

**ILLINOIS DEPARTMENT OF INSURANCE
SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision effective 8/15/2013

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
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	3,286,619	19.9%
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): Modifying base rates, age of home, insurance score, prior claims, swimming pool, policyholder age, prior insurance, wind/hail deductible, wood roof, and earthquake base factors. Including roof surfaces endorsement, adding \$1,500 all perils deductible, and requiring \$1,000 minimum deductibles for dwelling forms. Requiring 2% Wind/Hail Deductible for wood, slate, and tile roofs.

*Adjusted to reflect all prior rate changes.

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

Auto Club Family Insurance Company
Name of Company

Dennis Kettler - Filing-Compliance Analyst
Official - Title

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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	\$97,482	+13.5%
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):

Primarily revised base rates. Rate impact from a few rule changes as well.

* Adjusted to reflect all prior rate changes.

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

EMCASCO Insurance Company
Name of Company

Linda Samson
Assistant Vice President
Official - Title

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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	\$170,526	+14.3%
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):

Primarily revised base rates. Rate impact from a few rule changes as well.

* Adjusted to reflect all prior rate changes.

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

Employers Mutual Casualty Company
Name of Company

Linda Samson
Assistant Vice President
Official - Title

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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	\$2,009,756	12.3%
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):

Primarily revised base rates. Rate impact from a few rule changes as well.

* Adjusted to reflect all prior rate changes.

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

Illinois EMCASCO Insurance Company

Name of Company

Linda Samson

Assistant Vice President

Official - Title

Change in Company's premium or rate level produced by rate revision effective May 1, 2013.

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
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	1,600,000	7%
13 Commercial Multi-Peril	_____	_____
14 Crop Hail	_____	_____
15 Worker's Compensation	_____	_____
16 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):

Increase rates in territory 1 by 5%, 2 no change,

3 5% increase, territory 4-6 by 10%. Increased Coverage L and M by \$9 - \$30.

Increased minimum deductible to \$500 (will send 60 notice to all renewals).

* Adjusted to reflect all prior rate changes

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

Tricia Mickley - Mt Carroll Mutual

Name of Company

Sec-Treas

Official - Title

Change in Company's premium or rate level produced by rate revision effective April 13, 2013

(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	\$ 45,339,700	18.9%
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):

We are making some revisions to our Independent Homeowners Program. This revision impacts new business effective on or after April 13, 2013 and renewal business on or after July 14, 2013. The average impact for policies at their next renewal will be 18.9%. The evaluation of overall change, Exhibit 1, summarizes the impact of this revision. In order to mitigate the dislocation for some of our existing customers with this change, we will continue to include rate stabilization on our current policies in force. The minimum premium rate change is -25% and the maximum rate change is 40%. We are also revising our Condominium and Renters Product Guide to remove references to Homeowners coverage, as our Homeowners coverage is now provided exclusively under Form 30 and has a separate product guide

* Adjusted to reflect all prior rate changes.

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

Safeco Insurance Company of
Illinois (111-39012)

Name of Company

Craig Beeson, Director of State
Operations

Official - Title