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DIVISION OF INSURANCE
SPRINGFIELD

Form (RF-3)

Summary Sheet

Change in Company's premium or rate level produced by rate revision effective: 2/26/07 New Business
4/23/07 Renewals

(1) Coverage	(2) Annual Premium Volume (Illinois)* (000)	(3) Percent Change (+ or -) **
1. Automobile Liability		
Private Passenger	$13,113 – 2006	-2.6%
Commercial		
2. Automobile Physical Damage		
Private Passenger	$7,690 – 2006	-11.7%
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		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Worker's Compensation		
16. Other _____ Line of Insurance		

Does the filing apply to certain territory (territories) or certain classes? If so, specify:
The filing applies to all territories. See filing memorandum.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Territory Realignment, Rate and Rule changes made to improve program.

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

Affirmative Insurance Company
Name of Company

Brandon Gilbert
Product Analyst

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE
SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 02/01/2007

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger ~~Commercial~~	$1,548,686	1.9%
2. Automobile Physical Damage Private Passenger ~~Commercial~~	$876,766	6.2%
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		
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): Revised territory factors, revised UW Tier assignment table and UW Tier factors for Comprehensive and Collision, revised $1,000 Collision Deductible factor, changed Base Rate, revised Recreational Trailer factors and changed Comprehensive and Collision Loan/Lease Model year factors to match the Comprehensive and Collision factors respectively.

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

Allmerica Financial Alliance Insurance Company
Name of Company

Rebecca E Kendall - State Filing Analyst
Official – Title

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 1-19-2007 +3.4%

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	6,496,682	+1.6%
2. Automobile Physical Damage Private Passenger Commercial	3,166,701	+6.3%
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		
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 rate, tier factors, combo discount factor, Age-Point-Tier factors, territory factors, vehicle exposure factors, Demerit Point Assignments, Added Zip code updates, Implemented rate capping

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

AIG Agency Auto-American International South Ins. co..
Name of Company

Bill Ayscue - Product Manager
Official – Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 3-1-07 New / 4-1-07 Renewals

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger	$1,725,636	-4.47%
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger	$1,473,340	-4.47%
	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		
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:
na

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Introducing Central's Pathway Program

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

Central Mutual Ins Co
Name of Company

(Mrs.) Petrise Meyer
Sr Rates and Forms Analyst
Official - Title

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Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective: March 1, 2007

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger	9,754,926	0.0%
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger	5,051,841	0.0%
	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		
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: Yes
Territory boundary changes and rates for new territories.

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

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

COUNTRY Casualty Insurance Company
Name of Company

Ronald D. Pridgeon
Chief Property/Casualty Actuary
Official and Title

Form (RF-3)

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SPRINGFIELD

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective: March 1, 2007

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	162,565,254	0.0%
Commercial		
2. Automobile Physical Damage		
Private Passenger	134,412,101	0.0%
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		
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: Yes
Territory boundary changes and rates for new territories

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

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

COUNTRY Mutual Insurance Company
Name of Company

Ronald D. Pridgeon
Chief Property/Casualty Actuary
Official and Title

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IDFPR (MPC)
DIVISION OF INSURANCE
SPRINGFIELD

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective: March 1, 2007

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger	77,148,393	0.0%
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger	59,694,410	0.0%
	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		
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: Yes
Territory boundary changes and rates for new territories.

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

Creation of new territories

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

COUNTRY Preferred Insurance Company
Name of Company

Ronald D. Pridgeon
Chief Property/Casualty Actuary
Official and Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 11/4/2006 (New) and 12/23/2006 (Renewal).

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	$7,623,000	0.0%
Commercial		
2. Automobile Physical Damage		
Private Passenger	$5,586,000	0.0%
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		
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): IL EPCC 2006 Rate Change

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

Encompass Property and Casualty 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 7/1/2007.

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	3447071	+6.0
Commercial		
2. Automobile Physical Damage		
Private Passenger	2912633	0.0
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		
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): Independent rate and rule revision.

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

Grinnell Mutual Reinsurance Company
Name of Company

John Landkamer - Actuary
Official - Title

H292190

INS00106

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 7/1/2007.

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	2703765	+9.8
Commercial		
2. Automobile Physical Damage		
Private Passenger	3610492	-0.1
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		
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): Independent rate and rule revision.

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

Grinnell Select Insurance Company
Name of Company

John Landkamer - Actuary
Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 2/1/07

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	$153,559,702	9.4%
Commercial		
2. Automobile Physical Damage		
Private Passenger	$103,639,452	-0.9%
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		
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):
Rate Change, including changes to FARA factors, Tier factors and Affinity Discount factors
Introduction of Paid-In-Full discount

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

Illinois Farmers Insurance Group
Name of Company

Lori McSweeny - 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 04/01/07 New & 06/01/07 Renewal

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger ~~Commercial~~	6,346,613	7.0%
2. Automobile Physical Damage Private Passenger ~~Commercial~~	5,010,859	-0.9%
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		
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: _____

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): _____
Rate change - see filing memorandum for details.

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

Kemper Independence Insurance Company
Name of Company

Elizabeth Hawley, Product Manager
Official – Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 2/1/07

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger	$37,553,392	7.8%
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger	$12,821,274	7.3%
	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		
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):
Rate Change, including changes to FARA factors and Affinity Discount factors
Introduction of Paid-In-Full discount

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

Mid-Century Insurance Company
Name of Company

Lori McSweeny - Product Manager
Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 11-19-2006 (New Business) & 01-19-2007 (Renewals)

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	4,202,505	(-) 2.6%
Commercial	N/A	N/A
2. Automobile Physical Damage		
Private Passenger	3,470,845	(-) 6.5%
Commercial	N/A	N/A
3. Liability Other Than Auto	N/A	N/A
4. Burglary and Theft	N/A	N/A
5. Glass	N/A	N/A
6. Fidelity	N/A	N/A
7. Surety	N/A	N/A
8. Boiler and Machinery	N/A	N/A
9. Fire	N/A	N/A
10. Extended Coverage	N/A	N/A
11. Inland Marine	N/A	N/A
12. Homeowners	N/A	N/A
13. Commercial Multi-Peril	N/A	N/A
14. Crop Hail	N/A	N/A
15. Other N/A (Line of Insurance)	N/A	N/A

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 we are modifying our Model Year Factors and Model Year Rating Rule.

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

National General Assurance 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 July 6, 2006

		(2) Annual Premium Volume (Illinois)	(3) Percent Change (+ or -)
1.	Automobile Liability		
	Private Passenger	$7,401,826	3.2%
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger	$4,537,080	0.0%
	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		
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, this change applies to all policyholders.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
We are revising the class plan structure and rating rules, introducing optional package coverage endorsements and revising base rates. Overall impact is +2.0%.

Sentinel Insurance Company, LTD.
Name of Company

Clare Drury
Official - Title
Clare Drury
Pricing Director

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate Revision effective 11-24-06

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	570,307	6%
Commercial		
2. Automobile Physical Damage		
Private Passenger	378,312	1%
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		
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:

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Base rate changes, class plan variable changes,revisions to territory variable changes.

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

Travelers Commercial Insurance Company
Name of Company

Vice President
Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate Revision effective 11-24-06

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	13,841,240	6%
Commercial		
2. Automobile Physical Damage		
Private Passenger	8,689,697	2%
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		
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:

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Base rate changes, class plan variable changes,revisions to territory variable changes.

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

The Travelers Home and Marine Insurance Company
Name of Company

Vice President
Official - Title

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 04/01/07 New & 06/01/07 Renewal

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger ~~Commercial~~	1,523,542	7.0%
2. Automobile Physical Damage Private Passenger ~~Commercial~~	1,212,213	-0.9%
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		
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: _____

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): _____
Rate change - see filing memorandum for details.

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

Unitrin Auto and Home Insurance Company
Name of Company

Elizabeth Hawley, Product Manager
Official – Title

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 04/01/07 New & 06/01/07 Renewal

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger ~~Commercial~~	255,281	1.1%
2. Automobile Physical Damage Private Passenger ~~Commercial~~	224,495	-6.2%
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		
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: _____

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): _____
Rate change - see filing memorandum for details.

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

Unitrin Preferred Insurance Company
Name of Company

Elizabeth Hawley, Product Manager
Official – Title

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SPRINGFIELD

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
Effective 3/1/2007

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger	10,963,229	6.13%
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger	8,395,189	-2.64%
	Commercial		
3.	Liability Other Than Auto	929,449	1.40%
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine	948,129	-3.00%
12.	Homeowners	10,088,507	-6.24%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Worker's Compensation		
16.	Other Dwelling Fire (Line of Insurance)	559,651	0.00%

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

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

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

West Bend Mutual
Name of Company

James J. Schuster
Official - Title

1/23/2007