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, March 11, 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 March 3, 2004 at 8:00 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 March 3, 2004.

AGENDA

1. Call to Order

2. Reading and Approval of the Minutes for the February 19, 2004 meeting.

3. Continuation of Hearing of Public Comments and Possible Board Action on Permanent Rulemaking as Set Out in the Notice of Rulemaking Intent Published in the Oklahoma Register on January 2, 2004

4. In Re: Discussion of Loss Cost Multipliers

5. Agenda Items (1 through 31) for Final Consideration and Action by the Board Are Continued Through Page 13.

6. 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.

7. Adjournment

- FINAL AGENDA - March 11, 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. ACE PROPERTY AND CASUALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - CROP HAIL
Company is filing revised Crop Hail rates based on loss costs filed by National Crop Insurance Services and a loss cost multiplier of 1.471. The overall rate effect was +18.9% /+$33,927. The filing was amended to revise rates so that no Oklahoma insured will receive an increase over 25%. The amended overall rate effect is +12.2% /+$21,900.
FILING HAS BEEN CERTIFIED.
Received: January 15, 2004 Filing: 2004-0043P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

2. AGRI GENERAL INSURANCE COMPANY
Re: INDEPENDENT FILING - CROP HAIL
Company is filing revised Crop Hail rates based on loss costs filed by National Crop Insurance Services and a loss cost multiplier of 1.471. The overall rate effect was +18.9% /+$3,855. The filing was amended to revise rates so that no Oklahoma insured will receive an increase over 25%. The amended overall rate effect is +12.2% /+$2,489.
FILING HAS BEEN CERTIFIED.
Received: January 15, 2004 Filing: 2004-0044P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

3. AMERICAN STATES INSURANCE COMPANY
AMERICAN ECONOMY INSURANCE COMPANY
Re: INDEPENDENT FILING - WORKERS' COMPENSATION
Companies are filing revised manual page WC-20 (4-1-04) to revise the eligibility requirements for Schedule Rating to include all risks. They are also filing the premium charge for Waiver of Subrogation endorsements.
Certification is not required.
Received: February 11, 2004 Filing: 2004-1354C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

4. AMICA MUTUAL INSURANCE COMPANY
Re: INDEPENDENT FILING - PERSONAL INLAND MARINE
Company is filing to adopt Insurance Services Office (ISO) loss costs contained in filing designation PM-2002-RLA1 and revised loss cost multipliers of 2.500 (previously 2.506) for dividend policyholders and 1.988 (previously 1.992) for non-dividend policyholders for their Personal Inland Marine Program. The overall rate effect is +18.6% /+$823 with a maximum increase to any Oklahoma insured of 50.3% for golfer's equipment. The overall effect of the ISO filing was 19.7% with an increase to Golfer's Equipment loss costs of 50.6%. Currently the company has only $17 of written premium in this classification with the revised premium being $26.
FILING HAS BEEN CERTIFIED.
Received: December 15, 2003 Filing: 2003-6006P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

5. AMICA MUTUAL INSURANCE COMPANY
Re: INDEPENDENT FILING - BOATOWNERS
Company is filing rate and rule revision resulting in an overall effect of +17.3% / +$406. Filing includes territorial rate level changes and revised boat type factors.
FILING HAS BEEN CERTIFIED.
Received: January 20, 2004 Filing: 2004-0052P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

6. COUNTRY MUTUAL INSURANCE COMPANY
COUNTRY PREFERRED INSURANCE COMPANY
COUNTRY CASUALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing to increase their monthly installment fees from $1.00 to $3.00.
Certification is not required.
Received: February 18, 2004 Filing: 2004-0134P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

7. EMPLOYERS REINSURANCE CORPORATION
Re: INDEPENDENT FILING - EXCESS WORKERS' COMPENSATION
Company is filing its Rating Plan for Specific Excess Workers' Compensation coverage.
Certification is not required.
Received: January 20, 2004 Filing: 2004-1079C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

8. GREAT AMERICAN INSURANCE COMPANY
Re: INDEPENDENT FILING - CROP HAIL
Company is filing revised Crop Hail rates based on loss costs filed by National Crop Insurance Services contained in filing designation 2004NCISCH-OK1 and a revised loss cost multiplier of 1.818. The overall impact is +13.5% /+$33,562.
FILING HAS BEEN CERTIFIED.
Received: February 13, 2004 Filing: 2004-0118P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

9. GREENWICH INSURANCE COMPANY
Re: INDEPENDENT FILING - CROP HAIL
Company is filing revised Crop Hail rates based on loss costs filed by National Crop Insurance Services contained in filing designation 2004NCISCH-OK1 and their currently approved loss cost multiplier of 1.667. The overall effect is +0.45% /+$705.
FILING HAS BEEN CERTIFIED.
Received: February 10, 2004 Filing: 2004-0113P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

10. HARBOR INSURANCE COMPANY
Re: INDEPENDENT FILING - MOTORCYCLE
Company is filing its initial rate/rule filing to write Motorcycle insurance.
FILING HAS BEEN CERTIFIED.
Received: February 23, 2004 Filing: 2004-0146P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

11. HARTFORD UNDERWRITERS INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing rule revision to recognize domestic partners of the same or opposite sex so that both will qualify for a multi-car disount.
Certification is not required.
Received: February 18, 2004 Filing: 2004-0139P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

12. HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing updated symbols to include 2004 model years.
Certification is not required.
Received: February 9, 2004 Filing: 2004-0124P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

13. MID-CENTURY INSURANCE COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing revisions to their Private Passenger Automobile Farmers Auto Risk Assessment (FARA) factors in order to facilitate their compliance with Senate Bill 539. The overall effect is estimated to be -1.6% /-$987,572.
Certification is not required.
Received: February 6, 2004 Filing: 2004-0100P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

14. PROPERTY AND CASUALTY IC OF HARTFORD
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Company is filing rule revision to recognize domestic partners of the same or opposite sex so that both will qualify for a multi-car discount. Filing also includes an amendment to the definition of a principal operator in recognition of the lowered exposure for youthful operators away at an educational facility.
Certification is not required.
Received: February 18, 2004 Filing: 2004-0138P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

15. SAFECO INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
Re: INDEPENDENT FILING - RECREATIONAL VEHICLE
Companies are filing revisions to their Recreational Vehicle program that result in +5.29% /+$13,500 overall effect.
FILING HAS BEEN CERTIFIED.
Received: January 29, 2004 Filing: 2004-0065P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

16. STATE FARM FIRE AND CASUALTY COMPANY
Re: INDEPENDENT FILING - CROP HAIL
Company is filing revised Crop Hail rates based on loss costs filed by National Crop Insurance Services and a loss cost multiplier of 1.471. The overall rate effect was +18.9% /+$33,638. The filing was amended to revise rates so that no Oklahoma insured will receive an increase over 25%. The amended overall rate effect is +12.2% /+$21,713.
FILING HAS BEEN CERTIFIED.
Received: January 15, 2004 Filing: 2004-0045P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

17. TOYOTA MOTOR INSURANCE COMPANY
Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN
Company is filing new plans to its Vehicle Service Agreement program. This filing contains the contractual liability rates charged to the dealers.
FILING HAS BEEN CERTIFIED.
Received: December 29, 2003 Filing: 2003-6035P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

18. UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
Companies are filing to increase their accident threshold for assigning points from $300 to $700.
Certification is not required.
Received: February 13, 2004 Filing: 2004-0125P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

19. UNIVERSAL UNDERWRITERS INSURANCE COMPANY
Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN
Company is filing countrywide rate increase to its Vehicle Service Contract Reimbursement program of +7.9% /+$59,957. No impact to current policyholders as these policies are not renewable.
FILING HAS BEEN CERTIFIED.
Received: December 3, 2003 Filing: 2003-1989P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

20. XL SPECIALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - EXCESS WORKERS' COMPENSATION
Company is filing their Rating Plan for Excess Workers' Compensation coverage.
Certification is not required.
Received: January 28, 2004 Filing: 2004-1185C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	___	___
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.

21. AMICA MUTUAL INSURANCE COMPANY
Re: DEVIATION FILING - PRIVATE PASSENGER AUTO
Company is filing to non-adopt ISO rules relating to deductible relativity factors and increased limit factors contained in filing designation numbers PP-2003-REL1 and PP-2003-IRLA1.
Certification is not required.
Received: February 5, 2004 Filing: 2004-0103P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

22. LIBERTY MUTUAL FIRE INSURANCE COMPANY
Re: DEVIATION FILING - PERSONAL INLAND MARINE
Company is filing to non-adopt Insurance Services Office rules for Personal Inland Marine contained in filing designation PM-2003-RRU03 (Oklahoma file #03-1551P).
Certification is not required.
Received: February 13, 2004 Filing: 2004-0120P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

23. LIBERTY MUTUAL FIRE INSURANCE COMPANY
Re: DEVIATION FILING - PERSONAL INLAND MARINE
Company is filing to non-adopt Insurance Services Office's loss costs for Personal Inland Marine contained in filing designation PM-2003-RLC1 (Oklahoma file #03-1550P).
Certification is not required.
Received: February 19, 2004 Filing: 2004-0136P

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

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

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

24. UNIVERSAL UNDERWRITERS INSURANCE COMPANY
Re: REFERENCE FILING - WORKERS' COMPENSATION
Company is filing, by reference, the Workers' Compensation Intermediate Deductible Program the same as approved for American Guarantee and Liability Insurance Company in Oklahoma file #02-3875C.
Certification is not required.
Received: February 4, 2004 Filing: 2004-1261C

Motion made: APPROVED.

Motion made by: ASH GOCKEL Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	_X_	___	Marshall	_X_	___	Cawthon	___	___
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.

25. AMERICAN MERCURY INSURANCE COMPANY
Re: INDEPENDENT FILING - HOMEOWNERS
Company is filing a rate and rule revision to their Homeowners Program manual that includes modifying the age restriction applicable to qualifying for Optional Roof Replacement Cost Coverage. The rule has been modified so that the Replacement Cost Coverage is no longer dropped from a policy once a roof's age exceeds 9 years. Also included is a correction to the filed territory assignment for Zip Code 73034. The overall rate effect is +1.2% /+$3,383.
Certification is not required.
Received: February 20, 2004 Filing: 2004-0140P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

26. ARMED FORCES INSURANCE EXCHANGE
Re: INDEPENDENT FILING - DWELLING FIRE
Company is filing to adopt their Dwelling Policy Program, Insurance Services Office filing designations DP-2002-RLA1, DP-2001-RLCFG, DP-98-R98LC and DF-94-RLA1 and revised loss cost multipliers of 1.8157 for Dwelling Fire Building, Dwelling Fire Contents and Dwelling Fire Apartment Contents Fire; 1.660 for Extended Coverage Building and Extended Coverage Contents; and 1.7580 for Miscellaneous Rates. The overall rate effect is +16.03% /+$15,218 with a maximum increase to any Oklahoma insured of 17.53%. A breakdown of percentages by policyholders is as follows:

Rate Effect	Number of Policyholders
0% - 5%	0
5% - 10%	7
10% - 15%	2
15% - 20%	245

Certification is not required.
Received: December 24, 2003 Filing: 2003-6030P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

27. BALBOA INSURANCE COMPANY
Re: INDEPENDENT FILING - HOMEOWNERS
Company is filing a revision to their Platinum Plus and Platinum Homeowners Programs which include replacing their current system of separately coded rates for each coverage amount and territory with a system that includes base rates and a series of relativities. Also included is revision to base rates for only the Platinum Program. The overall rate effect for the Platinum Program is +22.0% /+$36,575 with a maximum increase to any Oklahoma insured of 22%.
Certification is not required.
Received: January 29, 2004 Filing: 2004-0062P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

28. HARTFORD FIRE INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY
TWIN CITY FIRE INSURANCE COMPANY
HARTFORD INSURANCE COMPANY OF THE MIDWEST
Re: INDEPENDENT FILING - HOMEOWNERS
Companies are filing updated manual pages for use in their Homeowners Program that include revised base rates, revised deductible factors and revised Premier Product Factor. The overall rate effect is +6.6% /+$39,081 with a maximum increase to any Oklahoma insured of 20.8%. Following is a distribution list of percentages by policyholder:

Percentage Increase	Number of Policyholders
0 - 5%	0
5.1 - 10%	281
10.1 - 15%	54
15.1 - 20%	230
20.1 - 25%	10

Certification is not required.
Received: January 5, 2004 Filing: 2004-0001P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

29. NORTH STAR MUTUAL INSURANCE COMPANY
Re: INDEPENDENT FILING - DWELLING FIRE
Company is filing rates and rules that are based on American Association of Insurance Services Properties Program to replace previously approved rates and rules based on Insurance Services Office Dwelling Fire and Allied Lines Program. The overall rate impact was +10.80% /+$85,096 with a maximum increase to any Oklahoma insured of 16.8%. The filing was amended to withdraw the base rate increase. The amended overall rate impact is 0.00% /+$13.
Certification is not required.
Received: November 25, 2003 Filing: 2003-1961P

Motion made: FILED As Amended.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

30. REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
SOUTHERN UNDERWRITERS INSURANCE COMPANY
Re: INDEPENDENT FILING - DWELLING FIRE
Companies are filing for use in their Dwelling Program manual page D-CE-1 that introduces a 5% credit for metal roofs.
Certification is not required.
Received: February 12, 2004 Filing: 2004-0122P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: ASH GOCKEL

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

31. UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing a revision to their Homeowners rate and rule manual that include revised Owners and Unit-Owners unity premiums; expanded tier rating from three tiers to five tiers; revised Owners deductible relativities; elimination of percentage wind/hail deductibles for Amounts of Insurance below $100,000; introduction of dollar maximums for Deductible, Protective Device and New Home credits; revised New Home Discount program; increased minimum premium for Owners and Unit-Owners; revised roof type and hail band factors; revised territory boundaries and territory relativities; and correction to Rule 7. Manual Page R-6.1 to include Protection Class 8B. The overall rate effect is 0.0% /$0 with a maximum increase to any Oklahoma insured of 127.8% and a maximum decrease of 23.2%. Following is a distribution list of percentages by policyholder:

Range	Policies	Range	Policies	Range	Policies
-25 to -20%	2	0 to 5%	5646	25 to 30%	89
-20 to -15%	43	5 to 10%	3278	30 to 35%	38
-15 to -10%	735	10 to 15%	2325	35 to 40%	6
-10 to - 5%	3007	15 to 20%	917	40 to 45%	9
- 5 to 0%	5124	20 to 25%	410	45 to 50%	4
				50 to 130%	7

Certification is not required.
Received: December 5, 2003 Filing: 2003-1977P

Motion made: FILED.

Motion made by: JOHN MARSHALL Second: TRACE MORGAN

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