

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 3, 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 May 26, 2004 at 2:15 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 May 26, 2004.

AGENDA

1. Call to Order
2. Reading and Approval of the Minutes for the May 13, 2004 meeting.
3. Agenda Items (1 through 31) for Final Consideration and Action by the Board Are Continued Through Page 15.
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. AMERICAN ECONOMY INSURANCE COMPANY
- AMERICAN STATES INSURANCE COMPANY
- FIRST NATIONAL INSURANCE COMPANY OF AMERICA
- GENERAL INSURANCE COMPANY OF AMERICA
- SAFECO INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - WORKERS' COMPENSATION
 Companies are filing revised manual pages applicable to the Retrospective Rating Plan manual to reflect the adoption of the NCCI State Hazard Group Relativities and Expected Loss Ranges.
 Certification is not required.

Received: May 7, 2004 Filing: 2004-2076C

Motion made: APPROVED.

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

- 2. AMERICAN NATIONAL GENERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
 Company is filing several revised rates/rules in their Private Passenger Auto program including revisions to their payment plan eligibility and several revisions in order to introduce the TravelStar from ANPAC program for motorhomes, camping trailers and travel trailers. The original overall effect was +7.5% /+\$85,000. The filing was amended due to actuarial adjustments suggested by the staff to +0.1% /+\$662. The filing was also amended in Rules 281 and 614 for clarification as recommended by staff. There will be 4 policyholders receiving increases of over 25%. The past rate change history for the past two years is:

- 0.3% 10/15/03
 + 7.9% 9/01/03
 +11.2% 7/15/02

FILING HAS BEEN CERTIFIED.

Received: March 22, 2004 Filing: 2004-0219P

Motion made: APPROVED As Amended.

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

3. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing several revised rates/rules in their Private Passenger Auto program including revisions to their payment plan eligibility and several revisions in order to introduce the TravelStar from ANPAC program for motorhomes, camping trailers and travel trailers. The original overall effect was +7.3% /+\$743,002. The filing was amended due to actuarial adjustments suggested by the staff to +0.4% /+\$44,822. The filing was also amended in Rules 281 and 615 for clarification as recommended by staff. There will be 55 auto policyholders receiving increases over 25% and 27 motorhome policyholders receiving increases over 25%. The past rate change history for the past two years is:

-0.5% 10/15/03
 +1.8% 9/01/03
 +8.5% 7/15/02

FILING HAS BEEN CERTIFIED.

Received: March 22, 2004

Filing: 2004-0220P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

4. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: INDEPENDENT FILING - BOATOWNERS

Company is filing a revision to the Multi-Line Discount in their Personal Watercraft Program that expands the qualifying homeowner policy requirement to include special farm policies. Certification is not required.

Received: May 18, 2004

Filing: 2004-0385P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

5. COUNTRY CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revisions to their Personal Auto rates/rules including revisions to base rates, class factors, tier rating, renewal discount, composite rating factor, auto-home advantage discount, model year factors and miscellaneous rules. The overall effect is -2.5% /-\$8,217. The filing was amended to revise Rule 608 titled Composite Rating Factor to incorporate administrative provisions to not allow the credit based insurance score to deteriorate for the purposes of rating. The rate filing history for the past two years is: +8.7% 4/1/03
 FILING HAS BEEN CERTIFIED.

Received: April 5, 2004 Filing: 2004-0251P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

6. COUNTRY MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revisions to their Personal Auto rates/rules including revisions to base rates, tier rating, eligibility chart/rate level assignment, composite rating factor, select customer discount, auto-home advantage discount, model year factors and miscellaneous rules. The overall effect is +0.9% /+\$43,113. The filing was amended to revise Rule 608 titled Composite Rating Factor to incorporate administrative provisions to not allow the credit based insurance score to deteriorate for purposes of rating. The rate filing history for the past two years is: +8.6% 3/15/03
 FILING HAS BEEN CERTIFIED.

Received: April 5, 2004 Filing: 2004-0252P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

7. COUNTRY PREFERRED INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revisions to their Personal Auto rates/rules including revisions to base rates, composite rating factor, auto-home advantage discount, model year factors and miscellaneous rules. The overall effect is -2.8% /-\$78,889. The filing was amended to revise Rule 608 titled Composite Rating Factor to incorporate administrative provisions to not allow the credit based insurance score to deteriorate for purposes of rating. The rate filing history for the past two years is: +9.2% 3/15/03

FILING HAS BEEN CERTIFIED.

Received: April 5, 2004 Filing: 2004-0253P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

8. FARMERS INSURANCE EXCHANGE

MID-CENTURY INSURANCE COMPANY

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: DAVID CAWTHON

Second: ASH GOCKEL

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

9. FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE CO

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing to revise their Loss Cost Multipliers from 1.569 to 1.662 applicable to the current NCCI loss costs and future revisions. The overall effect is +5.9% /+\$149,709. The rate filing history for the past two years is:

+ 5.1% 9/1/03
+15.0% 9/1/03 Flex
+ 4.3% 8/1/02
+15.0% 8/1/02 Flex

FILING HAS BEEN CERTIFIED.

Received: April 16, 2004

Filing: 2004-1856C

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

10. 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 revise their Loss Cost Multipliers as follows:

Company	Current	Proposed	Total Impact
Fireman's Fund Ins. Co.	1.448	1.291	-10.9% / -\$4,374
National Surety Corp.	1.528	1.452	- 5.0% / -\$3,119
Associated Indemnity Corp.	1.608	1.855	+15.4% / +\$9,749
American Automobile IC	1.528	1.613	+ 5.6% / +\$ 189
The American Ins. Co.	1.608	1.613	+ 0.3% / +\$ 452
			overall total effect + 0.9% / +\$2,897

The rate filing history for the past two years: +13.4% 2/1/03

The filing was amended due to actuarial adjustments recommended by staff.

FILING HAS BEEN CERTIFIED.

Received: March 24, 2004

Filing: 2004-1656C

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

11. FOREMOST INSURANCE COMPANY

Re: INDEPENDENT FILING - COLLATERAL PROTECTION

Company is filing to withdraw their currently approved complete Manual of Rules and Rates for the Collateral Protection Program. The program is no longer marketed as company plans to concentrate on their other programs such as mobilehomes, motorcycles, offroad vehicles and boats and there are no policies in force.

Certification is not required.

Received: May 21, 2004 Filing: 2004-0399P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

12. FOREMOST INSURANCE COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS CREDIT

Company is filing to withdraw their currently approved complete Manual of Rules and Rates for the Extended Lender Protection Program. The program is no longer marketed as the company plans to concentrate on their other programs such as mobilehomes, motorcycles, offroad vehicles and boats and there are no policies in force.

Certification is not required.

Received: May 21, 2004 Filing: 2004-0402P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

13. GREAT AMERICAN ASSURANCE COMPANY

Re: INDEPENDENT FILING - CREDIT

Company is filing a factor for the new optional coverage, Actual Cash Value Loss Factor for the currently approved Guaranteed Asset Protection Insurance Program. This option provides coverage for customers who request a loss be settled on the primary carrier's settlement (the borrower's deductible up to the primary carrier's deductible coverage limit), regardless of Actual Cash Value for the vehicle. This new option will be available to new business only.

FILING HAS BEEN CERTIFIED.

Received: April 29, 2004 Filing: 2004-0319P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

14. GUARANTEE INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing its initial Loss Cost Multiplier applicable to current NCCI loss costs and future revisions. The loss cost multiplier originally requested was 1.541 but was amended to 1.499 after staff's request to comply with 85 O.S. Section 173 titled Multiple Injury Trust Fund. The filing includes the Miscellaneous Values page GIC-OK-WC-MV-1.

FILING HAS BEEN CERTIFIED.

Received: April 28, 2004 Filing: 2004-1938C

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

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

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Companies are filing to introduce a \$20 late payment fee for use with their personal lines policies. The filing was amended to reduce the fee to \$6 which is the amount approved for other insurers and include fee manual pages for each line of business.

Certification is not required.

Received: April 23, 2004 Filing: 2004-0299P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

16. HARTFORD FIRE INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing revisions to their Workers' Compensation Loss Cost Multipliers (LCM) as follows:

	Current	Proposed	Effect %	Effect Dollar
Hartford Fire Ins. Co.	1.605	1.444	-10.0%	-\$161,925
Hartford Casualty IC	1.773	1.680	- 5.3%	-\$ 30,486
Hartford Accident & Ind.	1.436	1.289	-10.2%	-\$ 8,397
Hartford Underwriters IC	1.858	1.845	- 0.7%	-\$ 12,922
Twin City Fire Ins. Co.	1.689	1.605	- 5.0%	-\$356,303
Hartford IC of Midwest	1.436	1.289	-10.2%	-\$237,634
			TOTAL - 5.9%	-\$807,667

The filing was amended to correctly reflect the dollar amounts of the effects. The only rate changes in the past two years is the adoption of NCCI filings.

FILING HAS BEEN CERTIFIED.

Received: April 26, 2004 Filing: 2004-1936C

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

17. LIBERTY MUTUAL FIRE INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to revise their Transition Rating Rule to cap increases to consumers previously insured by Prudential companies at 10% in lieu of 15% as approved in Oklahoma file #03-1799P. Certification is not required.

Received: April 30, 2004 Filing: 2004-0330P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

18. UNIVERSAL UNDERWRITERS INSURANCE COMPANY

Re: INDEPENDENT FILING - CREDIT

Company is filing rate and rule revisions for the currently approved credit gap reimbursement insurance program. Initial rates were approved in 95-2205P. The rates being proposed in this filing have been filed countrywide. Overall effect is +50% /\$0 since it applies to new business only, with indications of 51.9%. The revisions were developed based on the increased risks associated with longer term financial loans and higher interest rates. Proposed rates are in line with comparable programs approved by the Board. Filing has been amended to withdraw Rule of 78's to comply with O.R. 570:10-1-34. Company has not changed rates since the initial rates.

FILING HAS BEEN CERTIFIED.

Received: March 26, 2004 Filing: 2004-0242P

Motion made: APPROVED As Amended.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

19. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Renters Insurance Program that includes adding rating provisions for optional \$250 and \$500 deductibles and limited fungi, wet or dry rot or bacteria coverage, and modifying premium relativities to make adjustments for data related inconsistencies such as replacing the non-decreasing trend with the actuarially supported decreasing trend for increasing limits of liability. The overall rate effect is +3.3% /+\$9 with a maximum increase to any Oklahoma insured of 3.3%.

Certification is not required.

Received: May 7, 2004 Filing: 2004-0343P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

20. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homegard Program, which adds a rule clarifying that a special aggregate limit of up to 50% applies to any mold liability loss as outlined in the company's current approved endorsement.

Certification is not required.

Received: May 21, 2004 Filing: 2004-0394P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

21. AMERICAN COMMERCE INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for use in their Homeowners Program that includes revised base rates for Forms H1, H3 and H8, territory relativities, deductible factors, multi-policy discount, masonry deviation, replacement cost on contents coverage and Coverage C limit factors for Renters and Condo owners. The overall rate effect was +12.0% /+\$639,396 with a maximum increase to any Oklahoma insured of +25.0% and maximum decrease of 13.0%. The filing was amended due to actuarial adjustments recommended by staff that resulted in the withdrawal of revised base rates, territory relativities and multi-policy discount. The amended rate effect is +2.2% /+\$108,041 with a maximum increase to any Oklahoma insured of 24.4% and maximum decrease of 7.2%. The rate change history is as follows:

OK File Number	Effective Date	Overall Effect
02-1123P	06-01-02	+14.0% /+\$209,247
03-1222P	07-04-03	+13.5% /+\$209,802

Certification is not required.

Received: March 30, 2004 Filing: 2004-0237P

Motion made: FILED As Amended.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

22. COUNTRY MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to revise, for use in their Homeowners Program, Rule SPP150 titled Eligible Risks and SPP322 titled Appraisals to comply with Senate Bill 539 Oklahoma's 11-1-03 credit scoring law. Rule SPP150 is being revised to remove exception for credit based insurance score and Rule SPP322 is being revised to indicate the appraisal requirements will now be the same for all credit based insurance scores.

Certification is not required.

Received: April 13, 2004 Filing: 2004-0272P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

23. EMPLOYERS MUTUAL CASUALTY COMPANY

Re: DEVIATION FILING - DWELLING FIRE

Company is filing to non-adopt Insurance Services Office (ISO) rules and loss costs for the Dwelling Policy Program and the Personal Liability Supplement to the Dwelling Policy Program contained in filing designations DP-2003-R02RU (OK File #03-1683P), DP-2003-RLC1 (OK File #03-1681P), DL-2003-R02RU (OK File #03-1684P) and DL-2003-RLC1 (OK File #03-1682P). Certification is not required.

Received: May 7, 2004 Filing: 2004-0341P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

24. FARMERS INSURANCE COMPANY, INC.

MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing a new rule, Farmers Risk Assessment Improvement Program (FRAIP) as a result of Senate Bill 539 Oklahoma's 11-1-03 credit scoring law. The new rule allows the comparison of an updated risk assessment indicator with the existing indicator; the more favorable to the policyholder of the two is selected and utilized for policy rating. This rule has been previously approved for Private Passenger Auto in Oklahoma file number 04-0142P.

Certification is not required.

Received: May 4, 2004 Filing: 2004-0335P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

25. FARMERS INSURANCE COMPANY, INC.
MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Companies are filing a new rule, Farmers Risk Assessment Improvement Program (FRAIP) as a result of Senate Bill 539 Oklahoma's 11-1-03 credit scoring law. The new rule allows the comparison of an updated risk assessment indicator with the existing indicator; the more favorable to the policyholder of the two is selected and utilized for policy rating. This rule has been previously approved for Private Passenger Auto in Oklahoma file number 04-0142P. Certification is not required.

Received: May 4, 2004 Filing: 2004-0336P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

26. HOMESITE INDEMNITY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to amend their base premium computation to include expense/loss experience modifier to be used in their Homeowners Program. Certification is not required.

Received: April 27, 2004 Filing: 2004-0315P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

27. HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing to adopt Insurance Services Office's (ISO) updated Community Mitigation Classification Manual Pages (03-04) for use in their Homeowners, Mobile Homeowners and Dwelling Fire programs. Certification is not required.

Received: May 10, 2004 Filing: 2004-0352P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

28. HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing to adopt Insurance Services Office's updated Community Mitigation Classification Manual Page (05-04) for use in their Homeowners, Mobile Homeowners and Dwelling Fire Programs. Certification is not required.

Received: May 18, 2004 Filing: 2004-0386P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

29. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised manual page HO-R-23, for use in their Homeowners Program, to reflect the use of revised form IL 436 0804-Cosmetic Loss to Metal Roof Coverings Caused by Hail in place of OFU-436 Exclusion - Cosmetic Loss to Metal Roof Coverings Caused by Hail.

Certification is not required.

Received: May 13, 2004 Filing: 2004-0366P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

30. SHELTER MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised rules for their Homeowners Insurance to be used in conjunction with forms approved in Oklahoma file number 04-0067P. Certification is not required.

Received: May 19, 2004 Filing: 2004-0390P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

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

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing updated manual pages for their Homeowners Program that include revised base rates, addition of a credit score factor to the premium rating, addition of Rule 526 titled Excess Dwelling Coverage and increased dollar caps for deductible credits. The overall rate effect was +22.3% /+\$242,767 with a maximum increase to any Oklahoma insured of 41.6%. The filing was amended due to actuarial adjustments recommended by staff and to cap increases to any insured at less than 25%. The filing was also amended to include rates for Excess Dwelling Coverage. The amended overall effect is +9.6% /+\$102,711 with a maximum increase to any Oklahoma insured of 24.9% and maximum decrease of 5.5%. The rate change history is as follows:

OK File Number	Effective Date	Overall Effect
02-4173P	03-15-03	+12.6% /+\$141,533.

Certification is not required.
 Received: March 3, 2004 Filing: 2004-0162P

Motion made: FILED As Amended.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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