



Wisconsin Compensation Rating Bureau

262-796-4540 ▲ Fax 262-796-4400 ▲ www.wcrb.org

P.O. Box 3080 ▲ Milwaukee, WI 53201-3080

Located at 20700 Swenson Drive, Suite 100, Waukesha, WI 53186

**CIRCULAR LETTER 1055 – MAY 20, 2004**

**PROCEEDINGS OF THE WISCONSIN GOVERNING COMMITTEE**

TO: MEMBERS OF THE BUREAU

Minutes of the Annual Meeting held in the premises of the Wisconsin Compensation Rating Bureau, 20700 Swenson Drive, Waukesha, WI 53186 on Wednesday, May 13, 2004. The meeting was called to order at 9:00 A.M. with the following members present:

ORGANIZATION

REPRESENTATIVE

Acuity, A Mutual Company

Mike Moegenburg

CNA COMPANIES

George Busche

- American Casualty Company of Reading, PA
- Boston Old Colony Insurance Company
- Commercial Insurance Company of Newark, NJ
- Continental Casualty Company
- Continental Insurance Company
- Fidelity & Casualty Insurance Company of NY
- Firemans Insurance Company of Newark, NJ
- Glens Falls Insurance Company
- Kansas City Fire & Marine Insurance Company
- National-Ben Franklin Insurance Company of IL
- National Fire Insurance Company of Hartford
- Niagra Fire Insurance Company
- Transcontinental Insurance Company
- Transportation Insurance Company
- Valley Forge Insurance Company

EMC COMPANIES

Bob Cascioli

- EMCASCO Insurance Company
- Employers Mutual Casualty Company

FIREMANS FUND INSURANCE COMPANIES

Ken Blake

- American Automobile Insurance Company
- American Insurance Company
- Associated Indemnity Corporation
- Fireman’s Fund Insurance Company
- Fireman’s Fund Insurance Company of WI
- National Surety Corporation

**CIRCULAR LETTER 1055 – MAY 20, 2004 – PAGE 2**

**GENERAL CASUALTY COMPANIES**

Blue Ridge Indemnity Company  
Blue Ridge Insurance Company  
General Casualty Company of WI  
General Casualty Company of IL  
MassWest Insurance Company  
Regent Insurance Company

Jim Vandenberg  
Tom Vanderbusch

**LIBERTY INSURANCE GROUP**

Consolidated Insurance Company  
Employers Insurance of Wausau, A Mutual Company  
First Liberty Insurance Company  
Hawkeye Security Insurance Company  
Indiana Insurance Company  
LM Insurance Corporation  
Liberty Insurance Corp  
Liberty Insurance Underwriters Company  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
The Midwestern Indemnity Company  
Peerless Indemnity Company  
Peerless Insurance Company  
The Netherlands Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company

Steve Ginsburg

**ROYAL SUNALLIANCE COMPANIES**

American & Foreign Insurance Company  
Connecticut Indemnity Company  
Fire & Casualty Insurance Company of CT  
Globe Indemnity Company  
Grocers Insurance Company  
Newark Insurance Company  
Orion Insurance Company  
Phoenix Assurance Company of NY  
Royal Indemnity Company  
Royal Insurance Company of America  
Royal SunAlliance Personal Insurance Company  
Safeguard Insurance Company  
Security Insurance Company of Hartford

Victoria Vesely

**ST. PAUL TRAVELERS INSURANCE COMPANIES**

Athena Assurance Company  
Automobile Insurance Company of Hartford  
Charter Oak Fire Insurance Company  
Discover Property & Casualty Insurance Company  
Economy Fire & Casualty Company  
Economy Preferred Insurance Company  
Farmington Casualty Company

Alan Carpenter

**CIRCULAR LETTER 1055 – MAY 20, 2004 – PAGE 3**

Fidelity & Guaranty Insurance Company  
Fidelity & Guaranty Insurance Underwriters  
Nipponkoa Insurance Company, Ltd  
Northbrook Indemnity Company  
Phoenix Insurance Company  
St. Paul Fire & Casualty Insurance Company  
St. Paul Fire & Marine Insurance Company  
St. Paul Guardian Insurance Company  
St. Paul Medical Liability Insurance Company  
St. Paul Mercury Insurance Company  
St. Paul Protective Insurance Company  
Seaboard Surety Company  
Standard Fire Insurance Company  
Travelers Casualty Company of CT  
Travelers Casualty & Surety Company  
Travelers Casualty & Surety of America  
Travelers Casualty Insurance Company of America  
Travelers Commercial Casualty Company  
Travelers Commercial Insurance Company  
Travelers Indemnity Company  
Travelers Indemnity Company of America  
Travelers Indemnity Company of CT  
Travelers Insurance Company  
Travelers Property Casualty Company of America  
United States Fidelity & Guaranty

**SENTRY COMPANIES**

Dairyland Insurance Company  
Middlesex Insurance Company  
Patriot General Insurance Company  
Sentry Insurance, A Mutual Company  
Sentry Select Insurance Company

Bill Swarthout

**SOCIETY COMPANIES**

Society Insurance A Mutual Company  
Venture Insurance Company

Rick Levin  
Chad Thurn

**UNITED HEARTLAND**

Greenwich Insurance Company  
United Wisconsin Insurance Company

Emil Pfenninger  
Paul Hingtgen

West Bend Mutual Insurance Company

Pam Allison

Wisconsin Compensation Rating Bureau

Ralph Herrmann  
Richard Colvin  
Christine Siekierski  
Nancy Kierzek  
Donna Knepper

**CIRCULAR LETTER 1055 – MAY 20, 2004 – PAGE 4**

(To obtain a complete listing of Bureau members, please see the Wisconsin Compensation Rating Bureau 2003 Annual Report.)

Also Present:

Allied Construction Employers Association  
Michael Best & Friedrich  
Milliman USA  
NCCI

Ed Hayden  
Paul Riegel  
Gary Josephson  
Karen Ayers

The Chairperson 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 Compensation Rating Bureau. 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. Mr. Ralph Herrmann, President of the Wisconsin Compensation Rating Bureau, was advised that a quorum was established, and the meeting was declared open for business.
2. The reading of the minutes for the last Annual Meeting was waived, and the minutes were approved as published.
3. The next order of business was the submission of the President’s report for the 2003 business year. Each member present was furnished with a copy of the 2003 Annual Report. Mr. Herrmann commented on portions of the Annual Report.

Mr. Herrmann’s summary included:

- Web site enhancements
- Direct reporting of Unit Statistical Reports
- 2003 rate revision
- Increase in the number of NTCs issued with a decrease in the total number of fines levied
- Substantial growth in the WWCIP
- WCRB membership activity
- Review of the WCRB income and expenditures
- Continued decline in the overall operating expense ratio

Mr. Herrmann expressed his appreciation to the entire membership for their continued support, and specifically thanked all members of the Governing Committee, the Rating Committee, the Pool Committee, and the several subcommittees for their commitment and hard work during 2003. He also acknowledged the assistance and cooperation of the Office of the Commissioner of Insurance, the Department of Workforce Development, Bureau legal counsel, the other Independent Bureaus, and the members of his staff for their dedication and hard work.

4. The next order of business was the election of companies to fill the vacancies of retiring committee members on both the Governing Committee and the Rating Committee. President Herrmann directed that the representatives of the stock and non-stock companies caucus separately for this purpose. Upon adjournment of the caucuses, the spokesperson for the stock and non-stock companies advised that the following companies had been elected to the Governing Committee and Rating Committee:

GOVERNING COMMITTEE

General Casualty Insurance Company  
Secura Insurance A Mutual Company

RATING COMMITTEE

Employers Mutual Casualty Company  
United Wisconsin Insurance Company

The Wisconsin Committees are now comprised of the following companies:

GOVERNING COMMITTEE

Employers Insurance of Wausau  
Fire & Casualty Insurance Company of CT  
Fireman's Fund Insurance Company  
General Casualty Insurance Company  
Secura Insurance A Mutual Company  
Sentry Insurance A Mutual Company  
Society Insurance, A Mutual Company  
Travelers Insurance Company

RATING COMMITTEE

Continental Casualty Company  
Employers Insurance of Wausau  
Employers Mutual Casualty Company  
General Casualty Insurance Company  
Ed Hayden (Employer Representative)  
John Metcalf (Employer Representative)  
Sentry Insurance, A Mutual Company  
Society Insurance, A Mutual Company  
Travelers Insurance Company  
United Wisconsin Insurance Company

5. The non-stock companies elected Employers Insurance of Wausau to Chair the Governing Committee; the stock companies elected Employer Representative John Metcalf to Chair the Rating Committee and General Casualty Company to be Vice-Chair of the Governing Committee.

**CIRCULAR LETTER 1055 – MAY 20, 2004 – PAGE 6**

6. President Herrmann reaffirmed the appointment of Employers Insurance of Wausau to the Finance Subcommittee.

There being no further business to transact, the meeting was adjourned.

Donna Knepper  
Executive Secretary