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PLAN LETTER 810 – August 27, 2026

TO: Members of the Plan

August 26, 2026 Governing Committee Meeting

Minutes of the Wisconsin Automobile Insurance Plan Governing Committee meeting held virtually via teleconference on Wednesday, August 26, 2026. The meeting was called to order at 1:00 P.M. with the following members present:

ORGANIZATION	REPRESENTATIVE
American Family Insurance Company	Chelsea Chaney
EMC Insurance Companies	Joe Hanssen
Sentry Insurance, A Mutual Company	Nadira Andashova
State Farm Insurance Companies	Ana Williams
Also Present:	
AIPSO	Todd Feltman
Wisconsin Automobile Insurance Plan	Andrew Stoughton Bernie Rosauer
Riegel Law, SC	Paul Riegel
Office of the commissioner of Insurance	Eric Schoene

Andrew Stoughton 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. A quorum was established, and the meeting was declared open for business.

2. Item number 877 Plan Volume & Activity Update. Mr. Stoughton updated the Committee on the Plan volume and activity report. This item is continued on the agenda.

3. Item number 878 Loss Report for Plan Business. Mr. Stoughton updated the Committee on loss reports for the PAIP and CAIP activity over the last 5 policy years. This item is continued on the agenda.

4. Item number 879 WAIP Private Passenger Auto Rate Proposal. The Committee voted to adopt the AIPSO actuarial committee’s recommendation of no rate changed for the private passenger lines based on their actuarial data. No filing with the OCI is necessary for this recommendation.

5. Item number 880 WAIP Commercial Auto Rate Proposal. The Committee voted to adopt the AIPSO actuarial committee’s recommendation of an overall 9.9% increase for commercial auto lines. This item will be filed with the OCI for approval.

   Additionally, the committee also voted and approved the adoption of ISO’s refined class plan and rating logic to be used moving forward.

6. Item number 881 Premium Owed for Prior Insurance. This is a proposal from AIPSO that proposes changes to plan manuals to allow servicing carries to deduct from the deposit accompanying an application the unpaid balance of the earned premium owed to the serving carrier from a prior policy. The Committee voted to adopt the proposal. This item will be filed with OCI.

7. Item number 882 Model Plan Amendments. This is a proposal from AIPSO to update plan language to reflect current business practices, eliminate obsolete language, and modernize and simplify sections to create uniformity amount the Plans. Additionally, it also allows producers to use e-signature products to obtain signatures from the applicant during the application process. The Committee voted to adopt the proposal. This item will be filed with OCI.

8. Item number 883 Elimination of Experience Rating Plan. This is a proposal from AIPSO to eliminate the Experience Rating Plan rule and corresponding references to ensure the service provider is charging premium commensurate with the exposure. The Committee voted to adopt the proposal. This item will be filed with OCI.

9. Item number 884 Elimination of Facultative Reinsurance. This is a proposal from AIPSO to remove facultative reinsurance provisions from the Wisconsin Automobile Insurance Plan. The Committee voted to adopt the proposal. This item will be filed with OCI.

10. Item number 885 WI SRDP Audited Financial Statements. Mr. Stoughton presented the Wisconsin Special Risk Distribution Procedure (SRDP) audited financial statements report for the years 2024 and 2025 as conducted by KPMG. The Committee voted to accept the findings of the report.

11. Item number 886 WI PAIP Audit Report. Mr. Stoughton presented the Wisconsin Personal Automobile Insurance Procedure (PAIP) audited financial statements report for the years 2023 and 2024 as conducted by RPB. The Committee voted to accept the findings of the report.

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

Andrew Stoughton

Plan Supervisor