

NORTH CAROLINA RATE BUREAU

POST OFFICE BOX 176010
RALEIGH, NORTH CAROLINA 27619-6010

JOHN W. WATKINS
General Manager

5401 SIX FORKS ROAD
RALEIGH, NORTH CAROLINA 27609-4435

TELEPHONE (919) 783-9790
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JERRY G. HAMRICK
Workers Compensation Manager

DAVID E. SINK, JR.
Accounting Manager

CHARLES B. TAYLOR
Personal Lines Manager

MINUTES OF THE EIGHTEENTH ANNUAL MEETING OF THE NORTH CAROLINA RATE BUREAU HELD AT
THE MID PINES INN & GOLF CLUB, 1010 MIDLAND ROAD, SOUTHERN PINES, NORTH CAROLINA,
OCTOBER 17, 1995

MEMBERS PRESENT

Aetna Casualty Company of Connecticut
Aetna Casualty & Surety Company

Aetna Casualty & Surety Company of America
Aetna Casualty & Surety Company of Illinois
Aetna Commercial Insurance Company
Aetna Insurance Company
Aetna Personal Security Insurance Company
Agricultural Insurance Company
Allstate Indemnity Company
Allstate Insurance Company

American Alliance Insurance Company
American & Foreign Insurance Company
American Manufacturers Mutual Insurance Company
American Motorists Insurance Company
American National Fire Insurance Company
American Professionals Insurance Company
American Protection Insurance Company
American Spirit Insurance Company
Assurance Company of America
Automobile Insurance Company of Hartford
Charter Oak Fire Insurance Company
Discovery Insurance Company
Eagle American Insurance Company
Farm Bureau Insurance Company of N C, Inc.
Farmington Casualty Company
First Liberty Insurance Corporation
Globe Indemnity Company
Grain Dealers Mutual Insurance Company
Great American Insurance Company
Harleysville-Atlantic Insurance Company
Harleysville Mutual Insurance Company
Hartford Accident & Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Huron Insurance Company
Integon General Insurance Corporation
Integon Indemnity Corporation
Integon Preferred Insurance Company
Integon Specialty Insurance Company
L M Insurance Corporation
L M I Insurance Company

REPRESENTED BY

Mr. B. Seagle
Mr. B. Seagle
Mr. D. Thompson
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. J. Haniewicz
Mr. A. Ivey
Mr. A. Ivey
Mr. M. LaMonica
Mr. J. Haniewicz
Mr. N. Eliason
Ms. C. Smith
Ms. C. Smith
Mr. J. Haniewicz
Mr. C. Seistrup
Ms. C. Smith
Mr. J. Haniewicz
Mr. C. Eaton
Mr. B. Seagle
Mr. J. McGinn
Mr. M. Minor
Mr. J. Haniewicz
Mr. W. Pollard
Mr. B. Seagle
Mr. D. Alves
Mr. N. Eliason
Mr. L. Parkhurst
Mr. J. Haniewicz
Mr. T. Martin
Mr. T. Martin
Mr. D. Bilodeau
Mr. D. Bilodeau
Mr. D. Bilodeau
Mr. D. Bilodeau
Mr. D. Bilodeau
Mr. D. Bilodeau
Mr. T. Martin
Mr. A. Lyon
Mr. A. Lyon
Mr. A. Lyon
Mr. A. Lyon
Mr. D. Alves
Mr. C. Seistrup

MEMBERS PRESENT (CONT'D.)

Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
Lumbermens Mutual Casualty Company
Maryland Casualty Company
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company
New South Insurance Company
Newark Insurance Company
North Carolina Farm Bureau Mutual Insurance Company
Northbrook Indemnity Company
Northbrook National Insurance Company
Northbrook Property & Casualty Insurance Company
Northern Insurance Company of New York
Phoenix Insurance Company
Royal Indemnity Company
Royal Insurance Company of America
Royal Special Risks Insurance Company
Safeguard Insurance Company
Standard Fire Insurance Company
State Capital Insurance Company
State Farm Fire & Casualty Company
State Farm General Insurance Company
State Farm Mutual Automobile Insurance Company

Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of Illinois
Travelers Indemnity Company of Rhode Island
Travelers Insurance Company
Twin City Fire Insurance Company
Unisun Insurance Company
Valiant Insurance Company

REPRESENTED BY

Mr. D. Alves
Mr. D. Alves
Mr. D. Alves
Ms. C. Smith
Mr. C. Eaton
Mr. J. Taylor
Ms. J. Cottrell
Mr. J. Taylor
Mr. J. Taylor
Mr. A. Lyon
Mr. N. Eliason
Mr. W. Pollard
Mr. A. Ivey
Mr. A. Ivey
Mr. C. Eaton
Mr. J. McGinn
Mr. N. Eliason
Mr. N. Eliason
Mr. N. Eliason
Mr. N. Eliason
Mr. B. Seagle
Mr. C. Seistrup
Mr. T. Pemberton
Mr. T. Pemberton
Mr. B. Carlson
Mr. T. Huels
Mr. C. Kiehl
Mr. T. Pemberton
Mr. J. McGinn
Mr. J. McGinn
Mr. J. McGinn
Mr. J. McGinn
Mr. J. McGinn
Mr. D. Bilodeau
Mr. J. Edwards
Mr. C. Eaton

210 other member companies were represented by proxy.

OTHERS PRESENT

Insurance Services Office

Public Member
Tillinghast
Young, Moore, Henderson & Alvis

REPRESENTED BY

Mr. L. Boison
Mr. P. Woods
Mr. M. Offerman
Mr. B. Conger
Mr. M. Spivey
Mr. M. Strickland
Mr. W. Trott
Mr. J. Hamrick
Mr. C. Taylor
Mr. J. Watkins

Staff

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

Mr. Watkins announced that a quorum was present or represented by proxy.

1. The Annual Report

Copies of the Eighteenth Annual Report were distributed. Mr. Hamrick reviewed and commented on the Report, a copy of which is attached hereto.

A motion that the Eighteenth Annual Report be adopted was seconded and carried unanimously.

2. Governing Committee Election

Mr. Pemberton of State Farm Mutual Automobile Insurance Company, Chairman of the Nominating Committee appointed by the Chairman of the Governing Committee, placed in nomination North Carolina Farm Bureau Mutual Insurance Company, State Farm Mutual Automobile Insurance Company, The Aetna Casualty and Surety Company and Hartford Fire Insurance Company as members of the Governing Committee for three-year terms.

The Chairman called for other nominations. There were none, and a motion that the nominations be closed was seconded and carried unanimously.

3. Constitution Amendments

Upon motion duly seconded, the Constitution Amendments as set forth in the memorandum attached to the agenda for the meeting were unanimously adopted.

4. Chairman's Comments

Mr. Ivey expressed his appreciation to the members of the various Rate Bureau Committees, to Staff and Counsel for their efforts during the past year.

5. Adjournment

There being no further business the meeting was adjourned.

Respectfully submitted,

John W. Watkins

General Manager

JWW:hc
Enclosure

G-95-5

11/1/95