

CARROLL FISHER, CHAIRMAN

Ash Gockel, Member

John Marshall, Member

David Cawthon, Member

Trace Morgan, 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 October 30, 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 and Possible Action Regarding the Minutes of the October 2, 2003 meeting.
2. New Business
Any matter not known about or which could not have been reasonably foreseen prior to posting the agenda.
3. Discussion and Possible Action Regarding Proposed Board Position Letters
 - a. RE: Rate Increase for an Individual Policyholder, 03-0001
 - b. RE: Rate Possibilities Resulting From Credit Scoring, 03-0002
 - c. RE: Credit Scoring and Rating Factors, 03-0003
4. Discussion and Possible Action Regarding Proposed 2004 Meeting Schedule of the State Board for Property and Casualty Rates
5. Agenda Items for Final Consideration by the Board
Agenda items are continued through Page 16.
6. 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. ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Company is filing its initial loss cost multiplier of 1.58 applicable to the NCCI January 1, 2003 loss costs and future revisions for Workers' Compensation. This filing was amended to include the Oklahoma Miscellaneous Values manual pages.

FILING HAS BEEN CERTIFIED.

Received: September 16, 2003

Filing: 2003-4189C

Motion made: APPROVED 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	___	___
Morgan	<u>X</u>	___	Gockel	<u>X</u>	___			

2. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - BOATOWNERS

Company is filing rate and rule revision resulting in an overall effect of +6.6% /+\$536. Filing includes revised age categories for boat surcharges, revised debits for jet propelled watercraft and a reduced package credit from a 10% discount for the insurer having the auto and home also to 5%.

FILING HAS BEEN CERTIFIED.

Received: August 15, 2003

Filing: 2003-1688P

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

3. GUIDEONE MUTUAL INSURANCE COMPANY
GUIDEONE ELITE INSURANCE COMPANY

Re: INDEPENDENT FILING - WORKERS' COMPENSATION

Companies are filing to adopt the National Council on Compensation Insurance's loss costs that were effective January 1, 2003 and to increase their loss cost multiplier from 1.11 to 1.364 applicable to these loss costs only. The overall effect is +7% /+\$98,588. This filing was amended to revise the requested loss cost multipliers for both companies but did not change the overall effect.
FILING HAS BEEN CERTIFIED.

Received: September 15, 2003 Filing: 2003-4178C

Motion made: APPROVED 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	___ ___
Morgan	<u> X </u> ___	Gockel	<u> X </u> ___		

4. LYNDON PROPERTY INSURANCE COMPANY

Re: INDEPENDENT FILING - MECHANICAL BREAKDOWN

Company is filing revised rates which includes revised base rates and introduces additional term options of 48/100 and 60/100. Because these policies are not renewable, there is no rate effect to current policyholders.

FILING HAS BEEN CERTIFIED.

Received: September 3, 2003 Filing: 2003-1727P

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

5. OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY
AGSECURITY INSURANCE COMPANY

Re: INDEPENDENT FILING - MISCELLANEOUS PRIVATE PASSENGER AUTO

Company is filing rule revision to remove their \$25.00 reinstatement fee for its premier auto and fleet auto programs. Certification is not required.

Received: September 17, 2003 Filing: 2003-1747P

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

6. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PERSONAL MISCELLANEOUS

Company is filing rule revision to introduce new fees into their personal auto program. Fees include an \$8.00 late fee, a \$6.00 service/billing fee, and a \$25.00 reinstate/restart fee. Filing has been amended to reduce the late fee charge from \$10.00 to \$8.00 as recommended by staff. Also, company added the service fee increase from \$5.00 to \$6.00 for consideration. Certification is not required.

Received: September 2, 2003 Filing: 2003-1718P

Motion made: APPROVED 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	___	___
Morgan	<u>X</u>	___	Gockel	<u>X</u>	___			

7. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing to revise their basic deductible from \$0 to \$250; however the comprehensive and collision deductible factors and rates will remain the same for \$250+ deductibles so there is no rate effect, only a premium effect of -\$1,333,599. All current customers with deductibles less than \$250 will receive rate decreases as follows:

Deductible	Rate Decrease
\$ 0	32%
\$ 50	20%
\$100	13%

Certification is not required.

Received: September 29, 2003 Filing: 2003-1790P

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

8. SAGAMORE INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rule revision to its Secure, Merit and Value Programs. They have made a few modifications to their ineligible list of risks. Company is also filing to reduce their late fee charge from \$10 to \$8 as recommended by staff.

Certification is not required.

Received: September 19, 2003

Filing: 2003-1756P

Motion made: APPROVED 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	___	___
Morgan	<u>X</u>	___	Gockel	<u>X</u>	___			

9. STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing rule revision to increase their New Business Discount from 5% to 10% which results in an overall effect of -0.3% /-\$1,278,900.

Company is also filing revisions to the requirements for the discount by incorporating an insured's credit score to the list of qualifiers.

Filing has been amended to revise the discount's qualifications from five years of driving history to three as requested by staff.

Certification is not required.

Received: October 9, 2003

Filing: 2003-1675P

Motion made: APPROVED 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	___	___
Morgan	<u>X</u>	___	Gockel	<u>X</u>	___			

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

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Companies are filing rate and rule revisions resulting in an overall effect of +1.9% /+\$43,009. Filing includes revised base rates and revised base symbol from model year 2001 to 2003. Filing has been amended to clarify that accidents are not considered in rating unless the insured is 50% or more at fault.

FILING HAS BEEN CERTIFIED.

Received: August 22, 2003 Filing: 2003-1700P

Motion made: APPROVED 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	___ ___
Morgan	<u>X</u> ___	Gockel	<u>X</u> ___		

11. TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC.

Re: INDEPENDENT FILING - PRIVATE PASSENGER AUTO

Company is filing updated symbols by changing their base from model year 2001 to 2003. Filing has been amended to remove the base rate request as recommended by staff as well as revising the manual to clarify accidents are not considered unless at least 50% at fault.

Certification is not required.

Received: August 22, 2003 Filing: 2003-1701P

Motion made: APPROVED 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	___ ___
Morgan	<u>X</u> ___	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.

12. AMERICAN ASSOCIATION OF INSURANCE SERVICES

Re: BUREAU FILING - PERSONAL LIABILITY

Bureau is filing loss costs to offer new optional limited mold coverage. Manual supplement Rev. 1.0-Mold is for use with form GL-1, Personal Liability and will provide personal liability coverages. FILING HAS BEEN CERTIFIED.

Received: September 12, 2003 Filing: 2003-1735P

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

13. AMERICAN ASSOCIATION OF INSURANCE SERVICES

Re: BUREAU FILING - PERSONAL LIABILITY

Bureau is filing loss costs for a new optional endorsement which offers limited mold coverage. This coverage will provide farm personal liability coverage in their Personal and Premises Liability Program. FILING HAS BEEN CERTIFIED.

Received: September 12, 2003 Filing: 2003-1736P

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	___	___
Morgan	<u>X</u>	___	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.

14. AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Re: REFERENCE FILING - CREDIT

Company is filing rates and rules to introduce new contractual liability program - Designated Contracts Program, referencing the rates and rules as filed by Landmark American Insurance Company in Oklahoma file #00-4055P.

FILING HAS BEEN CERTIFIED.

Received: October 15, 2003 Filing: 2003-1836P

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	___	___
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.

15. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing state exception pages RP-OK-1 (09/03) and RP-OK-3 (09/03) to revise the Continuous Renewal Plan fee and Installment Plan fee from \$1.00 to \$2.00.

Certification is not required.

Received: September 4, 2003 Filing: 2003-1720P

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

16. AMERICAN WESTERN HOME INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing revised manual pages for their EZChoice D1, D3 and Vacant Dwelling Program that includes combining fire and extended coverage rates into one rate and revising the base rate for the D1 program; adding a rule and premium credit for Other Structures Exclusion and removing optional Satellite Antenna coverage for the D1, D3 and Vacant programs; and allowing Mobile Homes to be included in the Vacant program. The overall rate effect was +11.5% /+\$275,336 with the maximum increase to any Oklahoma insured of 72.4%. The rates were amended due to actuarial adjustments recommended by staff. The amended rate effect is +8.5% /+\$201,913 with a maximum increase to any Oklahoma insured of 20%. Certification is not required.

Received: September 5, 2003

Filing: 2003-1726P

Motion made: FILED As Amended.

Motion made by: ASH GOCKEL

Second: TRACE MORGAN

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

17. CALIFORNIA CASUALTY INDEMNITY EXCHANGE

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for use with their Homeowners Multiple Peril line (Homeowners and Dwelling Property Programs), which revises the rule for protection class determination, includes references for added mandatory endorsements and eliminates references to forms no longer in use.

Certification is not required.

Received: October 6, 2003

Filing: 2003-1801P

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

18. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing a revised manual page for their Dwelling Program to include wording in the Water Back Up and Sump Discharge or Overflow rule for a 30 day waiting period before the coverage commences when newly added to an existing policy. This thirty day period does not apply when coverage is added at the policy inception or renewal date.

Certification is not required.

Received: September 26, 2003

Filing: 2003-1776P

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

19. CENTRAL MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing a revised manual page for their Homeowners Program to include wording in the Water Back Up and Sump Discharge or Overflow rule for a 30 day waiting period before the coverage commences when newly added to an existing policy. This thirty day period does not apply when coverage is added at the policy inception or renewal date.

Certification is not required.

Received: September 26, 2003

Filing: 2003-1777P

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

20. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - DWELLING FIRE

Bureau is filing an updated rules manual for their Dwelling Policy Program that includes rules which complement the introduction of new optional endorsements, rules revised to clarify intent, moving to the General Rules three rules which currently are in effect and appear as Additional Rules and reformatting to an electronic format. The filing designation is DP-2003-R02RU. Certification is not required.

Received: August 19, 2003 Filing: 2003-1683P

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

21. INSURANCE SERVICES OFFICE

Re: BUREAU FILING - DWELLING FIRE

Bureau is filing an updated rules manual for their Personal Liability Supplement to the Dwelling Policy Program that includes revising General Rule 102. to contain rules which complement new optional endorsements, moving to the General Rules three rules which are currently in effect and appear as Additional Rules and reformatting to an electronic format. The filing designation is DL-2003-R02RU. Certification is not required.

Received: August 19, 2003 Filing: 2003-1684P

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

22. LIBERTY MUTUAL FIRE INSURANCE COMPANY
FIRST LIBERTY INSURANCE CORPORATION, THE

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing updated manual pages for their LibertyGuard Homeowners Policy Program that include new and revised requirements for loss assessment coverage.

Certification is not required.

Received: August 21, 2003 Filing: 2003-1690P

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

23. LIBERTY MUTUAL FIRE INSURANCE COMPANY
FIRST LIBERTY INSURANCE CORPORATION, THE

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing a revision to their LibertyGuard Homeowners Program manual that introduces a Homeowner Transition Rating Rule to help manage policyholder dislocation on policies migrating from Prudential Property and Casualty Insurance Company and revises rates for Personal Injury coverage. Filing is amended to delete reference to tier placement in the Transition Rating Rule.

Certification is not required.

Received: September 29, 2003 Filing: 2003-1789P

Motion made: FILED As Amended.

Motion made by: ASH GOCKEL

Second: TRACE MORGAN

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

24. MUTUALAID EXCHANGE

Re: INDEPENDENT FILING - FARMOWNERS

Company is filing updated manual pages to liberalize the Protected and Partially Protected fire protection classifications in their Farmowners and Farm Properties programs. With this revision, Protected and Partially Protected buildings must be within eight miles of a responding fire department, an extension from the previous five mile rule. Certification is not required.

Received: September 22, 2003 Filing: 2003-1759P

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

25. MUTUALAID EXCHANGE

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages to liberalize the Protected and Partially Protected fire protection classifications in their Homeowners and Dwelling Properties programs. With this revision, Protected and Partially Protected buildings must be within eight miles of a responding fire department, an extension from the previous five mile rule.

Certification is not required.

Received: September 22, 2003 Filing: 2003-1760P

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

26. NORTH STAR MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - MOBILE HOMEOWNERS

Company is filing a revision to their Mobile Homeowners Program that includes adopting American Association of Insurance Services rules contained in Manual Revision 7.0 (OK file number 01-4025P), adopting new and revised independent rules, revising base rates, revising rates for miscellaneous coverages and moving the base deductible for Forms 1, 2 and 3 from \$250 to \$500 (with a buy-back option). Overall rate effect is +8.02% /+\$5,307 with the maximum increase to any Oklahoma insured of 9.87%.

Certification is not required.

Received: September 2, 2003 Filing: 2003-1717P

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>	Cawthon	<u> </u>	<u> </u>
Morgan	<u> X </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>			

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

Re: INDEPENDENT FILING - HOMEOWNERS

Companies are filing to non-adopt Insurance Services Office's rule and loss cost for Identity Fraud Expense, contained in filing designations HO-2002-RIF02 and HO-2002-RIFLC, and adopt a company rule and rate for use in their Homeowners Program.

Certification is not required.

Received: September 16, 2003 Filing: 2003-1744P

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>	Cawthon	<u> </u>	<u> </u>
Morgan	<u> X </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>			

28. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - DWELLING FIRE

Company is filing to revise the base deductible in their Dwelling Program to \$500 (using the currently filed and approved rates for \$500 deductible) and eliminate the \$100 and \$250 deductible options. Certification is not required.

Received: September 29, 2003 Filing: 2003-1779P

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

29. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - FARMOWNERS

Company is filing to revise the base deductible in their Farm Property Program to \$500 (using currently filed and approved rates for \$500 deductible) and eliminate the \$100 and \$250 deductible options. Certification is not required.

Received: September 29, 2003 Filing: 2003-1780P

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

30. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - FARMOWNERS

Company is filing to revise the base deductible in their Farmowners Program to \$500 (using the currently filed and approved rates for \$500 deductible) and eliminate the \$250 deductible option. Certification is not required.

Received: September 29, 2003 Filing: 2003-1781P

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

31. OKLAHOMA FARMERS UNION MUTUAL INSURANCE COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing to revise the base deductible in their Homeowner Program to \$500 (using the currently filed and approved rates for \$500 deductible) and eliminate the \$100 and \$250 deductible options. Certification is not required.

Received: September 29, 2003 Filing: 2003-1782P

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

32. SENTRY INSURANCE A MUTUAL COMPANY

Re: INDEPENDENT FILING - HOMEOWNERS

Company is filing updated manual pages for use in their Homeowners Program that includes revised base rates, premium relativity curve changes and protection-construction relativity changes. The overall rate effect was +20.0% /+\$14,592 with a maximum increase to any Oklahoma insured of +29.6%. The filing was amended due to actuarial adjustments recommended by staff by lowering the base rate increase and withdrawing the premium relativity curve changes and protection-construction relativity changes. The amended overall rate effect is +8.3% /+\$6,097 with a maximum increase to any Oklahoma insured of 8.4%.

Certification is not required.

Received: August 18, 2003 Filing: 2003-1676P

Motion made: FILED As Amended.

Motion made by: ASH GOCKEL

Second: TRACE MORGAN

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

33. UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY

Re: INDEPENDENT FILING - HO - MISCELLANEOUS

Companies are filing for use with their Renters Protection Policy revised Credit Card, Fund Transfer Card, Forgery, Counterfeit Money, and Identity Fraud Expense Coverage Rule to increase the base amount of coverage from \$1,000 to \$5,000.

Certification is not required.

Received: September 8, 2003 Filing: 2003-1724P

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>	Cawthon	<u> </u>	<u> </u>
Morgan	<u> X </u>	<u> </u>	Gockel	<u> X </u>	<u> </u>			