CARROLL FISHER, CHAIRMAN

Ash Gockel, Member

John Marshall, Member

J. David Cawthon, 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 July 10, 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 June 19, 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 14.

4. Adjournment

- FINAL AGENDA - July 10, 2003

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 INDEMNITY COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing updated symbols for newer model years.
Certification is not required.
Received: June 16, 2003 Filing: 2003-1509P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

2. ALLSTATE INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing to have this company on the list to qualify for the multiple policy discount.
Certification is not required.
Received: June 9, 2003 Filing: 2003-1489P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

3. ALLSTATE INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing updated symbols to include newer model year vehicles.
Certification is not required.
Received: June 12, 2003 Filing: 2003-1494P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

4. ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing updated symbols for its Private Passenger Automobile Program to include newer model vehicles.
Certification is not required.
Received: June 18, 2003 Filing: 2003-1524P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

5. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
Re: INDEPENDENT FILING - PERSONAL INLAND MARINE
Company is filing rates and rules for RBC Travel Protection Policy for use in their Personal Inland Marine Program. Filing is amended to include premium calculation rules.
FILING HAS BEEN CERTIFIED.
Received: May 5, 2003 Filing: 2003-1373P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

6. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
Re: INDEPENDENT FILING - COLLATERAL PROTECTION
Company is filing to withdraw rates and rules of old collateral protection program approved in Oklahoma file #99-1196P. No premium has ever been collected in connection with this program.
Certification is not required.
Received: June 27, 2003 Filing: 2003-1545P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

7. AMICA MUTUAL INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing rate and rule revisions resulting in an overall effect of +10.1% /+$96,402. Indications were 18.5%, and maximum increases are 41% and a decrease of 16%. 70 policies (13%) will receive increases greater than 25%. Approximately 92 policies (17%) will receive decreases of 10% or greater. Filing includes, but may not be limited to, revised base rates, base deductibles and deductible relativities, classification factors, revised base tier and associated tier credits, new increased limits and the base model year from 2000 to 2003.
FILING HAS BEEN CERTIFIED.
Received: May 6, 2003 Filing: 2003-1380P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

8. AMICA MUTUAL INSURANCE COMPANY
Re: INDEPENDENT FILING - PERSONAL EXCESS
Company is filing a rate and rule revision resulting in an overall effect of +12.6% /+$1,636. Filing includes revised increased limit factors. Filing has been amended to cap any increase at 25% which changed the overall effect from +14.1% to the present as recommended by staff.
FILING HAS BEEN CERTIFIED.
Received: May 28, 2003 Filing: 2003-1441P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

9. CHARTER INDEMNITY COMPANY
VALLEY INSURANCE COMPANY
UNITED CASUALTY INSURANCE COMPANY OF AMERICA
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing rate and rule revisions resulting in an overall effect of +6.3% /+$170,129 with overall indications of 9.6%. The maximum increase to any one insured is a possible 370% which affects five policyholders and no decreases. There are five policyholders affected by the 370% increase and they are the owners of Daewoo automobiles. Daewoo production has ceased worldwide and the insurer is concerned about the cost to repair the autos with limited part availability. The next maximum increase is an 11% increase. Filing includes, but may not be limited to, a revised territory structure, new discount structure, implementation of a paid in full discount, revised down payment requirements, discontinuation of mobile home discounts, a new business use surcharge, an increase in the symbol factor for Daewoo vehicles and a base rate adjustment.
FILING HAS BEEN CERTIFIED.
Received: May 27, 2003 Filing: 2003-1443P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

10. EMCASCO INSURANCE COMPANY
Re: INDEPENDENT FILING - WORKERS' COMPENSATION
Company is filing to revise their Loss Cost Multiplier (LCM) applicable to Workers' Compensation from 1.95 to 2.02. This filing results in a +4.7% /+$38,961 total overall effect.
FILING HAS BEEN CERTIFIED.
Received: June 5, 2003 Filing: 2003-3215C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

11. EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing rate and rule revisions resulting in an overall effect of +0.1% /+$824. Filing includes, but may not be limited to, revised base rates, the introduction of 2003 model year/symbol relativities and revised territory definitions. Filing has been amended to remove reference to the lack of prior insurance, clarify the definition of an at fault accident and revise the Accident Prevention Course as recommended by staff.
FILING HAS BEEN CERTIFIED.
Received: June 12, 2003 Filing: 2003-1492P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

12. EMPLOYERS MUTUAL CASUALTY COMPANY
Re: INDEPENDENT FILING - WORKERS' COMPENSATION
Company is filing to revise their Loss Cost Multiplier (LCM) applicable to Workers' Compensation from 1.76 to 1.82. This filing results in a +5.1% /+$75,994 total overall effect.
FILING HAS BEEN CERTIFIED.
Received: June 5, 2003 Filing: 2003-3216C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

13. FARMERS INSURANCE COMPANY, INC.
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing rate and rule revisions resulting in an overall effect of -0.2% /-$403,509. Filing includes, but may not be limited to, revised base rates by territory, revised rate classes to remove reference to commuting use, expanded age guidelines for certain tiers, expanding the FARA (credit scoring) discounts to allow for larger discounts and the proposal of an Affinity Group Discount.
FILING HAS BEEN CERTIFIED.
Received: May 23, 2003 Filing: 2003-1435P

Motion made: DEFERRED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

14. FEDERAL INSURANCE COMPANY
PACIFIC INDEMNITY COMPANY
VIGILANT INSURANCE COMPANY
GREAT NORTHERN INSURANCE COMPANY
NORTHWESTERN PACIFIC INDEMNITY COMPANY
Re: INDEPENDENT FILING - PERSONAL LIABILITY
Companies are filing rate and rule revision to increase the available liability limits from $10 Million to up to $50 Million. Filing has been amended to revise the use of accidents as recommended by staff.
FILING HAS BEEN CERTIFIED.
Received: April 29, 2003 Filing: 2003-1362P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

15. FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE CO
Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS
Companies are filing to withdraw from the personal lines market in Oklahoma. There are no policies in force at this time. Certification is not required.
Received: June 12, 2003 Filing: 2003-1491P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

16. HANOVER INSURANCE COMPANY (THE)
MASSACHUSETTS BAY INSURANCE COMPANY
HANOVER AMERICAN INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing rate and rule revisions resulting in an overall effect of +2.2% /+$129,901. Filing includes revised base rates, class plans, factors, model years and territories. Filing has been revised to only use motor vehicle records for 3 years.
FILING HAS BEEN CERTIFIED.
Received: May 5, 2003 Filing: 2003-1382P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

17. HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing rate and rule revisions resulting in an overall effect of +2.5% /+$77,445. Company is rebasing model year factors, revising its credit union discount and revising their tier rating factors. Filing has been revised to reduce the overall request from +5.3% to the above as recommended by staff.
FILING HAS BEEN CERTIFIED.
Received: May 6, 2003 Filing: 2003-1383P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

18. LYNDON PROPERTY INSURANCE COMPANY
Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN
Company is filing initial rates and rules for its new Vehicle Service Contract Reimbursement Program.
FILING HAS BEEN CERTIFIED.
Received: June 4, 2003 Filing: 2003-1475P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

19. METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing rate and rule revisions resulting in an overall effect of +5.8% /+$158,685 revised from +7.9% /+$216,038. The maximum increase to any one insured is a possible 24.1 and a maximum decrease of -1.1%. Filing includes, but may not be limited to, revised base rates by territory and coverage, revised account deviations, and updated model year factors. Filing has been amended to revise rules to only utilize not at fault accidents for rating, use only the past three years of driving record and revised request as recommended by staff.
FILING HAS BEEN CERTIFIED.
Received: May 29, 2003 Filing: 2003-1446P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

20. MID-CENTURY INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing rate and rule revisions resulting in an overall effect of -0.3% /-$170,015. Filing includes, but may not be limited to, revised base rates by territory, revised rate classes to remove reference to commuting use and the proposal of an Affinity Group Discount.
FILING HAS BEEN CERTIFIED.
Received: May 23, 2003 Filing: 2003-1436P

Motion made: DEFERRED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

21. NATIONAL AMERICAN INSURANCE COMPANY
Re: INDEPENDENT FILING - WORKERS' COMPENSATION
Company is filing to revise its Loss Cost Multiplier (LCM) applicable to Workers' Compensation from 1.424 to 1.564. This filing results in a +9.83% /+$1,885,000 total overall effect. This filing was amended from the original request of +10.3% /+$1,975,000.
FILING HAS BEEN CERTIFIED.
Received: June 11, 2003 Filing: 2003-3277C

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: CARROLL FISHER

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	ABS	___
	___	___	Gockel	___	___			

22. NATIONAL GENERAL INSURANCE COMPANY
MIC GENERAL INSURANCE CORPORATION
NATIONAL GENERAL ASSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
National General Assurance Co.(NGAC) is filing to nonrenew all policies in National General Ins. Co.(NGIC) and MIC General Ins. Corp. (MICG) and offer customers coverage in NGAC. Overall effect of filing is +7.3%/+$187,204 with a maximum increase of 756% and maximum decrease of 62.3% with this change. A breakdown by policyholders is as follows:

NGIC to NGAC

%	#	%	#	%	#
-70% to -60%	10	40% to 50%	29	150% to 160%	4
-60% to -50%	18	50% to 60%	35	160% to 170%	3
-50% to -40%	114	60% to 70%	33	170% to 180%	4
-40% to -30%	225	70% to 80%	16	180% to 190%	3
-30% to -20%	258	80% to 90%	21	190% to 200%	3
-20% to -10%	190	90% to 100%	20	200% to 210%	2
-10% to 0%	97	100% to 110%	15	210% to 220%	5
0% to 10%	64	110% to 120%	8	225% to 755%	11
10% to 20%	53	120% to 130%	6	total	1,340
20% to 30%	37	130% to 140%	10		
30% to 40%	40	140% to 150%	6		

MICG to NGAC

-30% to -20%	6
-20% to -10%	13
-10% to 0%	25
0% to 10%	54
10% to 20%	52
20% to 30%	38
20% to 30%	28
40% to 50%	12
50% to 60%	5
60% to 70%	8
70% to 80%	6
80% to 95%	10
100% to 230%	3
total	260

FILING HAS BEEN CERTIFIED
Received: April 7, 2003 Filing: 2003-1306P

Motion made: DISAPPROVED.

Motion made by: CARROLL FISHER Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

23. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing rate and rule revision resulting in an overall effect of +0.6% /+$425,856. Filing includes, but may not be limited to, revising their current threshold for a chargeable accident from $1,000 to $500. A breakdown by percentage/policyholder is as follows:

% increase	# of policyholders
0%	63,212
0- 5%	0
6-10%	0
11-15%	0
15-20%	1,465

FILING HAS BEEN CERTIFIED.
Received: June 6, 2003 Filing: 2003-1470P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

24. WESTCHESTER FIRE INSURANCE COMPANY
Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN
Company is filing rate/rule revision of +34.1% /$0 to its Vehicle Service Contract Contractual Liability Program. There is no overall effect as none of these policies are renewable.
FILING HAS BEEN CERTIFIED.
Received: April 7, 2003 Filing: 2003-1305P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

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

25. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
Re: REFERENCE FILING - COLLATERAL PROTECTION
Company is filing initial rates and rules to introduce a new collateral protection insurance program. The rates are identical to those filed and approved for Landmark American Insurance Company in Oklahoma file #98-5121P. This filing will replace previous collateral protection insurance program as approved in Oklahoma file #99-1196P.
FILING HAS BEEN CERTIFIED.
Received: June 26, 2003 Filing: 2003-1533P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

26. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
Re: REFERENCE FILING - COLLATERAL PROTECTION
Company is filing initial rates to introduce new lenders' comprehensive single interest insurance program. The rates are the same as filed and approved by Landmark American Insurance Company in Oklahoma file #97-1485P.
FILING HAS BEEN CERTIFIED.
Received: June 26, 2003 Filing: 2003-1534P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

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.

27. AMERICAN COMMERCE INSURANCE COMPANY
Re: INDEPENDENT FILING - HO - UMBRELLA
Company is filing revised guidelines and rates for their Personal Umbrella Liability Endorsement for use in their Homeowners Program.
The overall rate impact is +.003% /+$108.
Certification is not required.
Received: June 2, 2003 Filing: 2003-1449P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

28. BALBOA INSURANCE COMPANY
Re: INDEPENDENT FILING - HOMEOWNERS
Company is filing revised manual page 2.3 which contains a new renewal rule for their Platinum Homeowners Program.
Certification is not required.
Received: May 9, 2003 Filing: 2003-1395P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

29. ELECTRIC INSURANCE COMPANY
Re: INDEPENDENT FILING - HOMEOWNERS
Company is filing to adopt Insurance Services Office (ISO) rules and loss costs contained in filing designations H-2000-R00RU and H-2000-RLC1, revised loss cost multiplier of 1.55 and miscellaneous rates for new coverages. Filing is amended to include an amount for minimum premium.
Certification is not required.
Received: May 15, 2003 Filing: 2003-1413P

Motion made: FILED As Amended.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

30. EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE
Re: INDEPENDENT FILING - HOMEOWNERS
Companies are filing a revision to their Homeowners Program that includes revised base rates, deductible relativities and policy size relativities; revised Rule 406. Deductibles to indicate the base deductible for forms HO-2 and HO-3 is $500/$1,000 Wind or Hail and introduction of Rule 408. ACV Loss Settlement - Windstorm or Hail Losses to Roof Surfacing. Filing is amended to revise Rule 406. to display a buy back for an all perils deductible for forms HO-2 and HO-3. The overall rate effect is +19.8% /+$492,817.
Certification is not required.
Received: May 12, 2003 Filing: 2003-1410P

Motion made: FILED As Amended.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

31. HOMESITE INDEMNITY COMPANY
Re: INDEPENDENT FILING - HOMEOWNERS
Company is filing to revise their eligibility guidelines and implement credit scoring for use in their Homeowners Program.
Certification is not required.
Received: April 30, 2003 Filing: 2003-1368P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			

32. OHIO CASUALTY INSURANCE COMPANY, THE
WEST AMERICAN INSURANCE COMPANY
Re: INDEPENDENT FILING - DWELLING FIRE
Companies are filing revisions to the Eligibility Guidelines for their Dwelling Fire Program.
Certification is not required.
Received: June 4, 2003 Filing: 2003-1465P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	_X_	___
	___	___	Gockel	___	___			