



AMENDED MINUTES OF THE FORTY-FIRST ANNUAL MEETING OF THE
NORTH CAROLINA RATE BUREAU
HELD AT THE GRANDOVER RESORT AND CONFERENCE CENTER
ONE THOUSAND CLUB ROAD, GREENSBORO, NORTH CAROLINA
OCTOBER 10, 2018

MEMBERS PRESENT

Allstate Insurance Company

Allstate Indemnity Company

Allstate Northbrook Indemnity Company

Allstate Property & Casualty Insurance Company

Allstate Vehicle and Property Insurance Company

Encompass Indemnity Company

Esurance Insurance Company

First Colonial Insurance Company

Builders Mutual Insurance Company

Builders Premier Insurance Company

Amica Mutual Insurance Company

Auto Owners Insurance Company

Atlantic Casualty Insurance Company

Auto-Owners Specialty Insurance Company

Owners Insurance Company

Erie Insurance Exchange

Falls Lake National Insurance Company

Stonewood Insurance Company

Hartford Fire Insurance Company

Hartford Accident & Indemnity Company

Hartford Casualty Insurance Company

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Maxum Casualty Insurance Company

New England Insurance Company

Property & Casualty Insurance Company of Hartford

Sentinel Insurance Company Ltd

Trumbull Insurance Company

Twin City Fire Insurance Company

REPRESENTED BY

Brian Donlan

Christopher Wetzel

James E Sherring

Monica Gardner

Sonja Maki

Mark Caughron

Jon Bloom

Susan Richardson

Daniel P Post

Eric Mize

Key Risk Insurance Company

E Douglas Ryan

Acadia Insurance Company
Admiral Indemnity Company
American Mining Insurance Company
Berkley Insurance Company
Berkley National Insurance Company
Berkley Regional Insurance Company
Carolina Casualty Insurance Company
Continental Western Insurance Company
Firemens Insurance Company of Washington District of Columbia
Great Divide Insurance Company
Intrepid Insurance Company
Midwest Employers Casualty Company
Riverport Insurance Company
StarNet Insurance Company
Tri-State Insurance Company of Minnesota
Union Insurance Company

Liberty Mutual Insurance Company

Mark Ford

American Economy Insurance Company
American Fire & Casualty Company
American States Insurance Company
American States Preferred Insurance Company
Colorado Casualty Insurance Company
Employers Insurance Company of Wausau
Excelsior Insurance Company
First Liberty Insurance Corporation
First National Insurance Company of America
General Insurance Company of America
Ironshore Indemnity Inc
Liberty Insurance Corporation
Liberty Insurance Underwriters Inc
Liberty Mutual Fire Insurance Company
Liberty Mutual Mid-Atlantic Insurance Company
LM General Insurance Company
LM Insurance Corporation
LM Property & Casualty Insurance Company
Midwestern Indemnity Company
Montgomery Mutual Insurance Company
Netherlands Insurance Company
Ohio Casualty Insurance Company
Ohio Security Insurance Company
Peerless Indemnity Insurance Company
Peerless Insurance Company
SAFECO Insurance Company of America
SAFECO Insurance Company of Indiana
Wausau Business Insurance Company
Wausau Underwriters Insurance Company
West American Insurance Company

Lititz Mutual Insurance Company

Chris Butterworth
Michael Seniuk

National General Insurance Company

Art Lyon

Agent Alliance Insurance Company
AmTrust Insurance Company of Kansas, Inc.
Century-National Insurance Company
CorePointe Insurance Company
Direct National Insurance Company
First Nonprofit Insurance Company
Heritage Indemnity Company
Imperial Fire and Casualty Insurance Company
Integon Casualty Insurance Company
Integon General Insurance Corporation
Integon Indemnity Corporation
Integon National Insurance Company
Integon Preferred Insurance Company
MIC General Insurance Corporation
Milford Casualty Insurance Company
National General Assurance Company
National General Insurance Online, Inc.
New South Insurance Company
Security National Insurance Company
Sequoia Insurance Company
Southern Insurance Company
Technology Insurance Company
Wesco Insurance Company

Nationwide Mutual Insurance Company

Tom Souder
Christine Hague
Eric Ryan
Nicholas Sizemore

Allied Insurance Company of America
Allied Property & Casualty Insurance Company
AMCO Insurance Company
Crestbrook Insurance Company
Depositors Insurance Company
Farmland Mutual Insurance Company
Freedom Specialty Insurance Company
Harleysville Insurance Company
Harleysville Preferred Insurance Company
Harleysville Worcester Insurance Company
National Casualty Company
Nationwide Affinity Insurance Company of America
Nationwide Agribusiness Insurance Company
Nationwide General Insurance Company
Nationwide Insurance Company of America
Nationwide Mutual Fire Insurance Company
Nationwide Property & Casualty Insurance Company
Scottsdale Indemnity Company
Titan Indemnity Company
Victoria Automobile Insurance Company

Victoria Fire & Casualty Company

Old Republic Insurance Company

Scott Dahlager
Tammy Minarich

Pennsylvania National Mutual Casualty Insurance Company
Penn National Security Company

Lynette M Prosser
Pat Lovell
Teresa Burroughs

Permanent General Assurance Corporation
Permanent General Assurance Corporation of Ohio

Diona Gardner-Moore
Sondra Cavanaugh

Progressive Casualty Insurance Company
American Strategic Insurance Company
National Continental Insurance Company
Progressive Advanced Insurance Company
Progressive American Insurance Company
Progressive Direct Insurance Company
Progressive Max Insurance Company
Progressive Northern Insurance Company
Progressive Northwestern Insurance Company
Progressive Preferred Insurance Company
Progressive Premier Insurance Company of Illinois
Progressive Southeastern Insurance Company
Progressive Universal Insurance Company
United Financial Casualty Company

Kevin W McGee

State Farm Mutual Automobile Insurance Company
State Farm Fire & Casualty Company
State Farm General Insurance Company

Alan Bentley

Sentry Insurance A Mutual Company
Dairyland Insurance Company
Florists Mutual Insurance Company
Middlesex Insurance Company
Peak Property & Casualty Insurance Corporation
Sentry Casualty Company
Sentry Select Insurance Company

Peter Sampson

The Travelers Indemnity Company
Discover Property & Casualty Insurance Company
Farmington Casualty Company
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters Inc
Northland Casualty Company
Northland Insurance Company
Select Insurance Company
St Paul Guardian Insurance Company
St Paul Mercury Insurance Company

Kirsten Forbes

St Paul Protective Insurance Company
St. Paul Fire & Marine Insurance Company
Standard Fire Insurance Company
The Automobile Insurance Company of Hartford, Connecticut
The Charter Oak Fire Insurance Company
The Phoenix Insurance Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut
Travco Insurance Company
Travelers Casualty & Surety Company
Travelers Casualty & Surety Company of America
Travelers Casualty Company
Travelers Casualty Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Commercial Casualty Company
Travelers Commercial Insurance Company
Travelers Constitution State Insurance Company
Travelers Home & Marine Insurance Company
Travelers Personal Insurance Company
Travelers Personal Security Insurance Company
Travelers Property Casualty Company of America
Travelers Property Casualty Insurance Company
United States Fidelity & Guaranty Company

United Services Automobile Association
Garrison Property & Casualty Insurance Company
USAA Casualty Insurance Company
USAA General Indemnity Company

Lisa Sukow

Unitrin Auto & Home Insurance Company
Alpha Property & Casualty Insurance Company
Kemper Independence Insurance Company
Merastar Insurance Company
Response Insurance Company
Response Worldwide Insurance Company
United Casualty Insurance Company of America
Unitrin Direct Property & Casualty Company
Unitrin Safeguard Insurance Company

Kimberly Flint

United Wisconsin Insurance Company
Accident Fund General Insurance Company
Accident Fund Insurance Company of America
Accident Fund National Insurance Company
Third Coast Insurance Company

Dana Pierce
Tee Stephenson
Mike McKeon

PUBLIC MEMBERS
John Wei

OTHERS PRESENT

Milliman

Young Moore and Henderson, P.A.

ISO

Staff

REPRESENTED BY

Paul Anderson
David Appel

Glenn Raynor
Mickey Spivey
Billy Trott

Rob Curry
Yanjun Yao
Kathy Olcese

Joanna Biliouris
Tom Burns
Shelley Chandler
Jarred Chappell
Terry Collins
Edith Davis
Ray Evans
Vicki Godbold
Betty Hurst
Keri Johnson
Frank Lonnett
Andy Montano
Karen Ott
Natasha Sumter
Rebecca Williams

Two-hundred seventy one (271) other companies were represented by proxy.

The meeting convened as scheduled, Mr. Donlan of Allstate Insurance Company, Chair of the Governing Committee, presiding.

Attention was directed to the Rate Bureau's Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements.

Ms. Biliouris announced that there was a quorum.

1. Annual Report

Mr. Evans reviewed and commented on the 2018 Annual Report, a copy of which is attached hereto.

2. Governing Committee Election

Mr. Lyon, Chair of the Nominating Committee, reported that the Nominating Committee (comprised of National General Insurance Corporation, American Home Assurance Company, State Farm Mutual Automobile Insurance Company and Nationwide Mutual Insurance Company) recommended the following companies to continue to serve a second three-year term on the Governing Committee: National General Insurance Corporation for the stock position and Liberty Mutual Insurance Company for the non-stock position. He further reported

that the Nominating Committee recommends the following as new companies to be elected to serve on the Governing Committee: Builders Mutual Insurance Company for the non-stock position and Progressive Casualty Insurance Company for the stock position. The floor was opened for additional nominations and there were none.

Following motions to close the nominations and to elect the recommended slate, the companies recommended by the Nominating Committee were elected to three-year terms on the Governing Committee. Mr. Evans thanked United Services Automobile Associate and Unitrin Auto and Home Insurance Company for their service on the Governing Committee.

3. Comments from the Chairman

Mr. Donlan thanked members of the Governing Committee for their service to the industry as well as counsel and staff for their work throughout the year.

4. Adjournment

There was no further business and the meeting was adjourned.

Respectfully Submitted,



Joanna Biliouris

Chief Operating Officer
North Carolina Rate Bureau

JB:amt
Attachments
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