

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

STATE BOARD FOR PROPERTY AND CASUALTY RATES
STATE OF OKLAHOMA

(AMENDED July 13, 2004)

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, July 15, 2004 in the Commissioner's Conference Room of the Oklahoma Insurance Department, at 2401 Northwest 23rd 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 July 6, 2004 at 3:15 p.m. A copy of an amendment to the agenda was posted on July 13, 2004 at 3:00 p.m. A copy of this agenda is available on the Oklahoma Insurance Department website at www.oid.state.ok.us. Copies of the agenda were delivered or mailed to the Members of the Board on July 7, 2004. The Board was notified by electronic mail on July 13, 2004 regarding the amendment.

AGENDA

1. Call to Order
2. Reading and Approval of the Minutes for the June 24, 2004 meeting.
3. Agenda Items (1 through 25) for Final Consideration and Action by the Board Are Continued Through Page 13.
4. 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.
5. Adjournment

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

David Cawthon, Member
Trace Morgan, Member

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STATE OF OKLAHOMA

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AGENDA

1. Call to Order
2. Reading and Approval of the Minutes for the June 24, 2004 meeting.
3. Agenda Items (1 through 24) for Final Consideration and Action by the Board Are Continued Through Page 11.
4. 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.
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. ALLSTATE INDEMNITY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing their 2005 Experience Group Rating (ERG) update and symbol and identification pages for model year 2005, along with the corresponding 2005 EGR factors. The filing also includes updated 2004 EGR factor pages to add and delete appropriate vehicles and updated 2003-2004 symbol pages to add some vehicles that were not currently on the latest set of pages due to late price information. Certification is not required.

Received: June 11, 2004 Filing: 2004-0453P

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

2. ALLSTATE INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing their 2005 Experience Group Rating (ERG) update and symbol and identification pages for model year 2005, along with the corresponding 2005 EGR factors. The filing also includes updated 2004 EGR factor pages to add and delete appropriate vehicles and updated 2003-2004 symbol pages to add some vehicles that were not currently on the latest set of pages due to late price information. Certification is not required.

Received: June 11, 2004 Filing: 2004-0454P

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

3. ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing a rate/rule revision to their Private Passenger Auto program which results in +2.4% /+\$489,862. The revisions include changes to tier factors, driver classification and bodily injury increased limits. The rate filing history for the past two years is as follows:

8/18/03	0.0%
10/28/02	+1.7%
3/18/02	0.0%
2/04/02	+4.1%

FILING HAS BEEN CERTIFIED.

Received: May 4, 2004 Filing: 2004-0331P

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

4. ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing their 2005 Experience Group Rating (ERG) update and symbol and identification pages for model year 2005, along with the corresponding 2005 EGR factors. The filing also includes updated 2004 EGR factor pages to add and delete appropriate vehicles and updated 2003-2004 symbol pages to add some vehicles that were not currently on the latest set of pages due to late price information. Certification is not required.

Received: June 11, 2004 Filing: 2004-0452P

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

5. FARMERS INSURANCE COMPANY, INC.

MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revised rating rules pages 301 and 302 applicable to Private Passenger Auto to increase the Policy/Membership fee from \$10 to \$15 and to allow the Reinstatement fee to be applicable to policies that reinstate after 25 days or more.

Certification is not required.

Received: June 24, 2004 Filing: 2004-0481P

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

6. GOODVILLE MUTUAL CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing several rate/rule revisions to their Private Passenger Auto program resulting in -0.3% /-\$2,974 overall effect. The revisions include introduction of new model year symbols, revised base rates, revised physical damage base deductible and other rule revisions.

FILING HAS BEEN CERTIFIED.

Received: May 13, 2004 Filing: 2004-0373P

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

7. HANOVER INSURANCE COMPANY (THE)
MASSACHUSETTS BAY INSURANCE COMPANY
HANOVER AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revised rates/rules applicable to the Private Passenger Auto program which result in +0.6% /+\$37,916 total overall effect. The filing includes base rate changes, territory changes, changes to Increased Limits and Deductible factors plus several other rule changes. The filing was amended to correct the manual page that lists all applicable endorsements. The filing was also amended due to actuarial adjustments which reduced the overall effect from the originally filed +3.7%.

FILING HAS BEEN CERTIFIED.

Received: May 6, 2004 Filing: 2004-0339P

Motion made: APPROVED As Amended.

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

8. MARKEL AMERICAN INSURANCE COMPANY
Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing rate/rule revisions to their Motorcycle and Recreational Vehicle program which result in +4.63% /+\$10,508. The rate filing history for the past two years is: +13.29% 5/9/03

FILING HAS BEEN CERTIFIED.

Received: May 21, 2004 Filing: 2004-0395P

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

9. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS PRIVATE PASSENGER AUTO

Company is filing revised Rule 102 applicable to All Terrain Vehicles (ATV) used in conjunction with a farming operation. These ATVs will be classified as "Farm Use" and the liability portion of the rate will be reduced 50%. To qualify, the policyholder must have an active Farm and Ranch policy with the company. This filing also contains a revision to Rule 101 which modifies the definition of an ATV to include utility type vehicles. The filing was amended to include a Multi-Vehicle Discount.

Certification is not required.

Received: June 17, 2004 Filing: 2004-0470P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

10. PROGRESSIVE HALCYON INSURANCE COMPANY

PROGRESSIVE PREFERRED INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revised symbol pages to include new 2004 and 2005 model year vehicles. The update includes vehicle additions and deletions to the specifications of their VIN vendor.

Certification is not required.

Received: June 3, 2004 Filing: 2004-0440P

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

11. PROGRESSIVE NORTHERN INSURANCE COMPANY
 PROGRESSIVE HALCYON INSURANCE COMPANY

Re: INDEPENDENT FILING - BOATOWNERS

Progressive Halcyon Insurance Company is filing to adopt rates and rules for their Boatowners Program by referencing those approved for Progressive Northern Insurance Company in Oklahoma file number 02-1537P as well as revisions included in this filing. Companies are also revising their credit score model in response to Senate Bill 539, to be identical to the model approved for Progressive Northern Insurance Company's Private Passenger Auto Program. The filing is amended to include rate pages for Progressive Halcyon Insurance Company. Certification is not required.

Received: May 17, 2004 Filing: 2004-0380P

Motion made: APPROVED As Amended.

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

12. PROGRESSIVE NORTHERN INSURANCE COMPANY
 PROGRESSIVE HALCYON INSURANCE COMPANY

Re: INDEPENDENT FILING - RECREATIONAL VEHICLE

Progressive Halcyon Insurance Company is filing, by reference, the whole RV program approved for Progressive Northern which includes revisions contained in this filing. This filing contains revisions to their credit model in response to SB 539 the same as approved in Progressive Northern's Private Passenger Auto program. The filing was amended to include the rate pages for Progressive Halcyon and to revise Rule VI. Discounts to clarify the specific discount applicable to each criteria.

Certification is not required.

Received: May 17, 2004 Filing: 2004-0381P

Motion made: APPROVED As Amended.

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

13. PROGRESSIVE NORTHERN INSURANCE COMPANY
 PROGRESSIVE HALCYON INSURANCE COMPANY

Re: INDEPENDENT FILING - MOTORCYCLE

Progressive Halcyon Insurance Company is filing, by reference, the whole Motorcycle program approved for Progressive Northern which includes revisions contained in this filing. This filing contains revisions to their credit model in response to SB 539 the same as approved in Progressive Northern's Private Passenger Auto program. The filing was amended to include the rate pages for Progressive Halcyon and to revise Rule VII. Discounts to clarify the specific discount applicable to each criteria.

Certification is not required.

Received: May 17, 2004 Filing: 2004-0382P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

14. PROGRESSIVE NORTHERN INSURANCE COMPANY
 PROGRESSIVE NORTHWESTERN INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revised symbol pages to include new 2004 and 2005 model year vehicles. The update includes vehicle additions and deletions according to the specifications of their VIN vendor.

Certification is not required.

Received: June 2, 2004 Filing: 2004-0433P

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

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

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revisions to their Private Passenger Auto program including the addition of Credit Score factors to rating, revised Secondary Class Factors and revised Safe Driver Insurance Plan (SDIP). The filing was amended from the original request of -0.1% /-\$192 to correctly reflect the result of -0.2% /-\$3,526.

FILING HAS BEEN CERTIFIED.

Received: May 7, 2004

Filing: 2004-0349P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

16. UNITED AUTOMOBILE INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO NON-STANDARD

Company is filing revised base rates in their Personal program.

The filing originally reflected an overall effect of +14.6% /+\$786,919.

The filing was amended due to actuarial adjustments to be

+11.69% /+\$630,075 overall effect.

FILING HAS BEEN CERTIFIED.

Received: May 19, 2004

Filing: 2004-0392P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

17. XL SPECIALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing new manual rule exception page WC EN 001 Ed. 0504 applicable to Workers' Compensation to add new Rule 1. Deferred Premium Payment Agreement. This rule allows for policyholders with at least \$100,000 in premium to pay on a semi-annual or quarterly basis without a service charge.

Certification is not required.

Received: June 11, 2004 Filing: 2004-2299C

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>	___	Cawthon	___	___
Morgan	___	___	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.

18. FIREMAN'S FUND INSURANCE COMPANY

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

Re: DEVIATION FILING - PRIVATE PASSENGER AUTO

Companies are filing to non-adopt Insurance Services Office's filing designation PP-2003-RCP1, revised Class Plan applicable to Personal Auto.

Certification is not required.

Received: June 24, 2004 Filing: 2004-0487P

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

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

Re: DEVIATION FILING - PRIVATE PASSENGER AUTO

Companies are filing to non-adopt the Insurance Services Office's filing designation PP-2003-RCPl, revised Class Plan applicable to Private Passenger Auto.

Certification is not required.

Received: June 16, 2004 Filing: 2004-0469P

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>	___	Cawthon	___	___
Morgan	___	___	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.

20. AMERICAN WESTERN HOME INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing revised manual pages for the EZChoice D1, D3 and Vacant Program that includes the introduction of a New Business/Inspection Fee of \$35 and rules of application for Certified Acts of Terrorism Endorsements approved in Oklahoma file #04-0420P.

Certification is not required.

Received: May 28, 2004 Filing: 2004-0421P

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

21. GOODVILLE MUTUAL CASUALTY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homeowners Program which include revising their basic dwelling loss cost multiplier from 1.90 to 1.96, revising their basic tenant and condo loss cost multiplier from 2.59 to 2.70, revising Rule 11.1.2 Country Home Endorsement to indicate a new edition of the endorsement (previously approved in Oklahoma file number 04-0457P) and removing dwelling amount relativity deviations. The loss cost multipliers will be applicable to American Association of Insurance Services loss cost previously adopted in Oklahoma file number 03-1520P. The overall rate effect is +4.4% /+\$26,843. Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
02-1617P	09-01-02	+ 9.9% /+\$30,961
03-1520P	09-01-03	+10.9% /+\$40,725

Certification is not required.

Received: June 15, 2004 Filing: 2004-0458P

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

22. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - DWELLING FIRE

Bureau is filing to revise Rule A.2 - Condition Charges, Rule 104 - Protection Classification Information, Rule 406 - Deductibles for clarification of intent and add Rule 305 - Loss Settlement Options for their Dwelling Property Program's Oklahoma Exception Pages. Rules A.2, 104 and 406 were revised to clarify intent. The filing designation is DP-2004-R02RU.

Certification is not required.

Received: June 22, 2004 Filing: 2004-0471P

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

23. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - DWELLING FIRE

Bureau is filing to revise Rule 301 - Base Premium Computation and Rule 602 - Optional Limited Lead and Escaped Liquid Fuel Liability and Property Remediation for Escaped Fuel Coverages referenced in the Oklahoma Loss Cost Pages for the Personal Liability Supplement to their Dwelling Policy Program. Rule 301 was revised to indicate an apartment occupied by tenant be rated as a one-family dwelling. Rule 602 was revised to correct the premium table reference. The filing designation is DL-2004-R02RU.

Certification is not required.

Received: June 22, 2004 Filing: 2004-0472P

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

24. UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing to introduce deductible options and corresponding dollar maximum credit amounts.

Certification is not required.

Received: June 17, 2004 Filing: 2004-0468P

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

AGENDA

STATE BOARD FOR PROPERTY & CASUALTY RATES
July 15, 2004

AMENDMENT TO THE AGENDA

25. CALIFORNIA CASUALTY INDEMNITY EXCHANGE

Re: INDEPENDENT FILING – PRIVATE PASSENGER AUTOMOBILE
Company is filing rate/rule revisions in their Private Passenger Auto
program. The changes include a change to the base rates, increased limits
factors, symbol/deductible factors, zone factors, Gold Star factors and
motorcycle deductible factors. The filing results in +10% /+\$138,862
total overall effect. The rate history for the past 2 years is:
7/1/03 10% Flex Filing
FILING HAS BEEN CERTIFIED.

Received 5/17/04

Filing No. 04-0389P

Motion Made: APPROVED

Motion Made By: John Marshall

Second: Ash Gockel

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