

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 January 23, 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 2, 2003 meeting.

2. New Business
Any matter not known about or which could not have been reasonably foreseen prior to posting the agenda.

3. Agenda Items
Agenda items are continued through Page 20

4. 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. ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revision to Rule 23 - Tier Determination concerning credit scores. Language has been revised to clarify the company's intent as recommended by staff.

Certification is not required.

Received: October 29, 2002 Filing: 2002-4053P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

2. AMERICAN INTERNATIONAL INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AMERICAN HOME ASSURANCE COMPANY

AIU INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing rate and rule revision resulting in an overall effect of +7.4% /+\$413,284. Filing includes revised base rates, model years and the introduction of Household Composition Rating (revised risk characteristics). The percentage breakdown is as follows:

Percentage	Policy Count
- 5 to 0	6
0 to 5	719
6 to 10	2,585
11 to 15	1,172
16 to 20	157
21 to 25	29

FILING HAS BEEN CERTIFIED.

Received: October 28, 2002 Filing: 2002-4048P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

3. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: INDEPENDENT FILING - CREDIT

Company is filing initial rates and rules for their Debt Cancellation Contractual Liability Insurance Program. FILING HAS BEEN CERTIFIED.

Received: December 3, 2002 Filing: 2002-4158P

Motion made: APPROVED.

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>

4. ARMED FORCES INSURANCE EXCHANGE

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing to modify the Special State Requirements rule in Insurance Services Office filing designation DL-2002-ORU1 that pertains to warning statements in either the policy or application. Certification is not required.

Received: December 2, 2002 Filing: 2002-4147P

Motion made: APPROVED.

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>

5. ARMED FORCES INSURANCE EXCHANGE

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

Company is filing revised manual pages E-1-AFI for both their Comprehensive Household Goods Policy and Personal Property Insurance Coverage for use in their Personal Inland Marine Program. The revision is to add an exception deleting reference to a separate fraud warning form while maintaining a reference to the application option for the fraud warning. Certification is not required.

Received: January 3, 2003 Filing: 2003-1003P

Motion made: APPROVED.

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>

6. 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: DEFERRED.

Motion made by: CARROLL FISHER

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>

7. 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: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing manual page WCRR-EX-01 applicable to the Retrospective Rating Large Risk Alternative Rating Option. Certification is not required.

Received: December 16, 2002

Filing: 2002-5142C

Motion made: APPROVED.

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>

8. ELECTRIC INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to introduce the use of credit scoring and revising their Underwriting Guidelines. The beginning age of insureds that will have credit scores as part of their placement has changed, as well as the definition of at fault accidents and no prior insurance usage as recommended by staff. Certification is not required.

Received: October 15, 2002 Filing: 2002-1995P

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	___	___

9. FIREMAN'S FUND INSURANCE COMPANY

AMERICAN INSURANCE COMPANY, THE
 NATIONAL SURETY CORPORATION
 ASSOCIATED INDEMNITY CORPORATION
 AMERICAN AUTOMOBILE INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

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

COMPANY	Current LCM	Proposed LCM
Firemans's Fund Insurance Company	1.325	1.448
The American Insurance Company	1.472	1.608
National Surety Corporation	1.399	1.528
Associated Indemnity Corporation	1.472	1.608
American Automobile Insurance Co.	1.399	1.528

The overall effect of this filing is +13.4% /+\$186,948.

FILING HAS BEEN CERTIFIED.

Received: December 26, 2002 Filing: 2002-5289C

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> ___	Jennings	___	___
	___ ___	Gockel	<u> X </u> ___	Marina	___	___

10. FOREMOST INSURANCE COMPANY

Re: INDEPENDENT FILING - RECREATIONAL VEHICLE

Company is filing initial rates for uninsured motorist coverage to their Off-Road Vehicle Policy.

Certification is not required.

Received: October 28, 2002 Filing: 2002-4049P

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> ___	Jennings	___ ___		
	___ ___	Gockel	<u> X </u> ___	Marina	___ ___		

11. GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing revised Miscellaneous Values Page and Retrospective Rating Plan Page that are updated to reflect the revisions approved for the National Council on Compensation Insurance in Oklahoma file #02-3861C.

Certification is not required.

Received: January 10, 2003 Filing: 2003-0062C

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> ___	Jennings	___ ___		
	___ ___	Gockel	<u> X </u> ___	Marina	___ ___		

12. HARTFORD FIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

Company is filing initial rates for Subscribers' Wireless Communications Insurance Program for use in their Personal Inland Marine Program.

FILING HAS BEEN CERTIFIED.

Received: December 9, 2002 Filing: 2002-4172P

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> ___	Jennings	___ ___		
	___ ___	Gockel	<u> X </u> ___	Marina	___ ___		

13. MUTUALAID EXCHANGE

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing initial rates and rules for its Personal Umbrella Program.

FILING HAS BEEN CERTIFIED.

Received: November 21, 2002 Filing: 2002-4139P

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> ___	Jennings	___ ___		
	___ ___	Gockel	<u> X </u> ___	Marina	___ ___		

14. MUTUALAID EXCHANGE

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

Company is filing Irrigation Equipment Manual Supplement which contains rates and rules for Irrigation Equipment Coverage, approved in Oklahoma file #02-4206P, for use in their Personal Inland Marine Program.

FILING HAS BEEN CERTIFIED.

Received: December 20, 2002 Filing: 2002-4207P

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> ___	Jennings	___ ___		
	___ ___	Gockel	<u> X </u> ___	Marina	___ ___		

15. NORTH AMERICAN ELITE INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing revised manual pages WC-OK-R-1 and WC-OK-R-2 applicable to Workers' Compensation to reflect the 18.5% Loss Adjustment Expense provision underlying the January 1, 2003 National Council on Compensation Insurance's loss cost filing.

Certification is not required.

Received: December 23, 2002 Filing: 2002-5286C

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> ___	Jennings	___ ___		
	___ ___	Gockel	<u> X </u> ___	Marina	___ ___		

16. NORTH AMERICAN SPECIALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing revised manual pages WC-OK-R-1 and WC-OK-R-2 applicable to Workers' Compensation to reflect the 18.5% Loss Adjustment Expense provision underlying the January 1, 2003 National Council on Compensation Insurance loss cost filing. Certification is not required.

Received: December 23, 2002 Filing: 2002-5287C

Motion made: APPROVED.

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>

17. 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 revised manual pages applicable to Workers' Compensation based on the most current National Council on Compensation Insurance's (NCCI) filing. This filing originally contained revisions to loss cost multipliers but has been amended to withdraw those revisions. Due to the amendment, the overall effect of this filing will only be that of the NCCI filing. This filing was further amended to include a company exception for the Adjustments to Outstanding Policies.

Certification is not required.

Received: December 17, 2002 Filing: 2002-5173C

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>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

18. STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +3.5% /+\$5,323. Filing includes revised base rates, class factors, discounts, pay plans and model year. Filing has been amended to revise the Accident Prevention Course Discount and SDIP Rule as recommended by staff.

FILING HAS BEEN CERTIFIED.

Received: October 3, 2002 Filing: 2002-1967P

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	___	___

19. STATE FARM FIRE AND CASUALTY COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to adopt the National Council on Compensation Insurance's revised loss costs approved in Oklahoma file #02-3861C.

Company is also eliminating the Expense Constant and increasing their loss cost multiplier from 1.06 to 1.154 to compensate for that elimination. This filing will be revenue neutral.

FILING HAS BEEN CERTIFIED.

Received: December 20, 2002 Filing: 2002-5219C

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

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

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing rate and rule revision resulting in an overall effect of +2.9% /+\$67,125. Filing includes revised base rates, symbols, medical payments increased limit factors and two minor rule revisions. Filing has been amended to revise original request for uninsured motorist and comprehensive base rates as recommended by staff reducing the overall request from 3.0% to 2.9%.

FILING HAS BEEN CERTIFIED.

Received: November 21, 2002 Filing: 2002-4126P

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	___	___

21. ZENITH INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to adopt the National Council on Compensation Insurance's (NCCI) revised loss costs approved in Oklahoma file #02-3861C, effective January 1, 2003. They will maintain their currently approved loss cost multiplier of 1.498 so the overall effect will be +3.8% /+\$27,704. This filing also included Miscellaneous and Retrospective Rating Values changes based on the NCCI filing.

FILING HAS BEEN CERTIFIED.

Received: December 18, 2002 Filing: 2002-5201C

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>	___	Jennings	___	___
	___	___	Gockel	<u> X </u>	___	Marina	___	___

- 22. 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
- VALIANT INSURANCE COMPANY
- NORTHERN INSURANCE COMPANY OF NEW YORK
- MARYLAND INSURANCE COMPANY
- NATIONAL STANDARD INSURANCE COMPANY
- FIDELITY AND DEPOSIT COMPANY OF MARYLAND
- COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing a rate of \$0.01 per \$100 of payroll for terrorism coverage applicable to workers' compensation. FILING HAS BEEN CERTIFIED.

Received: December 12, 2002 Filing: 2002-5126C

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>

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

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing to adopt the National Council on Compensation Insurance's revised loss costs approved in Oklahoma file #02-3861C and revising their loss costs multipliers from 1.49 to 1.660 for all classes except the "F" (industrial) classes where the loss cost multiplier is being revised from 1.743 to 1.895. The overall effect of this filing is +9.3% /+\$1,551,679.

FILING HAS BEEN CERTIFIED.

Received: December 16, 2002 Filing: 2002-5145C

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>	___	Jennings	___	___
	___	___	Gockel	<u> X </u>	___	Marina	___	___

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.

24. AMERICAN ALTERNATIVE INSURANCE CORPORATION

Re: DEVIATION FILING - WORKERS' COMPENSATION

Company is filing to non-adopt the National Council on Compensation Insurance's revised loss costs approved in Oklahoma file #02-3861C to be effective January 1, 2003.

Certification is not required.

Received: December 20, 2002 Filing: 2002-5220C

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>	___	Jennings	___	___
	___	___	Gockel	<u> X </u>	___	Marina	___	___

25. SAFETY FIRST INSURANCE COMPANY

Re: DEVIATION FILING - WORKERS' COMPENSATION

Company is filing to non-adopt the National Council on Compensation Insurance's filing B-1383 for Terrorism loss costs.

Certification is not required.

Received: January 9, 2003 Filing: 2003-0076C

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. SAFETY NATIONAL CASUALTY CORPORATION

Re: DEVIATION FILING - WORKERS' COMPENSATION

Company is filing to non-adopt the National Council on Compensation Insurance's filing B-1383 containing loss costs for Terrorism coverage.

Certification is not required.

Received: January 9, 2003 Filing: 2003-0069C

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	___	___

27. SAGAMORE INSURANCE COMPANY

Re: DEVIATION FILING - WORKERS' COMPENSATION

Company is filing to non-adopt the National Council on Compensation Insurance's revised loss costs that were effective January 1, 2003.

Certification is not required.

Received: December 27, 2002 Filing: 2002-5290C

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

28. ST. PAUL FIRE AND MARINE INSURANCE COMPANY
 ST. PAUL MERCURY INSURANCE COMPANY
 ST. PAUL GUARDIAN INSURANCE COMPANY
 ATHENA ASSURANCE COMPANY
 ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY

Re: DEVIATION FILING - WORKERS' COMPENSATION

Companies are filing to non-adopt the National Council on Compensation Insurance's revised loss costs approved in Oklahoma file #02-3861C to be effective January 1, 2003.
 Certification is not required.

Received: December 20, 2002 Filing: 2002-5222C

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>	___	Jennings	___	___
	___	___	Gockel	<u> X </u>	___	Marina	___	___

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

29. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - PRIVATE PASSENGER AUTO

Bureau is filing revised loss costs for its Private Passenger Automobile Program.

FILING HAS BEEN CERTIFIED.

Received: October 29, 2002 Filing: 2002-4052P

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>	___	Jennings	___	___
	___	___	Gockel	<u> X </u>	___	Marina	___	___

30. NATIONAL COUNCIL ON COMPENSATION INS.

Re: BUREAU FILING - WORKERS' COMPENSATION

Bureau is filing a new loss cost of \$0.02 applicable to Certified Terrorism Losses as defined in the Terrorism Risk Insurance Act of 2002.

FILING HAS BEEN CERTIFIED.

Received: December 27, 2002

Filing: 2002-5292C

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	___	___

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

31. ENCOMPASS INSURANCE COMPANY OF AMERICA

Re: REFERENCE FILING - PERSONAL MISCELLANEOUS

Company is filing a reference filing to base their program off of a previously approved filing for Glens Falls Insurance Company, Oklahoma file number 01-4163P.

FILING HAS BEEN CERTIFIED.

Received: November 13, 2002

Filing: 2002-4107P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

32. ENCOMPASS INSURANCE COMPANY OF AMERICA

Re: REFERENCE FILING - PRIVATE PASSENGER AUTO

Company is filing to reference a filing previously approved for Glens Falls Insurance Company under Oklahoma file number 02-1693P.

FILING HAS BEEN CERTIFIED.

Received: November 13, 2002

Filing: 2002-4109P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

33. OLD UNITED CASUALTY COMPANY

Re: REFERENCE FILING - CREDIT

Company is filing to assume the Credit Guaranteed Asset Protection book of business of Century Property and Casualty Insurance Company referencing rates and rules as filed and approved by Century Casualty in Oklahoma file #96-2786P. Filing has been amended to withdraw forms.

Certification is not required.

Received: January 13, 2003 Filing: 2003-1031P

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>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

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

34. ALLIANCE INDEMNITY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing manual pages Special State Requirements - Oklahoma Notice YOK64CH and YOK64HO for use in their Country Home Homeowners Program. The new rules provide for the use of Insurance Services Office (ISO) form HO-0345 in lieu of ISO form IL-0179.

Certification is not required.

Received: December 16, 2002 Filing: 2002-4185P

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>

35. AMERICAN ASSOCIATION OF INSURANCE SERVICES

Re: BUREAU FILING - FARMOWNERS

Bureau is filing a rule and loss costs for Identity Fraud Expense Coverage which is for optional use with their Farmowners Program. The filing designation is AAIS-2002-67R. Certification is not required.

Received: October 31, 2002 Filing: 2002-4055P

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	___	___

36. AMERICAN ASSOCIATION OF INSURANCE SERVICES

Re: BUREAU FILING - HOMEOWNERS

Bureau is filing a rule and loss costs for Identity Fraud Expense Coverage which is for optional use with their Primary and Alternate Homeowners and Mobile-Homeowners Programs. The filing designation is AAIS-2002-66R. Certification is not required.

Received: October 31, 2002 Filing: 2002-4057P

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	___	___

37. AMERICAN INTERNATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing new and revised rating rules that apply only to endorsements that may be attached to their Private Client Group Homeowners Policy. Filing is amended to withdraw the Terrorism Loss Limitation Rule. As the new and revised rating rules only apply to optional endorsements, there is no rate impact. Certification is not required.

Received: December 17, 2002 Filing: 2002-4192P

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	___	___

38. AMICA MUTUAL INSURANCE COMPANY

Re: DEVIATION FILING - HOMEOWNERS

Company is filing to non-adopt Insurance Services Office (ISO) homeowners rule for Identity Fraud Expense Coverage contained in filing designation HO-2002-RIF02 (Oklahoma file #02-1804P). Certification is not required.

Received: December 20, 2002 Filing: 2002-4201P

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	___	___

39. FARMERS ALLIANCE MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing revised credit scoring guidelines. Certification is not required.

Received: December 9, 2002 Filing: 2002-4160P

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	___	___

40. FARMERS ALLIANCE MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing manual pages Special State Requirements - Oklahoma Notice FOK64CH (121002) and FOK64HO (121002) for use in their Country Home Homeowners Program. The new rules provide for the use of Insurance Services Office (ISO) form HO-0345 in lieu of ISO form IL-0179.

Certification is not required.

Received: December 16, 2002 Filing: 2002-4186P

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	___	___

41. FOREMOST INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing revised rates and rules for use in their Basics Dwelling Program. Included are revised base rates, revised premium modification factors and deletion of the inspection fee. Overall rate impact is +7.7% /+\$47,516.

Certification is not required.

Received: December 16, 2002 Filing: 2002-4188P

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	___	___

42. FOREMOST INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised rates and rules for use in their Homeowners Program. Included are revised base rates, revised premium modification factors and deletion of the inspection fee. Overall rate impact is +7% /+\$17,613 with a maximum increase to any Oklahoma insured of +16.6%.

Certification is not required.

Received: December 17, 2002 Filing: 2002-4190P

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	___	___

43. MUTUALAID EXCHANGE

Re: INDEPENDENT FILING - FARMOWNERS

Company is filing rules for the use of Farmguard Limited Coverage Endorsement MAXFGL and Farmguard Elite Additional Coverage Endorsement MAXFGE for their Farmowners Program.

Certification is not required.

Received: December 20, 2002 Filing: 2002-4205P

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	___	___

44. PHARMACISTS MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing to adopt American Association of Insurance Services filing designation AAIS-2002-28 (Oklahoma file #02-1648P) and a revised loss cost multiplier of 1.462 for use in their Dwelling Property Program. The overall rate impact is +24.94% /\$1,196. Certification is not required.

Received: December 13, 2002 Filing: 2002-4189P

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	___	___

45. SHELTER MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MOBILE HOMEOWNERS

Company is filing revised manual pages GR-6 and GR-24 adding a \$1,500 policy deductible option to their Mobile Homeowners Program. Certification is not required.

Received: December 26, 2002 Filing: 2002-4223P

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	___	___

46. SHELTER MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - FARMOWNERS

Company is filing revised manual pages GR-10 and GR-41 adding a \$1,500 policy deductible option to their Farmowners Program. Certification is not required.

Received: December 26, 2002 Filing: 2002-4224P

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	___	___

47. SHELTER MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised manual page GR-6 adding a \$1,500 policy deductible option for their Homeowners Platinum Shield Program.

Certification is not required.

Received: December 26, 2002 Filing: 2002-4225P

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	___	___

48. SHELTER MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised manual pages GR-9 and GR-34 adding a \$1,500 policy deductible option to their Homeowners Program.

Certification is not required.

Received: December 26, 2002 Filing: 2002-4226P

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	___	___

49. TRINITY UNIVERSAL INSURANCE COMPANY

SECURITY NATIONAL INSURANCE CO.

TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC.

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing revised base rates and maximum premium adjustments for use in their Homeowners Program. The filing has been amended to change the effective date to March 15, 2003, include manual page HO-R-7 and because they do not have a limited Fungi, Wet or Dry Rot, or Bacteria endorsement on file to withdraw the rate and rule for this endorsement. Overall rate impact is +12.6% /+\$141,533 with a maximum increase to any Oklahoma insured of +13.4%.

Certification is not required.

Received: December 10, 2002 Filing: 2002-4173P

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	___	___