Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate Revision effective 12-12-10

(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	$2,295,666	7.91%
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):

Changes to Base Rate Factors by Territory and Account Discount Factors in Rule 409 Account Credit. We will also be revising our rules that reference Identity Fraud. In addition, we will be changing Homeowner and High Value Homeowner Rule 301, Rule 618, and Rule ILGR100-1 as well as Homeowners Rule 532. The overall rate impact is 7.91%

* Adjusted to reflect all prior rate changes.

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

The Automobile Insurance Co. of Hartford, CT

Name of Company

Vice President

SUBSTITUTE FORM (RF-3)

SUMMARY SHEET

Auto-Owners Insurance Company

Change in rate level produced by rate revisions effective December 28, 2010.

(1) Coverage	(2) Annual Premium Volume (Illinois)[1]	(3) Percentage Change[2]
12. Homeowners	$24,231,832 (est.)	+10.0% (est.)

This filing applies to Homeowners policies in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

1. Increase the maximum amount of insurance for a farm outbuilding and personal property.
2. Modify the Age of Construction Discount, Earthquake rates, Mature Discounts, Multi-Policy Discounts, Paid Loss Surcharge, location minimum premiums, Water Backup rates, Homeowners Plus Endorsement, Roof Discount/Surcharge, Roof Replacement Cost Surcharge, Transition Adjustment Rule, Form 3 Territory Relativities, Form 3 Amount of Insurance Relativities, Form 3 Base Rates, Form 4 Base Rates, and Form 6 Base Rates.
3. Modify the Home/Life Multi-Policy Discount to be applied after minimum premium but before capping.
4. Introduce $750 and $1500 deductible options.
5. Breakout Piatt County from territory 72 to create territory 13.
6. Expand Form 3 eligibility to allow homes in which the plumbing, mechanical, and electrical systems have been replaced within the last 10 years and the roof has been replaced within the last 5 years to be eligible regardless of the year of construction.
7. Modify the minimum amount of insurance eligibility criteria for insureds age 65 and older in our Premier programs.
8. Implement a $1,000 minimum deductible for new business in our Premier Plus program.
9. Replace the Age of Construction Surcharge with the Year of Construction Surcharge.
10. Apply a $50 surcharge for a wood/coal heating appliance located in an outbuilding. If there are multiple wood/coal heating appliances, apply the greater surcharge.

[1] Adjusted to reflect all prior rate changes.
[2] Change in premium level which will result from application of new rates.

Auto-Owners Insurance Company

Dan Keefe, Assistant Manager – Personal Property Actuarial

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 02/01/2011.

	(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	5,051,326	-1%
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: No

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

10% Credit

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

Badger Mutual Insurance Company
Name of Company

Terry Falls - Workers Compensation Coordinator
Official – Title

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

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

(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	996, 270	9.00%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Dwelling Property (Line of Insurance)	29, 506	10.30%

Does filing only apply to certain territory (territories) or certain classes? If so, specify: Filing applies to all territories and all classes.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): The company is filing an overall rate change of 9.0% for its Homeowners Multiple Peril Line in Illinois, which includes the Homeowners Program and the Dwelling Property Program, effective January 1, 2011. The premium impact of the filed changes are 10.3% for HO-3 and HO-3 MH, and 0.0% for HO-4 and HO-6, which results in an overall rate change of 9.0% for the Homeowners Program. The premium impact of this filed change is 10.3% for the Dwelling Property Program. The annual premiums submitted are the exact 2009 written premiums. The percent rate change is estimated using the distribution from the current book of business. In this rate filing, the filed changes include base rates, form relativities, base rate relativities, and several other rating variables.

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

California Casualty Indemnity Exchange
Name of Company

Melodie L. Baird - Assistant 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 10/1/2010

(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	$282,784	+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): Changing the base rates. Rental dwelling

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

The Cincinnati Insurance Company
Name of Company

Matt Terrell, Personal Lines 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 2/1/2011

(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	$ 26,843	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):
Increase to company loss cost multipliers of 5%

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

MutualAid eXchange
Name of Company

Lisa Sladek - Senior Compliance Analyst
Official – Title

SUBSTITUTE FORM (RF-3)

SUMMARY SHEET

Owners Insurance Company

Change in rate level produced by rate revisions effective December 28, 2010.

(1) Coverage	(2) Annual Premium Volume (Illinois)[1]	(3) Percentage Change[2]
12. Homeowners	$15,540,182 (est.)	+13.8% (est.)

This filing applies to Homeowners policies in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

1. Increase the maximum amount of insurance for a farm outbuilding and personal property.
2. Modify the Age of Construction Discount, Earthquake rates, Mature Discounts, Multi-Policy Discounts, Paid Loss Surcharge, location minimum premiums, Water Backup rates, Homeowners Plus Endorsement, Roof Discount/Surcharge, Roof Replacement Cost Surcharge, Transition Adjustment Rule, Form 3 Territory Relativities, Form 3 Amount of Insurance Relativities, Form 3 Base Rates, Form 4 Base Rates, and Form 6 Base Rates.
3. Modify the Home/Life Multi-Policy Discount to be applied after minimum premium but before capping.
4. Introduce $750 and $1500 deductible options.
5. Breakout Piatt County from territory 72 to create territory 13.
6. Expand Form 3 eligibility to allow homes in which the plumbing, mechanical, and electrical systems have been replaced within the last 10 years and the roof has been replaced within the last 5 years to be eligible regardless of the year of construction.
7. Modify the minimum amount of insurance eligibility criteria for insureds age 65 and older in our Premier programs.
8. Implement a $1,000 minimum deductible for new business in our Premier Plus program.
9. Replace the Age of Construction Surcharge with the Year of Construction Surcharge.
10. Apply a $50 surcharge for a wood/coal heating appliance located in an outbuilding. If there are multiple wood/coal heating appliances, apply the greater surcharge.

[1] Adjusted to reflect all prior rate changes.
[2] Change in premium level which will result from application of new rates.

Auto-Owners Insurance Company

Dan Keefe, Assistant Manager – Personal Property Actuarial

Form (RF-3)

SUMMARY SHEET

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD

Change in Company's premium or rate level produced by rate
Revision effective 02/01/2011 New Business and 03/01/2011 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	$2,009,729	+5.3%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Businessowners		
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):
Revised rules and rates for Homeowners Program . Includes revised territory base rates, revised Coverage A relativities, revised Loss Surcharge Rule.
Home/Auto Credit HO-4

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

Rockford Mutual Insurance Company
Name of Company
James Mayzer
Director Research and Development
Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 3/1/11

	(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	2,356,756	+15.2%
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. This filing applies to all territories and classes for owners' and tenants' forms.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Changes to base rates, age of dwelling, coverage A amount of insurance, insurance score, occupation score, and account credit.

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

Selective Insurance Company of South Carolina
Name of Company

Libin Guo – Actuarial 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 12-12-10

(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	$2,036,226	10.89%
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):
Changes to Base Rate Factors, Territory Factors, and additional class plan changes. We will also be revising our rules that reference Identity Fraud. In addition, we will be changing Rule 507 and Rule 520. Per a recent Automobile inquiry by the llinois Department of Insurance we are also clarifying our Insurance Score reordering language in the Underwriting Tier Guidelines section of our manual to comply with requirements. The overall rate impact is 10.89%

* 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 12-12-10

(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	$51,295,280	11.01%
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):
Changes to Base Rate Factors, Territory Factors, and additional class plan changes. We will also be revising our rules that reference Identity Fraud. In addition, we will be changing Rule 507 and Rule 520. Per a recent Automobile inquiry by the llinois Department of Insurance we are also clarifying our Insurance Score reordering language in the Underwriting Tier Guidelines section of our manual to comply with requirements. The overall rate impact is 11.01%.

* 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)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate Revision effective 12-12-10

(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	$817,393	9.02%
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):
Changes to Base Rate Factors by Territory and Account Discount Factors in Rule 409 Account Credit. We will also be revising our rules that reference Identity Fraud. In addition, we will be changing Homeowner and High Value Homeowner Rule 301, Rule 618, and Rule ILGR100-1 as well as Homeowners Rule 532. The overall rate impact is 9.02%

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

The Travelers Indemnity Company of America
Name of Company

Vice President

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate Revision effective 12-12-10

(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	$18,916,957	8.43%
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):
Changes to Base Rate Factors by Territory and Account Discount Factors in Rule 409 Account Credit. We will also be revising our rules that reference Identity Fraud. In addition, we will be changing Homeowner and High Value Homeowner Rule 301, Rule 618, and Rule ILGR100-1 as well as Homeowners Rule 532. The overall rate impact is 8.43%

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

Travelers Personal Insurance Company
Name of Company

Vice President

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate Revision effective 12-12-10

(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	$24,498,911	7.61%
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):
Changes to Base Rate Factors by Territory and Account Discount Factors in Rule 409 Account Credit. We will also be revising our rules that reference Identity Fraud. In addition, we will be changing Homeowner and High Value Homeowner Rule 301, Rule 618, and Rule ILGR100-1 as well as Homeowners Rule 532. The overall rate impact is 7.61%

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

Travelers Property Casualty Insurance Company
Name of Company

Vice President

Form (RF-3) SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective February 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 Burgulary and Theft		
5 Glass		
6 Fidelity		
7 Surety		
8 Boiler and Machinery		
9 Fire		
10 Extended Coverage		
11 Inland Marine		
12 Homeowners	1,000,000	3%
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):
Territory factors for the following classes have increased - Elite, Special, Class A, Class B, and Class C. See list on the attached sheet for factors.

* 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