

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

David Cawthon, Member  
Trace Morgan, Member

STATE BOARD FOR PROPERTY AND CASUALTY RATES  
STATE OF OKLAHOMA

NOTICE OF REGULAR MEETING

The regularly scheduled meeting of the State Board for Property and Casualty Rates will be held at 9:30 a.m., Thursday, February 19, 2004 in the Commissioner's Conference Room of the Oklahoma Insurance Department, at 2401 Northwest 23<sup>rd</sup> Street, Suite 28, Oklahoma City, Oklahoma 73107.

A copy of this notice of meeting and agenda was posted at the main entrance of the Oklahoma Insurance Department at 2401 NW 23, Suite 28, Oklahoma City, OK on February 11, 2004 at 10:00 a.m. A copy of this agenda is available on the Oklahoma Insurance Department website at [www.oid.state.ok.us](http://www.oid.state.ok.us). Copies of the agenda were delivered or mailed to the Members of the Board on February 11, 2004.

AGENDA

1. Call to Order
2. Reading and Approval of the Minutes for the January 29, 2004 meeting.
3. Hearing of Public Comments and Possible Board Action on Permanent Rulemaking as Set Out in the Notice of Rulemaking Intent Published in the Oklahoma Register on January 2, 2004
4. Agenda Items (1 through 48) for Final Consideration and Action by the Board Are Continued Through Page 21.
5. New Business  
Review, discussion and possible approval of any other new business, if any, which has arisen since the posting of the agenda, which could not have been reasonably foreseen prior to time of posting.
6. Adjournment

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

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

1. ALLIANCE INDEMNITY COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing to introduce a \$1.00 charge for each Electronic Funds Transfer (EFT) transaction in their Personal Lines program. Certification is not required.

Received: January 12, 2004 Filing: 2004-0022P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

2. AMERICA FIRST INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated manual pages for use in their Private Passenger Auto Program that include revised base rates which were uniformly increased across all coverages except uninsured motorists. The company is also introducing the use of Insurance Bureau Scoring (IBS) on new and renewal business. The overall requested rate effect is +4.0% /+\$57,884 with a maximum increase to any Oklahoma insured of 31.5% and a maximum decrease of 11.3%. The company has amended the filing pursuant to the Board's 01-29-04 decision on homeowners filing 2003-1958P to apply the Insurance Bureau Scores (IBS) to new business only. This amendment revises the overall rate effect to +4.1% /+\$59,706 with a maximum increase of 4.1% to any policyholder.

FILING HAS BEEN CERTIFIED.

Received: November 24, 2003 Filing: 2003-1959P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

3. AMERICAN FAMILY HOME INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing to amend their installment charge on the eight, ten and twelve pay plans from \$5.00 to \$7.00 and amend their two and four pay plans from \$6.00 to \$7.00 applicable to personal lines programs under their Direct Bill Payment Plan rule. Certification is not required.

Received: January 29, 2004 Filing: 2004-0068P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

4. AMERICAN MODERN HOME INSURANCE COMPANY

Re: INDEPENDENT FILING - MOTORCYCLE

Company is filing to restructure their current rating process and classifications of motorcycles. The filing includes rate and rule changes resulting in an overall effect of +13.4% /+\$267,881. The filing has been amended to withdraw requests for increasing the Replacement Cost and Travel Loss Reimbursement charges. It was also amended to include revised manual page G-3 to correct a typographical error.

FILING HAS BEEN CERTIFIED.

Received: November 5, 2003 Filing: 2003-1897P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: TRACE MORGAN

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

5. AMERICAN MODERN HOME INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing to amend their installment charge on the eight, ten and twelve pay plans from \$5.00 to \$7.00 and amend their two and four pay plans from \$6.00 to \$7.00 applicable to personal lines programs under their Direct Bill Payment Plan rule. Certification is not required.

Received: January 30, 2004 Filing: 2004-0084P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

6. AMERICAN WESTERN HOME INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing to amend their installment charge on the eight, ten and twelve pay plans from \$5.00 to \$7.00 and amend their two and four pay plans from \$6.00 to \$7.00 applicable to personal lines programs under their Direct Bill Payment Plan rule.

Certification is not required.

Received: January 30, 2004 Filing: 2004-0083P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

7. BALBOA INSURANCE COMPANY

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

Company is filing initial rates and rules to introduce a new program for the Forced Order Dual Interest Flood Program. The coverage will be forced placed on residential dwellings or commercial properties pledged as collateral to the lender, located in a flood zone and not covered by adequate flood insurance. This flood policy will only be issued to the lender. If evidence of coverage is not provided, the lender will force place this coverage. Filing has been amended to provide certification requirements.

FILING HAS BEEN CERTIFIED.

Received: November 19, 2003 Filing: 2003-1937P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

8. CONTINENTAL CASUALTY COMPANY

Re: INDEPENDENT FILING - CREDIT

Company is filing initial rates and rules to introduce new Contractual Liability Insurance for the Guaranteed Asset Protection Program.

FILING HAS BEEN CERTIFIED.

Received: January 2, 2004 Filing: 2004-0005P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

9. EQUITY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO NON-STANDARD

Company is filing to introduce two new installment payment plans in their Non Standard/Broad Spectrum Automobile program.

Certification is not required.

Received: January 29, 2004 Filing: 2004-0070P

Motion made: APPROVED.

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

10. FARMERS ALLIANCE MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing to introduce a \$1.00 charge for each Electronic Funds Transfer (EFT) transaction in their Personal Lines programs.

Certification is not required.

Received: January 12, 2004 Filing: 2004-0021P

Motion made: APPROVED.

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

11. FARMERS ALLIANCE MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - CROP HAIL

Company is filing revised Crop Hail Rates based on loss costs filed by National Crop Insurance Services (NCIS) contained in filing designation 2004NCISCH-OK1 (Oklahoma file #03-1596P) and revised loss cost multiplier of 1.667. The overall rate effect is +12.17% /+\$161,357.

FILING HAS BEEN CERTIFIED.

Received: February 2, 2004 Filing: 2004-0077P

Motion made: APPROVED.

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

12. FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA

Re: INDEPENDENT FILING - CROP HAIL

Company is filing revised rates for their Crop Hail and Companion Hail Note Programs based on National Crop Insurance Services (NCIS) loss costs contained in filing designation 2004NCISCH-OK1 (OK file number 03-1596P) and revised loss cost multipliers. The overall rate effect is +4.3% /+\$5,693.

FILING HAS BEEN CERTIFIED.

Received: December 9, 2003 Filing: 2003-1985P

Motion made: APPROVED.

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

13. FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA

Re: INDEPENDENT FILING - CROP HAIL

Company is filing initial rates and rules for their Short Term Grain Crop Fire Policy. Filing is amended to include Rate and Rule Page H-6 OK F 04.

FILING HAS BEEN CERTIFIED.

Received: January 12, 2004 Filing: 2004-0026P

Motion made: APPROVED.

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

14. FOREMOST INSURANCE COMPANY

Re: INDEPENDENT FILING - BOATOWNERS

Company is filing rule revisions in their Family Boater's Program including but not limited to a correction in base premiums, revisions to factors applicable to uninsured watercraft, age of watercraft, speed ability and operators. There are no policyholders written in this program, so there is no premium effect.

Certification is not required.

Received: November 12, 2003 Filing: 2003-1920P

Motion made: APPROVED Subject To Statistics After One Year.

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

15. GENERAL CASUALTY COMPANY OF WISCONSIN

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to revise its Loss Cost Multiplier (LCM) from 1.20 to 1.314 which results in an overall effect of +9.5% /+\$4,757.

The current LCM has been in effect since 1998.

FILING HAS BEEN CERTIFIED.

Received: January 14, 2004 Filing: 2004-1053C

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

16. GOVERNMENT EMPLOYEES INSURANCE COMPANY

GEICO GENERAL INSURANCE COMPANY

GEICO INDEMNITY COMPANY

GEICO CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing a number of rate and rule revisions including the introduction of new tiers. The new tier structure includes rating characteristics that are proprietary in nature. Filing includes many revisions in order to ensure statutory compliance as well as changes requested by the insurers. The overall effect has changed from the original request of +3.2% /+\$1,717,687 to the current +2.5% /+\$1,345,760.

FILING HAS BEEN CERTIFIED.

Received: September 29, 2003 Filing: 2003-1788P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

17. GUIDEONE MUTUAL INSURANCE COMPANY  
GUIDEONE ELITE INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies request withdrawal of company exception pages OK-WC-7 and OK-WC-8 approved in Oklahoma file #03-3642C. There will be no effect to policyholders as the rate for Terrorism coverage is the same as approved for NCCI which will be what the companies will be using. Certification is not required.

Received: January 9, 2004 Filing: 2004-1119C

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

18. GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - CROP HAIL

Company is filing revised Crop Hail rates based on loss costs filed by National Crop Insurance Services (NCIS) contained in filing designation 2004NCISCH-OK1 (OK File #03-1596P) and their currently approved loss cost multiplier of 1.5625. The overall rate effect is +4.5% /+\$159.

FILING HAS BEEN CERTIFIED.

Received: January 6, 2004 Filing: 2004-0008P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

19. HARTFORD FIRE INSURANCE COMPANY  
 HARTFORD ACCIDENT AND INDEMNITY COMPANY  
 HARTFORD CASUALTY INSURANCE COMPANY  
 TWIN CITY FIRE INSURANCE COMPANY  
 HARTFORD INSURANCE COMPANY OF THE MIDWEST

Re: INDEPENDENT FILING - PERSONAL EXCESS

Companies are filing to increase the base rate for their Personal Umbrella Policy (PUP) program from \$50 to \$110 and to introduce a minimum premium of \$120. The overall effect is +50.6% /+\$5,300. The company only sells this product over their own auto and homeowners policies. They have approximately 75 policyholders with all experiencing an increase over 25% in the PUP but because it is packaged with auto or homeowner they project the average total increase to be approximately +3.7%.

FILING HAS BEEN CERTIFIED.

Received: December 2, 2003 Filing: 2003-1967P

Motion made: APPROVED.

Motion made by: TRACE MORGAN

Second: ASH GOCKEL

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

20. HARTFORD UNDERWRITERS INSURANCE COMPANY  
 PROPERTY AND CASUALTY IC OF HARTFORD

Re: INDEPENDENT FILING - PERSONAL EXCESS

Companies are filing to increase the base rate for their Personal Umbrella Policy (PUP) program from \$50 to \$88 and to introduce a minimum premium of \$120. The overall effect is +24.9% /+\$31,000. The company only sells this product over their own auto or homeowner policies. They have approximately 789 policyholders with all experiencing an increase over 25% in the PUP but because it is packaged with auto or homeowner they project the average total increase to be approximately +2.6%.

FILING HAS BEEN CERTIFIED.

Received: December 2, 2003 Filing: 2003-1968P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

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

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

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing to increase their Electronic Funds Transfer fee to \$4.50 per six month period and Installment Fee to \$7.50 for their Two-Pay Plan. Filing also introduces a \$10 late pay/reinstatement fee and eliminates the Four-Pay Plan Option. Certification is not required.

Received: January 14, 2004 Filing: 2004-0034P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

22. 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 rate/rule revisions to their Private Passenger Auto program including revising base rates, updating model year base, reducing the Minivan Discount, revising primary and secondary classification factors and adopting ISO Increased Limits Factors. The overall effect of this filing is -0.05% /-\$5,695.

FILING HAS BEEN CERTIFIED.

Received: January 8, 2004 Filing: 2004-0015P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

23. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing revised manual page GR-15 for their Personal Lines General Rules to revise the rule applicable to their Restart Fee. The fee will now also apply to policies that have expired for more than 5 days and then adequate payment is received within 20 days of expiration. Certification is not required.

Received: January 29, 2004 Filing: 2004-0061P

Motion made: APPROVED.

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

24. PRODUCERS LLOYDS INSURANCE COMPANY

Re: INDEPENDENT FILING - CROP HAIL

Company is filing revised Crop Hail rates based on loss costs filed by National Crop Insurance Services (NCIS) contained in filing designation 2004NCISCH-OK1 (Oklahoma file number 03-1596P) and their currently approved loss cost multiplier of 1.538. The overall rate effect is +.45% /+\$436.

FILING HAS BEEN CERTIFIED.

Received: January 12, 2004 Filing: 2004-0020P

Motion made: APPROVED.

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

25. REGENT INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to revise its Loss Cost Multiplier (LCM) from 1.20 to 1.258 which results in an overall effect of +4.74% /+\$1,967. The current LCM has been in effect since 1998.

FILING HAS BEEN CERTIFIED.

Received: January 14, 2004 Filing: 2004-1054C

Motion made: APPROVED.

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

26. SAFECO INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - BOATOWNERS

Company is filing manual rule revisions to extend the 5% Account Credit to customers whose auto policy is also written instead of just homeowners. In addition they are filing to eliminate the portion of the rule which waives the minimum premium of \$50 for those who qualify for the credit. The overall effect of the filing is -1.3% /-\$1,206.

Certification is not required.

Received: November 6, 2003 Filing: 2003-1912P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

27. STANDARD FIRE INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revisions to their Private Passenger Auto rates that result in an overall effect of +1.0% /+\$13,663 for Standard Fire Insurance Company and -2.3% /-\$15,981 for Travelers Indemnity Company of America resulting in an overall effect of -0.2% /-\$3,318. The filing was amended from the original request of +4.8% and +1.6% respectively. Filing includes revised base rates, class factors, increased limit factors, deductible factors and the elimination of the vehicle performance surcharge. Filing has been amended to revise base rates to lower the overall request as recommended by staff.

FILING HAS BEEN CERTIFIED.

Received: November 17, 2003 Filing: 2003-1925P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

28. STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to revise their Private Passenger Auto rules to include a New Business Discount and to amend the way their Accident Free Discount is applied. The filing was amended from the original request of -1.89% /-\$5,960,000 to include base rate decreases for medical payments, comprehensive and collision coverages, so the overall effect of the filing is -6.0% /-\$22,507,500.

FILING HAS BEEN CERTIFIED.

Received: December 12, 2003 Filing: 2003-6003P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

29. TRINITY UNIVERSAL INSURANCE COMPANY

SECURITY NATIONAL INSURANCE CO.

TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC.

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies were originally filing a change to their Loss Cost Multipliers (LCMs) that resulted in an overall effect of +10% /+\$42,264 for the group. The filing has been amended so the only LCM change is applicable to Security National Insurance Company changing from 1.157 to 1.301. While this is a +12.4% /+\$9,099 total overall effect in this company, when combined in the group the overall effect is +4.4% /+\$9,099.

FILING HAS BEEN CERTIFIED.

Received: November 24, 2003 Filing: 2003-4865C

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

30. UNITED FIRE & CASUALTY COMPANY, THE

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

Company is filing rate and rule revisions in the Blanket Mortgage Program for the first time since its inception (Oklahoma file #94-2204P). Base deductibles and deductible credits have been updated. This force placed coverage will be applied by the lender when the borrower fails to maintain coverage on financed residential and commercial properties. There are no policies; therefore, there is no effect. FILING HAS BEEN CERTIFIED.

Received: January 29, 2004 Filing: 2004-0063P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

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

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

Re: DEVIATION FILING - PRIVATE PASSENGER AUTO

Companies are filing to non-adopt ISO filing designations PP-2003-REL1 and PP-2003-IRL1.

Certification is not required.

Received: February 3, 2004 Filing: 2004-0087P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: TRACE MORGAN

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

32. SENTRY INSURANCE A MUTUAL COMPANY

Re: DEVIATION FILING - PERSONAL INLAND MARINE

Company is filing to non-adopt Insurance Services Office revised loss costs and rules for Personal Inland Marine contained in filing designations PM-2003-RLC1 (OK File #03-1550P) and PM-2003-RRU03 (OK File #03-1551P).

Certification is not required.

Received: February 5, 2004 Filing: 2004-0098P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: TRACE MORGAN

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

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

33. NATIONAL COUNCIL ON COMPENSATION INS.

Re: BUREAU FILING - WORKERS' COMPENSATION

Bureau is filing its 2004 Update to Retrospective Rating Plan Parameters.

Certification is not required.

Received: January 14, 2004 Filing: 2004-1055C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

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

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

34. ARMED FORCES INSURANCE EXCHANGE

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised rates based on Insurance Services Office loss costs contained in filing designation H-2000-RLA2 and loss cost multipliers of 2.2138 for Forms HO-2, HO-3, HO-3 w/15; 1.3799 for form HO-6 and 1.4213 for miscellaneous rates. The overall rate effect was +38.71% /+\$368,228 with the maximum increase to any Oklahoma insured of 45.36%. The rates were amended by revising the loss cost multiplier for Forms HO-2, HO-3 and HO-3 w/15 to 1.9808 due to actuarial adjustments recommended by an independent actuary. The amended rate effect is +24.45% /+\$232,568 with the maximum increase to any Oklahoma insured of 25%. Following is a distribution list of percentages by policyholder:

Percentage of Change	Number of Policies
0 - 5%	0
5 - 10%	0
10 - 15%	0
15 - 20%	0
20 - 25%	1,185

Certification is not required.

Received: September 15, 2003

Filing: 2003-1733P

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

35. BALBOA INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing initial rates and rules for their Specialty Homeowners Program. Filing is amended to withdraw a reinstatement fee. Certification is not required.

Received: December 4, 2003

Filing: 2003-1975P

Motion made: FILED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

36. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing to revise their Dwelling Program Manual Rule 514. Loss Settlement Options to include a Functional Replacement Cost Loss Settlement option.

Certification is not required.

Received: February 6, 2004 Filing: 2004-0104P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

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

37. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to revise their Homeowners Manual Rule 302. Loss Settlement Options to include a Functional Replacement Cost Loss Settlement option.

Certification is not required.

Received: February 6, 2004 Filing: 2004-0105P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

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

38. ELECTRIC INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homeowners Program that includes revised base rates and a new business surcharge of 25.0%. The filing is amended to withdraw the new business surcharge. The overall rate effect is +14.9% /+\$32,663. A breakdown of percentages by policyholder is as follows:

Range of Changes	Number of Policies
5% to 10 %	1
10% to 15 %	167
15% to 16.2%	286
TOTAL	454

Certification is not required.

Received: November 14, 2003

Filing: 2003-1923P

Motion made: FILED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

39. FIDELITY AND DEPOSIT COMPANY OF MARYLAND

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing initial rates and rules for their Essential Homeowners Program. Filing is amended to withdraw mandatory wind/hail deductibles and company public protection classes.

Certification is not required.

Received: November 24, 2003

Filing: 2003-1951P

Motion made: FILED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

40. GHS PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing an updated manual page for their Dwelling Fire Program to incorporate a 5.0% premium credit rule for their optional Actual Cash Value for Roof Surfacing Endorsement. Certification is not required.

Received: January 15, 2004 Filing: 2004-0042P

Motion made: FILED.

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

41. LIBERTY MUTUAL FIRE INSURANCE COMPANY

FIRST LIBERTY INSURANCE CORPORATION, THE

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing for their Liberty Guard Homeowners Policy Program, to revise the insurance bureau score ranges for use in their Property Tier Program. The score ranges have been lowered which will result in more new business being placed into discounted tiers. Certification is not required.

Received: December 22, 2003 Filing: 2003-6021P

Motion made: FILED.

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

42. LIBERTY MUTUAL FIRE INSURANCE COMPANY

FIRST LIBERTY INSURANCE CORPORATION, THE

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing updated manual pages for their Liberty Guard Homeowners Policy Program that incorporates a reference to Inflation Protection Endorsement FMHO 2835 and revise the rule for Inflation Protection Coverage to indicate that additional sources, other than Marshall & Swift, will be used to determine the amount of increase. Certification is not required.

Received: January 12, 2004 Filing: 2004-0028P

Motion made: FILED.

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

43. MUTUALAID EXCHANGE

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised manual pages for their Homeowner and Farmowner Programs that incorporates new and revised rules for their Actual Cash Value, Inflation Guard, Cosmetic Loss, Home Guard 3, Home Guard 5, Home Guard Elite 3, Home Guard Elite 5, Home Guard Extra 3 and Home Guard Extra 5 endorsements. Filing is amended to withdraw the Farmowners manual pages. Certification is not required.  
 Received: November 24, 2003                      Filing: 2003-1953P

Motion made: FILED As Amended.

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

44. NATIONAL CASUALTY COMPANY

Re: INDEPENDENT FILING - MOBILE HOMEOWNERS

Company is filing revised manual pages for their Mobile Homeowners Program to include a credit for tied-down mobile homes. Certification is not required.  
 Received: December 29, 2003                      Filing: 2003-6032P

Motion made: FILED.

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

45. OHIO CASUALTY INSURANCE COMPANY, THE  
 WEST AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Companies are filing a rate and rule for optional Personal Injury coverage for use in their Dwelling Liability Program. Certification is not required.  
 Received: January 12, 2004                      Filing: 2004-0030P

Motion made: FILED.

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

46. SENTRY INSURANCE A MUTUAL COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing to adopt Insurance Services Office (ISO) loss costs contained in filing designations DP-2002-RLA1 (OK File #02-1484P) and DL-2002-RLA1 (OK File #02-1475P) and a revised loss cost multiplier of 1.656. Overall rate effect is +4.55% /+\$135. Certification is not required.

Received: January 12, 2004 Filing: 2004-0027P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: JOHN MARSHALL

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

47. UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing a rate, rule and loss cost revision as a result of changing to American Association of Insurance Services from Insurance Services Office for their Personal/Farm Liability Program and a loss cost multiplier of 3.100. The overall rate effect was +15% /+\$6,707. Filing was amended at staff's recommendation to revise the medical payments limits and the loss cost multiplier to 2.650. The amended rate effect is 0.0% /\$0.

Certification is not required.

Received: November 18, 2003 Filing: 2003-1930P

Motion made: FILED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

48. UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing a rate, rule and loss cost revision as a result of changing to American Association of Insurance Services from Insurance Services Office for their Dwelling Properties Program and a loss cost multiplier of 1.650. The overall rate effect was +15% /+\$207,549. Filing was amended at staff's recommendation to revise the minimum premium to \$50 and the loss cost multiplier of 1.368. The amended rate effect is 0.0% /\$0.

Certification is not required.

Received: November 18, 2003

Filing: 2003-1931P

Motion made: FILED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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