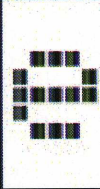




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eDGE™

February 16, 2007

Your weekly news broker

Property/Casualty Rates Continue Decline

MarketScout reports that U.S. property/casualty rates dropped by a combined 9 percent in January, compared with January of 2006. The decrease marks the beginning of the second year of a soft property/casualty market, according to the company's report. Also, all lines of insurance, including commercial, experienced a rate decrease last month.

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