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MINUTES OF THE FORTY-THIRD ANNUAL MEETING OF THE  
NORTH CAROLINA RATE BUREAU  
HELD VIRTUALLY VIA WEBINAR  
OCTOBER 13, 2020

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MEMBERS PRESENT

Allstate Insurance Company

Allstate Insurance Company

Allstate Indemnity Company

Allstate Northbrook Indemnity Company

Allstate Property &amp; Casualty Insurance Company

Allstate Vehicle and Property Insurance Company

Encompass Indemnity Company

Esurance Insurance Company

First Colonial Insurance Company

American Family Insurance Company

American Family Connect Property and Casualty Ins Co

American Family Mutual Insurance Company, S.I.

American Standard Insurance Company of Wisconsin

Midvale Indemnity Company

Homesite Insurance Company

Homesite Insurance Company of the Midwest

Permanent General Assurance Corporation

Permanent General Assurance Corporation of Ohio

The General Automobile Insurance Company

American Home Assurance Company

American Home Assurance Company

AIG Assurance Company

AIG Property Casualty Company

AIU Insurance Company

Blackboard Insurance Company

Commerce &amp; Industry Insurance Company

Granite State Insurance Company

Insurance Company of the State of Pennsylvania

National Union Fire Insurance Company of Pittsburg PA

New Hampshire Insurance Company

Stratford Insurance Company

REPRESENTED BY

Patrick Weil

Christy Hradek

Matthew Berry

Dawn Chadwick

Craig Kehrbert

Bing Li

Bing Li

Nam Chon

Ira Feuerlicht

Wavel Howell

Amerisure Company Amerisure Insurance Company Amerisure Mutual Insurance Company Amerisure Partners Insurance Company	Allen Long
Amica Mutual Insurance Company	James Sherring
Assurant Inc American Bankers Insurance Company of Florida American Security Insurance Company Standard Guaranty Insurance Company Virginia Surety Company Inc	Ada Mann
Berkshire Hathaway Amguard Insurance Company	Marisue Newman
Builders Mutual Insurance Company Builders Mutual Insurance Company Builders Premier Insurance Company	Chris Wetzel
Erie Insurance Exchange Erie Insurance Exchange Erie Insurance Company Erie Insurance Company of New York Erie Insurance Property & Casualty Company Flagship City insurance Company	Joseph Gennuso
Hartford Fire Insurance Company Hartford Fire Insurance Company Hartford Accident & Indemnity Company Hartford Casualty Insurance Company Hartford Insurance Company of Illinois Hartford Insurance Company of Southeast Hartford Insurance Company of the Midwest Hartford Underwriters Insurance Company Maxum Casualty Insurance Company Navigators Insurance Company New England Insurance Company Nutmeg Insurance Company Property & Casualty Insurance Company of Hartford Sentinel Insurance Company Ltd Trumbull Insurance Company Twin City Fire Insurance Company	Eric Mize Michele Turner
Kemper Corporation Kemper Independence Insurance Company	Robert Zarter

Infinity Insurance Company  
Unitrin Auto & Home Insurance Company

Liberty Mutual Insurance Company  
Liberty Mutual Insurance Company  
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

Mark Ford

Lititz Mutual Insurance Company

Chris Butterworth  
Michael Seniuk

The Members Insurance Company  
The Members Insurance Company  
Universal Insurance Company

Jamie Boutilier

National General Insurance Company  
National General Insurance Company

Art Lyon  
Rick Pierce

Integon Indemnity Corporation  
Agent Alliance Insurance Company  
Century-National Insurance Company  
Direct Insurance Company  
Direct National Insurance Company  
Imperial Fire and Casualty Insurance Company  
Integon Casualty Insurance Company  
Integon General Insurance Corporation  
Integon National Insurance Company  
Integon Preferred Insurance Company  
MIC General Insurance Corporation  
National Farmers Union Property & Casualty Company  
National General Assurance Company  
National General Insurance Online, Inc.  
New South Insurance Company

Nationwide Mutual Insurance Company  
Nationwide Mutual Insurance Company  
Allied Insurance Company of America  
Allied Property & Casualty Insurance Company  
AMCO Insurance Company  
Crestbrook Insurance Company  
Depositors 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 Assurance Company  
Nationwide General Insurance Company  
Nationwide Insurance Company of America  
Nationwide Insurance Company of Florida  
Nationwide Mutual Fire Insurance Company  
Nationwide Property & Casualty Insurance Company  
Scottsdale Indemnity Company  
Victoria Fire & Casualty Company

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

Pennsylvania National Insurance Company

Christine Hague  
Amanda Durica  
Casie D'Silva  
John-Michael Gillivan  
Sara Behrend  
Brittney Bell

Roger Batdorff  
Allen Houck

Justin Hays

Penn National Security Company  
Pennsylvania National Mutual Casualty Insurance Co

Teresa Burroughs  
Lynette Prosser

Progressive Casualty Insurance Company  
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 McGee

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

Steve Harr

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

Stephanie Cranney  
Peter Sampson

Stillwater Insurance Company  
Stillwater Insurance Company  
Stillwater Property & Casualty Insurance Company

Joseph Ferreira

The Travelers Indemnity Company  
The Travelers Indemnity Company  
Discover Property & Casualty Insurance Company  
Farmington Casualty Company  
Fidelity & Guaranty Insurance Underwriters Inc  
Fidelity and Guaranty Insurance Company  
Northland Casualty Company

Robert Aaron

Northland Insurance Company  
Select Insurance Company  
St Paul Guardian Insurance Company  
St Paul Mercury Insurance Company  
St Paul Protective Insurance Company  
St. Paul Fire & Marine Insurance Company  
Standard Fire Insurance Company  
The Automobile Insurance Company of Hartford, CT  
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  
United Services Automobile Association  
Garrison Property & Casualty Insurance Company  
USAA Casualty Insurance Company  
USAA General Indemnity Company

David Case  
Albert Soto

Zurich Insurance  
American Guarantee & Liability Insurance Company  
American Zurich Insurance Company  
Centre Insurance Company  
Colonial American Casualty & Surety Company  
Empire Fire & Marine Insurance Company  
Fidelity & Deposit Company of Maryland  
Rural Community Insurance Company  
Universal Underwriters Insurance Company  
Zurich American Insurance Company

James Kaynish

Zurich American Insurance Company of Illinois

OTHERS PRESENT

Milliman

Young Moore and Henderson, P.A.

Insurance Services Office/Verisk

Paschal Law, P.A.  
Staff

REPRESENTED BY

Paul Anderson  
Dave Evans  
Eric Krafcheck  
Brian Beverly  
Mickey Spivey  
Angela Craddock  
Paul Ericksen  
Dave DeNicola  
Kathy Olcese  
Sandee Perfetto  
Raul Retian  
Jared Smollik  
Robert Paschal  
Joanna Biliouris  
Tom Burns  
Shelley Chandler  
Jarred Chappell  
Terry Collins  
Edith Davis  
Ray Evans  
Vicki Godbold  
Ellen Holloway  
Keri Johnson  
Natalie Linares  
Lynne Mays  
Andy Montano  
Karen Ott  
Joyce Robinson  
Allison Smart  
Natasha Sumter  
Amy Tart  
Rebecca Williams

Two-hundred eighty (280) other companies were represented by proxy.

The meeting convened as scheduled, Ms. Hague of Nationwide Mutual 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 2020 Annual Report, a copy of which is attached hereto. Mr. Evans went through a brief chronology of events involving the COVID pandemic and

noted the Bureau has successfully continued with its business, and has just changed the way it does it. Mr. Evans also highlighted the goals and objectives of the Rate Bureau including 1) achieving adequate rates and up to date rules, manuals, and forms in all lines; 2) increasing efficiencies to make it easier for its customers to work with the Bureau; 3) continuing the commitment to improve effectiveness and control costs for Rate Bureau operations; 4) supporting a secure and effective remote work environment; and 5) optimizing the effectiveness of its vendor management strategy.

Ms. Biliouris reviewed the accomplishments of the Bureau since the last annual meeting, noting 1) recent filing activity; 2) expanded reporting capabilities; 3) approval of the Bureau's private flood program; 4) implementation of the Manage Data web application for workers compensation data reporting; 5) successful transition to a fully remote workforce; and 6) continued development of Bureau leadership and staff.

2. Governing Committee Election

Mr. Feuerlicht, Chair of the Nominating Committee, reported that the Nominating Committee, comprised of Liberty Mutual Insurance Company, American Home Assurance Company, and National General Insurance Company, recommended the following companies to serve a second three-year term on the Governing Committee: American Home Assurance Company for the stock company position and Erie Insurance Exchange for the non-stock company position. He further reported that the Nominating Committee recommends the following as new companies to be elected to serve on the Governing Committee: State Farm Mutual Insurance Company for the non-stock company position and Allstate Insurance Company for the stock company 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 The Travelers Indemnity Company and Nationwide Mutual Insurance Company for their service on the Governing Committee.

3. Comments from the Chair

Ms. Hague 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:ko  
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10/29/20