

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, May 13, 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 5, 2004 at 1:00 p.m. A copy of this agenda is available on the Oklahoma Insurance Department website at www.oid.state.ok.us. Copies of the agenda were delivered or mailed to the Members of the Board on May 5, 2004.

AGENDA

1. Call to Order
2. Reading and Approval of the Minutes for the April 22, 2004 meeting.
3. Agenda Items (1 through 35) for Final Consideration and Action by the Board Are Continued Through Page 17.
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 INTERSTATE INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to revise its Loss Cost Multiplier from 1.25 to 1.33 for all class codes applicable to the 1/1/03 NCCI loss costs. Because the company had a flex filing in effect, the overall impact is estimated to be -4.7% /-\$400,550. The rate change history is as follows:

12/1/02 -6.22%
10/1/03 Flex + 9.48% applicable to code 2702 (logging)
+12.00% for all other codes

FILING HAS BEEN CERTIFIED.

Received: April 23, 2004 Filing: 2004-1922C

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. AMEX ASSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised Table of Contents and Rule 4. of their Private Passenger Auto program to clarify the use of the Motor Vehicle Accident Prevention Course Discount. Certification is not required.

Received: April 22, 2004 Filing: 2004-0302P

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. ARCH INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION - LARGE DEDUCTIBLE

Company is filing its initial Workers' Compensation and Employers Liability Large Deductible Rating Plan. The filing was amended to bring the Plan into compliance with the 1993 Board Order on Case 93-360 and the 1995 Amendment. Certification is not required.

Received: March 25, 2004 Filing: 2004-1687C

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

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

4. ARCH INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing revised manual page AIC-WC-OK Edition 06-04, Pages 1, 2 and 3 applicable to Workers' Compensation to reflect the use of the formula suggested by NCCI to calculate the premium discount from the Loss Elimination Ratios used in the Medical Deductible Plan. Certification is not required.

Received: April 23, 2004 Filing: 2004-1923C

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

5. CONTINENTAL INSURANCE COMPANY, THE FIREMENS INSURANCE COMPANY OF NEWARK, NEW JERSEY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Companies are filing an increase to their currently approved Service Contract Reimbursement Insurance Policy program. This increase will be applicable to new contractual liability insurance business only. The overall effect is +5.3% /\$0.00. The rate history since January 2002 is one prior approval overall increase of 8.8% with a \$0 dollar effect. FILING HAS BEEN CERTIFIED.

Received: March 31, 2004 Filing: 2004-0250P

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

6. CUMIS INSURANCE SOCIETY, INC.

Re: INDEPENDENT FILING - CREDIT

Company is filing rates for the new guaranteed asset protection option for the currently approved Debt Protection Contractual Liability program which was intially approved in April of 2002. The new guaranteed asset protection option covers the difference between the amount of the loan and the primary insurance settlement if a total loss or unrecovered theft loss occurs. Proposed rates are comparable to similar programs approved by the Board.

FILING HAS BEEN CERTIFIED.

Received: April 8, 2004 Filing: 2004-0268P

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

7. ELECTRIC INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing an updated manual page to revise their Personal Excess Liability Preferred Program increased limit factors. The overall rate effect is +6.9% /+\$349 with the maximum increase to any Oklahoma insured of 24.6%. Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
02-1913P	03-01-03	+25% /+\$760

FILING HAS BEEN CERTIFIED.

Received: April 5, 2004 Filing: 2004-0248P

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

8. FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE CO

Re: INDEPENDENT FILING - PERSONAL EXCESS

Companies are filing an updated manual page to revise their increased limits factors for \$1,000,000 to \$5,000,000 limits and introduce factors for \$6,000,000 to \$10,000,000 limits. The overall rate effect is +7.5% /+\$819 with a maximum increase to any Oklahoma insured of 22.5%.

Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
01-1369P	09-05-01	+20.0% /+\$1,309

FILING HAS BEEN CERTIFIED.

Received: April 16, 2004 Filing: 2004-0291P

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

9. GUARANTEE INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION - LARGE DEDUCTIBLE

Company is filing to introduce its Workers' Compensation Large Deductible Plan Rules. The plan was amended to remove language regarding wrap ups.

Certification is not required.

Received: April 6, 2004 Filing: 2004-1797C

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

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

10. MERASTAR INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised base rates by coverage and territory, modified the age-symbol table to show model years 1997-2005 and moved to a new class plan with more refinement at the older ages. The total overall effect is estimated to be +4.62% /+\$4,796. The filing was amended to be under the prior approval laws in lieu of the Flex Rating law. The rate change history for the past two years is as follows:

7/01/03 +8.12%
5/01/02 +5.66%

FILING HAS BEEN CERTIFIED.

Received: April 9, 2004 Filing: 2004-0271P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

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

11. MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to revise their Workers' Compensation Dividend Plan AGM to reflect a standard premium threshold of \$500,000 in lieu of \$10,000. Based on their most recent quarterly dividend calculations, there is only one Oklahoma policyholder that would be effected. Certification is not required.

Received: March 29, 2004 Filing: 2004-1713C

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

12. NATIONAL GENERAL ASSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing a revised rate and rule manual applicable to Private Passenger Auto that has been completely reformatted. In addition, they are filing revised symbol factors for motor homes and miscellaneous vehicles, a couple of corrected model year factors and revised miscellaneous vehicle factors. The filing results in -2.5% /-\$54,859 overall effect. The filing was amended to being filed under the prior approval laws instead of the flex law. The rate change history is as follows:

4/10/03 + 3.1%
7/15/02 +13.2% flex
5/16/02 +18.5%

FILING HAS BEEN CERTIFIED.

Received: April 9, 2004 Filing: 2004-0267P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: DAVID CAWTHON

Yea Nay Yea Nay Yea Nay
Fisher X Marshall X Cawthon X
Morgan X Gockel X

13. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY

AGSECURITY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revised Rates - Page 11 applicable to their Standard Automobile program to eliminate a tier rating qualification that may have penalized an insured for a not-at-fault accident. Due to other underwriting rules, there are no policies affected by this rule change.

Certification is not required.

Received: April 16, 2004 Filing: 2004-0293P

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

14. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY
AGSECURITY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revised Rule #402, Tier Rating Guidelines, to add clarifying notes concerning how major violations are used and the length of time they use violations and at-fault accidents in determining tier placement.

Certification is not required.

Received: April 23, 2004 Filing: 2004-0304P

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

15. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to increase the Experience and Safe Driver Discounts and introduce a \$1,000 deductible for Comprehensive coverage in their Private Passenger Auto program. They estimate the overall effect to be -2.7% /-\$1,851,000. The rate change history is as follows:

1/01/04 + 4.9%
8/15/03 + 0.6%
8/15/03 + 0.4%
1/01/03 +10.7%
2/15/02 +12.5% Flex

FILING HAS BEEN CERTIFIED.

Received: April 22, 2004 Filing: 2004-0295P

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

16. PHARMACISTS MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised manual pages applicable to Private Passenger Auto to reflect the adoption of the Insurance Services Office's filing designations PP-2003-BRLA1, PP-2003-REL1 and PP-2003-IRLA1. They will maintain their currently approved loss cost multiplier of 1.324. Certification is not required.

Received: April 8, 2004 Filing: 2004-0265P

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

17. VALLEY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revisions to their Direct Bill Guidelines to allow for the lowest down pay of 16.7% for any insured that enrolls in their EZ Pay Program and to reduce the maximum down pay from 30% to 25%. Certification is not required.

Received: April 7, 2004 Filing: 2004-0260P

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

DEVIATION - Filings by insurers, which are members of rating organizations, for adjustment upward or downward of rates previously approved other than Homeowner and Fidelity and Surety lines.

18. CENTRAL MUTUAL INSURANCE COMPANY

Re: DEVIATION FILING - PRIVATE PASSENGER AUTO

Company is filing to non-adopt the Insurance Services Office's filing designations PP-2003-REL1 and PP-2003-IRLA1, physical damage rating factor revisions, applicable to Private Passenger Auto. Certification is not required.

Received: April 15, 2004 Filing: 2004-0290P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

19. ELECTRIC INSURANCE COMPANY

Re: DEVIATION FILING - PRIVATE PASSENGER AUTO

Company is filing to non-adopt the Insurance Services Office's filing designations PP-2003-REL1 and PP-2003-IRLA1, physical damage rating factor revisions, applicable to Private Passenger Auto. Certification is not required.

Received: April 19, 2004 Filing: 2004-0292P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

- 20. 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
- SENTINEL INSURANCE COMPANY, LTD
- PROPERTY AND CASUALTY IC OF HARTFORD

Re: DEVIATION FILING - PRIVATE PASSENGER AUTO

Companies are filing to non-adopt the Insurance Services Office's filing designation PP-2003-RCPl, Class Plan Revision approved in Oklahoma file #03-1810P.

Certification is not required.

Received: April 15, 2004 Filing: 2004-0289P

Motion made: APPROVED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

- 21. ALLSTATE INDEMNITY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing for their Homeowners Program to revise Rule 24 - Rating Group Classification and Rule 33 - Rating Group Classification for Renters to comply with 36 O.S. Section 950 et seq., Use of Credit Information in Personal Insurance Act (Senate Bill 539) and to modify for new business the "no-hit" score for Insurance Financial Stability scoring for Renters. In order to be in compliance the company will reorder credit reports automatically every three years or at the policyholder's annual request.

Certification is not required.

Received: April 8, 2004 Filing: 2004-0266P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

22. AMERICAN ASSOCIATION OF INSURANCE SERVICES

Re: BUREAU FILING - DWELLING FIRE

Bureau is filing revised loss costs for their Personal and Premises Liability Program (Rev.4.2) with an overall effect of +1.9%. The filing designation is AAIS-2004-6. Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
99-1867P	02-01-00	+8.9%

Certification is not required.

Received: April 12, 2004 Filing: 2004-0275P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

23. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated Underwriting Guidelines and General Rules for use with its Homeowners Program. The changes include lowering the minimum risk score and revising payment procedures.

Certification is not required.

Received: March 29, 2004 Filing: 2004-0228P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

24. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homeowners Program that includes revised base rates, revised deductible factors, revised liability rates, revised age of construction factors, revised package credits and introduction of merit class factors. The overall rate effect was -0.14% /-\$1,288 with a maximum increase to any Oklahoma insured of 54.5% and a maximum decrease of 39.8%. The filing was amended to lower the maximum increase to any insured due to a recommendation by staff. The revised overall effect is -0.14% /-\$1,619 with a maximum increase to any Oklahoma insured of 24.9% and a maximum decrease of 39.1%.

Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
02-1198P	07-01-02	+ 9.70% /+\$ 64,826
02-1517P	11-01-02	- .025% /-\$ 165
02-1838P	11-01-02	+ 1.00% /+\$ 6,652
03-1226P	07-01-03	+ 7.90% /+\$ 61,376
03-1414P (flex)	07-01-03	+14.70% /+\$114,412

Certification is not required.

Received: March 31, 2004 Filing: 2004-0241P

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

25. FARMERS INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing to revise, for their Landlords Protector Program, the Property Experience Rating Plan (PERP) to eliminate surcharges for claims of \$500 or less, glass claims when the insured has purchased residential glass coverage provided the loss is less than or equal to the policy deductible, all catastrophe claims, sewer and drain claims or ice damming claims.

Certification is not required.

Received: April 14, 2004 Filing: 2004-0279P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

26. FARMERS INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to revise, for their Homeowners Program, the Property Experience Rating Plan (PERP) to eliminate surcharges for claims of \$500 or less, glass claims when the insured has purchased residential glass coverage provided the loss is less than or equal to the policy deductible, all catastrophe claims, sewer and drain claims or ice damming claims. They are also revising the Rating Sequence by moving the deductible portion to the end. The overall rate effect is -5.1% /-\$6,952,123.

Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
03-1124P (flex)	10-16-03	+14.7% /+\$18,449,000
03-1123P	10-16-03	- 1.9% /-\$ 2,385,000
03-1792P	02-16-04	- 0.2% /-\$ 293,000

Certification is not required.

Received: April 14, 2004 Filing: 2004-0280P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

29. LIBERTY MUTUAL FIRE INSURANCE COMPANY

Re: DEVIATION FILING - DWELLING FIRE

Company is filing to non-adopt Insurance Services Office (ISO) rules for the Personal Liability Supplement to their Dwelling Policy Program contained in filing designation DL-2003-R02RU (OK File #03-1684P). Certification is not required.

Received: April 28, 2004 Filing: 2004-0310P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

30. LIBERTY MUTUAL FIRE INSURANCE COMPANY

Re: DEVIATION FILING - DWELLING FIRE

Company is filing to non-adopt Insurance Services Office (ISO) loss costs for the Personal Liability Supplement to their Dwelling Policy Program contained in filing designation DL-2003-RLC1 (OK File #03-1682P). Certification is not required.

Received: April 28, 2004 Filing: 2004-0311P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

31. LIBERTY MUTUAL FIRE INSURANCE COMPANY

Re: DEVIATION FILING - DWELLING FIRE

Company is filing to non-adopt Insurance Services Office (ISO) Dwelling Policy Program loss costs contained in filing designation DP-2003-RLC1 (OK File #03-1681P). Certification is not required.

Received: April 28, 2004 Filing: 2004-0313P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

32. LIBERTY MUTUAL FIRE INSURANCE COMPANY

Re: DEVIATION FILING - DWELLING FIRE

Company is filing to non-adopt Insurance Services Office (ISO) Dwelling Policy Program rules contained in filing designation DP-2003-R02RU (OK File #03-1683P).

Certification is not required.

Received: April 28, 2004 Filing: 2004-0314P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

33. MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing to revise, for their Landlords Protector Program, the Property Experience Rating Plan (PERP) to eliminate surcharges for claims of \$500 or less, glass claims when the insured has purchased residential glass coverage provided the loss is less than or equal to the policy deductible, all catastrophe claims, sewer and drain claims or ice damming claims.

Certification is not required.

Received: April 14, 2004 Filing: 2004-0281P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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

34. MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to revise, for their Homeowners Program, the Property Experience Rating Plan (PERP) to eliminate surcharges for claims of \$500 or less, glass claims when the insured has purchased residential glass coverage provided the loss is less than or equal to the policy deductible, all catastrophe claims, sewer and drain claims or ice damming claims. They also are revising the Rating Sequence by moving the deductible portion to the end. The overall rate effect is -5.1% /-\$221,092. Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
03-1122P (flex)	10-16-03	+14.6% /+\$651,000
03-1121P	10-16-03	- 2.8% /-\$125,000
03-1793P	02-16-04	- 0.2% /-\$ 9,168

Certification is not required.

Received: April 14, 2004 Filing: 2004-0282P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: DAVID CAWTHON

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

35. UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing for their Home Properties Program, new rules and premium determination factors for Dwellings Under Construction 4.2.4 and Multi-Layered Roofs 6.2 and revised premium determination factors for Additional Hazards 6.3. The overall rate impact is +1.0% /+\$5,000. Filing history for the past two years:

OK File Number	Effective Date	Overall Effect
03-1931P	05-01-04	0.0% /\$0

Certification is not required.

Received: April 29, 2004 Filing: 2004-0316P

Motion made: FILED.

Motion made by: DAVID CAWTHON

Second: ASH GOCKEL

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