

CARROLL FISHER, CHAIRMAN

Ash Gockel, Member

Al Jennings, Member

John Marshall, Member

AGENDA

STATE BOARD FOR PROPERTY AND CASUALTY RATES

The regularly scheduled meeting for the State Board for Property and Casualty Rates is to be held February 13, 2003, at 9:30 A. M. The Meeting will be held in the Commissioner's Conference Room of the Oklahoma Insurance Department, at 2401 Northwest 23rd Street, Suite 28, Oklahoma City, Oklahoma.

MEETING PROCEDURE

1. Old Business
Reading of the Minutes of the January 23, 2003 meeting.
2. New Business
Any matter not known about or which could not have been reasonably foreseen prior to posting the agenda.
3. National Conference of Insurance Legislators Proposed Model Act Regarding Use of Credit Scoring Information in Personal Insurance, comments by Mr. John Marshall, Board Member.
Mr. Marshall's comments about the Model Act may not reflect the opinions of other members of the Board. Mr. Marshall's comments should not be interpreted as binding on the Board. Public comments are welcome (5 minute time limit each speaker).
4. Agenda Items
Agenda items are continued through Page 13.
5. Adjournment

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

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

1. ACE PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - MULTIPLE PERIL CROP

Company is filing revised rates and rules for their Hay Fire Insurance Program, previously approved in Oklahoma file #00-0793P. Filing is amended to revise the rate page to include that the premium rates are per \$100. The overall rate impact is +11.4% /\$0 as there is no written premium.

FILING HAS BEEN CERTIFIED.

Received: December 26, 2002 Filing: 2002-4221P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

2. AGRI GENERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MULTIPLE PERIL CROP

Company is filing revised rates and rules for their Hay Fire Insurance Program, previously approved in Oklahoma file #00-0792P. Filing is amended to revise the rate page to include that the premium rates are per \$100. The overall rate impact is +11.4% /\$0 as there is no written premium.

FILING HAS BEEN CERTIFIED.

Received: December 26, 2002 Filing: 2002-4222P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

3. ARMED FORCES INSURANCE EXCHANGE

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing to amend the State Requirements section of its rule manual concerning placement of the fraud warning.

Certification is not required.

Received: January 3, 2003 Filing: 2003-1024P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

4. CHURCH MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to adopt the National Council on Compensation Insurance's revised loss costs that were effective January 1, 2003 along with revising their loss cost multiplier from 1.385 to 1.377.

The total overall effect of this filing is +0.13% /+\$1,018.

FILING HAS BEEN CERTIFIED.

Received: December 23, 2002 Filing: 2002-5285C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: CARROLL FISHER

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

5. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing base rate revision resulting in an overall effect of +3.2% /+\$9. Filing has been amended to provide an updated manual page relating to golf carts as this was an oversight on behalf of the company.

FILING HAS BEEN CERTIFIED.

Received: January 21, 2003 Filing: 2003-1052P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

6. COUNTRY CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +9.6% /+\$23,121 with indications of 9.7%. Filing includes revised base rates, all rating variables and all class factors. FILING HAS BEEN CERTIFIED.

Received: December 3, 2002 Filing: 2002-4154P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

7. COUNTRY MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised rates and rules resulting in an overall effect of +8.6% /+\$426,752 with indications of 9.7%. Filing includes revised base rates, all rating variables and all class factors. FILING HAS BEEN CERTIFIED.

Received: December 3, 2002 Filing: 2002-4156P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

8. COUNTRY PREFERRED INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +9.2% /+\$98,767 with indications of 9.7%. Filing includes revised base rates, all rating variables and all class factors.

FILING HAS BEEN CERTIFIED.

Received: December 3, 2002 Filing: 2002-4155P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

9. CUMIS INSURANCE SOCIETY, INC.

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing revised loss cost multiplier from 1.77 to 1.79, minimum premium and expense constant applicable to the 1/1/03 National Council on Compensation Insurance loss costs. The overall effect of this filing is -1.3% /-\$2,933.

FILING HAS BEEN CERTIFIED.

Received: January 22, 2003 Filing: 2003-0161C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

10. EMPIRE INDEMNITY INSURANCE COMPANY

Re: INDEPENDENT FILING - CROP HAIL

Company is filing revised crop hail insurance rates for the 2003 season based on filed loss costs by National Crop Insurance Service (NCIS) and a revised loss cost multiplier of 1.575. The overall impact is +4.2% /+\$53,445.

FILING HAS BEEN CERTIFIED.

Received: January 9, 2003 Filing: 2003-1026P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

11. FIRST MARINE INSURANCE COMPANY

Re: INDEPENDENT FILING - BOATOWNERS

Company is filing to add increased available maximum limits of liability of \$500,000. Filing has been amended to reduce the monthly installment fee from \$10 to \$5 as recommended by staff. Certification is not required.

Received: December 26, 2002 Filing: 2002-4240P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

12. GOVERNMENT EMPLOYEES INSURANCE COMPANY

GEICO GENERAL INSURANCE COMPANY

GEICO INDEMNITY COMPANY

GEICO CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing to introduce vehicle liability rating on 2004 and subsequent models. Also filing to eliminate the automobile performance surcharge.

Certification is not required.

Received: December 20, 2002

Filing: 2002-4214P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

13. GRAIN DEALERS MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing revised bill fee from \$3.00 to \$5.00.

Certification is not required.

Received: January 28, 2003

Filing: 2003-1073P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

14. HARCO NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing revised exception page WC-E-1 applicable to workers' compensation to reflect the revised Advisory Loss Elimination Ratios.

Certification is not required.

Received: January 2, 2003

Filing: 2003-0030C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

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

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

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

Certification is not required.

Received: January 10, 2003 Filing: 2003-1033P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

16. LIBERTY MUTUAL FIRE INSURANCE COMPANY

LIBERTY INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing rate and rule revision resulting in an overall effect of -0.1% /-\$14,558. Filing includes a new tier structure, revised discounts and classifications and the introduction of credit scoring. Filing has been revised to offer some discounts to new and renewal business, and the provision concerning no prior insurance has been changed as recommended by staff. Filing has also been revised to adjust their credit scoring program as recommended by staff.

FILING HAS BEEN CERTIFIED.

Received: September 11, 2002 Filing: 2002-1883P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

- 17. LUMBERMENS MUTUAL CASUALTY COMPANY
- AMERICAN MOTORISTS INSURANCE COMPANY
- AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY
- AMERICAN PROTECTION INSURANCE COMPANY
- KEMPER EMPLOYERS INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing to adopt the revised loss costs approved for the National Council on Compensation Insurance in Oklahoma file #02-3861C and revising their loss cost multipliers as follows:

Company	Current	Proposed
Lumbermens Mutual Casualty	1.55	1.67
American Motorists	1.43	1.51
American Manufacturers Mutual	1.32	1.36
American Protection	1.20	1.21
Kemper Employers Insurance Co.	0	1.51

The total overall effect of this filing is +4.5% /+\$150,139.

FILING HAS BEEN CERTIFIED.

Received: January 10, 2003 Filing: 2003-0056C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

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

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revised underwriting guidelines. Certification is not required.

Received: December 31, 2002 Filing: 2002-4242P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

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

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing to adopt the National Council on Compensation Insurance's Item B-1383, loss costs applicable to Terrorism coverage, and are filing revised Miscellaneous Values pages to reflect the final rates.

Certification is not required.

Received: January 21, 2003 Filing: 2003-0151C

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

20. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MOTORCYCLE

Company is filing new Approved Group Discount for its Motorcycle Program.

Certification is not required.

Received: February 3, 2003 Filing: 2003-1088P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

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

Re: INDEPENDENT FILING - PERSONAL EXCESS

Companies are filing rate and rule revision resulting in an overall effect of +10.1% /+\$446 with indications of 14.9%. Filing includes revised base rates as well as adjustments to numerous rating factors. FILING HAS BEEN CERTIFIED.

Received: December 13, 2002 Filing: 2002-4198P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

22. TOPA INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision of +12.1% /+\$238,548. Filing includes revised base rates, class relativities and model years. Filing has been amended to revise the definition of at fault accidents and manual language regarding the use of no prior insurance as requested by staff.

FILING HAS BEEN CERTIFIED.

Received: December 10, 2002 Filing: 2002-4176P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

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.

23. AMERICAN FAMILY HOME INSURANCE COMPANY

Re: INDEPENDENT FILING - MOBILE HOMEOWNERS

Company is filing revised manual pages E-4 and R-12 to add eligibility and coverage rules for their Manufactured Homeowners Policy Builders Risk Coverage, previously approved in Oklahoma file #02-4096P, for use in their Mobile Home Program. Certification is not required.

Received: December 27, 2002 Filing: 2002-4231P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

24. AMICA MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to adopt Insurance Services Office (ISO) loss costs and rules for Identity Fraud Expense Coverage contained in ISO Filing Designation HO-2002-RIFLC (Oklahoma file #02-1805P) and HO-2002-RIF02 (Oklahoma file #02-1804P) and loss cost multiplier of 2.366.

Certification is not required.

Received: January 14, 2003 Filing: 2003-1041P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

25. BALBOA INSURANCE COMPANY

Re: INDEPENDENT FILING - HO - MISCELLANEOUS

Company is filing initial rates and rules for their Home Protection Plan Insurance that provides deductible reimbursement, disaster relief, emergency cash and sewer and drain backup reimbursement for homeowners and renters.

Certification is not required.

Received: December 27, 2002 Filing: 2002-4233P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

26. FEDERAL INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 GREAT NORTHERN INSURANCE COMPANY
 NORTHWESTERN PACIFIC INDEMNITY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing to revise base rates, introduce a new deductible option, liberalize deductible caps and extend Superior Protection Credits for all companies. The overall rate impact is +4.6% /+\$638,154 with a maximum increase to any Oklahoma insured of +9.6%.

Certification is not required.

Received: December 23, 2002 Filing: 2002-4217P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

27. HORACE MANN INSURANCE COMPANY
 TEACHERS INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

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

Certification is not required.

Received: January 10, 2003 Filing: 2003-1032P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

28. MUTUALAID EXCHANGE

Re: INDEPENDENT FILING - FARMOWNERS

Company is filing initial rates and rules for Farm Umbrella Coverage to be used in their Farmowners Program. Filing is amended to delete the "refer to company" rating rule for Other Trucks, Motor Homes or Other Licensed Motor Vehicles and provide specific rates.

FILING HAS BEEN CERTIFIED.

Received: December 20, 2002

Filing: 2002-4203P

Motion made: FILED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

29. NATIONAL SECURITY FIRE AND CASUALTY COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing rule changes for their Limited Homeowners Program to comply with the Credit Scoring Guidelines. Certification is not required.

Received: January 13, 2003

Filing: 2003-1038P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

30. NATIONAL SECURITY FIRE AND CASUALTY COMPANY

Re: INDEPENDENT FILING - MOBILE HOMEOWNERS

Company is filing rule changes for their Comprehensive Mobile Homeowners Program to comply with the Credit Scoring Guidelines. Certification is not required.

Received: January 13, 2003

Filing: 2003-1039P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

31. SHELTER GENERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing revised manual pages for their Dwelling Fire Insurance to eliminate policy assignment, add an optional \$1,500 deductible and because of reformatting the rate pages to revise the Premium Determination and Premium Interpolation Rules. There is no rate effect.

Certification is not required.

Received: December 26, 2002 Filing: 2002-4227P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

32. SHELTER MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing revised manual pages for their Dwelling Fire Insurance to eliminate policy assignment, add an optional \$1,500 deductible and because of reformatting the rate pages to revise the Premium Determination and Premium Interpolation Rules. There is no rate effect.

Certification is not required.

Received: December 26, 2002 Filing: 2002-4228P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

33. TOP FLIGHT INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing initial rates and rules for their Dwelling Fire Policy. Filing is amended to withdraw the application, revise cancellation procedures, revise eligibility guidelines to accept risks of \$20,000 to \$50,000 and provide a buy-back option for wind/hail deductibles.

Certification is not required.

Received: January 3, 2003 Filing: 2003-1011P

Motion made: FILED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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