Service Contract Reimbursement Insurance Program, Manual of Rules and Rates RV-2006RS 9/05RS (7/05) to replace the manual approved in Oklahoma file number 01-1196P. The manual revises rates, deductible factors, term factors and Premium Modification Rule; and introduces additional month/mileage plan options and Individual Dealer Experience Modification Rule. The overall rate effect is +16.0% with no dollar effect as the revised rates only apply to new business.

Received: October 21, 2005 Filing: 2005-3708C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-2-05.

74. MARKEL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - FIRE (COMMERCIAL)

Company is filing initial rates and rules to introduce new Towing Program tailored to meet the property insurance needs of tow truck operators. The company is filing manual page MIC-TOW-1-OK and will apply a loss cost multiplier of 1.992 to the Insurance Services Office, Inc. loss costs as filed in filing designation number CF-2001-RLA1 to determine the base rate.

Received: October 7, 2005 Filing: 2005-3596C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 10-21-05.

75. MIC PROPERTY & CASUALTY INSURANCE CORPORATION

Re: CODE 36.O.S.981 FILING - CONTRACTUAL LIABILITY-SERVICE

The company is filing initial contractual liability rates for its Enterprise Mechanical Repair Protection Program.

Received: October 31, 2005 Filing: 2005-3752C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-7-05.

76. NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Re: CODE 36.O.S.981 FILING - PURCHASING GROUP

The company is filing rule and rate revisions including a base rate change and the implementation of a new class plan for its Dentists Professional Liability Program to be used by the National Society of Dental Practitioners (NSDP), a Risk Purchasing Group.

Received: November 7, 2005 Filing: 2005-3810C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-14-05.

77. NATIONWIDE AGRIBUSINESS INSURANCE COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

Companies are starting to service agribusiness "related" clients such as those in the food processing or packaging arenas. By doing this the companies are filing to tier the companies, using Nationwide Agribusiness Insurance Company as the preferred company while Farmland Mutual will be the standard company. Loss cost multiplier factors for the preferred company will be approximately 30% lower than the standard company, and due to their expertise, the loss cost multiplier factors for agribusiness will be 20% lower than non-agribusiness:

Company	Agribusiness LCM	Non-Agribusiness LCM
Nationwide Agribusiness Ins. Co.	1.227	1.473
Farmland Mutual Ins. Co.	1.718	1.964

The total overall effect is -11.2% /-\$13,975.

Received: August 30, 2005 Filing: 2005-3281C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9-16-05.

78. NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PERSONAL INLAND MARINE

The company requests to withdraw an initial rate and rule for its Identity Theft Protection Policy as it is a duplicate of previously approved Oklahoma file number 05-1838P.

Received: November 15, 2005 Filing: 2005-1954P

WITHDRAWN on 12-15-05.

79. NEW HAMPSHIRE INDEMNITY COMPANY, INC.

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Company is filing revised rates and rules for use in its Private Passenger Auto Program, previously approved under Oklahoma file number 05-1714P, to correct errors in how the UW Group/Age/Points/Credit Score was developed in Exhibits 1, 2, 4a, 6, 7 and 76. There is no overall rate effect.
Received: December 9, 2005 Filing: 2005-5011P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-13-05.

80. NORTH STAR MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

Company is filing to adopt Insurance Services Office, Inc. filings Package Modification Factors ML-2004-RLA1 (4/1/05) and Rules ML-2004-ORU04 (3/1/05). This revision changed the Package Modification Factors by +2.9%. The company is making no other changes to the prior Oklahoma filing number 05-2280C for the Church Protector and all other commercial multilines. The overall effect is +2.9% /+\$43,470.00.
Received: September 14, 2005 Filing: 2005-3365C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9-15-05.

81. NORTHLAND INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

Company is filing to non-adopt the following Insurance Services Office, Inc.'s filing designation number GL-2003-RRU03 for use with its Sportsmen's Program - Commercial General Liability coverage.
Received: November 28, 2005 Filing: 2005-3977C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-12-05.

82. OHIO CASUALTY INSURANCE COMPANY, THE
AMERICAN FIRE AND CASUALTY COMPANY
OHIO SECURITY INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Companies are filing rate and rule revisions in the Private Passenger Auto Program with overall rate effect of -4.0 / -\$492,738. Revisions are made in Rule 3 Premium Determination, Rule 4 Classifications, Rule 14 Miscellaneous Coverages, Rule 17 Extended Non-Owned Coverage, and Single Limits Liability, Deviations, and Rate Pages.

Received: October 17, 2005 Filing: 2005-1861P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 10-27-05.

83. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - MISCELLANEOUS PRIVATE PASSENGER AUTO

Company is filing revised rate and rule changes to its Private Passenger Auto Program, previously approved under Oklahoma file numbers 04-0470P and 03-1320P. Changes include implementing a separate Utility Vehicle Type giving 10% premium credit on liability coverage, and adding a 12 month policy term. The overall rate effect is -0.26% /-\$679.

Received: August 24, 2005 Filing: 2005-1733P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 9-19-05.

84. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Company is filing a 10% Multi-Policy Discount for use in its Private Passenger Auto Program to be applied if company also insures the insured's homeowner or farmowner policy.

Received: November 15, 2005 Filing: 2005-1936P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-05-05.

85. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - FARM (COMMERCIAL)

The company is filing a new Multi-Policy Discount for use in its Farmowners Program applicable when insuring a private passenger auto policy in addition to farm. Also, the company is revising its Claims Free Discount to be applicable to a one to six year claim free history.

Received: November 15, 2005 Filing: 2005-3862C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-7-05.

86. OLD REPUBLIC INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

The company is filing rate and rule for use with its new endorsement CG EN GN 0014 11/05: Complete Asbestos Exclusion as required by its reinsurers for all commercial general liability policies.

Received: November 8, 2005 Filing: 2005-3847C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-22-05.

87. PHILADELPHIA INDEMNITY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - MISCELLANEOUS PROFESSIONAL LIABILITY

Company is filing a replacement first page of Rating Rules EPP CWR-1
06/05 for use in the previously approved Educators Protection Plus Program.
Received: December 6, 2005 Filing: 2005-4044C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed
on 12-28-05.

88. PROPERTY AND CASUALTY IC OF HARTFORD

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO

Company is filing a revision to Rule 21 to introduce the Advance Issue
Deviation discount rule for policyholders who request an initial premium
quotation from the company seven or more days before their new business
policy effective date will receive a 10% discount on class rated coverages,
which will be reduced by 1% per year starting with the second renewal term.
Received: October 24, 2005 Filing: 2005-1883P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed
on 11-9-05.

89. REPUBLIC UNDERWRITERS INSURANCE COMPANY

SOUTHERN INSURANCE COMPANY

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO NON-STANDARD

Companies are filing revised rates and rules for use in the Private Passenger Auto Program resulting in an overall effect of -1.7%/- \$73,790 as follows:

Company	% effect	\$ effect
Republic Underwriters Inc. Co.	+0.8%	+\$ 12,405
Republic Fire and Casualty Inc. Co.	+3.3%	+\$ 16,823
Southern Insurance Company	-2.5%	-\$102,609

Changes include base rates, territory definitions, youthful factors, elimination of performance surcharge and introduction of credit as a rating factor.

STAMP FILED 01/03/06: Effective date changed to January 1, 2006 for new business and February 15, 2006 for renewal business.

Received: November 18, 2005 Filing: 2005-1963P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-2-05.

90. SAGAMORE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

The company is filing several revisions to the rates and rules in its Small Fleet Program. Revisions include the deletion of rating class T along with amendments to the premiums of the remaining classes, the elimination of split limits and CSL limits less than \$500,000 (except minimum limits), changes to the schedule of debits and credits, and the addition of a policy issuance fee. The overall effect is 12.7%/ \$52,319.

Received: October 7, 2005 Filing: 2005-3805C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-29-05.

91. SENTRY SELECT INSURANCE COMPANY

SENTRY CASUALTY COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

Companies are filing revisions to the Commercial Auto Motor Carrier/Non-Passenger Program rates/rules to introduce a non-fleet factor for non-fleet liability zone rates and revised territories to track ISO. Overall rate effect is -0.7% /-\$15,400.

Received: August 19, 2005 Filing: 2005-3190C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 8-24-05.

92. STATE FARM FIRE AND CASUALTY COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

Company filed 16 new Option Packages for its Business Program last revised in Oklahoma filing #03-4793C. These option packages provide a group of coverages commonly needed by businesses with similar operations in a single package. All coverages being offered are currently available on their own. Filing was amended to include all 18 revised manual pages and 16 new manual and rates pages needed to implement these new option packages.

Received: November 21, 2005 Filing: 2005-3915C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 12-07-05.

93. STATE FARM FIRE AND CASUALTY COMPANY

Re: CODE 36.O.S.981 FILING - FARM (COMMERCIAL)

The company is filing revisions to its farm and ranch rules to reflect the addition of the Livestock Semen and Frozen Embryo Endorsement. Reference to the common carrier exclusion has also been eliminated.

Received: November 21, 2005 Filing: 2005-3933C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-08-05.

94. STATE NATIONAL INSURANCE COMPANY, INC.

Re: CODE 36.O.S.981 FILING - GENERAL LIABILITY

Company is filing to adopt various Insurance Services Office, Inc.'s commercial general liability rules and loss costs reference filings included in the currently filed loss cost GL-2004-BGL2. Company is also filing for its loss cost multiplier factors of 1.800 and independent manual pages. Filing is for use in the CIMI Specialized Business Program. Filing is amended to attach revised manual pages and effective date.

Received: October 7, 2005 Filing: 2005-3577C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.

Stamped filed as amended on 11-15-05.

95. UNITED STATES LIABILITY INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PERSONAL EXCESS

The company is filing a rating factor for a new \$10,000,000 liability limit for its Personal Umbrella Liability Program.

Received: October 17, 2005 Filing: 2005-1860P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-21-05.

96. UNIVERSAL UNDERWRITERS INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - CONTRACTUAL LIABILITY-SERVICE

The company is filing for its Vehicle Service Contract Reimbursement Program, rates for additional term/mileage options.

Received: November 16, 2005 Filing: 2005-3987C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-20-05.

97. WESTCHESTER FIRE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - MISCELLANEOUS PROFESSIONAL LIABILITY

The company is filing revised manual rules for its Miscellaneous Errors and Omissions Liability Program. The rules were revised by deleting the minimum premium requirement and moving one of the classes among the Eligible Classes Hazard Groups.

Received: November 3, 2005 Filing: 2005-3788C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-28-05.

98. WESTCHESTER FIRE INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL MULTI PERIL

Company is filing an addition to its Business and Management Indemnity Policy Program filed under Oklahoma filing #04-4497C to insure non-profit organizations. The non-profit risk will follow the same general rules with the company's own rating and classification plans.

Received: December 5, 2005 Filing: 2005-4006C

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 12-07-05.

99. WESTERN AGRICULTURAL INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - PRIVATE PASSENGER AUTO NON-STANDARD

Company is filing revised Rule XIV, Page OK-8 Policy Terms and Payment Plans to exempt electronic funds transfer transactions from service fees in its Private Passenger Non-Standard Auto Program.

Received: November 3, 2005 Filing: 2005-1904P

Stamped filed pursuant to 36 O.S. Section 981 et seq. Stamped filed on 11-23-05.

100. ZURICH AMERICAN INSURANCE COMPANY
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
AMERICAN ZURICH INSURANCE COMPANY
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
MARYLAND CASUALTY COMPANY
ASSURANCE COMPANY OF AMERICA
NORTHERN INSURANCE COMPANY OF NEW YORK
VALIANT INSURANCE COMPANY
FIDELITY AND DEPOSIT COMPANY OF MARYLAND
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
EMPIRE INDEMNITY INSURANCE COMPANY
MARYLAND INSURANCE COMPANY
NATIONAL STANDARD INSURANCE COMPANY

Re: CODE 36.O.S.981 FILING - COMMERCIAL AUTO

The companies are filing revisions to the Commercial Auto Terrorism Rules to reflect usage of the Insurance Services Office's Conditional and Post-TRIA forms. The filing is amended to include revised manual pages clarifying coverage.

Received: November 9, 2005

Filing: 2005-3816C

Stamped filed as amended pursuant to 36 O.S. Section 981 et seq.
Stamped filed as amended on 11-16-05.

FORMS - Property, Casualty or other policies, endorsements or forms that are required to be filed

101. ACCIDENT FUND INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company wishes to withdraw this filing regarding their request to withdraw workers' compensation forms WC 00 04 20 and WC 00 21 12 (Terrorism Act). They will automatically adopt National Council on Compensation Insurance Item B-1398 (Miscellaneous Values for Foreign Terrorism) effective 1/1/06 instead.

Received: December 12, 2005

Filing: 2005-4132C

WITHDRAWN on 12-28-05.

102. ACE AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is filing optional endorsements LD-18771 (09/05): Limited E. Coli Coverage and LD-18578 (07/05): Exclusion - E. Coli. Endorsements are to be used in conjunction with the commercial general liability coverage part. Endorsements are to exclude or limit potential exposure to E. Coli from contact with animals.

Received: December 7, 2005 Filing: 2005-4018C

APPROVED on 12-12-05.

103. ACE AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - EXCESS & UMBRELLA LIABILITY

Company is filing form XS-18769 (09/05) E. Coli Exclusion for use in its Commercial Umbrella and Excess Liability Program.

Received: December 6, 2005 Filing: 2005-4027C

APPROVED on 12-21-05.

104. ACE AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS LIABILITY

Company is filing form ALL-18845 10/05: Difference in Conditions/ Difference in Limits for use with the commercial general liability coverage only. Endorsement will be used to ensure that coverages are concurrent between two policies issued to the same insured.

Received: December 8, 2005 Filing: 2005-4048C

APPROVED on 12-20-05.

105. ACE AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - EXCESS & UMBRELLA LIABILITY

Company is filing form LD-18908 (11/05) Exclusion - Designated Activity
or Event for use in its Commercial Umbrella and Excess Liability Program.

Received: December 15, 2005 Filing: 2005-4076C

APPROVED on 12-23-05.

106. AIU INSURANCE COMPANY

AMERICAN HOME ASSURANCE COMPANY

AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY

AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY

BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA

COMMERCE & INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE CO

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

Re: INDEPENDENT FILING - GENERAL LIABILITY

Companies are filing forms:

89976 (10/05): Employees of Contractors

89977 (10/05): Homebuilders GL Extension Endorsement

89978 (10/05): Pollution Exclusion - Limited Exception for Job Site
Pollution

Forms are for use with the commercial general liability coverage as
optional endorsements.

Received: November 21, 2005 Filing: 2005-3939C

APPROVED on 12-05-05.

107. ALLIANCE INDEMNITY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

The company is filing for its Homeowners and Country Home Programs, Identity Fraud Expense Coverage UN 182 10 05. The effective dates are: 04-01-06 (New) and 04-01-06 (Renewal).

Received: December 1, 2005 Filing: 2005-1986P

APPROVED on 12-14-05.

108. AMERICA FIRST INSURANCE COMPANY

PEERLESS INSURANCE COMPANY
NETHERLANDS INSURANCE COMPANY, THE
PEERLESS INDEMNITY INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing revision to the information page 25-190 (one for each company) to add additional states to section 3.C. Other States Insurance.

Received: November 10, 2005 Filing: 2005-3882C

APPROVED on 12-01-05.

109. AMERICAN AUTOMOBILE INSURANCE COMPANY

Re: INDEPENDENT FILING - PURCHASING GROUP

Company is filing forms for its new Oil, Gas, and Energy Industry Program for use by the Association of Energy Service Companies (AESC) Risk Purchasing Group.

Received: November 8, 2005 Filing: 2005-3938C

APPROVED on 12-06-05.

110. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

Re: INDEPENDENT FILING - MOBILE HOMEOWNERS

The company is filing new and revised forms for its Mobilehomeowners Program and as a result changes the program name to Specialty Homeowners Program. The program now provides coverage for manufactured and modular homes in addition to coverage for mobile homes and revises and updates policy forms and endorsements to enhance, clarify and eliminate gaps in coverage. The company also requests to withdraw Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement, GAP Coverage Endorsement, Outstanding Principal Balance Protection Endorsement, Personal Effects Endorsement, Watercraft Liability Endorsement and Secured Interest Protection Endorsement. The filing is amended to retract the request to withdraw Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement and Outstanding Principal Balance Protection Endorsement as there are current policies in effect with these endorsements attached, to include Manual Declarations Page and to include Important Notice to Renewal Policyholders for informational purposes only. The effective dates are 03-15-06 (New) and 04-15-06 (Renewal).

Received: November 3, 2005 Filing: 2005-1906P

APPROVED As Amended on 12-30-05.

111. AMERICAN COUNTRY INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Company is filing to use Insurance Services Office's form IL DS 00 07 02 Common Policy Declarations in its Commercial Multi-Peril Program.

Received: December 28, 2005 Filing: 2005-4159C

APPROVED on 12-30-05.

112. AMERICAN HOME ASSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE CO
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The companies are filing revisions to the Additional Insured - Where Required Under Contract or Agreement to clarify coverage. The filing is amended to include language for compliance with 36 O.S. Section 3635.1 in the Commercial Auto Program.

Received: November 15, 2005 Filing: 2005-3860C

APPROVED As Amended on 12-07-05.

113. AMERICAN HOME ASSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Re: INDEPENDENT FILING - EXCESS WORKERS' COMPENSATION

Companies are revising two excess workers' compensation forms, Stop Gap 56289 (removing Nevada as a monopolistic state from paragraph one) and 67153 Knowledge of Occurrence ("corporate officer" has been replaced with a blank space in paragraph one to allow for additional titles to be inserted).

Received: November 22, 2005 Filing: 2005-3957C

APPROVED on 12-19-05.

114. AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE CO
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Companies filed to revise two forms (84417 and 79413) and introduce two new forms (89556 and 89064) to use in the Bollinger Club Program. Filing was amended to withdraw the revision to form 79424, which is not approved for use in Oklahoma.

Received: November 22, 2005 Filing: 2005-3923C

APPROVED As Amended on 12-12-05.

115. AMERICAN RELIABLE INSURANCE COMPANY

Re: INDEPENDENT FILING - MOTORCYCLE

Company is filing forms for its initial filing of its Motorcycle Program.

Received: November 21, 2005 Filing: 2005-1966P

APPROVED on 12-14-05.

116. AMERICAN RELIABLE INSURANCE COMPANY

Re: INDEPENDENT FILING - FARM (COMMERCIAL)

The company is filing several optional new exclusionary forms for use where otherwise acceptable risks would not be accepted due to one or more of the conditions referenced in the forms applicable to its Farmers and Ranchers Program. The filing is amended to withdraw the manual page. Also, the Collapse Form is not being withdrawn.

Received: November 28, 2005 Filing: 2005-3954C

APPROVED As Amended on 12-15-05.

117. AMERICAN TRAVELER MOTOR CLUB, INC

Re: INDEPENDENT FILING - MOTOR SERVICE CLUB

Motor Service Club is filing new motor club membership fulfillment contract ATMB30002E1P pursuant to 36 O.S. Section 3101 et al. This filing is terminated and replaced by 05-5003P.

Received: August 17, 2005 Filing: 2005-1727P

WITHDRAWN and replaced by 05-5003P on 12-06-05.

118. AMERICAN TRAVELER MOTOR CLUB, INC

Re: INDEPENDENT FILING - MOTOR SERVICE CLUB

Company wishes to withdraw its American Traveler Motor Club's new service contract ATMB30002E1P approved in Oklahoma file number 05-1727P. This service contract has not been issued. The contract is being withdrawn because it contains language for an optional fee to be retained by the club for administration costs if the member cancels after 30 days, and this is not in compliance with 36 O.S. Section 3104-C.-3.

Received: December 6, 2005 Filing: 2005-5003P

APPROVED on 12-12-05.

119. AMERICAN ZURICH INSURANCE COMPANY

MARYLAND CASUALTY COMPANY

ASSURANCE COMPANY OF AMERICA

NORTHERN INSURANCE COMPANY OF NEW YORK

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The companies are filing revisions to several forms in the Precision Premier, Precision America and Precision Specialty Contractors Policy Programs applicable to commercial auto coverage and also introducing Zurich Programs Specialty Auto Program.

Received: November 18, 2005 Filing: 2005-3928C

APPROVED on 12-08-05.

120. AMEX ASSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

The company is filing initial forms for its Air Miles Insurance Program - Delta Option Insurance Program. The filing is amended to include Master Policy AX0128 AMI-AX0128 06/05, Master Policy Application AMI-AX0128-MAPP 06/05, Oklahoma Rider AMP-RDR1-OK 08/05 and Oklahoma Endorsement AMP-AX0128-END1-OK 10/05; withdraw Missouri Endorsement AMP-RDR1-MO 08/05 and comply with Oklahoma Statutes 36 O.S. Section 3613.1 and 36 O.S. Section 3617 and Oklahoma Regulation 365:15-1-13.

Received: December 1, 2005 Filing: 2005-1996P

APPROVED As Amended on 12-23-05.

121. AMICA MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised Oklahoma Uninsured Motorists Coverage Law forms, COUM and COUNCOV, previously approved under Oklahoma filing 04-5017P, for use in its Private Passenger Auto Program.

Received: December 9, 2005 Filing: 2005-5012P

APPROVED on 12-23-05.

122. ASSOCIATION CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - FIRE (COMMERCIAL)

Company is filing three new forms for use in the Commercial Property Program. Exclusion - Cosmetic or Appearance Loss or Damage, TXCOSEXC1 (06/02) (modifies Causes of Loss for Basic and Broad Form) and is optional. The Exclusion - Cosmetic or Appearance Loss or Damage, TXCOSEXC2 (06/02) - Causes of Loss - (modifies Special Form) and is optional. Commercial Property Enhancement Endorsement, CPE-100, Ed. 05-01-02 will be attached to all policies as an enhancement endorsement.

Received: November 22, 2005 Filing: 2005-3931C

APPROVED on 12-05-05.

123. ASSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - BUILDERS RISK (COMMERCIAL)

Company is filing for use of one new commercial inland marine builder's risk endorsement, HBIS-77 - Marine Model Home Contents Reporting Endorsement.

Received: November 1, 2005 Filing: 2005-3871C

APPROVED on 12-01-05.

124. AUTOGUARD ADVANTAGE CORPORATION

Re: INDEPENDENT FILING - VEHICLE SERVICE WARRANTY

Company requests withdrawal of this filing which was originally seeking approval of 19 new AutoGuard Advantage service warranty contract forms. The company is withdrawing the filing because at this time they are unclear as to which contract forms they wish to file for approval.

Received: October 18, 2005 Filing: 2005-1886P

WITHDRAWN on 12-20-05.

125. AVEMCO INSURANCE COMPANY

Re: INDEPENDENT FILING - AVIATION

Company is filing a revision to Form nnc-G1153: Seaplane Endorsement, and new endorsements: nc-G122201: Deductible Amendatory Endorsement, nc-G124301: Canopy Deductible Endorsement, nc-G131401: Special Light Sport Aircraft - Airplane Endorsement, and nc-G131501: Experimental Light Sport Aircraft - Airplane Endorsement. Endorsements are for use with its Direct Approach Aircraft Insurance Policy.

Received: November 28, 2005 Filing: 2005-1975P

APPROVED on 12-07-05.

126. AXA ART INSURANCE CORPORATION

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

The company is filing for its Fine Art Program, to revise three forms, introduce 17 forms and withdraw one form and as a result of additional coverages renames the program to Fine Art and Collectibles Program.

The filing is amended to withdraw Oklahoma Amendatory Endorsement IPL 01 50, as its provisions are also included in Oklahoma Amendatory Endorsement AXA PIM-AMENDT-OK (11/00) previously approved in Oklahoma file number 00-4064P.

Received: October 31, 2005 Filing: 2005-1894P

APPROVED As Amended on 12-02-05.

127. BITUMINOUS CASUALTY CORPORATION

BITUMINOUS FIRE AND MARINE INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The companies are filing new Liability Deductible Including Allocated Loss Adjustment Expense Endorsement for use in the Commercial Auto Program.

Received: December 8, 2005 Filing: 2005-4050C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/16/05.

128. CAPITOL INDEMNITY CORPORATION

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is filing Form CGL 336 (12-05): Recreational Vehicle Parking Endorsement for use with its Commercial General Liability coverage part when a campground risk exposure exists.

Received: November 28, 2005 Filing: 2005-3949C

APPROVED on 12-07-05.

129. CENTRAL MUTUAL INSURANCE COMPANY

Re: DEVIATION FILING - EXCESS & UMBRELLA LIABILITY

Company is filing to adopt Insurance Services Office, Inc. (ISO) filing CU-2005-OFR05 (Oklahoma number 05-2737C) Multistate Forms Revision, to revise form 8-2004, previously approved under Oklahoma number 02-0436C, and to request withdrawal of form 8-1968. Filing has been amended by withdrawing request to withdraw form 8-1968 until all policies with that form attached are expired.

Received: November 10, 2005

Filing: 2005-3823C

APPROVED As Amended on 12-01-05.

130. CENTRAL MUTUAL INSURANCE COMPANY

ALL AMERICA INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The companies are filing revisions to the BAP Plus Endorsement to clarify coverage.

Received: December 15, 2005

Filing: 2005-4074C

APPROVED on 12-22-05.

131. CENTRAL MUTUAL INSURANCE COMPANY

ALL AMERICA INSURANCE COMPANY

Re: INDEPENDENT FILING - FIRE (COMMERCIAL)

Companies are filing new form, Restaurant Plus Extension number 14-3133, to be attached to restaurant property policies for commercial property.

Received: December 22, 2005

Filing: 2005-4135C

APPROVED on 12-30-05.

132. CHEVRON TRAVEL CLUB, INC.

Re: INDEPENDENT FILING - MOTOR SERVICE CLUB

Motor Service Club is filing for use of one new motor club membership booklet pursuant to 36 O.S. Section 3101 et al.

Received: November 28, 2005 Filing: 2005-1985P

APPROVED on 12-19-05.

133. CINCINNATI INSURANCE COMPANY, THE

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing seven forms for use in its Private Passenger Auto Program.

Received: November 29, 2005 Filing: 2005-1990P

APPROVED on 12-15-05.

134. CINCINNATI INSURANCE COMPANY, THE

Re: INDEPENDENT FILING - HOMEOWNERS

The company files for use in its Personal Homeowners Program, Release of Interest HR743 (10/04) and Loss Payable Provisions Schedule HR839 (04/99). The effective dates are: 02-01-06 (New) and 02-01-06 (Renewal).

Received: November 29, 2005 Filing: 2005-1992P

APPROVED on 12-20-05.

135. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is filing various forms that are modified for automation under its Commercial General Liability Programs. This filing is terminated and replaced by Oklahoma file number 05-4079C on 12-21-05.

Received: August 21, 1998 Filing: 1998-3588C

WITHDRAWN and replaced by Oklahoma file number 05-4079C on 12-21-05.

136. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

The company is filing a revised declarations page for use with its Commercial General Liability Program. Filing is amended to attach revised Form CG DS 01 7/98. This filing is terminated and replaced by Oklahoma filing number 05-4079C on 12-21-05.

Received: March 2, 2001 Filing: 2001-0440C

WITHDRAWN and replaced by Oklahoma filing number 05-4079C on 12-21-05.

137. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is filing revisions to its Change Endorsement CHE-99A-L 2-06. Form is to be used for name, address and loss payee changes and other simple revisions to the policy.

Received: November 18, 2005 Filing: 2005-3908C

APPROVED on 12-05-05.

138. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - INLAND MARINE

Company is filing revision to one commercial inland marine form CHE-99A (97-3189C) to change the endorsement number to CHE-99A-"I".

Received: November 18, 2005 Filing: 2005-3910C

APPROVED on 12-19-05.

139. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The company is filing a new Change Endorsement for use in its Commercial Auto Policy Program.

Received: November 18, 2005 Filing: 2005-3911C

APPROVED on 12-09-05.

140. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - FIRE (COMMERCIAL)

Company is filing form CHE-99A-P (2-06) Change Endorsement for use in the Commercial Property Policy Program. This form replaces previously filed and approved form CHE-99A (4-89) Change Endorsement.

Received: November 18, 2005 Filing: 2005-3912C

APPROVED on 12-01-05.

141. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - CRIME - ISO

Company is filing form CHE-99A-C (2-06) Change Endorsement for use in the Commercial Crime and Fidelity Policy Program. This form replaces previously filed and approved form CHE-99A (4-89) Change Endorsement.

Received: November 18, 2005 Filing: 2005-3913C

APPROVED on 12-01-05.

142. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is filing revised and new declarations pages for use with the Commercial General Liability Policy Program.

Received: December 20, 2005 Filing: 2005-4079C

APPROVED on 12-21-05.

143. CONSUMER PROGRAM ADMINISTRATORS, INC.

Re: INDEPENDENT FILING - VEHICLE SERVICE WARRANTY

Service warranty association is filing for use of one new replacement Privilege Protection Care contract form AWS-287-NCT (replacing AWS-162 and AWS-205) pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al.

Received: November 23, 2005 Filing: 2005-1978P

APPROVED on 12-12-05.

144. CONTINENTAL CASUALTY COMPANY

Re: INDEPENDENT FILING - INLAND MARINE

Company is filing revisions to one commercial inland marine form CIM-CE-Cert-2.0. The filing was amended to revise form CIM-CE-Cert-2.0, changing the Oklahoma specific language for arbitration.

Received: November 2, 2005 Filing: 2005-3773C

APPROVED As Amended on 12-20-05.

145. CONTINENTAL INSURANCE COMPANY, THE

Re: REFERENCE FILING - BOILER & MACHINERY

Company is requesting to withdraw filing regarding the merger of Transcontinental Insurance Company into its parent company National Fire Insurance Company.

Received: November 22, 2005 Filing: 2005-3921C

WITHDRAWN on 12-23-05.

146. CONTINENTAL INSURANCE COMPANY, THE

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The company initially reference filed the approved commercial auto forms for Transcontinental Insurance Company. The company requests to withdraw the filing at this time.

Received: November 22, 2005 Filing: 2005-3935C

WITHDRAWN on 12-23-05.

147. COUNTRY MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

The company is filing for its Homeowners Insurance Program, revised Home Insurance Application 21003b (12-02/06) and Supplemental Application 21000b (05-02/06) to replace editions previously approved in Oklahoma file number 05-1153P. The effective dates are: 02-01-06 (New) and 02-01-06 (Renewal).

Received: November 15, 2005 Filing: 2005-1937P

APPROVED on 12-09-05.

148. CUMIS INSURANCE SOCIETY, INC.

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

The company is filing for its Lenders Protection Insurance Program, revised Lenders Protection Insurance Policy LEND 301 11/05 to replace edition approved in Oklahoma file number 04-4439C. The form revises the refund method in the Cancellation of Coverage on a Loan Condition and adds liberalization language in the Changes or Modifications of Policy Term Policy Condition.

Received: December 20, 2005 Filing: 2005-4116C

APPROVED on 12-23-05.

149. DAIMLERCHRYSLER INSURANCE COMPANY

Re: INDIVIDUAL RISK FILING - COMMERCIAL AUTO

The company is filing forms for a new Mercedes Benz Automobile Wholesale Floor Insurance Program for individual risk Mercedes Benz Financial.

Received: November 15, 2005 Filing: 2005-3859C

APPROVED on 12-01-05.

150. DALLAS FIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is filing its independent Commercial General Liability Policy Declarations.

Received: December 16, 2005 Filing: 2005-4068C

APPROVED on 12-20-05.

151. DARWIN NATIONAL ASSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL EXCESS & UMBRELLA LIABILITY

Company is filing policy form, declarations page, policyholder disclosure notice and Oklahoma state amendatory endorsement for use in its Commercial Excess Liability Program. Filing has been amended by revising form e1028 to comply with Title 36 Section 3639. Filing is Stamp Filed as amended pursuant to Commissioner Order 04-1714-PRJ.

Received: December 9, 2005 Filing: 2005-4034C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/23/05.

152. DEALERS ALLIANCE CORPORATION

Re: INDEPENDENT FILING - VEHICLE SERVICE WARRANTY

Service warranty corporation is filing for use of two new Motorcycle - All Terrain Vehicle service warranty contract forms pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contracts are guaranteed by a contractual liability insurance policy issued by Dealers Assurance Company. Oklahoma company number is 2294.

Received: November 15, 2005 Filing: 2005-1952P

APPROVED on 12-09-05.

153. DIAMOND STATE INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL EXCESS & UMBRELLA LIABILITY

Company is filing three forms EAA-185 (8/2004) Exclusion Of Claims and Suits Between Insureds Or Related Entities, EXA-408 (2/2004) Transfer Of Rights As To Underlying Insurers, and EXA-446 (11/2004) Violation Of Statutes That Govern E-Mails, Fax, Phone Calls Or Other Methods Of Sending Material Or Information Exclusion for use in its Commercial Umbrella/Excess Liability Program.

Received: November 23, 2005 Filing: 2005-3950C

APPROVED on 12-09-05.

154. DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is filing several new and revised policy forms and endorsements to its Commercial General Liability Program. Filing is amended to withdraw form DG DS 03 06 05 and attach revised form DG DS 13 OK 12 04.

Received: November 14, 2005 Filing: 2005-3827C

APPROVED As Amended on 12-16-05.

155. EMPIRE INDEMNITY INSURANCE COMPANY

Re: INDEPENDENT FILING - FIRE (COMMERCIAL)

Company is filing a form revision in the Commercial Property Program. Common Policy Declaration EM 3601 (Ed. 03/03) replaces the 3/02 edition approved in Oklahoma file number 02-2897C. The declarations page is mandatory on all policies and will be used with Insurance Services Office, Inc. and the company's proprietary coverage.

Received: September 22, 2005 Filing: 2005-3475C

Stamped filed pursuant to Commissioner's Order 2004-1714-PRJ on 9/29/05.

156. EMPIRE INDEMNITY INSURANCE COMPANY

Re: INDEPENDENT FILING - INLAND MARINE

Company is filing for use of 16 new commercial inland marine forms. The filing was amended to delete commercial auto form EM 4808 from the filing. This commercial auto form was approved in Oklahoma file number 05-3791C. Received: October 19, 2005 Filing: 2005-3705C

APPROVED As Amended on 12-22-05.

157. EMPLOYERS INSURANCE COMPANY OF WAUSAU
WAUSAU UNDERWRITERS INSURANCE COMPANY
WAUSAU BUSINESS INSURANCE COMPANY

Re: INDEPENDENT FILING - BUSINESS OWNERS POLICY

Companies are filing new form FB0507 01-06 - Wausau Elite Florist Endorsement that will enhance coverage in the Insurance Services Office, Inc. 2002 Businessowners Program. The form will be used in conjunction with all Insurance Services Offices, Inc. forms. Received: November 28, 2005 Filing: 2005-3965C

APPROVED on 12-05-05.

158. EMPLOYERS INSURANCE COMPANY OF WAUSAU

Re: INDEPENDENT FILING - FIRE (COMMERCIAL)

Company is filing two new forms for use in the Commercial Fire Program: The Liberalization Condition number RM1406 11-05 and Nuclear Exclusion Amendatory Endorsement number RM1686 11-05. There is no premium impact. These endorsements will be added to all Liberty Mutual Property RM Select Policies.

Received: December 5, 2005 Filing: 2005-4021C

APPROVED on 12-13-05.

159. EMPLOYERS INSURANCE COMPANY OF WAUSAU
WAUSAU UNDERWRITERS INSURANCE COMPANY
WAUSAU BUSINESS INSURANCE COMPANY

Re: INDEPENDENT FILING - BUSINESS OWNERS POLICY

Companies are filing three form revisions and two new forms for use in the Businessowners Program. The Policy Declarations, the Elite Grocers Platinum Endorsement and Wausau Elite Florist Platinum Endorsement are all revised and the new forms are the Wausau Elite Florist Gold Endorsement and the Elite Grocers Gold.

Received: December 14, 2005 Filing: 2005-4072C

APPROVED on 12-29-05.

160. EMPLOYERS REINSURANCE CORPORATION

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is referencing its sister company Coregis Insurance Company (CIC) forms and endorsements that were approved in Oklahoma file number 04-1490C for use with the commercial general liability coverage.

Received: December 7, 2005 Filing: 2005-4014C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/16/05.

161. ENCOMPASS INDEMNITY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing forms G1-14181E 09-05 Amendment of Motor Vehicle Provisions - Oklahoma and G1-70613B Personal Umbrella Coverage Endorsement for use in its Private Passenger Auto Program. Filing has been amended by withdrawing reference to form G1-70613B and resubmitting it under separate cover.

Received: December 6, 2005 Filing: 2005-5008P

APPROVED As Amended on 12-21-05.

162. ENCOMPASS INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing forms G1-14181E 09-05 Amendment of Motor Vehicle Provisions - Oklahoma and G1-70613B Personal Umbrella Coverage Endorsement for use in its Private Passenger Auto Program. Filing has been amended by withdrawing reference to form G1-70613B and resubmitting it under separate cover.

Received: December 6, 2005 Filing: 2005-5007P

APPROVED As Amended on 12-21-05.

163. EXECUTIVE RISK INDEMNITY, INC.

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Company filed to replace five applications with three new applications for its Health Care Portfolio Policy. Company also filed 54 new endorsements and one revised endorsement for this program. See sister filing Oklahoma file number 05-3824C for additional details. Filing was amended to remove request to withdraw current applications that were being replaced.

Received: November 10, 2005 Filing: 2005-3825C

APPROVED As Amended on 12-09-05.

164. EXECUTIVE RISK INDEMNITY, INC.

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Company is filing 79 new optional forms for its Executive Protection Portfolio. See sister filing Oklahoma file number 05-3996C for details.

Received: December 5, 2005 Filing: 2005-3995C

APPROVED on 12-13-05.

165. FARMERS ALLIANCE MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

The company is filing for its Homeowners and Country Home Programs, Identity Fraud Expense Coverage UN 182 10 05. The effective dates are: 04-01-06 (New) and 04-01-06 (Renewal).

Received: December 1, 2005 Filing: 2005-1988P

APPROVED on 12-14-05.

166. FARMERS ALLIANCE MUTUAL INSURANCE COMPANY

Re: REFERENCE FILING - COMMERCIAL AUTO

The company initially filed to delay adopting the Insurance Services Office's commercial auto terrorism forms and rules in filing designations CA-2005-OTRF1 and CA-2005-OTRU1. Due to amended TRIA provisions and its ISO affiliation regarding commercial auto, the company requests to withdraw the filing.

Received: December 2, 2005 Filing: 2005-3992C

WITHDRAWN on 12-29-05.

167. FEDERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Company filed to replace five applications with three revised applications for its Health Care Portfolio Policy. Company filed 54 new endorsements, and revised one endorsement for this program. Filing was amended to remove request to withdraw current applications that were being replaced. Sister filing with same forms is Oklahoma file number 05-3825C.

Received: November 10, 2005 Filing: 2005-3824C

APPROVED As Amended on 12-09-05.

168. FEDERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Company is filing 79 new optional endorsements applicable to its Executive Protection Portfolio product which was approved in Oklahoma filing number 03-0783C. All endorsements were designed to be non premium bearing and most are exclusions. Sister filing number is Oklahoma file number 05-3995C.
Received: December 5, 2005 Filing: 2005-3996C

APPROVED on 12-13-05.

169. FEDERAL WARRANTY SERVICE CORP.

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty corporation is filing for use of one new service contract form (FW2370) pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contract is guaranteed by a contractual liability insurance policy issued by American Bankers Insurance Company of Florida. Oklahoma company number is 0304.
Received: November 9, 2005 Filing: 2005-1921P

APPROVED on 12-08-05.

170. FEDERAL WARRANTY SERVICE CORP.

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty corporation is filing for use of one new replacement Universal Product Service Plan Contract FW1304 (replacing 9905-A) pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contract is guaranteed by a contractual liability insurance policy issued by American Bankers Insurance Company of Florida. Oklahoma company number is 0304.
Received: November 28, 2005 Filing: 2005-1977P

APPROVED on 12-12-05.

171. FEDERAL WARRANTY SERVICE CORP.

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty corporation is filing revisions to two GE direct consumer products service contract forms pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contracts are guaranteed by a contractual liability insurance policy issued by American Bankers Insurance Company of Florida. The Oklahoma company number is 0304.

Received: December 5, 2005 Filing: 2005-5002P

APPROVED on 12-20-05.

172. FIDELITY WARRANTY SERVICES, INC. C/O JM&A GROUP - LEGAL DEPT.

Re: INDEPENDENT FILING - VEHICLE SERVICE WARRANTY

Service warranty association is filing for use of five new vehicle service contract forms pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contracts are guaranteed by a contractual liability insurance policy issued by Courtesy Insurance Company. Oklahoma company number is 2217.

Received: November 10, 2005 Filing: 2005-1922P

APPROVED on 12-08-05.

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

Re: INDEPENDENT FILING - HOMEOWNERS

The companies are filing for the Prestige Home Premier Program, revised Coverage for Flood Endorsement 125937 12-05 to replace the 9-05 edition. The revision includes adding an Other Structure Limit of Liability field and clarifying that Other Structures and Certain Personal Property - Special Limits of Insurance are subject to the deductible shown in this endorsement. The effective dates are: 12-08-05 (New) and 01-30-06 (Renewal).

Received: November 7, 2005 Filing: 2005-1912P

APPROVED on 12-08-05.

174. FIREMAN'S FUND INSURANCE COMPANY

Re: INDEPENDENT FILING - CROP HAIL

The company files for its Crop-Hail Insurance Program, Crop-Hail Policy Basic Form Special Provisions HA-2118 (01-06) which has been revised to add language to exclude fire and lightning coverage to any crop planted in small grain stubble and clarify that when a crop is damaged by hail the insurer will determine whether it is necessary or feasible to replant the crop. Also the company files Oklahoma Amendatory Endorsement 2006 RCIS 30K which has been revised to allow for a partial return on a crop-hail policy in the event of a known crop failure. The filing is amended to modify Oklahoma Amendatory Endorsement 2006 RCIS 30K to replace refund procedures for cancelled or reduced coverage prior to the policy period or after the policy starts inadvertently omitted by the company. The effective dates are: 01-01-06 (New) and 01-01-06 (Renewal).

Received: November 8, 2005 Filing: 2005-1917P

APPROVED As Amended on 12-19-05.

175. FIRST AUTOMOTIVE SERVICE CORPORATION

Re: INDEPENDENT FILING - VEHICLE SERVICE WARRANTY

Service warranty corporation is filing for use of 13 new Service Point contract forms pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contracts are guaranteed by a contractual liability insurance policy issued by Dealers Assurance Company. Oklahoma company number is 2294.

Received: November 28, 2005

Filing: 2005-1982P

APPROVED on 12-12-05.

176. GREENWICH INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The company is filing several new forms for use in its new Short Term Auto Rental Program. The filing is amended to withdraw forms sent in error.

Received: December 7, 2005

Filing: 2005-4024C

APPROVED as Amended on 12-27-05.

177. HARTFORD CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - EXCESS & UMBRELLA LIABILITY

Company is filing form XL 24 15 03 06 Restriction of Coverage for use in its Commercial Umbrella and Excess Liability Program.

Received: December 1, 2005

Filing: 2005-4000C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/15/05.

178. 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

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Companies are filing three new forms (one exclusion and two following forms) and revising three exclusion forms for the umbrella coverage supplement to the commercial multi-peril policy (Spectrum BOP).

Received: December 6, 2005 Filing: 2005-4017C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/13/05.

179. 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
PROPERTY AND CASUALTY IC OF HARTFORD

Re: INDEPENDENT FILING - GENERAL LIABILITY

Companies are filing form HC 2463 0306: Restriction of Coverage and HC 2193 0306: Exclusion - Violation or Infringement of Intellectual Property Rights. Forms are applicable for use with policy that intend to provide premises OL&T (Owners, Landlords, and Tennants) liability coverage only.

Received: December 8, 2005 Filing: 2005-4047C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/16/05.

180. HERITAGE INDEMNITY COMPANY

Re: INDEPENDENT FILING - VEHICLE SERVICE WARRANTY

Service warranty company is replacing six previously approved contract forms (Oklahoma file numbers 03-0072GSW and 04-0787P) with six new contract forms D6-VBE-OK-01, D6-VBS-OK-01-02 and 03, D6-VBS-WOK-01 and 02. The company is filing pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contracts are guaranteed by a contractual liability insurance policy issued by Heritage Indemnity Company. Oklahoma company number is 3809.

Received: November 18, 2005

Filing: 2005-1964P

APPROVED on 12-19-05.

181. IDS PROPERTY CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is requesting to withdraw filing of forms for its Personal Lines Auto Program.

Received: November 15, 2005

Filing: 2005-1945P

WITHDRAWN on 12-23-05.

182. INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The company is filing optional new Transfer of Rights of Recovery Against Others to Us forms for use in its Commercial Auto Program.

Received: December 5, 2005

Filing: 2005-4008C

APPROVED on 12-19-05.

183. INSURANCE CORPORATION OF HANNOVER

Re: REFERENCE FILING - COMMERCIAL MULTI PERIL

Company reference filed 25 forms from its sister company Clarendon National filed in 2002 and prior for an inactive commercial multi-peril towing program. Additional forms will be filed at a later date and rules were filed under OK number 05-3631C.

Received: October 24, 2005 Filing: 2005-3704C

APPROVED on 12-30-05.

184. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - CRIME - ISO

Bureau is filing form revisions for use in the Crime and Fidelity Program to address recent court decisions and other developments affecting crime and fidelity insurance. The filing designation is CR-2005-OMFOS to be effective 5-1-2006.

Received: November 16, 2005 Filing: 2005-3877C

APPROVED on 12-06-05.

185. LANCER INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The company is filing Physical Damage Coverage Change Forms for use in its Long Haul Trucking Program.

Received: December 1, 2005 Filing: 2005-3991C

APPROVED on 12-15-05.

186. LANDMARK AMERICAN INSURANCE COMPANY
RSUI INDEMNITY COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS COMMERCIAL EXCESS LIABILITY

Companies are filing one new form RSG 46010 1105 Protective Safeguards and one revised form RSG 96020 1005 Flood Exclusion - Specified Locations, previously approved under Oklahoma numbers 04-4484C and 05-3601C, for use in the Excess Property Program.

Received: November 16, 2005 Filing: 2005-3885C

APPROVED on 12-01-05.

187. LANDMARK AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - DIRECTORS & OFFICERS LIABILITY

The company is filing form RSG 216012 1105: Exclusion - Medical Malpractice Modified for use with its Directors and Officers Liability policy - Not For Profit Organization.

Received: December 19, 2005 Filing: 2005-4082C

APPROVED on 12-27-05.

188. LANDMARK AMERICAN INSURANCE COMPANY
RSUI INDEMNITY COMPANY

Re: INDEPENDENT FILING - FIRE (COMMERCIAL)

Companies are filing to revise the Common Policy Declarations - RSG 40007 0305 with RSG 40007 1205. Primarily the changes are in anticipation of state surcharges, so more room has been made on the countrywide declarations page for use in the Commercial Property (Fire and Allied Lines) Program for the Woodworking Property Program.

Received: December 19, 2005 Filing: 2005-4087C

APPROVED on 12-29-05.

189. LE MARS INSURANCE COMPANY

Re: INDEPENDENT FILING - EXCESS & UMBRELLA LIABILITY

Company is filing form CUD 90 02 (08/2005) Biological and Chemical Contaminants Exclusion for use in its Commercial Umbrella Program.
Received: November 29, 2005 Filing: 2005-3961C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/02/05.

190. LE MARS INSURANCE COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is filing form Biological and Chemical Contaminants Exclusion CGD 90 01 08 05 for use with its Commercial General Liability coverage, Owners and Contractors Protective Liability coverage and Products/Completed Operations Liability coverage.
Received: November 29, 2005 Filing: 2005-3962C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/02/05.

191. LE MARS INSURANCE COMPANY

Re: INDEPENDENT FILING - BUSINESS OWNERS POLICY

Company is filing a new endorsement called the Biological and Chemical Contaminant Exclusion, BPD 9033 (08/2005) to be attached to all business-owners policies. This is a catchall exclusion that clarifies the intent of the policy by including such chemical contaminants as radon gas, mercury, lead, asbestos and environmental tobacco smoke as "chemical contaminants" and bacterial endotoxins and fungus as "biological contaminants."
Received: November 29, 2005 Filing: 2005-3968C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/2/2005.

192. LE MARS INSURANCE COMPANY

Re: INDEPENDENT FILING - FIRE (COMMERCIAL)

Company is filing a new endorsement called the Biological and Chemical Contaminants Exclusion, CPD 9002 (08/2005) to be attached to all commercial property policies. This is a catchall exclusion that clarifies the intent of the policy by including such chemical contaminants as radon gas, mercury, lead, asbestos and environmental tobacco smoke as "chemical contaminants" and bacterial endotoxins and fungus as "biological contaminants."

Received: November 29, 2005 Filing: 2005-3969C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/2/05.

193. LE MARS INSURANCE COMPANY

Re: INDEPENDENT FILING - INLAND MARINE

Company is filing for use of one new commercial inland marine Biological and Chemical Contaminants Exclusion endorsement CMD 90-02.

Received: November 29, 2005 Filing: 2005-3971C

APPROVED on 12-02-05.

194. LIBERTY MUTUAL FIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - FIRE (COMMERCIAL)

Company is filing two new forms for use in the Commercial Fire Program: The Liberalization Condition - number RM1406 11-05 and Nuclear Exclusion Amendatory Endorsement - number RM1686 11-05. There is no premium impact. These endorsements will be added to all Liberty Mutual Property RM Select Policies.

Received: December 5, 2005 Filing: 2005-4020C

APPROVED on 12-13-05.

195. LIBERTY MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - INLAND MARINE

Company is filing for use of four new commercial inland marine forms. The filing was amended to revise form AWW-OK-1003 to add Section I for Plan numbers and explanations for covered causes of loss, to revise language in Section II to comply with 36 O.S. Section 3639, to add the company address to comply with 36 O.S. Section 3613-B-2, and to add Section IV Fraud language to comply with 36 O.S. Section 3613.1. Form number AMW-1000 was revised to add language that was missing from page seven of the form.

Received: November 17, 2005

Filing: 2005-3894C

APPROVED As Amended on 12-21-05.

196. LIBERTY MUTUAL INSURANCE COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LIBERTY INSURANCE CORPORATION

Re: INDEPENDENT FILING - MISCELLANEOUS LIABILITY

Companies are filing two new forms, LG 3201 06 05 Sexual Misconduct or Molestation Liability Coverage Form and LG 3225 10 05 Innocent Party Defense Coverage Endorsement.

Received: November 30, 2005

Filing: 2005-3984C

APPROVED on 12-07-05.

197. MERITPLAN INSURANCE COMPANY

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

The company is filing for its Lender's Collateral Protection Program, revised Automatic Coverage Endorsement 04A08-00ED0072-E1005 and Limited Non-Repossession Endorsement 04A08-00ED0071-E1005 to replace earlier editions approved in Oklahoma file number 05-3102C. The only revision is to change the term "Declarations" to "Notice of Insurance" in order to match policy form language.

Received: November 9, 2005 Filing: 2005-3815C

APPROVED on 12-01-05.

198. NATIONAL AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - EXCESS & UMBRELLA LIABILITY

Company is filing form CU155 Exclusion - TSE and NOTICE-TSE for use in its Commercial Umbrella Liability Program.

Received: December 12, 2005 Filing: 2005-4041C

APPROVED on 12-13-05.

199. NATIONAL AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

The company is filing form GL 2264 12/2005: Exclusion - TSE for use in the commercial general liability policy and to exclude liability coverage that arise from bodily injury, property damage and advertising injury arising out of or from, resulting from, caused by or contributed to by Transmissible Spongiform Encephalopathies. Policyholder notices is attached for information only.

Received: December 12, 2005 Filing: 2005-4043C

APPROVED on 12-16-05.

200. NATIONAL CASUALTY COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

The company is filing for its Personal Umbrella/Excess Liability Program, Schedule of Forms and Endorsements UT-SP-2 (12-95) which will list forms and endorsement used with a policy and Endorsement UT-3g (3-92) which will be used for fill in information. For Endorsement UT-3g (3-92), the company provided an acceptable detailed description on its use pursuant to Oklahoma Regulation 365:15-1-19 and confirmed its use will comply with Oklahoma Regulation 365:15-1-3(b)(20). The effective dates are 01-01-06 (New) and 01-01-06 (Renewal).

Received: November 22, 2005 Filing: 2005-1972P

APPROVED on 12-07-05.

201. NATIONAL CASUALTY COMPANY

Re: INDEPENDENT FILING - EXCESS & UMBRELLA LIABILITY

Company is filing form UM-2341 (10-05) Cross Liability Exclusion for use in its Commercial Umbrella/Excess Program.

Received: November 21, 2005 Filing: 2005-3918C

APPROVED on 12-06-05.

202. NATIONAL CASUALTY COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Company is filing a revision to Form GL-52s (09-05): Specified Products Liability endorsement for use with its Commercial General Liability Program.

Received: November 21, 2005 Filing: 2005-3940C

APPROVED on 12-05-05.

203. NATIONAL PRODUCT CARE COMPANY

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty company is filing for use of one new electronics service warranty contract form pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contract is guaranteed by a contractual liability insurance policy issued by Virginia Surety Company, Incorporated. Oklahoma company number is 8616.

Received: November 15, 2005

Filing: 2005-1950P

APPROVED on 12-09-05.

204. NATIONAL PRODUCT CARE COMPANY

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty company is filing for use of six new "Keep It New" extended service plan contract forms for Computer Systems/Laptops and Jewelry/Watches pursuant to the Service Warranty Act, 36 O.S. Section 6601 et. al. The contract is guaranteed by a contractual liability insurance policy issued by Virginia Surety Company, Incorporated. Oklahoma company number is 8616.

Received: November 16, 2005

Filing: 2005-1957P

APPROVED on 12-09-05.

205. NATIONAL PRODUCT CARE COMPANY

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty company is filing for use of six new "Keep It New" extended service plan contract forms for Computer Systems/Laptops and Jewelry/Watches pursuant to the Service Warranty Act, 36 O.S. 6601 et. al. The contracts are guaranteed by a contractual liability insurance policy issued by Virginia Surety Company, Incorporated. Oklahoma company number is 8616.

Received: November 16, 2005

Filing: 2005-1958P

APPROVED on 12-09-05.

206. NATIONAL PRODUCT CARE COMPANY

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty company is filing for use of one N.E.W. ShopNBC Protection Plan contract form pertaining to fitness equipment, computers, and electronics pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contract is guaranteed by a contractual liability insurance policy issued by Virginia Surety Company, Incorporated.

Oklahoma company number is 8616.

Received: November 21, 2005

Filing: 2005-1980P

APPROVED on 12-09-05.

207. NATIONAL PRODUCT CARE COMPANY

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty company is filing for use of one new Sony service contract pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contract is guaranteed by a contractual liability insurance policy issued by Virginia Surety Company, Incorporated. Oklahoma company number is 8616.

Received: November 29, 2005

Filing: 2005-1983P

APPROVED on 12-12-05.

208. NATIONAL PRODUCT CARE COMPANY

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty company is filing for use of two new Buyers Confidence Membership Program contract forms pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contracts are guaranteed by a contractual liability insurance policy issued by Virginia Surety Company, Incorporated. Oklahoma company number is 8616.

Received: December 9, 2005

Filing: 2005-5021P

APPROVED on 12-19-05.

209. NATIONAL SPECIALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - CONTRACTUAL LIABILITY-SERVICE

The company is filing initial forms for its Contractual Liability Insurance Policy for Designated Contracts. The filing is amended to revise Policy SG-02-OK to delete a binding arbitration provision, comply with Oklahoma Statutes 36 O.S. Section 1241.1, 36 O.S. Section 3613 B.2, 36 O.S. Section 3617 and 36 O.S. Section 3639 and include Oklahoma Service Contracts Act Endorsement SG-09-OK to comply with Oklahoma Statute 36 O.S. Section 6007 B.1, 2 and 3.

Received: November 8, 2005 Filing: 2005-3814C

APPROVED As Amended on 12-15-05.

210. NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

The company files for its Identity Theft Protection Policy Program, Identity Theft Protection Policy ID-35 to replace an earlier edition approved in Oklahoma file number 05-1774P. The revised policy contains a clarification to the method of cancellation refund calculation. The filing was amended to modify the policy to comply with 36 O.S. Section 1241.1.

Received: November 30, 2005 Filing: 2005-1993P

APPROVED AS AMENDED on 12-27-05.

211. NORTH AMERICAN SPECIALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL EXCESS & UMBRELLA LIABILITY

Company is filing forms NAX-EXC-NJL (12/04) Several and Not Joint Liability, NAS-EXC-CCC (08/05) Claims Cooperation Clause, and NAS-EXC-ARB (08/05) Arbitration Clause for use in its Commercial Excess Liability Program. Filing has been amended by revising language and creating a new form to replace NAS-EXC-ARB (08/05), form NAS-EXC-ARB-OK (08/05) to comply with Title 36 O.S. Section 3617 and Amended Bulletin No. PC 2004-02.

Received: October 24, 2005 Filing: 2005-3721C

APPROVED As Amended on 12-22-05.

212. NORTH AMERICAN SPECIALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS COMMERCIAL EXCESS LIABILITY

Company is filing forms NAS-EXC-NJL (12/04) Several and Not Joint Liability, NAS-EXC-CC (08/05) Claims Cooperation Clause, and NAS-EXC-ARB (08/05) Arbitration Clause for use in its Commercial Excess Property Program. Filing has been amended by revising language and creating a new form NAS-EXC-ARB-OK (08/05) to replace NAS-EXC-ARB (08/05) in order to comply with Title 36 O.S. Section 3617 and Amended Bulletin No. PC 2004-02.

Received: October 24, 2005 Filing: 2005-3722C

APPROVED As Amended on 12-22-05.

213. NORTH POINTE INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Company is filing a new Asbestos Exclusion form in its commercial multi-peril Bowling Insurance Program.

Received: December 5, 2005 Filing: 2005-4004C

APPROVED on 12-08-05.

214. NORTH STAR MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - BUSINESS OWNERS POLICY

Company is filing new mandatory form for use in the Businessowners Program, Business Protector Program. The Actual Cash Value Definition - CF-1836 (Ed. 9-05) Endorsement is filed as a result of a Supreme Court ruling that an insurer may not deduct depreciation under an actual cash value policy if policy does not contain explicit terms permitting deduction for depreciation.

Received: November 28, 2005 Filing: 2005-3952C

APPROVED on 12-07-05.

215. NOVA CASUALTY COMPANY

Re: REFERENCE FILING - FIRE (COMMERCIAL)

Company is filing forms for the Commercial Property Program. As a member, the company will use current Insurance Services Office, Inc. forms and endorsements in addition to the Declarations and Policy Jacket. There are no independent forms.

Received: November 7, 2005 Filing: 2005-3800C

APPROVED on 12-14-05.

216. NOVA CASUALTY COMPANY

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The company is filing several independent commercial auto forms for use with the Insurance Services Office's commercial auto forms in this new program. The filing is amended to include revised Declarations and Security Verification ID Card.

Received: November 7, 2005 Filing: 2005-3806C

: APPROVED As Amended on 12-13-05.

217. OLD REPUBLIC SECURITY ASSURANCE COMPANY

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

The company files for its Credit Indemnity Revolving Credit Policy Program, Amendatory Oklahoma Endorsement ISC-REVP-11-OK (12/05) to replace the 09/05 edition approved in Oklahoma file number 05-3562C. The revision adds language to the Cancellation Provision to clarify that delivery of a written cancellation notice by the insured or company shall be equivalent to mailing.

Received: December 13, 2005 Filing: 2005-4054C

APPROVED on 12-7-05.

218. OLD REPUBLIC SECURITY ASSURANCE COMPANY

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

The company files for its Credit Indemnity Outstanding Balance Policy Program, Amendatory Oklahoma Endorsement ISC-OBP-11-OK (12/05) to replace the 09/05 edition approved in Oklahoma file number 05-3496C. The revision adds language to the Cancellation Provision to clarify that delivery of a written notice by the insured or company shall be equivalent to mailing.

Received: December 13, 2005 Filing: 2005-4055C

APPROVED on 12-27-05.

219. OLD REPUBLIC SECURITY ASSURANCE COMPANY

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

The company files for its Credit Indemnity UpFront Premium Policy Program, Amendatory Oklahoma Endorsement ISC-UFP-11-OK (12/05) to replace the 09/05 edition approved in Oklahoma file number 05-3493C. The revised form adds language to the Cancellation Provision to clarify that delivery of a written notice by the insured or company shall be equivalent to mailing.

Received: December 13, 2005 Filing: 2005-4056C

APPROVED on 12-27-05.

220. PHILADELPHIA INDEMNITY INSURANCE COMPANY

Re: INDEPENDENT FILING - DIRECTORS & OFFICERS LIABILITY

Company is filing various optional endorsements for use with its Flexi Plus Fire, Non-Profit Directors and Officers Program. Filing is amended to attach revised form PI-NPD-82 OK 12/05 Pro-Pak Elite Enhancement to comply with the statute 36 O.S. Section 3617 for punitive damage provision.

Received: November 30, 2005 Filing: 2005-3980C

APPROVED As Amended on 12-20-05.

221. PHYSICIANS LIABILITY INSURANCE COMPANY

Re: INDEPENDENT FILING - PHYSICIANS & PHYSICIANS ASSISTANTS

Company is filing new and revised forms for use with its Physician Professional Liability Claims Made Program. The filing has been amended with a definition of Mesotherapy Procedures for Form PLE 0230.
Received: October 11, 2005 Filing: 2005-3603C

APPROVED As Amended on 12-02-05.

222. PROGRESSIVE NORTHERN INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised Security Verification Form 4951-OK-0905 previously approved under Oklahoma number 04-0835P for use in its Private Passenger Auto Program.
Received: November 14, 2005 Filing: 2005-1943P

APPROVED on 12-01-05.

223. PROPERTY AND CASUALTY IC OF HARTFORD

Re: INDEPENDENT FILING - BOATOWNERS

The company files initial forms for its Recreational Vehicles and Watercraft Program. The filing was amended to revise Oklahoma Special Provisions Endorsement to add a provision to bring the Common Policy Provisions into compliance with 36 O.S. Section 1241.1, to add a provision that modifies the Appraisal Condition for Recreational Vehicle Special Extensions of Coverage and Watercraft Special Extension of Coverage to align with the Appraisal Condition for the Common Policy Provisions, to clarify several provisions apply to both the Recreational Vehicle Coverage Part and Watercraft Coverage Part and to comply with Oklahoma Statutes 36 O.S. Section 3613.1 and 36 O.S. Section 3613 B.2.
Received: November 7, 2005 Filing: 2005-1915P

APPROVED As Amended on 12-15-05.

224. RSUI INDEMNITY COMPANY

Re: INDEPENDENT FILING - DIRECTORS & OFFICERS LIABILITY

Company is filing Form Exclusion - Medical Malpractice Modified for use with its Directors and Officers Liability Policy - Not For Profit Organization. Endorsement is used to modify the exclusion currently included within the policy to provide limited coverage for the supervision or management of medical services and states clearly that insured's are covered when not acting in his/her medical professional capacity.

Received: November 17, 2005

Filing: 2005-3901C

APPROVED on 12-12-05.

225. RURAL COMMUNITY INSURANCE COMPANY

Re: INDEPENDENT FILING - CROP HAIL

The company is filing initial forms for its Crop Fire Insurance Program. The filing is amended to include Named Peril Crop Insurance Policy Jacket and Crop Fire Declarations Page, withdraw Application NP-1034 (01-05) and comply with Oklahoma Statutes 36 O.S. Section 3613 and 36 O.S. Section 3618.

Received: November 14, 2005

Filing: 2005-1925P

APPROVED As Amended on 12-21-05.

226. SAFECO INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - HOMEOWNERS

The company is filing for its Landlords Protection Program, Landlord Protection Policy - Basic Form P-4101/OKEP 11/05, Landlord Protection Policy - Broad Form P-4102/OKEP 11/05 and Landlord Protection Policy - Condominium Broad Form P-4104/OKEP 11/05 to replace earlier editions approved in Oklahoma file number 04-0497P. The policies were revised to comply with Oklahoma Statute 36 O.S. Section 3639.1. The effective dates are: 12-01-05 (New) and 02-13-06 (Renewal).

Received: November 9, 2005 Filing: 2005-1920P

APPROVED on 12-01-05.

227. SAFECO INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - DWELLING FIRE

The company is filing for its Homeowners Program, Oklahoma Special Provisions (Renters) CHO-6104/OKEP 11/05, Oklahoma Special Provisions (Home) CHO-6133/OKEP 11/05 and Oklahoma Special Provisions (Condo) CHO-6188/OKEP 11/05 to replace earlier editions approved in Oklahoma file number 04-0497P. The special provisions were revised to comply with Oklahoma Statute 36 O.S. Section 3639.1. The effective dates are: 12-01-05 (New) and 02-13-06 (Renewal).

Received: November 10, 2005 Filing: 2005-1931P

APPROVED on 12-01-05.

228. SENTINEL INSURANCE COMPANY, LTD

Re: INDEPENDENT FILING - BOATOWNERS

The company files initial forms for its Recreational Vehicles and Watercraft Program. The filing was amended to revise Oklahoma Special Provisions Endorsement to add a provision to bring the Common Policy Provisions into compliance with 36 O.S. Section 1241.1, to add a provision that modifies the Appraisal Condition for Recreational Vehicle Special Extensions of Coverage and Watercraft Special Extension of Coverage to align with the Appraisal Condition for the Common Policy Provisions, to clarify several provisions apply to both the Recreational Vehicle Coverage Part and Watercraft Coverage Part and to comply with Oklahoma Statutes 36 O.S. Section 3613.1 and 36 O.S. Section 3613 B.2.

Received: November 7, 2005 Filing: 2005-1916P

APPROVED As Amended on 12-15-05.

229. SENTRY SELECT INSURANCE COMPANY

Re: INDEPENDENT FILING - MOTOR TRUCK - INLAND MARINE

Company is revising two motor truck inland marine Basic and Special coverage forms for clarification and reformatting purposes.

Received: November 17, 2005 Filing: 2005-4126C

APPROVED on 12-27-05.

230. SERVICE NET SOLUTIONS OF FLORIDA, LLC

Re: INDEPENDENT FILING - HOME SERVICE WARRANTY

Service warranty company is filing for use of two new home service warranty contract forms pursuant to 36 O.S. Section 6601 et al. (Service Warranty Act). The contracts are guaranteed by a contractual liability insurance policy issued by Great American Insurance Company. Oklahoma company number is 3448.

Received: November 14, 2005 Filing: 2005-1928P

APPROVED on 12-09-05.

231. SHELTER GENERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

The company is filing for its Dwelling Fire Insurance Program, Amendatory Endorsement - Loss Settlement B-795-B which amends the replacement cost loss settlement condition under Broad Form Coverage to indicate the company will pay the actual cash value of the damages and pay the remaining portion of the claim when the actual repair or replacement has been completed.

Received: November 15, 2005 Filing: 2005-1939P

APPROVED on 12-13-05.

232. SHELTER MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

The company is filing for its Dwelling Fire Insurance Program, Amendatory Endorsement - Loss Settlement B-795-B which amends the replacement cost loss settlement condition under Broad Form Coverage to indicate the company will pay the actual cash value of the damages and pay the remaining portion of the claim when the actual repair or replacement has been completed.

Received: November 15, 2005 Filing: 2005-1940P

APPROVED on 12-13-05.

233. SHELTER MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

The company is filing for its Homeowners Insurance Program, Amendatory Endorsement - Loss Settlement B-797-B which amends the replacement cost settlement condition of the HO-5 policy to indicate the company will pay the actual cash value of the damages and pay the remaining portion of the claim when the actual repair or replacement has been completed.

Received: November 15, 2005 Filing: 2005-1941P

APPROVED on 12-13-05.

234. SHELTER MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - FARM (COMMERCIAL)

The company is filing new Loss Settlement Amendatory Endorsement applicable to Farm Five Insurance.

Received: November 15, 2005 Filing: 2005-3861C

APPROVED on 12-07-05.

235. SOMPO JAPAN INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - EXCESS & UMBRELLA LIABILITY

Company is filing to revise form UC 0001 (11-05) Commercial Liability Umbrella Enhancement, previously approved under Oklahoma number 05-2467C, and withdraw six forms in its Commercial Liability Umbrella Program.

Received: November 28, 2005 Filing: 2005-3948C

APPROVED on 12-14-05.

236. ST. PAUL MERCURY INSURANCE COMPANY

Re: INDEPENDENT FILING - PROFESSIONAL LIABILITY

The company is filing revised forms for use with St. Paul SelectOne for Insurance Companies Program. The changes made to the forms are editorial in nature for clarification purposes.

Received: December 5, 2005 Filing: 2005-4032C

FILED pursuant to Order # 04-1714 PRJ - Form on 12/16/05.

237. STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

The company is filing for its Personal Inland Marine Program, to replace Oklahoma Notice DP0345 (12/02) with Oklahoma Fraud Statement ILN084 (09/03).

Received: November 28, 2005

Filing: 2005-1981P

APPROVED on 12-19-05.

238. STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised restrictive forms, previously approved under Oklahoma numbers 04-0874P and 03-1833P, for use in its Private Passenger Auto Program, and withdrawing two policyholder notices.

Received: November 29, 2005

Filing: 2005-1991P

APPROVED on 12-13-05.

239. STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The company is filing to adopt the Insurance Services Office's Fraud Notice, Exclusion of Trustor as Named Insured and Cancellation/Nonrenewal Oklahoma forms and also filing a revised Special Deductible Endorsement clarifying coverage in its Commercial Auto Program.

Received: November 14, 2005

Filing: 2005-3845C

APPROVED on 12-07-05.

240. STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - INLAND MARINE

Company is filing to adopt 167 commercial inland marine forms, and three Insurance Services Office commercial inland marine forms. The company does not have automatic adoption privileges with either Bureau. The company is also filing for approval of eight new independent commercial inland marine forms.

Received: December 5, 2005 Filing: 2005-4010C

APPROVED on 12-14-05.

241. STATE NATIONAL INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Company filed 16 forms to be used in its new Chemplan Policy Rates/Rules filed in Oklahoma file number 05-3998C. The new program is designed to provide insurance coverage to the chemical industry. Filing was amended to remove obsolete language from form IL-02-36.

Received: December 5, 2005 Filing: 2005-3997C

APPROVED As Amended on 12-28-05.

242. STONINGTON INSURANCE COMPANY

Re: INDEPENDENT FILING - INLAND MARINE

Company is filing revision to one commercial inland marine On Hook Physical Damage Legal Liability coverage form, number SKILOHUS. One sentence is being added to Trailer, Conveyance, or Container section for clarification purposes.

Received: November 9, 2005 Filing: 2005-3881C

APPROVED on 12-01-05.

243. STONINGTON INSURANCE COMPANY

Re: INDEPENDENT FILING - EXCESS & UMBRELLA LIABILITY

Company is filing forms to introduce a Commercial Umbrella Liability Program.

Received: December 5, 2005 Filing: 2005-4001C

APPROVED on 12-21-05.

244. SUA INSURANCE COMPANY

Re: INDEPENDENT FILING - EXCESS WORKERS' COMPENSATION

Company is filing for use of 27 new excess workers' compensation forms. The filing was amended to revise form WC 990320 to comply with 36 O.S. Section 3639, HB 1535, and 36 O.S. Section 3613.1.

Received: November 3, 2005 Filing: 2005-3872C

APPROVED As Amended on 12-22-05.

245. TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

Re: INDEPENDENT FILING - MISCELLANEOUS PROFESSIONAL LIABILITY

Company is filing seven Wrap+ Liability renewal applications for its previously submitted Wrap+ Product.

Received: December 19, 2005 Filing: 2005-4109C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/28/05.

246. TRAVELERS INDEMNITY COMPANY, THE
CHARTER OAK FIRE INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
PHOENIX INSURANCE COMPANY, THE
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

Re: INDEPENDENT FILING - MISCELLANEOUS LIABILITY

Companies are filing Deductible Endorsement CG D 3 55 09 05 for use with the Commercial General Liability Coverage and The Liquor Liability Coverage. Filing is amended to attach form CG F4 16 12 05 in place of CG D3 55 09 05.

Received: September 23, 2005 Filing: 2005-3463C

APPROVED As Amended on 12-02-05.

247. TRAVELERS INSURANCE COMPANY, THE
CHARTER OAK FIRE INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
PHOENIX INSURANCE COMPANY, THE
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

Re: INDEPENDENT FILING - EMPLOYEE BENEFITS LIABILITY

Companies are filing a new optional endorsement Deductible Endorsement CG F4 16 12 05, for use with the employee benefits liability line of insurance that had previously been approved in Oklahoma file number 05-3463C for the commercial general liability and liquor liability lines of coverage.

Received: December 13, 2005 Filing: 2005-4091C

APPROVED on 12-27-05.

248. TRIANGLE INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Company filed 49 new and revised forms for its Tri-Pack multi-peril package policy. Most were minor or typo changes with only eight being major revisions. One revised form PCCT 202 was withdrawn and replaced by PCPT 255 which is a rewrite of an Insurance Services Office form using correct edition date of that form.

Received: December 14, 2005 Filing: 2005-4065C

APPROVED As Amended on 12-21-05.

249. UNITED STATES FIRE INSURANCE COMPANY

NORTH RIVER INSURANCE CO., THE
CRUM & FORSTER INDEMNITY COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS COMMERCIAL EXCESS LIABILITY

Company is filing new clarifying form FM 600.0.1193 10 05 Excess Property Policy Conditions and Stipulations for use in its Excess Commercial Property Program.

Received: November 16, 2005 Filing: 2005-3884C

APPROVED on 12-01-05.

250. UNITED STATES FIRE INSURANCE COMPANY

NORTH RIVER INSURANCE CO., THE
CRUM & FORSTER INDEMNITY COMPANY

Re: INDEPENDENT FILING - BOILER & MACHINERY

Companies are filing new form FM 600.0.1191 08 05 Cyber Risk Exclusion for use in the Boiler and Machinery Program.

Received: November 18, 2005 Filing: 2005-3926C

APPROVED on 12-02-05.

251. UNITED STATES FIRE INSURANCE COMPANY
NORTH RIVER INSURANCE CO., THE
CRUM & FORSTER INDEMNITY COMPANY

Re: INDEPENDENT FILING - FIRE (COMMERCIAL)

Companies are filing a new form, Cyber Risk Exclusion - FM 600.0.1191
08 05 to be used in the Commercial Property Program with the intent of
being attached to all policies, unless policies already contain actual
exclusion wording.

Received: November 18, 2005

Filing: 2005-3929C

APPROVED on 12-02-05.

252. UNITED STATES FIRE INSURANCE COMPANY
NORTH RIVER INSURANCE CO., THE
CRUM & FORSTER INDEMNITY COMPANY

Re: INDEPENDENT FILING - CRIME - ISO

Companies are filing a new form, Cyber Risk Exclusion - FM 600.0.1191
08 05 to be used in the Commercial Crime Program with the intent of
being attached to all policies, unless policies already contain actual
exclusion wording making exclusion redundant.

Received: November 18, 2005

Filing: 2005-3930C

APPROVED on 12-02-05.

253. UNITED STATES FIRE INSURANCE COMPANY
NORTH RIVER INSURANCE CO., THE
CRUM & FORSTER INDEMNITY COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Companies are filing revision to Form FM 101.0.1252 10 05: Absolute
Asbestos Exclusion for use with the commercial general liability
coverage form.

Received: November 28, 2005

Filing: 2005-3963C

APPROVED on 12-02-05.

254. UNITED STATES FIRE INSURANCE COMPANY

NORTH RIVER INSURANCE CO., THE
CRUM & FORSTER INDEMNITY COMPANY

Re: INDEPENDENT FILING - GENERAL LIABILITY

Companies are filing a revision to Form FM 101.0.1903 11 05: Exclusion -
Construction Defects for use with the commercial general liability
coverage.

Received: December 2, 2005 Filing: 2005-4002C

APPROVED on 12-12-05.

255. UNITED STATES FIRE INSURANCE COMPANY

NORTH RIVER INSURANCE CO., THE
CRUM & FORSTER INDEMNITY COMPANY

Re: INDEPENDENT FILING - INLAND MARINE

Company is filing for use of one new mandatory commercial inland marine
cyber exclusion endorsement.

Received: November 18, 2005 Filing: 2005-4122C

APPROVED on 12-23-05.

256. UTICA MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS COMMERCIAL MULTI PERIL

The company is filing a new Fraud Statement Addenda, which includes
Oklahoma's fraud warning language pursuant to 36 O.S. Section 3613.1
for attachment to commercial lines applications.

Received: November 23, 2005 Filing: 2005-3943C

APPROVED on 12-08-05.

257. VIRGINIA SURETY COMPANY, INC.

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing clarification revisions to one workers' compensation form VSC-WC-IP.

Received: October 14, 2005

Filing: 2005-3973C

APPROVED on 12-30-05.

258. VIRGINIA SURETY COMPANY, INC.

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The company is filing revisions to its Commercial Auto Declarations Page to track the Insurance Services Office's 2006 Changes.

Received: December 9, 2005

Filing: 2005-4051C

APPROVED on 12-15-05.

259. WARRANTY SUPPORT SERVICES, LLC

Re: INDEPENDENT FILING - VEHICLE SERVICE WARRANTY

Service warranty company is replacing four previous Honda/Acura Care forms with two new forms 9601VS-V03A-006 and 961US-V04A-006 pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contracts are guaranteed by a contractual liability insurance policy issued by Greenwich Insurance Company. Oklahoma company number is 3712.

Received: November 15, 2005

Filing: 2005-1951P

APPROVED on 12-09-05.

260. WESTCHESTER FIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL MULTI PERIL

Company is filing to add Not For Profit Organizations to its Business and Management (BAM) Indemnity Policy Program. This required the filing of 53 endorsements (six new and 47 revisions for modifications to forms approved in Oklahoma filing number 05-3732C). Seven forms approved in the original filing of its BAM Program in Oklahoma filing number 05-3734C were also filed for information only.

Received: December 5, 2005

Filing: 2005-4005C

APPROVED on 12-07-05.

261. WESTERN GENERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - VEHICLE SERVICE WARRANTY

Service warranty corporation is filing for use of one new Alfa Leisure Vehicle Service Contract for Motor Homes pursuant to the Service Warranty Act, 36 O.S. Section 6601 et al. The contract is guaranteed by a contractual liability insurance policy issued by Lyndon Property Insurance Company. Oklahoma company number is 4276.

Received: November 28, 2005

Filing: 2005-1979P

APPROVED on 12-12-05.

262. WESTPORT INSURANCE CORPORATION

EMPLOYERS REINSURANCE CORPORATION

COREGIS INSURANCE COMPANY

Re: INDEPENDENT FILING - COMMERCIAL AUTO

The companies are filing an optional new Loss or Damage to Autos in Your Care, Custody or Control (Valet Parking) for use in the Commercial Auto Program.

Received: December 19, 2005

Filing: 2005-4096C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/28/05.

263. XL SPECIALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - ARCHITECTS & ENGINEERS

Company is filing its state amendatory endorsement and new countrywide endorsements to the Architects and Engineers Professional Liability and Architects, Consultants and Engineers Professional and Environmental Program.

Received: November 30, 2005 Filing: 2005-4007C

FILED pursuant to Order # 04-1714 - PRJ - Form on 12/13/05.

264. ZURICH AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - EXCESS & UMBRELLA LIABILITY

Company is filing to withdraw its Custom Cover Commercial Umbrella Liability Program approved in 1988. Company is no longer marketing or writing this program and there are no existing policyholders.

Received: November 21, 2005 Filing: 2005-3927C

APPROVED on 12-05-05.

265. ZURICH AMERICAN INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

AMERICAN ZURICH INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

Re: INDEPENDENT FILING - CRIME - ISO

Companies are filing form U-CR-D-104-B (Ed. 07/05) Commercial Crime Coverage Part Declarations to replace U-CR-D-104-A (Ed. 05/02) for use with Insurance Services Office, Inc. Commercial Crime Coverage Form, CR-00 21 (Ed. 07/02). The form is being revised to include reference to the Funds Transfer Fraud Insuring Agreement.

Received: November 23, 2005 Filing: 2005-3945C

APPROVED on 12-01-05.