

**WISCONSIN
AUTOMOBILE
INSURANCE
PLAN**

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PLAN LETTER 735—AUGUST 19, 2011

TO: MEMBERS OF THE PLAN

2011 ANNUAL MEETING

Minutes of the Wisconsin Automobile Insurance Plan Governing Committee meeting held in the premises of the Blue Harbor Conference Center, 725 Blue Harbor Drive, Sheboygan, WI 53081 on Friday, July 29, 2011. The meeting was called to order at 8:30 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

EMC Insurance Companies	Jim Pousha
EMCASCO Insurance Company	
Employers Mutual Casualty Company	
General Casualty Group	Greg Loman
General Casualty Company of IL	
General Casualty Company of WI	
Regent Insurance Company	
PROGRESSIVE GROUP	Mike Donovan
Artisan & Truckers Casualty Company	
National Continental Insurance Company	
Progressive Casualty Insurance Company	
Progressive Classic Insurance Company	
Progressive Halcyon Insurance Company	
Progressive Max Insurance Company	
Progressive Northern Insurance Company	
Progressive Northwestern Insurance Company	
Progressive Specialty Insurance Company	
Progressive Universal Insurance Company	
United Financial Casualty Company	
Sentry Insurance Companies	Ethan Mowry
Dairyland Insurance Company	
Middlesex Insurance Company	
Patriot General Insurance Company	
Peak Property & Casualty Company	
Sentry Insurance A Mutual Company	
Viking Insurance Company of Wisconsin	
State Farm Insurance Group	Mark Gustafson
State Farm Fire & Casualty Company	

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State Farm Mutual Auto Insurance Company
State Farm General Insurance Company
Travelers Group
Athena Assurance Company
Automobile Insurance Company of Hartford
Charter Oak Fire Insurance Company
Discover Property & Casualty Insurance Company
Economy Fire & Casualty Company
Economy Preferred Insurance Company
Farmington Casualty Company
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters
Nipponkoa Insurance Company, Ltd
Northbrook Indemnity Company
Phoenix Insurance Company
St. Paul Fire & Casualty Insurance Company
St. Paul Fire & Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Medical Liability Insurance Company
St. Paul Mercury Insurance Company
Seaboard Surety Company
Standard Fire Insurance Company
Travelers Casualty Company of CT
Travelers Casualty & Surety Company
Travelers Casualty & Surety of America
Travelers Commercial Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of CT
Travelers Insurance Company
Travelers Property Casualty Company of America
United States Fidelity & Guaranty

Vicki Danahey

Also Present:

Wisconsin Automobile Insurance Plan

Bernie Rosauer
Tad Cleveland
Cheryl Korth
Donna Knepper
Michael Mann
Paul Riegel

Riegel Law

Companies Represented by Proxy:

Allianz Companies
AGCS Marine Insurance Company
Allianz Global Risks US Insurance Company
Allianz Underwriters Insurance Company
Ameriprise Companies

Ameriprise Insurance Company
IDS Property Casualty Insurance Company
Amica Mutual Insurance Company
Argonaut Companies
 Argonaut Great Central Insurance Company
 Argonaut Insurance Company
 Argonaut Midwest Insurance Company
Armed Forces Insurance Exchange
Chartis Group
 AIU Insurance Company
 American Home Assurance Company
 Chartis Casualty Company
 Chartis Property Casualty Company
 Commerce & Industry Insurance Company
 Granite State Insurance Company
 Illinois National Insurance Company
 National Union Fire Insurance Company of Pittsburgh, PA
 New Hampshire Insurance Company
 The Insurance Company of the State of Pennsylvania
Church Mutual Insurance Company
Cincinnati Companies
 Cincinnati Casualty Company
 Cincinnati Indemnity Company
 Cincinnati Insurance Company
Continental Western Companies
 Berkley Regional Insurance Company
 Continental Western Insurance Company
 Tri-State Insurance Company of Minnesota
 Union Insurance Company
Dealers Assurance Company
Deerfield Insurance Company
Federated Companies
 Federated Mutual Insurance Company
 Federated Service Insurance Company
Federated Rural Electric Insurance Company
Hastings Mutual Insurance Company
Pharmacists Mutual Insurance Company
Republic Companies
 Republic Indemnity Company of America
 Republic Indemnity Company of California
Starr Indemnity & Liability Company
Stratford Insurance Company
Tower Companies
 CastlePoint National Insurance Company
 Tower Insurance Company of New York
 Tower National Insurance Company
United Companies
 Addison Insurance Company
 United Fire & Casualty Company
Westfield Companies

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American Select Insurance Company
Ohio Farmers Insurance Company
Westfield Insurance Company
Westfield National Insurance Company
Workmen's Auto Insurance Company
XL America Group
Greenwich Insurance Company
XL Insurance America Inc
XL Specialty Insurance Company

The Chairperson read the following opening statement before convening the meeting:

"This Committee meeting has been called to discuss the items of mutual interest and concern to the members of the Wisconsin Automobile Insurance Plan. In accordance with both Federal and Wisconsin State Anti-trust Laws, this Committee is prohibited from any discussion or action which constitutes any form of boycott, coercion or intimidation."

1. Chairperson Pousha was advised that a quorum was established and the meeting was declared open for business.
2. The reading of the minutes of the last Annual Meeting was waived, and the minutes were approved as published.
3. Plan Manager Rosauer summarized the activities of the Plan for the past year.
 - The WAIP commercial volume continues to decline. 10 applications have been received through July 21, 2011. A total of 69 commercial applications were received in 2010.
 - WAIP received no new Private Passenger applications.
 - 27 carriers have entered into a LAD agreement.
 - The mandatory automobile insurance requirements were repealed with the exception of automobile liability and uninsured motorist coverage.
4. The next order of business was the election of the representatives for the four industry groups.

The following insurers were unanimously elected by companies in the respective groups:

Property Casualty Insurers Association of America

Liberty Mutual Insurance Company
American Family Mutual Insurance Company

American Insurance Association

Hanover Insurance Company

Travelers Indemnity Company

Non-Affiliated Insurance Companies

Sentry Insurance, A Mutual Company
State Farm Insurance Company

At Large (Subscribing Member) Insurance Companies

Employers Mutual Casualty Company
General Casualty Company of WI

By unanimous vote, National Continental Insurance Company was appointed as an additional member of the Governing Committee in accordance with Rule 1. on Appendix Page C. in the Commercial Manual.

Plan Manager Rosauer then requested nominations for Chairperson. National Continental Insurance Company was unanimously elected to serve as Chairperson of the Governing Committee for a two-year term.

No further business was introduced, and the meeting was adjourned.

Donna Knepper
Executive Secretary