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

David Cawthon, Member
Trace Morgan, Member

STATE BOARD FOR PROPERTY AND CASUALTY RATES
STATE OF OKLAHOMA

NOTICE OF REGULAR MEETING

The regularly scheduled meeting of the State Board for Property and Casualty Rates will be held at 9:30 a.m., Thursday, June 24, 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 June 16, 2004 at 8:15 a.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 June 16, 2004.

AGENDA

1. Call to Order

2. Reading and Approval of the Minutes for the June 3, 2004 meeting.

3. Agenda Items (1 through 23) 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

- FINAL AGENDA - June 24, 2004

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. AMEX ASSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing revised Rule 14. Miscellaneous Coverage, E. Rental Expense to add additional optional limits.
FILING HAS BEEN CERTIFIED.
Received: May 25, 2004 Filing: 2004-0410P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

2. ASSOCIATION CASUALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - WORKERS' COMPENSATION
Company is filing its initial Loss Cost Multiplier of 1.412 applicable to the current NCCI loss costs and future revisions to such.
FILING HAS BEEN CERTIFIED.
Received: May 10, 2004 Filing: 2004-2054C

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

3. HARTFORD FIRE INSURANCE COMPANY
HARTFORD CASUALTY INSURANCE COMPANY
TWIN CITY FIRE INSURANCE COMPANY
HARTFORD INSURANCE COMPANY OF THE MIDWEST

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing revisions to their Private Passenger Auto program including revised base rates, model year symbols and updated territory definitions to reflect zip code changes. The overall effect of the filing is +9.6% /+$126,317. The rate filing history for the past two years is: +6.1% 10/1/02
FILING HAS BEEN CERTIFIED.
Received: May 5, 2004 Filing: 2004-0334P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

4. HARTFORD FIRE INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY
TWIN CITY FIRE INSURANCE COMPANY
HARTFORD INSURANCE COMPANY OF THE MIDWEST
SENTINEL INSURANCE COMPANY, LTD

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE
All companies are filing initial rates for agreed value claims settlement for use in their Personal Inland Marine program. In addition, Sentinel Insurance Company is filing to adopt the rates and rules previously approved for the other companies in OK file numbers 95-4784C and 99-1589P.
FILING HAS BEEN CERTIFIED.
Received: May 24, 2004 Filing: 2004-0406P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

5. HARTFORD UNDERWRITERS INSURANCE COMPANY
PROPERTY AND CASUALTY IC OF HARTFORD
Re: INDEPENDENT FILING - PERSONAL INLAND MARINE
Companies are filing initial rates for agreed value claims settlement for use in their Personal Inland Marine Program.
FILING HAS BEEN CERTIFIED.
Received: May 24, 2004 Filing: 2004-0405P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

6. HORACE MANN INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing revised Auto symbol manual pages to reflect the adoption of ISO revisions.
Certification is not required.
Received: June 3, 2004 Filing: 2004-0439P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

7. LIBERTY MUTUAL FIRE INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing to revise the Transition Rating Rule applicable to policyholders being transferred from the Prudential companies. There will be approximately 3,840 policyholders affected and the company anticipates the average rate change to be 3.1% in lieu of 6.0% prior to this revision. The proposed completion date of the Prudential transition is 9/9/04.
Certification is not required.
Received: May 28, 2004 Filing: 2004-0416P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

8. MARKEL AMERICAN INSURANCE COMPANY
Re: INDEPENDENT FILING - PERSONAL INLAND MARINE
Company is filing initial rates and rules for their Personal Property Protection Program. Manual Page P-1 has been revised to include the program deductible of $100.
FILING HAS BEEN CERTIFIED.
Received: May 5, 2004 Filing: 2004-0332P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON Second: ASH GOCKEL

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

9. METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing revisions to their Private Passenger Auto program including base rate changes, elimination of stacked uninsured motorist option, revised account deviations, updated model year factors for comp and collision and updates to zip codes. The filing originally requested +8.0% /+$256,475 overall effect. The filing was amended due to actuarial adjustments to an overall effect of +5.0% /+$162,087.
The rate history for the past two years is:
+5.8% effective 9/1/03
+7.5% effective 11/1/02
FILING HAS BEEN CERTIFIED.
Received: April 28, 2004 Filing: 2004-0307P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

10. MID-CENTURY INSURANCE COMPANY
FARMERS INSURANCE COMPANY, INC.
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing a list of symbol assignments for the implementation of 2004 Make Model Pricing Phase II covering vehicle model years 2003, 2004 and 2005 that were not included in their last symbol review.
The total premium effect will be negligible.
Certification is not required.
Received: April 19, 2004 Filing: 2004-0294P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

11. RESPONSE WORLDWIDE INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing revised Rule 22. Discounts and Surcharges of their Private Passenger Auto manual to bring the Accident Prevention Course Discount into compliance with 36 O.S. Section 924.1 and our Bulletin PC 2003-04.
Certification is not required.
Received: May 25, 2004 Filing: 2004-0408P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

12. SENTRY INSURANCE A MUTUAL COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing revised Rule 4. Safe Driver Insurance Plan (SDIP) to clarify that no points shall be assigned for an accident if the insured is determined to be 50% or less negligent or is reimbursed for 50% or more of the damages by or on behalf of the person responsible for the accident.
Certification is not required.
Received: May 24, 2004 Filing: 2004-0407P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

13. TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC.
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing revisions to their TRIN-FLEX Personal Auto program which result in -1.1% /-$3,771 total overall effect. The filing includes revised model year symbols and corresponding base rate revisions to Comprehensive and Collision coverages, revised Secondary Class Factors and revision to General Rule 21, Section O to change the criteria for the TRIN-FLEX discount.
FILING HAS BEEN CERTIFIED.
Received: May 7, 2004 Filing: 2004-0350P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

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.

14. CENTRAL MUTUAL INSURANCE COMPANY
Re: DEVIATION FILING - PRIVATE PASSENGER AUTO
Company is filing to non-adopt the Insurance Services Office's filing designation PP-2003-RLP1, the Liability, PIP and Medical Payments Vehicle Rating Plan.
Certification is not required.
Received: June 3, 2004 Filing: 2004-0438P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

15. CENTRAL MUTUAL INSURANCE COMPANY
Re: DEVIATION FILING - PRIVATE PASSENGER AUTO
Company is filing to non-adopt the Insurance Services Office's filing designation PP-2003-RCP1, revised Class Plan applicable to Private Passenger Auto.
Certification is not required.
Received: June 7, 2004 Filing: 2004-0443P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

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

16. INSURANCE SERVICES OFFICE
Re: BUREAU FILING - PERSONAL INLAND MARINE
Bureau is filing revised loss costs for their Personal Inland Marine Program with an overall effect of -8.6%. The filing designation is PM-2004-RLA1. Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
02-1347P	08-01-02	+19.7%
03-1550P	03-01-04	0.0%

FILING HAS BEEN CERTIFIED.
Received: May 24, 2004 Filing: 2004-0409P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

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

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.

17. AMERICAN NATIONAL GENERAL INSURANCE COMPANY
Re: INDEPENDENT FILING - HOMEOWNERS
Company is filing new and revised manual pages that include adding $3,000 and $5,000 deductible options for all policy forms; eliminating the $250 All Peril, $250 /1% Wind/Hail, $500 All Peril and $500 /1% Wind/Hail deductibles for all policy forms for both new and renewal business; rolling current Homeowners Form 1 and Form 3 policyholders with a $250 All Peril or $250 /1% Wind/Hail deductible to a $1,000 All Peril or $1,000 /1% Wind/Hail deductible; rolling current policyholders with a $500 All Peril or $500 /1% Wind/Hail deductible to a $1,000 All Peril deductible; and rolling current Renters Form 4 and Condominium Form 6 policyholders to a $1,000 All Peril deductible. The current filed rates are not changing and as such there will be no premium increase. Included, for informational purposes, are policyholder notifications outlining the changes being made.
Certification is not required.
Received: April 30, 2004 Filing: 2004-0320P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

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

18. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
Re: INDEPENDENT FILING - DWELLING FIRE
Company is filing new and revised manual pages that include adding of a $1,000 /1% Wind/Hail deductible for all policy forms; eliminating the $250 All Peril, $250 /1% Wind/Hail, $500 All Peril and $500 /1% Wind/Hail deductibles for all policy forms for new business; rolling current policyholders with a $250 or $500 All Peril deductible (there are no current insureds with a $250 /1% or $500 /1% Wind/Hail deductible) to a $1,000 All Peril or $1,000 /1% Wind/Hail deductible with a buy back option of $500 All Peril or $500 /1% Wind/Hail deductible. The filing is amended to correct the discount for the $500 /1% Wind/Hail deductible from 3.0% to 4.0%. The current filed rates are not changing and as such there will be no premium increase to buy back to a lower deductible. Included, for informational purposes, are policyholder notifications outlining the changes being made and the available buy back options.
Certification is not required.
Received: April 30, 2004 Filing: 2004-0321P

Motion made: FILED As Amended.

Motion made by: DAVID CAWTHON Second: ASH GOCKEL

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

19. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
Re: INDEPENDENT FILING - HOMEOWNERS
Company is filing new and revised manual pages that include adding $3,000 and $5,000 deductible options for all policy forms; eliminating the $250 All Peril and $250 /1% Wind/Hail deductibles for all policy forms for all policy forms for both new and renewal business; rolling current Homeowners Form 3 and Form 7 policyholders with a $250 or $500 All Peril deductible (there are no current insureds with a $250 /1% or $500 /1% Wind/Hail deductible) to a $1,000 All Peril deductible with a buy back option of $500 All Peril or $500 /1% Wind/Hail deductible and to roll current Renters Form 4 and Condominium Form 6 policyholders with a $250 All Peril deductible to a $500 All Peril deductible. The current filed rates are not changing and as such there will be no premium increase to buy back to a lower deductible. Included, for informational purposes, are policyholder notifications outlining the changes being made and the available buy back options.
Certification is not required.
Received: April 30, 2004 Filing: 2004-0322P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

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

20. FARMERS INSURANCE COMPANY, INC.
MID-CENTURY INSURANCE COMPANY
Re: INDEPENDENT FILING - DWELLING FIRE
Companies are filing a revised Fire Policy Fee Rule that increases the fee from $10 to $25 for all new policies and for reinstatments of policies out of force over 6 months due to increased processing costs. No fee is charged for additional coverage or for policies reinstated after having been out of force less than 25 days. The companies are also filing a revised Fire Reinstatement Fee Rule to indicate that the fee, which is $10, is only charged on policies that have been out of force more than 25 days and less than 6 months.
Certification is not required.
Received: May 24, 2004 Filing: 2004-0413P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

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

21. FARMERS INSURANCE COMPANY, INC.
MID-CENTURY INSURANCE COMPANY
Re: INDEPENDENT FILING - HOMEOWNERS
Companies are filing a revised Fire Policy Fee Rule that increases the fee from $10 to $25 for all new policies and for reinstatement of policies out of force over 6 months due to increased processing costs. No fee is charged for additional coverage or for policies reinstated after having been out of force less than 25 days. The companies are also filing a revised Fire Reinstatement Fee Rule to indicate that the fee, which is $10, is only charged on policies that have been out of force more than 25 days and less than 6 months.
Certification is not required.
Received: May 24, 2004 Filing: 2004-0414P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

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

22. SENTRY INSURANCE A MUTUAL COMPANY
Re: INDEPENDENT FILING - DWELLING FIRE
Company is filing to adopt Insurance Services Office (ISO) loss costs and rules for Dwelling Property and the Personal Liability Supplement to the Dwelling Policy Program contained in filing designation DP-2003-RLC1 (OK file number 03-1681P), DL-2003-RLC1 (OK file number 03-1682P), DL-2003-R02RU (OK file number 03-1683P) and DL-2003-R02RU (OK file number 03-1684P) as well as company exception pages DP-SE (OK)-1, DP-SE (OK)-2 and DL-SE (OK)-1. The company will continue to use their loss cost multiplier of 1.656 previously approved in OK file number 04-0027P. There is no rate effect. Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
04-0027P	04-01-04	+4.55% /+$135

Certification is not required.
Received: May 13, 2004 Filing: 2004-0368P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

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

23. UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
Re: DEVIATION FILING - DWELLING FIRE
Company is filing to non-adopt Insurance Services Office filing designation DP-2001-R01RU (OK File #01-4051P) that contains Additional Rule - Limited Fungi, Wet or Dry Rot, or Other Bacteria Coverage.
Certification is not required.
Received: June 10, 2004 Filing: 2004-0450P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: DAVID CAWTHON

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