



MINUTES OF THE THIRTY-NINTH ANNUAL MEETING OF THE  
NORTH CAROLINA RATE BUREAU  
HELD AT THE GRANDOVER RESORT AND CONFERENCE CENTER  
ONE THOUSAND CLUB ROAD, GREENSBORO, NORTH CAROLINA  
OCTOBER 12, 2016

MEMBERS PRESENT

## Allstate Insurance Group

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

## American Bankers Insurance Company of Florida

## American Family Insurance Group

Permanent General Assurance Corporation of Ohio

## Amica Mutual Group

Amica Mutual Insurance Company

## AmTrust NGH Group

Agent Alliance Insurance Company  
AmTrust Insurance Company of Kansas, Inc.  
Corepointe 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  
Milwaukee Casualty Insurance Company  
National General Assurance Company  
National General Insurance Online, Inc.  
New South Insurance Company

REPRESENTED BY

Fernando Hernandez  
Jennifer Jabben

Mabel Morrison

Sondra Cavanaugh

James Sherring

Art Lyon

Security National Insurance Company  
Sequoia Insurance Company  
Technology Insurance Company  
Wesco Insurance Company

Auto Owners Group

Gene Haas

Auto Owners Insurance Company  
Owners Insurance Company

Berkshire Hathaway

Elaine Sola

Amguard insurance Company  
Atlanta International Insurance Company  
Berkshire Hathaway Direct Insurance Company  
Berkshire Hathaway Homestate Insurance Company  
Berkshire Hathaway Specialty Insurance Company  
California Insurance Company  
Central States Indemnity Company of Omaha  
Commercial Casualty Insurance Company  
Continental Indemnity Company  
Eastguard Insurance Company  
GEICO Advantage Insurance Company  
GEICO Casualty Company  
GEICO Choice Insurance Company  
GEICO General Insurance Company  
GEICO Indemnity Company  
GEICO Secure Insurance Company  
General Reinsurance Corporation  
General Star National Insurance Company  
Genesis Insurance Company  
Government Employees Insurance Company  
National Indemnity Company  
National Liability & Fire Insurance Company  
Norguard Insurance Company  
Oak River Insurance Company  
Old United Casualty Company  
Pennsylvania Insurance Company  
Princeton Insurance Company  
Radnor Specialty Insurance Company  
Redwood Fire and Casualty Insurance Company  
U.S. Underwriters Insurance Company  
United States Liability Insurance Company

Builders Group

Jerry Visintine

Builders Mutual Insurance Company  
Builders Premier Insurance Company

Carolina Motor Club Group

Jim McCafferty

The Members Insurance Company  
Universal Insurance Company

Carolina Mutual Insurance, Inc.

John Curcio

Hartford Fire & Casualty Group

Andy Montano

Hartford Accident & Indemnity Company  
Hartford Casualty Insurance Company  
Hartford Fire Insurance Company  
Hartford Insurance Company of the Midwest  
Hartford Underwriters Insurance Company  
New England Insurance Company  
Property & Casualty Insurance Company of Hartford  
Sentinel Insurance Company, Ltd.  
Trumbull Insurance Company  
Twin City Fire Insurance Company

Kemper Corporation Group

Ed Speich

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 Auto & Home Insurance Company  
Unitrin Direct Property & Casualty Company  
Unitrin Safeguard Insurance Company

Liberty Mutual Group

Emily Drew  
Neil Johnson  
Michele Lapinski

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  
Liberty Insurance Corporation  
Liberty Insurance Underwriters, Inc.  
Liberty Mutual Fire Insurance Company  
Liberty Mutual 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 Group

Lititz Mutual Insurance Company

Mark Crutcher

Nationwide Corporation

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 Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Scottsdale Indemnity Company  
Titan Indemnity Company  
Victoria Automobile Insurance Company  
Victoria Fire & Casualty Company

Joel Buck  
Terry Collins  
Tom Souder

North Carolina Farm Bureau Insurance Group

Farm Bureau Insurance Company of North Carolina  
North Carolina Farm Bureau Mutual Insurance Company

Roger Batdorff

Pennsylvania National Insurance Group

Penn National Security Company  
Pennsylvania National Mutual Casualty Insurance Co

Lynette Prosser

Progressive Group

American Strategic Insurance Company  
National Continental Insurance Company  
Progressive Advanced Insurance Company  
Progressive American Insurance Company  
Progressive Casualty Insurance Company  
Progressive Direct Insurance Company

Kevin McGee

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

Sentry Insurance Group

Peter Sampson

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

State Farm Illinois

Alan Bentley

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

Stonewood Falls Lake Group

Greg Spray

Travelers Group

Molly Dunn

Automobile Insurance Company of Hartford  
Charter Oak Fire Insurance Company  
Commercial Guaranty Insurance Company  
Discover Property & Casualty Insurance Company  
Farmington Casualty Company  
Fidelity & Guaranty Insurance Company  
Fidelity & Guaranty Insurance Underwriters, Inc.  
Northland Casualty Company  
Northland Insurance Company  
Phoenix Insurance Company  
Select Insurance Company  
St. Paul Fire & Marine Insurance Company  
St. Paul Guardian Insurance Company  
St. Paul Mercury Insurance Company  
St. Paul Protective Insurance Company  
Standard Fire Insurance Company  
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 Indemnity Company  
Travelers Indemnity Company of America  
Travelers Indemnity Company of Connecticut  
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 Group  
Garrison Property & Casualty Insurance Company  
United Services Automobile Association  
USAA Casualty Insurance Company  
USAA General Indemnity Company

United Wisconsin Insurance Company

WR Berkley Corporation

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  
Firemans Insurance Company of Washington  
Great Divide Insurance Company  
Key Risk Insurance Company  
Midwest Employers Casualty Company  
Riverport Insurance Company  
StarNet Insurance Company  
Tri-State Insurance Company of Minnesota  
Union Insurance Company

Dan Pickens

Dana Pierce

Doug Ryan

OTHERS PRESENT

Milliman

Young Moore and Henderson, P.A.

ISO

REPRESENTED BY

Paul Anderson

Robert Paschal  
Glenn Raynor  
Mickey Spivey  
Mike Strickland  
Billy Trott

David Cummings

Rob Curry

Staff

Joanna Biliouris  
Karen Byrd  
Edith Davis  
Linda Davis  
Ray Evans  
Vicki Godbold  
Betty Hurst  
Keri Johnson  
Frank Lonnett  
Laura Lee Longest  
Tim Lucas  
Karen Ott  
David Sink  
Rebecca Williams

Two-hundred and three (203) other companies were represented by proxy.

The meeting convened as scheduled, Mr. Bentley of State Farm Mutual Automobile Insurance Company, Chairman 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 2016 Annual Report, a copy of which is attached hereto.

2. Governing Committee Election

Ms. Biliouris, on behalf of the Chair of the Nominating Committee, reported that the Nominating Committee (comprised of American Home Assurance Company, National General Insurance Company, State Farm Mutual Automobile Insurance Company and United Services Automobile Association) recommended the following companies to continue to serve a second three-year term on the Governing Committee: Allstate Insurance Company for the stock position and State Farm Mutual Automobile Insurance Company for the non-stock position. She further reported that the Nominating Committee recommends the following as new companies to the Governing Committee: Hartford Fire Insurance Company for the stock position and North Carolina Farm Bureau Mutual Insurance Company for the non-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 positions on the Governing Committee. Mr. Bentley thanked Auto Owners Insurance Company and American Home Assurance Company for their service on the Governing Committee.

3. Comments from the Chairman

Mr. Bentley 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

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10/27/16