

Explanation of Changes 01-31-2007

P&C FORMS

Countrywide - Revised

2 (2007/02)

Automobile Loss Notice

Please Note: This form is now three pages

Page 1

1. In INSURED section, reformat RESIDENCE PHONE, BUSINESS PHONE, CELL PHONE AND E-MAIL ADDRESS to extend across entire section
2. In CONTACT section, reformat RESIDENCE PHONE, BUSINESS PHONE, CELL PHONE AND E-MAIL ADDRESS to extend across entire section
3. In LOSS section, expand the DESCRIPTION OF ACCIDENT field and reformat label
4. In INSURED VEHICLE section, expand field for OWNER'S NAME AND ADDRESS and reformat label
5. In INSURED VEHICLE section, expand field for DRIVER'S NAME AND ADDRESS and reformat label
6. In INSURED VEHICLE section, reformat RESIDENCE PHONE and BUSINESS PHONE fields for both OWNER and DRIVER
7. In INSURED VEHICLE section, expand DESCRIBE DAMAGE section and reformat remaining fields
8. Move PROPERTY DAMAGED, INJURED AND WITNESSES OR PASSENGERS sections to Page 2
9. Revise footer to Page 1 of 3

Page 2 (Create new Page 2)

10. In PROPERTY DAMAGED section, expand field for OWNER'S NAME AND ADDRESS and reformat label
11. In PROPERTY DAMAGED section, expand field for OTHER DRIVER'S NAME AND ADDRESS and reformat label
12. In PROPERTY DAMAGED section, reformat RESIDENCE PHONE and BUSINESS PHONE fields for both OWNER and OTHER DRIVER
13. In PROPERTY DAMAGED section, expand DESCRIBE DAMAGE section and reformat remaining fields
14. In INJURED section, add two more rows and increase height to capture required information
15. In WITNESSES OR PASSENGERS section, add one more row and increase height to capture required information
16. In WITNESSES OR PASSENGERS section, expand and reformat REPORTED BY and REPORTED TO fields
17. In WITNESSES OR PASSENGERS section, expand and reformat SIGNATURE OF INSURED and SIGNATURE OF PRODUCER fields and add DATE fields following each
18. Delete REMARKS from WITNESSES OR PASSENGERS section, and create a new REMARKS section
19. Add Page 2 of 3 to footer

Page 3

20. Fraud Warnings are now Page 3. Revise footer to Page 3 of 3

Explanation of Changes 01-31-2007

22 (2007/01)

Intermodal Interchange Certificate of Insurance

1. In COVERAGES section, TYPE OF INSURANCE column, under GENERAL AGGREGATE LIMIT APPLIES TO: add two check boxes. One labeled POLICY and the other blank
2. In COVERAGES section, POLICY EFFECTIVE DATE and POLICY EXPIRATION DATE columns, add YY to the year label
3. In COVERAGES section, TYPE OF INSURANCE column, reduce height of OTHER row
4. In DESCRIPTION OF OPERATIONS, etc, reduce height
5. Add -2007. All rights reserved. to ACORD copyright
6. Add, The ACORD name and logo are registered marks of ACORD, to footer

36 (2007/01)

Agent/Broker Record of Change

1. In AGENCY section, add the word NEW
2. In INSURANCE COMPANY NAME section, add fields for CURRENT AGENCY and CURRENT PRODUCER
3. In the table in the body of the form, reformat table and add NAMED INSURED (AS IT APPEARS ON POLICY) as first column
4. In the SIGNATURE section, add fields for STREET ADDRESS OF INSURED, CITY OF INSURED, STATE OF INSURED and ZIP CODE OF INSURED
5. Update ACORD copyright to 2007

126 (2007/01)

Commercial General Liability Section

Page 1

1. In SCHEDULE OF HAZARDS section, increase width of HAZ # column and decrease width of CLASSIFICATION column
2. In footer, delete PLEASE COMPLETE REVERSE SIDE and replace with Page 1 of 2
3. Add -2007. All rights reserved. to ACORD copyright
4. Add, The ACORD name and logo are registered marks of ACORD, to footer

Page 2

5. In PRODUCTS/COMPLETED OPERATIONS section, add (If "YES", attach ACORD 815) to Question 2
6. Add WA to fraud warning at the bottom of the page
7. In footer, revise ATTACH TO APPLICANT INFORMATION SECTION to ATTACH TO ACORD 125

Explanation of Changes 01-31-2007

140 (2007/01)

Property Section

Page 1

1. In PREMISES INFORMATION section, add a column labeled APPLIES TO directly to the right of the current column labeled DEDUCTIBLE(S)
2. In PREMISES INFORMATION section, reduce the width of the VALUATION column and rename column label, reduce the width of the old DEUCTIBLE(S) column and rename column label and reduce column width of FORMS AND CONDITIONS TO APPLY column
3. In ADDITIONAL COVERAGES, OPTIONS, RESTRICTIONS, ENDORSEMENTS AND RATING INFORMATION section, directly above the CONSTRUCTION TYPE field, add # OF OPEN SIDES ON STRUCTURE: field
4. Update ACORD copyright to 2007

Page 2

5. In ADDITIONAL PREMISES INFORMATION section, add a column labeled APPLIES TO directly to the right of the current column labeled DEDUCTIBLE(S)
6. In ADDITIONAL PREMISES INFORMATION section, reduce the width of the VALUATION column and rename column label, reduce the width of the old DEUCTIBLE(S) column and rename column label and reduce column width of FORMS AND CONDITIONS TO APPLY column
7. In ADDITIONAL COVERAGES, OPTIONS, RESTRICTIONS, ENDORSEMENTS AND RATING INFORMATION section, directly above the CONSTRUCTION TYPE field, add # OF OPEN SIDES ON STRUCTURE: field

Explanation of Changes 01-31-2007

144 (2007/01)

Glass and Sign Supplement

Please Note: This form is now two pages

Page 1

1. Replace logo
2. Delete border around title and center
3. In DATE section, reformat label, update to (MM/DD/YYYY) format and delete rectangle
4. Delete GLASS and SIGN section to the left of section titled COMPANY USE and expand COMPANY USE section
5. In GLASS SCHEDULE section, in the LIMIT OF INSURANCE column, split into two rows, for LIMIT and DED
6. In GLASS SCHEDULE section, add three additional row items
7. In GLASS SCHEDULE section, add a field for TOTAL PREMIUM in the last column
8. In SIGN SCHEDULE section, in the LIMIT OF INSURANCE column, split into two rows, for LIMIT and DED
9. In SIGN SCHEDULE section, add four additional row items
10. In SIGN SCHEDULE section, add a field for TOTAL PREMIUM in the last column
11. move GENERAL INFORMATION section to Page 2
12. Revise footer to ATTACH TO ACORD 140
13. Add -2007. All rights reserved. to ACORD copyright
14. Add, The ACORD name and logo are registered marks of ACORD, to footer.

Page 2

15. Reformat GENERAL INFORMATION section to have questions run across the page, to have a field below the question and to have one field to collect either a YES (Y) or NO (N) answer
16. Add a section named REMARKS
17. Add Page 2 of 2 to Footer

Explanation of Changes 01-31-2007

State Specific - Revised

64 DC (2007/01)

Application to District of Columbia Property Insurance Placement Facility for Basic Property Inspection and Insurance Program

All four pages

1. Update ACORD copyright to 2007
2. In BUILDING MORTGAGEE(S) section, in statement immediately above INSTALLMENT, revise, IF "YES", PLEASE EXPLAIN, to IF "YES", SUBMIT COPY WITH APPLICATION

64 MD (2007/01)

Maryland Property Insurance Availability Program Essential Property Insurance Inspection and Placement

All four pages

1. Update ACORD copyright to 2007
2. In BUILDING MORTGAGEE(S) section, in statement immediately above INSTALLMENT, revise, IF "YES", PLEASE EXPLAIN, to IF "YES", SUBMIT COPY WITH APPLICATION

Explanation of Changes 01-31-2007

90 KS (2007/01)

Kansas Personal Auto Application

Please Note: This form is now three pages

Page 1

1. In Agency section, add field for PHONE, FAX and E-MAIL ADDRESS
2. In COVERAGES/PREMIUMS section, add three additional blank rows
3. In COVERAGES/PREMIUMS section, increase Additional Coverages/Endorsements area
4. In RESIDENT & DRIVER INFORMATION section increase rows to six drivers.
5. Move ACCIDENTS/CONVICTIONS section to Page 2 and reduce
6. Add Page 1 of 3 to Footer
7. Add, -2007. All rights reserved., to ACORD copyright
8. Add, The ACORD name and logo are registered marks of ACORD, to footer.

Page 2

9. In ADDITIONAL INTEREST section, expand Name and Address field, left align check boxes and add blank check box. Right align VEH # directly above LOAN NUMBER
10. In PRIOR COVERAGES section, create separate fields for PRIOR CARRIER, PRIOR PRODUCER, PRIOR POLICY NUMBER and EXPIRATION DATE
11. In GENERAL INFORMATION section, delete IN REMARKS from Explain all "Yes" Responses (in two places)
12. In GENERAL INFORMATION section, reformat entire section so that each question has a field below it to capture the remarks
13. In GENERAL INFORMATION section, add, "IN THE LAST 3 YEARS" to the end of Question 8
14. In GENERAL INFORMATION section, add new Question 15
15. Add Page 2 of 3 to Footer

Page 3

16. Reformat REMARKS section
17. In BINDER/SIGNATURE section, increase font to 9pt.
18. Add Page 3 of 3 to Footer

Explanation of Changes 01-31-2007

97 SC (2007/01)

Associated Insurers Plan of South Carolina - Private Passenger Application

All pages, revise edition date of AIP form number in footer

Page 1,

1. Add, -2007. All rights reserved., to ACORD copyright
2. Add, The ACORD name and logo are registered marks of ACORD, to footer.

Page 3, Section 6 - Coverages

2. Combined Single Limit Liability (CSL), delete check boxes for \$40,000 and \$50,000
3. Bodily Injury Liability, delete check box for \$15/30,000
4. Property Damage Liability, delete check box for \$10,000
5. Uninsured Motorist
 - a. Combined Single Limit, delete check boxes for \$40,000 and \$50,000
 - b. Split Limits Bodily Injury, delete check box for \$15/30,000
 - c. Split Limits Property Damage (\$200 deductible), delete check box for \$10,000
6. Underinsured Motorist (UIM)
 - a. Combined Single Limit, delete check boxes for \$40,000 and \$50,000
 - b. Split Limits Bodily Injury, delete check box for \$15/30,000
 - c. Split Limits Property Damage, delete check box for \$10,000

129 SC (2007/01)

Associated Insurers Plan of South Carolina - Supplemental Vehicle Schedule

All pages, revise edition date of AIP form number in footer

Page 1, Coverages and Premiums

1. Combined Single Limit Liability (CSL), delete check boxes for \$50,000
2. Bodily Injury Liability, delete check box for \$15/30,000
3. Uninsured Motorist (UM)
 - a. Combined Single Limit, delete check boxes for \$40,000 and \$50,000
 - b. Split Limits Bodily Injury, delete check box for \$15/30,000
 - c. Split Limits Property Damage (\$200 deductible), delete check box for \$10,000
4. Underinsured Motorist (UIM)
 - a. Combined Single Limit, delete check boxes for \$40,000 and \$50,000
 - b. Split Limits Bodily Injury, delete check box for \$15/30,000
 - c. Split Limits Property Damage, delete check box for \$10,000
5. Add, -2007. All rights reserved., to ACORD copyright
6. Add, The ACORD name and logo are registered marks of ACORD, to footer.
7. Add Page 1 of 2

Page 2 Footer

8. Add Page 2 of 2

Explanation of Changes 01-31-2007

137 KS (2007/01)

Kansas Commercial Auto

Please Note: This form is now three pages

Page 1

1. In BUSINESS AUTO section, under PHYSICAL DAMAGE, revise COMPREHENSIVE to COMP / OTC
2. Move TRUCKERS section to page 2
3. Add new section entitled, ENDORSEMENTS / REMARKS
4. Add Page 1 of 3 to Footer
5. Add -2007. All rights reserved. to ACORD copyright
6. Add, The ACORD name and logo are registered marks of ACORD, to footer.

Page 2

7. In TRUCKERS section, under HIRED/BORROWED LIABILITY add the word TRUCKERS
8. In TRUCKERS section, under PHYSICAL DAMAGE, revise COMPREHENSIVE to COMP / OTC
9. In TRUCKERS section, under TRAILER INTERCHANGE, replace the column label STATE, with FARTH ZONE
10. In TRUCKERS section, under TRAILER INTERCHANGE, revise COMPREHENSIVE to COMP / OTC
11. Move MOTOR CARRIER section to page 3
12. Add new section entitled, ENDORSEMENTS / REMARKS
13. Add Page 2 of 3 to Footer

Page 3

14. In TRUCKERS section, under HIRED/BORROWED LIABILITY add the word TRUCKERS
15. In TRUCKERS section, under PHYSICAL DAMAGE, revise COMPREHENSIVE to COMP / OTC
16. In TRUCKERS section, under TRAILER INTERCHANGE, replace the column label STATE, with FARTH ZONE
17. In TRUCKERS section, under TRAILER INTERCHANGE, revise COMPREHENSIVE to COMP / OTC
18. Rename section, ENDORSEMENTS / REMARKS
19. Add Page 3 of 3 to Footer

138 KS (2007/01)

Kansas Garage and Dealers

1. Replace logo
2. Remove border around title and center
3. In COVERAGES/LIMITS section, under PHYSICAL DAMAGE, revise COMPREHENSIVE to COMP / OTC
4. In COVERAGES/LIMITS section, under GARAGE KEEPERS, revise COMPREHENSIVE to COMP / OTC
5. Reformat ENDORSEMENTS / REMARKS section
6. Add -2007. All rights reserved. to ACORD copyright
7. Add, The ACORD name and logo are registered marks of ACORD, to footer

Explanation of Changes 01-31-2007

177 SC (2007/01)

Associated Insurers Plan of South Carolina - Commercial Application

All pages, revise edition date of AIP form number in footer

Page 1

1. Add, -2007. All rights reserved., to ACORD copyright
2. Add, The ACORD name and logo are registered marks of ACORD, to footer.

Page 4, Section 11 a - Coverages

3. Combined Single Limit Liability (CSL), delete check boxes for \$40,000 and \$50,000
4. Bodily Injury Liability, delete check box for \$15/30,000
5. Property Damage Liability, delete check box for \$10,000
6. Uninsured Motorist
 - a. Combined Single Limit, delete check boxes for \$40,000 and \$50,000
 - b. Split Limits Bodily Injury, delete check box for \$15/30,000
 - c. Split Limits Property Damage (\$200 deductible), delete check box for \$10,000
7. Underinsured Motorist (UIM)
 - a. Combined Single Limit, delete check boxes for \$40,000 and \$50,000
 - b. Split Limits Bodily Injury, delete check box for \$15/30,000
 - c. Split Limits Property Damage, delete check box for \$10,000

Explanation of Changes 01-31-2007

185 SC (2007/01)

Associated Insurers Plan of South Carolina - Uninsured & Underinsured Auto Insurance Coverages Form for Private Passenger Risks

All pages, revise edition date of AIP form number in footer

Page 1

1. Replace entire page
2. Add, -2007. All rights reserved., to ACORD copyright
3. Add, The ACORD name and logo are registered marks of ACORD, to footer.

Page 2

4. Replace section at top
5. Replace third paragraph beginning with \$15,000 / \$30,000 / \$10,000, etc.
6. In section II. OFFER OF ADDITIONAL UNINSURED MOTORIST COVERAGE, add title, INDIVIDUAL NAMED INSUREDS AND PARTNERSHIPS to table
7. In table, under BODILY INJURY, delete SINGLE LIMITS amount of \$50,000 and AMOUNTS OF INCREASED PREMIUM, \$111 and \$116
8. Replace the I SELECT section at the bottom of the form

Page 3

9. In III. OFFER OF UNDERINSURED MOTORIST COVERAGE, add the word, OPTIONAL
10. In III. OFFER OF UNDERINSURED MOTORIST COVERAGE, add new third paragraph
11. Add title, INDIVIDUAL NAMED INSUREDS AND PARTNERSHIPS to table
12. In table, under BODILY INJURY, delete entire first row
13. In table, under BODILY INJURY, under SPLIT LIMITS, delete \$50,000 under SINGLE LIMITS, delete AMOUNTS OF INCREASED PREMIUM, \$111 and \$116
14. In table, under PROPERTY DAMAGE, under SPLIT LIMITS, delete \$10,000, under SINGLE AUTO, delete \$9 and under MULTIAUTO, delete \$5
15. Add the word, OPTIONAL to, DO YOU WISH TO PURCHASE OPTIONAL UNDERINSURED MOTORIST COVERAGE?
16. Replace the I SELECT section
17. In IV. APPLICANT'S ACKNOWLEDGEMENT section, replace entire paragraph

Explanation of Changes 01-31-2007

186 SC (2007/01)

Associated Insurers Plan of South Carolina - Uninsured & Underinsured Auto Insurance Coverages Form for Private Passenger Risks

All pages, revise edition date of AIP form number in footer

Page 1

1. Replace entire page
2. Add, -2007. All rights reserved., to ACORD copyright
3. Add, The ACORD name and logo are registered marks of ACORD, to footer.

Page 2

4. Replace section at top
5. Replace third paragraph beginning with \$15,000 / \$30,000 / \$10,000, etc.
6. In section II. OFFER OF ADDITIONAL UNINSURED MOTORIST COVERAGE, add title, INDIVIDUAL NAMED INSUREDS AND PARTNERSHIPS to table
7. In table, under BODILY INJURY, delete SINGLE LIMITS amount of \$50,000
8. Replace the I SELECT section at the bottom of the form

Page 3

9. In III. OFFER OF UNDERINSURED MOTORIST COVERAGE, add the word, OPTIONAL
10. In III. OFFER OF UNDERINSURED MOTORIST COVERAGE, add new third paragraph
11. Add title, INDIVIDUAL NAMED INSUREDS AND PARTNERSHIPS to table
12. In table, under BODILY INJURY, delete entire first row
13. In table, under BODILY INJURY, under SINGLE LIMITS, delete \$50,000
14. In table, under PROPERTY DAMAGE, under SPLIT LIMITS, delete \$10,000
15. Add the word, OPTIONAL to, DO YOU WISH TO PURCHASE OPTIONAL UNDERINSURED MOTORIST COVERAGE?
16. Replace the I SELECT section
17. In IV. APPLICANT'S ACKNOWLEDGEMENT section, replace entire paragraph

Countrywide - New

NONE

State Specific - New

NONE

LIFE & ANNUITY FORMS

NONE

WITHDRAWN FORMS

NONE

FIG CHANGES ONLY

NONE