

Daryl England, Chairman  
Marc Edwards, Member  
Ash Gockel, Member  
John Marshall, 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, October 28, 2004 in the Commissioner's Conference Room of the Oklahoma Insurance Department, at 2401 Northwest 23<sup>rd</sup> 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 October 20, 2004 at 10:00 a.m. A copy of this agenda is available on the Oklahoma Insurance Department website at [www.oid.state.ok.us](http://www.oid.state.ok.us). Copies of the agenda were delivered or mailed to the Members of the Board on October 20, 2004.

AGENDA

1. Call to Order
2. Reading and Approval of the Minutes for the October 7, 2004 meeting.
3. Agenda Items (1 through 30) 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. AMEX ASSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL INLAND MARINE

Company is filing initial rates and rules for Car Rental Loss or Damage Coverage for use in their Personal Inland Marine Program. FILING HAS BEEN CERTIFIED.

Received: October 11, 2004 Filing: 2004-0766P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>X</u>	___			

2. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing a revision to their Company Bill Payment Program that includes an option to bill up to 12 individual personal lines policies on one account; increasing the service charge on installments from \$4 to \$6; having service charges apply per account and not per policy; introducing a no service charge electronic funds transfer option for annual, semi-annual and quarterly payment plans; and introducing a credit card service fee of \$1.

Certification is not required.

Received: October 14, 2004 Filing: 2004-0771P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>X</u>	___			

3. CONTINENTAL CASUALTY COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing initial rates and rules for their AICPA Personal Catastrophe Liability Program.

FILING HAS BEEN CERTIFIED.

Received: September 7, 2004 Filing: 2004-0687P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL		Second: ASH GOCKEL			
	Yea Nay		Yea Nay		Yea Nay
England	<u>X</u> ___	Marshall	<u>X</u> ___	Edwards	___ ___
Morgan	___ ___	Gockel	<u>X</u> ___		

4. ECONOMY PREMIER ASSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised base rates, updated Model Year factors and is introducing a Tiering Program with 12 tiers but each has a factor of 1.00. The tiers were put into place so that data, by tier, would be collected for future analysis. The filing was amended to include updated Vehicle Rating Group to include new vehicle models and updated manual pages to reflect new minimum liability limits. The overall effect is +4% /+\$240,244. The last rate change was 6.4% effective 12/15/03.

This filing is applicable to the former Economy program.

FILING HAS BEEN CERTIFIED.

Received: August 24, 2004 Filing: 2004-0651P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea Nay		Yea Nay		Yea Nay
England	<u>X</u> ___	Marshall	<u>X</u> ___	Edwards	___ ___
Morgan	___ ___	Gockel	<u>X</u> ___		

5. ECONOMY PREMIER ASSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revised base rates, updated Model Year factors and is introducing a Tiering Program with 12 tiers but each has a factor of 1.00. The tiers were put into place so that data, by tier, would be collected for future analysis. The filing was amended to include updated Vehicle Rating Group to include new vehicle models and updated manual pages to reflect new minimum liability limits. The overall effect is +1% /+\$35,534. The last rate change was +5.4% effective 4/1/02. This filing is applicable to the former USF&G program.

FILING HAS BEEN CERTIFIED.

Received: August 24, 2004 Filing: 2004-0652P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL			Second: JOHN MARSHALL					
	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>  X  </u>	<u>      </u>	Marshall	<u>  X  </u>	<u>      </u>	Edwards	<u>      </u>	<u>      </u>
Morgan	<u>      </u>	<u>      </u>	Gockel	<u>  X  </u>	<u>      </u>			

6. FARMERS INSURANCE COMPANY, INC.

MID-CENTURY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing updated Model Year Symbols with changes to the 1998 through 2005 Classification lists. There is no overall premium impact.

Certification is not required.

Received: October 5, 2004 Filing: 2004-0761P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL			Second: ASH GOCKEL					
	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>  X  </u>	<u>      </u>	Marshall	<u>  X  </u>	<u>      </u>	Edwards	<u>      </u>	<u>      </u>
Morgan	<u>      </u>	<u>      </u>	Gockel	<u>  X  </u>	<u>      </u>			

7. FARMERS INSURANCE EXCHANGE

Re: INDEPENDENT FILING - PERSONAL EXCESS

Company is filing updated manual pages for their Personal Umbrella Program that revises the amount of Vacant Land eligible for coverage to 1000 acres, revises the maximum number of Rental Dwellings eligible for coverage to four and adds an additional statement to clarify the accident chargeability rule.

Certification is not required.

Received: September 15, 2004

Filing: 2004-0712P

Motion made: WITHDRAWN.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>  X  </u>	___	Marshall	<u>  X  </u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>  X  </u>	___			

8. FEDERAL INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

GREAT NORTHERN INSURANCE COMPANY

NORTHWESTERN PACIFIC INDEMNITY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revisions to their Private Passenger Auto Masterpiece Program. The revisions include base rate revisions for all territories with offsets to make other Rule revisions included in this filing revenue neutral. The other rule revisions include pleasure use driver risk factors for operators 17 years of age or less, the base model year and symbol relativities and deductible relativities.

FILING HAS BEEN CERTIFIED.

Received: September 20, 2004

Filing: 2004-0714P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>  X  </u>	___	Marshall	<u>  X  </u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>  X  </u>	___			

9. FIREMAN'S FUND INSURANCE COMPANY

Re: INDEPENDENT FILING - MULTIPLE PERIL CROP

Company is filing initial rates and rules for their Crop Fire Insurance Policy. The filing is amended to correct typographical errors.

FILING HAS BEEN CERTIFIED.

Received: August 23, 2004 Filing: 2004-0702P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>X</u>	___			

10. GOODVILLE MUTUAL CASUALTY COMPANY

Re: INDEPENDENT FILING - PERSONAL LIABILITY

Company is filing to adopt American Association of Insurance Services loss costs for Personal and Premises Liability contained in filing designation AAIS-2004-6 (Oklahoma file number 04-0275P), a revised loss cost multiplier of 2.23 for farm residential liability classes and a revised loss cost multiplier of 1.10 for premises only liability. The overall rate effect is +7.8% /+\$3,257. Filing history for the past two years:

OK File Number	Effective Date	Overall Rate Effect
03-1643P	10-01-02	+10.3% /+\$7,884
02-1642P	11-01-03	+ 8.8% /+\$4,623

FILING HAS BEEN CERTIFIED.

Received: September 7, 2004 Filing: 2004-0689P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>X</u>	___			

11. HARTFORD ACCIDENT AND INDEMNITY COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to revise their Personal Vehicle Manual pages OK-4.8 and OK-4.9 to delete notes below the Premier Discount Rule applicable to policies with an original effective date prior to 4/16/02.

Certification is not required.

Received: September 27, 2004

Filing: 2004-0730P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>  X  </u>	<u>      </u>	Marshall	<u>  X  </u>	<u>      </u>	Edwards	<u>      </u>	<u>      </u>
Morgan	<u>      </u>	<u>      </u>	Gockel	<u>  X  </u>	<u>      </u>			

12. HARTFORD UNDERWRITERS INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revisions to their Advantage Discount Rule in their Personal Vehicle Manual. The original policy effective date must be 2/1/99 and later vs. the application must be for new business and they have removed the "grandfathering" statement regarding renewals for insureds who had originally qualified for the Advantage Discount. Certification is not required.

Received: September 20, 2004

Filing: 2004-0717P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>  X  </u>	<u>      </u>	Marshall	<u>  X  </u>	<u>      </u>	Edwards	<u>      </u>	<u>      </u>
Morgan	<u>      </u>	<u>      </u>	Gockel	<u>  X  </u>	<u>      </u>			

13. METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 METROPOLITAN CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing revisions to base rates, updated Model Year factors and is introducing a Tiering Program. With this revision, all mention of Metropolitan General Insurance Company will be removed as they have no inforce business and are not open for new business. The filing was amended to include updated Vehicle Rating Group to include new vehicle models and updated manual pages to reflect new minimum liability limits. The overall effect is \$0 /-\$13,498. The last rate filing was +1.8% effective 12/15/03.  
 FILING HAS BEEN CERTIFIED.

Received: August 24, 2004 Filing: 2004-0653P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___
				Edwards	___

14. SENTINEL INSURANCE COMPANY, LTD

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing revisions to their Personal Auto Underwriting Tier Guidelines. The changes apply to Table #1 to newly assess BI Coverage Package based upon prior carrier BI limits. Certification is not required.

Received: September 27, 2004 Filing: 2004-0729P

Motion made: APPROVED.

Motion made by: JOHN MARSHALL		Second: ASH GOCKEL			
	Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___
Morgan	___	___	Gockel	<u>X</u>	___
				Edwards	___

15. UNITED SERVICES AUTOMOBILE ASSOCIATION  
 USAA CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL EXCESS

Companies are filing for use in their Personal Umbrella Program, revised base rates and underage driver factors. The overall rate effect is +5.0% /+\$23,725. Filing history for the past two years: OK file number 03-1479P, effective 11-01-03, overall rate effect 0.0% /\$0.

FILING HAS BEEN CERTIFIED.

Received: September 28, 2004 Filing: 2004-0732P

Motion made: APPROVED..

Motion made by: JOHN MARSHALL		Second: ASH GOCKEL			
	Yea Nay		Yea Nay	Yea Nay	
England	<u> X </u> ___	Marshall	<u> X </u> ___	Edwards	___ ___
Morgan	___ ___	Gockel	<u> X </u> ___		

16. VIRGINIA SURETY COMPANY, INC.

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing their rating rule applicable to the Waiver of Our Right to Recover From Others endorsement. Certification is not required.

Received: September 14, 2004 Filing: 2004-3215C

Motion made: APPROVED.

Motion made by: JOHN MARSHALL		Second: ASH GOCKEL			
	Yea Nay		Yea Nay	Yea Nay	
England	<u> X </u> ___	Marshall	<u> X </u> ___	Edwards	___ ___
Morgan	___ ___	Gockel	<u> X </u> ___		

17. WESTERN GENERAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing its initial rates/rules to provide its Private Passenger Liability and Physical Damage Program. The filing was amended to comply with O.R. 570:10-1-37 in regards to Chargeable Accidents and under the Driver Point Assignment and Increased Limits Factors. FILING HAS BEEN CERTIFIED.

Received: September 16, 2004 Filing: 2004-0711P

Motion made: APPROVED As Amended.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea Nay		Yea Nay	Yea Nay	
England	<u> X </u> ___	Marshall	<u> X </u> ___	Edwards	___ ___
Morgan	___ ___	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 Insurance Services Office's filing designation PP-2003-RRU03, Multi-state rule revision applicable to the Personal Vehicle Manual.

Certification is not required.

Received: October 7, 2004 Filing: 2004-0762P

Motion made: APPROVED.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea Nay		Yea Nay		Yea Nay
England	<u>X</u> ___	Marshall	<u>X</u> ___	Edwards	___ ___
Morgan	___ ___	Gockel	<u>X</u> ___		

19. 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 Manual Rules applicable to the Personal Vehicle Manual approved for Insurance Services Office in OK File #04-0347P, ISO filing designation PP-2003-RRU03 which was a multi-state rule revision.

Certification is not required.

Received: October 5, 2004 Filing: 2004-0759P

Motion made: APPROVED.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea Nay		Yea Nay		Yea Nay
England	<u>X</u> ___	Marshall	<u>X</u> ___	Edwards	___ ___
Morgan	___ ___	Gockel	<u>X</u> ___		

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

20. AMERICAN ASSOCIATION OF INSURANCE SERVICES

Re: BUREAU FILING - PERSONAL INLAND MARINE

Bureau is filing their Personal Inland Marine Program Manual (Rev 05 04) that contains revised rules, rating information and loss costs. Filing is amended to comply with state statutes and regulations. The overall effect is -10.7%. The filing designation is AAIS-2004-03.

FILING HAS BEEN CERTIFIED.

Received: August 6, 2004 Filing: 2004-0578P

Motion made: APPROVED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>X</u>	___			

21. NATIONAL COUNCIL ON COMPENSATION INS.

Re: BUREAU FILING - WORKERS' COMPENSATION

Bureau is filing revisions to the Basic Manual Classifications involving Bag or Sack Manufacturing, Linotype Printing, Ice Manufacturing, Five and Dime Stores, Restaurants, Real Estate Appraisal and Agency, Commercial Restaurant Equipment Installation, Auto Dismantling and Recycling, Book or Record Stores, and Heating, Ventilation, Air-Conditioning and Refrigeration. This filing is to eliminate, modernize and clarify these individual classifications. This filing is considered to be revenue neutral.

Certification is not required.

Received: June 30, 2004 Filing: 2004-2470C

Motion made: APPROVED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>X</u>	___			

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

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

Re: REFERENCE FILING - PRIVATE PASSENGER AUTO  
 Companies are filing revised symbol pages applicable to their Private Passenger Auto Program that track the ISO symbols.  
 Certification is not required.  
 Received: September 30, 2004                      Filing: 2004-0740P

Motion made: APPROVED.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea    Nay		Yea    Nay		Yea    Nay
England	<u>  X  </u> <u>    </u>	Marshall	<u>  X  </u> <u>    </u>	Edwards	<u>    </u> <u>    </u>
Morgan	<u>    </u> <u>    </u>	Gockel	<u>  X  </u> <u>    </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.

23. AMERICAN COMMERCE INSURANCE COMPANY

Re: INDEPENDENT FILING - HO - UMBRELLA  
 Company is filing revised rates for the Personal Umbrella Endorsement used with their Homeowners Program. Overall rate effect is +0.07% /+\$3,650. Filing history for the past two years: Oklahoma file number 03-1449P, effective 10-31-03, overall impact +.003% /+\$108.  
 Certification is not required.  
 Received: September 21, 2004                      Filing: 2004-0720P

Motion made: FILED.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea    Nay		Yea    Nay		Yea    Nay
England	<u>  X  </u> <u>    </u>	Marshall	<u>  X  </u> <u>    </u>	Edwards	<u>    </u> <u>    </u>
Morgan	<u>    </u> <u>    </u>	Gockel	<u>  X  </u> <u>    </u>		

24. AMICA MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing for their Homeowners Program, revised territory definitions to indicate that parts of Oklahoma City are located in Canadian, Cleveland and Pottawatomie counties and parts of Tulsa are located in Osage county. Filing is amended to indicate parts of Pottawatomie county are not in Oklahoma City and parts of Osage county are not in Tulsa. There is no rate effect. Certification is not required.

Received: September 27, 2004 Filing: 2004-0728P

Motion made: FILED As Amended.

Motion made by: JOHN MARSHALL		Second: ASH GOCKEL			
	Yea Nay		Yea Nay		Yea Nay
England	<u>X</u> ___	Marshall	<u>X</u> ___	Edwards	___ ___
Morgan	___ ___	Gockel	<u>X</u> ___		

25. BALBOA INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing revised base rates for their Platinum Plus Homeowners Program. The overall effect is +23.0% /+\$27,672. The rate change history is as follows:

OK File Number	Effective Date	Overall Effect
02-1842P	02-01-03	+25.0% /+\$6,016

Certification is not required.

Received: September 14, 2004 Filing: 2004-0705P

Motion made: FILED.

Motion made by: ASH GOCKEL		Second: JOHN MARSHALL			
	Yea Nay		Yea Nay		Yea Nay
England	<u>X</u> ___	Marshall	<u>X</u> ___	Edwards	___ ___
Morgan	___ ___	Gockel	<u>X</u> ___		

26. CLARENDON NATIONAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for their Homeowners Program that revise base rates, amount of insurance factors, territory relativity factors, liability and medical payments rates for increased limits, liability and medical payments for additional residences rented to others and the surcharge for personal property replacement cost; increase the amount of coverage for loss of use; and introduce a non-sufficient funds fee of \$20 and rates for additional residence liability and medical payments. Filing was amended to include a rating rule for Special Personal Property Coverage. The overall impact is +19.8% /+\$112,051.

Certification is not required.

Received: July 16, 2004 Filing: 2004-0532P

Motion made: FILED As Amended.

Motion made by: JOHN MARSHALL

Second: ASH GOCKEL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>  X  </u>	<u>    </u>	Marshall	<u>  X  </u>	<u>    </u>	Edwards	<u>    </u>	<u>    </u>
Morgan	<u>    </u>	<u>    </u>	Gockel	<u>  X  </u>	<u>    </u>			

27. EMPLOYERS MUTUAL CASUALTY COMPANY

Re: DEVIATION FILING - DWELLING FIRE

Company is filing to non-adopt Insurance Services Office (ISO) loss costs for the Personal Liability Supplement to the Dwelling Policy Program contained in filing designation DL-2004-RLA1 (OK File #04-0273P).

Certification is not required.

Received: October 18, 2004 Filing: 2004-0777P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>  X  </u>	<u>    </u>	Marshall	<u>  X  </u>	<u>    </u>	Edwards	<u>    </u>	<u>    </u>
Morgan	<u>    </u>	<u>    </u>	Gockel	<u>  X  </u>	<u>    </u>			

28. HORACE MANN INSURANCE COMPANY  
TEACHERS INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing to adopt Insurance Services Office (ISO) updated Community Mitigation Classification Manual Pages (Public Protection Classes) for use in their Homeowners, Mobile Homeowners and Dwelling Fire programs.

Certification is not required.

Received: October 6, 2004 Filing: 2004-0748P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>X</u>	___			

29. OHIO CASUALTY INSURANCE COMPANY, THE  
WEST AMERICAN INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Companies are filing for their Dwelling Fire Program, new and revised deductible factors. The overall rate effect is +3.3% /+\$27,848. Filing history for the past two years:

OK File #	Effective Date	Overall Effect
03-1512P (Flex)	09-01-03	+14.9% /+\$101,979
02-1766P	08-05-02	+12.8% /+\$ 75,439

Certification is not required.

Received: September 10, 2004 Filing: 2004-0694P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>X</u>	___			

30. UNITED SERVICES AUTOMOBILE ASSOCIATION  
USAA CASUALTY INSURANCE COMPANY

Re: DEVIATION FILING - DWELLING FIRE

Companies are 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: October 4, 2004 Filing: 2004-0744P

Motion made: FILED.

Motion made by: ASH GOCKEL

Second: JOHN MARSHALL

	Yea	Nay		Yea	Nay		Yea	Nay
England	<u>X</u>	___	Marshall	<u>X</u>	___	Edwards	___	___
Morgan	___	___	Gockel	<u>X</u>	___			