

Homeowners Rate Changes with effective dates 2004 and 2005 (as of April 14, 2005)

COMPANY NAME	NEW BUSINESS EFFECTIVE DATE	RENEWAL EFFECTIVE DATE	RATE CHANGE
TOWN & COUNTRY MUTUAL INSURANCE COMPANY	1/1/2004		0.0%
HARTFORD FIRE INSURANCE COMPANY	1/6/2004		10.8%
HARTFORD ACCIDENT & INDEMNITY COMPANY	1/6/2004		10.8%
HARTFORD UNDERWRITERS INSURANCE COMPANY	1/6/2004		10.8%
TWIN CITY FIRE INSURANCE COMPANY	1/6/2004		10.8%
AUTO CLUB FAMILY INSURANCE COMPANY	1/15/2004	1/15/2004	14.6%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1/19/2004		0.0%
FIRST LIBERTY INSURANCE CORP,THE	1/19/2004		0.0%
MERASTAR INSURANCE COMPANY	2/1/2004	2/1/2004	19.9%
COLUMBIA NATIONAL INSURANCE COMPANY	2/1/2004	3/1/2004	16.5%
FOREMOST INSURANCE COMPANY	2/15/2004	3/15/2004	6.2%
SAFECO INSURANCE COMPANY OF AMERICA	2/26/2004	4/6/2004	11.2%
TOWN & COUNTRY MUTUAL INSURANCE COMPANY	3/1/2004	3/1/2004	10.0%
FIDELITY & DEPOSIT COMPANY OF MARYLAND	4/1/2004		0.0%
EMPLOYERS MUTUAL CASUALTY COMPANY	4/15/2004		19.7%
EMCASCO INSURANCE COMPANY	4/15/2004		19.8%
CINCINNATI INSURANCE COMPANY	5/1/2004	5/1/2004	26.5%
FIRST LIBERTY INSURANCE CORP,THE	5/12/2004		0.0%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5/12/2004		8.0%
EMPIRE FIRE AND MARINE INSURANCE CO	6/1/2004		0.0%
CINCINNATI INSURANCE COMPANY	6/1/2004	6/1/2004	-8.4%
FARMERS INSURANCE EXCHANGE	6/16/2004	6/16/2004	0.5%
FARMERS INSURANCE COMPANY, INC.	6/16/2004	6/16/2004	0.0%
OHIO CASUALTY INSURANCE COMPANY	7/1/2004	8/22/2004	0.0%
WEST AMERICAN INSURANCE COMPANY	7/1/2004	8/22/2004	0.0%
AMERICAN FIRE AND CASUALTY COMPANY	7/1/2004	8/22/2004	0.0%
Farm Bureau Mutual Insurance Company of Arkansas, Inc.	7/1/2004	7/1/2004	9.1%
FEDERAL INSURANCE COMPANY	7/12/2004	7/12/2004	28.3%
VIGILANT INSURANCE COMPANY	7/12/2004	7/12/2004	0.0%
PACIFIC INDEMNITY CO	7/12/2004	7/12/2004	0.0%
ECONOMY PREMIER ASSURANCE COMPANY	7/15/2004	9/15/2004	0.0%
METROPOLITAN PROPERTY & CAS INS CO	7/15/2004	9/15/2004	3.0%
FOREMOST INSURANCE COMPANY	38200	9/1/2004	0.2%
AMICA MUTUAL INSURANCE COMPANY	8/1/2004	8/1/2004	5.2%
ALLSTATE INDEMNITY COMPANY	8/23/2004	10/7/2004	0.0%
SHELTER MUTUAL INSURANCE COMPANY	8/25/2004	9/29/2004	3.4%
SECURITY NATIONAL INS CO	9/1/2004		2.2%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	38245		0.0%
CONTINENTAL INSURANCE COMPANY	9/28/2004	9/28/2004	12.3%
Encompass Insurance Company of America	9/28/2004	9/28/2004	12.3%

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FIDELITY & CASUALTY COMPANY OF NEW YORK	9/28/2004	9/28/2004	12.3%
UNITED SERVICES AUTOMOBILE ASSOCIATION	10/1/2004		0.0%
USAA CASUALTY INSURANCE COMPANY	10/1/2004		-3.8%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	10/1/2004	10/1/2004	0.4%
COLUMBIA MUTUAL INS CO	11/1/2004	11/1/2004	16.1%
HANOVER INSURANCE COMPANY	11/1/2004		7.0%
MASSACHUSETTS BAY INSURANCE COMPANY	11/1/2004		4.9%
HANOVER AMERICAN INSURANCE COMPANY	11/1/2004		4.0%
STANDARD FIRE INSURANCE COMPANY	11/12/2004		8.0%
AUTOMOBILE INS CO OF HARTFORD CT	11/12/2004		7.8%
TRAVELERS INDEMNITY CO OF AMERICA	11/12/2004		7.8%
STATE AUTO PROPERTY & CASUALTY I C	11/15/2004	11/15/2004	6.0%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	11/15/2004	11/15/2004	6.7%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	11/25/2004	11/30/2004	1.1%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPAN	11/25/2004	11/30/2004	2.5%
COLUMBIA NATIONAL INSURANCE COMPANY	12/15/2004	1/15/2005	-2.7%
COLUMBIA MUTUAL INS CO	12/15/2004	1/15/2005	-1.7%
TRINITY UNIVERSAL INS CO	1/1/2005		2.2%
TOWN & COUNTRY MUTUAL INSURANCE COMPANY	1/1/2005		-3.0%
AUTO CLUB FAMILY INSURANCE COMPANY	1/15/2005		-3.0%
BEACON NATIONAL INS CO	1/20/2005	3/1/2005	21.7%
STATE FARM FIRE & CASUALTY COMPANY	3/15/2005	5/1/2005	-9.0%
CAMERON MUTUAL INSURANCE COMPANY	5/1/2005		-1.5%
ARMED FORCES INSURANCE EXCHANGE	5/16/2005	7/4/2005	6.9%
CINCINNATI INSURANCE COMPANY	9/1/2005		0.5%