Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective June 3/July 18, 2011

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$10,096,000	+5.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ (Line of Insurance)		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Revise HO73 Rating; Intra-Agency Transfer Discount; Merit Rating Factors; Increased Coverage A Rate; Protection Class Factors; Inland Marine Rates; Financial Stability Discount; Household Composition; Back-up of Sewer or Drain Rates; Premier Advantage Endorsement Minimum Premium Rating; Territory Adjustment Factors; Base Rates.

*Adjusted to reflect all prior rate changes.
**Change in Company's premium level which will result from application of new rates.

Allied Property and Casualty Insurance Company
Name of Company

Mathew White - AVP Pricing
Official – Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 06/13/2011.

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$199,101,810	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes?
If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Allstate is expanding its deductible offerings with this filing.

* Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.

Allstate Indemnity Company
Name of Company

Stephen J. Burbick - State Filings Director
Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 6-13-2011

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	$129,724,383	0.0%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Allstate is expanding its deductible offerings with this filing.

* Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.

Allstate Insurance Company
Name of Company

Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 06/13/2011.

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$40,293,463	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes?
If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Allstate is expanding its deductible offerings with this filing.

* Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.

Allstate Property and Casualty Insurance Company
Name of Company

Stephen J. Burbick - State Filings Director
Official - Title

H29219D

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective July 18, 2011 (Renewals)

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$ 9,579,502	10.1%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revise: Increased Coverage A Rate-HO6; HO-4,6 Minimum Premiums; HO6 Form Factor; Financial Stability Discounts; Back-up of Sewer or Drain Rates; HO-73 Rating; and Base Rates

*Adjusted to reflect all prior rate changes.
**Change in Company's premium level which will result from application of new rates.

AMCO Insurance Company
Name of Company

Mathew White - AVP Pricing
Official – Title

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective July 18, 2011 (Renewals)

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$619	9.5%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ (Line of Insurance)		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revise: Increased Coverage A Rate-HO6; HO-4,6 Minimum Premiums; HO6 Form Factor; Financial Stability Discounts; Back-up of Sewer or Drain Rates; HO-73 Rating; and Base Rates

*Adjusted to reflect all prior rate changes.
**Change in Company's premium level which will result from application of new rates.

AMCO Insurance Company Mass Marketing Program
Name of Company

Mathew White - AVP Pricing
Official – Title

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective July 18, 2011

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$5,183,390	14.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ (Line of Insurance)		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revise: Increased Coverage A Rate-HO6; HO-4,6 Minimum Premiums; HO6 Form Factor; Financial Stability Discounts; Back-up of Sewer or Drain Rates; HO-73 Rating; and Base Rates

*Adjusted to reflect all prior rate changes.
**Change in Company's premium level which will result from application of new rates.

Depositors Insurance Company
Name of Company

Mathew White - AVP Pricing
Official – Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 04/11/11

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$2,564,736	3.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Condo/Renter Line of Insurance	$323,788	3.0%

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
With this change Encompass is revising Territories, Tier Factors, AOI, and the Special Value factor to match Special in Homeowners. Also, introducing the Home Buyer Discount for Condo policies. Please see the attached manuals for more details. The effective date for new business is April 11, 2011 and renewal business is June 18, 2011.

* Adjusted to reflect all prior rate changes.
** Change in Company's rate level which will result from application of new rates.

Encompass Home and Auto Insurance Company
Name of Company

Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 06/18/11

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$2,004,822	3.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Condo/Renters Line of Insurance	$286,170	3.0%

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
With this filing, Encompass is proposing a 3.0% rate level decrease for the Encompass Insurance Company of America Other Than Automobile Program in Illinois.
Please see the attached manuals for more details. The effective date for renewal business is June 18, 2011.

* Adjusted to reflect all prior rate changes.
** Change in Company's rate level which will result from application of new rates.

Encompass Insurance Company of America
Name of Company

Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 06/04/11

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$1,942,959	3.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Condo/Renters Line of Insurance	$128,278	3.0%

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
With this change Encompass is proposing a 3% flat rate change across all coverages.
This involves a revision of base rates for Homeowners, Condo, and Dwelling Fire Occupancy Factors. Please see the attached manuals for more details. The effective date for renewal business is June 18, 2011.

* Adjusted to reflect all prior rate changes.
** Change in Company's rate level which will result from application of new rates.

Encompass Property & Casualty Company
Name of Company

Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 2/14/2011

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	$75,791,613	-0.04%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
N/A

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Next Generation Homeowners changes: Vinyl Factor reduction , new optional coverage for Off Premises Separate Structures, Protection Class 8A factor revisions. Revising Cancellation Refund Premium Calculation from a short rate calculation to a pro rata calculation for Next Generation Homeowners, Special Form, Renters and Condos. New optional coverage for Earthquate for Condos.

* Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.

Farmers Insurance Exchange
Name of Company

Jim Lechner - Product Manager
Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 3/16/2011

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$71,840,392	5.5%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
N/A

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revision of base rates; Revision of ZIP Code factors;Revision of Age of Home factors; Revision of Sprinkler Discount factors;Revision of Age of Home x Roof Age factors;Revision of Farmers Property Risk Assessment (FPRA) factors; Revision of Auto/Homeowners Discount x FPRA factors.

* Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.

Farmers Insurance Exchange
Name of Company

Jim Lechner - Product Manager
Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective August 1, 2011 .

(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+ or -) **
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$4,483,340	+21.2%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _ ___ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Base premium change; introducing affinity discount and new credit tiers.

* Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from applicable of new rates.

Foremost Insurance Company Grand Rapids Michigan
Name of Company

David J. Kelly, Assistant Vice-President, State Filings
Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 03/16/2011

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	$79,372,180	6.0%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
N/A

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revision of base rates by policy form

* Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.

Illinois Farmers Insurance Company
Name of Company

Jim Lechner - Product Manager
Official - Title

H29219D

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective June 3/July 18, 2011

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	$1,847,000	+5.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ (Line of Insurance)		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Revise HO73 Rating; Intra-Agency Transfer Discount; Merit Rating Factors; Increased Coverage A Rate; Protection Class Factors; Inland Marine Rates; Financial Stability Discount; Household Composition; Back-up of Sewer or Drain Rates; Premier Advantage Endorsement Minimum Premium Rating; Territory Adjustment Factors; Base Rates.

*Adjusted to reflect all prior rate changes.
**Change in Company's premium level which will result from application of new rates.

Nationwide Affinity Insurance Company of America
Name of Company

Mathew White - AVP Pricing
Official – Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 04/01/2011.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	0	0
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Life of Insurance		

Does filing only apply to certain territory (territories) or certain Classes? If so, specify: 04.0004 Tenant Homeowners - Arizona, California, Colorado, Georgia Illinois, Maryland, Ohio, Pennsylvania, Tennessee, Texas, Virginia.

Brief description of filing. (If filing follows rates of an advisory Organization, specify organization): Correctional filing. Please see Filing Memorandum

*Adjusted to reflect all prior rate changes.
**Change in Company's premium level which will result from application of new rates.

Praetorian Insurance Company
Name of Company

Rate & Form Implementation Analyst
Official – Title

Form (RF-3) SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 1/20/11 New Business, 3/14/11 Renewal Business

(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+ or -) **
1. Automobile Liability		
Private Passenger	53,224	50.3%
Commercial		
2. Automobile Physical Damage		
Private Passenger	46,611	23.4%
Commercial		
3. Liability other than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	45,613	60.0%
13. Commercial Multi-Peril*		
14. Crop Hail		
15. Other		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): For Home, revising base rates and the following factors: Cov A, Ins Score, Age of Dwelling, Age of Roof, Age of Insured, Prot Class, Marital Status/Gender, Loss History, and Zip Code. For Auto, revising base rates and the following factors: Driver Class, Ins Score, Acc/Viol, Good Student, Model Year, Symbol, Veh Make, Veh Use, Additional Limits, Deductible, County, and Zip Code.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

Trustgard Insurance Company
Name of Company

Bill Cubbison, Product Manager
Official - Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 05/03/2011.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	$113,449	9.00%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Life of Insurance		

Does filing only apply to certain territory (territories) or certain Classes? If so, specify: N/A

Brief description of filing. (If filing follows rates of an advisory Organization, specify organization): Filing a rate increase as part of a country wide effort to standardize our Rule Manual and Rate Pages and to improve rate adequacy.

*Adjusted to reflect all prior rate changes.
**Change in Company's premium level which will result from application of new rates.

Unitrin Direct Insurance Company
Name of Company

David Peterson - Product Manager
Official – Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective March 1, 2011

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger	14,254,406	+1.2%
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger	9,722,361	-2.5%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	764,690	+0.2%
10.	Extended Coverage		
11.	Inland Marine	978,390	+0.2%
12.	Homeowners	11,000,367	+7.1%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Personal Auto Med Pay premiums for all territories were increased by an average of +4.9%. UIM premiums by +10%, and UMPD premiums by +0.2%. Collision premiums were decreased by an average of -4.5%. Comprehensive premiums were increased by an average of 3.0%. This resulted in an average Personal Auto rate change for all territories of -0.3%. Motorcycle premiums, which are part of Personal Auto, were increased by an average of 6.8%.

For Homeowners, HO 03 premiums were increased by an average of 7.7%. HO 04 premiums were increased by an average of 0.1%, and HO 06 permiums were increased by an average of +9.0%. A Water Back-Up change of +5.2% was also applied. The total impact to Homeowners from these changes is +7.1% A minimal impact of +0.2% is being applied to Inland Marine and Dwelling Property. This change produces no material effect to the overall statewide premium volume.

All proposed changes to the Home & Highway program result in an overall average change of approximately +1.9%

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

West Bend Mutual Insurance
Name of Company

Jonathan Schulz, Prod Mgr.
Official - Title

H29219D