

CARROLL FISHER, CHAIRMAN

Ash Gockel, Member

Al Jennings, Member

John Marshall, Member

AGENDA

STATE BOARD FOR PROPERTY AND CASUALTY RATES

The regularly scheduled meeting for the State Board for Property and Casualty Rates is to be held May 8, 2003, at 9:30 A. M. The Meeting will be held in the Commissioner's Conference Room of the Oklahoma Insurance Department, at 2401 Northwest 23rd Street, Suite 28, Oklahoma City, Oklahoma.

MEETING PROCEDURE

1. Old Business
Reading of the Minutes of the April 17, 2003 meeting.

2. New Business
Any matter not known about or which could not have been reasonably foreseen prior to posting the agenda.

3. In Re: Correction of Typographical Error in Oklahoma File Number 02-5050C, Safety First Insurance Company, Approved by Board on January 2, 2003

4. Agenda Items
Agenda items are continued through Page 15.

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 BANKERS INSURANCE COMPANY OF FLORIDA

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

Company is filing Manual Page AB#CO#OK-0203 which contains their currently approved rates and a list of forms to be used with the Collectibles Program for Personal Inland Marine. Certification is not required.

Received: March 18, 2003 Filing: 2003-1221P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

2. AMERICAN MODERN HOME INSURANCE COMPANY

Re: INDEPENDENT FILING - MOTORCYCLE

Company is filing rate and rule revision resulting in an overall effect of +22.5% /+\$201,370 with indications of 109.8%. Filing includes revised base rates, general rules, eligibility and territories.

FILING HAS BEEN CERTIFIED.

Received: December 18, 2002 Filing: 2002-4209P

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

3. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: INDEPENDENT FILING - BOATOWNERS

Company is filing rate and rule revision resulting in an overall effect of -6% /-\$4,465. Filing includes but is not limited to a reduction in base rates, and numerous minor rule revisions. Filing has been amended to remove the limitation of funeral expenses under medical payments and remove the use of not at fault accidents as requested by staff.

FILING HAS BEEN CERTIFIED.

Received: February 28, 2003

Filing: 2003-1165P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

4. ARCH INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing to revise their Loss Cost Multiplier (LCM) applicable to the National Council on Compensation Insurance loss costs that were effective January 1, 2003, from 1.200 to 1.484. This filing results in a +23.7% /+\$1,328,931 total overall effect. This filing was amended from the original request of 1.667 LCM with a +38.9% /+\$2,181,241 overall effect.

FILING HAS BEEN CERTIFIED.

Received: April 2, 2003

Filing: 2003-2480C

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

5. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revision resulting in an overall effect of +1.74% /+\$18,211. Filing includes revised base rates and primary class factors for Premier and Advantage tiers. Filing has been amended concerning the use of not at fault accidents as requested by staff.

FILING HAS BEEN CERTIFIED.

Received: March 11, 2003

Filing: 2003-1203P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___	Jennings	___	___
	___	___	Gockel	<u> X </u>	___	Marina	___	___

6. FARMLAND MUTUAL INSURANCE COMPANY

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing to revise their Loss Cost Multiplier (LCM) applicable to Workers' Compensation from 1.799 to 2.314. This filing results in +28.51% /+\$887,394 total overall effect. Their rate indication is over 50%. The current LCM was approved March 14, 2002. This filing was amended to include revised form OKWCLCF, Page 2.

FILING HAS BEEN CERTIFIED.

Received: April 9, 2003

Filing: 2003-2580C

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	___	Marshall	<u> X </u>	___	Jennings	___	___
	___	___	Gockel	<u> X </u>	___	Marina	___	___

7. FIRST COLONIAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing initial rates and rules for its new Contractual Liability Insurance Program for Tyre Care products.

FILING HAS BEEN CERTIFIED.

Received: April 10, 2003

Filing: 2003-1323P

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>	___	Jennings	___	___
	___	___	Gockel	<u> X </u>	___	Marina	___	___

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

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
 Companies are filing updated physical damage symbols.
 Certification is not required.
 Received: April 10, 2003 Filing: 2003-1321P

Motion made: APPROVED.

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

9. MARKEL AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS
 Company is filing rate and rule revisions resulting in an overall effect of +13.29% /+\$13,435. Filing includes revised territory definitions, classification changes and revised base rates. Filing has been amended to cap increases to any insured at 24.7% as requested by staff. This changed the original request from +22.64% /+\$22,887 to +13.29% /+\$13,435.
 FILING HAS BEEN CERTIFIED.
 Received: March 24, 2003 Filing: 2003-1245P

Motion made: APPROVED As Amended.

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

10. MERASTAR INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO
 Company is filing rate and rule revision resulting in an overall effect of +\$22,187 /+8.12%. Filing includes revised base rates by territory, model years and good student discount. Filing has been amended to adjust their underwriting guidelines as recommended by staff.
 FILING HAS BEEN CERTIFIED.
 Received: March 4, 2003 Filing: 2003-1180P

Motion made: APPROVED As Amended.

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

11. NATIONWIDE MUTUAL INSURANCE COMPANY
 NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
 NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing rate and rule revision resulting in an overall effect of +0.1% /+\$1,870. Filing includes revised base rates and numerous general rules.

FILING HAS BEEN CERTIFIED.

Received: February 10, 2003

Filing: 2003-1109P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

12. OHIO CASUALTY INSURANCE COMPANY, THE
 WEST AMERICAN INSURANCE COMPANY
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO SECURITY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing rate and rule revisions resulting in an overall effect of 0% / \$0. Filing includes revised base rates, reindexed credit scores, factors, model years, surcharges and deductibles.

Filing has been amended from an overall +2.5% /+\$270,081 as indications supported a -4.8% to 0% / \$0 as requested by staff.

FILING HAS BEEN CERTIFIED.

Received: March 21, 2003

Filing: 2003-1237P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

13. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MOTORCYCLE

Company is filing to remove all terrain vehicles, off-road motorcycles, golf carts, and other off-road vehicle types that are currently written in the Premier Motorcycle Program and will now be written in their new Off-Road Vehicle Program. Certification is not required.

Received: April 10, 2003 Filing: 2003-1319P

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> ___	Jennings	___ ___
	___ ___	Gockel	<u>X</u> ___	Marina	___ ___

14. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS PRIVATE PASSENGER AUTO

Company is filing initial rates and rules for its new Off-Road Vehicle Program.

FILING HAS BEEN CERTIFIED.

Received: April 10, 2003 Filing: 2003-1320P

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> ___	Jennings	___ ___
	___ ___	Gockel	<u>X</u> ___	Marina	___ ___

15. SENTINEL INSURANCE COMPANY, LTD

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing initial rates and rules for its new Auto Program. Filing has been amended to revise several regulatory issues as recommended by staff.

FILING HAS BEEN CERTIFIED.

Received: December 23, 2002 Filing: 2002-4230P

Motion made: APPROVED As Amended.

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

16. SHELTER MUTUAL INSURANCE COMPANY
SHELTER GENERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing updated symbols for their Private Passenger Automobile Program.

Certification is not required.

Received: April 17, 2003 Filing: 2003-1345P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

17. STATE FARM FIRE AND CASUALTY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revisions resulting in an overall effect of +13.5% /+\$2,747,000. Filing includes revised base rates, the introduction of credit scoring and revisions to the Star discount. Filing has been amended to change the multiple line discounts to only apply for auto/home and no longer to annuities or life products which revised the maximum increase to any one insured from 40% to 55%. A breakdown by percentage is as follows:

% Change	Number of Policies
35% to 40%	57
30% to 35%	279
25% to 30%	1,285
20% to 25%	4,240
15% to 20%	13,238
10% to 15%	15,265
5% to 10%	5,661
0% to 5%	1,684
-15% to 0%	314

FILING HAS BEEN CERTIFIED.

Received: February 18, 2003 Filing: 2003-1129P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

18. STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rate and rule revisions resulting in an overall effect of +5.5% /+\$16,270,000. Filing includes revised base rates, factors, relativities, miscellaneous vehicle changes and general rule revisions. Filing has been revised to change the multiple line discount to only apply for auto/home and no longer to annuities or life products which revised the overall maximum increase to any insured from 29% to 43%. Filing was also amended to reduce the number of insureds receiving increases over 25% from 128 to 21 policyholders which changed the overall effect from +5.5% /+\$16,740,000 to +5.4% /+\$16,436,000. A breakdown by percentage is as follows:

% Change	Number of Policies	% Change	Number of Policies
25% to 31%	21		
20% to 25%	2,617	0% to 5%	181,543
15% to 20%	22,077	- 5% to 0%	40,334
10% to 15%	71,639	- 10% to - 5%	7,291
5% to 10%	187,929	- 15% to -10%	378

FILING HAS BEEN CERTIFIED.

Received: February 18, 2003

Filing: 2003-1128P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

19. UNITED SERVICES AUTOMOBILE ASSOCIATION

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised Vehicle Injury Rating factors.
Certification is not required.

Received: April 7, 2003

Filing: 2003-1302P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

20. UNIVERSAL UNDERWRITERS INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing initial rates and rules for its new Performance Protection Program.

FILING HAS BEEN CERTIFIED.

Received: April 16, 2003 Filing: 2003-1340P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

21. USAA CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised Vehicle Injury Rating factors.

Certification is not required.

Received: April 7, 2003 Filing: 2003-1303P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

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.

22. AMERICAN NATIONAL GENERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised credit scoring guidelines for use in their Homeowners Insurance Program.

Certification is not required.

Received: March 13, 2003 Filing: 2003-1199P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

23. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing revised credit scoring guidelines for use in their Rental Owners Insurance Program.

Certification is not required.

Received: March 13, 2003 Filing: 2003-1200P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

24. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised credit scoring guidelines for use in their Homeowners Insurance Program.

Certification is not required.

Received: March 13, 2003 Filing: 2003-1201P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

25. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to introduce a Merit Rating Program for their Homeowners Program that includes rates that add policy persistency, loss history, accompanying boat(s) or scheduled personal property and payment timeliness as rating variables. Also, they are filing to revise New Home Credit Rule 529, revise Company Package Credit Rule and combine Dwelling Rule 538 with Rule 529. The overall rate impact is +7.90% /+\$61,410 with a maximum increase to any Oklahoma insured of +75.4%. The company was asked to revise the loss history factors (which included surcharges for weather related claims) to comply with Oklahoma Regulations 570:10-1-32. The company amended the filing to revise owner base rates, withdraw the Merit Rating Plan in whole, revise Home Credit Rule 529 to only add reference to form HO0002 and delete reference to HO006, not revise New Home Credit Rule 529, not revise Company Package Credit Rule and not combine Dwelling Rule 538 with Rule 529. The amended overall rate impact is +7.90%/+\$61,376 with a maximum increase to any Oklahoma insured of +9.80%. Certification is not required.

Received: March 18, 2003 Filing: 2003-1226P

Motion made: FILED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

26. ENCOMPASS INDEMNITY COMPANY

Re: REFERENCE FILING - HOMEOWNERS

Company is filing initial rates and rules for their Universal Security Policy Homeowners and Dwelling Fire Program by referencing rates and rules of Kansas City Fire and Marine Insurance Company approved in Oklahoma file numbers 02-1861P, 02-1862P and 02-1898P. Certification is not required.

Received: March 14, 2003 Filing: 2003-1208P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

27. FARMERS INSURANCE COMPANY, INC.

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised Homeowners rate and rule pages that include revised base rates by territory, new territory definitions, revised Farmers Property Risk Assessment (FPRA) factors, revised Amount of Insurance curve, revised factors for protection classes 9 and 10, revised Property Experience Rating Plan (PERP) and revised rating sequence. The overall impact is -1.9% /-\$2,385,000. Certification is not required.

Received: February 13, 2003 Filing: 2003-1124P

Motion made: FILED Subject to Final Printed Manual Pages.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

28. 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
 TWIN CITY FIRE INSURANCE COMPANY
 PROPERTY AND CASUALTY IC OF HARTFORD

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing revised credit scoring guidelines. Certification is not required.

Received: March 27, 2003 Filing: 2003-1274P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u>X</u>	___	Marshall	<u>X</u>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

29. LE MARS MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing a revision to their Homeowners Program rates and rules that include revising base rates, revising deductible relativities, revising base deductible to \$500, revising Additional Amounts of Insurance to a flat charge, introducing Personal Property Replacement Cost Coverage and Personal Property, A. Increased Limits. Filing is amended to revise the pricing option when replacement of the roof surfacing is actual cash value. Overall rate impact is +21.1% /+\$157,976 with 40.9% indications.

A breakdown of percentages by policyholders is as follows:

% of Change	# of Policies	% of Change	# of Policies
0% to 5%	144	35% to 40%	393
5% to 10%	0	40% to 45%	0
10% to 15%	468	45% to 50%	0
15% to 20%	5	50% to 55%	0
20% to 25%	0	55% to 60%	0
25% to 30%	3	60% to 65%	0
30% to 35%	0	65% to 68%	2
		TOTAL	1,015

Certification is not required.

Received: March 14, 2003

Filing: 2003-1206P

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>	___	Jennings	___	___
	___	___	Gockel	<u>X</u>	___	Marina	___	___

30. METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing a rate and rule revision to their Homeowners Insurance Program that includes revised base rates for owners, renters and condos by territories, extended Coverage C amount relativities and updated protection classifications. Original overall rate impact was +19.9% /+\$360,153. Filing is amended to revise expenses using a 5/0% profit provision. The amended overall rate impact is +14.9% /+\$300,212. A breakdown of percentages by policyholder is as follows:

Rate Effect	Number of Policyholders
0% to 5%	0
5% to 10%	0
10% to 15%	0
15% to 20%	3,936
20% to 20.1%	1,469

Certification is not required.

Received: March 10, 2003 Filing: 2003-1191P

Motion made: FILED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

31. MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised Homeowners rate and rule pages that include revised base rates by territory, new territory definitions, revised Farmers Property Risk Assessment (FPRA) factors, revised Amount of Insurance curve, revised factors for protection classes 9 and 10, revised Property Experience Rating Plan (PERP) and revised rating sequence. The overall impact is -2.8% /-\$125,000.

Certification is not required.

Received: February 13, 2003 Filing: 2003-1121P

Motion made: FILED Subject to Final Printed Manual Pages.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>

32. OHIO CASUALTY INSURANCE COMPANY, THE
 WEST AMERICAN INSURANCE COMPANY
 AMERICAN FIRE AND CASUALTY COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing rate and rule revisions to their Homeowners Program which include revised base rates for owners forms, revised base deductible to \$500 for owners forms, eliminate deductibles below \$250 for owner and tenant forms, revised Form 2 and Form 6 relativities, revised sewer backup rates, revised rates for additional residences rented to others and revised deductible relativities. The original overall rate impact was +39.1% / +\$2,413,884. The companies amended the filing after review by an outside actuary. The amended overall rate impact is +25% /+\$1,545,102. A breakdown of percentages by policyholder is as follows:

% of Change	# of Policies	% of Change	# of Policies
>-25% to -20%	36	>10% to 15%	683
>-20% to -15%	49	>15% to 20%	46
>-15% to -10%	10	>25% to 30%	521
>-10% to - 5%	81	>30% to 35%	55
>- 5% to 0%	2,162	>35% to 40%	418
> 0% to 5%	998	>45% to 50%	7
> 5% to 10%	5	>60% to 65%	235

Certification is not required.

Received: December 20, 2002

Filing: 2002-4208P

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

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
Fisher	<u> X </u>	<u> </u>	Marshall	<u> X </u>	<u> </u>	Jennings	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>	Marina	<u> </u>	<u> </u>