

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 10/01/2014

	(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	3,808,527	-20.8
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Life of Insurance</u>		

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):

The purpose of this filing is to adopt the ISO Division Eight

Commercial Inland Marine multistate reference Loss Cost filing CM-2014-RLA1 without deviation for policies effective on and after 10/1/2014.

CM-2014-RLA1 represents a decrease of -20.8% to the current Commercial Inland Marine loss costs for the filed classes.

*Adjusted to reflect all prior rate changes.

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

ACE American Insurance Company

Name of Company

Robert Reilly, Vice President

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 10/01/2014

	(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	290,969	-20.8
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Life of Insurance</u>		

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):

The purpose of this filing is to adopt the ISO Division Eight

Commercial Inland Marine multistate reference Loss Cost filing CM-2014-RLA1 without deviation for policies effective on and after 10/1/2014.

CM-2014-RLA1 represents a decrease of -20.8% to the current Commercial Inland Marine loss costs for the filed classes.

*Adjusted to reflect all prior rate changes.

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

ACE Fire Underwriters Insurance Company

Name of Company

Robert Reilly, Vice President

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 10/01/2014.

	(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	0	-20.8
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Life of Insurance</u>		

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):

The purpose of this filing is to adopt the ISO Division Eight

Commercial Inland Marine multistate reference Loss Cost filing CM-2014-RLA1 without deviation for policies effective on and after 10/1/2014.

CM-2014-RLA1 represents a decrease of -20.8% to the current Commercial Inland Marine loss costs for the filed classes.

*Adjusted to reflect all prior rate changes.

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

ACE Property & Casualty Insurance Company

Name of Company

Robert Reilly, Vice President

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 7/1/2014

	(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	1,565,283	+10%
12.	Homeowners		
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: Pet Health Insurance, all territories

Brief description of filing. (If filing follows rates of an advisory Organization, specify organization): Pet Health Insurance rate/rule/form revision

*Adjusted to reflect all prior rate changes.

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

AGCS Marine Insurance Company

Name of Company

Carmel Vindivich

Carmel Vindivich

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 July 1, 2014

	(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	\$385,263	+5.8%
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): This filing proposes to update the base rates, breed factors, age factors, per incident limit factors, deductible level factors, and policy limit factors.

*Adjusted to reflect all prior rate changes.

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

American Pet Insurance Company
Name of Company
Jessica Gibbs, ASA, MAAA
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 10/01/2014

	(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	2,355,365	-20.8
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Life of Insurance</u>		

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):

The purpose of this filing is to adopt the ISO Division Eight

Commercial Inland Marine multistate reference Loss Cost filing CM-2014-RLA1 without deviation for policies effective on and after 10/1/2014.

CM-2014-RLA1 represents a decrease of -20.8% to the current Commercial Inland Marine loss costs for the filed classes.

*Adjusted to reflect all prior rate changes.

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

Bankers Standard Insurance Company

Name of Company

Robert Reilly, Vice President

Official – Title

ILLINOIS DEPARTMENT OF INSURANCE SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 10/01/14

(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	20,704	-20.8
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: filed IM classes only

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): _____
Adopting ISO's Commercial Inland Marine LC Revision CM-2014-RLA1 effective 10-1-14
Premium Volumes for this coverage is estimated at 0.1% of our Total Inland Marine premium volume

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

 Bituminous Casualty Corporation
 Name of Company

 Bonny Taylor - Administrative Analyst
 Official - Title

ILLINOIS DEPARTMENT OF INSURANCE SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 10/01/14

(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	1,868	-20.8
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: filed IM classes only

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

Adopting ISO's Commercial Inland Marine LC Revision CM-2014-RLA1 effective 10-1-14

Premium Volumes for this coverage is estimated at 0.1% of our Total Inland Marine premium volume

*Adjusted to reflect all prior rate changes.

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

Bituminous Fire and Marine Insurance Company

Name of Company

Bonny Taylor - Administrative Analyst

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective December 15, 2014

(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 (PERSONAL)	\$2,000	+3.5%
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):

Adoption of ISO Personal Inland Marine loss costs, PM-2014-RLA1, subject to a multiplier of 1.52

* 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 VP
Official - Title

Change in Company's premium or rate level produced by rate revision effective December 15, 2014

(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 (PERSONAL)	\$2,143	+4.4%
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):

Adoption of ISO Personal Inland Marine loss costs, PM-2014-RLA1, subject to a multiplier of 1.52

* 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 VP
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 10-1-2014

(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 (COMMERCIAL)	\$438,253	-20.8%
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		

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):

Adoption of ISO Commercial Inland Marine loss costs, CM-2014-RLA1, subject to a multiplier of 1.64

* 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 VP

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 10-1-2014

(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 (COMMERCIAL)	\$1,066,598	-20.8%
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		

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):

Adoption of ISO Commercial Inland Marine loss costs, CM-2014-RLA1, subject to a multiplier of 1.64

* 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 Secretary
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective December 15, 2014

(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 (PERSONAL)	\$35,340	+3.7%
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):

Adoption of ISO Personal Inland Marine loss costs, PM-2014-RLA1, subject to a multiplier of 1.52

* 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 Secretary
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 10/01/2014

	(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	194,437	-20.8
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Life of Insurance</u>		

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):

The purpose of this filing is to adopt the ISO Division Eight

Commercial Inland Marine multistate reference Loss Cost filing CM-2014-RLA1 without deviation for policies effective on and after 10/1/2014.

CM-2014-RLA1 represents a decrease of -20.8% to the current Commercial Inland Marine loss costs for the filed classes.

*Adjusted to reflect all prior rate changes.

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

Indemnity Insurance Company of North America

Name of Company

Robert Reilly, Vice President

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 10/01/2014

	(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	0	-20.8
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Life of Insurance</u>		

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):

The purpose of this filing is to adopt the ISO Division Eight

Commercial Inland Marine multistate reference Loss Cost filing CM-2014-RLA1 without deviation for policies effective on and after 10/1/2014.

CM-2014-RLA1 represents a decrease of -20.8% to the current Commercial Inland Marine loss costs for the filed classes.

*Adjusted to reflect all prior rate changes.

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

Insurance Company of North America

Name of Company

Robert Reilly, Vice President

Official – Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective October 1, 2014.

	(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	121,848	-20.8
12.	Homeowners	_____	_____
13.	Commercial Multi-Peril	_____	_____
14.	Crop Hail	_____	_____
15.	Other _____	_____	_____
	<u>Line of Insurance</u>		

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):

Adoption of ISO's Commercial Inland Marine Multistate
Advisory Prosepctive Loss Costs
(CM-2014-RLA1)

* Adjusted to reflect all prior rate changes.

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

Nova Casualty Company
Name of Company

Craig Rappaport - Vice President
Official - Title

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

FORM (RF-3)

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Change in Company's premium or rate level produced by rate revision effective 10/01/2014

	(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	290,969	-20.8
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Life of Insurance</u>		

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):

The purpose of this filing is to adopt the ISO Division Eight

Commercial Inland Marine multistate reference Loss Cost filing CM-2014-RLA1 without deviation for policies effective on and after 10/1/2014.

CM-2014-RLA1 represents a decrease of -20.8% to the current Commercial Inland Marine loss costs for the filed classes.

*Adjusted to reflect all prior rate changes.

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

Pacific Employers Insurance Company

Name of Company

Robert Reilly, Vice President

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 7-1-2014

	(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	522,799	20.5%
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): _____

Revise Special Transit Rates and sign pricing.

*Adjusted to reflect all prior rate changes.

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

Sentry Select Insurance Company

Name of Company

Mike Williams - VP Actuary

Official - Title

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Change in Company's premium or rate level produced by rate revision effective 10/01/2014

	(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	981,342	-20.8
12.	Homeowners		
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):

The purpose of this filing is to adopt the ISO Division Eight

Commercial Inland Marine multistate reference Loss Cost filing CM-2014-RLA1 without deviation for policies effective on and after 10/1/2014.

CM-2014-RLA1 represents a decrease of -20.8% to the current Commercial Inland Marine loss costs for the filed classes.

*Adjusted to reflect all prior rate changes.

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

Westchester Fire Insurance Company

Name of Company

Robert Reilly, Vice President

Official - Title