

NORTH CAROLINA RATE BUREAU

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RAYMOND F. EVANS, JR. CPCU
General Manager

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JERRY G. HAMRICK
Workers Compensation Manager

F. TIMOTHY LUCAS
Personal Lines Manager

DAVID E. SINK, JR.
Accounting Manager

MINUTES OF THE TWENTY-THIRD ANNUAL MEETING OF THE NORTH CAROLINA RATE BUREAU HELD AT MID PINES INN & GOLF CLUB, 1010 MIDLAND ROAD, SOUTHERN PINES, NORTH CAROLINA, OCTOBER 24, 2000

MEMBERS PRESENT

Agricultural Insurance Company
Alliance Assurance Company of America
Allstate Indemnity Company
Allstate Insurance Company

American & Foreign Insurance Company
American Alliance Insurance Company
American Manufacturers Mutual Insurance Company
American Motorists Insurance Company
American National Fire Insurance Company
American Protection Insurance Company
American Spirit Insurance Company
Athena Assurance Company
Auto Owners Insurance Company
Automobile Insurance Company of Hartford
Charter Oak Fire Insurance Company
Connecticut Indemnity Company
Design Professionals Insurance Company
Discovery Insurance Company
Discovery Property & Casualty Insurance Company
Eagle American Insurance Company
Employee Benefits Insurance Company
Farm Bureau Insurance Company of NC
Farmington Casualty Company
Fidelity & Guaranty Insurance Underwriters
Fire & Casualty Insurance Company of CT
First Liberty Insurance Corporation
Globe Indemnity Company
Great American Insurance Company
Grocers Insurance Company
Hartford Accident & Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Integon Casualty Insurance Company
Integon General Insurance Corporation
Integon Indemnity Corporation

REPRESENTED BY

Ms. R. Hunter
Mr. R. Teten
Mr. A. Ivey
Mr. A. Ivey
Mr. K. Olcese
Mr. R. Teten
Ms. R. Hunter
Mr. D. Schoonmaker
Mr. D. Schoonmaker
Ms. R. Hunter
Mr. D. Schoonmaker
Ms. R. Hunter
Mr. T. Rosie
Mr. T. Marshall
Mr. B. Seagle
Mr. B. Seagle
Mr. R. Teten
Mr. R. Teten
Mr. M. Minor
Mr. T. Rosie
Ms. R. Hunter
Mr. R. Teten
Mr. R. Battdorff
Mr. B. Seagle
Mr. T. Rosie
Mr. R. Teten
Ms. C. Watts
Mr. R. Teten
Ms. R. Hunter
Mr. R. Teten
Mr. T. Gray
Mr. T. Gray
Mr. T. Gray
Mr. T. Gray
Mr. T. Gray
Mr. A. Lyon
Mr. A. Lyon
Mr. A. Lyon

MEMBERS PRESENT (CONT'D.)

**Integon National Insurance Company
Integon Preferred Insurance Company
Integon Specialty Insurance Company
Kemper Casualty Insurance Company
L M Insurance Corporation
Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company**

**Lumbermens Mutual Casualty Company
National Continental Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
New South Insurance Company
North Carolina Farm Bureau Mutual Insurance Company**

**Northbrook Indemnity Company
Northbrook Property & Casualty Insurance Company
Orion Insurance Company
Owners Insurance Company
Peak Property & Casualty Insurance Corporation
Phoenix Assurance Company of N Y
Phoenix Insurance Company
Progressive American Insurance Company
Progressive Casualty Insurance Company
Progressive Northern Insurance Company
Progressive Northwestern Insurance Company
Progressive Preferred Insurance Company
Progressive Southeastern Insurance Company
Property & Casualty Insurance Company of Hartford
Royal & Sun Alliance Personal Insurance Company
Royal Indemnity Company
Royal Insurance Company of America
Royal Special Risks Insurance Company
Safeguard Insurance Company
Sea Insurance Company of America
Security Insurance Company of Hartford
Specialty National Insurance Company
St. Paul Fire & Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Medical Liability Insurance Company
St. Paul Mercury Insurance Company
Standard Fire Insurance Company
State Farm Fire & Casualty Company
State Farm General Insurance Company**

REPRESENTED BY

**Mr. A. Lyon
Mr. A. Lyon
Mr. A. Lyon
Mr. D. Schoonmaker
Ms. C. Watts
Ms. C. Watts
Ms. C. Watts
Mr. B. Jones
Ms. C. Watts
Mr. D. Schoonmaker
Mr. G. Rett
Mr. D. Gettles
Mr. D. Gettles
Mr. D. Gettles
Mr. A. Lyon
Mr. R. Batdorff
Mr. S. Carroll
Mr. T. Rosie
Mr. T. Rosie
Mr. R. Teten
Mr. T. Marshall
Mr. R. Teten
Mr. R. Teten
Mr. B. Seagle
Mr. G. Rett
Mr. G. Rett
Mr. G. Rett
Mr. G. Rett
Mr. G. Rett
Mr. G. Rett
Mr. T. Gray
Mr. R. Teten
Mr. R. Teten
Mr. R. Teten
Mr. R. Teten
Mr. R. Teten
Mr. R. Teten
Mr. R. Teten
Mr. R. Teten
Mr. D. Schoonmaker
Mr. T. Rosie
Mr. T. Rosie
Mr. T. Rosie
Mr. T. Rosie
Mr. B. Seagle
Mr. T. Pemberton
Mr. T. Pemberton**

MEMBERS PRESENT (CONT'D.)

State Farm Mutual Automobile Insurance Company

Travco Insurance Company
Travelers Casualty & Surety Company
Travelers Casualty & Surety Company of America
Travelers Casualty & Surety Company of Illinois
Travelers Casualty Company of Connecticut
Travelers Commercial Insurance Company
Travelers Home & Marine Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of Connecticut
Travelers Indemnity Company of Illinois
Travelers Insurance Company
Travelers Personal Security Insurance Company
Travelers Property Casualty Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
United States Fidelity & Guaranty Company

REPRESENTED BY

Mr. B. Carlson
Ms. M. Crego
Mr. G. Hahn
Mr. W. Matarese
Mr. T. Pemberton
Mr. M. Taylor
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. B. Seagle
Mr. T. Gray
Mr. T. Gray
Mr. T. Rosie

266 other member companies were represented by proxy.

OTHERS PRESENT

Insurance Services Office
Public Member
Young, Moore, & Henderson

Staff

REPRESENTED BY

Mr. P. Woods
Mr. M. Offerman
Mr. M. Spivey
Mr. M. Strickland
Mr. B. Trott
Mr. R. Evans
Mr. J. Hamrick
Mr. T. Lucas
Mr. J. Watkins

The meeting convened as scheduled, Mr. Lyon of Integon General Insurance Corporation, 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 Twenty-Third Annual Report were distributed. Mr. Hamrick reviewed and commented on the Report, a copy of which is attached hereto.

A motion that the Twenty-Third Annual Report be adopted was seconded and carried unanimously.

2. Governing Committee Election

Mr. Ivey of Allstate Insurance Insurance Company, Chairman of the Nominating Committee appointed by the Chairman of the Governing Committee, placed in nomination Harleysville Mutual Insurance Company, Nationwide Mutual Insurance Company, Royal Insurance Company of America and The Travelers Indemnity 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 and that the companies nominated be elected was seconded and carried unanimously.

3. Chairman's Comments

Mr. Lyon noted that the past year had been a very busy year and that the members of the Governing Committee and advisory committees had spent a great deal of time discussing rate filing issues involving automobile insurance.

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

4. Adjournment

There being no further business the meeting was adjourned.

Respectfully submitted,

Raymond F. Evans, CPCU

General Manager

**RFE:lg
Enclosure
G-00-5
11/03/00**