

SERFF Tracking Number: CHMU-125874079 State: Arkansas
 Filing Company: Church Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CPP-19
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations
 Liability
 Product Name: Independent Church Package Program
 Project Name/Number: 2008 Interim/CPP-19

Filing at a Glance

Company: Church Mutual Insurance Company
 Product Name: Independent Church Package Program SERFF Tr Num: CHMU-125874079 State: Arkansas
 TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$100
 Sub-TOI: 05.0000 CMP Sub-TOI Combinations Co Tr Num: CPP-19 State Status: Fees verified and received
 Filing Type: Rate/Rule Co Status: Reviewer(s): Llyweyia Rawlins, Brittany Yielding
 Authors: Barbara Meyer, Bonny Graap Disposition Date: 10/28/2008
 Date Submitted: 10/27/2008 Disposition Status: Exempt from Review
 Effective Date Requested (New): 01/01/2009 Effective Date (New): 01/01/2009
 Effective Date Requested (Renewal): 04/01/2009 Effective Date (Renewal): 04/01/2009

State Filing Description:

General Information

Project Name: 2008 Interim Status of Filing in Domicile: Authorized
 Project Number: CPP-19 Domicile Status Comments:
 Reference Organization: N/A Reference Number: N/A
 Reference Title: N/A Advisory Org. Circular: N/A
 Filing Status Changed: 10/28/2008
 State Status Changed: 10/28/2008 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 Church Mutual Insurance Company has our Independent Church Package Program filed and approved in your state. As required, we are amending the forms by separate letter.

<i>SERFF Tracking Number:</i>	<i>CHMU-125874079</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Church Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>CPP-19</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0000 CMP Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Independent Church Package Program</i>		
<i>Project Name/Number:</i>	<i>2008 Interim/ CPP-19</i>		

Effective January 1, 2009, for new business, and April 1, 2009, for renewal business, Church Mutual requests your approval for the following:

Rule/Rate

- EGR-14 Deletes reference to E 516, Educators Legal Liability Coverage (withdrawn).
 - EGR-14 Deletes reference to E 516.1, Extended Reporting Period Endorsement - Educators Legal Liability (withdrawn).
 - EGR-14 Item 3. Adds newly filed endorsement E 501.1 (12-07), Spousal Liability.
 - EGR-14 Endorsements, Item 4. Adds newly filed endorsement E 501.2 (12-07), Directors, Officers and Trustees Liability Defense Expense.
 - EGR-14 Item 9. Adds newly filed endorsement E 509 (12-07), Corporate Entity Endorsement.
 - EGR-14 Item 10. Adds newly filed endorsement E 510 (12-07), Corporate Entity Endorsement Directors, Officers, and Trustees Liability.
 - EGR-14 Item 13. Adds newly filed endorsement E 520.2 (12-07), Employment Practices Liability Defense Expense Endorsement.
 - ER-37 Shows a correction at the \$100,000 limit for a church of \$1,000,000 or less. We had inadvertently shown a \$63 rate, but should have shown a \$52 rate.
 - ER-40 Withdrawing rates for Educators Legal Liability Coverage Form. Page now "Reserved For Future Use." (Form A 516, Educators Legal Liability Coverage Form is withdrawn.)
- Endorsement.
- „P ER-6 Filing reduced systems/equipment breakdown coverage percentage.
 - „P ER-7 Filing reduced TRIA property rates.
 - „P ER-12 Filing factors for optional medical expense limits of \$15,000 and \$20,000.
 - „P ER-13 Filing increased limit factor for limit of \$1,000,000/\$2,000,000.
 - „P ER-14 Reducing rates for legal defense coverage and adding an additional limit of \$20,000/\$60,000.

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„P ER-15 or 16 Filing reduced TRIA liability percentage.

„P ER-25 Filing rates for additional fidelity bond limits to \$250,000.

„P ER-37 and Filing rates for defense expense outside of the limit of liability for ER-37 (Cont.) Directors, Officers & Trustees Liability Coverage.

„P ER-39 (Cont.) Filing rates for defense expense outside of the limit of liability for Employment Practices Liability Coverage.

„P ER-40 Withdrawing rates for Educators Legal Liability Coverage Form. Page now "reserved for future use." (Form A 516, Educators Legal Liability Coverage Form withdrawn.)

„P ER-40b Filing rates for defense expense outside of the limit of liability for Educators Liability Endorsement Coverage.

„P ER-41 Filing option for additional medical expense limits for hired and non-owned automobile liability coverage of \$15,000 and \$20,000.

„P ER-41 Filing \$2,000,000/\$5,000,000 increased limit factor for hired and non-owned automobile liability coverage option.

„P ER-46 Filing revised newly constructed building factors.

An additional copy of this letter is enclosed for you to indicated your „Y approval or acknowledgment and return by use of the self-addressed, stamped envelope.

Company and Contact

Filing Contact Information

Donna Cleveland, Director--Commercial Lines dcleveland@churchmutual.com
3000 Schuster Lane (715) 539-4594 [Phone]
Merrill, WI 54452 (715) 539-4409[FAX]

Filing Company Information

Church Mutual Insurance Company CoCode: 18767 State of Domicile: Wisconsin
3000 Schuster Lane Group Code: Company Type: P&C
PO Box 357
Merrill, WI 54452 Group Name: State ID Number:
(715) 536-5577 ext. [Phone] FEIN Number: 39-0712210

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Church Mutual Insurance Company	\$100.00	10/27/2008	23486650

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	10/28/2008	10/28/2008

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Disposition

Disposition Date: 10/28/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 04/01/2009

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Filing Letter	Accepted for Informational Purposes	Yes
Supporting Document	Impact Statement	Accepted for Informational Purposes	Yes
Rate	General Rules	Accepted for Informational Purposes	Yes
Rate	Rating Rules	Accepted for Informational Purposes	Yes
Rate	Rating Rules	Accepted for Informational Purposes	Yes

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	General Rules	EGR-14	Replacement	EGR-14.pdf
Accepted for Informational Purposes	Rating Rules	ER-37	Replacement	ER-37.pdf
Accepted for Informational Purposes	Rating Rules	ER-40	Replacement	ER-40.pdf

* F. **Professional Liability Coverage Part.**

1. **E 500, Counseling Professional Liability Coverage Form** - Agrees to pay sums the insured is legally obligated to pay because of injury arising out of a counseling incident.
2. **E 501, Directors, Officers and Trustees Liability Coverage Form (Claims Made Basis)** - Insures the Directors, Officers, or Trustees of the governing body of the organization for their wrongful acts while acting in their capacity as Directors, Officers, and Trustees. Coverage is also provided for the insured entity.
- * 3. **E 501.1, Spousal Liability** - This endorsement provides coverage to a spouse when the spouse is included in a claim related to the director's or officer's activities.
- * 4. **E 501.2, Directors, Officers and Trustees Liability Defense Expense Endorsement** - This endorsement changes defense expense to a outside the limit.
- * 5. **E 502, Supplemental Extended Reporting Period Directors, Officers and Trustees Liability** - Provides for an extended reporting period.
- * 6. **E 504, Employee Benefits Liability Coverage (Claims Made Basis)** - This form agrees to pay those sums that the insured is legally obligated to pay as damages because of a benefit incident. A benefit incident means acts or omissions in the administration of Employee Benefit Programs.
- * 7. **E 506, Additional Insured - Designated Person or Organization** - This endorsement adds a specific person or organization as an additional insured for counseling liability coverage to the policy at no additional charge.
- * 8. **E 508, Extended Reporting Period Endorsement - Employee Benefits Liability** - This endorsement provides for an Extended Reporting Period.
- * 9. **E 509, Corporate Entity Endorsement** - This endorsement clarifies coverage intent to provide coverage to the named insured corporate entity and prevents stacking of limits for other corporate entities unless they are named as an additional insured.
- * 10. **E 510, Corporate Entity Endorsement Directors, Officers and Trustees Liability** - This endorsement amends the definition of Directors, Officers and Trustees.
- * 11. **E 515, Exclusion - Counseling Professional Liability - Specific Person(s), Position(s), or Organization(s)** - This endorsement excludes coverage for specified person(s), position(s), or organization(s).
- * 12. **E 520, Employment Practices Liability Coverage Form (Claims Made Basis)** - This form agrees to pay for injuries arising out of "wrongful employment practices" to which this insurance applies.
- * 13. **E 520.2, Employment Practices Liability Defense Expense Endorsement** - This endorsement changes defense expense to outside the limit of insurance.
- * 14. **E 521, Supplemental Extended Reporting Period - Employment Practices Liability** - Provides for an extended reporting period.
- * 15. **E 523, Exclusion - Failure to Incorporate** - This endorsement excludes coverage for claims arising out of the insured's failure to incorporate.
- * 16. **E 528, Educators Liability Endorsement** - This endorsement amends the Directors, Officers and Trustees Liability Coverage Form adding coverage to include an "educational entity."
- * 17. **E 529, Employment Practices Liability Coverage Amendment** - This endorsement clarifies the intent of Employment Practices Liability Coverage by excluding claims related to the Fair Labor Standards Act and other wage/labor acts.
- * 18. **E 530, Affiliated Entity Dispute Legal Defense Coverage Endorsement** - This endorsement clarifies and provides coverage under the Directors, Officers and Trustees Liability Coverage Form for "defense expenses" for "affiliated entities" with limits of \$25,000 per occurrence and \$50,000 aggregate.

Asset Groups	Limits of Liability (Defense Outside of Limits)			
	100,000	250,000	500,000	1,000,000
Church				
\$1,000,000 or less	\$52	\$90	\$139	\$258
\$1,000,001 to \$5,000,000	\$70	\$122	\$188	\$349
\$5,000,001 to \$10,000,000	\$85	\$149	\$230	\$426
\$10,000,001 to \$25,000,000	\$129	\$225	\$347	\$643
\$25,000,001 to \$50,000,000	\$173	\$303	\$467	\$865
\$50,000,001 to \$100,000,000	\$258	\$452	\$697	\$1,292
Church with Day Care/Preschool				
\$1,000,000 or less	\$103	\$181	\$279	\$517
\$1,000,001 to \$5,000,000	\$139	\$244	\$377	\$697
\$5,000,001 to \$10,000,000	\$170	\$298	\$460	\$852
\$10,000,001 to \$25,000,000	\$257	\$450	\$695	\$1,286
\$25,000,001 to \$50,000,000	\$346	\$606	\$935	\$1,731
\$50,000,001 to \$100,000,000	\$517	\$904	\$1,395	\$2,583

6. **All Claims Made Professional Liability Forms Supplemental Extended Reporting Period Rule and Factor.**

The maximum charge for extending a cancelled or nonrenewed claims made policy cannot exceed 2 times the expired or cancelled annual premium.

7. **Claims Made Multipliers.**

Year In Claims Made	Claims Made Multiplier
1	.70
2	.75
3	.85
4	.95
5 or more	1.00

* D. **Reserved For Future Use.**

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Supporting Document Schedules

Satisfied -Name: Filing Letter **Review Status:** Accepted for Informational Purposes 10/28/2008

Comments:

Attachment:

AR-CPP-19.pdf

Satisfied -Name: Impact Statement **Review Status:** Accepted for Informational Purposes 10/28/2008

Comments:

Attachment:

CW Impact Statement.pdf



Listening. Learning. Leading.®

October 21, 2008

HONORABLE JULIE BENAFIELD BOWMAN
COMMISSIONER OF INSURANCE
ARKANSAS DEPARTMENT OF INSURANCE
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

RE: Independent Church Package Program
Rate/Rule Filing
NAIC No. 18767
Church Mutual Filing No. CPP-19

Dear Commissioner Bowman:

Church Mutual Insurance Company has our Independent Church Package Program filed and approved in your state. As required, we are amending the forms by separate letter.

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Arkansas Department of Insurance
Page 2
October 21, 2008

If you have any questions, please contact me at (800) 554-2642, select Option 4, and enter Extension 4594.

Sincerely,

A handwritten signature in cursive script that reads "Donna J. Cleveland".

Donna J. Cleveland, CPCU
Director--Commerical Lines

jll

Enclosures: Filing Fee \$100
EGR-14, ER-37, ER-37 (Cont.), ER-39 (Cont.), ER-40
Rate Level Impact Statement Summary

COMMERCIAL PACKAGE RATE LEVEL IMPACT STATEMENT SUMMARY

POLICY TYPE 02 & 21

State: Countrywide Impact excluding the states of: NY, DC, CA, MA, PA, IL, WA

Premium Year: 2007

Coverage Part	POLICY TYPE 02			POLICY TYPE 21			POLICY TYPE 02 & 21		
	Current Writ. Prem.	% Change	New Writ. Prem.	Current Writ. Prem.	% Change	New Writ. Prem.	Current Writ. Prem.	% Change	New Writ. Prem.
Property - Group I									
Class	\$42,334,704	0.18	\$42,410,906	\$21,264,136	0.18	\$21,302,411	\$63,598,840	0.18	\$63,713,318
Published	\$17,495,234	0.18	\$17,526,725	\$0	0.18	\$0	\$17,495,234	0.18	\$17,526,725
	\$59,829,938	0.18	\$59,937,632	\$21,264,136	0.18	\$21,302,411	\$81,094,074	0.18	\$81,240,043
Property - Group II									
All Group II	\$67,419,892	0.18	\$67,541,248	\$18,624,198	0.18	\$18,657,722	\$86,044,090	0.18	\$86,198,969
Total Group I and Group II	\$127,249,830	0.18	\$127,478,880	\$39,888,334	0.18	\$39,960,133	\$167,138,164	0.18	\$167,439,013
Other Property									
Special Form	\$29,642,704	0.00	\$29,642,704	\$9,448,977	0.00	\$9,448,977	\$39,091,681	0.00	\$39,091,681
Special Theft	\$11,567,099	0.00	\$11,567,099	\$4,593,830	0.00	\$4,593,830	\$16,160,929	0.00	\$16,160,929
Earthquake	\$1,174,775	0.18	\$1,176,890	\$389,185	0.18	\$389,886	\$1,563,960	0.18	\$1,566,775
Broad	\$489,340	0.00	\$489,340	\$0	0.00	\$0	\$489,340	0.00	\$489,340
Remaining Causes - ISO	(\$11,459)	0.18	(\$11,480)	\$11,563	0.18	\$11,584	\$104	0.18	\$104
SEB	\$8,039,386	-9.80	\$7,251,526	\$2,525,578	-9.80	\$2,278,071	\$10,564,964	-9.80	\$9,529,598
Remaining Causes - CMIC	\$1,012,415	0.00	\$1,012,415	\$0	0.00	\$0	\$1,012,415	0.00	\$1,012,415
Terrorism	\$1,739,556	2.44	\$1,782,001	\$264,002	2.44	\$270,444	\$2,003,558	2.44	\$2,052,445
Total Property	\$180,903,646	-0.26	\$180,389,376	\$57,121,469	-0.30	\$56,952,924	\$236,026,115	-0.29	\$237,342,299
General Liability									
ISO Liability	\$32,305,080	0.18	\$32,363,229	\$7,501,370	0.18	\$7,514,872	\$39,806,450	0.18	\$39,878,102
CM Liability	\$1,551,391	0.00	\$1,551,391	\$34,001	0.00	\$34,001	\$1,585,392	0.00	\$1,585,392
CM Medical	\$4,097,995	0.00	\$4,097,995	\$141,415	0.00	\$141,415	\$4,239,410	0.00	\$4,239,410
CM SM Liability	\$13,369,824	0.00	\$13,369,824	\$3,557,032	0.00	\$3,557,032	\$16,926,856	0.00	\$16,926,856
CM Liab. & Med Combined	\$391,710	0.00	\$391,710	\$0	0.00	\$0	\$391,710	0.00	\$391,710
Other First Party Coverages	\$1,456,113	-21.45	\$1,143,777	\$523,621	-25.37	\$390,778	\$1,979,734	-22.49	\$1,534,555
Terrorism	\$731,529	-50.00	\$366,765	\$145,107	-50.00	\$72,554	\$876,636	-50.00	\$438,318
Total General Liability	\$53,903,642	-1.15	\$53,283,890	\$11,902,546	-1.61	\$11,710,652	\$65,806,188	-1.23	\$64,994,343
Crime									
Blanket bond	\$1,040,206	0.00	\$1,040,206	\$311,688	0.00	\$311,688	\$1,351,894	0.00	\$1,351,894
Schedule Bond	\$6,360	0.00	\$6,360	\$0	0.00	\$0	\$6,360	0.00	\$6,360
Church Money & Sec.	\$663,449	0.00	\$663,449	\$347,928	0.00	\$347,928	\$1,011,377	0.00	\$1,011,377
Camp Money & Sec.	\$12,391	0.00	\$12,391	\$0	0.00	\$0	\$12,391	0.00	\$12,391
Church Property	\$32,048	0.00	\$32,048	\$14,902	0.00	\$14,902	\$46,950	0.00	\$46,950
Camp Property	\$2,293	0.00	\$2,293	\$0	0.00	\$0	\$2,293	0.00	\$2,293
Forgery or Alteration	\$22,866	0.00	\$22,866	\$0	0.00	\$0	\$22,866	0.00	\$22,866
Blanket M & S & Oth. Prop.	(\$111)	0.00	(\$111)	\$6	0.00	\$6	(\$105)	0.00	(\$105)
Theft, Dis. Dest. (Form C)	\$21,539	0.00	\$21,539	\$0	0.00	\$0	\$21,539	0.00	\$21,539
Prem.Theft & Rob. (Form H)	\$3,366	0.00	\$3,366	\$0	0.00	\$0	\$3,366	0.00	\$3,366
All Remaining	\$9,557	0.00	\$9,557	\$0	0.00	\$0	\$9,557	0.00	\$9,557
Total Crime	\$1,813,964	0.00	\$1,813,964	\$674,524	0.00	\$674,524	\$2,488,486	0.00	\$2,488,486
Inland Marine									
CM Classes	\$1,276,081	0.00	\$1,276,081	\$57,721	0.00	\$57,721	\$1,333,802	0.00	\$1,333,802
ISO Classes	\$81,891	0.00	\$81,891	\$3,278	0.00	\$3,278	\$85,169	0.00	\$85,169
Total Inland Marine	\$1,357,972	0.00	\$1,357,972	\$60,999	0.00	\$60,999	\$1,418,971	0.00	\$1,418,971
Professional Liability									
Health Care Facility:	\$2,603,738	0.00	\$2,603,738	\$0	0.00	\$0	\$2,603,738	0.00	\$2,603,738
Counseling:	\$1,158,007	0.00	\$1,158,007	\$539,125	0.00	\$539,125	\$1,697,132	0.00	\$1,697,132
Employee Benefits Liab.	\$220,304	0.00	\$220,304	\$2,794	0.00	\$2,794	\$223,098	0.00	\$223,098
DO&T Liab.	\$4,234,270	0.00	\$4,234,270	\$934,984	0.00	\$934,984	\$5,169,254	0.00	\$5,169,254
Incidental Med. Services	\$90,970	0.00	\$90,970	\$0	0.00	\$0	\$90,970	0.00	\$90,970
Employment Practices:	\$2,114,050	0.00	\$2,114,050	\$68,039	0.00	\$68,039	\$2,182,089	0.00	\$2,182,089
Educators Legal Liability	\$82,632	0.00	\$82,632	\$2,163	0.00	\$2,163	\$84,795	0.00	\$84,795
All Remaining	\$0	0.00	\$0	\$0	0.00	\$0	\$0	0.00	\$0
Total Professional Liability	\$10,503,871	0.00	\$10,503,871	\$1,547,105	0.00	\$1,547,105	\$12,051,076	0.00	\$12,051,076
Hired & Nonowned Auto									
HNA, BI & PD	\$3,211,944	0.00	\$3,211,944	\$1,510,930	0.00	\$1,510,930	\$4,722,874	0.00	\$4,722,874
HNA, Medical	\$295,788	0.00	\$295,788	\$174,459	0.00	\$174,459	\$470,247	0.00	\$470,247
Rental Liability	\$387,609	0.00	\$387,609	\$244,655	0.00	\$244,655	\$632,264	0.00	\$632,264
Rental PD	\$631,160	0.00	\$631,160	\$395,113	0.00	\$395,113	\$1,026,273	0.00	\$1,026,273
Total Automobile	\$4,526,501	0.00	\$4,526,501	\$2,325,157	0.00	\$2,325,157	\$6,851,658	0.00	\$6,851,658
All Coverage Combined	\$253,009,686	-0.45	\$251,875,473	\$73,631,800	-0.49	\$73,271,362	\$326,641,496	-0.46	\$325,146,835
Amount of Change			(\$1,134,223)			(\$360,438)			(\$1,494,661)

*Percentage Changes are to current rate levels and do not project future premiums.