Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 50%

	(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	61,583	-50%
7.	Surety	834260	-50%
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
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:
Lake County, DuPage County, Cook County, Kane County, and McHenry County

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Decrease minimum premium from $100 to $50 for five counties (Lake, DuPage, Cook, Kane, and McHenry), as the loss ratio has been favorable.

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

DIVISION OF INSURANCE
STATE OF ILLINOIS/IDFPR
RECEIVED
FEB 24 2005
SPRINGFIELD, ILLINOIS

West Bend Miutual Insurance Co
Name of Company

Gerald A. Olson-Vice President (NSI)
Official - Title

H29219D