

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 June 19, 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 23<sup>rd</sup> Street, Suite 28, Oklahoma City, Oklahoma.

## MEETING PROCEDURE

1. Old Business  
Reading of the Minutes of the May 29, 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

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

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing a new rule Exception Page applicable to the Workers' Compensation Basic Manual to provide a usage rule for the Asbestos Exclusion Endorsement approved in Oklahoma file #03-2903C. Certification is not required.

Received: May 9, 2003 Filing: 2003-2902C

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>	___
	___	___	Gockel	<u>X</u>	___			

- 2. AMERICAN MERCURY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to introduce an Account Credit for insureds that have both auto and homeowners coverage with their company. Certification is not required.

Received: May 12, 2003 Filing: 2003-1400P

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>	___
	___	___	Gockel	<u>X</u>	___			

## 3. AMERICAN NATIONAL GENERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +7.9% /+\$68,385. Filing includes revised base rates and numerous general rule revisions such as factors, discounts, etc. Filing has been amended to cap increases at 25% per staff request which changed the overall request from +11% /+\$95,985 with a 67.9% maximum increase to the present. Company also revised numerous rules as recommended by staff.

FILING HAS BEEN CERTIFIED.

Received: March 17, 2003 Filing: 2003-1211P

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	<u>X</u>	___
	___	___	Gockel	<u>X</u>	___			

## 4. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revisions resulting in an overall effect of +1.8% /+\$116,625. Filing includes revised base rates and numerous general rule revisions such as factors, discounts, etc. Filing has been amended to cap increases at 26.5% per staff request which changed the overall effect from +4.9% /+\$316,234 with a possible maximum increase of 61.8%. Company also revised numerous rules as recommended by staff.

FILING HAS BEEN CERTIFIED.

Received: March 17, 2003 Filing: 2003-1210P

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	<u>X</u>	___
	___	___	Gockel	<u>X</u>	___			

## 5. AMERICAN RELIABLE INSURANCE COMPANY

Re: INDEPENDENT FILING - BOATOWNERS

Company is filing a rate and rule filing for its Personal Watercraft-Jet Ski Program. There are no current policyholders in force and they have new rates and rules to restart the program.

FILING HAS BEEN CERTIFIED.

Received: May 9, 2003 Filing: 2003-1398P

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>	Cawthon	<u>  X  </u>	<u>    </u>
	<u>    </u>	<u>    </u>	Gockel	<u>  X  </u>	<u>    </u>			

## 6. AMEX ASSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated symbols to include new model vehicles. Certification is not required.

Received: June 2, 2003 Filing: 2003-1454P

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>	Cawthon	<u>  X  </u>	<u>    </u>
	<u>    </u>	<u>    </u>	Gockel	<u>  X  </u>	<u>    </u>			

## 7. CHURCH MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing revised Miscellaneous Values Page 11 applicable to their Workers' Compensation basic manual to reflect the rate for Terrorism coverage of .03 based on the NCCI loss cost.

Certification is not required.

Received: May 20, 2003 Filing: 2003-3036C

Motion made: FILED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

## 8. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised manual page GR-9 to include the use of insurance scores on renewal business.

Certification is not required.

Received: May 20, 2003 Filing: 2003-1430P

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>	Cawthon	<u>  X  </u>	<u>    </u>
	<u>    </u>	<u>    </u>	Gockel	<u>  X  </u>	<u>    </u>			

## 9. CORNERSTONE NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing a rule filing to utilize credit scoring in their underwriting process for Private Passenger Automobile.

Filing has been amended to clarify at fault accidents as recommended by staff.

Certification is not required.

Received: April 28, 2003 Filing: 2003-1361P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

## 10. CORNERSTONE NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to clarify they do not charge for losses unless the insured is at least 50% or more at fault.

Certification is not required.

Received: May 27, 2003 Filing: 2003-1440P

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>	Cawthon	<u>  X  </u>	<u>    </u>
	<u>    </u>	<u>    </u>	Gockel	<u>  X  </u>	<u>    </u>			

## 11. EQUITY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO NON-STANDARD

Company is filing rate and rule revision resulting in an overall effect of +6.05% /+\$1,797,777. Filing includes revised base rates and a request of an increased policy fee; however, this remains at \$25 as requested by staff. Also, the original filing requested an increase of +11% /+\$3,266,908 but was reduced to +6.05% as requested by staff.

FILING HAS BEEN CERTIFIED.

Received: April 11, 2003

Filing: 2003-1325P

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

## 12. EVEREST NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION - LARGE DEDUCTIBLE

Company is filing to introduce their Large Deductible Rule applicable to Workers' Compensation.

Certification is not required.

Received: May 8, 2003

Filing: 2003-2893C

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>	___
	___	___	Gockel	<u>X</u>	___			

## 13. FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE CO

Re: INDEPENDENT FILING - PERSONAL EXCESS

Companies are filing to add a new exposure of Business Property (lessor's risk only) to their Personal Umbrella Program.

Certification is not required.

Received: April 14, 2003

Filing: 2003-1331P

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>	___
	___	___	Gockel	<u>X</u>	___			

14. GOODVILLE MUTUAL CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +5.1% /+\$42,899. Filing includes revised symbols, increased limits for uninsured motorists, a rating cap of 20%, revised performance vehicle surcharge and the introduction of ISO zip code rating. Filing has been amended to remove not at fault accidents from their tier rating and the revision of the accident prevention course as requested by staff.

FILING HAS BEEN CERTIFIED.

Received: May 8, 2003 Filing: 2003-1397P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

15. GRAIN DEALERS MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to revise their rates based on the loss costs, trends, and relativities furnished by ISO Loss Cost Reference Filing Numbers PP-2001-BRTD1 and PP-2002-BRLA1.

FILING HAS BEEN CERTIFIED.

Received: May 5, 2003 Filing: 2003-1377P

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>	Cawthon	<u>  X  </u>	<u>    </u>
	<u>    </u>	<u>    </u>	Gockel	<u>  X  </u>	<u>    </u>			

16. GUIDEONE MUTUAL INSURANCE COMPANY  
 GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
 GUIDEONE ELITE INSURANCE COMPANY  
 GUIDEONE AMERICA INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing rate and rule revisions resulting in an overall effect of +0.03% /+\$4,209. Filing includes revised base rates, class plans and increased limit factors. Filing has been revised to clarify there are no penalties for no prior insurance and clarified insured must be at least 50% at fault to be considered chargeable. FILING HAS BEEN CERTIFIED.

Received: April 18, 2003 Filing: 2003-1346P

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	<u> X </u> ___
	___ ___	Gockel	<u> X </u> ___		

17. HARBOR SPECIALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to increase the Expense Constant applicable to workers' compensation policies from \$140 to \$180. The overall effect of this filing is to be negligible. Certification is not required.

Received: May 15, 2003 Filing: 2003-3004C

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> ___
	___ ___	Gockel	<u> X </u> ___		

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

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated symbols in their Private Passenger Automobile filing.

Certification is not required.

Received: May 12, 2003 Filing: 2003-1401P

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> ___
	___ ___	Gockel	<u> X </u> ___		

## 19. LE MARS MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised underwriting guidelines to clarify  
no usage of accidents past three years per statute.

Certification is not required.

Received: April 14, 2003 Filing: 2003-1332P

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>	___
	___	___	Gockel	<u>X</u>	___			

## 20. MID-CENTURY INSURANCE COMPANY

TRUCK INSURANCE EXCHANGE

FARMERS INSURANCE EXCHANGE

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing to adopt the National Council on Compensation  
Insurance's revised loss costs applicable to Workers' Compensation  
that went into effect on January 1, 2003. Companies will maintain  
their current loss cost multipliers of 1.524 that were approved  
in Oklahoma file #02-3977C. The total overall effect of this filing  
is +5.8% /+\$399,004.

Certification is not required.

Received: May 15, 2003 Filing: 2003-3006C

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>	___
	___	___	Gockel	<u>X</u>	___			

## 21. MID-CONTINENT CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is revising its bill plans as well as adopt ISO symbols  
for 2001-2003.

Certification is not required.

Received: May 14, 2003 Filing: 2003-1416P

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>	___
	___	___	Gockel	<u>X</u>	___			

22. NATIONAL GENERAL ASSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +3.1% /+\$47,653. Filing includes revised base rates, factors, discounts and numerous other minor rule revisions. Filing has been amended to reduce the overall request from +3.2% /+\$49,190 to the current, as well as revise their position on no prior insurance and certain moving violations as recommended by staff.  
 FILING HAS BEEN CERTIFIED.

Received: April 10, 2003 Filing: 2003-1322P

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	<u> X </u> ___		
	___ ___	Gockel	<u> X </u> ___				

23. NEW HAMPSHIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing initial Home Depot Service Contract Program rates and rules.  
 FILING HAS BEEN CERTIFIED.

Received: May 2, 2003 Filing: 2003-1388P

Motion made: APPROVED Subject to Statistics After One Year.

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

24. OKLAHOMA SURETY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated ISO symbols and direct bill pay plans. Certification is not required.

Received: May 14, 2003 Filing: 2003-1415P

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> ___		
	___ ___	Gockel	<u> X </u> ___				

25. SECURITY INSURANCE COMPANY OF HARTFORD

Re: INDEPENDENT FILING - CREDIT

Company is filing initial rates and rules for new Contractual Liability Insurance Program. Rates and rules are the same as filed and approved for Landmark American Insurance Company in Oklahoma file #00-4055P.

FILING HAS BEEN CERTIFIED.

Received: June 3, 2003 Filing: 2003-1461P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

Yea Nay

Yea Nay

Yea Nay

Fisher  X

Marshall  X

Cawthon  X

Gockel  X

26. SECURITY INSURANCE COMPANY OF HARTFORD

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

Company is filing initial rates and rules for new Lenders Comprehensive Single Interest Program. The rates and rules are the same as approved for Landmark American Insurance Company in Oklahoma file #97-1485P.

FILING HAS BEEN CERTIFIED.

Received: June 3, 2003 Filing: 2003-1462P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

Yea Nay

Yea Nay

Yea Nay

Fisher  X

Marshall  X

Cawthon  X

Gockel  X

27. SECURITY INSURANCE COMPANY OF HARTFORD

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

Company is filing initial rates and rules for new Collateral Protection Program. The rates and rules are the same as filed and approved for Landmark American Insurance Company in Oklahoma file #98-5121P.

FILING HAS BEEN CERTIFIED.

Received: June 3, 2003 Filing: 2003-1463P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

Yea Nay

Yea Nay

Yea Nay

Fisher  X

Marshall  X

Cawthon  X

Gockel  X

28. SECURITY INSURANCE COMPANY OF HARTFORD

Re: INDEPENDENT FILING - MORTGAGE IMPAIRMENT

Company is filing initial rates and rules for new Mortgage Security Program. The rates and rules are the same as approved for Landmark American Insurance Company in Oklahoma file #97-1823P.

FILING HAS BEEN CERTIFIED.

Received: June 3, 2003 Filing: 2003-1464P

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>	___
	___	___	Gockel	<u> X </u>	___			

29. STATE FARM FIRE AND CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated Insurance Rating Group (IRG) and Vehicle Safety Discount (VSD) designations for 2003 and 2004 models. Certification is not required.

Received: May 19, 2003 Filing: 2003-1426P

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>	___
	___	___	Gockel	<u> X </u>	___			

30. STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated Insurance Rating Group (IRG) and Vehicle Safety Discount (VSD) designations for 2003 and 2004 models. Certification is not required.

Received: May 19, 2003 Filing: 2003-1427P

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>	___
	___	___	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.

31. NATIONAL COUNCIL ON COMPENSATION INS.

Re: BUREAU FILING - MISCELLANEOUS WORKERS' COMPENSATION

Bureau is filing its 2003 Update to Retrospective Rating Plan Parameters.

Certification is not required.

Received: May 13, 2003 Filing: 2003-2962C

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	<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.

32. ALLSTATE INDEMNITY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised rates and rules for their Homeowners Program which include introduction of claim rating, increased personal liability coverage rates, revised home and auto discount, replacing the new/renovated home discount with the age of home discount, implementation of rating group classifications (based on the policyholders' financial stability), introduction of a home buyer discount, introduction of miles to fire department rating, removal of the Indemnity surcharge factor, removal of the renewal claim free discount and introduction of new deductible options. Filing is amended, at staff's recommendation, to withdraw the request to increase rates for higher liability limits for personal liability coverage. The overall rate impact is 0% /\$0.

Certification is not required.

Received: April 8, 2003 Filing: 2003-1308P

Motion made: FILED As Amended Subject to Final Printed Manual Pages and Subject to Automatic Statistics After One Year.

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>
	___	___	Gockel	<u>X</u>	___			

## 33. ALLSTATE INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised rates and rules for their Homeowners Program which include introduction of claim rating, increased personal liability coverage, revised home and auto discount, introduction of condominium unit owner's extended protection and introduction of new deductible options. Filing is amended, at staff's recommendation, to withdraw the request to increase rates for higher liability limits for personal liability coverage. The overall rate impact is 0% /\$0.

Certification is not required.

Received: April 8, 2003 Filing: 2003-1307P

Motion made: FILED As Amended Subject to Final Printed Manual Pages and Subject to Automatic Statistics After One Year.

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>
	___	___	Gockel	<u>X</u>	___			

## 34. ALLSTATE INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing revised rates for miscellaneous premiums for use in their Residential Fire Program. The original rate impact was +13.2% /+\$281,079. The filing was amended after staff's recommendation to have a rate impact of +9.6% /+\$204,419.

Certification is not required.

Received: April 28, 2003 Filing: 2003-1364P

Motion made: FILED As Amended Subject to Final Printed Manual Pages.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

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

## 35. AMERICAN MERCURY INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised Territory Assignment Pages to indicate the city of Owasso is located in Tulsa County. Filing is amended to revise the pages to indicate part of Owasso is located in Rogers County.

Certification is not required.

Received: May 12, 2003 Filing: 2003-1409P

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>	___
	___	___	Gockel	<u>X</u>	___			

## 36. COLUMBIA NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing to increase base rates for their Dwelling Policy Program. The overall rate impact was originally +20% /+\$16,673.

Filing is amended to lower the base rate increase at staff's recommendation. The amended overall rate impact is +10% /+\$8,337.

Certification is not required.

Received: May 7, 2003 Filing: 2003-1391P

Motion made: FILED 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	<u>X</u>	___
	___	___	Gockel	<u>X</u>	___			

## 37. UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to adopt rates and rules, as filed by American Association of Insurance Services (AAIS), in designation AAIS-95-25R, for 8.6 Additional Resident Premises - Occupied by an Insured, 8.7 Additional Residents Premises - Rented to Others and 8.8 Private Structures - Rented to Others for use in their Homeowners (ACV) Program. Filing is amended to include rates and rules for 7.4.2 Rented to Others.

Certification is not required.

Received: May 9, 2003 Filing: 2003-1394P

Motion made: FILED 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	<u>X</u>	___
	___	___	Gockel	<u>X</u>	___			