NORTH CAROLINA RATE BUREAU POST OFFICE BOX 176010 RALEIGH, NORTH CAROLINA 27619-6010

2011 X W WATCH Orange Manager

5401 SIX FORKS ROAD RALEIGH, NORTH CAROLINA 274094433

I ELEPHONE (919) 788-9790

JERRY OF MAMRICK
Workers Compassation Manager
DA VID E STYK, JR
Accounting Manager

CHARLES B TAYLOR Pesseel Lieus Massage

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

OCTOBER 22, 1996

Allstate Indemnity Company Anerican Alliance Insurance Company Anerican Alliance Insurance Company Anerican Alliance Insurance Company Anerican Manufacturers Matual Insurance Company Anerican Manufacturers Matual Insurance Company Anerican National Pire Insurance Company Anerican National Pire Insurance Company Anerican Professionals Insurance Company Anerican Professionals Insurance Company Anerican Spirit Insurance Company Anerican Spirit Insurance Company Anerican Spirit Insurance Company Anerican Spirit Insurance Company Anto Owners Insurance Company Mr. J. Wester Mr. J. Wes	MEMBERS PRESENT	REPRESENTED BY
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Standard Fire Insurance Company Mr. B. Seagle	Phoenix Insurance Company	Mr. B. Seagle
	South Carolina Insurance Company	Mr. J. Owens
State Capital Insurance Company Mr. M. Miller		Mr. B. Seagle
	State Capital Insurance Company	Mr. M. Miller
State Farm Fire & Casualty Company Mr. T. Pembert	State Farm Fire & Casualty Company	Mr. T. Pemberton

State Farm General Insurance Company Mr. T. Pemberton Mr. B. Carlson Mr. T. Huels State Farm Mutual Automobile Insurance Company Mr. C. Kiehl Mr. T. Pemberton Travelers Indemnity Company Mr. B. Seagle Travelers Indemnity Company of America Mr. B. Seagle Travelers Indemnity Company of Illinois Mr. B. Seagle Travelers Indemnity Company of Rhode Island Mr. B. Seagle Travelers Insurance Company Mr. B. Seagle Twin City Fire Insurance Company Mr. B. Pitkin Mr. J. Roche United States Fidelity & Guaranty Company Mr. J. Uniacke

235 other member companies were represented by proxy.

OTHERS PRESENT

Insurance Services Office

Universal Insurance Company

Public Member

Young, Moore & Henderson

Staff

REPRESENTED BY

Mr. T. Brank

Mr. P. Woods

Mr. M. Offerman

Mr. M. Spivey

Mr. M. Strickland

Mr. W. Trott

Mr. J. Hamrick

Mr. C. Taylor

Mr. J. Watkins

The meeting convened as scheduled, Mr. Seagle of Aetna Casualty and Surety 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 Nineteenth Annual Report were distributed. Messrs. Hamrick and Taylor reviewed and commented on the Report, a copy of which is attached hereto.

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

2. Governing Committee Election

Mr. Pollard of North Carolina Farm Bureau Mutual Insurance Company, Chairman of the Nominating Committee appointed by the Chairman of the Governing Committee, placed in nomination Travelers Indemnity Company, Great American Insurance Company, Nationwide Mutual Insurance Company and State Automobile Mutual 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. <u>Chairman's Comments</u>

Mr. Seagle 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,

John W. Watkins

General Manager

JWW:hc

Enclosure

G-96-4

10/30/96