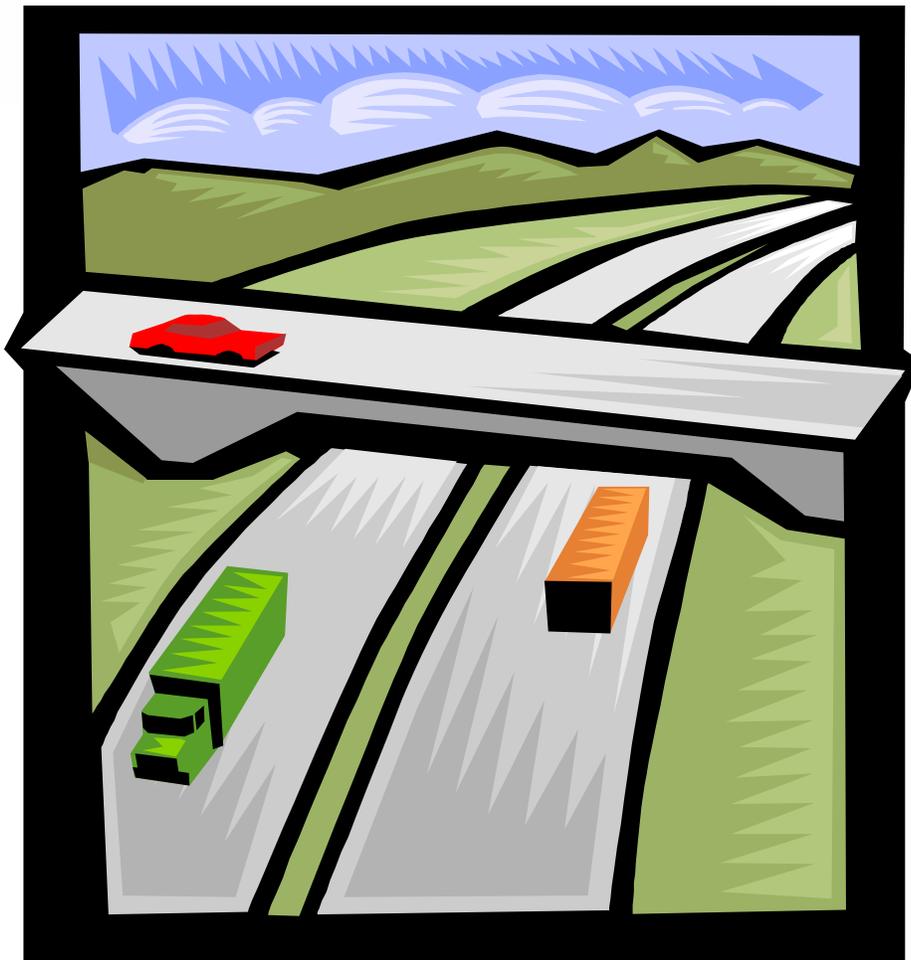


# **Consumer Guide**

*to*

## **Automobile Insurance**



**New York State Insurance Department**

David A. Paterson, Governor

James J. Wynn, Superintendent

# **ATTENTION:**

## **DEPARTMENT OF MOTOR VEHICLES (DMV) *and* NEW YORK STATE PUBLIC LIBRARIES**

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If you need additional copies of this guide, please contact:

Mr. William Wood  
NYS Insurance Department, Publications Unit  
One Commerce Plaza  
Albany, NY 12257  
518-486-5672

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**NEW YORK STATE  
INSURANCE DEPARTMENT**



**2010  
CONSUMER GUIDE  
TO  
AUTOMOBILE INSURANCE**



**DAVID A. PATERSON  
GOVERNOR**

**JAMES J. WRYNN  
SUPERINTENDENT OF INSURANCE**

This publication is accessible through the  
New York State Insurance Department Web  
site at <http://www.ins.state.ny.us>



STATE OF NEW YORK  
INSURANCE DEPARTMENT  
25 BEAVER STREET  
NEW YORK, NEW YORK 10004

David A. Paterson  
Governor

James J. Wynn  
Superintendent

Dear Fellow New Yorker:

The high cost of living is an issue that affects all New Yorkers. That is why it is so important that we all work together to make sure the Empire State remains an affordable place to live.

One of the ways New York State government has worked to help hold down the cost of living is by encouraging a competitive automobile insurance marketplace. By doing so, we have helped foster market conditions where insurers must compete for the opportunity to capture your business by offering cost-effective coverage and innovative policy features.

We have also worked diligently to control insurance costs through the State's continuing efforts to combat auto insurance-related fraud. Joined by other local and State agencies, the Insurance Department is committed to continuing its vigorous anti-fraud activities.

As a consumer, remember it is important that you actively shop for the insurance policy that best meets your needs. So, talk to your relatives and friends, review Insurance Department resources and consider all of your options when buying insurance. By working together, we can all help build a stronger New York.

Sincerely,

David A. Paterson  
Governor



STATE OF NEW YORK  
INSURANCE DEPARTMENT  
25 BEAVER STREET  
NEW YORK, NEW YORK 10004



David A. Paterson  
Governor

James J. Wrynn  
Superintendent

Dear Fellow New Yorker:

The New York State Insurance Department's *Consumer Guide to Automobile Insurance* is prepared annually as a practical resource that New York consumers can use to obtain help when they are buying automobile insurance or considering ways to prudently reduce the cost of their insurance.

The Empire State has long had a competitive automobile insurance marketplace with more than 200 insurers competing for your business. As a consumer, you owe it to yourself to shop for the insurance policy that offers you the best possible protection at the best possible price.

This *Consumers Guide* compares selected sample prices offered by automobile insurers and describes the types of coverage they offer. This publication also has valuable information on how to reduce the cost of insurance and how to file a complaint if you are unable to resolve a problem with your insurance company, agent or broker.

The Insurance Department's website, [www.ins.state.ny.us](http://www.ins.state.ny.us), is another important resource that you should use. The website contains up-to-date information you may wish to consider when selecting an automobile insurance policy.

Automobile insurance is an important asset that protects you and your family from unexpected loss, so please take the time to carefully consider all of your options. And, as always, remember to drive safely!

Sincerely,

A handwritten signature in black ink that reads "James J. Wrynn". The signature is written in a cursive style with a large, looping "J" and "W".

James J. Wrynn  
Superintendent



**NEW YORK STATE INSURANCE DEPARTMENT**  
**CONSUMER GUIDE TO AUTOMOBILE INSURANCE**

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## I. INTRODUCTION

In order to register your car and obtain license plates in New York you must either purchase an automobile liability insurance policy from an insurer licensed by the New York State Insurance Department, or provide other acceptable proof of financial responsibility in at least the minimum amounts required by law. However, you may purchase higher amounts of the required coverages as well as other insurance coverages in order to meet your particular needs. This Guide is designed to give you a better understanding of auto insurance and practical information about available auto insurance policies.

## II. REQUIRED AUTO INSURANCE

### A. Coverages

This section describes the minimum coverages and amounts of insurance that must be purchased to satisfy the financial responsibility requirements needed to register your car and obtain license plates. These coverages include:

- (1) No-Fault (Personal Injury Protection) - to pay medical expenses, lost earnings, and other reasonable and necessary expenses, for example household help and transportation to medical providers, for a driver or passenger injured in, or a pedestrian injured by, your car;
- (2) Liability - to protect against the harm your car, or any car you drive with the owner's permission, might do to other people and their property; and
- (3) Uninsured Motorists - to protect against the injuries you, your family or your passengers might suffer in a hit-and-run accident or in an accident with an uninsured vehicle.

#### 1. No-Fault Benefits—Personal Injury Protection (PIP)

No-Fault, also called Personal Injury Protection (PIP), is designed to pay promptly, regardless of who is at fault or whether there was any negligence, for economic losses (meaning medical/health expenses, lost earnings, and certain other reasonable and necessary expenses related to injuries sustained), up to \$50,000 per person (“basic No-Fault coverage”), to the driver and all passengers injured in your car as well as any pedestrians injured by your car, because of its use or operation in New York State.

The purpose of No-Fault insurance is to restore individuals hurt in auto accidents to health and productivity as swiftly as possible. Because of New York's No-Fault law, lawsuits due to auto accidents can be brought only for economic losses that exceed No-Fault benefits and for non-economic damages (such as pain and suffering) only if a "serious injury" (as defined in the Insurance Law) is sustained.



No-Fault is a personal injury coverage and does not pay for auto body repair of your car or damage to any other party's motor vehicle or other personal property. No-Fault is also primary to health insurance, which means it pays first in the event injury is due to an auto accident.

Under this coverage, your insurer provides you and all relatives who reside in your household with protection against economic losses arising from injuries sustained in motor vehicle accidents anywhere within the United States, its territories and possessions, or Canada. It also provides coverage for any passengers injured in accidents in New York State while in your vehicle, as well as any guest passengers who are New York State residents injured in your vehicle anywhere in the United States, its territories and possessions, or Canada, if they are not covered under another auto insurance policy in New York State.

All pedestrians injured by motor vehicles in New York State are also protected by No-Fault.

Basic No-Fault auto insurance coverage includes:

- reasonable and necessary accident related medical and rehabilitation expenses (in accordance with established fee schedules;
- 80% of lost earnings from work, up to a maximum payment of \$2,000 per month for up to three years from the date of the accident; subject to statutory offsets for New York State disability, Worker's Compensation and Federal Social Security disability benefits.
- up to \$25 a day, for up to a year from the date of the accident, to reimburse other reasonable and necessary expenses, (e.g., household help, and transportation expenses to/from medical treatment) resulting from the auto accident; and
- a \$2,000 death benefit (in addition to the \$50,000 basic No-Fault limit), payable to the estate of a person eligible for No-Fault benefits who is killed in a motor vehicle accident.

However, under most insurance policies, a person will be ineligible for No-Fault benefits, if:

- driving while intoxicated or impaired by use of a drug that contributes to the accident. (Effective January 26, 2011, emergency health related services

performed in a general hospital or by an ambulance worker outside of a general hospital will be a covered expense under your No-Fault insurance policy and those bills will be paid by the automobile insurance carrier. However, the No-Fault insurer has the right to recover from the intoxicated or impaired driver the full amount of those No-Fault payments made by the automobile insurer for the emergency services provided to the driver if the driver is convicted of driving while intoxicated or impaired through the use of alcohol or drugs.)

- intentionally causing his or her own injuries;
- riding an all terrain vehicle (ATV) or a motorcycle as operator or passenger (a pedestrian struck by a motorcycle or ATV is covered);
- injured while committing a felony;
- injured while in a vehicle known to be stolen; or
- an owner of an uninsured vehicle.

## **2. Liability Insurance—Bodily Injury & Property Damage**

This liability coverage protects you (and anyone driving your car with your permission), if a claim is made against you by another person (“third-party”), alleging that you were negligent or otherwise at fault. Thus this coverage will make payments on your behalf to that injured third-party, in the event your car is involved in an accident that results in serious injury or death to others or damage to their property.

In addition, your insurance company must provide you with a legal defense against such claims, without reducing your policy’s liability limits.

The minimum limits of third-party bodily injury liability coverage mandated by New York’s Vehicle and Traffic Law are:

- \$25,000 for bodily injury (not resulting in death), or \$50,000 for any injury resulting in death, sustained by any one person in any one accident;
- \$50,000 for bodily injury (not resulting in death) sustained by two or more persons in any one accident, or \$100,000 for any injuries resulting in death sustained by two or more persons in any one accident (subject to the above per person limits).

Since the minimum limit of coverage required by law for property damage liability protection, for damage to another party’s car or property, is \$10,000 per accident, these minimum liability limits in New York are sometimes together referred to as “\$25,000/\$50,000/\$10,000” or “25/50/10”.

If, however, your vehicle is used or operated in another state or Canadian province that requires higher liability limits than the above New York mandated limits or what is purchased, your policy will provide coverage for those limits required by such other jurisdiction.

If you are injured in an auto accident, or your car is damaged, due to someone else's negligence, you may be able to make a claim against that other person's auto insurance policy for bodily injury and property damage liability. You must establish that the other party was at fault. You have a right to sue another party involved in the auto accident for pain and suffering, only if you sustained a "serious injury" as defined in the Insurance Law. You can also go to court against a third party for property damage and, when bodily injury has been sustained, for other economic loss not covered by, or exceeding the limits of, your No-Fault coverage.

Suing another party would be your own personal action, and does not involve your insurance company under the provisions of your policy. If you decide to sue someone else, your insurer under your own policy is not required to provide or pay for a lawyer you might want or need to handle your claim against another party.

While your automobile liability insurance policy provides coverage for every passenger in your vehicle injured in an accident caused by the driver's negligence, it will most likely not provide any liability coverage when the injured passenger is your spouse unless you purchase Supplemental Spousal Liability Insurance, which is discussed on page nine. However, your spouse would still be eligible for basic No-Fault coverage as discussed earlier. When shopping for insurance, please check with your insurance company, agent or broker about whether your policy affords bodily injury liability coverage to your spouse.

### **3. Uninsured Motorists Coverage**

Another important feature of your auto insurance policy is bodily injury protection for you, all family members who reside in your household, and occupants of your car, in the event you or they are injured as the result of negligent actions by an uninsured vehicle or hit-and-run motorist. This mandatory coverage applies only in regard to bodily injury due to accidents occurring in New York State, and does not cover auto body damage to your car or damage to other property.

For New York accidents, the amount of uninsured motorists protection required to be provided is the same minimum bodily injury limits as required for liability insurance. For a small additional charge, this uninsured motorists coverage can be extended to provide coverage for out-of-state accidents by endorsement, so you should check with your agent, broker or insurer if you want this extension of coverage.

If anyone in your car is injured by the driver of an uninsured vehicle or a hit-and-run motorist, a claim should be filed with your auto insurance company under this coverage. Similarly, you should file a claim with your automobile insurer if you or a member of your family is injured while unknowingly occupying an uninsured vehicle, or injured as a pedestrian by an

uninsured or hit-and-run motorist. If you do not own a car, but a relative in your household does, you may file a claim under that policy.

If you don't have your own policy and are not covered by a family member's policy in your household and if you are injured as a pedestrian by an uninsured vehicle or hit-and-run driver or as an occupant of an uninsured vehicle in New York State, you may still be eligible for uninsured motorists protection and No-Fault coverage. You or your representative should immediately report the accident to the proper authorities, and then promptly (because there are stringent time limits) file a claim with the Motor Vehicle Accident Indemnification Corporation (MVAIC), located at 110 William Street, 19<sup>th</sup> Floor, New York, New York 10038 (Tel: 646-205-7800) (Fax: 212-732-1826). Additional information about MVAIC can be found at <http://www.mvaic.com>.

## **B. Insurance Information and Enforcement System (IIES)**

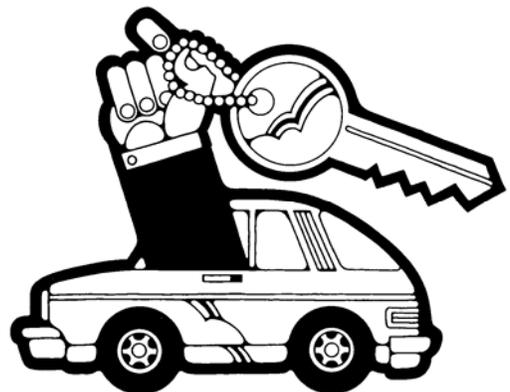
You should be aware of the importance of maintaining required motor vehicle insurance coverage on a continuous basis as long as you own a car. The New York Department of Motor Vehicles (DMV) has the Insurance Information and Enforcement System (IIES), that will detect uninsured vehicles.

Insurers are required to report to the DMV information, such as cancellations, renewals, and issuance of new policies, on all persons they insure for motor vehicle insurance. This information is entered into an electronic database that will continuously track insurance coverage for each registered vehicle. Failure to maintain liability insurance coverage for your car at all times can result in the suspension of your vehicle registration and driver's license, as well as other substantial monetary penalties.

These procedures could result in you receiving a letter from the DMV inquiring about your insurance status – even if your vehicle is currently insured. Please don't delay in handling any correspondence of this nature you receive from the DMV, even if you are confident that your insurance is in effect. You may contact your insurance agent, broker or company for assistance in responding to these letters, or you may contact the DMV directly at 518-473-5595 and follow the phone prompts for information on how to handle such correspondence.

## **C. When You Rent A Car**

Car rental agreements vary from one car rental company to another. However, all car rental companies must provide the minimum coverages required by law. Car rental companies may sell a Collision Damage Waiver (CDW), also known as "Optional Vehicle Protection" (OVP). For rentals of 30 consecutive days or less, car rental companies in New York State can sell CDW, or, if not purchased, charge a renter



for the total value of a stolen (lost) or damaged rental vehicle. The daily cost of the CDW may be as high as \$12, depending on the value of the vehicle.

If you are currently insured under a New York auto insurance policy and you rent a car for 30 days or less anywhere in the United States, its territories and possessions, or Canada, you do not need to buy a CDW/OVP from the car rental company regardless of whether you have collision or comprehensive coverage on your own car. At present such coverage is currently provided without any extra charge. Furthermore, many credit card companies also provide some form of "collision damage coverage" to their cardholders for vehicles they rent with that card. This is separate from any other coverage and usually covers losses only in excess of amounts collectible under other existing coverages. It should be noted that credit card companies do not extend this coverage to all vehicles. You may wish to check with your credit card company to verify exactly what protection it provides and what types of vehicles are covered. Coverage under these agreements is regulated under the New York State Insurance Law and must be underwritten by a licensed New York State insurer.

In addition, some car rental companies offer higher liability limits than the required 25/50/10 at an additional cost. You may want to purchase this additional coverage if you do not own a car. If you already have a policy with higher liability limits, it will provide the coverage while renting a car. Some rental car companies are also licensed to sell additional accident and health coverage (beyond required No-Fault benefits) and coverage for personal items stolen from the vehicle. These coverages are also regulated under the New York State Insurance Law and must be underwritten by a licensed New York State insurer.

### **III. OPTIONAL AUTO INSURANCE**

Beyond the coverages required by law, most insurance companies offer a wide range of optional auto insurance coverages at additional cost. The most popular and valuable options are discussed here.

#### **A. Bodily Injury Liability**

Buying increased bodily injury liability limits is a good idea for consumers seeking to protect their assets in case of a lawsuit resulting from an auto accident. If you have assets that you wish to protect, you should seriously consider purchasing higher limits of bodily injury liability coverage -- \$50,000/\$100,000, \$100,000/\$300,000, \$250,000/\$500,000 or even higher. Some insurers offer policies with a combined single overall limit for both bodily injury liability and property damage liability, rather than separate limits, which would then pay up to a single maximum amount for all damages caused by one accident regardless of how many persons are injured (e.g., \$100,000, \$300,000 or \$500,000).

## **B. Property Damage Liability**

Although the requirement for third party property damage liability coverage is currently \$10,000, many cars today are worth far more. Given the high cost of automobile replacement and/or repair, the purchase of property damage liability limits higher than the required minimum limit of \$10,000 should be considered by insureds. Property damage limits of \$15,000, \$25,000, \$50,000 and higher are generally available for an additional premium.

## **C. Additional PIP (No-Fault) Benefits**

It is often smart to buy more No-Fault protection, over the basic \$50,000 minimum coverage limit of No-Fault benefits required by law. Because of No-Fault's cost-effective design, extended No-Fault benefits represent a relatively inexpensive option.

For a modest additional premium, optional coverages are available that will pay more than the required basic No-Fault benefits, explained in Chapter II. Consumers now have two choices:

- You may purchase Additional PIP coverage, to raise the overall limit of No-Fault benefits available in case of an accident up to \$100,000 or higher and, in the process, increase the potential maximum amounts of lost earnings payments, other necessary expenses or the death benefit, depending on the limit you select. Additional PIP also includes coverage for you and your family and, unlike basic No-Fault, extends to all out-of-state guest occupants in your car when driving anywhere in the United States, its territories and possessions, or Canada. For a minimal charge, you may also purchase additional personal injury protection solely to cover such guest occupants, without increasing the overall limit of No-Fault benefits.
- Insurers must offer Optional Basic Economic Loss (OBEL) coverage. If purchased, this coverage elevates the required \$50,000 of basic economic loss coverage by an additional \$25,000. When the basic limit of \$50,000 has been reached on a claim, this \$25,000 can be designated by the injured person to be applied specifically to payments for loss of earnings from work (wage loss), for rehabilitation, or to all elements of basic economic loss.

Neither of these two additional No-Fault coverage options lengthens the three-year limit within which wage loss benefits are payable.

The availability of these No-Fault options makes optional medical payments coverage (see below) no longer as important as it had been, because that coverage (except for funeral expenses) responds only if No-Fault does not cover the situation or after No-Fault benefits, when applicable, are first exhausted.

#### **D. Supplementary Uninsured/Underinsured Motorists (SUM) Coverage**

As discussed in Chapter II, one of the basic mandatory minimum coverages that comes with your auto policy is bodily injury protection against the negligent actions of an uninsured or hit-and-run motorist. You also have the option to expand this basic protection. For an additional premium, you can purchase higher coverage limits of Supplementary Uninsured/Underinsured Motorists (SUM) coverage of up to \$250,000 per person per accident and \$500,000 per accident, subject to the per person limit (\$250,000/\$500,000). Many insurers offer higher limits of SUM coverage. SUM coverage also provides coverage for accidents occurring out-of-state, which are not covered under the basic required Uninsured Motorists Coverage. However, the amount of SUM coverage may not exceed the bodily injury liability limits of your policy.

If SUM coverage has been purchased and you have an accident with another vehicle that is insured but has bodily injury liability limits lower than yours, or if such vehicle has no insurance at all, SUM coverage will be activated. The amounts paid under SUM by your policy up to its SUM limits will be reduced, or offset, by any amounts recovered from another party's auto insurance liability policy. Thus, if you are ever involved in an accident with other drivers, you can be sure that all family members who reside in your household are protected at least up to the amount of SUM coverage you have purchased from your own insurer.

#### **E. Collision Coverage**

With this optional insurance, your own insurer pays you, without regard to fault, for damage to your car caused by a collision with another car or any other object or your car overturning.



If you do not have collision coverage, and your car is damaged in an accident where the other party is at least partially at fault, you may still recover all or part of the damages to your vehicle by making a claim against that other vehicle's property damage liability insurance coverage for the proportion of damages for which the other driver was at fault.

#### **F. Comprehensive Coverage**

Under comprehensive coverage, your insurer pays you, without regard to fault, for damage to your car from all causes, other than collision, such as theft (of the car itself or its parts), fire, flood, windstorm, glass breakage, vandalism, hitting or being hit by an animal, or by falling or flying objects.

If your car is stolen comprehensive coverage will also provide a certain amount per day specified in your policy for transportation expenses (rental car, public transportation, etc.).

Generally, this coverage is provided until the time the company makes an offer to settle your claim.

Comprehensive and collision deductible options generally offered are \$100, \$200 (standard), \$250, \$500 and \$1,000. Coverage may also be sold where the deductible does not apply to window glass damage. Remember, generally, you will not be paid more than the actual cash value of your car (i.e., what the car is worth) at the time of an accident, which takes depreciation into account. Some insurers also offer "replacement coverage" which will pay the cost to replace a vehicle with a brand new vehicle of the same make and model. This coverage usually applies in limited circumstances, for example, only up to 1-year after the car is purchased.

### **G. Medical Payments Coverage**

This insurance pays, without regard to fault, medical expenses and funeral expenses for you and your passengers, if an accident occurs involving your car, up to its stated limits.

### **H. Accidental Death and Dismemberment (AD&D) Coverage**

Some insurers offer coverage that will pay you, your family members, or other occupants of your car, under the terms of the policy, a set amount for certain serious injuries or death caused by an accident while in your car. These AD&D amounts are payable in addition to any amounts collected under the No-Fault, liability, or other parts of the policy.

### **I. Supplemental Spousal Liability Insurance**

While your automobile liability insurance policy provides coverage for every passenger in your vehicle injured in an accident caused by the driver's negligence, it will most likely not provide any liability coverage when the injured passenger is your spouse. However, insurers are required to offer their policyholders the opportunity to purchase supplemental spousal liability coverage. This insurance covers the liability of an insured because of the death of or injury to his or her spouse for the liability insurance limits provided under the policy. You must request this additional coverage from your insurer and pay an additional premium for it unless your company is providing this coverage at no charge.

When you initially purchase insurance or at your policy renewal, your insurance company will be sending you notice of the availability of this coverage, an explanation of it and the additional premium that will be charged for it. Even if you do not purchase this optional coverage, a spouse is still eligible for No-fault benefits as discussed earlier.

## **J. Other Coverages**

Other optional coverages available from some companies are Towing and Labor Coverage, Extended Transportation Coverage (Rental Reimbursement) and Mechanical Breakdown Coverage. You should contact your insurer, agent or broker to discuss whether it would be advisable for you to purchase them. Some additional coverage may only be offered when comprehensive and/or collision coverage is purchased on the insured vehicle.

## **IV. OTHER FORMS OF PROTECTION**

### **A. Gap Coverage**

Under the terms of a loan or lease on an automobile, at the time of total loss, there is often a difference between the amount your insurer will pay as actual cash value (under comprehensive or collision coverage) and the amount which you owe to the entity that financed or leased the vehicle (such as a bank or auto dealer). This difference, which can be hundreds or even thousands of dollars, is called the "gap amount". Gap coverage pays this amount in the event of a total loss.

Currently, you can purchase a "waiver" of the gap amount directly from the lender or dealer, who in turn has purchased gap insurance to cover the vehicle. Alternatively, some insurers may offer a separate policy or an endorsement to your personal automobile policy to cover this gap amount.

In addition, some lenders and leasing companies' financing contracts state that the amount of settlement by the physical damage insurer (based on actual cash value) will be accepted as full satisfaction of the contract in the case of total loss to the vehicle. In these cases, neither a gap waiver nor policy is necessary, as no "gap" exists.

### **B. Personal Umbrella Policies**

If you have a homeowners or renters policy in addition to an automobile policy, and have sufficient assets you would like to protect, you may consider purchasing a personal umbrella policy. An umbrella policy protects you by providing additional liability coverage against judgments in lawsuits that exceed the protection of your primary (automobile, homeowners or renters) policies, with higher limits of liability insurance, typically of \$1 million or more and may also include additional limits of SUM coverage.

In addition to coverage for bodily injury and property damage liability, umbrella policies usually cover additional offenses, such as libel, slander, false arrest, and invasion of privacy. In order to be eligible for an umbrella policy, insurance companies may require you to purchase and maintain certain minimum underlying liability limits on your primary policies.

Note that not all auto insurers may offer this type of policy. You may consider asking your insurer or agent/broker about the availability of this type of policy.

## V. THE VOLUNTARY & RESIDUAL MARKETS

Many insurers write auto insurance in New York State. When shopping for auto insurance, please remember that if one or two agents or brokers are unable to find coverage for you, it does not mean that there is no insurer willing to insure you on a voluntary basis. No single insurance agent or broker will have contractual relations with all auto insurers doing business in New York. You should ask the particular agent or broker to identify the specific auto insurance companies to which he or she has access.

However, if you cannot find an auto insurance company that will sell you an auto policy with the required coverages you need or want, the New York Automobile Insurance Plan (NYAIP), commonly known as the Auto Plan or Assigned Risk Plan, is a special insurance facility established under New York State law to assure that coverages are provided. Most agents and brokers licensed to place automobile insurance policies are certified to place coverage through the Auto Plan. If you cannot locate a certified broker or agent, you can obtain assistance in finding a certified producer by contacting the Auto Plan directly at: New York Automobile Insurance Plan, 22 Cortlandt Street, Suite 1500, New York, New York 10007-3151 (Tel: 212-943-5100) (Fax: 212 943-0459). Additional information about NYAIP can be found at <http://www.aipso.com/NY/>.

The voluntary auto insurance market in New York is competitive and affords coverage to those consumers an insurance company believes it can insure at a reasonable profit. Historically, most auto insurers wrote business that was either preferred (better than average) or standard (average).

There are a number of insurers that specialize in insuring drivers who previously would have not found coverage outside of the Auto Plan ("nonstandard"), due to one or more underwriting factors (driving record, age of vehicle, being a newly licensed driver, etc.). Many insurers use "multi-tier" rating programs, in which more than one rate level can be established within the same company. In order to be approved, the program has to be structured to encourage movement of drivers out of the Auto Plan. Under these programs, insurers broaden their underwriting guidelines and place insureds in rating "tiers" with others who have similar characteristics. Upon renewal, the insured's experience and characteristics are re-evaluated to determine if he or she qualifies to move to a different tier. If your insurer uses a multi-tier rating structure, you should have received a disclosure notice describing their program, and your policy declarations page must indicate in which tier your policy is rated. However, as a last resort, the residual market (the Auto Plan) remains available to cover consumers who have been declined coverage in the voluntary market.

Premiums for Auto Plan coverage are generally higher, because the overall loss experience for this group of drivers has been consistently worse compared to the voluntary market. However, under Auto Plan rules, drivers are eligible for a "careful driver" discount if they are

accident free and conviction free for at least one year in the Auto Plan and have at least four years experience as a licensed driver.

When an application is submitted through the Auto Plan, it will be assigned to a particular insurer among many of the auto insurers doing business in New York State. The premium for an Auto Plan policy should be the same regardless of the insurer to which your application is assigned and no matter what agent or broker handles your application. You should be wary if you do obtain different quotations for an Auto Plan policy. There have been cases where an agent or broker “low-balls” by intentionally quoting a lower premium in order to get the business. Please note that the insurer is not bound by inaccurate quotes on the part of the agent or broker, who should be reported to the Auto Plan and the Insurance Department.

Consumers can obtain the following auto insurance coverages through the Auto Plan:

- the minimum limits required by law for bodily injury and property damage liability, basic No-Fault, and uninsured motorists insurance;
- optional higher limits up to \$250,000/\$500,000 in bodily injury liability and up to \$100,000 in property damage liability;
- OBEL limits of \$25,000 and Additional PIP limits of \$50,000, resulting in higher aggregate No-Fault limits up to \$125,000 on an optional basis;
- optional SUM coverage up to \$250,000/\$500,000;
- optional supplemental spousal liability coverage included within the bodily injury limits purchased;
- optional physical damage coverages (collision and comprehensive) up to the amount of \$50,000, with several deductible options; and
- mandatory rental car coverage (described in section C of Chapter II).

In the event that your auto insurance coverage is written through the Auto Plan, the insurer issuing your policy must insure you for three years before it can nonrenew your policy (unless it wishes to write the renewal on a voluntary basis).

At the end of this three-year period you may shop for a voluntary market policy or re-apply to the Auto Plan. However, there is no requirement for you to remain in the Auto Plan, and usually you will be better off in the voluntary market. If, at any time, you can find an insurer in the voluntary market that is willing to cover you, you may terminate your coverage with the Auto Plan insurer and obtain coverage from the new company. The “short-rate” cancellation charge (discussed in Chapter XII) does not apply if you cancel an Auto Plan policy in this situation.

## VI. ROLE OF AGENT, BROKER OR COMPANY REPRESENTATIVE



You can seek the aid of any licensed insurance agent or broker when buying insurance, or you may obtain coverage from an insurance company that deals directly with the public, either through exclusive agents or through its own sales representatives, or through the Internet. See Chapter XVI for more information on buying insurance on the internet.

Insurance agents and brokers must pass licensing examinations given by the Insurance Department, which require knowledge about insurance rules, policies and practices. The distinction between insurance agents and brokers is that an agent represents one or more insurers for the purpose of writing policies, while a broker represents consumers to assist them in obtaining coverage from one of the companies which that broker has a contractual relationship. Any of these “producers” (as they are known in the insurance trade) can give you information about the kinds of policies available and how to best protect yourself. In addition, your agent or broker usually will be able to assist you in the settlement of any claims.

If you are declined coverage by an insurer for any reason, be sure to ask for a clear explanation. If coverage can be secured, make sure you determine whether it is on a voluntary or residual market basis, understand which auto insurer is providing the policy, and request a detailed breakdown of the policy’s different coverages, deductible and premium components. Your agent or broker should provide a written itemization of any quote.

Insurance agents and brokers typically receive a commission from the insurer. Insurance brokers are not permitted to charge you any fee for services without a written memo, signed by the insured/applicant, which specifies or clearly defines the amount of compensation (fee). The memo should also specify the services that are provided.

If the placement is through the Auto Plan, a maximum fee of \$50 may be charged in addition to reimbursement for actual expenses for other services provided, such as using certified mail, or electronic policy binding. However, insurance brokers are not permitted to charge you a fee for obtaining a Department of Motor Vehicles driving record printout for a policy through the Auto Plan.

If the placement is in the voluntary market, fees are permissible as long as you agree in writing, as noted above. An agent or broker is not permitted to offer you cash, or anything of value over \$15, as an inducement to purchase insurance.

We always encourage consumers to shop around for auto insurance to obtain the best available coverage and service at the most reasonable price. Contact several agents, brokers or

insurers when shopping for auto insurance. Sometimes the best way to find a qualified agent, broker or company sales representative is a referral from a satisfied relative, friend or neighbor. But remember that some insurance brokers may not have auto insurance markets outside the Auto Plan. In such cases, it will be in your best interest to approach other agents or brokers. Please note that exclusive or captive agents of an insurer cannot refer you to another insurer if you do not meet the insurer's underwriting guidelines.

## **VII. WHEN APPLYING FOR AUTO INSURANCE**

### **A. Application**

It is important to ask any questions you have as well as disclose all relevant information requested on an application even if it results in a higher premium. You may question the agent, broker or insurer about its practice with respect to non-renewal of policyholders and the insurer's surcharge policy. When obtaining a policy, ask the insurer about its guidelines on non-renewals and their relationship to any collision or comprehensive claims you may submit. It might make sense to choose a higher deductible, which would reduce the number of claims made, since only amounts over the deductible would result in a collision or comprehensive claim under your policy. It should be noted that all auto accidents, regardless of the amount of damage, must be reported to your insurer as required by your policy provisions. Please be aware that many insurers consider your credit history in the underwriting process, with regard to accepting or rejecting your application, or in the determination of your rating tier (if the insurer has a "multi-tier" rating structure (see Chapter V)). However, the Insurance Law prohibits an insurance company from rejecting your application solely on the basis of credit information. See Paragraph 3 of Subchapter E below for more information on uses of credit information.

### **B. Termination Period** (see also Chapter XII)

An insurer may cancel a new policy (not a renewal policy) for any reason not contrary to New York Insurance Law by mailing a notice within the first 60 days. This termination period for cancellations permits insurers the time and opportunity to verify any underwriting information on a brand-new risk, in order to confirm that it wants to insure you. If your policy covers you for physical damage (comprehensive or collision) the insurer must inspect and photograph your vehicle to use for comparison purposes if future damages are claimed. This inspection is usually waived in the case of a brand new vehicle. Failure to comply with mandatory inspection requirements will result in a suspension of physical damage coverage for the period of time that the vehicle remains uninspected. There is no cost to you for this inspection.

In addition, an insurer is entitled to cancel any policy mid-term if it discovers any fraud or material misstatement made in the application for the policy. Discovery of fraud in making a claim may also subject any person involved to criminal prosecution and/or a civil penalty under

the Insurance Law of up to \$5,000, plus the value of the fraudulent claim (see Chapter XV - "What About Fraud?").

Consumers should also be aware that there are computerized informational systems used by insurers, such as the Comprehensive Loss Underwriting Exchange (CLUE). This system, similar to a credit reporting agency, gathers data from insurers regarding past and present policyholders' claim histories. When an insurer writes or rates a policy, it may request a CLUE report on you. If you discover that information in a CLUE report has been used against you, you may obtain a copy of your report by contacting CLUE at the ChoicePoint Consumer Center (Tel: 1-800-456-6004). There will be no charge for this report if your request is made within six months of its use by the insurer.

### **C. "Redlining"**

Pursuant to the Insurance Law, an insurer is not permitted to reject an application for auto insurance based solely on the geographical location of the risk or of the producer. However, an insurer may decline an application based on sound underwriting and actuarial principles reasonably related to actual or anticipated loss experience. There are some insurers that only write in specified regions of the state as specialty or regional insurers. This marketing strategy does not necessarily constitute an illegal practice. However, if an insurer has "carved out" certain sections within larger areas in which they will not write business, this might warrant further investigation and you are urged to bring this to the attention of the Insurance Department.

### **D. Discrimination**

The Insurance Law also forbids an insurance company from refusing to issue a policy or terminating a policy because of the race, creed, color, national origin, disability, sex, marital status or advanced age of an insured or applicant. Such refusal or termination would constitute illegal discrimination.

An insurer may not reject an applicant who possesses a New York driver's license for auto insurance solely on the basis that the applicant has not owned or insured a vehicle during the prior 39 months. (However an applicant who was on active service in the US Armed Forces and has maintained a continuous, valid out-of-state or out-of-country license for the prior 39 months will be treated as if continuously licensed in New York.)

### **E. Factors Impacting Your Auto Insurance Premium**

Auto insurance premiums vary widely because they depend in part upon the characteristics of the person insured, shown by statistical analysis and historical experience to be reliable predictors of future accidents. In New York, risks are grouped for rating purposes by classifications to assure that risks with similar characteristics such as age, sex, marital status, territories, annual mileage, vehicle use – pleasure/work (also see Chapter X) and driving experience receive comparable pricing treatment. In this way, the risk of incurring losses is spread among many policyholders who have similar characteristics. There would be widespread

unfair discrimination, which New York State law prohibits, in the absence of such a sound classification system.

You should notify your insurer of any changes while the policy is in force, such as a change of your address or the addition or deletion of a vehicle or driver. An insurer, by law, must revise your premium if it discovers certain information (e.g., that your vehicle is used for purposes other than those listed on your application, other persons operating your vehicle, or surchargeable accidents or convictions) that affect the rating exposures and/or characteristics.

### **1. Age**

One of the most relevant classifications in auto insurance ratemaking is age because of its obvious relation to losses. Consistently, young drivers are disproportionately represented in auto accidents in relation to their percentage of the total driver population. If licensed less than three years at the start of the policy period, the principal operator of a vehicle, regardless of age, will receive an inexperienced operator surcharge.

Drivers who are 25 years of age and over can generally obtain insurance at a considerably lower cost than younger drivers. Please be aware that most insurers will consider any member of your household with a learner's permit to be an insured operator of the vehicle for purposes of rating your policy, as this represents an increased exposure.

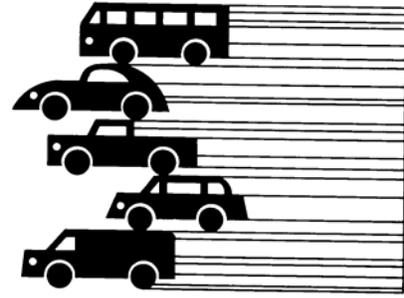
There are a varying number of different age classifications, within which premiums generally tend to decrease as a person matures. However, some insurers' statistics indicate that, beyond a certain age, driving skills deteriorate. This causes the claims experience of senior citizens as a group to worsen, causing various insurers to charge higher premiums for those higher-age categories. On the other hand, many senior citizens may benefit from those insurers that vary their prices by the number of miles a car is driven each year, since they may drive less than the average insured.

### **2. Driving Record**

Your driving record is crucial in determining your premium and your insurability. Most companies charge substantially more to insure drivers with a history of traffic violation convictions or chargeable accidents than those who have relatively clean records.

Many insurers will not insure a driver whose recent driving record is poor, even if that driver's record was clean in the past. The reasons for an insurer's refusal to accept a risk varies with each company, and a risk declined by one insurance company may be found acceptable by another.

Basic premiums are calculated according to the loss experience of the group classification to which you belong. A driver's record of accidents or traffic convictions is also considered in determining the final premium. To further classify policyholders, auto insurance companies apply merit rating plans, which modify the premiums being charged according to an individual's driving record. The resulting merit rating surcharge is used to properly price the exposure the insurer is writing, and not as a means to recoup payments previously made under a claim.



Under many insurers' rating plans, your first at-fault accident could result in a surcharge of up to 40% of your premium, and you could also lose a safe driver discount had you previously qualified for it. Most insurers use a "point" system to assign surcharges for chargeable accidents and traffic violation convictions to your policy. Although both are based on your driving record, this insurance point system is separate and distinct from points against your driving license maintained by the New York State Department of Motor Vehicles (DMV).

Premium surcharges due to accidents or convictions are governed by the Insurance Law and regulations, which allow surcharges to be applied during the experience period (typically three years) for specified incidents, some of which are:

- accidents involving bodily injury or death, or losses to property in excess of \$1,000 (\$2,000 for policies effective on and after November 27, 2010), where the insured driver is at fault; or
- convictions for certain violations, including the following illustrations:
  - speeding more than 15 MPH over the legal limit;
  - driving while intoxicated or impaired by alcohol or drugs;
  - operating a vehicle while attempting to avoid apprehension by a law enforcement officer;
  - leaving the scene of an accident without reporting it;
  - operating a vehicle in a race or speed test;
  - driving without a license or knowingly permitting an unlicensed person to drive your vehicle; or
  - filing a false insurance claim.

However, surcharges are specifically not permitted if, for example:

- your vehicle was struck in the rear, without a moving violation conviction against you;
- your vehicle was struck while it was legally parked;
- you as the insured or your insurer is reimbursed or obtains a judgment of 1/3 or more (on a property damage or physical damage claim);
- the driver of your car was not at fault (on a bodily injury claim or No-Fault claim) or was struck by a hit-and-run vehicle;

- the total damage caused by the accident is less than \$1,000 (\$2,000 for policies effective on and after November 27, 2010) and there were no injuries (however, having 2 or more accidents under \$1,000 (\$2,000 for policies effective on and after November 27, 2010) is usually subject to a surcharge);
- you have a single minor moving violation of the Vehicle & Traffic Law other than those specifically set forth in the Insurance Law (some of which are listed above);
- the accident occurred while the insured was driving an employer's vehicle in the course of business (this also includes police officers, firefighters and peace officers while on duty in their official vehicles, or while driving any vehicle in an emergency situation); or
- claims are made under comprehensive or towing coverages.

In general, no policy can be surcharged to a level where the premium exceeds more than three times the base premium for the highest rated vehicle covered by that policy (without the surcharge). Please note that surcharges only apply to the premiums for liability, No-Fault, and collision coverages.

Your insurer must notify you of the exact dollar amount of any surcharges (and discounts) being applied to your policy as well as the dates of any accidents or convictions on which those surcharges are based. This information must be on, or attached to, your policy declarations page, which contains key identifying information about you and your policy. The insurer must also include information with your policy regarding circumstances under which surcharges must be refunded. Among these are:

- when it is subsequently established that the accident for which a surcharge was applied falls under one of the exceptions enumerated in the insurer's merit plan;
- if the conviction for a chargeable violation or traffic infraction is ultimately reversed;
- if a surcharge was levied through mistake, misinformation or other error; or
- the insurer has established a claim file, but no claim was submitted for a period of three years after the date of the incident or the statute of limitations has run and no suit has been filed.

### **3. Credit Information**

Over the past several years, insurers have also used consumer credit information, along with other information to decide whether to issue you a private passenger auto policy and how to price it.

Under New York law, insurers that use credit information must adhere to the following consumer safeguards:

- If an insurer uses credit information in rating or underwriting a policy, they must send you a notice disclosing this fact, including the name of the credit reporting agency.

- If your premium is higher than it would be if you had a “better” credit score, you will receive a notice advising you of this fact. The notice will include an explanation of credit-related factors that affected your score.
- If there is an error in your credit report, you should contact the credit reporting agency to correct the report, and then inform your insurer or agent of the correction, as it may affect your premium and entitle you to a refund.
- Your insurer must review your current credit information at least once every 3 years, upon your request, unless it reviews updated credit information more frequently (e.g. annually) as part of their renewal process. When the company reviews the updated credit information, if your credit information has improved, you may be entitled to a lower premium, and the company must make any necessary adjustments at such time.
- Your company may not terminate your policy or increase your renewal premium based on credit information.

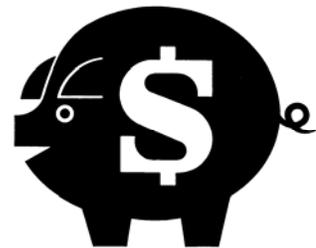
## **VIII. IMPORTANCE OF HIGHWAY SAFETY & SAFE DRIVING**

Most consumers are not aware, until it is too late, of the serious consequences of unsafe driving and traffic violations, whether in terms of highway hazards or insurance consequences. Violation-free safe driving is your surest protection and the best way to keep your insurance costs down. Observing the rules of the road, including wearing seat belts, using a hands-free cell phone, remaining within the speed limit, and not drinking & driving, are the best means to ensure getting to your destination safely and keeping your insurance costs down.

## **IX. HOW TO SAVE MONEY ON AUTO INSURANCE**

When you receive your insurance policy, it's a good idea to check that the information used to determine your premium is correct. An auto insurer is required by law to provide specific rating information pages with your policy that explain how your policy is rated, what the classification codes mean, as well as how its surcharge system works. You should also check the information in your policy against these pages, and verify that:

- your mailing and/or place of garaging address is correct;
- each vehicle is properly classified;



- all discounts to which you are entitled have been applied;
- the make and model of your vehicle(s) are correct;
- the age/birthdate(s) of the driver(s) are correct; and
- the dates of any chargeable accident(s) and conviction(s) identified are correct.

As an insurance shopper, you should check with your insurance company or agent or broker about possible discounts that may be applicable to you, such as those for senior citizens, car pools, low annual mileage and the “good student discount” offered to youthful operators meeting certain academic requirements. You can also save money with a “multi-car discount” by insuring all your cars with the same insurance company. Since rates are generally highest for youthful drivers, young drivers should inquire about a “driver training” discount offered by many insurers for those who have taken driver’s education classes.

Discounts are generally available in the following situations:

- You may reduce your premium by taking a Department of Motor Vehicles-approved accident prevention course in a classroom setting or via the internet. Your auto insurer is required to provide you with a listing of all sponsors of these courses with your policy or billing statement. The Department of Motor Vehicles maintains a current listing of approved sponsors that offer classroom courses and/or internet courses on its website at <http://www.nydmv.state.ny.us>. Auto insurers must apply a discount to the liability, collision and No-Fault coverages of your auto insurance policy for three years, if the principal operator of a vehicle has completed a qualified accident prevention course. In addition, taking this course entitles you to up to a four-point reduction of accumulated points from your driver’s license. You may contact your local Department of Motor Vehicles office for more details about how this benefits your driving record.
- If your car is equipped with automatic seat belts or air bags, you qualify for a discount on your premiums for No-Fault and medical payments coverages. All private passenger automobiles that are model year 1990 or later are required by federal law to be equipped with at least one of these devices.
- If your car is equipped with factory installed anti-lock braking system (ABS), you are entitled to a discount on the premiums for your liability, collision, No-Fault and medical payments coverages.
- Several anti-theft devices qualify for a reduction on the comprehensive portion of the auto insurance premium. Eligible devices are generally alarm systems or permanently installed devices that prevent a car from being started. In addition, discounts are available for cars equipped with certain

electronic-tracking devices, or in which the window glass (windshield, door glass, rear window, and sun/moon roof or T-Top) has been etched with the Vehicle Identification Number (VIN) or other identifying symbol qualifying under the law.

- If your car is equipped with factory installed daytime running lamps (DRL), you are entitled to a discount on the premium for your liability, collision, No-Fault and medical payments coverages.
- Some insurers also give a discount for vehicles participating in a Combat Auto Theft (CAT) Program, in which vehicles displaying an official decal may be stopped, without other cause, by law enforcement officers if operated between 1 a.m. and 5 a.m., the prime vehicle theft period. This program is available in many areas of New York State, and requires the participation of the local police department. You may contact your local police precinct and your insurer to see if you are eligible for this program.
- Many insurers give a “Careful Driver” or comparable discount for drivers who have been without a major incident (e.g., accident or conviction) for a certain period of time.
- Many insurers offer a “Multi-Policy” or “Account” discount, which reduces your premiums on both auto and homeowners coverages when purchased from the same insurer.
- Some insurers specifically give discounts for senior citizens or retirees, based on the fact that they are generally on the road less frequently than younger drivers.
- You may reduce your auto insurance costs by raising the deductibles (see page 8) on physical damage (collision and comprehensive) coverages or by eliminating these coverages on older vehicles. Review the amount of the deductibles you now carry on these coverages to determine whether it makes sense for you to absorb a larger portion of your loss in the event of an accident, in return for a lower premium charge. Your insurer is required to furnish you with information about how much you may save by adjusting deductibles.

Since the actual amount of these discounts may vary among insurers, ask your insurance company, agent or broker about any discounts that may apply to you. Most likely, you already get information about these discounts with your policy or billing statements. In addition, as stated previously, the dollar amount savings of any discounts required by law must be stated on the declarations page, or attachment thereto, of your policy. A summary of discounts commonly used by the insurers whose automobile rates appear in this Guide is shown in Appendix II.

Consumers can also save money by informing the insurer of any new conditions that may affect the nature of the insurance exposure, such as when a young driver in your family leaves home, or if a young driver goes to college more than 100 miles away and does not take the car. Most importantly, maintaining a good driving record will save you more by allowing you to qualify for the best rate.

As this Guide illustrates, your final auto insurance premium is based on many separate factors that are unique to each driver and may vary among insurance companies. At the end of this Guide you will find an "Automobile Insurance Checklist" which you can detach and keep handy when you shop for coverage. You'll be able to list the coverage limits and deductibles that you want in your policy and make sure that you've received all the discounts you're entitled to.

## **X. RATING BASIS FOR PHYSICAL DAMAGE COVERAGES**

Premiums charged for physical damage coverages (collision and comprehensive) are based on the estimated cost of future claims for damage to, or loss of, the vehicle. Accordingly, higher-priced cars generally cost more to insure. In addition, repair cost, theft record, and the nature of damage a particular vehicle may incur in a crash impact the cost of insuring a particular vehicle. For example, vehicle A, which might be more expensive than vehicle B, may cost less to insure if it has a record of exhibiting less severe damage in crashes, or if it is stolen less frequently, when compared to vehicle B.

All new vehicles sold in New York State must have a "bumper-quality" sticker, specifying the maximum speed at which the vehicle would sustain no body damage and only minimal damage to the bumper and attachment hardware. This information can be useful, as vehicle damageability is a key factor in determining insurance costs.

Insurability will be higher, and physical damage insurance premiums will be lower, if your car has a good physical damage rating, relative to other makes and models. This rating reflects a car's strength and safety characteristics as well as its reparability and auto theft record.

Illustrations of the relative cost of insuring certain vehicles are set forth on the following page. Please be aware that this is only a sample listing and that these physical damage ratings are subject to change periodically. In any case, you may wish to check with your insurance representative for an insurance cost quote on a particular vehicle before purchasing one.

## 2010 Model Vehicles - ISO\* Symbols 6-27

**Higher symbol numbers reflect greater claim cost and, therefore, higher premiums**

2010 Symbol Number & Vehicle Description	
6	Nissan Cube 4-Door Wagon 4x2 1.8L/4 cyl
6	Kia Soul 4-Door Wagon 1.6L/4-cyl
7	Dodge Grand Caravan 4-Door Van 4x2 3.3L/6-cyl
7	Jeep Wrangler Unlimited Sport 4-Door Utility 4x2 3.8L/6-cyl
8	Toyota Highlander 4-Door Utility 4x4 2.7L/4-cyl
8	Chrysler Town & Country LX 4-Door Wagon 4x2 3.3L/6-cyl
8	Mercury Mariner 4-Door Utility 4x2 2.5L/4-cyl
8	Honda Odyssey LX 4-Door Wagon 4x2 3.5L/6-cyl
8	Nissan Xterra X/S/SE 4-Door Utility 4x2 4.0L/6-cyl
8	Ford Escape XLS 4-Door Utility 4x2 2.5L/4-cy
10	Toyota Sienna CE/LE 4-Door Wagon 3.5L/6-cyl
10	Subaru Outback 2.5 I AWD 4-Door Utility 4x4 2.5L/4-cyl
10	Nissan Pathfinder S/SE/LE 4-Door Utility 4x2 4.0L/6-cyl
10	Honda CR-V Ex 4-Door Utility 4x2 2.4L/4-cyl
10	Ford Explorer XLT 4-Door Utility 4x2 4.0L/6-cyl
11	Chevrolet Colorado Regular CAB 2-Door Pickup 4x2 2.9L/4-cyl
11	Ford Taurus SE 4-Door Sedan 3.5L/6-cyl
11	GMC Sierra 1500 Regular Cab 2-Door Pickup 4x2 4.8L/8-cyl
11	Jeep Grand Cherokee Laredo 4-Door Utility 4x2 3.7L/6-cyl
11	Toyota Camry Base/LE/SE?XLE 4-Door Sedan 2.5L/4-cyl
12	Chevrolet Silverado 1500 Regular Cab 2-Door Pickup 4x2 5.5L/8-cyl
12	Toyota Highlander Sport 4-Door Utility 4x4 3.5L/6-cyl
12	Chrysler Town & Country Touring 4-Door Wagon 4x2 4.0L/6-cyl
12	Buick Lacrosse CXL 4-Door Sedan 3.0L/6-cyl
12	Honda Civic DX 4-Door Sedan 1.8L/4-cyl
12	Mercury Mountaineer 4-Door Utility 4x4 4.0L/6-cyl
13	Ford F-150 Regular Cab 2-Door Pickup 4x4 5.4L/8-cyl
13	Hummer H3 4-Door Utility 4x4 3.7L/5-cyl
13	Hyundai Santa FE SE 4-Door Utility 4x2 3.5 L/ 6-cyl
13	Mitsubishi Outlander ES 4-Door Utility 4x2 2.4L/4-cyl
13	Chevrolet Impala LS 4-Door Sedan 3.5L/6-cyl
14	Mazda MX-5 Miata 2-Door Convertible 2.0L/4-cyl
14	Chrysler PT Cruiser Classic 4-Door Wagon 4x2 2.4L/4-cyl
14	Jeep Compass Limited 4-Door Utility 4x2 2.4L/4-cyl
14	Hyundai Sonata GLS 4-Door Sedan 2.4L/4-cyl
14	Volkswagen Jetta 4-Door Sedan 2.5L/5-cyl

## 2010 Model Vehicles - ISO\* Symbols 6-27

**Higher symbol numbers reflect greater claim cost and, therefore, higher premiums**

2010 Symbol Number & Vehicle Description	
15	Toyota Corolla Base/S/LE/XLE 4-Door Sedan 1.8L/4-cyl
15	Volkswagen New Beetle 2-Door Convertible 2.5L/5-cyl
15	Toyota Prius Base 4-Door Hatchback 1.5L/4-cyl
15	Nissan Altima Base/S/SR 4-Door Sedan 2.5L/4-cyl
16	Toyota Tundra Regular Cab 2-Door Pickup 4x4 5.7L/8-cyl
16	Honda Accord EX 4-Door Sedan 3.5L/6-cyl
16	Hyundai Elantra Blue/Elantra GLS/Elantra SE 4-Door Sedan 2.0L/4-cyl
16	Chevrolet Malibu LS 4-Door Sedan 3.5L/6-cyl
16	Lincoln Town Car Signature L 4-Door Sedan 4.6L/8-cyl
16	Acura MDX AWD 4-Door Utility 4x4 3.7L/6-cyl
17	Mini Cooper S 2-Door Hatchback 1.6L/4-cyl
17	Chrysler 300 Touring 4-Door Sedan 2.7L/6-cyl
17	Nissan Armada 4-Door Utility 4x2 5.6L/8-cyl
17	Toyota Venza 4-Door Utility 4x2 3.5L/6-cyl
17	Mitsubishi Galant ES/SE 4-Door Sedan 2.4L/4-cyl
18	Land Rover LR4 HSE AWD 4-Door Utility 4x4 5.0L/8-cyl
18	Hyundai Accent SE 2-Door Hatchback 1.6L/4 cyl
19	Volvo S80 V8 AWD 4-Door Sedan 4.4L/8-cyl
19	Chevrolet Corvette LT 2-Door Convertible 6.2L/8-cyl
19	BMW 328XI AWD 4-Door Sedan 3.0L/6-cyl
20	Infiniti G37 4-Door Sedan 3.7L/6-cyl
20	Lexus IS 250 AWD 4-Door Sedan 2.5L/6-cyl
21	Nissan Maxima S/Maxima SV 4-Door Sedan 3.5L/6-cyl
22	Acura TL AWD 4-Door Sedan 3.7L/6-cyl
23	Land Rover Range Rover Sport HSE AWD 4-Door Utility 4x4 5.0L/8-cyl
24	Porsche 911 Carrera Base 2WD/911 Carrera 4 AWD 2-Door Coupe 3.6L/6-cyl
25	Cadillac CTS-V 4-Door Sedan 6.2L/8-cyl
26	Jaguar XFR 4-Door Seadn 5.0L/8-cyl
27	Mercedes-Benz S600 4-Door Sedan 5.5L/12-cyl

\* ISO is the Insurance Services Office, Inc.

## XI. DIFFICULT-TO-INSURE VEHICLES

When most people buy a new car, they look for attractive features and often think about safety. In buying or leasing new cars, consumers may not consider the vehicle's insurability, but they definitely should. Will the car be easily insurable? How much will auto insurance cost?

The following table lists vehicles which a number of insurers have indicated their unwillingness to insure voluntarily, or their willingness to insure only under certain strict conditions or for certain types of operators. This difficult-to-insure list does not apply to all insurers for every vehicle shown, but generally encompasses data provided by many of the leading writers of private passenger auto insurance in New York State.

For each vehicle shown, there are a significant number of insurers that do not wish to write the particular vehicle, due to unfavorable loss experience, high cost or limited availability of replacement parts, or high theft records.

Only vehicles manufactured over the past ten years or so are listed. An exhaustive list of all cars ever manufactured would not be practical and is beyond the scope of this Guide. As such, the cars shown in this list are intended to be "common usage" vehicles, and readers should take into account that similar models may be produced under different names by the same manufacturer. Exotic, high-priced, and limited edition vehicles, such as Rolls Royce, Excalibur, Bentley or Sterling are not included in this list, due to the fact that very few insurers will underwrite such vehicles due to the high replacement and repair costs associated with these vehicles and the fact that there are relatively few of them on the road.

In addition, some insurers will provide liability coverage for the operators of these vehicles, but not physical damage coverage. Some insurers also indicate that they will write physical damage coverage on these vehicles, but only if the deductible purchased is over a certain amount (e.g., \$1,000). Moreover, several insurers will only insure a vehicle that is within a certain age range, such as under ten years old. Insurers are prohibited however, from nonrenewing a liability policy solely on the basis of the age of the vehicle. Other insurers have no finite limitation on the age of vehicles they will consider insuring.

Check with your insurance company, agent or broker about vehicle insurability, and the cost of insurance, before buying or leasing a car. In the event you cannot find coverage for a vehicle in the voluntary market, coverage can be obtained through the Auto Plan. However, the cost will be higher and physical damage coverage through the Auto Plan is limited and is based on the actual cash value of the car up to \$50,000.

### DIFFICULT-TO-INSURE AUTOMOBILES

MANUFACTURER	MODEL OR CLASS
Acura	Legend GS, Legend L, Legend LS, NSX, NSX-T
Aston Martin	All Models
Austin Healy	All Models
AM General	Hummer
Audi	5000, Some Quattro Models
Avanti	All Models
Bentley	All Models
Bricklin	All Models
BMW	CS Series, "L" Series, "M" Series, 21, "Z" Series
Bugatti	All Models
Buick	Reatta, Regal GMX, Regal Grand National, Regal GS,
Cadillac	Allante, Deville Convertible, Eldorado Models, Fleetwood Limousine
Chevrolet	Berlinetta, Camaro IROC-Z, Camaro RS, Camaro Z-28, Cavalier Z24, Caprice LS, Corvette, El Camino, Impala SS (396/427)( pre-1994), Lumina Z34, Monte Carlo SS, Nova SS (350/396)(pre-1994), Vans (extended & full size)
Chrysler	Conquest & Conquest TSI, Crossfire, Laser, TC
Daewoo	All Models
DeLorean	All Models
Dodge	Challenger, Charger, Colt GTS Turbo, Conquest, Some Daytona Models-esp. Turbos & IROC-Z, Shelby Models, Spirit R/T, Sprinter Vans, Stealth, Viper
Eagle	Vision TSI, Talon, Talon TSI
Ferrari	All Models
Fiat	Bertone, Pininfarina, Spider Models, X1/9 Models
Ford	EXP Lightning, Cobra GT LX 5.0, Some Mustang Models, Some Probe models-esp. GT, Shelby Models, Sierra Models, Taurus SHO, Thunderbird Sport Models, SC, Torino GT (390)
Geo (Chevrolet)	Metro XF1, Prizm GS1, Storm, Storm GS1
GMC	Cyclone, Typhoon
Honda	Civic Del Sol SI & VT, CRX & CRX Si, Prelude SI & VT, VTEC
Isuzu	Amigo, Impulse Models
Jaguar	Some models-esp. XJ-S Models
Jeep (AMC Chrysler)	Scrambler, Willie, Wrangler, CJ Series, DJ-5
Lamborghini	All Models
Landrover	All models –See Range Rover
Lexus	SC300, SC400, SC430
Lincoln	Mark VII B, Mark VII LSC, Mark VIII
Lotus	All Models

**DIFFICULT-TO-INSURE AUTOMOBILES**

<b>MANUFACTURER</b>	<b>MODEL OR CLASS</b>
Maserati	All Models
Maybach	All Models
Mazda	Miata, Some MX Models, RX-7
McClaren	All Models
Mercedes-Benz	Some models-esp. Roadsters
Mercury	Some Capri Models, Cougar XR-7,
Merkur	Scorpio
Mitsubishi	Some 3000 Models, Some Eclipse Models, Starion Ralliart, EVO-RS
Nissan (Datsun)	Roadster Models, Pulsar, NX2000, 200SX/240SX, Z Models, ZX Models, 300ZX
Oldsmobile	Achieva w/HO Quad 4 Engine, 442(400), Cutlass Calais Quad 4
Panoz	All Models
Peugeot	Some models
Plymouth	Conquest, Laser, Prowler
Pontiac	Fiero Models, Firebird Models, Trans-Am, Grand Am GT, LE, SE, High Output Models, Grand Prix GT/G TP, SE, GTO, Sunbird GT, Sunbird SE
Porsche	All models
Range Rover	County, Defender
Renault	Alliance, GTA, Fuego
Rolls Royce	All Models
SAAB	Turbos
Subaru	Brat, Some XT Models, SVX, WRT-STi
Suzuki	Samurai, Sidekick
Toyota	Celica GT, Celica Supra, Landcruiser (2-Dr Hardtop), MR2
Triump	TR3,4,5,6,7 8
Volkswagen	Corrado, Phaeton, GTI, Scirocco 16v,
Volvo	850 R, 850 Turbo
Yugo	All models

## **XII. WHAT ABOUT TERMINATION?**

### **A. Cancellation**

Mid-term cancellation is not permitted after a new policy is in force for 60 days, or anytime during a renewal policy, except for such limited reasons as revocation or suspension of a driver's license of any person insured under your policy, non-payment of premium, or discovery of fraud or material misrepresentation. Mid-term cancellations, when permitted, may only be made when a notice is sent at least 20 days prior to its effective date, or 15 days prior if non-payment of premium is the ground for cancellation.

Any cancellation notice must state the reason(s) for such termination. In addition, the law requires any cancellation notice for nonpayment of premium to clearly state the amount due. A senior citizen can elect to have the auto insurer send a copy of any termination notice to a designated party acting on behalf of the senior citizen. If your driver's license is suspended or revoked, or if you fail to pay your premium when due, your insurer is permitted to cancel your policy mid-term or refuse to renew it. Keep in mind that if you are convicted of driving while intoxicated or impaired through the use of alcohol or drugs (DWI or DWAI), in addition to a minimum \$500 fine, the Department of Motor Vehicles will also revoke or suspend your driver's license.

If you cancel an auto policy before its expiration date, some insurers will calculate the amount of your premium to be refunded on a "short-rate" basis. This means that the insurer will retain a greater portion of the premium than on a "pro-rata" basis which is equivalent to what proportionally represents the expired part of the premium or "earned premium". This additional cost, on average, is approximately 10% of the unexpired portion of the premium. However, this difference may be greater if the policy is canceled towards the earlier portion of the policy period. This practice permits insurance companies to cover the cost of their administrative expenses on policies that do not run their full term. Alternatively, rather than using the short-rate basis, some insurers now charge a flat cancellation fee in addition to the pro-rata amount. As noted earlier, this extra charge does not apply if you cancel an Auto Plan policy in order to transfer your coverage to an insurer in the voluntary market. It also does not apply if the insured vehicle was declared a total loss, or if the insured person is entering the U.S. Armed Forces.

If a member of the military is called to active duty, they may designate an adult third party to receive bills and other notices related to their insurance coverage. They may also have the option of suspending coverage without any penalties. However, applicable conditions for suspension need to be complied with, such as surrender of registration and plates to the Department of Motor Vehicles.

### **B. Nonrenewal**

At the end of each one-year period, the auto insurer must renew your policy for another year, unless it gives at least 45 to 60 days advance written notice prior to the expiration date of its intention not to renew your policy. The notice must specify the reason(s) for the nonrenewal of the policy.

Insurers may neither refuse to renew an auto insurance policy nor require the completion of a medical questionnaire solely due to an insured having reached 60 years of age.

In the event that your insurer terminates its contract with your agent or broker, the insurer must continue your policy for the remaining part of the required policy period and cannot automatically non-renew your policy. In most cases, if you request, the company must continue your policy through the terminated agent or broker for the next three one-year policy periods. However, your continued renewal with the company is dependent on other factors, as mentioned elsewhere, independent of your insurer's contractual arrangement with your agent or broker.

### **XIII. FILING CLAIMS UNDER YOUR OWN POLICY**

#### **A. Reporting an Accident**

If you are involved in an auto accident, you should promptly report it to your insurance company, as well as to the local police department. If the amount of damage caused in the accident is over \$1,000, or if anyone sustains any injury, you must file an accident report with the Department of Motor Vehicles. This form, MV-104, will usually be included with any claim forms sent to you by your insurer.

The insurance policy is probably the most purchased yet least read contract in existence. It is extremely important that you read your policy to determine exactly what reporting requirements are included, so that you may meet them and reduce any difficulty in the handling of your claim. Some people do not realize what is and is not covered by their policy until it is too late.

#### **B. Filing a No-Fault Claim**

In the event you are injured in a motor vehicle accident, you should file a written notice of claim with the No-Fault insurer setting forth details sufficient to identify the injured person(s), along with reasonably obtainable information regarding the time, place and circumstances of the accident, as soon as reasonably practicable, but in no event more than 30 calendar days after the date of the accident, unless you can submit written proof providing clear and reasonable justification for late filing. Generally, if the accident took place in New York State, you should file your No-Fault claim with the insurer of the vehicle you were in when the accident occurred or, if you were a pedestrian, with the insurer of the vehicle that struck you. If the accident was outside of New York State, and you were in a vehicle other than your own, file your claim with your own insurance company. If you were injured in a motor vehicle accident while you were a passenger on a bus your no-fault benefits would be provided by your automobile policy or the automobile policy of a member of your household. If you or a member of your household does not have automobile insurance then the insurer of the bus would provide your no-fault benefits.

If you (or a relative with whom you live) do not have an auto insurance policy, and are injured by or while in an uninsured vehicle, or by a hit-and-run driver, you should file your claim for No-Fault benefits

with MVAIC (as discussed in Chapter II under “Uninsured Motorists Coverage”). It is important that the accident be reported to the proper authority within 24 hours.

Within five business days after the insurer (or MVAIC) receives this notice of claim, they are required to send you an Application for Benefits and a letter explaining the No-Fault coverage available and your rights and obligations. Once you receive the Application for Benefits form, complete and return it as soon as possible.

If you need medical treatment, you: (1) can pay the doctor or hospital directly and submit your receipts or bills to the insurer for reimbursement; or (2) may be able to assign your benefits to the doctor or hospital and have them submit their bills directly to the No-Fault insurer for direct payment, or (3) can permit the health care provider to bill the No-Fault insurer directly by providing them with a “direction to pay” for claims occurring on or after March 1, 2002.

No-Fault benefits are paid in accordance with prescribed fee schedules, which the health care provider is required by law to accept as full payment. It is important that you make clear to the health care provider that you are being treated for injuries related to an auto accident. Unless additional verification is requested, the insurer is required to make payment within 30 days of receipt of your health care provider’s claim with supporting proof of medical necessity or your employer’s (or self-employed) report of earnings you have lost .

If the insurer fails to make a timely payment of a No-Fault claim, it must pay 2% interest per month on the unpaid amounts and any reasonable attorney’s fees (in accordance with Insurance Department regulations) you have incurred in order to collect your overdue No-Fault benefits.

If all or part of your No-Fault benefits are denied or paid late, you may: (1) file a complaint with the Insurance Department, as detailed later in this Guide; (2) request No-Fault arbitration; or (3) bring an action in court. No-Fault arbitration can be requested if the insurer denies your claim in whole or part, fails to make a timely payment of benefits owed, or fails to inform you in a timely manner if your claim has been denied.

The No-Fault arbitration process is designed to resolve disputes as swiftly as possible. The results of arbitration are final and binding on all parties (unless appealed under certain strict circumstances). For a detailed description of how to file a request for No-Fault arbitration see Chapter XIV.

### **C. Filing a Physical Damage Claim**

If your car is damaged or stolen and you have auto collision or comprehensive insurance coverage, you have the right to a prompt and fair settlement from your insurance company, either for the amount of the damages or the actual cash value of the car, whichever is lower. If your car is stolen and subsequently recovered, your insurer must pay for the damage done to the car while it was missing, the cost of towing, any reasonable storage charges, and substitute transportation expenses.

The Insurance Department’s Regulation 64 is designed to assure a prompt and fair settlement from your insurance company. This regulation provides the guidelines and time limits within which an insurer

must handle any claims you make, under auto collision and comprehensive insurance, and with property damage liability claims you make against another driver.

Under these regulatory standards, in responding to a claim made under the comprehensive or collision coverages of your policy, your auto insurer must do the following:

- inspect the damaged vehicle and make a good faith offer within six business days after receiving notification of the loss, provided that your car is available for inspection. A good faith offer is one that can be backed up with the name of a Department of Motor Vehicles-registered repair shop that will perform the repairs at the insurer's offer;
- promptly give you or your authorized representative a detailed written estimate of the cost of repairs;
- upon your request, identify a conveniently located auto repair shop that will repair your car at the insurance company's estimated cost of repair and give you a written guarantee, backed by your insurer, of the work performed; however, you retain the right, pursuant to the Insurance Law, to choose which shop will repair your damaged vehicle;
- pay the actual cash value (retail value plus sales tax), which is subject to depreciation and applicable deductions, if your car is a total loss because it was stolen or damaged beyond repair, or replace it with a substantially similar car, in accordance with governing regulatory standards;
- make payment within five (5) business days after you and the insurer have agreed upon a settlement;
- furnish you with a written explanation of the reasons for delay if your claim has not been settled within 30 days after the date you notified the insurer of the loss.

If your car is stolen, most insurers will reimburse you for your car rental expenses up to the amount stated in the policy. Some auto insurers issue a policy with "optional rental car reimbursement coverage", which also pays for such expenses when your car cannot be operated during a covered collision or comprehensive loss, other than theft.

With respect to collision and other physical damage claims, your insurance company is required to obtain from you and your auto body repair shop a "Certification of Automobile Repairs" form, in order to determine the extent to which your damaged car has been repaired. If you fail to submit this form, your loss settlement on a subsequent loss may be reduced. In addition, in the case of a loss that included a deployed or stolen airbag, such airbag is required to be replaced. (The insurer has the right to verify that the airbag was deployed or stolen and to take possession of a deployed airbag.)

## XIV. IF YOU HAVE A COMPLAINT OR INQUIRY

### A. Complaints and General Inquiries

The New York State Insurance Department licenses insurance companies, brokers, agents, and adjusters to operate in this State. If you feel that one of these licensees has failed to act in accordance with your contract or New York Insurance Law and Regulation, we urge you to contact us in writing, setting forth the nature of your complaint. You may do this by mailing in the Consumer Services Bureau complaint form found in the back of this Guide. The Department also has a Web site that contains a great deal of information on automobile insurance, in addition to other topics of interest to consumers. Visit the Department's website at [www.ins.state.ny.us](http://www.ins.state.ny.us), click on the box titled "Consumers" and follow the instructions under the topic "How to File a Complaint or Make an Inquiry Using Our Online Form." You can then submit your complaint or inquiry electronically or if you prefer, simply download the form, fill it out and mail it to one of the addresses listed below.



Our Consumer Services Bureau investigates complaints by policyholders and claimants against their insurance companies, brokers, agents or adjusters regarding claims, cancellations, and other issues regarding auto insurance and other types of insurance. You may write or visit the Consumer Services Bureau at any of the following offices of the New York State Insurance Department:

One Commerce Plaza  
Albany, New York 12257

25 Beaver Street  
5<sup>th</sup> Floor  
New York, New York 10004

Walter Mahoney Office Building  
65 Court Street  
Buffalo, New York 14202

163 Mineola Boulevard  
Mineola, New York 11501

For general information and complaints regarding auto insurance rates, discounts, surcharges, coverage, premium verification, claims (other than No-Fault), cancellations or non-renewals, or if you wish to complain about an insurance broker, agent or adjuster, call our Consumer Services Bureau:

New York City	212-480-6400
Albany	518-474-6600
Buffalo	716-847-7618
Mineola	516-248-5886
All Other Areas	1-800-342-3736

The Consumer Services Bureau employs a team of specially trained Agency Services Representatives to answer phone calls about the range of New York insurance issues. They can be reached Monday through Friday, 9:00 a.m. to 5:00 p.m. If they cannot provide you with the necessary information, they will advise you to file a written inquiry or complaint with the Consumer Services Bureau.

## **B. No-Fault Issues or Claims, Complaints and Arbitration Requests**

For No-Fault issues or claims, call the Insurance Department at 212-480-5662.

If you submit a No-Fault claim to an insurance company and the insurer does not respond to your submission within 30 days of their receipt, or if the insurer issues a formal denial of claim form (NF-10) your options are as follows:

- You may file a written complaint with the Consumer Services Bureau of the Insurance Department, or
- You may file for No-Fault arbitration, or
- You may take the insurer to court.

If you choose to file a complaint, you may use the Consumer Service Bureau complaint form at the back of this Guide. There is no fee required to file a complaint.

### **To file for No-Fault arbitration:**

If an insurer issues a denial of claim form (NF-10) applicable to any individual element of a No-Fault claim and you wish to arbitrate the basis of that denial, complete and sign both the affirmation and the grid on the back of the denial, itemize all bills in dispute (including the name of medical provider, amount of bill in dispute, and the date bill was mailed to insurer) and attach copies of all bills listed. If lost wages are also at issue, complete the section of the grid applicable to lost wages. If a medical provider files for arbitration as an assignee of the injured party, that provider should also include a copy of the assignment of benefits form with the injured party's signature.

If you are not in receipt of a denial of claim form, you can file for arbitration by fully completing and submitting an Arbitration Request Form (AAA Form AR) to the American Arbitration Association (AAA). Complete and sign the back of the AAA Form AR as outlined above (for an NF-10), and attach all applicable documentation. An AAA Form AR form is available at the back of this Guide and may also be downloaded from the AAA's website at [www.adr.org](http://www.adr.org).

Whichever method you use to initiate the arbitration process, your filing must also include a \$40.00 filing fee made payable to the American Arbitration Association. Mail your completed No-Fault arbitration request to:

American Arbitration Association  
New York Insurance Case Management Center  
65 Broadway  
New York, New York 10006

If you prevail in No-Fault arbitration or settle your dispute during the arbitration process, you should not have any difficulty in collecting from the insurer. You should contact the Claims Administration Unit of the Insurance Department in writing or by phone at 212-480-5662 if there is a problem.

Additional information on No-Fault arbitration can be obtained from the American Arbitration Association's website at [www.adr.org](http://www.adr.org) or by calling (800) 778-7879.

## **XV. WHAT ABOUT FRAUD?**

It is estimated that more than a quarter or as much as one-third of all auto insurance claims contain some element of fraud, resulting in higher insurance premiums. Under the Insurance Law, licensees of the Insurance Department (i.e., insurers, agents, brokers, adjusters) are required to report any suspected fraudulent acts to the Department's Insurance Frauds Bureau. Through an investigative and administrative process, the Insurance Department can fine any person involved in the fraud up to \$5,000, plus the value of the fraudulent claim, in addition to any criminal penalties that a court may impose.

If you have reason to believe that there has been an insurance fraud, you are encouraged to report it to the Insurance Frauds Bureau at 1-888-FRAUDNY (1-888-372-8369) or by mail to:

Insurance Frauds Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, New York 10004-2319

You may also visit the Department Web site ([www.ins.state.ny.us](http://www.ins.state.ny.us)) for more information on the impact of insurance fraud on the premiums you pay. The Web site contains instructions on how to report fraud to the Department by downloading the Suspected Fraud Report Form and lists the addresses and telephone numbers of the Insurance Department Frauds Bureau offices located throughout the state.

## XVI. BUYING AUTO INSURANCE ON THE INTERNET

Although the Internet currently accounts for a relatively small percentage of total insurance sales, its influence in the marketplace is growing rapidly. Quoting agents are actively marketing their services to consumers via a growing number of Web sites. Quoting agents provide sample automobile insurance rates to Internet users who respond to various online questions. In addition, many insurance companies and traditional agents and brokers have their own Web sites providing pricing, service information and, sometimes, the means to complete an auto insurance purchase. Insurers with representative rates from Appendix I that provide rate quotes for a private passenger automobile policy on their Web sites are shown in the Notes to Rate Tables. The Insurance Department's Web site also has a general listing of the web sites for regulated insurance companies.

The World Wide Web provides a constantly changing and expanding marketplace. If you are shopping online for automobile insurance, you should consider the following:

- Automobile insurance is a fairly sophisticated product. Before making purchases online, you should be aware of the types of products and coverages available in New York State. This annual Consumer Guide to Automobile Insurance and other such publications can help enhance your understanding of the market.
- You also need to know the types and limits of coverage you want to purchase. Do you want collision? comprehensive? Do you want the minimum liability limits required by law or higher limits to protect your assets in the event others are injured as a result of your negligence? Do you want or need any additional coverages?
- If you intend to purchase auto insurance on the Web, make sure the insurer you are dealing with is licensed to sell insurance in New York State. Just because an insurer has a Web site doesn't make it a licensed insurer. If you are unsure of the licensing status of an insurer on the Web, check the [Directory of Regulated Companies](#) on the Insurance Department's Web site. In addition, you should only be dealing with licensed agents and brokers on the Web. If you are unsure whether an agent is licensed in New York, call or e-mail the agent and request his or her New York license number.
- In seeking your rate quote, you will be presented with a series of questions regarding your driving history, your vehicles, and other relevant characteristics. Make sure you answer these questions fully and accurately. For example, if you're unsure whether you had an accident or violation within the past three years, take the time to check.
- Have the declarations page of your current policy by your side as you respond and know the make, model, year and vehicle identification number (VIN) for each of your vehicles.

- Generally, a price quote from an insurer on the Internet will be the same as one received by mail, fax, or phone. However, some insurers are now offering discounts for business transacted strictly over the Internet.
- Shop service as well as price. Savvy insurance consumers know that sometimes the lowest price insurer isn't the best buy if an insurer is not responsive once claims arise. The Insurance Department's [Automobile Insurance Complaint Ranking](#), also available on the Department's Web site, is one source to help you assess an insurer's claims-handling practices.
- Remember, when you are applying for or purchasing insurance you are transmitting key financial and personal data to an insurer or agent. Make sure the Web site you are using is secure. Many Web sites will include their privacy and security policy on the site itself. For example, a Web site may be encrypting (coding) your private information to make it unreadable to third parties. The Web site will describe that process. In addition, you can activate your Web browser to notify you when you are entering or leaving a secure mode.

Once you have followed the above guidelines and obtained your quotes, you should be ready to make meaningful comparisons among insurers.

Over the next few years, Internet sales are expected to grow as competition intensifies in the electronic marketplace. New York State consumers should be aware that the Web can be a convenient means of comparing prices and/or purchasing automobile insurance, but that it is not necessarily the best means for every consumer. Whether you use the Web or not, it pays to shop for auto insurance. For more information about factors to consider when shopping for auto insurance, please see Chapter XVII (Auto Insurance Prices in New York).

## **XVII. AUTO INSURANCE PRICES IN NEW YORK**

### **A. Auto Insurance Companies Listed**

This section contains information and price comparisons to help you shop for auto insurance. It contains sample prices from among the 25 leading auto insurers licensed in New York State, and from the ten best performing companies in the 2009 annual complaint ranking compiled by the Insurance Department. The tables that follow list representative rates charged by a total of 31 auto insurance companies, plus Auto Plan rates.

### **B. Types of Coverages Listed**

The comparative premium tables displayed in this Guide reflect the rates for private passenger auto liability, No-Fault and physical damage (comprehensive and collision) coverages in selected territories for the selected insurers. The rates shown are for owners or operators who have been licensed and have not had accidents or traffic violations for the past three years.

The Appendix I prices represent annual premium charges for these auto coverages (described in Chapters II and III of this Guide):

#### 1. Required Coverages:

- A. Bodily Injury Liability—at \$25,000/\$50,000 limits, including \$50,000/\$100,000 limits in the event of death;
- B. Uninsured Motorists Coverage (in New York State only)—at \$25,000/\$50,000 limits, including \$50,000/\$100,000 limits in the event of death;
- C. Property Damage Liability—at a \$10,000 limit; and
- D. Basic No-Fault—to a maximum of \$50,000.

#### 2. Optional Coverages:

- A. Comprehensive—for a 2010 model car (moderately priced), with a \$200 deductible;
- B. Collision—for a 2010 model car (moderately priced), with a \$200 deductible;
- C. Bodily Injury Liability plus SUM—the additional cost of raising mandatory BI & UM minimum limits to \$100,000/\$300,000; SUM also provides out-of-state coverage;
- D. Property Damage Liability—the additional cost of raising this coverage from the minimum \$10,000 level to a \$50,000 limit; and
- E. Additional No-Fault—the additional cost of raising basic benefits to a maximum of \$100,000 and providing out-of-state coverage.

### **C. Rating Territories**

The place where you park and how much you drive your car also affects the cost of your insurance. Although the general concept of insurance is to spread the risk of losses among a large number of people, premiums are adjusted for smaller sub-groups of risks in certain areas, such as counties, that will have more similar experience statistically than that of all the policyholders in a larger area, such as a state. Because of its size and diversity, most insurers divide New York State into over 70 rating territories.

In highly congested urban areas, where there is a greater likelihood of auto insurance losses, rates tend to be higher than for suburban and rural areas. For example, rates for comprehensive coverage are higher in urban areas due to the higher rates of auto theft in these areas. Increasing costs of payments made under auto insurance claims, including the costs of liability suits, medical expenses and legal fees, as well as the incidence of fraud, also contribute to premium costs.

Price comparisons for selected territories are shown in this Guide. Detailed descriptions of territories can be found in Appendix III, although some insurers utilize different territorial classifications. The territories selected include New York's most populated areas plus representative cross-sections of suburban and rural areas in this State.

### **D. Type of Car**

As discussed previously, the cost of your auto physical damage insurance (collision and comprehensive) varies widely, depending on the make and model of your car. The comparative physical damage prices shown in Appendix I are for a moderately priced, symbol 11, 2010 model car (see Chapter X for examples of symbol 11 vehicles).

As discussed in Chapter X, insurance premiums will generally be higher for cars that have higher purchase prices or repair costs. Cars that are less expensive or easier to repair will usually cost less to insure in contrast to vehicles of similar cost and age with poorer repair records.

When shopping for a new or used car, it is best to check with your insurance professional to verify the cost of insuring the particular vehicle you are considering purchasing.

### **E. Differences in Rates Among Insurers**

There is active competition among auto insurers in New York State. As the tables that follow show, rates can vary considerably among insurers. The differences in rates are based, among other factors, on the specific experience of the particular group of insureds a company insures.

Therefore, it is always a good idea to obtain quotes from several insurers. Consumers who shop get better value for their insurance dollar than those who do not. Many of the companies listed are part of groups that include several affiliated companies under common management. You may be quoted a

premium that is higher or lower than the one shown in the table. Ask the agent or broker to specify the name of the company that will issue your policy. (See Appendix IV for the group names of which a listed company is a member.)

#### **F. Don't Shop By Price Alone**

Price is only one of many factors to consider in selecting an insurance company. The price comparisons listed in this Guide are useful, but keep a number of key considerations in mind:

- Consider insurance company claim practices, reliability, the services provided by agents, brokers or insurance companies, and the particular coverages the company offers to meet your individual needs.
- The premiums shown in the tables are those charged on July 1, 2010, for new policyholders. Although the underlying costs of auto insurance -- such as medical costs, wages and the cost of auto replacement parts -- are likely to rise with inflation, the tables will tend to reflect relative price relationships among these insurers over time.
- The rates for Bodily Injury and Property Damage Liability, No-Fault, and Collision coverages reflect a discount for a vehicle equipped with anti-lock brakes. If you are insuring a vehicle without anti-lock brakes, your premiums for these coverages will be approximately 5% higher.
- The rates for No-Fault coverages include a discount for a passive restraint device, since any vehicle model year 1990 or later, manufactured for sale in the U.S. must be equipped with either an automatic seatbelt or an airbag. If you are insuring an older vehicle without an automatic seatbelt or an airbag, your No-Fault premiums will be higher.
- The tables do not list all insurers that are licensed to do business in this State. Many other licensed insurance companies write auto insurance with services comparable to those companies listed.

Appendix IV of this Guide lists telephone numbers for all insurers whose rates are listed here, as well as for those included in the Insurance Department's 2009 complaint ranking (with noted exceptions).

A directory of all insurers licensed in New York State is available on the New York State Insurance Department Web site at <http://www.ins.state.ny.us>.

- The premiums do not reflect dividends that some mutual insurers may pay to policyholders.
- Some insurers do not use classifications identical to those presented in this Guide, while others may offer only combined single limit policies, or policies with limits varying from those presented here (see footnotes to rates).
- Most insurers have merit rating plans (discussed in Chapter VII) charging higher premiums to drivers who are involved in accidents or convicted for certain traffic violations, such as

speeding. The low rates of some insurers, after surcharging for an accident, may not be such a good deal.

- Many insurers permit the premium to be paid in installments. If you choose this option you should be aware that a fee may be charged for this service. In addition, insurers may charge fees for late payment or checks returned for insufficient funds. Such a “bounced check” fee may not be greater than \$20.
- The existence of fraudulent insurance claims has an overall impact on premiums. There is a \$10 annual Motor Vehicle Law Enforcement fee (\$5 for a six-month policy) added to your auto insurance premium for each registered vehicle you insure. The purpose of these fees is to provide additional funds to combat auto theft and fraud in New York State.

# APPENDIX I

## AUTO INSURANCE PRICE COMPARISON TABLES IN NEW YORK STATE as of July 1, 2010

### PAGE REFERENCES FOR SELECTED TERRITORIES

Territory Number	Territory Description	Page Number
03	Bronx Suburban	
01	Bronx Urban	
17	Brooklyn (Kings County)	
20	Hempstead Township	
18	Manhattan	
64	Middletown	
94	Mt. Vernon & Yonkers	
32	Newburgh	
55	Queens Suburban	
19	Queens Urban	
68	Rockland	
05	Staten Island (Richmond County)	
75	Suffolk County West	

**Note:** The price information contained in this Guide is primarily intended for comparative purposes between insurers at one point in time, July 1, 2010, and to illustrate the variance of rates available in the marketplace. These comparisons are not intended to serve as a comparison of rate increases/decreases from one year to the next, since factors and criteria used for the rate examples as well as individual insurers' underlying rating structures may change.

**TERRITORY 01 - BRONX URBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		4,540	935	4,461
ADIRONDACK INS EXCH	1	5,690	912	6,878	1,510	74	178
ALLSTATE PROP & CAS INS CO	1,6	2,157	458	2,856	617	2	12
AMICA MUT INS CO	1,6	2,979	1,490	4,091	904	60	13
CHUBB NATIONAL INS CO	1,2	2,404	156	1,741	687	See Note 2	35
COUNTRY-WIDE INS CO	1	2,820	914	2,138	777	55	10
ELECTRIC INS CO	6	3,338	2,430	4,224	658	43	48
ERIE INS CO	1,6	3,429	3,146	4,234	502	117	16
ESURANCE INS CO	1,6	5,410	1,098	5,682	584	56	68
EVEREADY INS CO		3,602	602	2,559	712	40	22
GEICO GEN INS CO	1,6	2,706	383	2,688	602	19	27
GEICO IND CO	1,6	3,131	377	2,028	588	50	44
GOVERNMENT EMPLOYEES INS CO	1,6	2,706	383	2,688	602	19	27
HARTFORD CASUALTY INS CO	1,6	2,973	432	2,575	855	36	32
IDS PROP CAS INS CO		4,233	896	3,496	652	56	13
LIBERTY MUT FIRE INS CO	1,2,6	4,610	1,196	4,865	153	See Note 2	37
METROPOLITAN CAS INS CO	1,6	6,834	3,669	7,413	1,025	169	31
METROPOLITAN GRP PROP & CAS INS CO	1,6	5,754	1,018	5,594	536	102	24
NATIONWIDE INS CO OF AMER	1,6	4,406	695	2,337	1,195	36	31
NEW SOUTH INS CO	1	3,282	1,102	3,583	750	52	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,559	1,845	2,643	519	63	44
OLD DOMINION INS CO	1	3,306	1,464	2,976	1,458	20	12
PEERLESS INS CO	1	3,860	2,080	2,894	373	90	11
PREFERRED MUT INS CO	1	7,101	6,771	11,913	2,219	160	13
PROGRESSIVE ADVANCED INS CO	1,6	3,348	418	2,072	1,080	88	32
PROGRESSIVE CAS INS CO	1,6	3,486	631	2,302	1,155	97	35
QBE INS CORP	1	2,820	914	2,138	777	55	10
STATE FARM FIRE & CAS CO	1,3,6	4,988	608	3,719	964	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	4,318	553	3,187	877	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	3,607	532	2,739	1,211	33	72
UNITED SERVICES AUTO ASSOC	1,5,6	1,456	670	1,586	341	36	12
USAA CASUALTY INS CO	1,5,6	1,020	1,785	2,084	264	26	7

**TERRITORY 01 - BRONX URBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		2,904	935	3,046	536	36	65		
ADIRONDACK INS EXCH	1	5,488	674	4,428	1,374	64	192		
ALLSTATE PROP & CAS INS CO	1,6	2,217	346	2,088	527	2	12		
AMICA MUT INS CO	1,6	2,115	858	2,879	647	41	13		
CHUBB NATIONAL INS CO	1,2	2,131	130	1,529	609	See Note 2	35		
COUNTRY-WIDE INS CO	1	1,338	914	950	383	26	10		
ELECTRIC INS CO	6	1,873	1,374	2,344	395	24	26		
ERIE INS CO	1,6	1,639	2,030	2,003	284	55	16		
ESURANCE INS CO	1,6	4,862	710	3,586	414	38	74		
EVEREADY INS CO		2,339	602	1,727	483	25	22		
GEICO GEN INS CO	1,6	1,856	313	1,776	427	12	27		
GEICO IND CO	1,6	2,858	335	1,471	542	46	44		
GOVERNMENT EMPLOYEES INS CO	1,6	1,856	313	1,776	427	12	27		
HARTFORD CASUALTY INS CO	1,6	3,023	399	2,348	699	34	32		
IDS PROP CAS INS CO		2,151	454	1,772	376	28	13		
LIBERTY MUT FIRE INS CO	1,2,6	3,074	696	3,210	122	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	5,274	2,635	5,679	802	126	23		
METROPOLITAN GRP PROP & CAS INS CO	1,6	3,764	826	3,626	368	66	10		
NATIONWIDE INS CO OF AMER	1,6	4,002	476	1,779	941	27	31		
NEW SOUTH INS CO	1	3,216	762	2,362	607	41	27		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,349	1,674	2,237	444	54	44		
OLD DOMINION INS CO	1	3,258	1,162	2,106	1,254	14	12		
PEERLESS INS CO	1	2,845	1,238	2,124	286	66	11		
PREFERRED MUT INS CO	1	5,569	3,873	9,317	1,747	126	13		
PROGRESSIVE ADVANCED INS CO	1,6	2,953	311	1,661	881	80	32		
PROGRESSIVE CAS INS CO	1,6	3,060	479	1,855	937	89	35		
QBE INS CORP	1	1,338	914	950	383	26	10		
STATE FARM FIRE & CAS CO	1,3,6	4,055	496	3,145	780	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	3,505	451	2,696	712	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	3,512	407	2,614	1,115	31	80		
UNITED SERVICES AUTO ASSOC	1,5,6	844	344	901	204	19	12		
USAA CASUALTY INS CO	1,5,6	601	902	1,180	168	15	7		

**TERRITORY 01 - BRONX URBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		2,576	935	2,418	481	32	65		
ADIRONDACK INS EXCH	1	1,564	232	1,046	354	16	58		
ALLSTATE PROP & CAS INS CO	1,6	1,259	200	826	353	4	9		
AMICA MUT INS CO	1,6	1,032	943	1,365	253	19	13		
CHUBB NATIONAL INS CO	1,2	1,065	134	704	302	See Note 2	35		
COUNTRY-WIDE INS CO	1	1,471	914	950	417	29	10		
ELECTRIC INS CO	6	1,283	1,306	1,584	287	16	18		
ERIE INS CO	1,6	1,063	1,298	1,287	215	34	16		
ESURANCE INS CO	1,6	2,866	450	1,458	58	16	50		
EVEREADY INS CO		2,396	602	1,421	494	26	22		
GEICO GEN INS CO	1,6	810	130	744	185	5	27		
GEICO IND CO	1,6	1,858	302	1,014	374	30	44		
GOVERNMENT EMPLOYEES INS CO	1,6	810	130	744	185	5	27		
HARTFORD CASUALTY INS CO	1,6	2,130	287	960	583	18	32		
IDS PROP CAS INS CO		1,340	316	1,102	270	17	13		
LIBERTY MUT FIRE INS CO	1,2,6	2,294	634	2,369	77	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	2,598	1,247	2,721	419	59	12		
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,398	606	2,284	254	40	6		
NATIONWIDE INS CO OF AMER	1,6	1,941	370	781	487	11	31		
NEW SOUTH INS CO	1	2,246	670	1,325	382	23	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,082	1,431	1,402	330	38	44		
OLD DOMINION INS CO	1	1,852	922	1,068	794	8	12		
PEERLESS INS CO	1	1,736	1,198	1,284	190	40	11		
PREFERRED MUT INS CO	1,4	1,833	2,660	2,985	398	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	964	133	443	244	20	32		
PROGRESSIVE CAS INS CO	1,6	991	228	531	253	21	35		
QBE INS CORP	1	1,471	914	950	417	29	10		
STATE FARM FIRE & CAS CO	1,3,6	2,418	364	1,720	498	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	2,091	331	1,474	458	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,182	253	710	343	9	29		
UNITED SERVICES AUTO ASSOC	1,5,6	676	316	715	167	16	12		
USAA CASUALTY INS CO	1,5,6	488	824	933	141	11	7		

**TERRITORY 01 - BRONX URBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		2,576	935	2,418
ADIRONDACK INS EXCH	1	1,578	206	1,104	362	18	58
ALLSTATE PROP & CAS INS CO	1,6	1,259	200	826	353	4	9
AMICA MUT INS CO	1,6	1,032	815	1,365	256	19	13
CHUBB NATIONAL INS CO	1,2	1,065	134	704	302	See Note 2	35
COUNTRY-WIDE INS CO	1	1,471	914	950	417	29	10
ELECTRIC INS CO	6	1,315	1,188	1,627	294	15	19
ERIE INS CO	1,6	1,063	1,298	1,287	215	34	16
ESURANCE INS CO	1,6	2,596	416	1,458	58	16	42
EVEREADY INS CO		2,396	602	1,421	494	26	22
GEICO GEN INS CO	1,6	810	130	744	185	5	27
GEICO IND CO	1,6	1,767	302	963	359	28	44
GOVERNMENT EMPLOYEES INS CO	1,6	810	130	744	185	5	27
HARTFORD CASUALTY INS CO	1,6	2,108	278	939	496	16	32
IDS PROP CAS INS CO		1,340	316	1,102	270	17	13
LIBERTY MUT FIRE INS CO	1,2,6	2,294	634	2,369	77	See Note 2	37
METROPOLITAN CAS INS CO	1,6	2,598	1,247	2,721	419	59	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,398	606	2,284	254	40	6
NATIONWIDE INS CO OF AMER	1,6	2,156	336	781	487	11	31
NEW SOUTH INS CO	1	2,175	578	1,287	360	22	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,082	1,431	1,402	330	38	44
OLD DOMINION INS CO	1	2,174	826	1,004	788	8	12
PEERLESS INS CO	1	1,736	1,090	1,284	190	40	11
PREFERRED MUT INS CO	1,4	1,833	2,660	2,985	398	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	1,027	136	486	268	20	32
PROGRESSIVE CAS INS CO	1,6	1,057	232	579	281	22	35
QBE INS CORP	1	1,471	914	950	417	29	10
STATE FARM FIRE & CAS CO	1,3,6	2,418	364	1,720	498	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	2,091	331	1,474	458	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,236	238	726	345	9	33
UNITED SERVICES AUTO ASSOC	1,5,6	676	316	715	167	16	12
USAA CASUALTY INS CO	1,5,6	488	824	933	141	11	7

**TERRITORY 01 - BRONX URBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,328	935	2,297	439	29	65
			ADIRONDACK INS EXCH	1	1,948	178	1,070	510	24	58
ALLSTATE PROP & CAS INS CO	1,6	1,335	138	730	411	2	9			
AMICA MUT INS CO	1,6	947	563	1,243	238	18	13			
CHUBB NATIONAL INS CO	1,2	894	102	571	255	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,338	914	950	383	26	10			
ELECTRIC INS CO	6	1,035	773	1,270	245	13	16			
ERIE INS CO	1,6	1,088	1,318	1,319	218	37	16			
ESURANCE INS CO	1,6	2,708	384	1,572	162	22	38			
EVEREADY INS CO		2,098	602	1,350	440	23	22			
GEICO GEN INS CO	1,6	679	102	645	166	4	27			
GEICO IND CO	1,6	1,912	287	1,014	383	30	44			
GOVERNMENT EMPLOYEES INS CO	1,6	679	102	645	166	4	27			
HARTFORD CASUALTY INS CO	1,6	1,501	172	819	344	19	32			
IDS PROP CAS INS CO		1,340	302	1,102	270	17	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,836	528	1,875	69	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,128	1,126	2,201	353	47	10			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,658	446	1,552	188	28	6			
NATIONWIDE INS CO OF AMER	1,6	2,037	287	829	509	12	31			
NEW SOUTH INS CO	1	2,278	421	1,375	492	31	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,021	1,074	1,388	327	37	44			
OLD DOMINION INS CO	1	2,202	588	944	816	10	12			
PEERLESS INS CO	1	1,756	858	1,299	193	40	11			
PREFERRED MUT INS CO	1,4	1,514	1,576	2,445	337	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	969	100	464	261	22	32			
PROGRESSIVE CAS INS CO	1,6	996	182	555	273	24	35			
QBE INS CORP	1	1,338	914	950	383	26	10			
STATE FARM FIRE & CAS CO	1,3,6	2,219	280	1,587	474	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,921	255	1,361	436	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,565	191	996	458	14	37			
UNITED SERVICES AUTO ASSOC	1,5,6	537	202	559	136	12	12			
USAA CASUALTY INS CO	1,5,6	392	517	728	119	9	7			

**TERRITORY 01 - BRONX URBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		2,328	935	2,297
ADIRONDACK INS EXCH	1	1,760	116	1,080	444	22	54
ALLSTATE PROP & CAS INS CO	1,6	1,335	138	730	411	2	9
AMICA MUT INS CO	1,6	947	563	1,243	238	18	13
CHUBB NATIONAL INS CO	1,2	894	102	571	255	See Note 2	35
COUNTRY-WIDE INS CO	1	1,338	914	950	383	26	10
ELECTRIC INS CO	6	1,035	773	1,270	245	13	16
ERIE INS CO	1,6	1,088	1,318	1,319	218	37	16
ESURANCE INS CO	1,6	2,386	216	1,378	156	22	30
EVEREADY INS CO		2,098	602	1,350	440	23	22
GEICO GEN INS CO	1,6	679	102	645	166	4	27
GEICO IND CO	1,6	1,858	287	984	374	30	44
GOVERNMENT EMPLOYEES INS CO	1,6	679	102	645	166	4	27
HARTFORD CASUALTY INS CO	1,6	1,634	153	897	376	21	32
IDS PROP CAS INS CO		1,340	302	1,102	270	17	13
LIBERTY MUT FIRE INS CO	1,2,6	1,836	528	1,875	69	See Note 2	37
METROPOLITAN CAS INS CO	1,6	2,128	1,126	2,201	353	47	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,658	446	1,552	188	28	6
NATIONWIDE INS CO OF AMER	1,6	1,774	223	733	465	11	31
NEW SOUTH INS CO	1	1,962	274	1,191	445	28	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,021	1,074	1,388	327	37	44
OLD DOMINION INS CO	1	2,058	530	898	812	8	12
PEERLESS INS CO	1	1,756	858	1,299	193	40	11
PREFERRED MUT INS CO	1,4	1,514	1,576	2,445	337	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	888	86	408	245	20	32
PROGRESSIVE CAS INS CO	1,6	911	161	494	255	23	35
QBE INS CORP	1	1,338	914	950	383	26	10
STATE FARM FIRE & CAS CO	1,3,6	2,219	280	1,587	474	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,921	255	1,361	436	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,572	161	1,087	485	16	33
UNITED SERVICES AUTO ASSOC	1,5,6	537	202	559	136	12	12
USAA CASUALTY INS CO	1,5,6	392	517	728	119	9	7

**TERRITORY 03 - BRONX SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		3,861	714	3,838	706	61	65
			ADIRONDACK INS EXCH	1	4,846	910	6,664	1,234	76	144
ALLSTATE PROP & CAS INS CO	1,6	1,465	424	2,466	368	6	12			
AMICA MUT INS CO	1,6	2,288	1,762	4,214	700	47	13			
CHUBB NATIONAL INS CO	1,2	2,787	201	2,153	766	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,943	860	1,640	539	39	10			
ELECTRIC INS CO	6	2,474	2,483	4,212	493	40	48			
ERIE INS CO	1,6	3,049	3,179	3,910	447	104	16			
ESURANCE INS CO	1,6	4,558	750	3,950	500	68	68			
EVEREADY INS CO		3,296	472	2,268	633	41	22			
GEICO GEN INS CO	1,6	1,845	430	1,983	410	19	27			
GEICO IND CO	1,6	2,778	380	2,001	460	49	44			
GOVERNMENT EMPLOYEES INS CO	1,6	1,845	430	1,983	410	19	27			
HARTFORD CASUALTY INS CO	1,6	1,840	432	3,374	453	52	32			
IDS PROP CAS INS CO		3,987	836	3,050	590	50	13			
LIBERTY MUT FIRE INS CO	1,2,6	4,142	1,006	3,566	142	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	5,285	1,157	4,156	762	113	39			
METROPOLITAN GRP PROP & CAS INS CO	1,6	4,838	756	4,358	414	96	22			
NATIONWIDE INS CO OF AMER	1,6	4,406	695	2,337	1,195	36	31			
NEW SOUTH INS CO	1	2,397	947	3,058	585	56	22			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,340	1,903	2,344	437	67	27			
OLD DOMINION INS CO	1	3,776	1,026	2,342	1,534	30	12			
PEERLESS INS CO	1	3,312	2,172	2,848	321	84	11			
PREFERRED MUT INS CO	1	4,840	6,868	9,073	1,528	117	13			
PROGRESSIVE ADVANCED INS CO	1,6	3,042	401	2,016	1,059	93	32			
PROGRESSIVE CAS INS CO	1,6	3,170	607	2,240	1,133	104	35			
QBE INS CORP	1	1,943	860	1,640	539	39	10			
STATE FARM FIRE & CAS CO	1,3,6	3,664	404	2,625	755	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	3,178	367	2,250	690	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	2,196	240	1,983	544	30	104			
UNITED SERVICES AUTO ASSOC	1,5,6	1,473	663	1,491	337	35	12			
USAA CASUALTY INS CO	1,5,6	1,026	1,770	1,960	262	26	7			

**TERRITORY 03 - BRONX SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,474	714	2,621	470	39	65
			ADIRONDACK INS EXCH	1	4,668	670	4,292	1,126	70	156
ALLSTATE PROP & CAS INS CO	1,6	1,477	322	1,808	314	4	12			
AMICA MUT INS CO	1,6	1,629	1,013	2,966	503	33	13			
CHUBB NATIONAL INS CO	1,2	2,461	165	1,887	675	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,123	860	889	322	23	10			
ELECTRIC INS CO	6	1,394	1,403	2,338	304	22	27			
ERIE INS CO	1,6	1,458	2,052	1,849	258	51	16			
ESURANCE INS CO	1,6	3,970	484	2,492	354	48	74			
EVEREADY INS CO		2,142	472	1,529	432	27	22			
GEICO GEN INS CO	1,6	1,271	351	1,314	294	12	27			
GEICO IND CO	1,6	2,536	337	1,451	425	44	44			
GOVERNMENT EMPLOYEES INS CO	1,6	1,271	351	1,314	294	12	27			
HARTFORD CASUALTY INS CO	1,6	1,734	399	3,077	366	49	32			
IDS PROP CAS INS CO		2,025	424	1,546	346	26	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,766	586	2,354	115	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	4,091	835	3,187	608	88	28			
METROPOLITAN GRP PROP & CAS INS CO	1,6	3,162	614	2,824	288	62	18			
NATIONWIDE INS CO OF AMER	1,6	4,002	476	1,779	941	27	31			
NEW SOUTH INS CO	1	2,249	657	2,018	478	44	27			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,153	1,726	1,983	377	56	27			
OLD DOMINION INS CO	1	3,672	814	1,658	1,320	24	12			
PEERLESS INS CO	1	2,442	1,293	2,090	250	61	11			
PREFERRED MUT INS CO	1	3,801	3,929	7,098	1,208	92	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,676	298	1,616	864	86	32			
PROGRESSIVE CAS INS CO	1,6	2,776	461	1,806	918	96	35			
QBE INS CORP	1	1,123	860	889	322	23	10			
STATE FARM FIRE & CAS CO	1,3,6	2,976	329	2,220	615	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	2,578	299	1,903	564	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	2,153	184	1,893	504	28	115			
UNITED SERVICES AUTO ASSOC	1,5,6	852	341	848	202	19	12			
USAA CASUALTY INS CO	1,5,6	605	894	1,110	166	14	7			

**TERRITORY 03 - BRONX SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,198	714	2,080	423	34	65
			ADIRONDACK INS EXCH	1	1,350	232	1,012	294	16	48
ALLSTATE PROP & CAS INS CO	1,6	859	188	718	212	2	9			
AMICA MUT INS CO	1,6	806	1,113	1,406	187	15	13			
CHUBB NATIONAL INS CO	1,2	1,194	170	855	326	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,235	860	889	351	25	10			
ELECTRIC INS CO	6	960	1,333	1,580	226	15	18			
ERIE INS CO	1,6	946	1,313	1,187	198	33	16			
ESURANCE INS CO	1,6	2,284	308	1,014	50	22	50			
EVEREADY INS CO		2,195	472	1,260	442	27	22			
GEICO GEN INS CO	1,6	554	146	551	128	5	27			
GEICO IND CO	1,6	1,650	304	1,001	296	29	44			
GOVERNMENT EMPLOYEES INS CO	1,6	554	146	551	128	5	27			
HARTFORD CASUALTY INS CO	1,6	1,127	287	1,258	260	26	32			
IDS PROP CAS INS CO		1,263	296	960	248	15	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,067	534	1,740	76	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,039	406	1,536	336	43	14			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,018	454	1,780	196	42	8			
NATIONWIDE INS CO OF AMER	1,6	1,941	370	781	487	11	31			
NEW SOUTH INS CO	1	1,530	578	1,135	310	25	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	901	1,475	1,243	276	40	27			
OLD DOMINION INS CO	1	2,084	648	844	836	12	12			
PEERLESS INS CO	1	1,493	1,250	1,262	170	37	11			
PREFERRED MUT INS CO	1,4	1,268	2,698	2,277	289	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	863	128	431	239	20	32			
PROGRESSIVE CAS INS CO	1,6	885	221	518	249	23	35			
QBE INS CORP	1	1,235	860	889	351	25	10			
STATE FARM FIRE & CAS CO	1,3,6	1,776	242	1,214	402	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,540	220	1,040	371	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	767	116	525	166	8	42			
UNITED SERVICES AUTO ASSOC	1,5,6	683	312	673	166	15	12			
USAA CASUALTY INS CO	1,5,6	491	818	879	139	11	7			

**TERRITORY 03 - BRONX SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,198	714	2,080	423	34	65
			ADIRONDACK INS EXCH	1	1,364	206	1,072	304	16	46
ALLSTATE PROP & CAS INS CO	1,6	859	188	718	212	2	9			
AMICA MUT INS CO	1,6	806	964	1,406	189	15	13			
CHUBB NATIONAL INS CO	1,2	1,194	170	855	326	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,235	860	889	351	25	10			
ELECTRIC INS CO	6	985	1,212	1,623	229	15	18			
ERIE INS CO	1,6	946	1,313	1,187	198	33	16			
ESURANCE INS CO	1,6	2,102	284	1,014	50	20	42			
EVEREADY INS CO		2,195	472	1,260	442	27	22			
GEICO GEN INS CO	1,6	554	146	551	128	5	27			
GEICO IND CO	1,6	1,569	304	951	284	27	44			
GOVERNMENT EMPLOYEES INS CO	1,6	554	146	551	128	5	27			
HARTFORD CASUALTY INS CO	1,6	1,061	278	1,230	219	23	32			
IDS PROP CAS INS CO		1,263	296	960	248	15	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,067	534	1,740	76	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,039	406	1,536	336	43	14			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,018	454	1,780	196	42	8			
NATIONWIDE INS CO OF AMER	1,6	2,156	336	781	487	11	31			
NEW SOUTH INS CO	1	1,474	500	1,103	294	23	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	901	1,475	1,243	276	40	27			
OLD DOMINION INS CO	1	2,424	580	794	830	12	12			
PEERLESS INS CO	1	1,493	1,137	1,262	170	37	11			
PREFERRED MUT INS CO	1,4	1,268	2,698	2,277	289	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	918	131	473	264	22	32			
PROGRESSIVE CAS INS CO	1,6	944	224	564	275	25	35			
QBE INS CORP	1	1,235	860	889	351	25	10			
STATE FARM FIRE & CAS CO	1,3,6	1,776	242	1,214	402	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,540	220	1,040	371	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	802	109	536	167	8	47			
UNITED SERVICES AUTO ASSOC	1,5,6	683	312	673	166	15	12			
USAA CASUALTY INS CO	1,5,6	491	818	879	139	11	7			

**TERRITORY 03 - BRONX SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,985	714	1,976	387	31	65
			ADIRONDACK INS EXCH	1	1,676	176	1,036	420	24	48
ALLSTATE PROP & CAS INS CO	1,6	905	134	634	252	4	9			
AMICA MUT INS CO	1,6	740	664	1,281	180	14	13			
CHUBB NATIONAL INS CO	1,2	992	125	689	269	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,123	860	889	322	23	10			
ELECTRIC INS CO	6	780	790	1,266	194	12	14			
ERIE INS CO	1,6	971	1,333	1,217	200	33	16			
ESURANCE INS CO	1,6	2,244	262	1,094	138	26	38			
EVEREADY INS CO		1,922	472	1,196	396	22	22			
GEICO GEN INS CO	1,6	469	114	478	115	4	27			
GEICO IND CO	1,6	1,698	289	1,001	303	30	44			
GOVERNMENT EMPLOYEES INS CO	1,6	469	114	478	115	4	27			
HARTFORD CASUALTY INS CO	1,6	905	172	1,073	162	28	32			
IDS PROP CAS INS CO		1,263	282	960	248	15	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,657	445	1,378	70	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,683	369	1,245	285	35	10			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,398	332	1,214	152	30	4			
NATIONWIDE INS CO OF AMER	1,6	2,037	287	829	509	12	31			
NEW SOUTH INS CO	1	1,634	365	1,178	392	34	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	861	1,107	1,230	274	41	27			
OLD DOMINION INS CO	1	2,464	414	746	856	12	12			
PEERLESS INS CO	1	1,512	897	1,277	170	38	11			
PREFERRED MUT INS CO	1,4	1,053	1,598	1,866	247	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	871	96	452	257	23	32			
PROGRESSIVE CAS INS CO	1,6	896	176	541	268	25	35			
QBE INS CORP	1	1,123	860	889	322	23	10			
STATE FARM FIRE & CAS CO	1,3,6	1,633	186	1,121	383	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,417	169	960	355	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,001	89	730	215	13	52			
UNITED SERVICES AUTO ASSOC	1,5,6	542	200	527	135	12	12			
USAA CASUALTY INS CO	1,5,6	395	512	685	118	9	7			

**TERRITORY 03 - BRONX SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,985	714	1,976	387	31	65
			ADIRONDACK INS EXCH	1	1,518	116	1,046	370	22	46
ALLSTATE PROP & CAS INS CO	1,6	905	134	634	252	4	9			
AMICA MUT INS CO	1,6	740	664	1,281	180	14	13			
CHUBB NATIONAL INS CO	1,2	992	125	689	269	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,123	860	889	322	23	10			
ELECTRIC INS CO	6	780	790	1,266	194	12	14			
ERIE INS CO	1,6	971	1,333	1,217	200	33	16			
ESURANCE INS CO	1,6	2,010	148	958	134	26	30			
EVEREADY INS CO		1,922	472	1,196	396	22	22			
GEICO GEN INS CO	1,6	469	114	478	115	4	27			
GEICO IND CO	1,6	1,650	289	971	296	29	44			
GOVERNMENT EMPLOYEES INS CO	1,6	469	114	478	115	4	27			
HARTFORD CASUALTY INS CO	1,6	966	153	1,176	172	29	32			
IDS PROP CAS INS CO		1,263	282	960	248	15	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,657	445	1,378	70	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,683	369	1,245	285	35	10			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,398	332	1,214	152	30	4			
NATIONWIDE INS CO OF AMER	1,6	1,774	223	733	465	11	31			
NEW SOUTH INS CO	1	1,421	240	1,021	357	30	14			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	861	1,107	1,230	274	41	27			
OLD DOMINION INS CO	1	2,300	374	708	856	12	12			
PEERLESS INS CO	1	1,512	897	1,277	170	38	11			
PREFERRED MUT INS CO	1,4	1,053	1,598	1,866	247	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	803	83	397	240	22	32			
PROGRESSIVE CAS INS CO	1,6	823	157	482	250	24	35			
QBE INS CORP	1	1,123	860	889	322	23	10			
STATE FARM FIRE & CAS CO	1,3,6	1,633	186	1,121	383	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,417	169	960	355	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,003	75	795	226	13	47			
UNITED SERVICES AUTO ASSOC	1,5,6	542	200	527	135	12	12			
USAA CASUALTY INS CO	1,5,6	395	512	685	118	9	7			

**TERRITORY 05 - STATEN ISLAND**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		3,063	1,100	4,565	531	74	65
			ADIRONDACK INS EXCH	1	4,370	662	4,790	1,090	70	136
ALLSTATE PROP & CAS INS CO	1,6	1,433	278	2,254	355	6	12			
AMICA MUT INS CO	1,6	2,300	1,382	3,269	695	44	13			
CHUBB NATIONAL INS CO	1,2	3,515	210	2,029	996	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,969	430	1,703	502	36	10			
ELECTRIC INS CO	6	2,885	2,294	3,277	574	44	49			
ERIE INS CO	1,6	2,252	2,669	2,843	322	71	16			
ESURANCE INS CO	1,6	4,510	684	3,156	448	80	68			
EVEREADY INS CO		2,696	518	1,523	563	40	22			
GEICO GEN INS CO	1,6	1,739	352	1,914	329	21	27			
GEICO IND CO	1,6	2,216	324	1,628	366	56	38			
GOVERNMENT EMPLOYEES INS CO	1,6	1,739	352	1,914	329	21	27			
HARTFORD CASUALTY INS CO	1,6	3,257	189	2,575	1,141	36	32			
IDS PROP CAS INS CO		4,364	870	2,498	613	52	13			
LIBERTY MUT FIRE INS CO	1,2,6	3,572	814	2,978	119	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	4,638	1,572	3,552	579	99	31			
METROPOLITAN GRP PROP & CAS INS CO	1,6	3,922	426	3,230	278	98	28			
NATIONWIDE INS CO OF AMER	1,6	3,248	784	2,240	965	59	31			
NEW SOUTH INS CO	1	2,828	952	2,773	696	56	22			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	811	1,314	1,470	237	39	20			
OLD DOMINION INS CO	1	3,232	870	1,718	1,300	30	12			
PEERLESS INS CO	1	3,316	2,724	3,178	341	81	11			
PREFERRED MUT INS CO	1	5,076	5,181	7,877	1,556	110	13			
PROGRESSIVE ADVANCED INS CO	1,6	3,009	330	1,959	1,194	111	32			
PROGRESSIVE CAS INS CO	1,6	3,154	505	2,178	1,281	124	35			
QBE INS CORP	1	1,969	430	1,703	502	36	10			
STATE FARM FIRE & CAS CO	1,3,6	3,200	251	2,682	687	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	2,784	229	2,300	628	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	3,346	341	2,129	1,093	28	69			
UNITED SERVICES AUTO ASSOC	1,5,6	1,414	535	1,356	339	32	12			
USAA CASUALTY INS CO	1,5,6	988	1,421	1,782	266	23	7			

**TERRITORY 05 - STATEN ISLAND**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,968	1,100	3,118	359	47	65
			ADIRONDACK INS EXCH	1	4,222	488	3,086	992	60	148
ALLSTATE PROP & CAS INS CO	1,6	1,485	206	1,646	311	4	12			
AMICA MUT INS CO	1,6	1,635	796	2,303	501	32	13			
CHUBB NATIONAL INS CO	1,2	3,096	172	1,780	878	See Note 2	35			
COUNTRY-WIDE INS CO	1	938	430	757	252	18	10			
ELECTRIC INS CO	6	1,624	1,296	1,820	346	25	26			
ERIE INS CO	1,6	1,081	1,724	1,344	200	33	16			
ESURANCE INS CO	1,6	3,932	442	1,990	318	56	74			
EVEREADY INS CO		1,757	518	1,028	387	27	22			
GEICO GEN INS CO	1,6	1,199	288	1,268	235	14	27			
GEICO IND CO	1,6	2,023	288	1,180	338	51	38			
GOVERNMENT EMPLOYEES INS CO	1,6	1,199	288	1,268	235	14	27			
HARTFORD CASUALTY INS CO	1,6	3,091	175	2,348	929	34	32			
IDS PROP CAS INS CO		2,218	442	1,266	356	26	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,390	475	1,967	101	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	3,581	1,136	2,727	458	76	27			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,566	348	2,094	190	66	14			
NATIONWIDE INS CO OF AMER	1,6	2,782	536	1,705	767	44	31			
NEW SOUTH INS CO	1	2,688	660	1,832	565	44	27			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	702	1,191	1,244	203	33	20			
OLD DOMINION INS CO	1	3,064	692	1,216	1,118	24	12			
PEERLESS INS CO	1	2,445	1,621	2,331	261	58	11			
PREFERRED MUT INS CO	1	3,987	2,965	6,162	1,229	86	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,633	245	1,570	971	101	32			
PROGRESSIVE CAS INS CO	1,6	2,746	386	1,756	1,037	113	35			
QBE INS CORP	1	938	430	757	252	18	10			
STATE FARM FIRE & CAS CO	1,3,6	2,594	205	2,269	559	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	2,253	186	1,945	513	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	3,273	260	2,032	1,007	25	76			
UNITED SERVICES AUTO ASSOC	1,5,6	819	276	772	204	18	12			
USAA CASUALTY INS CO	1,5,6	584	719	1,010	166	13	7			

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(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,750	1,100	2,474	325	41	65		
ADIRONDACK INS EXCH	1	1,234	168	728	260	16	46		
ALLSTATE PROP & CAS INS CO	1,6	859	124	656	231	2	9		
AMICA MUT INS CO	1,6	810	874	1,095	197	15	13		
CHUBB NATIONAL INS CO	1,2	1,470	178	809	415	See Note 2	35		
COUNTRY-WIDE INS CO	1	1,030	430	757	275	19	10		
ELECTRIC INS CO	6	1,112	1,231	1,231	257	16	18		
ERIE INS CO	1,6	706	1,102	863	161	21	16		
ESURANCE INS CO	1,6	2,268	280	810	44	24	50		
EVEREADY INS CO		1,801	518	847	397	27	22		
GEICO GEN INS CO	1,6	524	120	531	102	6	27		
GEICO IND CO	1,6	1,317	259	814	238	33	38		
GOVERNMENT EMPLOYEES INS CO	1,6	524	120	531	102	6	27		
HARTFORD CASUALTY INS CO	1,6	2,139	126	960	726	18	32		
IDS PROP CAS INS CO		1,382	308	788	257	17	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,791	433	1,455	72	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,787	547	1,317	249	35	11		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,642	258	1,322	132	40	8		
NATIONWIDE INS CO OF AMER	1,6	1,327	416	750	414	19	31		
NEW SOUTH INS CO	1	1,841	581	1,033	359	25	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	562	1,019	780	153	23	20		
OLD DOMINION INS CO	1	1,748	550	622	706	12	12		
PEERLESS INS CO	1	1,496	1,568	1,408	177	36	11		
PREFERRED MUT INS CO	1,4	1,327	2,037	1,978	294	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	823	105	419	267	25	32		
PROGRESSIVE CAS INS CO	1,6	848	188	505	280	27	35		
QBE INS CORP	1	1,030	430	757	275	19	10		
STATE FARM FIRE & CAS CO	1,3,6	1,548	151	1,240	364	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,345	137	1,063	336	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,114	163	555	313	7	28		
UNITED SERVICES AUTO ASSOC	1,5,6	657	254	613	166	14	12		
USAA CASUALTY INS CO	1,5,6	473	658	800	140	11	7		

**TERRITORY 05 - STATEN ISLAND**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,750	1,100	2,474
ADIRONDACK INS EXCH	1	1,242	150	768	270	14	44
ALLSTATE PROP & CAS INS CO	1,6	859	124	656	231	2	9
AMICA MUT INS CO	1,6	810	757	1,095	198	15	13
CHUBB NATIONAL INS CO	1,2	1,470	178	809	415	See Note 2	35
COUNTRY-WIDE INS CO	1	1,030	430	757	275	19	10
ELECTRIC INS CO	6	1,142	1,120	1,265	260	17	18
ERIE INS CO	1,6	706	1,102	863	161	21	16
ESURANCE INS CO	1,6	2,086	260	810	44	24	42
EVEREADY INS CO		1,801	518	847	397	27	22
GEICO GEN INS CO	1,6	521	120	531	102	6	27
GEICO IND CO	1,6	1,253	259	773	229	31	38
GOVERNMENT EMPLOYEES INS CO	1,6	521	120	531	102	6	27
HARTFORD CASUALTY INS CO	1,6	2,027	122	939	615	16	32
IDS PROP CAS INS CO		1,382	308	788	257	17	13
LIBERTY MUT FIRE INS CO	1,2,6	1,791	433	1,455	72	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,787	547	1,317	249	35	11
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,642	258	1,322	132	40	8
NATIONWIDE INS CO OF AMER	1,6	1,427	377	750	414	19	31
NEW SOUTH INS CO	1	1,777	502	1,004	340	23	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	562	1,019	780	153	23	20
OLD DOMINION INS CO	1	1,986	492	584	702	12	12
PEERLESS INS CO	1	1,496	1,426	1,408	177	36	11
PREFERRED MUT INS CO	1,4	1,327	2,037	1,978	294	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	879	107	460	295	26	32
PROGRESSIVE CAS INS CO	1,6	908	191	550	309	29	35
QBE INS CORP	1	1,030	430	757	275	19	10
STATE FARM FIRE & CAS CO	1,3,6	1,548	151	1,240	364	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,345	137	1,063	336	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,165	153	567	315	7	31
UNITED SERVICES AUTO ASSOC	1,5,6	657	254	613	166	14	12
USAA CASUALTY INS CO	1,5,6	473	658	800	140	11	7

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**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,582	1,100	2,351	299	37	65
			ADIRONDACK INS EXCH	1	1,520	130	744	372	22	46
ALLSTATE PROP & CAS INS CO	1,6	893	90	582	257	2	9			
AMICA MUT INS CO	1,6	744	523	998	186	14	13			
CHUBB NATIONAL INS CO	1,2	1,208	131	655	342	See Note 2	35			
COUNTRY-WIDE INS CO	1	938	430	757	252	18	10			
ELECTRIC INS CO	6	902	730	988	219	13	14			
ERIE INS CO	1,6	722	1,119	885	165	22	16			
ESURANCE INS CO	1,6	2,222	238	874	126	32	38			
EVEREADY INS CO		1,580	518	803	356	22	22			
GEICO GEN INS CO	1,6	443	94	461	92	5	27			
GEICO IND CO	1,6	1,356	246	814	243	34	38			
GOVERNMENT EMPLOYEES INS CO	1,6	443	94	461	92	5	27			
HARTFORD CASUALTY INS CO	1,6	1,504	75	819	437	19	32			
IDS PROP CAS INS CO		1,382	294	788	257	17	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,438	361	1,153	67	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,470	496	1,068	213	28	11			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,134	190	900	102	28	10			
NATIONWIDE INS CO OF AMER	1,6	1,395	321	796	431	20	31			
NEW SOUTH INS CO	1	1,935	367	1,071	460	34	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	533	764	771	152	23	20			
OLD DOMINION INS CO	1	2,024	352	550	726	14	12			
PEERLESS INS CO	1	1,515	1,124	1,426	178	35	11			
PREFERRED MUT INS CO	1,4	1,101	1,208	1,622	251	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	842	79	439	287	28	32			
PROGRESSIVE CAS INS CO	1,6	870	152	527	301	30	35			
QBE INS CORP	1	938	430	757	252	18	10			
STATE FARM FIRE & CAS CO	1,3,6	1,425	116	1,145	346	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,240	105	982	321	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,465	123	777	416	11	35			
UNITED SERVICES AUTO ASSOC	1,5,6	522	164	481	135	11	12			
USAA CASUALTY INS CO	1,5,6	381	414	625	118	8	7			

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**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,582	1,100	2,351	299	37	65
			ADIRONDACK INS EXCH	1	1,384	84	752	324	16	42
ALLSTATE PROP & CAS INS CO	1,6	893	90	582	257	2	9			
AMICA MUT INS CO	1,6	744	523	998	186	14	13			
CHUBB NATIONAL INS CO	1,2	1,208	131	655	342	See Note 2	35			
COUNTRY-WIDE INS CO	1	938	430	757	252	18	10			
ELECTRIC INS CO	6	902	730	988	219	13	14			
ERIE INS CO	1,6	722	1,119	885	165	22	16			
ESURANCE INS CO	1,6	1,992	134	766	120	30	30			
EVEREADY INS CO		1,580	518	803	356	22	22			
GEICO GEN INS CO	1,6	443	94	461	92	5	27			
GEICO IND CO	1,6	1,317	246	790	238	33	38			
GOVERNMENT EMPLOYEES INS CO	1,6	443	94	461	92	5	27			
HARTFORD CASUALTY INS CO	1,6	1,620	67	897	473	21	32			
IDS PROP CAS INS CO		1,382	294	788	257	17	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,438	361	1,153	67	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,470	496	1,068	213	28	11			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,134	190	900	102	28	10			
NATIONWIDE INS CO OF AMER	1,6	1,226	249	704	397	17	31			
NEW SOUTH INS CO	1	1,677	241	930	417	30	14			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	533	764	771	152	23	20			
OLD DOMINION INS CO	1	1,904	318	522	724	12	12			
PEERLESS INS CO	1	1,515	1,124	1,426	178	35	11			
PREFERRED MUT INS CO	1,4	1,101	1,208	1,622	251	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	780	68	386	268	25	32			
PROGRESSIVE CAS INS CO	1,6	803	136	470	280	29	35			
QBE INS CORP	1	938	430	757	252	18	10			
STATE FARM FIRE & CAS CO	1,3,6	1,425	116	1,145	346	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,240	105	982	321	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,465	104	847	440	12	31			
UNITED SERVICES AUTO ASSOC	1,5,6	522	164	481	135	11	12			
USAA CASUALTY INS CO	1,5,6	381	414	625	118	8	7			

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**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		5,993	2,000	4,193	957	71	65		
ADIRONDACK INS EXCH	1	6,824	1,312	6,510	1,866	76	218		
ALLSTATE PROP & CAS INS CO	1,6	1,925	400	2,370	567	6	12		
AMICA MUT INS CO	1,6	2,611	2,337	4,475	858	50	13		
CHUBB NATIONAL INS CO	1,2	4,952	374	2,586	1,387	See Note 2	35		
COUNTRY-WIDE INS CO	1	2,534	907	2,415	720	44	10		
ELECTRIC INS CO	6	3,708	3,757	4,796	855	49	48		
ERIE INS CO	1,6	3,902	4,757	4,400	588	130	16		
ESURANCE INS CO	1,6	7,734	1,072	5,024	850	92	68		
EVEREADY INS CO		4,297	374	2,268	777	45	22		
GEICO GEN INS CO	1,6	2,913	604	2,749	682	24	27		
GEICO IND CO	1,6	4,010	600	2,312	725	63	44		
GOVERNMENT EMPLOYEES INS CO	1,6	2,913	604	2,749	682	24	27		
HARTFORD CASUALTY INS CO	1,6	5,300	189	2,946	1,336	61	32		
IDS PROP CAS INS CO		5,555	1,334	3,446	842	76	13		
LIBERTY MUT FIRE INS CO	1,2,6	5,376	1,325	3,983	157	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	8,323	2,427	6,401	1,228	158	35		
METROPOLITAN GRP PROP & CAS INS CO	1,6	4,514	726	3,696	426	92	20		
NATIONWIDE INS CO OF AMER	1,6	4,494	1,065	2,598	1,326	56	31		
NEW SOUTH INS CO	1	3,791	1,702	3,748	933	63	22		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,804	2,981	3,196	615	86	38		
OLD DOMINION INS CO	1	908	182	840	266	14	12		
PEERLESS INS CO	1	4,206	4,275	3,916	453	89	11		
PREFERRED MUT INS CO	1	7,330	9,818	11,101	2,618	145	13		
PROGRESSIVE ADVANCED INS CO	1,6	3,650	384	1,902	1,411	102	32		
PROGRESSIVE CAS INS CO	1,6	3,825	583	2,117	1,519	113	35		
QBE INS CORP	1	2,534	907	2,415	720	44	10		
STATE FARM FIRE & CAS CO	1,3,6	4,350	400	2,648	861	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	3,768	363	2,271	785	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	4,977	876	3,736	1,825	41	20		
UNITED SERVICES AUTO ASSOC	1,5,6	1,967	972	1,873	522	43	12		
USAA CASUALTY INS CO	1,5,6	1,371	2,606	2,463	392	32	7		

**TERRITORY 17 - KINGS COUNTY (BROOKLYN)**

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**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		3,824	2,000	2,864	629	45	65
			ADIRONDACK INS EXCH	1	6,578	968	4,194	1,690	70	238
ALLSTATE PROP & CAS INS CO	1,6	1,975	300	1,734	487	2	12			
AMICA MUT INS CO	1,6	1,856	1,343	3,148	615	35	13			
CHUBB NATIONAL INS CO	1,2	4,349	300	2,265	1,218	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,464	907	1,309	426	25	10			
ELECTRIC INS CO	6	2,163	2,122	2,771	522	29	29			
ERIE INS CO	1,6	1,861	3,070	2,081	324	62	16			
ESURANCE INS CO	1,6	6,872	692	3,170	602	66	74			
EVEREADY INS CO		2,784	374	1,530	526	29	22			
GEICO GEN INS CO	1,6	1,991	493	1,817	485	16	27			
GEICO IND CO	1,6	3,660	533	1,676	668	58	44			
GOVERNMENT EMPLOYEES INS CO	1,6	1,991	493	1,817	485	16	27			
HARTFORD CASUALTY INS CO	1,6	5,499	175	2,686	1,086	58	32			
IDS PROP CAS INS CO		2,822	678	1,746	471	39	13			
LIBERTY MUT FIRE INS CO	1,2,6	3,579	771	2,629	125	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	6,407	1,748	4,907	962	120	27			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,952	592	2,396	296	60	12			
NATIONWIDE INS CO OF AMER	1,6	3,937	724	1,975	1,040	42	31			
NEW SOUTH INS CO	1	3,647	1,170	2,470	750	49	27			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,551	2,704	2,704	528	73	38			
OLD DOMINION INS CO	1	818	146	598	230	10	12			
PEERLESS INS CO	1	3,096	2,542	2,872	345	65	11			
PREFERRED MUT INS CO	1	5,749	5,614	8,683	2,059	114	13			
PROGRESSIVE ADVANCED INS CO	1,6	3,191	286	1,525	1,147	93	32			
PROGRESSIVE CAS INS CO	1,6	3,330	443	1,707	1,228	104	35			
QBE INS CORP	1	1,464	907	1,309	426	25	10			
STATE FARM FIRE & CAS CO	1,3,6	3,535	326	2,240	699	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	3,058	296	1,921	639	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	4,812	667	3,565	1,673	38	22			
UNITED SERVICES AUTO ASSOC	1,5,6	1,129	495	1,062	305	24	12			
USAA CASUALTY INS CO	1,5,6	799	1,312	1,392	239	18	7			

**TERRITORY 17 - KINGS COUNTY (BROOKLYN)**

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**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY

\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE

AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		3,391	2,000	2,272	564	40	65		
ADIRONDACK INS EXCH	1	1,842	334	990	426	16	72		
ALLSTATE PROP & CAS INS CO	1,6	1,127	176	692	333	2	9		
AMICA MUT INS CO	1,6	913	1,475	1,491	227	16	13		
CHUBB NATIONAL INS CO	1,2	2,001	310	1,014	563	See Note 2	35		
COUNTRY-WIDE INS CO	1	1,607	907	1,309	464	29	10		
ELECTRIC INS CO	6	1,419	2,016	1,797	362	19	17		
ERIE INS CO	1,6	1,205	1,964	1,336	241	41	16		
ESURANCE INS CO	1,6	3,964	440	1,288	84	28	50		
EVEREADY INS CO		2,851	374	1,260	537	30	22		
GEICO GEN INS CO	1,6	866	205	760	210	7	27		
GEICO IND CO	1,6	2,375	480	1,156	457	37	44		
GOVERNMENT EMPLOYEES INS CO	1,6	866	205	760	210	7	27		
HARTFORD CASUALTY INS CO	1,6	3,767	126	1,099	824	30	32		
IDS PROP CAS INS CO		1,757	472	1,086	328	24	13		
LIBERTY MUT FIRE INS CO	1,2,6	2,666	702	1,942	77	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	3,138	831	2,355	497	56	14		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,886	436	1,512	204	38	10		
NATIONWIDE INS CO OF AMER	1,6	1,875	560	863	529	18	31		
NEW SOUTH INS CO	1	2,507	1,027	1,384	464	28	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,213	2,311	1,694	388	52	38		
OLD DOMINION INS CO	1	472	118	310	146	6	12		
PEERLESS INS CO	1	1,891	2,458	1,734	227	38	11		
PREFERRED MUT INS CO	1,4	1,890	3,854	2,782	461	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	1,013	123	407	312	22	32		
PROGRESSIVE CAS INS CO	1,6	1,045	213	492	329	25	35		
QBE INS CORP	1	1,607	907	1,309	464	29	10		
STATE FARM FIRE & CAS CO	1,3,6	2,109	239	1,225	451	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,825	218	1,050	415	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,563	413	959	486	12	8		
UNITED SERVICES AUTO ASSOC	1,5,6	900	453	840	247	19	12		
USAA CASUALTY INS CO	1,5,6	642	1,199	1,100	197	14	7		

**TERRITORY 17 - KINGS COUNTY (BROOKLYN)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		3,391	2,000	2,272	564	40	65		
ADIRONDACK INS EXCH	1	1,862	298	1,046	438	16	72		
ALLSTATE PROP & CAS INS CO	1,6	1,127	176	692	333	2	9		
AMICA MUT INS CO	1,6	913	1,276	1,491	230	16	13		
CHUBB NATIONAL INS CO	1,2	2,001	310	1,014	563	See Note 2	35		
COUNTRY-WIDE INS CO	1	1,607	907	1,309	464	29	10		
ELECTRIC INS CO	6	1,456	1,833	1,846	369	20	18		
ERIE INS CO	1,6	1,205	1,964	1,336	241	41	16		
ESURANCE INS CO	1,6	3,592	406	1,288	86	26	42		
EVEREADY INS CO		2,851	374	1,260	537	30	22		
GEICO GEN INS CO	1,6	867	205	760	210	7	27		
GEICO IND CO	1,6	2,259	480	1,098	438	35	44		
GOVERNMENT EMPLOYEES INS CO	1,6	867	205	760	210	7	27		
HARTFORD CASUALTY INS CO	1,6	3,780	122	1,074	695	28	32		
IDS PROP CAS INS CO		1,757	472	1,086	328	24	13		
LIBERTY MUT FIRE INS CO	1,2,6	2,666	702	1,942	77	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	3,138	831	2,355	497	56	14		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,886	436	1,512	204	38	10		
NATIONWIDE INS CO OF AMER	1,6	2,046	507	863	529	18	31		
NEW SOUTH INS CO	1	2,423	883	1,345	436	26	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,213	2,311	1,694	388	52	38		
OLD DOMINION INS CO	1	512	106	292	144	6	12		
PEERLESS INS CO	1	1,891	2,235	1,734	227	38	11		
PREFERRED MUT INS CO	1,4	1,890	3,854	2,782	461	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	1,082	125	446	345	24	32		
PROGRESSIVE CAS INS CO	1,6	1,120	217	535	364	27	35		
QBE INS CORP	1	1,607	907	1,309	464	29	10		
STATE FARM FIRE & CAS CO	1,3,6	2,109	239	1,225	451	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,825	218	1,050	415	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,630	387	980	490	12	9		
UNITED SERVICES AUTO ASSOC	1,5,6	900	453	840	247	19	12		
USAA CASUALTY INS CO	1,5,6	642	1,199	1,100	197	14	7		

**TERRITORY 17 - KINGS COUNTY (BROOKLYN)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY

\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE

AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		3,059	2,000	2,159	513	36	65		
ADIRONDACK INS EXCH	1	2,312	256	1,012	624	24	72		
ALLSTATE PROP & CAS INS CO	1,6	1,193	126	608	383	2	9		
AMICA MUT INS CO	1,6	839	878	1,359	215	14	13		
CHUBB NATIONAL INS CO	1,2	1,626	218	814	459	See Note 2	35		
COUNTRY-WIDE INS CO	1	1,464	907	1,309	426	25	10		
ELECTRIC INS CO	6	1,146	1,193	1,440	303	15	15		
ERIE INS CO	1,6	1,236	1,993	1,369	243	42	16		
ESURANCE INS CO	1,6	3,780	374	1,390	236	36	38		
EVEREADY INS CO		2,493	374	1,196	479	27	22		
GEICO GEN INS CO	1,6	728	159	659	189	6	27		
GEICO IND CO	1,6	2,446	456	1,156	469	38	44		
GOVERNMENT EMPLOYEES INS CO	1,6	728	159	659	189	6	27		
HARTFORD CASUALTY INS CO	1,6	2,634	75	937	500	33	32		
IDS PROP CAS INS CO		1,757	452	1,086	328	24	13		
LIBERTY MUT FIRE INS CO	1,2,6	2,129	584	1,538	70	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	2,558	752	1,902	416	47	12		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,308	320	1,030	156	26	10		
NATIONWIDE INS CO OF AMER	1,6	1,971	430	916	553	19	31		
NEW SOUTH INS CO	1	2,599	636	1,437	604	38	17		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,156	1,734	1,676	387	52	38		
OLD DOMINION INS CO	1	528	78	274	150	6	12		
PEERLESS INS CO	1	1,910	1,761	1,755	229	40	11		
PREFERRED MUT INS CO	1,4	1,561	2,281	2,280	388	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	1,028	92	426	335	25	32		
PROGRESSIVE CAS INS CO	1,6	1,063	170	513	355	27	35		
QBE INS CORP	1	1,464	907	1,309	426	25	10		
STATE FARM FIRE & CAS CO	1,3,6	1,937	184	1,130	429	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,677	167	969	397	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	2,096	310	1,351	669	17	10		
UNITED SERVICES AUTO ASSOC	1,5,6	710	287	656	197	15	12		
USAA CASUALTY INS CO	1,5,6	512	749	857	162	11	7		

**TERRITORY 17 - KINGS COUNTY (BROOKLYN)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		3,059	2,000	2,159	513	36	65
			ADIRONDACK INS EXCH	1	2,086	166	1,020	538	22	68
ALLSTATE PROP & CAS INS CO	1,6	1,193	126	608	383	2	9			
AMICA MUT INS CO	1,6	839	878	1,359	215	14	13			
CHUBB NATIONAL INS CO	1,2	1,626	218	814	459	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,464	907	1,309	426	25	10			
ELECTRIC INS CO	6	1,146	1,193	1,440	303	15	15			
ERIE INS CO	1,6	1,236	1,993	1,369	243	42	16			
ESURANCE INS CO	1,6	3,328	212	1,218	228	36	30			
EVEREADY INS CO		2,493	374	1,196	479	27	22			
GEICO GEN INS CO	1,6	728	159	659	189	6	27			
GEICO IND CO	1,6	2,375	456	1,121	457	37	44			
GOVERNMENT EMPLOYEES INS CO	1,6	728	159	659	189	6	27			
HARTFORD CASUALTY INS CO	1,6	2,875	67	1,026	538	35	32			
IDS PROP CAS INS CO		1,757	452	1,086	328	24	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,129	584	1,538	70	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,558	752	1,902	416	47	12			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,308	320	1,030	156	26	10			
NATIONWIDE INS CO OF AMER	1,6	1,722	330	810	504	17	31			
NEW SOUTH INS CO	1	2,244	407	1,244	544	34	14			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,156	1,734	1,676	387	52	38			
OLD DOMINION INS CO	1	500	70	262	148	6	12			
PEERLESS INS CO	1	1,910	1,761	1,755	229	40	11			
PREFERRED MUT INS CO	1,4	1,561	2,281	2,280	388	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	944	79	375	314	23	32			
PROGRESSIVE CAS INS CO	1,6	976	152	457	330	26	35			
QBE INS CORP	1	1,464	907	1,309	426	25	10			
STATE FARM FIRE & CAS CO	1,3,6	1,937	184	1,130	429	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,677	167	969	397	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	2,118	259	1,475	711	19	9			
UNITED SERVICES AUTO ASSOC	1,5,6	710	287	656	197	15	12			
USAA CASUALTY INS CO	1,5,6	512	749	857	162	11	7			

**TERRITORY 18 - NEW YORK COUNTY (MANHATTAN)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		3,705	787	3,673	704	60	65
			ADIRONDACK INS EXCH	1	4,618	810	4,974	1,226	64	136
ALLSTATE PROP & CAS INS CO	1,6	1,049	310	1,842	325	4	12			
AMICA MUT INS CO	1,6	1,903	1,177	3,301	599	42	13			
CHUBB NATIONAL INS CO	1,2	2,404	156	1,741	687	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,475	629	1,341	405	30	10			
ELECTRIC INS CO	6	1,727	1,834	3,178	413	30	47			
ERIE INS CO	1,6	2,235	2,601	3,771	349	76	16			
ESURANCE INS CO	1,6	4,152	596	3,004	458	68	68			
EVEREADY INS CO		3,086	339	1,928	718	43	22			
GEICO GEN INS CO	1,6	1,468	203	1,473	403	14	27			
GEICO IND CO	1,6	2,089	259	1,666	399	45	38			
GOVERNMENT EMPLOYEES INS CO	1,6	1,468	203	1,473	403	14	27			
HARTFORD CASUALTY INS CO	1,6	1,724	127	3,374	595	30	32			
IDS PROP CAS INS CO		2,833	710	2,368	462	37	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,900	755	2,846	116	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	4,007	1,769	3,739	610	91	34			
METROPOLITAN GRP PROP & CAS INS CO	1,6	4,064	548	3,168	280	76	22			
NATIONWIDE INS CO OF AMER	1,6	2,641	540	1,923	839	39	31			
NEW SOUTH INS CO	1	2,132	799	2,704	597	49	22			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,078	1,735	1,580	366	47	24			
OLD DOMINION INS CO	1	4,058	924	2,044	1,698	28	12			
PEERLESS INS CO	1	3,118	1,643	2,467	349	70	11			
PREFERRED MUT INS CO	1	4,075	4,565	8,322	1,410	99	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,482	232	1,561	914	88	32			
PROGRESSIVE CAS INS CO	1,6	2,579	368	1,747	974	97	35			
QBE INS CORP	1	1,475	629	1,341	405	30	10			
STATE FARM FIRE & CAS CO	1,3,6	2,059	284	1,797	470	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,792	259	1,540	432	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	3,220	420	2,103	1,164	26	89			
UNITED SERVICES AUTO ASSOC	1,5,6	1,384	564	1,378	360	33	12			
USAA CASUALTY INS CO	1,5,6	979	1,500	1,810	277	24	7			

**TERRITORY 18 - NEW YORK COUNTY (MANHATTAN)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,375	787	2,509	469	38	65
			ADIRONDACK INS EXCH	1	4,450	596	3,206	1,116	58	150
ALLSTATE PROP & CAS INS CO	1,6	1,049	234	1,346	287	4	12			
AMICA MUT INS CO	1,6	1,360	679	2,325	432	29	13			
CHUBB NATIONAL INS CO	1,2	2,131	130	1,529	609	See Note 2	35			
COUNTRY-WIDE INS CO	1	856	629	727	245	17	10			
ELECTRIC INS CO	6	981	1,037	1,765	259	16	27			
ERIE INS CO	1,6	1,075	1,679	1,783	211	35	16			
ESURANCE INS CO	1,6	3,588	384	1,896	324	48	74			
EVEREADY INS CO		2,006	339	1,301	489	28	22			
GEICO GEN INS CO	1,6	1,012	167	978	288	9	27			
GEICO IND CO	1,6	1,908	230	1,208	369	41	38			
GOVERNMENT EMPLOYEES INS CO	1,6	1,012	167	978	288	9	27			
HARTFORD CASUALTY INS CO	1,6	1,664	117	3,077	490	28	32			
IDS PROP CAS INS CO		1,442	360	1,200	281	19	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,947	441	1,881	99	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	3,105	1,274	2,867	485	68	23			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,666	448	2,056	196	44	16			
NATIONWIDE INS CO OF AMER	1,6	2,285	372	1,466	672	29	31			
NEW SOUTH INS CO	1	1,948	556	1,787	487	39	27			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	930	1,575	1,338	316	40	24			
OLD DOMINION INS CO	1	4,020	734	1,448	1,460	22	12			
PEERLESS INS CO	1	2,300	978	1,810	269	52	11			
PREFERRED MUT INS CO	1	3,204	2,613	6,510	1,115	77	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,183	173	1,252	748	80	32			
PROGRESSIVE CAS INS CO	1,6	2,255	284	1,410	791	89	35			
QBE INS CORP	1	856	629	727	245	17	10			
STATE FARM FIRE & CAS CO	1,3,6	1,670	232	1,520	389	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,452	211	1,302	359	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	3,122	321	2,007	1,071	24	99			
UNITED SERVICES AUTO ASSOC	1,5,6	803	290	785	215	19	12			
USAA CASUALTY INS CO	1,5,6	579	758	1,026	175	13	7			

**TERRITORY 18 - NEW YORK COUNTY (MANHATTAN)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,109	787	1,991	422	34	65
			ADIRONDACK INS EXCH	1	1,292	206	758	294	12	46
ALLSTATE PROP & CAS INS CO	1,6	623	138	536	215	2	9			
AMICA MUT INS CO	1,6	680	745	1,106	167	13	13			
CHUBB NATIONAL INS CO	1,2	1,065	134	704	302	See Note 2	35			
COUNTRY-WIDE INS CO	1	937	629	727	267	20	10			
ELECTRIC INS CO	6	680	985	1,194	197	12	17			
ERIE INS CO	1,6	700	1,074	1,145	167	23	16			
ESURANCE INS CO	1,6	2,060	244	770	44	20	50			
EVEREADY INS CO		2,055	339	1,072	499	28	22			
GEICO GEN INS CO	1,6	440	70	410	125	4	27			
GEICO IND CO	1,6	1,243	207	833	259	27	38			
GOVERNMENT EMPLOYEES INS CO	1,6	440	70	410	125	4	27			
HARTFORD CASUALTY INS CO	1,6	1,215	84	1,258	452	15	32			
IDS PROP CAS INS CO		900	252	746	210	11	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,465	402	1,391	72	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,559	611	1,385	259	31	13			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,706	332	1,294	144	30	8			
NATIONWIDE INS CO OF AMER	1,6	1,108	291	650	374	12	31			
NEW SOUTH INS CO	1	1,303	491	1,008	315	22	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	736	1,346	838	233	29	24			
OLD DOMINION INS CO	1	2,282	584	738	922	10	12			
PEERLESS INS CO	1	1,409	945	1,096	182	31	11			
PREFERRED MUT INS CO	1,4	1,078	1,795	2,089	271	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	701	74	334	209	20	32			
PROGRESSIVE CAS INS CO	1,6	715	145	413	216	21	35			
QBE INS CORP	1	937	629	727	267	20	10			
STATE FARM FIRE & CAS CO	1,3,6	1,000	170	831	264	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	870	155	712	246	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,048	201	547	329	6	36			
UNITED SERVICES AUTO ASSOC	1,5,6	644	267	623	175	15	12			
USAA CASUALTY INS CO	1,5,6	469	694	813	147	11	7			

**TERRITORY 18 - NEW YORK COUNTY (MANHATTAN)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,109	787	1,991	422	34	65
			ADIRONDACK INS EXCH	1	1,304	184	798	302	12	46
ALLSTATE PROP & CAS INS CO	1,6	623	138	536	215	2	9			
AMICA MUT INS CO	1,6	680	645	1,106	170	13	13			
CHUBB NATIONAL INS CO	1,2	1,065	134	704	302	See Note 2	35			
COUNTRY-WIDE INS CO	1	937	629	727	267	20	10			
ELECTRIC INS CO	6	698	896	1,226	200	11	19			
ERIE INS CO	1,6	700	1,074	1,145	167	23	16			
ESURANCE INS CO	1,6	1,904	226	770	46	20	42			
EVEREADY INS CO		2,055	339	1,072	499	28	22			
GEICO GEN INS CO	1,6	440	70	410	125	4	27			
GEICO IND CO	1,6	1,183	207	791	249	25	38			
GOVERNMENT EMPLOYEES INS CO	1,6	440	70	410	125	4	27			
HARTFORD CASUALTY INS CO	1,6	1,160	82	1,230	388	14	32			
IDS PROP CAS INS CO		900	252	746	210	11	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,465	402	1,391	72	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,559	611	1,385	259	31	13			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,706	332	1,294	144	30	8			
NATIONWIDE INS CO OF AMER	1,6	1,195	265	650	374	12	31			
NEW SOUTH INS CO	1	1,252	425	979	298	20	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	736	1,346	838	233	29	24			
OLD DOMINION INS CO	1	2,696	522	694	918	10	12			
PEERLESS INS CO	1	1,409	859	1,096	182	31	11			
PREFERRED MUT INS CO	1,4	1,078	1,795	2,089	271	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	746	76	367	230	20	32			
PROGRESSIVE CAS INS CO	1,6	763	147	448	238	22	35			
QBE INS CORP	1	937	629	727	267	20	10			
STATE FARM FIRE & CAS CO	1,3,6	1,000	170	831	264	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	870	155	712	246	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,091	188	559	331	6	40			
UNITED SERVICES AUTO ASSOC	1,5,6	644	267	623	175	15	12			
USAA CASUALTY INS CO	1,5,6	469	694	813	147	11	7			

**TERRITORY 18 - NEW YORK COUNTY (MANHATTAN)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,906	787	1,892	386	30	65
			ADIRONDACK INS EXCH	1	1,600	158	772	418	24	46
ALLSTATE PROP & CAS INS CO	1,6	657	100	476	239	2	9			
AMICA MUT INS CO	1,6	625	447	1,009	165	15	13			
CHUBB NATIONAL INS CO	1,2	894	102	571	255	See Note 2	35			
COUNTRY-WIDE INS CO	1	856	629	727	245	17	10			
ELECTRIC INS CO	6	556	585	957	170	8	14			
ERIE INS CO	1,6	716	1,090	1,174	170	23	16			
ESURANCE INS CO	1,6	2,042	208	832	128	26	38			
EVEREADY INS CO		1,802	339	1,019	443	25	22			
GEICO GEN INS CO	1,6	376	55	357	113	3	27			
GEICO IND CO	1,6	1,279	197	833	265	28	38			
GOVERNMENT EMPLOYEES INS CO	1,6	376	55	357	113	3	27			
HARTFORD CASUALTY INS CO	1,6	888	51	1,073	261	16	32			
IDS PROP CAS INS CO		900	240	746	210	11	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,181	335	1,103	68	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,287	555	1,122	222	27	10			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,186	244	886	114	22	4			
NATIONWIDE INS CO OF AMER	1,6	1,163	227	689	389	13	31			
NEW SOUTH INS CO	1	1,438	312	1,045	399	30	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	699	1,010	830	232	28	24			
OLD DOMINION INS CO	1	2,730	374	652	948	12	12			
PEERLESS INS CO	1	1,424	678	1,109	182	32	11			
PREFERRED MUT INS CO	1,4	896	1,065	1,713	232	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	713	56	350	224	22	32			
PROGRESSIVE CAS INS CO	1,6	729	119	430	233	24	35			
QBE INS CORP	1	856	629	727	245	17	10			
STATE FARM FIRE & CAS CO	1,3,6	922	131	767	253	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	803	119	657	236	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,385	152	767	441	11	45			
UNITED SERVICES AUTO ASSOC	1,5,6	512	172	488	142	11	12			
USAA CASUALTY INS CO	1,5,6	378	437	635	123	9	7			

**TERRITORY 18 - NEW YORK COUNTY (MANHATTAN)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,906	787	1,892	386	30	65
			ADIRONDACK INS EXCH	1	1,454	104	780	366	18	44
ALLSTATE PROP & CAS INS CO	1,6	657	100	476	239	2	9			
AMICA MUT INS CO	1,6	625	447	1,009	165	15	13			
CHUBB NATIONAL INS CO	1,2	894	102	571	255	See Note 2	35			
COUNTRY-WIDE INS CO	1	856	629	727	245	17	10			
ELECTRIC INS CO	6	556	585	957	170	8	14			
ERIE INS CO	1,6	716	1,090	1,174	170	23	16			
ESURANCE INS CO	1,6	1,840	118	728	122	26	30			
EVEREADY INS CO		1,802	339	1,019	443	25	22			
GEICO GEN INS CO	1,6	376	55	357	113	3	27			
GEICO IND CO	1,6	1,243	197	808	259	27	38			
GOVERNMENT EMPLOYEES INS CO	1,6	376	55	357	113	3	27			
HARTFORD CASUALTY INS CO	1,6	960	45	1,176	288	17	32			
IDS PROP CAS INS CO		900	240	746	210	11	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,181	335	1,103	68	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,287	555	1,122	222	27	10			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,186	244	886	114	22	4			
NATIONWIDE INS CO OF AMER	1,6	1,024	178	611	360	12	31			
NEW SOUTH INS CO	1	1,257	208	907	364	26	14			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	699	1,010	830	232	28	24			
OLD DOMINION INS CO	1	2,542	338	620	948	10	12			
PEERLESS INS CO	1	1,424	678	1,109	182	32	11			
PREFERRED MUT INS CO	1,4	896	1,065	1,713	232	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	660	48	308	210	20	32			
PROGRESSIVE CAS INS CO	1,6	672	107	384	217	23	35			
QBE INS CORP	1	856	629	727	245	17	10			
STATE FARM FIRE & CAS CO	1,3,6	922	131	767	253	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	803	119	657	236	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,397	128	836	466	11	40			
UNITED SERVICES AUTO ASSOC	1,5,6	512	172	488	142	11	12			
USAA CASUALTY INS CO	1,5,6	378	437	635	123	9	7			

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**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,808	1,457	3,835	538	59	65
			ADIRONDACK INS EXCH	1	4,486	810	4,974	1,210	64	126
ALLSTATE PROP & CAS INS CO	1,6	1,623	412	2,204	442	8	12			
AMICA MUT INS CO	1,6	2,303	1,052	3,368	766	42	13			
CHUBB NATIONAL INS CO	1,2	3,574	246	2,752	986	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,551	813	1,468	426	29	10			
ELECTRIC INS CO	6	2,437	2,809	4,017	492	41	48			
ERIE INS CO	1,6	3,050	1,962	3,232	423	97	16			
ESURANCE INS CO	1,6	4,934	924	4,156	468	72	68			
EVEREADY INS CO		2,604	738	2,036	594	46	22			
GEICO GEN INS CO	1,6	1,793	425	2,063	384	19	27			
GEICO IND CO	1,6	2,489	377	1,667	430	48	44			
GOVERNMENT EMPLOYEES INS CO	1,6	1,793	425	2,063	384	19	27			
HARTFORD CASUALTY INS CO	1,6	2,848	127	3,860	774	43	32			
IDS PROP CAS INS CO		3,954	940	2,736	600	50	13			
LIBERTY MUT FIRE INS CO	1,2,6	3,941	1,051	3,489	136	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	3,761	1,489	3,392	533	94	33			
METROPOLITAN GRP PROP & CAS INS CO	1,6	3,864	768	3,348	340	94	22			
NATIONWIDE INS CO OF AMER	1,6	3,507	944	2,088	1,000	48	31			
NEW SOUTH INS CO	1	2,494	1,345	4,506	575	56	22			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,253	2,119	2,098	391	57	31			
OLD DOMINION INS CO	1	2,966	1,234	2,182	1,166	24	12			
PEERLESS INS CO	1	3,104	2,591	3,312	319	75	11			
PREFERRED MUT INS CO	1	5,201	8,191	10,062	1,647	131	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,482	232	1,561	914	88	32			
PROGRESSIVE CAS INS CO	1,6	2,579	368	1,747	974	97	35			
QBE INS CORP	1	1,551	813	1,468	426	29	10			
STATE FARM FIRE & CAS CO	1,3,6	3,668	312	2,759	764	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	3,187	283	2,366	696	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	3,749	498	2,322	1,147	34	73			
UNITED SERVICES AUTO ASSOC	1,5,6	1,610	585	1,538	407	38	12			
USAA CASUALTY INS CO	1,5,6	1,129	1,556	2,021	311	28	7			

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**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,807	1,457	2,619	364	38	65
			ADIRONDACK INS EXCH	1	4,312	596	3,206	1,104	58	138
ALLSTATE PROP & CAS INS CO	1,6	1,663	310	1,608	374	6	12			
AMICA MUT INS CO	1,6	1,639	608	2,372	551	30	13			
CHUBB NATIONAL INS CO	1,2	3,149	200	2,409	867	See Note 2	35			
COUNTRY-WIDE INS CO	1	859	813	759	248	16	10			
ELECTRIC INS CO	6	1,375	1,587	2,228	302	22	26			
ERIE INS CO	1,6	1,459	1,266	1,529	248	46	16			
ESURANCE INS CO	1,6	4,410	598	2,622	332	50	74			
EVEREADY INS CO		1,697	738	1,374	409	30	22			
GEICO GEN INS CO	1,6	1,235	348	1,365	275	13	27			
GEICO IND CO	1,6	2,273	334	1,209	397	44	44			
GOVERNMENT EMPLOYEES INS CO	1,6	1,235	348	1,365	275	13	27			
HARTFORD CASUALTY INS CO	1,6	2,770	117	3,519	624	41	32			
IDS PROP CAS INS CO		2,010	478	1,386	350	26	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,634	613	2,304	111	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,909	1,075	2,604	425	75	27			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,524	626	2,172	232	60	16			
NATIONWIDE INS CO OF AMER	1,6	3,086	643	1,590	794	37	31			
NEW SOUTH INS CO	1	2,376	928	2,966	470	43	27			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,083	1,921	1,776	334	47	31			
OLD DOMINION INS CO	1	2,902	980	1,544	1,002	20	12			
PEERLESS INS CO	1	2,290	1,542	2,429	246	56	11			
PREFERRED MUT INS CO	1	4,085	4,685	7,870	1,299	102	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,183	173	1,252	748	80	32			
PROGRESSIVE CAS INS CO	1,6	2,255	284	1,410	791	89	35			
QBE INS CORP	1	859	813	759	248	16	10			
STATE FARM FIRE & CAS CO	1,3,6	2,975	254	2,334	619	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	2,581	231	2,001	566	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	3,683	381	2,216	1,056	31	81			
UNITED SERVICES AUTO ASSOC	1,5,6	929	301	875	241	22	12			
USAA CASUALTY INS CO	1,5,6	663	787	1,145	193	16	7			

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**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
ASSIGNED RISK PLAN		1,607	1,457	2,079	329	33	65			
ADIRONDACK INS EXCH	1	1,252	206	758	292	12	42			
ALLSTATE PROP & CAS INS CO	1,6	953	184	640	252	2	9			
AMICA MUT INS CO	1,6	810	667	1,128	225	14	13			
CHUBB NATIONAL INS CO	1,2	1,492	206	1,075	412	See Note 2	35			
COUNTRY-WIDE INS CO	1	943	813	759	269	17	10			
ELECTRIC INS CO	6	945	1,508	1,506	226	16	18			
ERIE INS CO	1,6	948	810	981	190	30	16			
ESURANCE INS CO	1,6	2,594	380	1,066	46	22	50			
EVEREADY INS CO		1,737	738	1,132	419	31	22			
GEICO GEN INS CO	1,6	538	144	572	120	5	27			
GEICO IND CO	1,6	1,480	301	834	278	28	44			
GOVERNMENT EMPLOYEES INS CO	1,6	538	144	572	120	5	27			
HARTFORD CASUALTY INS CO	1,6	1,835	84	1,439	421	22	32			
IDS PROP CAS INS CO		1,254	332	862	253	15	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,970	558	1,703	74	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,456	518	1,259	225	37	13			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,610	460	1,368	158	38	10			
NATIONWIDE INS CO OF AMER	1,6	1,487	497	702	425	15	31			
NEW SOUTH INS CO	1	1,634	815	1,658	306	24	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	863	1,643	1,113	247	34	31			
OLD DOMINION INS CO	1	1,648	778	786	634	12	12			
PEERLESS INS CO	1	1,403	1,490	1,468	169	34	11			
PREFERRED MUT INS CO	1,4	1,359	3,216	2,523	308	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	701	74	334	209	20	32			
PROGRESSIVE CAS INS CO	1,6	715	145	413	216	21	35			
QBE INS CORP	1	943	813	759	269	17	10			
STATE FARM FIRE & CAS CO	1,3,6	1,774	187	1,276	399	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,540	170	1,094	367	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,255	238	603	325	9	29			
UNITED SERVICES AUTO ASSOC	1,5,6	744	276	694	196	17	12			
USAA CASUALTY INS CO	1,5,6	535	720	906	162	12	7			

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**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,607	1,457	2,079	329	33	65
			ADIRONDACK INS EXCH	1	1,266	184	798	296	12	42
ALLSTATE PROP & CAS INS CO	1,6	953	184	640	252	2	9			
AMICA MUT INS CO	1,6	810	579	1,128	227	14	13			
CHUBB NATIONAL INS CO	1,2	1,492	206	1,075	412	See Note 2	35			
COUNTRY-WIDE INS CO	1	943	813	759	269	17	10			
ELECTRIC INS CO	6	969	1,371	1,547	230	16	18			
ERIE INS CO	1,6	948	810	981	190	30	16			
ESURANCE INS CO	1,6	2,360	352	1,066	48	22	42			
EVEREADY INS CO		1,737	738	1,132	419	31	22			
GEICO GEN INS CO	1,6	538	144	572	120	5	27			
GEICO IND CO	1,6	1,408	301	792	267	27	44			
GOVERNMENT EMPLOYEES INS CO	1,6	538	144	572	120	5	27			
HARTFORD CASUALTY INS CO	1,6	1,770	82	1,408	351	20	32			
IDS PROP CAS INS CO		1,254	332	862	253	15	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,970	558	1,703	74	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,456	518	1,259	225	37	13			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,610	460	1,368	158	38	10			
NATIONWIDE INS CO OF AMER	1,6	1,623	451	702	425	15	31			
NEW SOUTH INS CO	1	1,577	702	1,610	290	23	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	863	1,643	1,113	247	34	31			
OLD DOMINION INS CO	1	1,926	696	740	630	10	12			
PEERLESS INS CO	1	1,403	1,355	1,468	169	34	11			
PREFERRED MUT INS CO	1,4	1,359	3,216	2,523	308	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	746	76	367	230	20	32			
PROGRESSIVE CAS INS CO	1,6	763	147	448	238	22	35			
QBE INS CORP	1	943	813	759	269	17	10			
STATE FARM FIRE & CAS CO	1,3,6	1,774	187	1,276	399	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,540	170	1,094	367	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,316	223	616	327	9	33			
UNITED SERVICES AUTO ASSOC	1,5,6	744	276	694	196	17	12			
USAA CASUALTY INS CO	1,5,6	535	720	906	162	12	7			

**TERRITORY 19 - QUEENS URBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,455	1,457	1,975	303	30	65
			ADIRONDACK INS EXCH	1	1,556	158	772	414	24	42
ALLSTATE PROP & CAS INS CO	1,6	1,009	132	566	294	2	9			
AMICA MUT INS CO	1,6	745	401	1,029	208	13	13			
CHUBB NATIONAL INS CO	1,2	1,227	150	862	338	See Note 2	35			
COUNTRY-WIDE INS CO	1	859	813	759	248	16	10			
ELECTRIC INS CO	6	768	893	1,208	194	12	14			
ERIE INS CO	1,6	973	822	1,007	193	30	16			
ESURANCE INS CO	1,6	2,472	324	1,150	130	28	38			
EVEREADY INS CO		1,523	738	1,074	374	27	22			
GEICO GEN INS CO	1,6	456	113	496	108	5	27			
GEICO IND CO	1,6	1,523	282	834	284	29	44			
GOVERNMENT EMPLOYEES INS CO	1,6	456	113	496	108	5	27			
HARTFORD CASUALTY INS CO	1,6	1,347	51	1,227	265	23	32			
IDS PROP CAS INS CO		1,254	318	862	253	15	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,580	465	1,349	68	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,200	469	1,021	193	29	12			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,118	340	934	114	26	6			
NATIONWIDE INS CO OF AMER	1,6	1,562	383	744	443	16	31			
NEW SOUTH INS CO	1	1,713	508	1,721	386	34	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	816	1,233	1,102	245	34	31			
OLD DOMINION INS CO	1	1,956	498	694	652	10	12			
PEERLESS INS CO	1	1,419	1,067	1,485	171	35	11			
PREFERRED MUT INS CO	1,4	1,127	1,905	2,068	263	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	713	56	350	224	22	32			
PROGRESSIVE CAS INS CO	1,6	729	119	430	233	24	35			
QBE INS CORP	1	859	813	759	248	16	10			
STATE FARM FIRE & CAS CO	1,3,6	1,633	144	1,178	379	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,418	131	1,010	351	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,650	179	845	435	14	37			
UNITED SERVICES AUTO ASSOC	1,5,6	590	178	542	158	12	12			
USAA CASUALTY INS CO	1,5,6	430	452	706	134	9	7			

**TERRITORY 19 - QUEENS URBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,455	1,457	1,975	303	30	65		
ADIRONDACK INS EXCH	1	1,416	104	780	358	18	40		
ALLSTATE PROP & CAS INS CO	1,6	1,009	132	566	294	2	9		
AMICA MUT INS CO	1,6	745	401	1,029	208	13	13		
CHUBB NATIONAL INS CO	1,2	1,227	150	862	338	See Note 2	35		
COUNTRY-WIDE INS CO	1	859	813	759	248	16	10		
ELECTRIC INS CO	6	768	893	1,208	194	12	14		
ERIE INS CO	1,6	973	822	1,007	193	30	16		
ESURANCE INS CO	1,6	2,186	182	1,008	126	28	30		
EVEREADY INS CO		1,523	738	1,074	374	27	22		
GEICO GEN INS CO	1,6	456	113	496	108	5	27		
GEICO IND CO	1,6	1,480	286	809	278	28	44		
GOVERNMENT EMPLOYEES INS CO	1,6	456	113	496	108	5	27		
HARTFORD CASUALTY INS CO	1,6	1,445	45	1,345	281	25	32		
IDS PROP CAS INS CO		1,254	318	862	253	15	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,580	465	1,349	68	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,200	469	1,021	193	29	12		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,118	340	934	114	26	6		
NATIONWIDE INS CO OF AMER	1,6	1,367	295	659	408	14	31		
NEW SOUTH INS CO	1	1,486	328	1,489	352	30	14		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	816	1,233	1,102	245	34	31		
OLD DOMINION INS CO	1	1,824	448	660	650	10	12		
PEERLESS INS CO	1	1,419	1,067	1,485	171	35	11		
PREFERRED MUT INS CO	1,4	1,127	1,905	2,068	263	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	660	48	308	210	20	32		
PROGRESSIVE CAS INS CO	1,6	672	107	384	217	23	35		
QBE INS CORP	1	859	813	759	248	16	10		
STATE FARM FIRE & CAS CO	1,3,6	1,633	144	1,178	379	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,418	131	1,010	351	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,644	151	922	460	15	33		
UNITED SERVICES AUTO ASSOC	1,5,6	590	178	542	158	12	12		
USAA CASUALTY INS CO	1,5,6	430	452	706	134	9	7		

**TERRITORY 20 - HEMPSTEAD**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO INCREASE				
			TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
ASSIGNED RISK PLAN		3,172	566	3,686	583	77	65
ADIRONDACK INS EXCH	1	3,766	368	3,962	832	74	118
ALLSTATE PROP & CAS INS CO	1,6	1,695	234	2,208	367	4	12
AMICA MUT INS CO	1,6	2,158	461	2,281	697	39	13
CHUBB NATIONAL INS CO	1,2	3,174	139	2,116	899	See Note 2	35
COUNTRY-WIDE INS CO	1	1,496	350	1,145	412	32	10
ELECTRIC INS CO	6	2,581	1,051	2,656	541	46	49
ERIE INS CO	1,6	2,354	628	2,944	343	78	16
ESURANCE INS CO	1,6	4,366	360	2,646	434	82	68
EVEREADY INS CO		2,909	306	1,813	666	53	22
GEICO GEN INS CO	1,6	1,535	165	1,535	336	22	27
GEICO IND CO	1,6	2,246	187	1,795	417	62	38
GOVERNMENT EMPLOYEES INS CO	1,6	1,535	165	1,535	336	22	27
HARTFORD CASUALTY INS CO	1,6	1,693	153	1,310	453	30	32
IDS PROP CAS INS CO		3,257	356	2,070	510	41	13
LIBERTY MUT FIRE INS CO	1,2,6	3,206	403	2,942	74	See Note 2	37
METROPOLITAN CAS INS CO	1,6	4,189	387	3,300	521	117	31
METROPOLITAN GRP PROP & CAS INS CO	1,6	3,664	366	3,214	292	104	22
NATIONWIDE INS CO OF AMER	1,6	2,950	284	2,256	729	56	31
NEW SOUTH INS CO	1	2,752	417	2,920	585	69	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,116	328	1,393	323	53	29
OLD DOMINION INS CO	1	2,514	532	1,594	942	30	12
PEERLESS INS CO	1	2,750	1,509	2,628	269	67	11
PREFERRED MUT INS CO	1	4,873	2,805	6,800	1,521	127	13
PROGRESSIVE ADVANCED INS CO	1,6	3,447	279	1,987	1,203	126	32
PROGRESSIVE CAS INS CO	1,6	3,620	434	2,209	1,299	140	35
QBE INS CORP	1	1,496	350	1,145	412	32	10
STATE FARM FIRE & CAS CO	1,3,6	2,945	245	2,582	648	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	2,653	245	2,324	591	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	3,191	222	2,116	871	33	86
UNITED SERVICES AUTO ASSOC	1,5,6	1,500	309	1,169	396	34	12
USAA CASUALTY INS CO	1,5,6	1,057	807	1,535	303	26	7

**TERRITORY 20 - HEMPSTEAD**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		2,106	566	2,518	407	51	65		
ADIRONDACK INS EXCH	1	3,630	272	2,550	756	64	128		
ALLSTATE PROP & CAS INS CO	1,6	1,711	176	1,616	311	4	12		
AMICA MUT INS CO	1,6	1,539	271	1,611	502	28	13		
CHUBB NATIONAL INS CO	1,2	2,799	117	1,856	792	See Note 2	35		
COUNTRY-WIDE INS CO	1	716	350	509	210	16	10		
ELECTRIC INS CO	6	1,454	595	1,476	329	26	27		
ERIE INS CO	1,6	1,129	405	1,393	209	38	16		
ESURANCE INS CO	1,6	3,780	232	1,670	306	58	74		
EVEREADY INS CO		1,942	306	1,225	463	36	22		
GEICO GEN INS CO	1,6	1,289	149	1,176	267	17	27		
GEICO IND CO	1,6	2,050	166	1,301	385	56	38		
GOVERNMENT EMPLOYEES INS CO	1,6	1,289	149	1,176	267	17	27		
HARTFORD CASUALTY INS CO	1,6	1,631	142	1,194	366	28	32		
IDS PROP CAS INS CO		1,656	180	1,050	302	22	13		
LIBERTY MUT FIRE INS CO	1,2,6	2,150	236	1,948	71	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	3,234	285	2,534	413	87	26		
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,396	294	2,086	204	66	16		
NATIONWIDE INS CO OF AMER	1,6	2,550	200	1,717	566	43	31		
NEW SOUTH INS CO	1	2,604	296	1,928	473	54	27		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	964	299	1,180	280	47	29		
OLD DOMINION INS CO	1	2,352	424	1,130	810	22	12		
PEERLESS INS CO	1	2,029	898	1,928	211	51	11		
PREFERRED MUT INS CO	1	3,827	1,607	5,321	1,202	99	13		
PROGRESSIVE ADVANCED INS CO	1,6	3,027	207	1,593	976	114	32		
PROGRESSIVE CAS INS CO	1,6	3,165	333	1,781	1,049	128	35		
QBE INS CORP	1	716	350	509	210	16	10		
STATE FARM FIRE & CAS CO	1,3,6	2,385	200	2,184	528	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	2,149	200	1,966	484	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	3,147	170	2,020	803	30	95		
UNITED SERVICES AUTO ASSOC	1,5,6	867	164	668	236	19	12		
USAA CASUALTY INS CO	1,5,6	621	412	873	189	15	7		

**TERRITORY 20 - HEMPSTEAD**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,923	566	1,998	377	47	65		
ADIRONDACK INS EXCH	1	1,068	94	602	194	16	40		
ALLSTATE PROP & CAS INS CO	1,6	989	112	646	193	4	9		
AMICA MUT INS CO	1,6	765	295	772	211	13	13		
CHUBB NATIONAL INS CO	1,2	1,336	120	841	373	See Note 2	35		
COUNTRY-WIDE INS CO	1	786	350	509	228	16	10		
ELECTRIC INS CO	6	999	566	999	244	18	19		
ERIE INS CO	1,6	735	259	894	165	23	16		
ESURANCE INS CO	1,6	2,164	148	678	44	24	50		
EVEREADY INS CO		1,850	306	1,006	444	33	22		
GEICO GEN INS CO	1,6	533	63	462	109	6	27		
GEICO IND CO	1,6	1,332	149	898	267	36	38		
GOVERNMENT EMPLOYEES INS CO	1,6	533	63	462	109	6	27		
HARTFORD CASUALTY INS CO	1,6	1,100	102	489	260	15	32		
IDS PROP CAS INS CO		1,033	126	652	225	13	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,686	229	1,512	53	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,605	149	1,226	214	43	12		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,534	208	1,314	138	42	8		
NATIONWIDE INS CO OF AMER	1,6	1,228	160	755	276	18	31		
NEW SOUTH INS CO	1	1,775	264	1,085	297	30	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	772	255	739	211	32	29		
OLD DOMINION INS CO	1	1,342	338	576	512	14	12		
PEERLESS INS CO	1	1,247	869	1,165	145	29	11		
PREFERRED MUT INS CO	1,4	1,277	1,105	1,710	288	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	954	89	425	263	28	32		
PROGRESSIVE CAS INS CO	1,6	985	165	512	280	31	35		
QBE INS CORP	1	786	350	509	228	16	10		
STATE FARM FIRE & CAS CO	1,3,6	1,424	147	1,194	346	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,284	147	1,075	320	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,094	107	554	252	7	35		
UNITED SERVICES AUTO ASSOC	1,5,6	696	150	531	191	15	12		
USAA CASUALTY INS CO	1,5,6	504	378	692	158	11	7		

**TERRITORY 20 - HEMPSTEAD**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,923	566	1,998	377	47	65
			ADIRONDACK INS EXCH	1	1,074	84	634	198	18	38
ALLSTATE PROP & CAS INS CO	1,6	989	112	646	193	4	9			
AMICA MUT INS CO	1,6	765	256	772	216	13	13			
CHUBB NATIONAL INS CO	1,2	1,336	120	841	373	See Note 2	35			
COUNTRY-WIDE INS CO	1	786	350	509	228	16	10			
ELECTRIC INS CO	6	1,025	514	1,026	249	18	19			
ERIE INS CO	1,6	735	259	894	165	23	16			
ESURANCE INS CO	1,6	1,994	136	678	44	24	42			
EVEREADY INS CO		1,850	306	1,006	444	33	22			
GEICO GEN INS CO	1,6	536	64	462	109	6	27			
GEICO IND CO	1,6	1,267	149	853	256	35	38			
GOVERNMENT EMPLOYEES INS CO	1,6	536	64	462	109	6	27			
HARTFORD CASUALTY INS CO	1,6	1,054	99	478	219	14	32			
IDS PROP CAS INS CO		1,033	126	652	225	13	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,686	229	1,512	53	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,605	149	1,226	214	43	12			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,534	208	1,314	138	42	8			
NATIONWIDE INS CO OF AMER	1,6	1,325	147	755	276	18	31			
NEW SOUTH INS CO	1	1,711	231	1,055	280	28	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	772	255	739	211	32	29			
OLD DOMINION INS CO	1	1,508	304	542	510	12	12			
PEERLESS INS CO	1	1,247	790	1,165	145	29	11			
PREFERRED MUT INS CO	1,4	1,277	1,105	1,710	288	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	1,017	91	466	291	29	32			
PROGRESSIVE CAS INS CO	1,6	1,054	168	557	310	32	35			
QBE INS CORP	1	786	350	509	228	16	10			
STATE FARM FIRE & CAS CO	1,3,6	1,424	147	1,194	346	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,284	147	1,075	320	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,148	100	566	254	8	38			
UNITED SERVICES AUTO ASSOC	1,5,6	696	150	531	191	15	12			
USAA CASUALTY INS CO	1,5,6	504	378	692	158	11	7			

**TERRITORY 20 - HEMPSTEAD**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,732	566	1,898	345	42	65
			ADIRONDACK INS EXCH	1	1,320	72	616	280	24	40
ALLSTATE PROP & CAS INS CO	1,6	1,045	80	570	229	2	9			
AMICA MUT INS CO	1,6	703	180	704	203	11	13			
CHUBB NATIONAL INS CO	1,2	1,102	93	680	305	See Note 2	35			
COUNTRY-WIDE INS CO	1	716	350	509	210	16	10			
ELECTRIC INS CO	6	809	337	801	209	15	15			
ERIE INS CO	1,6	754	263	917	168	23	16			
ESURANCE INS CO	1,6	2,140	126	732	120	32	38			
EVEREADY INS CO		1,622	306	955	398	29	22			
GEICO GEN INS CO	1,6	459	49	395	96	6	27			
GEICO IND CO	1,6	1,372	142	898	273	37	38			
GOVERNMENT EMPLOYEES INS CO	1,6	459	49	395	96	6	27			
HARTFORD CASUALTY INS CO	1,6	833	61	417	162	16	32			
IDS PROP CAS INS CO		1,033	120	652	225	13	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,334	188	1,181	69	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,316	137	995	182	37	10			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,188	156	1,008	116	32	6			
NATIONWIDE INS CO OF AMER	1,6	1,290	128	801	290	19	31			
NEW SOUTH INS CO	1	1,875	175	1,126	383	42	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	731	192	732	210	33	29			
OLD DOMINION INS CO	1	1,542	218	510	526	14	12			
PEERLESS INS CO	1	1,260	623	1,179	147	30	11			
PREFERRED MUT INS CO	1,4	1,060	657	1,402	246	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	970	67	445	283	31	32			
PROGRESSIVE CAS INS CO	1,6	1,005	134	534	302	34	35			
QBE INS CORP	1	716	350	509	210	16	10			
STATE FARM FIRE & CAS CO	1,3,6	1,312	113	1,102	329	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,183	113	992	305	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,431	81	774	334	13	43			
UNITED SERVICES AUTO ASSOC	1,5,6	551	100	417	155	12	12			
USAA CASUALTY INS CO	1,5,6	404	241	541	132	9	7			

**TERRITORY 20 - HEMPSTEAD**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,732	566	1,898	345	42	65		
ADIRONDACK INS EXCH	1	1,196	48	624	246	22	36		
ALLSTATE PROP & CAS INS CO	1,6	1,045	80	570	229	2	9		
AMICA MUT INS CO	1,6	703	180	704	203	11	13		
CHUBB NATIONAL INS CO	1,2	1,102	93	680	305	See Note 2	35		
COUNTRY-WIDE INS CO	1	716	350	509	210	16	10		
ELECTRIC INS CO	6	809	337	801	209	15	15		
ERIE INS CO	1,6	754	263	917	168	23	16		
ESURANCE INS CO	1,6	1,922	72	642	116	30	30		
EVEREADY INS CO		1,622	306	955	398	29	22		
GEICO GEN INS CO	1,6	459	49	395	96	6	27		
GEICO IND CO	1,6	1,332	142	871	267	36	38		
GOVERNMENT EMPLOYEES INS CO	1,6	459	49	395	96	6	27		
HARTFORD CASUALTY INS CO	1,6	892	54	456	172	17	32		
IDS PROP CAS INS CO		1,033	120	652	225	13	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,334	188	1,181	69	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,316	137	995	182	37	10		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,188	156	1,008	116	32	6		
NATIONWIDE INS CO OF AMER	1,6	1,134	103	709	262	16	31		
NEW SOUTH INS CO	1	1,625	123	977	347	37	14		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	731	192	732	210	33	29		
OLD DOMINION INS CO	1	1,450	196	486	526	12	12		
PEERLESS INS CO	1	1,260	623	1,179	147	30	11		
PREFERRED MUT INS CO	1,4	1,060	657	1,402	246	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	892	57	392	265	29	32		
PROGRESSIVE CAS INS CO	1,6	923	121	476	281	32	35		
QBE INS CORP	1	716	350	509	210	16	10		
STATE FARM FIRE & CAS CO	1,3,6	1,312	113	1,102	329	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,183	113	992	305	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,423	68	844	353	14	39		
UNITED SERVICES AUTO ASSOC	1,5,6	551	100	417	155	12	12		
USAA CASUALTY INS CO	1,5,6	404	241	541	132	9	7		

**TERRITORY 32 - NEWBURGH**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
ASSIGNED RISK PLAN		1,929	336	3,111	371	60	65			
ADIRONDACK INS EXCH	1	2,454	262	3,070	494	54	76			
ALLSTATE PROP & CAS INS CO	1,6	809	304	1,880	143	6	12			
AMICA MUT INS CO	1,6	1,494	153	1,395	389	34	13			
CHUBB NATIONAL INS CO	1,2	1,818	127	1,579	482	See Note 2	35			
COUNTRY-WIDE INS CO	1	863	224	1,165	244	20	10			
ELECTRIC INS CO	6	1,767	482	2,424	293	33	49			
ERIE INS CO	1,6	1,495	570	2,076	209	47	16			
ESURANCE INS CO	1,6	2,780	266	2,170	232	62	68			
EVEREADY INS CO		2,537	218	1,671	553	43	22			
GEICO GEN INS CO	1,6	1,064	118	1,532	181	19	27			
GEICO IND CO	1,6	1,589	150	1,817	247	51	38			
GOVERNMENT EMPLOYEES INS CO	1,6	1,064	118	1,532	181	19	27			
HARTFORD CASUALTY INS CO	1,6	1,542	233	2,946	453	25	32			
IDS PROP CAS INS CO		1,808	240	1,616	212	19	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,399	438	3,292	93	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,528	311	1,988	288	77	32			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,694	406	2,312	228	74	24			
NATIONWIDE INS CO OF AMER	1,6	1,868	290	1,693	486	36	31			
NEW SOUTH INS CO	1	1,371	243	1,935	260	57	22			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	780	179	971	229	38	19			
OLD DOMINION INS CO	1	1,690	360	1,146	578	22	12			
PEERLESS INS CO	1	1,978	340	1,832	185	49	11			
PREFERRED MUT INS CO	1	2,823	708	4,067	828	73	13			
PROGRESSIVE ADVANCED INS CO	1,6	1,783	305	1,614	619	85	32			
PROGRESSIVE CAS INS CO	1,6	1,860	342	1,700	632	89	35			
QBE INS CORP	1	863	224	1,165	244	20	10			
STATE FARM FIRE & CAS CO	1,3,6	1,836	394	1,920	341	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,654	394	1,729	309	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,571	206	1,885	418	18	71			
UNITED SERVICES AUTO ASSOC	1,5,6	822	123	759	176	18	12			
USAA CASUALTY INS CO	1,5,6	677	375	1,233	164	17	7			

**TERRITORY 32 - NEWBURGH**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,285	336	2,125	266	40	65
			ADIRONDACK INS EXCH	1	2,378	194	1,978	450	50	82
ALLSTATE PROP & CAS INS CO	1,6	801	234	1,380	123	4	12			
AMICA MUT INS CO	1,6	1,072	94	989	280	25	13			
CHUBB NATIONAL INS CO	1,2	1,613	108	1,388	424	See Note 2	35			
COUNTRY-WIDE INS CO	1	418	224	518	130	10	10			
ELECTRIC INS CO	6	1,127	274	1,520	195	20	30			
ERIE INS CO	1,6	720	368	982	134	24	16			
ESURANCE INS CO	1,6	2,408	172	1,368	164	46	74			
EVEREADY INS CO		1,698	218	1,130	391	29	22			
GEICO GEN INS CO	1,6	893	107	1,173	144	15	27			
GEICO IND CO	1,6	1,451	133	1,318	228	46	38			
GOVERNMENT EMPLOYEES INS CO	1,6	893	107	1,173	144	15	27			
HARTFORD CASUALTY INS CO	1,6	1,448	215	2,686	366	24	32			
IDS PROP CAS INS CO		919	122	818	119	11	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,415	258	1,898	64	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,960	231	1,530	225	58	28			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,766	328	1,502	156	48	14			
NATIONWIDE INS CO OF AMER	1,6	1,591	204	1,293	373	27	31			
NEW SOUTH INS CO	1	1,226	178	1,284	217	44	27			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	675	162	822	200	32	19			
OLD DOMINION INS CO	1	1,586	288	814	496	16	12			
PEERLESS INS CO	1	1,240	204	1,133	126	30	11			
PREFERRED MUT INS CO	1	2,228	409	3,189	656	57	13			
PROGRESSIVE ADVANCED INS CO	1,6	1,573	227	1,294	504	78	32			
PROGRESSIVE CAS INS CO	1,6	1,633	265	1,373	513	82	35			
QBE INS CORP	1	418	224	518	130	10	10			
STATE FARM FIRE & CAS CO	1,3,6	1,477	307	1,598	271	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,331	307	1,438	247	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,545	159	1,800	387	16	79			
UNITED SERVICES AUTO ASSOC	1,5,6	487	71	438	105	10	12			
USAA CASUALTY INS CO	1,5,6	408	196	703	101	9	7			

**TERRITORY 32 - NEWBURGH**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO INCREASE				
			TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
ASSIGNED RISK PLAN		1,174	336	1,686	249	36	65
ADIRONDACK INS EXCH	1	742	66	466	122	10	26
ALLSTATE PROP & CAS INS CO	1,6	485	136	550	85	4	9
AMICA MUT INS CO	1,6	546	103	480	120	12	13
CHUBB NATIONAL INS CO	1,2	817	111	644	197	See Note 2	35
COUNTRY-WIDE INS CO	1	459	224	518	140	10	10
ELECTRIC INS CO	6	695	261	913	129	12	18
ERIE INS CO	1,6	470	236	631	110	13	16
ESURANCE INS CO	1,6	1,418	108	556	22	18	50
EVEREADY INS CO		1,615	218	930	375	28	22
GEICO GEN INS CO	1,6	371	45	461	59	6	27
GEICO IND CO	1,6	944	120	909	158	30	38
GOVERNMENT EMPLOYEES INS CO	1,6	371	45	461	59	6	27
HARTFORD CASUALTY INS CO	1,6	981	155	1,099	260	12	32
IDS PROP CAS INS CO		576	86	510	80	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,122	249	1,483	42	See Note 2	37
METROPOLITAN CAS INS CO	1,6	991	124	748	121	29	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,134	232	950	106	26	10
NATIONWIDE INS CO OF AMER	1,6	784	163	577	175	11	31
NEW SOUTH INS CO	1	812	161	730	150	25	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	540	139	515	155	23	19
OLD DOMINION INS CO	1	906	230	418	312	10	12
PEERLESS INS CO	1	704	198	625	81	17	11
PREFERRED MUT INS CO	1,4	704	284	944	151	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	501	97	345	139	19	32
PROGRESSIVE CAS INS CO	1,6	519	136	403	139	20	35
QBE INS CORP	1	459	224	518	140	10	10
STATE FARM FIRE & CAS CO	1,3,6	829	213	820	162	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	748	213	738	148	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	514	98	444	120	4	26
UNITED SERVICES AUTO ASSOC	1,5,6	395	65	350	86	8	12
USAA CASUALTY INS CO	1,5,6	335	180	559	83	7	7

**TERRITORY 32 - NEWBURGH**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,174	336	1,686	249	36	65		
ADIRONDACK INS EXCH	1	746	60	494	126	10	26		
ALLSTATE PROP & CAS INS CO	1,6	485	136	550	85	4	9		
AMICA MUT INS CO	1,6	546	90	480	121	12	13		
CHUBB NATIONAL INS CO	1,2	817	111	644	197	See Note 2	35		
COUNTRY-WIDE INS CO	1	459	224	518	140	10	10		
ELECTRIC INS CO	6	713	238	937	133	12	19		
ERIE INS CO	1,6	470	236	631	110	13	16		
ESURANCE INS CO	1,6	1,316	100	556	24	18	42		
EVEREADY INS CO		1,615	218	930	375	28	22		
GEICO GEN INS CO	1,6	373	46	461	59	6	27		
GEICO IND CO	1,6	899	120	863	152	28	38		
GOVERNMENT EMPLOYEES INS CO	1,6	373	46	461	59	6	27		
HARTFORD CASUALTY INS CO	1,6	925	150	1,074	219	11	32		
IDS PROP CAS INS CO		576	86	510	80	6	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,122	249	1,483	42	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	991	124	748	121	29	14		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,134	232	950	106	26	10		
NATIONWIDE INS CO OF AMER	1,6	834	150	577	175	11	31		
NEW SOUTH INS CO	1	777	143	710	144	23	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	540	139	515	155	23	19		
OLD DOMINION INS CO	1	1,020	206	394	312	10	12		
PEERLESS INS CO	1	704	180	625	81	17	11		
PREFERRED MUT INS CO	1,4	704	284	944	151	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	531	99	379	154	20	32		
PROGRESSIVE CAS INS CO	1,6	552	138	437	154	21	35		
QBE INS CORP	1	459	224	518	140	10	10		
STATE FARM FIRE & CAS CO	1,3,6	829	213	820	162	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	748	213	738	148	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	538	93	454	121	4	29		
UNITED SERVICES AUTO ASSOC	1,5,6	395	65	350	86	8	12		
USAA CASUALTY INS CO	1,5,6	335	180	559	83	7	7		

**TERRITORY 32 - NEWBURGH**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,059	336	1,602	230	33	65		
ADIRONDACK INS EXCH	1	898	52	476	168	20	26		
ALLSTATE PROP & CAS INS CO	1,6	511	98	488	97	2	9		
AMICA MUT INS CO	1,6	504	66	439	110	11	13		
CHUBB NATIONAL INS CO	1,2	688	87	525	161	See Note 2	35		
COUNTRY-WIDE INS CO	1	418	224	518	130	10	10		
ELECTRIC INS CO	6	569	156	732	109	8	14		
ERIE INS CO	1,6	482	239	646	111	15	16		
ESURANCE INS CO	1,6	1,408	92	600	66	24	38		
EVEREADY INS CO		1,416	218	885	337	25	22		
GEICO GEN INS CO	1,6	321	36	394	52	5	27		
GEICO IND CO	1,6	972	114	909	162	31	38		
GOVERNMENT EMPLOYEES INS CO	1,6	321	36	394	52	5	27		
HARTFORD CASUALTY INS CO	1,6	744	93	937	162	14	32		
IDS PROP CAS INS CO		576	82	510	80	6	13		
LIBERTY MUT FIRE INS CO	1,2,6	905	210	1,174	26	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	819	114	607	104	23	8		
METROPOLITAN GRP PROP & CAS INS CO	1,6	878	172	730	86	22	8		
NATIONWIDE INS CO OF AMER	1,6	822	130	612	184	12	31		
NEW SOUTH INS CO	1	919	113	757	183	35	17		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	512	105	510	153	23	19		
OLD DOMINION INS CO	1	1,044	148	370	324	8	12		
PEERLESS INS CO	1	713	142	631	81	17	11		
PREFERRED MUT INS CO	1,4	589	172	775	130	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	513	73	362	150	21	32		
PROGRESSIVE CAS INS CO	1,6	532	113	420	149	22	35		
QBE INS CORP	1	418	224	518	130	10	10		
STATE FARM FIRE & CAS CO	1,3,6	761	164	757	154	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	686	164	681	141	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	726	76	545	151	6	43		
UNITED SERVICES AUTO ASSOC	1,5,6	319	48	278	70	6	12		
USAA CASUALTY INS CO	1,5,6	273	119	439	69	6	7		

**TERRITORY 32 - NEWBURGH**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,059	336	1,602	230	33	65
			ADIRONDACK INS EXCH	1	818	34	480	148	14	24
ALLSTATE PROP & CAS INS CO	1,6	511	98	488	97	2	9			
AMICA MUT INS CO	1,6	504	66	439	110	11	13			
CHUBB NATIONAL INS CO	1,2	688	87	525	161	See Note 2	35			
COUNTRY-WIDE INS CO	1	418	224	518	130	10	10			
ELECTRIC INS CO	6	569	156	732	109	8	14			
ERIE INS CO	1,6	482	239	646	111	15	16			
ESURANCE INS CO	1,6	1,276	52	526	62	24	30			
EVEREADY INS CO		1,416	218	885	337	25	22			
GEICO GEN INS CO	1,6	321	36	394	52	5	27			
GEICO IND CO	1,6	944	114	881	158	30	38			
GOVERNMENT EMPLOYEES INS CO	1,6	321	36	394	52	5	27			
HARTFORD CASUALTY INS CO	1,6	792	82	1,026	172	14	32			
IDS PROP CAS INS CO		576	82	510	80	6	13			
LIBERTY MUT FIRE INS CO	1,2,6	905	210	1,174	26	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	819	114	607	104	23	8			
METROPOLITAN GRP PROP & CAS INS CO	1,6	878	172	730	86	22	8			
NATIONWIDE INS CO OF AMER	1,6	729	105	543	165	11	31			
NEW SOUTH INS CO	1	809	85	659	169	31	14			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	512	105	510	153	23	19			
OLD DOMINION INS CO	1	978	136	352	322	10	12			
PEERLESS INS CO	1	713	142	631	81	17	11			
PREFERRED MUT INS CO	1,4	589	172	775	130	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	478	63	318	141	20	32			
PROGRESSIVE CAS INS CO	1,6	493	102	375	139	20	35			
QBE INS CORP	1	418	224	518	130	10	10			
STATE FARM FIRE & CAS CO	1,3,6	761	164	757	154	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	686	164	681	141	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	715	65	593	159	7	39			
UNITED SERVICES AUTO ASSOC	1,5,6	319	48	278	70	6	12			
USAA CASUALTY INS CO	1,5,6	273	119	439	69	6	7			

**TERRITORY 55 - QUEENS SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		4,035	1,069	4,235	702	67	65		
ADIRONDACK INS EXCH	1	5,462	992	5,280	1,286	78	190		
ALLSTATE PROP & CAS INS CO	1,6	1,907	300	2,142	530	4	12		
AMICA MUT INS CO	1,6	2,550	1,253	3,196	907	44	13		
CHUBB NATIONAL INS CO	1,2	3,532	258	2,302	995	See Note 2	35		
COUNTRY-WIDE INS CO	1	1,650	842	1,516	463	34	10		
ELECTRIC INS CO	6	2,937	2,499	3,940	621	45	49		
ERIE INS CO	1,6	3,050	1,962	3,232	423	97	16		
ESURANCE INS CO	1,6	5,466	928	3,528	558	76	68		
EVEREADY INS CO		3,519	447	1,950	702	53	22		
GEICO GEN INS CO	1,6	1,727	427	1,899	383	20	27		
GEICO IND CO	1,6	2,540	355	1,655	423	52	44		
GOVERNMENT EMPLOYEES INS CO	1,6	1,727	427	1,899	383	20	27		
HARTFORD CASUALTY INS CO	1,6	2,583	233	2,250	647	61	32		
IDS PROP CAS INS CO		4,753	1,044	3,162	713	63	13		
LIBERTY MUT FIRE INS CO	1,2,6	4,249	998	3,732	139	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	5,990	1,030	3,800	836	107	35		
METROPOLITAN GRP PROP & CAS INS CO	1,6	4,776	494	3,334	416	96	22		
NATIONWIDE INS CO OF AMER	1,6	3,484	748	2,439	965	51	31		
NEW SOUTH INS CO	1	2,678	367	2,935	527	67	22		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,311	607	1,642	393	56	38		
OLD DOMINION INS CO	1	3,252	1,212	2,160	1,286	32	12		
PEERLESS INS CO	1	3,534	3,328	3,817	357	84	11		
PREFERRED MUT INS CO	1	4,547	6,285	7,575	1,395	101	13		
PROGRESSIVE ADVANCED INS CO	1,6	3,401	558	1,874	1,194	108	32		
PROGRESSIVE CAS INS CO	1,6	3,556	827	2,086	1,281	121	35		
QBE INS CORP	1	1,650	842	1,516	463	34	10		
STATE FARM FIRE & CAS CO	1,3,6	4,443	370	3,089	784	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	3,823	337	2,648	716	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	3,749	498	2,322	1,147	34	73		
UNITED SERVICES AUTO ASSOC	1,5,6	1,639	616	1,529	414	37	12		
USAA CASUALTY INS CO	1,5,6	1,147	1,642	2,009	316	28	7		

**TERRITORY 55 - QUEENS SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		2,583	1,069	2,893
ADIRONDACK INS EXCH	1	5,308	732	3,402	1,172	72	208
ALLSTATE PROP & CAS INS CO	1,6	1,969	222	1,566	454	6	12
AMICA MUT INS CO	1,6	1,813	722	2,251	650	31	13
CHUBB NATIONAL INS CO	1,2	3,115	209	2,017	876	See Note 2	35
COUNTRY-WIDE INS CO	1	913	842	783	268	19	10
ELECTRIC INS CO	6	1,651	1,412	2,187	374	25	26
ERIE INS CO	1,6	1,459	1,266	1,529	248	46	16
ESURANCE INS CO	1,6	4,846	600	2,226	396	56	74
EVEREADY INS CO		2,285	447	1,315	479	34	22
GEICO GEN INS CO	1,6	1,189	349	1,258	273	13	27
GEICO IND CO	1,6	2,319	315	1,200	391	48	44
GOVERNMENT EMPLOYEES INS CO	1,6	1,189	349	1,258	273	13	27
HARTFORD CASUALTY INS CO	1,6	2,480	215	2,051	521	58	32
IDS PROP CAS INS CO		2,414	530	1,602	406	32	13
LIBERTY MUT FIRE INS CO	1,2,6	2,836	582	2,464	114	See Note 2	37
METROPOLITAN CAS INS CO	1,6	4,622	746	2,916	660	82	28
METROPOLITAN GRP PROP & CAS INS CO	1,6	3,122	404	2,166	282	62	16
NATIONWIDE INS CO OF AMER	1,6	3,068	511	1,855	767	39	31
NEW SOUTH INS CO	1	2,567	263	1,938	427	53	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,133	551	1,389	339	50	38
OLD DOMINION INS CO	1	3,092	962	1,530	1,106	24	12
PEERLESS INS CO	1	2,604	1,980	2,799	276	60	11
PREFERRED MUT INS CO	1	3,572	3,596	5,926	1,103	79	13
PROGRESSIVE ADVANCED INS CO	1,6	2,989	414	1,502	971	98	32
PROGRESSIVE CAS INS CO	1,6	3,112	625	1,682	1,037	110	35
QBE INS CORP	1	913	842	783	268	19	10
STATE FARM FIRE & CAS CO	1,3,6	3,628	302	2,613	638	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	3,117	275	2,240	585	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	3,683	381	2,216	1,056	31	81
UNITED SERVICES AUTO ASSOC	1,5,6	946	317	869	245	21	12
USAA CASUALTY INS CO	1,5,6	673	830	1,138	196	15	7

**TERRITORY 55 - QUEENS SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,294	1,069	2,295	421	38	65
			ADIRONDACK INS EXCH	1	1,534	252	804	308	18	64
ALLSTATE PROP & CAS INS CO	1,6	1,121	132	626	308	4	9			
AMICA MUT INS CO	1,6	893	792	1,071	267	14	13			
CHUBB NATIONAL INS CO	1,2	1,482	216	909	421	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,003	842	783	292	20	10			
ELECTRIC INS CO	6	1,132	1,342	1,479	274	16	18			
ERIE INS CO	1,6	948	810	981	190	30	16			
ESURANCE INS CO	1,6	2,822	380	906	54	22	50			
EVEREADY INS CO		2,339	447	1,082	490	35	22			
GEICO GEN INS CO	1,6	518	145	528	119	5	27			
GEICO IND CO	1,6	1,510	283	828	272	31	44			
GOVERNMENT EMPLOYEES INS CO	1,6	518	145	528	119	5	27			
HARTFORD CASUALTY INS CO	1,6	1,609	155	839	357	30	32			
IDS PROP CAS INS CO		1,504	370	996	287	19	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,120	530	1,820	74	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,290	363	1,409	351	39	14			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,988	296	1,364	194	42	8			
NATIONWIDE INS CO OF AMER	1,6	1,480	397	813	414	16	31			
NEW SOUTH INS CO	1	1,768	234	1,091	269	30	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	914	471	871	255	35	38			
OLD DOMINION INS CO	1	1,760	764	778	700	14	12			
PEERLESS INS CO	1	1,592	1,912	1,690	184	38	11			
PREFERRED MUT INS CO	1,4	1,196	2,470	1,903	268	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	954	178	401	267	24	32			
PROGRESSIVE CAS INS CO	1,6	982	291	485	280	27	35			
QBE INS CORP	1	1,003	842	783	292	20	10			
STATE FARM FIRE & CAS CO	1,3,6	2,167	222	1,429	416	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,864	202	1,225	383	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,255	238	603	325	9	29			
UNITED SERVICES AUTO ASSOC	1,5,6	757	291	690	199	16	12			
USAA CASUALTY INS CO	1,5,6	543	760	901	164	12	7			

**TERRITORY 55 - QUEENS SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		2,294	1,069	2,295	421	38	65		
ADIRONDACK INS EXCH	1	1,542	224	848	314	18	62		
ALLSTATE PROP & CAS INS CO	1,6	1,121	132	626	308	4	9		
AMICA MUT INS CO	1,6	893	687	1,071	268	14	13		
CHUBB NATIONAL INS CO	1,2	1,482	216	909	421	See Note 2	35		
COUNTRY-WIDE INS CO	1	1,003	842	783	292	20	10		
ELECTRIC INS CO	6	1,160	1,220	1,518	280	18	18		
ERIE INS CO	1,6	948	810	981	190	30	16		
ESURANCE INS CO	1,6	2,566	352	906	56	24	42		
EVEREADY INS CO		2,339	447	1,082	490	35	22		
GEICO GEN INS CO	1,6	515	145	528	118	5	27		
GEICO IND CO	1,6	1,436	284	786	261	29	44		
GOVERNMENT EMPLOYEES INS CO	1,6	515	145	528	118	5	27		
HARTFORD CASUALTY INS CO	1,6	1,533	150	820	298	28	32		
IDS PROP CAS INS CO		1,504	370	996	287	19	13		
LIBERTY MUT FIRE INS CO	1,2,6	2,120	530	1,820	74	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	2,290	363	1,409	351	39	14		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,988	296	1,364	194	42	8		
NATIONWIDE INS CO OF AMER	1,6	1,615	360	813	414	16	31		
NEW SOUTH INS CO	1	1,707	206	1,060	254	28	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	914	471	871	255	35	38		
OLD DOMINION INS CO	1	2,004	684	732	696	12	12		
PEERLESS INS CO	1	1,592	1,739	1,690	184	38	11		
PREFERRED MUT INS CO	1,4	1,196	2,470	1,903	268	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	1,017	182	440	295	25	32		
PROGRESSIVE CAS INS CO	1,6	1,051	296	528	309	28	35		
QBE INS CORP	1	1,003	842	783	292	20	10		
STATE FARM FIRE & CAS CO	1,3,6	2,167	222	1,429	416	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,864	202	1,225	383	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,316	223	616	327	9	33		
UNITED SERVICES AUTO ASSOC	1,5,6	757	291	690	199	16	12		
USAA CASUALTY INS CO	1,5,6	543	760	901	164	12	7		

**TERRITORY 55 - QUEENS SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
ASSIGNED RISK PLAN		2,073	1,069	2,181	386	34	65			
ADIRONDACK INS EXCH	1	1,876	194	820	440	28	64			
ALLSTATE PROP & CAS INS CO	1,6	1,183	98	554	360	2	9			
AMICA MUT INS CO	1,6	820	474	976	250	13	13			
CHUBB NATIONAL INS CO	1,2	1,223	156	733	347	See Note 2	35			
COUNTRY-WIDE INS CO	1	913	842	783	268	19	10			
ELECTRIC INS CO	6	918	794	1,184	232	13	14			
ERIE INS CO	1,6	973	822	1,007	193	30	16			
ESURANCE INS CO	1,6	2,706	324	976	154	30	38			
EVEREADY INS CO		2,049	447	1,028	435	31	22			
GEICO GEN INS CO	1,6	439	113	457	107	5	27			
GEICO IND CO	1,6	1,554	270	828	278	32	44			
GOVERNMENT EMPLOYEES INS CO	1,6	439	113	457	107	5	27			
HARTFORD CASUALTY INS CO	1,6	1,244	93	715	223	33	32			
IDS PROP CAS INS CO		1,504	354	996	287	19	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,698	442	1,442	69	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,877	330	1,140	296	31	9			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,376	222	930	142	30	6			
NATIONWIDE INS CO OF AMER	1,6	1,554	307	863	431	17	31			
NEW SOUTH INS CO	1	1,838	157	1,132	346	41	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	862	354	861	252	33	38			
OLD DOMINION INS CO	1	2,044	488	688	718	14	12			
PEERLESS INS CO	1	1,610	1,372	1,711	187	38	11			
PREFERRED MUT INS CO	1,4	994	1,463	1,560	230	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	966	134	420	287	26	32			
PROGRESSIVE CAS INS CO	1,6	998	229	506	301	29	35			
QBE INS CORP	1	913	842	783	268	19	10			
STATE FARM FIRE & CAS CO	1,3,6	1,983	171	1,319	396	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,707	155	1,130	366	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,650	179	845	435	14	37			
UNITED SERVICES AUTO ASSOC	1,5,6	599	186	539	161	12	12			
USAA CASUALTY INS CO	1,5,6	436	476	702	136	10	7			

**TERRITORY 55 - QUEENS SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,073	1,069	2,181	386	34	65
			ADIRONDACK INS EXCH	1	1,708	126	830	380	22	60
ALLSTATE PROP & CAS INS CO	1,6	1,183	98	554	360	2	9			
AMICA MUT INS CO	1,6	820	474	976	250	13	13			
CHUBB NATIONAL INS CO	1,2	1,223	156	733	347	See Note 2	35			
COUNTRY-WIDE INS CO	1	913	842	783	268	19	10			
ELECTRIC INS CO	6	918	794	1,184	232	13	14			
ERIE INS CO	1,6	973	822	1,007	193	30	16			
ESURANCE INS CO	1,6	2,396	184	856	150	30	30			
EVEREADY INS CO		2,049	447	1,028	435	31	22			
GEICO GEN INS CO	1,6	439	113	457	107	5	27			
GEICO IND CO	1,6	1,510	270	803	272	31	44			
GOVERNMENT EMPLOYEES INS CO	1,6	439	113	457	107	5	27			
HARTFORD CASUALTY INS CO	1,6	1,333	82	784	237	35	32			
IDS PROP CAS INS CO		1,504	354	996	287	19	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,698	442	1,442	69	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,877	330	1,140	296	31	9			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,376	222	930	142	30	6			
NATIONWIDE INS CO OF AMER	1,6	1,360	238	763	397	15	31			
NEW SOUTH INS CO	1	1,590	112	982	314	36	14			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	862	354	861	252	33	38			
OLD DOMINION INS CO	1	1,918	440	654	718	14	12			
PEERLESS INS CO	1	1,610	1,372	1,711	187	38	11			
PREFERRED MUT INS CO	1,4	994	1,463	1,560	230	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	889	115	369	268	25	32			
PROGRESSIVE CAS INS CO	1,6	916	202	451	280	28	35			
QBE INS CORP	1	913	842	783	268	19	10			
STATE FARM FIRE & CAS CO	1,3,6	1,983	171	1,319	396	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,707	155	1,130	366	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,644	151	922	460	15	33			
UNITED SERVICES AUTO ASSOC	1,5,6	599	186	539	161	12	12			
USAA CASUALTY INS CO	1,5,6	436	476	702	136	10	7			

**TERRITORY 64 - MIDDLETOWN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,485	395	3,339	302	51	65
			ADIRONDACK INS EXCH	1	2,338	290	3,102	446	52	78
ALLSTATE PROP & CAS INS CO	1,6	809	304	1,880	143	6	12			
AMICA MUT INS CO	1,6	1,490	177	1,465	417	29	13			
CHUBB NATIONAL INS CO	1,2	1,818	127	1,579	482	See Note 2	35			
COUNTRY-WIDE INS CO	1	888	199	1,030	253	18	10			
ELECTRIC INS CO	6	1,649	600	2,216	277	26	48			
ERIE INS CO	1,6	1,495	570	2,076	209	47	16			
ESURANCE INS CO	1,6	2,576	324	2,298	232	46	68			
EVEREADY INS CO		2,077	271	1,632	443	39	22			
GEICO GEN INS CO	1,6	978	156	1,371	158	16	27			
GEICO IND CO	1,6	1,352	195	1,759	220	47	38			
GOVERNMENT EMPLOYEES INS CO	1,6	978	156	1,371	158	16	27			
HARTFORD CASUALTY INS CO	1,6	1,382	233	2,946	360	25	32			
IDS PROP CAS INS CO		1,808	240	1,616	212	19	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,299	449	3,089	90	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,564	455	2,175	300	69	33			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,588	406	2,204	216	70	24			
NATIONWIDE INS CO OF AMER	1,6	1,868	290	1,693	486	36	31			
NEW SOUTH INS CO	1	1,730	535	2,476	353	44	22			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	769	177	1,041	210	35	24			
OLD DOMINION INS CO	1	1,544	436	1,212	578	16	12			
PEERLESS INS CO	1	1,500	423	1,730	150	32	11			
PREFERRED MUT INS CO	1	2,637	738	3,338	708	63	13			
PROGRESSIVE ADVANCED INS CO	1,6	1,804	389	1,570	683	81	32			
PROGRESSIVE CAS INS CO	1,6	1,879	426	1,655	700	84	35			
QBE INS CORP	1	888	199	1,030	253	18	10			
STATE FARM FIRE & CAS CO	1,3,6	1,836	394	1,920	341	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,654	394	1,729	309	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,725	239	1,511	430	21	73			
UNITED SERVICES AUTO ASSOC	1,5,6	937	178	1,024	211	22	12			
USAA CASUALTY INS CO	1,5,6	664	450	1,342	160	16	7			

**TERRITORY 64 - MIDDLETOWN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		990	395	2,281
ADIRONDACK INS EXCH	1	2,270	212	1,996	410	46	84
ALLSTATE PROP & CAS INS CO	1,6	801	234	1,380	123	4	12
AMICA MUT INS CO	1,6	1,069	108	1,038	301	22	13
CHUBB NATIONAL INS CO	1,2	1,613	108	1,388	424	See Note 2	35
COUNTRY-WIDE INS CO	1	430	199	457	135	9	10
ELECTRIC INS CO	6	1,053	341	1,390	184	18	29
ERIE INS CO	1,6	720	368	982	134	24	16
ESURANCE INS CO	1,6	2,262	208	1,450	164	32	74
EVEREADY INS CO		1,395	271	1,101	317	24	22
GEICO GEN INS CO	1,6	829	141	1,051	125	12	27
GEICO IND CO	1,6	1,235	174	1,275	203	43	38
GOVERNMENT EMPLOYEES INS CO	1,6	829	141	1,051	125	12	27
HARTFORD CASUALTY INS CO	1,6	1,319	215	2,686	290	24	32
IDS PROP CAS INS CO		919	122	818	119	11	13
LIBERTY MUT FIRE INS CO	1,2,6	1,358	263	1,782	62	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,991	334	1,672	240	50	24
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,696	328	1,434	148	48	14
NATIONWIDE INS CO OF AMER	1,6	1,591	204	1,293	373	27	31
NEW SOUTH INS CO	1	1,655	377	1,638	290	34	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	669	161	881	183	28	24
OLD DOMINION INS CO	1	1,468	348	860	496	14	12
PEERLESS INS CO	1	945	253	1,070	105	21	11
PREFERRED MUT INS CO	1	2,082	426	2,619	563	49	13
PROGRESSIVE ADVANCED INS CO	1,6	1,584	289	1,258	556	74	32
PROGRESSIVE CAS INS CO	1,6	1,644	327	1,337	567	77	35
QBE INS CORP	1	430	199	457	135	9	10
STATE FARM FIRE & CAS CO	1,3,6	1,477	307	1,598	271	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,331	307	1,438	247	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,696	185	1,443	397	19	81
UNITED SERVICES AUTO ASSOC	1,5,6	551	98	586	125	12	12
USAA CASUALTY INS CO	1,5,6	400	233	765	98	9	7

**TERRITORY 64 - MIDDLETOWN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		905	395	1,810	207	30	65
			ADIRONDACK INS EXCH	1	716	74	472	112	12	26
ALLSTATE PROP & CAS INS CO	1,6	485	136	550	85	4	9			
AMICA MUT INS CO	1,6	543	117	503	130	10	13			
CHUBB NATIONAL INS CO	1,2	817	111	644	197	See Note 2	35			
COUNTRY-WIDE INS CO	1	470	199	457	146	10	10			
ELECTRIC INS CO	6	651	324	834	123	11	18			
ERIE INS CO	1,6	470	236	631	110	13	16			
ESURANCE INS CO	1,6	1,356	132	590	22	14	50			
EVEREADY INS CO		1,326	271	908	305	26	22			
GEICO GEN INS CO	1,6	346	59	413	51	5	27			
GEICO IND CO	1,6	805	156	879	142	27	38			
GOVERNMENT EMPLOYEES INS CO	1,6	346	59	413	51	5	27			
HARTFORD CASUALTY INS CO	1,6	889	155	1,099	197	12	32			
IDS PROP CAS INS CO		576	86	510	80	6	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,077	255	1,392	41	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,006	172	816	131	23	16			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,088	232	904	100	30	10			
NATIONWIDE INS CO OF AMER	1,6	784	163	577	175	11	31			
NEW SOUTH INS CO	1	1,146	334	925	191	19	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	546	138	552	144	21	24			
OLD DOMINION INS CO	1	844	278	442	312	6	12			
PEERLESS INS CO	1	545	245	591	69	10	11			
PREFERRED MUT INS CO	1,4	662	295	777	134	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	502	124	336	153	18	32			
PROGRESSIVE CAS INS CO	1,6	520	163	393	153	19	35			
QBE INS CORP	1	470	199	457	146	10	10			
STATE FARM FIRE & CAS CO	1,3,6	829	213	820	162	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	748	213	738	148	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	566	114	356	122	4	27			
UNITED SERVICES AUTO ASSOC	1,5,6	447	90	467	101	9	12			
USAA CASUALTY INS CO	1,5,6	337	215	607	78	4	7			

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**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		905	395	1,810	207	30	65		
ADIRONDACK INS EXCH	1	722	64	498	116	12	26		
ALLSTATE PROP & CAS INS CO	1,6	485	136	550	85	4	9		
AMICA MUT INS CO	1,6	543	103	503	130	10	13		
CHUBB NATIONAL INS CO	1,2	817	111	644	197	See Note 2	35		
COUNTRY-WIDE INS CO	1	470	199	457	146	10	10		
ELECTRIC INS CO	6	668	295	858	124	11	18		
ERIE INS CO	1,6	470	236	631	110	13	16		
ESURANCE INS CO	1,6	1,254	122	590	24	12	42		
EVEREADY INS CO		1,326	271	908	305	26	22		
GEICO GEN INS CO	1,6	348	60	413	51	5	27		
GEICO IND CO	1,6	766	156	835	137	26	38		
GOVERNMENT EMPLOYEES INS CO	1,6	348	60	413	51	5	27		
HARTFORD CASUALTY INS CO	1,6	848	150	1,074	164	11	32		
IDS PROP CAS INS CO		576	86	510	80	6	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,077	255	1,392	41	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,006	172	816	131	23	16		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,088	232	904	100	30	10		
NATIONWIDE INS CO OF AMER	1,6	834	150	577	175	11	31		
NEW SOUTH INS CO	1	1,107	291	900	182	18	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	546	138	552	144	21	24		
OLD DOMINION INS CO	1	958	250	416	312	8	12		
PEERLESS INS CO	1	545	223	591	69	10	11		
PREFERRED MUT INS CO	1,4	662	295	777	134	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	534	127	368	169	19	32		
PROGRESSIVE CAS INS CO	1,6	555	166	427	169	20	35		
QBE INS CORP	1	470	199	457	146	10	10		
STATE FARM FIRE & CAS CO	1,3,6	829	213	820	162	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	748	213	738	148	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	593	108	364	122	4	30		
UNITED SERVICES AUTO ASSOC	1,5,6	447	90	467	101	9	12		
USAA CASUALTY INS CO	1,5,6	337	215	607	78	4	7		

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**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
ASSIGNED RISK PLAN		817	395	1,720	192	28	65			
ADIRONDACK INS EXCH	1	858	56	480	156	20	26			
ALLSTATE PROP & CAS INS CO	1,6	511	98	488	97	2	9			
AMICA MUT INS CO	1,6	502	75	460	121	9	13			
CHUBB NATIONAL INS CO	1,2	688	87	525	161	See Note 2	35			
COUNTRY-WIDE INS CO	1	430	199	457	135	9	10			
ELECTRIC INS CO	6	531	194	670	104	9	15			
ERIE INS CO	1,6	482	239	646	111	15	16			
ESURANCE INS CO	1,6	1,326	114	636	66	18	38			
EVEREADY INS CO		1,167	271	862	277	22	22			
GEICO GEN INS CO	1,6	300	47	354	45	4	27			
GEICO IND CO	1,6	829	149	879	146	28	38			
GOVERNMENT EMPLOYEES INS CO	1,6	300	47	354	45	4	27			
HARTFORD CASUALTY INS CO	1,6	688	93	937	124	14	32			
IDS PROP CAS INS CO		576	82	510	80	6	13			
LIBERTY MUT FIRE INS CO	1,2,6	869	214	1,103	26	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	831	157	666	113	21	10			
METROPOLITAN GRP PROP & CAS INS CO	1,6	848	172	698	82	18	6			
NATIONWIDE INS CO OF AMER	1,6	822	130	612	184	12	31			
NEW SOUTH INS CO	1	1,195	218	960	240	26	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	514	104	547	142	21	24			
OLD DOMINION INS CO	1	978	180	392	324	6	12			
PEERLESS INS CO	1	550	177	597	71	11	11			
PREFERRED MUT INS CO	1,4	555	179	639	116	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	516	93	352	164	20	32			
PROGRESSIVE CAS INS CO	1,6	533	132	410	165	21	35			
QBE INS CORP	1	430	199	457	135	9	10			
STATE FARM FIRE & CAS CO	1,3,6	761	164	757	154	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	686	164	681	141	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	800	89	437	154	7	44			
UNITED SERVICES AUTO ASSOC	1,5,6	358	63	368	81	8	12			
USAA CASUALTY INS CO	1,5,6	269	139	475	67	6	7			

**TERRITORY 64 - MIDDLETOWN**

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**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		817	395	1,720	192	28	65		
ADIRONDACK INS EXCH	1	788	38	488	134	16	24		
ALLSTATE PROP & CAS INS CO	1,6	511	98	488	97	2	9		
AMICA MUT INS CO	1,6	502	75	460	121	9	13		
CHUBB NATIONAL INS CO	1,2	688	87	525	161	See Note 2	35		
COUNTRY-WIDE INS CO	1	430	199	457	135	9	10		
ELECTRIC INS CO	6	531	194	670	104	9	15		
ERIE INS CO	1,6	482	239	646	111	15	16		
ESURANCE INS CO	1,6	1,200	64	556	62	18	30		
EVEREADY INS CO		1,167	271	862	277	22	22		
GEICO GEN INS CO	1,6	300	47	354	45	4	27		
GEICO IND CO	1,6	805	149	853	142	27	38		
GOVERNMENT EMPLOYEES INS CO	1,6	300	47	354	45	4	27		
HARTFORD CASUALTY INS CO	1,6	731	82	1,026	131	14	32		
IDS PROP CAS INS CO		576	82	510	80	6	13		
LIBERTY MUT FIRE INS CO	1,2,6	869	214	1,103	26	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	831	157	666	113	21	10		
METROPOLITAN GRP PROP & CAS INS CO	1,6	848	172	698	82	18	6		
NATIONWIDE INS CO OF AMER	1,6	729	105	543	165	11	31		
NEW SOUTH INS CO	1	1,037	149	834	219	24	14		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	514	104	547	142	21	24		
OLD DOMINION INS CO	1	916	162	372	322	8	12		
PEERLESS INS CO	1	550	177	597	71	11	11		
PREFERRED MUT INS CO	1,4	555	179	639	116	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	481	80	309	154	18	32		
PROGRESSIVE CAS INS CO	1,6	495	119	366	154	19	35		
QBE INS CORP	1	430	199	457	135	9	10		
STATE FARM FIRE & CAS CO	1,3,6	761	164	757	154	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	686	164	681	141	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	789	76	475	162	8	39		
UNITED SERVICES AUTO ASSOC	1,5,6	358	63	368	81	8	12		
USAA CASUALTY INS CO	1,5,6	269	139	475	67	6	7		

**TERRITORY 68 - ROCKLAND**

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**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,292	449	3,742	408	62	65
			ADIRONDACK INS EXCH	1	3,062	274	3,346	654	62	94
ALLSTATE PROP & CAS INS CO	1,6	867	218	1,690	125	8	12			
AMICA MUT INS CO	1,6	1,640	256	2,131	452	37	13			
CHUBB NATIONAL INS CO	1,2	2,447	87	1,679	665	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,089	246	1,291	321	24	10			
ELECTRIC INS CO	6	2,137	660	2,330	409	40	49			
ERIE INS CO	1,6	1,879	523	2,327	266	58	16			
ESURANCE INS CO	1,6	3,896	228	2,608	352	78	68			
EVEREADY INS CO		2,798	256	1,604	557	47	22			
GEICO GEN INS CO	1,6	1,154	118	1,510	227	19	27			
GEICO IND CO	1,6	1,719	163	1,729	292	54	38			
GOVERNMENT EMPLOYEES INS CO	1,6	1,154	118	1,510	227	19	27			
HARTFORD CASUALTY INS CO	1,6	1,338	153	997	449	15	32			
IDS PROP CAS INS CO		2,067	180	1,620	343	26	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,264	305	2,521	68	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,770	332	2,360	335	91	31			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,178	292	2,204	182	74	22			
NATIONWIDE INS CO OF AMER	1,6	2,256	203	2,134	516	52	31			
NEW SOUTH INS CO	1	2,023	319	2,629	399	59	22			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	894	222	1,086	207	44	26			
OLD DOMINION INS CO	1	2,144	304	1,258	760	24	12			
PEERLESS INS CO	1	1,127	502	1,639	132	27	11			
PREFERRED MUT INS CO	1	3,180	939	4,471	993	82	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,793	161	1,987	861	122	32			
PROGRESSIVE CAS INS CO	1,6	2,928	267	2,209	929	136	35			
QBE INS CORP	1	1,089	246	1,291	321	24	10			
STATE FARM FIRE & CAS CO	1,3,6	2,005	260	2,037	425	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,806	260	1,833	386	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	2,384	174	1,795	642	25	91			
UNITED SERVICES AUTO ASSOC	1,5,6	1,214	191	1,020	272	29	12			
USAA CASUALTY INS CO	1,5,6	850	486	1,338	215	22	7			

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**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,524	449	2,556
ADIRONDACK INS EXCH	1	2,958	202	2,156	596	54	102
ALLSTATE PROP & CAS INS CO	1,6	865	168	1,240	109	2	12
AMICA MUT INS CO	1,6	1,175	153	1,505	331	26	13
CHUBB NATIONAL INS CO	1,2	2,163	77	1,476	584	See Note 2	35
COUNTRY-WIDE INS CO	1	525	246	574	167	12	10
ELECTRIC INS CO	6	1,210	375	1,295	256	22	26
ERIE INS CO	1,6	905	338	1,101	174	27	16
ESURANCE INS CO	1,6	3,396	148	1,644	250	56	74
EVEREADY INS CO		1,867	256	1,083	392	31	22
GEICO GEN INS CO	1,6	965	107	1,157	181	15	27
GEICO IND CO	1,6	1,570	144	1,253	269	49	38
GOVERNMENT EMPLOYEES INS CO	1,6	965	107	1,157	181	15	27
HARTFORD CASUALTY INS CO	1,6	1,269	142	909	365	14	32
IDS PROP CAS INS CO		1,053	92	820	218	13	13
LIBERTY MUT FIRE INS CO	1,2,6	1,528	180	1,671	65	See Note 2	37
METROPOLITAN CAS INS CO	1,6	2,148	246	1,816	263	68	27
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,428	236	1,434	126	48	18
NATIONWIDE INS CO OF AMER	1,6	1,919	146	1,625	397	39	31
NEW SOUTH INS CO	1	1,897	230	1,737	325	46	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	776	202	920	177	38	26
OLD DOMINION INS CO	1	2,030	244	892	652	20	12
PEERLESS INS CO	1	841	300	1,203	110	20	11
PREFERRED MUT INS CO	1	2,504	541	3,500	788	65	13
PROGRESSIVE ADVANCED INS CO	1,6	2,466	119	1,593	699	111	32
PROGRESSIVE CAS INS CO	1,6	2,574	208	1,781	751	124	35
QBE INS CORP	1	525	246	574	167	12	10
STATE FARM FIRE & CAS CO	1,3,6	1,621	212	1,723	341	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,460	212	1,551	310	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	2,345	134	1,713	591	22	101
UNITED SERVICES AUTO ASSOC	1,5,6	706	104	584	166	17	12
USAA CASUALTY INS CO	1,5,6	507	252	762	139	12	7

**TERRITORY 68 - ROCKLAND**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,391	449	2,028	271	37	65
			ADIRONDACK INS EXCH	1	892	70	510	152	12	30
ALLSTATE PROP & CAS INS CO	1,6	521	98	498	83	2	9			
AMICA MUT INS CO	1,6	594	167	721	147	12	13			
CHUBB NATIONAL INS CO	1,2	1,050	78	682	267	See Note 2	35			
COUNTRY-WIDE INS CO	1	575	246	574	181	12	10			
ELECTRIC INS CO	6	834	357	877	195	14	19			
ERIE INS CO	1,6	592	216	707	144	18	16			
ESURANCE INS CO	1,6	1,968	94	668	34	22	50			
EVEREADY INS CO		1,778	256	891	376	29	22			
GEICO GEN INS CO	1,6	399	45	455	74	6	27			
GEICO IND CO	1,6	1,021	130	864	186	32	38			
GOVERNMENT EMPLOYEES INS CO	1,6	399	45	455	74	6	27			
HARTFORD CASUALTY INS CO	1,6	910	102	372	293	7	32			
IDS PROP CAS INS CO		658	64	510	173	9	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,205	175	1,297	52	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,086	131	882	143	31	14			
METROPOLITAN GRP PROP & CAS INS CO	1,6	924	168	904	88	26	10			
NATIONWIDE INS CO OF AMER	1,6	932	118	716	184	16	31			
NEW SOUTH INS CO	1	1,287	205	980	207	27	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	630	173	577	132	27	26			
OLD DOMINION INS CO	1	1,158	194	458	414	10	12			
PEERLESS INS CO	1	530	291	729	86	13	11			
PREFERRED MUT INS CO	1,4	855	374	1,129	205	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	779	51	425	190	27	32			
PROGRESSIVE CAS INS CO	1,6	803	112	512	200	30	35			
QBE INS CORP	1	575	246	574	181	12	10			
STATE FARM FIRE & CAS CO	1,3,6	966	156	942	212	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	871	156	848	193	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	819	85	475	182	5	37			
UNITED SERVICES AUTO ASSOC	1,5,6	570	97	465	136	12	12			
USAA CASUALTY INS CO	1,5,6	413	231	623	126	14	7			

**TERRITORY 68 - ROCKLAND**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,391	449	2,028	271	37	65		
ADIRONDACK INS EXCH	1	896	62	538	160	12	28		
ALLSTATE PROP & CAS INS CO	1,6	521	98	498	83	2	9		
AMICA MUT INS CO	1,6	594	147	721	147	12	13		
CHUBB NATIONAL INS CO	1,2	1,050	78	682	267	See Note 2	35		
COUNTRY-WIDE INS CO	1	575	246	574	181	12	10		
ELECTRIC INS CO	6	853	324	901	198	15	18		
ERIE INS CO	1,6	592	216	707	144	18	16		
ESURANCE INS CO	1,6	1,812	86	668	36	22	42		
EVEREADY INS CO		1,778	256	891	376	29	22		
GEICO GEN INS CO	1,6	402	46	455	74	6	27		
GEICO IND CO	1,6	972	130	821	178	30	38		
GOVERNMENT EMPLOYEES INS CO	1,6	402	46	455	74	6	27		
HARTFORD CASUALTY INS CO	1,6	864	99	364	249	7	32		
IDS PROP CAS INS CO		658	64	510	173	9	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,205	175	1,297	52	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,086	131	882	143	31	14		
METROPOLITAN GRP PROP & CAS INS CO	1,6	924	168	904	88	26	10		
NATIONWIDE INS CO OF AMER	1,6	994	110	716	184	16	31		
NEW SOUTH INS CO	1	1,240	181	953	196	25	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	630	173	577	132	27	26		
OLD DOMINION INS CO	1	1,316	174	430	410	10	12		
PEERLESS INS CO	1	530	265	729	86	13	11		
PREFERRED MUT INS CO	1,4	855	374	1,129	205	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	829	52	466	210	28	32		
PROGRESSIVE CAS INS CO	1,6	857	114	557	222	32	35		
QBE INS CORP	1	575	246	574	181	12	10		
STATE FARM FIRE & CAS CO	1,3,6	966	156	942	212	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	871	156	848	193	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	859	79	485	183	5	41		
UNITED SERVICES AUTO ASSOC	1,5,6	570	97	465	136	12	12		
USAA CASUALTY INS CO	1,5,6	413	231	623	126	14	7		

**TERRITORY 68 - ROCKLAND**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,255	449	1,927	251	34	65
			ADIRONDACK INS EXCH	1	1,090	52	520	224	22	30
ALLSTATE PROP & CAS INS CO	1,6	539	74	440	89	2	9			
AMICA MUT INS CO	1,6	547	105	659	137	12	13			
CHUBB NATIONAL INS CO	1,2	871	65	555	216	See Note 2	35			
COUNTRY-WIDE INS CO	1	525	246	574	167	12	10			
ELECTRIC INS CO	6	678	213	705	169	12	15			
ERIE INS CO	1,6	606	219	725	144	18	16			
ESURANCE INS CO	1,6	1,932	80	722	98	30	38			
EVEREADY INS CO		1,559	256	847	338	26	22			
GEICO GEN INS CO	1,6	346	36	389	65	5	27			
GEICO IND CO	1,6	1,054	124	864	190	30	38			
GOVERNMENT EMPLOYEES INS CO	1,6	346	36	389	65	5	27			
HARTFORD CASUALTY INS CO	1,6	667	61	317	175	8	32			
IDS PROP CAS INS CO		658	60	510	173	9	13			
LIBERTY MUT FIRE INS CO	1,2,6	960	143	1,014	64	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	897	122	717	121	27	8			
METROPOLITAN GRP PROP & CAS INS CO	1,6	720	128	698	72	22	4			
NATIONWIDE INS CO OF AMER	1,6	979	97	760	194	17	31			
NEW SOUTH INS CO	1	1,375	140	1,017	265	36	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	594	130	571	131	26	26			
OLD DOMINION INS CO	1	1,342	126	406	424	12	12			
PEERLESS INS CO	1	535	209	738	85	13	11			
PREFERRED MUT INS CO	1,4	714	225	927	178	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	792	39	445	204	30	32			
PROGRESSIVE CAS INS CO	1,6	820	94	534	216	33	35			
QBE INS CORP	1	525	246	574	167	12	10			
STATE FARM FIRE & CAS CO	1,3,6	891	120	869	201	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	804	120	783	183	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,071	64	661	244	10	46			
UNITED SERVICES AUTO ASSOC	1,5,6	453	66	367	113	10	12			
USAA CASUALTY INS CO	1,5,6	334	150	474	103	8	7			

**TERRITORY 68 - ROCKLAND**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,255	449	1,927	251	34	65
			ADIRONDACK INS EXCH	1	996	34	526	192	20	28
ALLSTATE PROP & CAS INS CO	1,6	539	74	440	89	2	9			
AMICA MUT INS CO	1,6	547	105	659	137	12	13			
CHUBB NATIONAL INS CO	1,2	871	65	555	216	See Note 2	35			
COUNTRY-WIDE INS CO	1	525	246	574	167	12	10			
ELECTRIC INS CO	6	678	213	705	169	12	15			
ERIE INS CO	1,6	606	219	725	144	18	16			
ESURANCE INS CO	1,6	1,732	46	632	96	30	30			
EVEREADY INS CO		1,559	256	847	338	26	22			
GEICO GEN INS CO	1,6	346	36	389	65	5	27			
GEICO IND CO	1,6	1,021	124	839	186	32	38			
GOVERNMENT EMPLOYEES INS CO	1,6	346	36	389	65	5	27			
HARTFORD CASUALTY INS CO	1,6	712	54	347	190	9	32			
IDS PROP CAS INS CO		658	60	510	173	9	13			
LIBERTY MUT FIRE INS CO	1,2,6	960	143	1,014	64	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	897	122	717	121	27	8			
METROPOLITAN GRP PROP & CAS INS CO	1,6	720	128	698	72	22	4			
NATIONWIDE INS CO OF AMER	1,6	865	80	673	174	15	31			
NEW SOUTH INS CO	1	1,195	102	883	240	32	14			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	594	130	571	131	26	26			
OLD DOMINION INS CO	1	1,258	114	386	424	10	12			
PEERLESS INS CO	1	535	209	738	85	13	11			
PREFERRED MUT INS CO	1,4	714	225	927	178	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	731	33	392	191	28	32			
PROGRESSIVE CAS INS CO	1,6	755	87	476	201	32	35			
QBE INS CORP	1	525	246	574	167	12	10			
STATE FARM FIRE & CAS CO	1,3,6	891	120	869	201	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	804	120	783	183	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,069	55	720	257	10	41			
UNITED SERVICES AUTO ASSOC	1,5,6	453	66	367	113	10	12			
USAA CASUALTY INS CO	1,5,6	334	150	474	103	8	7			

**TERRITORY 75 - SUFFOLK COUNTY WEST**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
ASSIGNED RISK PLAN		2,724	351	3,673	515	67	65			
ADIRONDACK INS EXCH	1	3,654	316	3,532	792	68	120			
ALLSTATE PROP & CAS INS CO	1,6	1,193	222	1,916	217	2	12			
AMICA MUT INS CO	1,6	1,906	235	1,886	589	35	13			
CHUBB NATIONAL INS CO	1,2	2,478	108	1,729	683	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,283	347	1,445	350	27	10			
ELECTRIC INS CO	6	2,408	851	2,634	463	40	48			
ERIE INS CO	1,6	2,130	565	2,247	277	65	16			
ESURANCE INS CO	1,6	3,156	242	2,352	302	66	68			
EVEREADY INS CO		2,303	246	1,299	600	49	22			
GEICO GEN INS CO	1,6	1,233	127	1,341	259	18	27			
GEICO IND CO	1,6	1,635	143	1,693	307	56	38			
GOVERNMENT EMPLOYEES INS CO	1,6	1,233	127	1,341	259	18	27			
HARTFORD CASUALTY INS CO	1,6	1,938	189	2,575	453	52	32			
IDS PROP CAS INS CO		3,138	282	1,982	503	41	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,798	373	2,717	73	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	3,614	323	2,729	462	103	31			
METROPOLITAN GRP PROP & CAS INS CO	1,6	3,284	322	2,612	266	98	24			
NATIONWIDE INS CO OF AMER	1,6	2,379	240	1,895	582	51	31			
NEW SOUTH INS CO	1	1,988	358	2,651	424	62	22			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	1,046	271	1,275	285	52	31			
OLD DOMINION INS CO	1	2,342	328	1,282	886	24	12			
PEERLESS INS CO	1	1,628	598	1,502	173	36	11			
PREFERRED MUT INS CO	1	4,544	1,734	7,240	1,399	112	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,610	169	1,618	924	108	32			
PROGRESSIVE CAS INS CO	1,6	2,726	279	1,808	993	121	35			
QBE INS CORP	1	1,283	347	1,445	350	27	10			
STATE FARM FIRE & CAS CO	1,3,6	2,441	288	2,270	563	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	2,199	288	2,043	516	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	2,894	193	2,214	872	24	88			
UNITED SERVICES AUTO ASSOC	1,5,6	1,383	237	1,072	334	31	12			
USAA CASUALTY INS CO	1,5,6	966	613	1,407	259	23	7			

**TERRITORY 75 - SUFFOLK COUNTY WEST**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,810	351	2,509
ADIRONDACK INS EXCH	1	3,536	232	2,274	722	62	132
ALLSTATE PROP & CAS INS CO	1,6	1,195	170	1,398	185	2	12
AMICA MUT INS CO	1,6	1,363	141	1,333	425	24	13
CHUBB NATIONAL INS CO	1,2	2,190	93	1,519	602	See Note 2	35
COUNTRY-WIDE INS CO	1	616	347	642	181	12	10
ELECTRIC INS CO	6	1,359	482	1,464	286	21	27
ERIE INS CO	1,6	1,024	364	1,063	177	32	16
ESURANCE INS CO	1,6	2,716	156	1,484	214	46	74
EVEREADY INS CO		1,542	246	876	421	32	22
GEICO GEN INS CO	1,6	1,039	115	1,028	206	14	27
GEICO IND CO	1,6	1,493	127	1,227	283	51	38
GOVERNMENT EMPLOYEES INS CO	1,6	1,039	115	1,028	206	14	27
HARTFORD CASUALTY INS CO	1,6	1,865	175	2,348	366	49	32
IDS PROP CAS INS CO		1,595	144	1,004	300	22	13
LIBERTY MUT FIRE INS CO	1,2,6	1,881	218	1,800	69	See Note 2	37
METROPOLITAN CAS INS CO	1,6	2,798	239	2,097	360	80	23
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,152	260	1,698	184	62	16
NATIONWIDE INS CO OF AMER	1,6	2,037	171	1,445	455	39	31
NEW SOUTH INS CO	1	1,833	256	1,752	346	48	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	909	247	1,080	244	42	31
OLD DOMINION INS CO	1	2,204	262	910	762	20	12
PEERLESS INS CO	1	1,209	358	1,104	140	27	11
PREFERRED MUT INS CO	1	3,578	995	5,675	1,108	88	13
PROGRESSIVE ADVANCED INS CO	1,6	2,295	126	1,297	752	98	32
PROGRESSIVE CAS INS CO	1,6	2,385	217	1,459	804	110	35
QBE INS CORP	1	616	347	642	181	12	10
STATE FARM FIRE & CAS CO	1,3,6	1,975	235	1,920	462	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,780	235	1,728	424	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	2,851	148	2,113	802	22	97
UNITED SERVICES AUTO ASSOC	1,5,6	802	127	613	200	17	12
USAA CASUALTY INS CO	1,5,6	571	316	800	165	13	7

**TERRITORY 75 - SUFFOLK COUNTY WEST**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,652	351	1,991	336	41	65
			ADIRONDACK INS EXCH	1	1,046	80	536	184	14	40
ALLSTATE PROP & CAS INS CO	1,6	707	102	562	121	4	9			
AMICA MUT INS CO	1,6	682	154	641	189	11	13			
CHUBB NATIONAL INS CO	1,2	1,072	96	700	285	See Note 2	35			
COUNTRY-WIDE INS CO	1	675	347	642	196	14	10			
ELECTRIC INS CO	6	934	458	991	215	15	18			
ERIE INS CO	1,6	670	234	682	145	19	16			
ESURANCE INS CO	1,6	1,576	100	604	30	18	50			
EVEREADY INS CO		1,469	246	722	403	30	22			
GEICO GEN INS CO	1,6	431	48	404	84	5	27			
GEICO IND CO	1,6	973	114	846	196	33	38			
GOVERNMENT EMPLOYEES INS CO	1,6	431	48	404	84	5	27			
HARTFORD CASUALTY INS CO	1,6	1,220	126	960	260	26	32			
IDS PROP CAS INS CO		997	100	624	220	13	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,478	213	1,397	53	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,404	128	1,017	190	35	10			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,378	186	1,070	130	42	10			
NATIONWIDE INS CO OF AMER	1,6	989	137	641	230	16	31			
NEW SOUTH INS CO	1	1,233	229	988	225	27	21			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	734	211	677	184	30	31			
OLD DOMINION INS CO	1	1,258	210	466	482	10	12			
PEERLESS INS CO	1	751	347	670	103	17	11			
PREFERRED MUT INS CO	1,4	1,102	686	1,669	251	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	723	54	346	206	24	32			
PROGRESSIVE CAS INS CO	1,6	742	116	426	216	27	35			
QBE INS CORP	1	675	347	642	196	14	10			
STATE FARM FIRE & CAS CO	1,3,6	1,181	173	1,050	306	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,065	173	945	285	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	980	93	581	248	5	36			
UNITED SERVICES AUTO ASSOC	1,5,6	645	118	488	164	13	12			
USAA CASUALTY INS CO	1,5,6	464	289	635	139	10	7			

**TERRITORY 75 - SUFFOLK COUNTY WEST**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,652	351	1,991	336	41	65		
ADIRONDACK INS EXCH	1	1,054	72	568	190	14	40		
ALLSTATE PROP & CAS INS CO	1,6	707	102	562	121	4	9		
AMICA MUT INS CO	1,6	682	134	641	191	11	13		
CHUBB NATIONAL INS CO	1,2	1,072	96	700	285	See Note 2	35		
COUNTRY-WIDE INS CO	1	675	347	642	196	14	10		
ELECTRIC INS CO	6	960	416	1,017	218	15	18		
ERIE INS CO	1,6	670	234	682	145	19	16		
ESURANCE INS CO	1,6	1,464	92	604	30	20	42		
EVEREADY INS CO		1,469	246	722	403	30	22		
GEICO GEN INS CO	1,6	434	49	404	84	5	27		
GEICO IND CO	1,6	926	114	804	189	31	38		
GOVERNMENT EMPLOYEES INS CO	1,6	434	49	404	84	5	27		
HARTFORD CASUALTY INS CO	1,6	1,166	122	939	219	23	32		
IDS PROP CAS INS CO		997	100	624	220	13	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,478	213	1,397	53	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,404	128	1,017	190	35	10		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,378	186	1,070	130	42	10		
NATIONWIDE INS CO OF AMER	1,6	1,059	127	641	230	16	31		
NEW SOUTH INS CO	1	1,185	201	961	214	25	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	734	211	677	184	30	31		
OLD DOMINION INS CO	1	1,422	188	440	478	10	12		
PEERLESS INS CO	1	751	315	670	103	17	11		
PREFERRED MUT INS CO	1,4	1,102	686	1,669	251	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	771	55	380	227	25	32		
PROGRESSIVE CAS INS CO	1,6	793	118	463	239	28	35		
QBE INS CORP	1	675	347	642	196	14	10		
STATE FARM FIRE & CAS CO	1,3,6	1,181	173	1,050	306	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,065	173	945	285	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,028	87	594	250	6	39		
UNITED SERVICES AUTO ASSOC	1,5,6	645	118	488	164	13	12		
USAA CASUALTY INS CO	1,5,6	464	289	635	139	10	7		

**TERRITORY 75 - SUFFOLK COUNTY WEST**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,490	351	1,892	309	37	65
			ADIRONDACK INS EXCH	1	1,286	62	550	268	22	40
ALLSTATE PROP & CAS INS CO	1,6	741	78	496	143	2	9			
AMICA MUT INS CO	1,6	626	97	586	178	10	13			
CHUBB NATIONAL INS CO	1,2	893	77	568	234	See Note 2	35			
COUNTRY-WIDE INS CO	1	616	347	642	181	12	10			
ELECTRIC INS CO	6	759	273	796	185	11	14			
ERIE INS CO	1,6	683	237	700	147	22	16			
ESURANCE INS CO	1,6	1,576	84	652	84	24	38			
EVEREADY INS CO		1,289	246	687	361	27	22			
GEICO GEN INS CO	1,6	377	39	346	75	0	27			
GEICO IND CO	1,6	1,002	109	846	201	34	38			
GOVERNMENT EMPLOYEES INS CO	1,6	377	39	346	75	0	27			
HARTFORD CASUALTY INS CO	1,6	966	75	819	162	28	32			
IDS PROP CAS INS CO		997	96	624	220	13	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,172	174	1,092	68	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	1,153	116	826	162	29	10			
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,068	140	822	108	32	6			
NATIONWIDE INS CO OF AMER	1,6	1,038	111	680	241	17	31			
NEW SOUTH INS CO	1	1,344	154	1,025	285	38	17			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	691	159	670	182	31	31			
OLD DOMINION INS CO	1	1,452	136	414	494	12	12			
PEERLESS INS CO	1	760	249	678	102	17	11			
PREFERRED MUT INS CO	1,4	916	409	1,369	216	See Note 4	13			
PROGRESSIVE ADVANCED INS CO	1,6	740	41	363	221	26	32			
PROGRESSIVE CAS INS CO	1,6	761	97	444	233	29	35			
QBE INS CORP	1	616	347	642	181	12	10			
STATE FARM FIRE & CAS CO	1,3,6	1,088	133	969	294	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	983	133	872	272	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	1,282	70	811	331	10	44			
UNITED SERVICES AUTO ASSOC	1,5,6	513	79	384	133	11	12			
USAA CASUALTY INS CO	1,5,6	374	186	497	118	8	7			

**TERRITORY 75 - SUFFOLK COUNTY WEST**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,490	351	1,892	309	37	65		
ADIRONDACK INS EXCH	1	1,170	40	554	230	16	38		
ALLSTATE PROP & CAS INS CO	1,6	741	78	496	143	2	9		
AMICA MUT INS CO	1,6	626	97	586	178	10	13		
CHUBB NATIONAL INS CO	1,2	893	77	568	234	See Note 2	35		
COUNTRY-WIDE INS CO	1	616	347	642	181	12	10		
ELECTRIC INS CO	6	759	273	796	185	11	14		
ERIE INS CO	1,6	683	237	700	147	22	16		
ESURANCE INS CO	1,6	1,430	48	570	80	24	30		
EVEREADY INS CO		1,289	246	687	361	27	22		
GEICO GEN INS CO	1,6	377	39	346	75	0	27		
GEICO IND CO	1,6	973	109	821	196	33	38		
GOVERNMENT EMPLOYEES INS CO	1,6	377	39	346	75	0	27		
HARTFORD CASUALTY INS CO	1,6	1,035	67	897	172	29	32		
IDS PROP CAS INS CO		997	96	624	220	13	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,172	174	1,092	68	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,153	116	826	162	29	10		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,068	140	822	108	32	6		
NATIONWIDE INS CO OF AMER	1,6	916	91	603	219	15	31		
NEW SOUTH INS CO	1	1,173	110	890	260	33	14		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	691	159	670	182	31	31		
OLD DOMINION INS CO	1	1,364	124	394	494	10	12		
PEERLESS INS CO	1	760	249	678	102	17	11		
PREFERRED MUT INS CO	1,4	916	409	1,369	216	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	684	35	319	207	25	32		
PROGRESSIVE CAS INS CO	1,6	702	89	397	217	28	35		
QBE INS CORP	1	616	347	642	181	12	10		
STATE FARM FIRE & CAS CO	1,3,6	1,088	133	969	294	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	983	133	872	272	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,276	59	884	350	10	39		
UNITED SERVICES AUTO ASSOC	1,5,6	513	79	384	133	11	12		
USAA CASUALTY INS CO	1,5,6	374	186	497	118	8	7		

**TERRITORY 94 - MOUNT VERNON & YONKERS**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		2,324	837	3,761	445	58	65
			ADIRONDACK INS EXCH	1	3,342	584	4,268	752	62	104
ALLSTATE PROP & CAS INS CO	1,6	1,029	328	2,184	213	4	12			
AMICA MUT INS CO	1,6	1,848	702	2,658	479	44	13			
CHUBB NATIONAL INS CO	1,2	2,271	152	1,831	635	See Note 2	35			
COUNTRY-WIDE INS CO	1	1,371	517	1,442	370	31	10			
ELECTRIC INS CO	6	1,957	1,235	3,141	366	40	48			
ERIE INS CO	1,6	1,876	982	2,583	279	58	16			
ESURANCE INS CO	1,6	3,692	612	3,490	338	74	68			
EVEREADY INS CO		2,163	464	1,996	484	42	22			
GEICO GEN INS CO	1,6	1,241	248	1,793	256	18	27			
GEICO IND CO	1,6	2,035	279	1,864	340	52	38			
GOVERNMENT EMPLOYEES INS CO	1,6	1,241	248	1,793	256	18	27			
HARTFORD CASUALTY INS CO	1,6	1,338	189	1,502	328	30	32			
IDS PROP CAS INS CO		2,569	554	2,352	410	32	13			
LIBERTY MUT FIRE INS CO	1,2,6	2,643	649	3,114	71	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,739	638	2,897	356	82	35			
METROPOLITAN GRP PROP & CAS INS CO	1,6	4,026	744	3,956	384	96	24			
NATIONWIDE INS CO OF AMER	1,6	2,290	391	2,134	703	45	31			
NEW SOUTH INS CO	1	1,829	754	2,547	395	48	22			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	978	444	1,458	232	46	30			
OLD DOMINION INS CO	1	2,290	820	1,834	844	26	12			
PEERLESS INS CO	1	1,109	933	1,626	132	31	11			
PREFERRED MUT INS CO	1	3,827	3,448	7,106	1,057	112	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,376	393	1,987	759	98	32			
PROGRESSIVE CAS INS CO	1,6	2,464	595	2,209	803	110	35			
QBE INS CORP	1	1,371	517	1,442	370	31	10			
STATE FARM FIRE & CAS CO	1,3,6	2,455	286	2,446	518	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	2,212	286	2,201	474	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	2,487	349	2,246	747	24	76			
UNITED SERVICES AUTO ASSOC	1,5,6	1,256	372	1,417	299	31	12			
USAA CASUALTY INS CO	1,5,6	886	982	1,860	234	23	7			

**TERRITORY 94 - MOUNT VERNON & YONKERS**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD		TO INCREASE					
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000			
			ASSIGNED RISK PLAN		1,545	837	2,568	316	38	65
			ADIRONDACK INS EXCH	1	3,226	432	2,750	686	56	116
ALLSTATE PROP & CAS INS CO	1,6	997	244	1,598	185	6	12			
AMICA MUT INS CO	1,6	1,319	407	1,874	350	32	13			
CHUBB NATIONAL INS CO	1,2	2,011	126	1,607	558	See Note 2	35			
COUNTRY-WIDE INS CO	1	657	517	640	191	14	10			
ELECTRIC INS CO	6	1,109	699	1,745	234	21	26			
ERIE INS CO	1,6	904	634	1,222	179	27	16			
ESURANCE INS CO	1,6	3,208	396	2,202	240	52	74			
EVEREADY INS CO		1,447	464	1,348	345	28	22			
GEICO GEN INS CO	1,6	1,049	223	1,372	205	14	27			
GEICO IND CO	1,6	1,858	248	1,352	313	48	38			
GOVERNMENT EMPLOYEES INS CO	1,6	1,049	223	1,372	205	14	27			
HARTFORD CASUALTY INS CO	1,6	1,294	175	1,369	265	28	32			
IDS PROP CAS INS CO		1,309	282	1,192	253	15	13			
LIBERTY MUT FIRE INS CO	1,2,6	1,779	377	2,062	67	See Note 2	37			
METROPOLITAN CAS INS CO	1,6	2,132	467	2,224	282	61	23			
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,634	596	2,566	262	58	16			
NATIONWIDE INS CO OF AMER	1,6	1,958	272	1,625	570	34	31			
NEW SOUTH INS CO	1	1,723	526	1,684	323	38	27			
NEW YORK CENTRAL MUT FIRE INS CO	1,6	849	403	1,234	199	40	30			
OLD DOMINION INS CO	1	2,160	652	1,298	726	20	12			
PEERLESS INS CO	1	827	557	1,195	110	23	11			
PREFERRED MUT INS CO	1	3,010	1,975	5,560	839	87	13			
PROGRESSIVE ADVANCED INS CO	1,6	2,104	292	1,593	623	90	32			
PROGRESSIVE CAS INS CO	1,6	2,169	452	1,781	655	100	35			
QBE INS CORP	1	657	517	640	191	14	10			
STATE FARM FIRE & CAS CO	1,3,6	1,996	233	2,069	426	See Note 3	23			
STATE FARM MUT AUTO INS CO	1,3,6	1,799	233	1,862	391	See Note 3	23			
TRAVELERS HOME & MARINE INS CO	1,6	2,446	268	2,144	690	21	85			
UNITED SERVICES AUTO ASSOC	1,5,6	731	195	807	180	18	12			
USAA CASUALTY INS CO	1,5,6	527	499	1,054	150	13	7			

**TERRITORY 94 - MOUNT VERNON & YONKERS**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY

\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE

AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,411	837	2,038	294	35	65		
ADIRONDACK INS EXCH	1	962	150	648	178	12	34		
ALLSTATE PROP & CAS INS CO	1,6	601	148	638	119	4	9		
AMICA MUT INS CO	1,6	661	448	894	144	15	13		
CHUBB NATIONAL INS CO	1,2	995	130	737	263	See Note 2	35		
COUNTRY-WIDE INS CO	1	720	517	640	207	15	10		
ELECTRIC INS CO	6	765	664	1,181	179	15	18		
ERIE INS CO	1,6	590	406	784	148	18	16		
ESURANCE INS CO	1,6	1,866	252	894	34	22	50		
EVEREADY INS CO		1,380	464	1,111	332	27	22		
GEICO GEN INS CO	1,6	435	93	539	85	5	27		
GEICO IND CO	1,6	1,207	223	932	217	31	38		
GOVERNMENT EMPLOYEES INS CO	1,6	435	93	539	85	5	27		
HARTFORD CASUALTY INS CO	1,6	879	126	560	197	15	32		
IDS PROP CAS INS CO		816	196	742	192	11	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,399	367	1,600	52	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,088	235	1,077	157	30	10		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,680	420	1,616	180	38	8		
NATIONWIDE INS CO OF AMER	1,6	953	215	716	332	14	31		
NEW SOUTH INS CO	1	1,183	464	951	212	21	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	689	345	773	152	29	30		
OLD DOMINION INS CO	1	1,232	518	662	458	12	12		
PEERLESS INS CO	1	523	539	724	86	14	11		
PREFERRED MUT INS CO	1,4	1,016	1,358	1,786	215	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	678	125	425	177	22	32		
PROGRESSIVE CAS INS CO	1,6	691	217	512	180	24	35		
QBE INS CORP	1	720	517	640	207	15	10		
STATE FARM FIRE & CAS CO	1,3,6	1,195	171	1,131	285	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,078	171	1,018	265	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	847	168	590	219	5	31		
UNITED SERVICES AUTO ASSOC	1,5,6	587	180	639	148	14	12		
USAA CASUALTY INS CO	1,5,6	429	458	835	128	10	7		

**TERRITORY 94 - MOUNT VERNON & YONKERS**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,411	837	2,038	294	35	65		
ADIRONDACK INS EXCH	1	970	132	686	184	12	34		
ALLSTATE PROP & CAS INS CO	1,6	601	148	638	119	4	9		
AMICA MUT INS CO	1,6	661	388	894	146	15	13		
CHUBB NATIONAL INS CO	1,2	995	130	737	263	See Note 2	35		
COUNTRY-WIDE INS CO	1	720	517	640	207	15	10		
ELECTRIC INS CO	6	786	604	1,212	182	15	19		
ERIE INS CO	1,6	590	406	784	148	18	16		
ESURANCE INS CO	1,6	1,720	232	894	34	22	42		
EVEREADY INS CO		1,380	464	1,111	332	27	22		
GEICO GEN INS CO	1,6	438	95	539	85	5	27		
GEICO IND CO	1,6	1,148	223	886	208	29	38		
GOVERNMENT EMPLOYEES INS CO	1,6	438	95	539	85	5	27		
HARTFORD CASUALTY INS CO	1,6	844	122	548	166	14	32		
IDS PROP CAS INS CO		816	196	742	192	11	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,399	367	1,600	52	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	1,088	235	1,077	157	30	10		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,680	420	1,616	180	38	8		
NATIONWIDE INS CO OF AMER	1,6	1,019	196	716	332	14	31		
NEW SOUTH INS CO	1	1,141	402	924	202	20	21		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	689	345	773	152	29	30		
OLD DOMINION INS CO	1	1,396	464	624	456	10	12		
PEERLESS INS CO	1	523	490	724	86	14	11		
PREFERRED MUT INS CO	1,4	1,016	1,358	1,786	215	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	720	128	466	194	23	32		
PROGRESSIVE CAS INS CO	1,6	735	221	557	200	25	35		
QBE INS CORP	1	720	517	640	207	15	10		
STATE FARM FIRE & CAS CO	1,3,6	1,195	171	1,131	285	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	1,078	171	1,018	265	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	886	158	603	221	6	34		
UNITED SERVICES AUTO ASSOC	1,5,6	587	180	639	148	14	12		
USAA CASUALTY INS CO	1,5,6	429	458	835	128	10	7		

**TERRITORY 94 - MOUNT VERNON & YONKERS**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,272	837	1,936	270	32	65		
ADIRONDACK INS EXCH	1	1,182	114	664	254	24	34		
ALLSTATE PROP & CAS INS CO	1,6	641	106	566	137	2	9		
AMICA MUT INS CO	1,6	608	271	816	137	14	13		
CHUBB NATIONAL INS CO	1,2	831	99	597	217	See Note 2	35		
COUNTRY-WIDE INS CO	1	657	517	640	191	14	10		
ELECTRIC INS CO	6	625	395	946	156	11	15		
ERIE INS CO	1,6	605	412	805	148	18	16		
ESURANCE INS CO	1,6	1,838	214	966	94	30	38		
EVEREADY INS CO		1,214	464	1,052	298	23	22		
GEICO GEN INS CO	1,6	376	73	460	75	5	27		
GEICO IND CO	1,6	1,243	212	932	222	32	38		
GOVERNMENT EMPLOYEES INS CO	1,6	376	73	460	75	5	27		
HARTFORD CASUALTY INS CO	1,6	690	75	478	121	16	32		
IDS PROP CAS INS CO		816	188	742	192	11	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,110	299	1,249	66	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	902	213	875	133	23	11		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,298	312	1,238	144	30	10		
NATIONWIDE INS CO OF AMER	1,6	1,000	170	760	343	15	31		
NEW SOUTH INS CO	1	1,258	296	986	267	29	17		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	647	259	765	150	29	30		
OLD DOMINION INS CO	1	1,426	332	586	470	10	12		
PEERLESS INS CO	1	529	386	732	85	14	11		
PREFERRED MUT INS CO	1,4	846	806	1,465	186	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	689	94	445	189	24	32		
PROGRESSIVE CAS INS CO	1,6	704	173	534	194	26	35		
QBE INS CORP	1	657	517	640	191	14	10		
STATE FARM FIRE & CAS CO	1,3,6	1,098	132	1,044	273	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	991	132	940	254	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,106	128	823	289	10	38		
UNITED SERVICES AUTO ASSOC	1,5,6	469	118	501	121	11	12		
USAA CASUALTY INS CO	1,5,6	347	290	652	109	8	7		

**TERRITORY 94 - MOUNT VERNON & YONKERS**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE  COMPANY	SEE  NOTES	PREMIUM  FOR  REQUIRED  COVERAGES	TO ADD					TO INCREASE	
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000		
ASSIGNED RISK PLAN		1,272	837	1,936	270	32	65		
ADIRONDACK INS EXCH	1	1,074	74	668	222	20	32		
ALLSTATE PROP & CAS INS CO	1,6	641	106	566	137	2	9		
AMICA MUT INS CO	1,6	608	271	816	137	14	13		
CHUBB NATIONAL INS CO	1,2	831	99	597	217	See Note 2	35		
COUNTRY-WIDE INS CO	1	657	517	640	191	14	10		
ELECTRIC INS CO	6	625	395	946	156	11	15		
ERIE INS CO	1,6	605	412	805	148	18	16		
ESURANCE INS CO	1,6	1,658	120	846	90	28	30		
EVEREADY INS CO		1,214	464	1,052	298	23	22		
GEICO GEN INS CO	1,6	376	73	460	75	5	27		
GEICO IND CO	1,6	1,207	212	904	217	31	38		
GOVERNMENT EMPLOYEES INS CO	1,6	376	73	460	75	5	27		
HARTFORD CASUALTY INS CO	1,6	736	67	523	130	17	32		
IDS PROP CAS INS CO		816	188	742	192	11	13		
LIBERTY MUT FIRE INS CO	1,2,6	1,110	299	1,249	66	See Note 2	37		
METROPOLITAN CAS INS CO	1,6	902	213	875	133	23	11		
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,298	312	1,238	144	30	10		
NATIONWIDE INS CO OF AMER	1,6	883	135	673	320	13	31		
NEW SOUTH INS CO	1	1,096	198	856	245	26	14		
NEW YORK CENTRAL MUT FIRE INS CO	1,6	647	259	765	150	29	30		
OLD DOMINION INS CO	1	1,336	300	558	470	12	12		
PEERLESS INS CO	1	529	386	732	85	14	11		
PREFERRED MUT INS CO	1,4	846	806	1,465	186	See Note 4	13		
PROGRESSIVE ADVANCED INS CO	1,6	637	81	392	178	23	32		
PROGRESSIVE CAS INS CO	1,6	649	154	476	182	25	35		
QBE INS CORP	1	657	517	640	191	14	10		
STATE FARM FIRE & CAS CO	1,3,6	1,098	132	1,044	273	See Note 3	23		
STATE FARM MUT AUTO INS CO	1,3,6	991	132	940	254	See Note 3	23		
TRAVELERS HOME & MARINE INS CO	1,6	1,103	108	897	305	10	34		
UNITED SERVICES AUTO ASSOC	1,5,6	469	118	501	121	11	12		
USAA CASUALTY INS CO	1,5,6	347	290	652	109	8	7		

# APPENDIX I

## AUTO INSURANCE PRICE COMPARISON TABLES IN NEW YORK STATE as of July 1, 2010

### PAGE REFERENCES FOR SELECTED TERRITORIES

<b>Territory Number</b>	<b>Territory Description</b>	<b>Page Number</b>
13	Albany	
72	Albany County (Balance)	
28	Binghamton	
7	Buffalo & Lackawanna	
42	Buffalo Suburban	
67	Clinton, Essex, Franklin, Hamilton, Lewis, St. Lawrence, Warren (Balance) & Washington (Balance) Counties	
59	Columbia & Catskill	
54	Cortland, Chenango, Chemung County (Balance), Tioga, Schuyler & Tompkins Counties	
61	Delaware, Herkimer South, Otsego & Schoharie Counties	
27	Elmira	
51	Ontario	
33	Poughkeepsie	
11	Rochester	
39	Rochester Suburban	
9	Schenectady County	
82	Sullivan County	
12	Syracuse	
38	Syracuse Suburban	
34	Troy	
15	Utica	

**Note :** The price information contained in this Guide is primarily intended for comparative purposes between insurers at one point in time, July 1, 2010, and to illustrate the variance of rates available in the marketplace. These comparisons are not intended to serve as a comparison of rate increases/decreases from one year to the next, since factors and criteria used for the rate examples as well as individual insurers' underlying rating structures may change.

**TERRITORY 07 - BUFFALO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		2,288	576	4,148
ADIRONDACK INS EXCH	1	2,454	320	2,642	488	58	72
ALLSTATE PROP & CAS INS CO	1,6	725	190	1,202	107	6	12
AMICA MUT INS CO	1,6	1,219	324	1,415	308	34	13
CHUBB NATIONAL INS CO	1,2	1,736	116	1,284	464	See Note 2	35
COUNTRY-WIDE INS CO	1	847	282	958	284	17	10
ELECTRIC INS CO	6	1,770	736	1,961	263	46	49
ERIE INS CO	1,6	1,588	477	1,727	233	51	16
ESURANCE INS CO	1,6	2,554	340	2,154	196	68	68
EVEREADY INS CO		2,092	311	1,548	447	54	22
GEICO GEN INS CO	1,6	806	148	1,210	139	17	27
GEICO IND CO	1,6	1,276	180	1,618	209	56	38
GOVERNMENT EMPLOYEES INS CO	1,6	806	148	1,210	139	17	27
HARTFORD CASUALTY INS CO	1,6	1,104	189	2,575	257	25	32
IDS PROP CAS INS CO		1,587	250	1,532	194	17	13
LIBERTY MUT FIRE INS CO	1,2,6	2,970	550	3,131	105	See Note 2	37
METROPOLITAN CAS INS CO	1,6	3,191	633	2,511	369	103	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,850	510	2,158	208	72	24
NATIONWIDE INS CO OF AMER	1,6	2,158	243	1,592	506	46	31
NEW SOUTH INS CO	1	1,882	478	2,360	374	60	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	780	215	803	259	37	16
OLD DOMINION INS CO	1	1,034	196	732	282	20	12
PEERLESS INS CO	1	1,062	358	1,343	105	32	11
PREFERRED MUT INS CO	1	3,283	1,269	3,712	769	117	13
PROGRESSIVE ADVANCED INS CO	1,6	1,894	374	1,495	634	101	32
PROGRESSIVE CAS INS CO	1,6	1,978	411	1,576	648	106	35
QBE INS CORP	1	847	282	958	284	17	10
STATE FARM FIRE & CAS CO	1,3,6	2,254	270	1,919	447	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	2,030	270	1,727	406	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,635	237	1,558	459	27	63
UNITED SERVICES AUTO ASSOC	1,5,6	952	201	740	195	26	12
USAA CASUALTY INS CO	1,5,6	679	516	968	148	19	7

**TERRITORY 07 - BUFFALO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,457	576	2,833
ADIRONDACK INS EXCH	1	2,362	236	1,700	444	52	80
ALLSTATE PROP & CAS INS CO	1,6	721	144	880	93	4	12
AMICA MUT INS CO	1,6	879	191	1,003	224	25	13
CHUBB NATIONAL INS CO	1,2	1,542	99	1,131	407	See Note 2	35
COUNTRY-WIDE INS CO	1	410	282	426	149	8	10
ELECTRIC INS CO	6	1,128	417	1,230	178	28	31
ERIE INS CO	1,6	763	308	817	145	25	16
ESURANCE INS CO	1,6	2,194	220	1,358	136	48	74
EVEREADY INS CO		1,368	311	1,045	315	34	22
GEICO GEN INS CO	1,6	668	134	929	112	13	27
GEICO IND CO	1,6	1,166	160	1,174	193	51	38
GOVERNMENT EMPLOYEES INS CO	1,6	668	134	929	112	13	27
HARTFORD CASUALTY INS CO	1,6	1,058	175	2,348	208	24	32
IDS PROP CAS INS CO		809	126	776	108	9	13
LIBERTY MUT FIRE INS CO	1,2,6	1,743	322	1,806	71	See Note 2	37
METROPOLITAN CAS INS CO	1,6	2,469	461	1,928	287	80	25
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,864	410	1,402	140	50	16
NATIONWIDE INS CO OF AMER	1,6	1,847	173	1,216	389	34	31
NEW SOUTH INS CO	1	1,744	338	1,562	307	47	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	673	195	680	224	33	16
OLD DOMINION INS CO	1	918	156	522	242	16	12
PEERLESS INS CO	1	678	214	831	74	20	11
PREFERRED MUT INS CO	1	2,588	730	2,912	610	92	13
PROGRESSIVE ADVANCED INS CO	1,6	1,673	278	1,199	516	93	32
PROGRESSIVE CAS INS CO	1,6	1,740	316	1,274	526	97	35
QBE INS CORP	1	410	282	426	149	8	10
STATE FARM FIRE & CAS CO	1,3,6	1,806	210	1,596	354	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,626	210	1,437	321	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,563	182	1,487	424	24	70
UNITED SERVICES AUTO ASSOC	1,5,6	559	109	427	116	14	12
USAA CASUALTY INS CO	1,5,6	409	266	555	92	11	7

**TERRITORY 07 - BUFFALO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,291	576	2,248
ADIRONDACK INS EXCH	1	726	82	400	116	12	24
ALLSTATE PROP & CAS INS CO	1,6	441	88	362	67	2	9
AMICA MUT INS CO	1,6	454	210	487	94	12	13
CHUBB NATIONAL INS CO	1,2	784	101	536	191	See Note 2	35
COUNTRY-WIDE INS CO	1	449	282	426	160	9	10
ELECTRIC INS CO	6	697	396	740	118	18	18
ERIE INS CO	1,6	498	197	525	116	16	16
ESURANCE INS CO	1,6	1,284	140	552	20	20	50
EVEREADY INS CO		1,401	311	861	321	35	22
GEICO GEN INS CO	1,6	277	56	366	46	5	27
GEICO IND CO	1,6	760	144	809	135	33	38
GOVERNMENT EMPLOYEES INS CO	1,6	277	56	366	46	5	27
HARTFORD CASUALTY INS CO	1,6	718	126	960	146	12	32
IDS PROP CAS INS CO		506	88	482	73	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,377	311	1,411	46	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,234	231	937	151	37	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,196	292	886	98	30	10
NATIONWIDE INS CO OF AMER	1,6	903	139	545	181	14	31
NEW SOUTH INS CO	1	1,178	300	883	201	26	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	529	167	427	171	22	16
OLD DOMINION INS CO	1	530	126	270	154	8	12
PEERLESS INS CO	1	398	209	460	54	10	11
PREFERRED MUT INS CO	1,4	809	504	863	143	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	525	119	320	143	23	32
PROGRESSIVE CAS INS CO	1,6	545	158	376	142	24	35
QBE INS CORP	1	449	282	426	160	9	10
STATE FARM FIRE & CAS CO	1,3,6	1,011	145	819	207	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	911	145	737	189	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	523	112	365	130	6	23
UNITED SERVICES AUTO ASSOC	1,5,6	453	101	342	94	11	12
USAA CASUALTY INS CO	1,5,6	335	244	442	76	9	7

**TERRITORY 07 - BUFFALO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,291	576	2,248
ADIRONDACK INS EXCH	1	732	72	424	116	14	24
ALLSTATE PROP & CAS INS CO	1,6	441	88	362	67	2	9
AMICA MUT INS CO	1,6	454	183	487	95	12	13
CHUBB NATIONAL INS CO	1,2	784	101	536	191	See Note 2	35
COUNTRY-WIDE INS CO	1	449	282	426	160	9	10
ELECTRIC INS CO	6	715	360	760	119	17	19
ERIE INS CO	1,6	498	197	525	116	16	16
ESURANCE INS CO	1,6	1,200	128	552	20	20	42
EVEREADY INS CO		1,401	311	861	321	35	22
GEICO GEN INS CO	1,6	278	57	366	46	5	27
GEICO IND CO	1,6	724	144	769	130	31	38
GOVERNMENT EMPLOYEES INS CO	1,6	278	57	366	46	5	27
HARTFORD CASUALTY INS CO	1,6	686	122	939	123	11	32
IDS PROP CAS INS CO		506	88	482	73	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,377	311	1,411	46	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,234	231	937	151	37	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,196	292	886	98	30	10
NATIONWIDE INS CO OF AMER	1,6	965	128	545	181	14	31
NEW SOUTH INS CO	1	1,132	262	859	191	25	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	529	167	427	171	22	16
OLD DOMINION INS CO	1	566	114	256	154	8	12
PEERLESS INS CO	1	398	190	460	54	10	11
PREFERRED MUT INS CO	1,4	809	504	863	143	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	559	122	351	157	23	32
PROGRESSIVE CAS INS CO	1,6	581	161	408	157	25	35
QBE INS CORP	1	449	282	426	160	9	10
STATE FARM FIRE & CAS CO	1,3,6	1,011	145	819	207	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	911	145	737	189	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	539	106	373	131	6	26
UNITED SERVICES AUTO ASSOC	1,5,6	453	101	342	94	11	12
USAA CASUALTY INS CO	1,5,6	335	244	442	76	9	7

**TERRITORY 07 - BUFFALO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,166	576	2,136
ADIRONDACK INS EXCH	1	894	62	410	164	18	24
ALLSTATE PROP & CAS INS CO	1,6	457	64	322	79	2	9
AMICA MUT INS CO	1,6	421	130	446	88	11	13
CHUBB NATIONAL INS CO	1,2	664	80	442	156	See Note 2	35
COUNTRY-WIDE INS CO	1	410	282	426	149	8	10
ELECTRIC INS CO	6	569	237	593	99	14	14
ERIE INS CO	1,6	509	200	537	118	17	16
ESURANCE INS CO	1,6	1,294	118	596	52	26	38
EVEREADY INS CO		1,231	311	820	291	31	22
GEICO GEN INS CO	1,6	241	45	313	41	4	27
GEICO IND CO	1,6	783	137	809	139	34	38
GOVERNMENT EMPLOYEES INS CO	1,6	241	45	313	41	4	27
HARTFORD CASUALTY INS CO	1,6	576	75	819	91	14	32
IDS PROP CAS INS CO		506	84	482	73	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,106	262	1,118	26	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,013	211	761	130	31	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	928	216	680	78	24	6
NATIONWIDE INS CO OF AMER	1,6	947	112	577	191	15	31
NEW SOUTH INS CO	1	1,276	197	916	253	36	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	505	126	423	170	22	16
OLD DOMINION INS CO	1	586	84	240	158	8	12
PEERLESS INS CO	1	403	150	467	54	11	11
PREFERRED MUT INS CO	1,4	675	302	709	124	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	540	90	335	154	25	32
PROGRESSIVE CAS INS CO	1,6	561	129	392	153	26	35
QBE INS CORP	1	410	282	426	149	8	10
STATE FARM FIRE & CAS CO	1,3,6	930	112	756	196	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	839	112	681	179	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	711	87	449	165	9	38
UNITED SERVICES AUTO ASSOC	1,5,6	364	69	270	75	9	12
USAA CASUALTY INS CO	1,5,6	274	158	348	63	7	7

**TERRITORY 07 - BUFFALO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,166	576	2,136
ADIRONDACK INS EXCH	1	816	40	414	142	16	22
ALLSTATE PROP & CAS INS CO	1,6	457	64	322	79	2	9
AMICA MUT INS CO	1,6	421	130	446	88	11	13
CHUBB NATIONAL INS CO	1,2	664	80	442	156	See Note 2	35
COUNTRY-WIDE INS CO	1	410	282	426	149	8	10
ELECTRIC INS CO	6	569	237	593	99	14	14
ERIE INS CO	1,6	509	200	537	118	17	16
ESURANCE INS CO	1,6	1,182	68	522	52	24	30
EVEREADY INS CO		1,231	311	820	291	31	22
GEICO GEN INS CO	1,6	241	45	313	41	4	27
GEICO IND CO	1,6	760	137	785	135	33	38
GOVERNMENT EMPLOYEES INS CO	1,6	241	45	313	41	4	27
HARTFORD CASUALTY INS CO	1,6	612	67	897	97	14	32
IDS PROP CAS INS CO		506	84	482	73	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,106	262	1,118	26	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,013	211	761	130	31	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	928	216	680	78	24	6
NATIONWIDE INS CO OF AMER	1,6	837	92	513	171	14	31
NEW SOUTH INS CO	1	1,111	137	796	231	33	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	505	126	423	170	22	16
OLD DOMINION INS CO	1	554	76	230	158	8	12
PEERLESS INS CO	1	403	150	467	54	11	11
PREFERRED MUT INS CO	1,4	675	302	709	124	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	504	77	295	144	24	32
PROGRESSIVE CAS INS CO	1,6	520	116	351	143	25	35
QBE INS CORP	1	410	282	426	149	8	10
STATE FARM FIRE & CAS CO	1,3,6	930	112	756	196	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	839	112	681	179	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	721	74	488	173	10	34
UNITED SERVICES AUTO ASSOC	1,5,6	364	69	270	75	9	12
USAA CASUALTY INS CO	1,5,6	274	158	348	63	7	7

**TERRITORY 09 - SCHENECTADY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,570	228	2,920
ADIRONDACK INS EXCH	1	1,666	148	1,874	296	54	34
ALLSTATE PROP & CAS INS CO	1,6	499	194	1,170	75	4	12
AMICA MUT INS CO	1,6	944	78	1,259	252	28	13
CHUBB NATIONAL INS CO	1,2	1,130	78	970	296	See Note 2	35
COUNTRY-WIDE INS CO	1	586	162	899	173	16	10
ELECTRIC INS CO	6	1,196	287	1,526	201	32	48
ERIE INS CO	1,6	1,001	320	1,580	169	37	16
ESURANCE INS CO	1,6	1,750	126	1,692	118	56	68
EVEREADY INS CO		1,632	159	1,323	361	43	22
GEICO GEN INS CO	1,6	692	61	1,031	118	15	27
GEICO IND CO	1,6	1,022	101	1,204	173	47	38
GOVERNMENT EMPLOYEES INS CO	1,6	692	61	1,031	118	15	27
HARTFORD CASUALTY INS CO	1,6	1,104	288	1,502	257	25	32
IDS PROP CAS INS CO		1,088	98	1,154	151	13	13
LIBERTY MUT FIRE INS CO	1,2,6	1,611	183	2,296	73	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,474	194	1,421	161	64	32
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,458	250	1,662	104	62	24
NATIONWIDE INS CO OF AMER	1,6	1,131	173	1,144	208	37	31
NEW SOUTH INS CO	1	1,371	243	1,935	260	57	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	512	120	752	151	28	11
OLD DOMINION INS CO	1	1,064	178	898	296	20	12
PEERLESS INS CO	1	1,248	316	1,187	123	32	11
PREFERRED MUT INS CO	1	1,966	286	2,639	447	74	13
PROGRESSIVE ADVANCED INS CO	1,6	1,067	199	1,155	355	62	32
PROGRESSIVE CAS INS CO	1,6	1,073	237	1,231	357	64	35
QBE INS CORP	1	586	162	899	173	16	10
STATE FARM FIRE & CAS CO	1,3,6	1,117	186	1,482	250	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,007	186	1,334	228	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,216	123	1,345	323	19	72
UNITED SERVICES AUTO ASSOC	1,5,6	906	104	706	190	27	12
USAA CASUALTY INS CO	1,5,6	650	252	923	145	20	7

**TERRITORY 09 - SCHENECTADY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,047	228	1,995
ADIRONDACK INS EXCH	1	1,586	108	1,204	270	50	38
ALLSTATE PROP & CAS INS CO	1,6	465	150	860	67	6	12
AMICA MUT INS CO	1,6	687	51	893	183	19	13
CHUBB NATIONAL INS CO	1,2	1,013	70	859	261	See Note 2	35
COUNTRY-WIDE INS CO	1	287	162	399	98	8	10
ELECTRIC INS CO	6	769	164	958	138	21	30
ERIE INS CO	1,6	486	206	747	114	18	16
ESURANCE INS CO	1,6	1,470	82	1,068	84	38	74
EVEREADY INS CO		1,099	159	893	264	28	22
GEICO GEN INS CO	1,6	573	55	792	94	11	27
GEICO IND CO	1,6	934	89	873	160	43	38
GOVERNMENT EMPLOYEES INS CO	1,6	573	55	792	94	11	27
HARTFORD CASUALTY INS CO	1,6	1,058	266	1,369	208	24	32
IDS PROP CAS INS CO		557	50	584	86	6	13
LIBERTY MUT FIRE INS CO	1,2,6	963	110	1,327	52	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,154	147	1,097	128	49	27
METROPOLITAN GRP PROP & CAS INS CO	1,6	962	204	1,084	76	38	14
NATIONWIDE INS CO OF AMER	1,6	942	126	878	165	28	31
NEW SOUTH INS CO	1	1,226	178	1,284	217	44	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	444	109	636	131	23	11
OLD DOMINION INS CO	1	952	142	638	254	14	12
PEERLESS INS CO	1	791	189	735	88	20	11
PREFERRED MUT INS CO	1	1,556	168	2,072	359	58	13
PROGRESSIVE ADVANCED INS CO	1,6	951	148	926	293	56	32
PROGRESSIVE CAS INS CO	1,6	948	186	997	293	59	35
QBE INS CORP	1	287	162	399	98	8	10
STATE FARM FIRE & CAS CO	1,3,6	893	145	1,233	201	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	806	145	1,110	183	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,170	95	1,284	299	18	80
UNITED SERVICES AUTO ASSOC	1,5,6	534	61	408	113	15	12
USAA CASUALTY INS CO	1,5,6	392	135	530	90	11	7

**TERRITORY 09 - SCHENECTADY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		956	228	1,583
ADIRONDACK INS EXCH	1	520	38	284	76	10	12
ALLSTATE PROP & CAS INS CO	1,6	305	92	352	55	4	9
AMICA MUT INS CO	1,6	365	54	435	81	9	13
CHUBB NATIONAL INS CO	1,2	563	71	420	129	See Note 2	35
COUNTRY-WIDE INS CO	1	313	162	399	105	8	10
ELECTRIC INS CO	6	482	156	577	95	12	18
ERIE INS CO	1,6	320	132	480	99	11	16
ESURANCE INS CO	1,6	874	52	434	12	16	50
EVEREADY INS CO		1,047	159	736	255	28	22
GEICO GEN INS CO	1,6	238	24	312	39	4	27
GEICO IND CO	1,6	611	80	602	114	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	238	24	312	39	4	27
HARTFORD CASUALTY INS CO	1,6	718	191	560	146	12	32
IDS PROP CAS INS CO		352	34	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	770	107	1,038	36	See Note 2	37
METROPOLITAN CAS INS CO	1,6	606	85	541	75	23	16
METROPOLITAN GRP PROP & CAS INS CO	1,6	624	146	686	52	26	12
NATIONWIDE INS CO OF AMER	1,6	484	103	403	87	12	31
NEW SOUTH INS CO	1	812	161	730	150	25	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	352	94	400	100	17	11
OLD DOMINION INS CO	1	548	114	330	160	8	12
PEERLESS INS CO	1	460	183	409	59	12	11
PREFERRED MUT INS CO	1,4	507	118	617	60	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	312	63	247	86	14	32
PROGRESSIVE CAS INS CO	1,6	310	103	302	83	14	35
QBE INS CORP	1	313	162	399	105	8	10
STATE FARM FIRE & CAS CO	1,3,6	503	101	633	123	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	454	101	569	113	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	407	59	323	98	4	27
UNITED SERVICES AUTO ASSOC	1,5,6	432	57	327	92	12	12
USAA CASUALTY INS CO	1,5,6	323	124	422	75	9	7

**TERRITORY 09 - SCHENECTADY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		956	228	1,583
ADIRONDACK INS EXCH	1	526	34	300	76	10	12
ALLSTATE PROP & CAS INS CO	1,6	305	92	352	55	4	9
AMICA MUT INS CO	1,6	365	49	435	81	9	13
CHUBB NATIONAL INS CO	1,2	563	71	420	129	See Note 2	35
COUNTRY-WIDE INS CO	1	313	162	399	105	8	10
ELECTRIC INS CO	6	494	142	593	96	13	19
ERIE INS CO	1,6	320	132	480	99	11	16
ESURANCE INS CO	1,6	834	48	434	12	16	42
EVEREADY INS CO		1,047	159	736	255	28	22
GEICO GEN INS CO	1,6	239	24	312	39	4	27
GEICO IND CO	1,6	582	80	572	110	26	38
GOVERNMENT EMPLOYEES INS CO	1,6	239	24	312	39	4	27
HARTFORD CASUALTY INS CO	1,6	686	186	548	123	11	32
IDS PROP CAS INS CO		352	34	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	770	107	1,038	36	See Note 2	37
METROPOLITAN CAS INS CO	1,6	606	85	541	75	23	16
METROPOLITAN GRP PROP & CAS INS CO	1,6	624	146	686	52	26	12
NATIONWIDE INS CO OF AMER	1,6	503	96	403	87	12	31
NEW SOUTH INS CO	1	777	143	710	144	23	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	352	94	400	100	17	11
OLD DOMINION INS CO	1	590	104	310	160	8	12
PEERLESS INS CO	1	460	166	409	59	12	11
PREFERRED MUT INS CO	1,4	507	118	617	60	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	330	65	271	93	14	32
PROGRESSIVE CAS INS CO	1,6	328	104	327	91	15	35
QBE INS CORP	1	313	162	399	105	8	10
STATE FARM FIRE & CAS CO	1,3,6	503	101	633	123	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	454	101	569	113	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	419	56	330	99	4	29
UNITED SERVICES AUTO ASSOC	1,5,6	432	57	327	92	12	12
USAA CASUALTY INS CO	1,5,6	323	124	422	75	9	7

**TERRITORY 09 - SCHENECTADY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		864	228	1,504
ADIRONDACK INS EXCH	1	638	28	290	102	20	12
ALLSTATE PROP & CAS INS CO	1,6	323	64	314	59	2	9
AMICA MUT INS CO	1,6	341	38	399	75	7	13
CHUBB NATIONAL INS CO	1,2	491	60	352	108	See Note 2	35
COUNTRY-WIDE INS CO	1	287	162	399	98	8	10
ELECTRIC INS CO	6	397	94	464	81	9	16
ERIE INS CO	1,6	328	134	492	98	12	16
ESURANCE INS CO	1,6	910	44	468	32	22	38
EVEREADY INS CO		921	159	698	233	26	22
GEICO GEN INS CO	1,6	208	19	268	34	4	27
GEICO IND CO	1,6	629	77	602	116	28	38
GOVERNMENT EMPLOYEES INS CO	1,6	208	19	268	34	4	27
HARTFORD CASUALTY INS CO	1,6	576	115	478	91	14	32
IDS PROP CAS INS CO		352	32	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	627	91	824	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	509	81	444	67	19	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	492	110	528	46	16	8
NATIONWIDE INS CO OF AMER	1,6	506	85	426	91	13	31
NEW SOUTH INS CO	1	919	113	757	183	35	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	337	71	397	99	17	11
OLD DOMINION INS CO	1	606	76	292	166	10	12
PEERLESS INS CO	1	465	133	414	59	10	11
PREFERRED MUT INS CO	1,4	428	74	508	86	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	323	48	259	91	15	32
PROGRESSIVE CAS INS CO	1,6	320	87	315	88	16	35
QBE INS CORP	1	287	162	399	98	8	10
STATE FARM FIRE & CAS CO	1,3,6	464	77	584	117	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	420	77	526	108	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	548	47	394	120	6	43
UNITED SERVICES AUTO ASSOC	1,5,6	347	42	259	74	9	12
USAA CASUALTY INS CO	1,5,6	263	84	333	63	7	7

**TERRITORY 09 - SCHENECTADY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		864	228	1,504
ADIRONDACK INS EXCH	1	584	18	294	90	14	12
ALLSTATE PROP & CAS INS CO	1,6	323	64	314	59	2	9
AMICA MUT INS CO	1,6	341	38	399	75	7	13
CHUBB NATIONAL INS CO	1,2	491	60	352	108	See Note 2	35
COUNTRY-WIDE INS CO	1	287	162	399	98	8	10
ELECTRIC INS CO	6	397	94	464	81	9	16
ERIE INS CO	1,6	328	134	492	98	12	16
ESURANCE INS CO	1,6	848	26	410	32	22	30
EVEREADY INS CO		921	159	698	233	26	22
GEICO GEN INS CO	1,6	208	19	268	34	4	27
GEICO IND CO	1,6	611	77	584	114	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	208	19	268	34	4	27
HARTFORD CASUALTY INS CO	1,6	612	102	523	97	14	32
IDS PROP CAS INS CO		352	32	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	627	91	824	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	509	81	444	67	19	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	492	110	528	46	16	8
NATIONWIDE INS CO OF AMER	1,6	456	71	381	83	11	31
NEW SOUTH INS CO	1	809	85	659	169	31	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	337	71	397	99	17	11
OLD DOMINION INS CO	1	576	70	278	166	8	12
PEERLESS INS CO	1	465	133	414	59	10	11
PREFERRED MUT INS CO	1,4	428	74	508	86	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	306	41	228	86	14	32
PROGRESSIVE CAS INS CO	1,6	300	80	283	82	15	35
QBE INS CORP	1	287	162	399	98	8	10
STATE FARM FIRE & CAS CO	1,3,6	464	77	584	117	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	420	77	526	108	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	553	40	428	126	6	39
UNITED SERVICES AUTO ASSOC	1,5,6	347	42	259	74	9	12
USAA CASUALTY INS CO	1,5,6	263	84	333	63	7	7

**TERRITORY 11 - ROCHESTER**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,199	447	3,074
ADIRONDACK INS EXCH	1	1,394	252	1,780	244	40	32
ALLSTATE PROP & CAS INS CO	1,6	563	212	1,004	71	2	12
AMICA MUT INS CO	1,6	729	93	985	163	22	13
CHUBB NATIONAL INS CO	1,2	1,010	78	896	262	See Note 2	35
COUNTRY-WIDE INS CO	1	686	156	868	196	18	10
ELECTRIC INS CO	6	1,013	340	1,237	155	30	49
ERIE INS CO	1,6	970	342	1,428	161	41	16
ESURANCE INS CO	1,6	1,636	158	1,414	86	58	68
EVEREADY INS CO		1,392	140	1,134	279	43	22
GEICO GEN INS CO	1,6	456	70	827	61	12	27
GEICO IND CO	1,6	753	104	1,127	116	42	38
GOVERNMENT EMPLOYEES INS CO	1,6	456	70	827	61	12	27
HARTFORD CASUALTY INS CO	1,6	850	103	997	190	15	32
IDS PROP CAS INS CO		932	120	1,144	136	11	13
LIBERTY MUT FIRE INS CO	1,2,6	1,596	286	2,799	69	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,280	217	1,280	129	56	37
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,276	260	1,496	98	60	20
NATIONWIDE INS CO OF AMER	1,6	972	167	1,064	182	31	31
NEW SOUTH INS CO	1	1,140	261	1,643	195	50	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	444	111	654	153	21	8
OLD DOMINION INS CO	1	788	232	712	198	14	12
PEERLESS INS CO	1	1,104	213	965	94	37	11
PREFERRED MUT INS CO	1	1,530	392	2,002	302	64	13
PROGRESSIVE ADVANCED INS CO	1,6	1,151	238	1,144	338	82	32
PROGRESSIVE CAS INS CO	1,6	1,159	276	1,218	340	85	35
QBE INS CORP	1	686	156	868	196	18	10
STATE FARM FIRE & CAS CO	1,3,6	1,262	231	1,495	308	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,137	231	1,346	280	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,018	153	1,163	286	16	66
UNITED SERVICES AUTO ASSOC	1,5,6	692	87	624	136	21	12
USAA CASUALTY INS CO	1,5,6	505	206	814	106	16	7

**TERRITORY 11 - ROCHESTER**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		800	447	2,099
ADIRONDACK INS EXCH	1	1,338	186	1,148	226	32	36
ALLSTATE PROP & CAS INS CO	1,6	531	162	736	65	6	12
AMICA MUT INS CO	1,6	535	59	701	124	16	13
CHUBB NATIONAL INS CO	1,2	910	70	793	233	See Note 2	35
COUNTRY-WIDE INS CO	1	335	156	385	109	8	10
ELECTRIC INS CO	6	654	194	777	109	19	30
ERIE INS CO	1,6	473	220	675	112	18	16
ESURANCE INS CO	1,6	1,370	102	892	62	40	74
EVEREADY INS CO		942	140	765	209	28	22
GEICO GEN INS CO	1,6	377	64	637	50	9	27
GEICO IND CO	1,6	689	93	817	109	38	38
GOVERNMENT EMPLOYEES INS CO	1,6	377	64	637	50	9	27
HARTFORD CASUALTY INS CO	1,6	836	95	909	154	14	32
IDS PROP CAS INS CO		477	62	580	78	6	13
LIBERTY MUT FIRE INS CO	1,2,6	955	169	1,615	49	See Note 2	37
METROPOLITAN CAS INS CO	1,6	999	165	990	107	47	29
METROPOLITAN GRP PROP & CAS INS CO	1,6	842	210	974	66	38	16
NATIONWIDE INS CO OF AMER	1,6	811	122	818	145	23	31
NEW SOUTH INS CO	1	1,028	191	1,092	166	39	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	385	101	553	134	19	8
OLD DOMINION INS CO	1	698	186	506	172	12	12
PEERLESS INS CO	1	703	129	598	68	23	11
PREFERRED MUT INS CO	1	1,215	228	1,572	245	50	13
PROGRESSIVE ADVANCED INS CO	1,6	1,029	177	917	279	74	32
PROGRESSIVE CAS INS CO	1,6	1,029	215	987	279	78	35
QBE INS CORP	1	335	156	385	109	8	10
STATE FARM FIRE & CAS CO	1,3,6	1,004	180	1,244	245	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	905	180	1,120	224	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	979	119	1,111	266	14	73
UNITED SERVICES AUTO ASSOC	1,5,6	415	52	362	82	12	12
USAA CASUALTY INS CO	1,5,6	311	112	469	68	9	7

**TERRITORY 11 - ROCHESTER**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		733	447	1,666
ADIRONDACK INS EXCH	1	464	64	272	64	6	12
ALLSTATE PROP & CAS INS CO	1,6	341	98	302	55	2	9
AMICA MUT INS CO	1,6	293	64	345	58	9	13
CHUBB NATIONAL INS CO	1,2	519	71	393	117	See Note 2	35
COUNTRY-WIDE INS CO	1	366	156	385	117	9	10
ELECTRIC INS CO	6	414	185	470	78	11	19
ERIE INS CO	1,6	311	141	434	97	12	16
ESURANCE INS CO	1,6	818	64	362	10	16	50
EVEREADY INS CO		900	140	630	203	28	22
GEICO GEN INS CO	1,6	158	27	251	22	4	27
GEICO IND CO	1,6	453	84	564	81	24	38
GOVERNMENT EMPLOYEES INS CO	1,6	158	27	251	22	4	27
HARTFORD CASUALTY INS CO	1,6	592	69	372	112	7	32
IDS PROP CAS INS CO		299	42	360	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	763	164	1,262	35	See Note 2	37
METROPOLITAN CAS INS CO	1,6	530	92	490	59	22	16
METROPOLITAN GRP PROP & CAS INS CO	1,6	544	150	618	48	24	14
NATIONWIDE INS CO OF AMER	1,6	427	100	378	79	10	31
NEW SOUTH INS CO	1	688	171	625	122	22	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	305	86	347	103	12	8
OLD DOMINION INS CO	1	406	150	264	108	8	12
PEERLESS INS CO	1	411	125	331	51	12	11
PREFERRED MUT INS CO	1,4	408	160	472	75	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	331	76	245	82	18	32
PROGRESSIVE CAS INS CO	1,6	328	115	300	78	19	35
QBE INS CORP	1	366	156	385	117	9	10
STATE FARM FIRE & CAS CO	1,3,6	563	125	638	148	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	508	125	575	136	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	347	75	283	90	2	24
UNITED SERVICES AUTO ASSOC	1,5,6	338	50	291	67	10	12
USAA CASUALTY INS CO	1,5,6	258	103	375	58	7	7

**TERRITORY 11 - ROCHESTER**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		733	447	1,666
ADIRONDACK INS EXCH	1	468	56	286	66	4	12
ALLSTATE PROP & CAS INS CO	1,6	341	98	302	55	2	9
AMICA MUT INS CO	1,6	293	57	345	58	9	13
CHUBB NATIONAL INS CO	1,2	519	71	393	117	See Note 2	35
COUNTRY-WIDE INS CO	1	366	156	385	117	9	10
ELECTRIC INS CO	6	425	168	481	79	11	19
ERIE INS CO	1,6	311	141	434	97	12	16
ESURANCE INS CO	1,6	784	60	362	10	16	42
EVEREADY INS CO		900	140	630	203	28	22
GEICO GEN INS CO	1,6	158	28	252	22	4	27
GEICO IND CO	1,6	432	84	535	77	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	158	28	252	22	4	27
HARTFORD CASUALTY INS CO	1,6	576	66	364	94	7	32
IDS PROP CAS INS CO		299	42	360	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	763	164	1,262	35	See Note 2	37
METROPOLITAN CAS INS CO	1,6	530	92	490	59	22	16
METROPOLITAN GRP PROP & CAS INS CO	1,6	544	150	618	48	24	14
NATIONWIDE INS CO OF AMER	1,6	442	93	378	79	10	31
NEW SOUTH INS CO	1	661	152	608	117	21	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	305	86	347	103	12	8
OLD DOMINION INS CO	1	432	134	248	108	8	12
PEERLESS INS CO	1	411	114	331	51	12	11
PREFERRED MUT INS CO	1,4	408	160	472	75	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	348	77	269	89	18	32
PROGRESSIVE CAS INS CO	1,6	347	117	324	86	19	35
QBE INS CORP	1	366	156	385	117	9	10
STATE FARM FIRE & CAS CO	1,3,6	563	125	638	148	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	508	125	575	136	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	357	71	288	90	3	27
UNITED SERVICES AUTO ASSOC	1,5,6	338	50	291	67	10	12
USAA CASUALTY INS CO	1,5,6	258	103	375	58	7	7

**TERRITORY 11 - ROCHESTER**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		661	447	1,583
ADIRONDACK INS EXCH	1	552	50	278	86	14	12
ALLSTATE PROP & CAS INS CO	1,6	355	74	274	59	2	9
AMICA MUT INS CO	1,6	275	43	316	56	6	13
CHUBB NATIONAL INS CO	1,2	456	60	329	99	See Note 2	35
COUNTRY-WIDE INS CO	1	335	156	385	109	8	10
ELECTRIC INS CO	6	342	110	378	68	9	15
ERIE INS CO	1,6	319	143	445	97	12	16
ESURANCE INS CO	1,6	858	56	392	24	22	38
EVEREADY INS CO		793	140	599	186	26	22
GEICO GEN INS CO	1,6	141	22	216	20	3	27
GEICO IND CO	1,6	466	79	564	82	25	38
GOVERNMENT EMPLOYEES INS CO	1,6	141	22	216	20	3	27
HARTFORD CASUALTY INS CO	1,6	469	41	317	69	8	32
IDS PROP CAS INS CO		299	40	360	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	622	139	1,001	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	453	87	401	51	16	7
METROPOLITAN GRP PROP & CAS INS CO	1,6	432	114	476	38	16	8
NATIONWIDE INS CO OF AMER	1,6	445	83	399	82	10	31
NEW SOUTH INS CO	1	772	119	647	143	30	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	293	65	344	102	12	8
OLD DOMINION INS CO	1	446	98	234	112	8	12
PEERLESS INS CO	1	415	90	337	51	13	11
PREFERRED MUT INS CO	1,4	347	99	389	68	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	343	57	256	87	20	32
PROGRESSIVE CAS INS CO	1,6	341	97	312	84	21	35
QBE INS CORP	1	335	156	385	109	8	10
STATE FARM FIRE & CAS CO	1,3,6	522	96	589	141	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	471	96	530	129	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	461	59	344	109	5	40
UNITED SERVICES AUTO ASSOC	1,5,6	275	37	232	55	8	12
USAA CASUALTY INS CO	1,5,6	214	71	297	49	6	7

**TERRITORY 11 - ROCHESTER**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		661	447	1,583
ADIRONDACK INS EXCH	1	506	32	280	78	12	10
ALLSTATE PROP & CAS INS CO	1,6	355	74	274	59	2	9
AMICA MUT INS CO	1,6	275	43	316	56	6	13
CHUBB NATIONAL INS CO	1,2	456	60	329	99	See Note 2	35
COUNTRY-WIDE INS CO	1	335	156	385	109	8	10
ELECTRIC INS CO	6	342	110	378	68	9	15
ERIE INS CO	1,6	319	143	445	97	12	16
ESURANCE INS CO	1,6	802	32	344	24	22	30
EVEREADY INS CO		793	140	599	186	26	22
GEICO GEN INS CO	1,6	141	22	216	20	3	27
GEICO IND CO	1,6	453	79	547	81	24	38
GOVERNMENT EMPLOYEES INS CO	1,6	141	22	216	20	3	27
HARTFORD CASUALTY INS CO	1,6	496	36	347	75	9	32
IDS PROP CAS INS CO		299	40	360	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	622	139	1,001	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	453	87	401	51	16	7
METROPOLITAN GRP PROP & CAS INS CO	1,6	432	114	476	38	16	8
NATIONWIDE INS CO OF AMER	1,6	403	70	357	75	9	31
NEW SOUTH INS CO	1	681	89	564	134	27	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	293	65	344	102	12	8
OLD DOMINION INS CO	1	424	90	224	110	6	12
PEERLESS INS CO	1	415	90	337	51	13	11
PREFERRED MUT INS CO	1,4	347	99	389	68	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	324	49	226	82	19	32
PROGRESSIVE CAS INS CO	1,6	320	89	280	79	20	35
QBE INS CORP	1	335	156	385	109	8	10
STATE FARM FIRE & CAS CO	1,3,6	522	96	589	141	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	471	96	530	129	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	465	51	373	114	5	35
UNITED SERVICES AUTO ASSOC	1,5,6	275	37	232	55	8	12
USAA CASUALTY INS CO	1,5,6	214	71	297	49	6	7

**TERRITORY 12 - SYRACUSE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,619	353	3,464
ADIRONDACK INS EXCH	1	1,620	202	2,088	268	46	40
ALLSTATE PROP & CAS INS CO	1,6	645	184	1,336	95	6	12
AMICA MUT INS CO	1,6	852	84	1,012	205	23	13
CHUBB NATIONAL INS CO	1,2	1,182	85	1,073	306	See Note 2	35
COUNTRY-WIDE INS CO	1	658	177	868	186	18	10
ELECTRIC INS CO	6	1,137	227	1,258	162	32	49
ERIE INS CO	1,6	1,119	308	1,498	174	42	16
ESURANCE INS CO	1,6	1,594	120	1,550	106	48	68
EVEREADY INS CO		1,786	122	1,051	394	43	22
GEICO GEN INS CO	1,6	565	76	979	90	13	27
GEICO IND CO	1,6	887	93	1,242	143	42	38
GOVERNMENT EMPLOYEES INS CO	1,6	565	76	979	90	13	27
HARTFORD CASUALTY INS CO	1,6	924	189	1,502	190	22	32
IDS PROP CAS INS CO		1,198	110	1,242	162	15	13
LIBERTY MUT FIRE INS CO	1,2,6	1,450	220	2,233	66	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,324	188	1,413	123	59	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,226	250	1,496	76	54	20
NATIONWIDE INS CO OF AMER	1,6	1,011	144	1,229	203	31	31
NEW SOUTH INS CO	1	1,062	218	1,679	203	43	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	576	96	707	181	31	12
OLD DOMINION INS CO	1	960	166	824	266	18	12
PEERLESS INS CO	1	1,108	237	1,160	97	35	11
PREFERRED MUT INS CO	1	1,858	338	2,599	361	68	13
PROGRESSIVE ADVANCED INS CO	1,6	1,095	151	1,053	333	71	32
PROGRESSIVE CAS INS CO	1,6	1,101	190	1,122	334	74	35
QBE INS CORP	1	658	177	868	186	18	10
STATE FARM FIRE & CAS CO	1,3,6	1,235	207	1,462	270	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,113	207	1,316	246	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,151	129	1,165	299	18	80
UNITED SERVICES AUTO ASSOC	1,5,6	793	96	703	153	23	12
USAA CASUALTY INS CO	1,5,6	570	230	919	119	17	7

**TERRITORY 12 - SYRACUSE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,080	353	2,365
ADIRONDACK INS EXCH	1	1,552	148	1,346	246	44	44
ALLSTATE PROP & CAS INS CO	1,6	619	134	980	83	4	12
AMICA MUT INS CO	1,6	624	53	720	152	16	13
CHUBB NATIONAL INS CO	1,2	1,060	75	947	269	See Note 2	35
COUNTRY-WIDE INS CO	1	322	177	385	104	9	10
ELECTRIC INS CO	6	732	130	791	114	21	31
ERIE INS CO	1,6	542	199	709	118	20	16
ESURANCE INS CO	1,6	1,340	76	978	76	36	74
EVEREADY INS CO		1,203	122	710	286	29	22
GEICO GEN INS CO	1,6	469	69	753	73	10	27
GEICO IND CO	1,6	811	82	901	133	38	38
GOVERNMENT EMPLOYEES INS CO	1,6	469	69	753	73	10	27
HARTFORD CASUALTY INS CO	1,6	907	175	1,369	154	21	32
IDS PROP CAS INS CO		613	56	630	91	6	13
LIBERTY MUT FIRE INS CO	1,2,6	870	131	1,290	48	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,037	143	1,089	102	43	24
METROPOLITAN GRP PROP & CAS INS CO	1,6	812	204	974	50	36	16
NATIONWIDE INS CO OF AMER	1,6	841	107	943	161	24	31
NEW SOUTH INS CO	1	960	161	1,116	172	34	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	501	86	600	156	26	12
OLD DOMINION INS CO	1	854	134	586	230	14	12
PEERLESS INS CO	1	707	143	718	70	21	11
PREFERRED MUT INS CO	1	1,473	197	2,040	291	52	13
PROGRESSIVE ADVANCED INS CO	1,6	978	112	844	276	65	32
PROGRESSIVE CAS INS CO	1,6	976	151	909	274	68	35
QBE INS CORP	1	322	177	385	104	9	10
STATE FARM FIRE & CAS CO	1,3,6	988	162	1,217	216	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	891	162	1,095	197	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,111	100	1,113	278	17	88
UNITED SERVICES AUTO ASSOC	1,5,6	471	56	406	92	12	12
USAA CASUALTY INS CO	1,5,6	348	124	528	76	9	7

**TERRITORY 12 - SYRACUSE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		986	353	1,877
ADIRONDACK INS EXCH	1	518	52	318	64	10	14
ALLSTATE PROP & CAS INS CO	1,6	389	86	402	61	2	9
AMICA MUT INS CO	1,6	334	58	354	71	7	13
CHUBB NATIONAL INS CO	1,2	582	76	458	134	See Note 2	35
COUNTRY-WIDE INS CO	1	352	177	385	110	9	10
ELECTRIC INS CO	6	461	124	477	80	12	18
ERIE INS CO	1,6	357	128	455	100	14	16
ESURANCE INS CO	1,6	804	48	398	12	16	50
EVEREADY INS CO		1,147	122	585	276	28	22
GEICO GEN INS CO	1,6	196	30	297	30	4	27
GEICO IND CO	1,6	532	74	621	96	24	38
GOVERNMENT EMPLOYEES INS CO	1,6	196	30	297	30	4	27
HARTFORD CASUALTY INS CO	1,6	629	126	560	112	11	32
IDS PROP CAS INS CO		383	38	392	65	4	13
LIBERTY MUT FIRE INS CO	1,2,6	698	127	1,010	33	See Note 2	37
METROPOLITAN CAS INS CO	1,6	547	81	537	59	22	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	530	146	618	38	22	10
NATIONWIDE INS CO OF AMER	1,6	439	88	431	85	10	31
NEW SOUTH INS CO	1	648	146	638	125	19	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	395	74	376	118	20	12
OLD DOMINION INS CO	1	494	108	304	146	6	12
PEERLESS INS CO	1	412	139	399	51	12	11
PREFERRED MUT INS CO	1,4	482	138	608	84	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	319	48	225	81	16	32
PROGRESSIVE CAS INS CO	1,6	316	88	279	78	16	35
QBE INS CORP	1	352	177	385	110	9	10
STATE FARM FIRE & CAS CO	1,3,6	555	112	624	132	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	501	112	562	122	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	390	63	282	91	4	29
UNITED SERVICES AUTO ASSOC	1,5,6	382	53	326	76	10	12
USAA CASUALTY INS CO	1,5,6	288	114	421	64	7	7

**TERRITORY 12 - SYRACUSE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		986	353	1,877
ADIRONDACK INS EXCH	1	518	46	336	70	10	14
ALLSTATE PROP & CAS INS CO	1,6	389	86	402	61	2	9
AMICA MUT INS CO	1,6	334	52	354	71	7	13
CHUBB NATIONAL INS CO	1,2	582	76	458	134	See Note 2	35
COUNTRY-WIDE INS CO	1	352	177	385	110	9	10
ELECTRIC INS CO	6	471	113	491	81	13	18
ERIE INS CO	1,6	357	128	455	100	14	16
ESURANCE INS CO	1,6	770	46	398	12	16	42
EVEREADY INS CO		1,147	122	585	276	28	22
GEICO GEN INS CO	1,6	196	30	297	30	4	27
GEICO IND CO	1,6	506	74	590	93	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	196	30	297	30	4	27
HARTFORD CASUALTY INS CO	1,6	610	122	548	94	10	32
IDS PROP CAS INS CO		383	38	392	65	4	13
LIBERTY MUT FIRE INS CO	1,2,6	698	127	1,010	33	See Note 2	37
METROPOLITAN CAS INS CO	1,6	547	81	537	59	22	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	530	146	618	38	22	10
NATIONWIDE INS CO OF AMER	1,6	455	83	431	85	10	31
NEW SOUTH INS CO	1	621	130	620	120	18	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	395	74	376	118	20	12
OLD DOMINION INS CO	1	530	98	286	144	8	12
PEERLESS INS CO	1	412	127	399	51	12	11
PREFERRED MUT INS CO	1,4	482	138	608	84	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	336	49	247	88	17	32
PROGRESSIVE CAS INS CO	1,6	335	89	302	85	18	35
QBE INS CORP	1	352	177	385	110	9	10
STATE FARM FIRE & CAS CO	1,3,6	555	112	624	132	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	501	112	562	122	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	403	59	288	92	3	33
UNITED SERVICES AUTO ASSOC	1,5,6	382	53	326	76	10	12
USAA CASUALTY INS CO	1,5,6	288	114	421	64	7	7

**TERRITORY 12 - SYRACUSE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		890	353	1,783
ADIRONDACK INS EXCH	1	622	40	324	92	18	14
ALLSTATE PROP & CAS INS CO	1,6	407	62	354	69	2	9
AMICA MUT INS CO	1,6	314	40	326	63	6	13
CHUBB NATIONAL INS CO	1,2	506	64	380	110	See Note 2	35
COUNTRY-WIDE INS CO	1	322	177	385	104	9	10
ELECTRIC INS CO	6	380	75	384	70	10	15
ERIE INS CO	1,6	365	130	466	101	14	16
ESURANCE INS CO	1,6	840	42	428	30	20	38
EVEREADY INS CO		1,007	122	556	251	25	22
GEICO GEN INS CO	1,6	173	24	255	27	3	27
GEICO IND CO	1,6	547	70	621	99	25	34
GOVERNMENT EMPLOYEES INS CO	1,6	173	24	255	27	3	27
HARTFORD CASUALTY INS CO	1,6	509	75	478	69	12	32
IDS PROP CAS INS CO		383	38	392	65	4	13
LIBERTY MUT FIRE INS CO	1,2,6	570	108	801	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	460	79	440	53	16	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	418	110	476	32	16	8
NATIONWIDE INS CO OF AMER	1,6	459	74	455	89	10	31
NEW SOUTH INS CO	1	724	104	661	148	26	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	377	56	373	117	19	12
OLD DOMINION INS CO	1	548	72	270	150	8	12
PEERLESS INS CO	1	416	102	404	52	13	11
PREFERRED MUT INS CO	1,4	409	86	501	75	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	331	36	236	86	17	32
PROGRESSIVE CAS INS CO	1,6	328	76	290	82	18	35
QBE INS CORP	1	322	177	385	104	9	10
STATE FARM FIRE & CAS CO	1,3,6	513	86	576	125	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	463	86	519	115	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	526	49	344	111	5	48
UNITED SERVICES AUTO ASSOC	1,5,6	309	40	258	62	8	12
USAA CASUALTY INS CO	1,5,6	237	78	332	53	6	7

**TERRITORY 12 - SYRACUSE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		890	353	1,783
ADIRONDACK INS EXCH	1	572	26	326	82	14	12
ALLSTATE PROP & CAS INS CO	1,6	407	62	354	69	2	9
AMICA MUT INS CO	1,6	314	40	326	63	6	13
CHUBB NATIONAL INS CO	1,2	506	64	380	110	See Note 2	35
COUNTRY-WIDE INS CO	1	322	177	385	104	9	10
ELECTRIC INS CO	6	380	75	384	70	10	15
ERIE INS CO	1,6	365	130	466	101	14	16
ESURANCE INS CO	1,6	786	24	376	30	18	30
EVEREADY INS CO		1,007	122	556	251	25	22
GEICO GEN INS CO	1,6	173	24	255	27	3	27
GEICO IND CO	1,6	532	70	602	96	24	38
GOVERNMENT EMPLOYEES INS CO	1,6	173	24	255	27	3	27
HARTFORD CASUALTY INS CO	1,6	540	67	523	75	12	32
IDS PROP CAS INS CO		383	38	392	65	4	13
LIBERTY MUT FIRE INS CO	1,2,6	570	108	801	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	460	79	440	53	16	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	418	110	476	32	16	8
NATIONWIDE INS CO OF AMER	1,6	415	63	406	81	9	31
NEW SOUTH INS CO	1	637	79	576	138	24	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	377	56	373	117	19	12
OLD DOMINION INS CO	1	518	66	256	148	8	12
PEERLESS INS CO	1	416	102	404	52	13	11
PREFERRED MUT INS CO	1,4	409	86	501	75	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	312	31	208	82	16	32
PROGRESSIVE CAS INS CO	1,6	308	71	261	77	17	35
QBE INS CORP	1	322	177	385	104	9	10
STATE FARM FIRE & CAS CO	1,3,6	513	86	576	125	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	463	86	519	115	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	528	42	373	117	6	43
UNITED SERVICES AUTO ASSOC	1,5,6	309	40	258	62	8	12
USAA CASUALTY INS CO	1,5,6	237	78	332	53	6	7

**TERRITORY 13 - ALBANY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,670	240	3,206
ADIRONDACK INS EXCH	1	1,576	156	2,304	262	52	34
ALLSTATE PROP & CAS INS CO	1,6	589	150	1,290	95	6	12
AMICA MUT INS CO	1,6	926	120	1,297	231	24	13
CHUBB NATIONAL INS CO	1,2	1,130	78	970	296	See Note 2	35
COUNTRY-WIDE INS CO	1	746	239	1,116	217	19	10
ELECTRIC INS CO	6	1,220	272	1,514	187	32	49
ERIE INS CO	1,6	1,056	334	1,668	177	41	16
ESURANCE INS CO	1,6	1,750	126	1,692	118	56	68
EVEREADY INS CO		1,471	176	1,249	353	40	22
GEICO GEN INS CO	1,6	611	87	964	104	14	27
GEICO IND CO	1,6	964	105	1,214	157	47	38
GOVERNMENT EMPLOYEES INS CO	1,6	611	87	964	104	14	27
HARTFORD CASUALTY INS CO	1,6	924	153	1,144	190	22	32
IDS PROP CAS INS CO		1,088	114	1,154	151	13	13
LIBERTY MUT FIRE INS CO	1,2,6	1,494	216	2,257	70	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,439	194	1,532	155	62	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,608	250	1,482	124	60	22
NATIONWIDE INS CO OF AMER	1,6	1,067	117	1,183	191	36	31
NEW SOUTH INS CO	1	1,371	243	1,935	260	57	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	573	114	756	169	30	12
OLD DOMINION INS CO	1	1,064	178	898	296	20	12
PEERLESS INS CO	1	1,253	288	1,202	109	34	11
PREFERRED MUT INS CO	1	2,167	389	3,186	497	82	13
PROGRESSIVE ADVANCED INS CO	1,6	1,119	165	1,111	355	66	32
PROGRESSIVE CAS INS CO	1,6	1,129	204	1,186	357	69	35
QBE INS CORP	1	746	239	1,116	217	19	10
STATE FARM FIRE & CAS CO	1,3,6	1,169	191	1,429	276	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,053	191	1,286	252	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,210	160	1,352	311	19	73
UNITED SERVICES AUTO ASSOC	1,5,6	812	100	728	173	23	12
USAA CASUALTY INS CO	1,5,6	585	241	952	133	17	7

**TERRITORY 13 - ALBANY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,066	240	2,189
ADIRONDACK INS EXCH	1	1,506	116	1,484	238	44	38
ALLSTATE PROP & CAS INS CO	1,6	531	112	946	83	4	12
AMICA MUT INS CO	1,6	674	75	920	170	17	13
CHUBB NATIONAL INS CO	1,2	1,013	70	859	261	See Note 2	35
COUNTRY-WIDE INS CO	1	365	239	497	118	9	10
ELECTRIC INS CO	6	785	155	951	128	21	30
ERIE INS CO	1,6	510	215	789	119	20	16
ESURANCE INS CO	1,6	1,470	82	1,068	84	38	74
EVEREADY INS CO		970	176	844	254	25	22
GEICO GEN INS CO	1,6	508	79	741	84	10	27
GEICO IND CO	1,6	881	94	880	146	43	38
GOVERNMENT EMPLOYEES INS CO	1,6	508	79	741	84	10	27
HARTFORD CASUALTY INS CO	1,6	907	142	1,043	154	21	32
IDS PROP CAS INS CO		557	58	584	86	6	13
LIBERTY MUT FIRE INS CO	1,2,6	896	129	1,304	49	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,127	147	1,183	123	49	26
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,060	204	966	84	42	12
NATIONWIDE INS CO OF AMER	1,6	887	88	908	152	27	31
NEW SOUTH INS CO	1	1,226	178	1,284	217	44	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	496	103	640	148	26	12
OLD DOMINION INS CO	1	952	142	638	254	14	12
PEERLESS INS CO	1	795	173	745	78	22	11
PREFERRED MUT INS CO	1	1,714	227	2,500	397	64	13
PROGRESSIVE ADVANCED INS CO	1,6	997	123	890	293	60	32
PROGRESSIVE CAS INS CO	1,6	999	162	960	293	63	35
QBE INS CORP	1	365	239	497	118	9	10
STATE FARM FIRE & CAS CO	1,3,6	932	149	1,189	221	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	840	149	1,070	202	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,171	124	1,291	290	17	81
UNITED SERVICES AUTO ASSOC	1,5,6	481	59	421	103	13	12
USAA CASUALTY INS CO	1,5,6	357	130	546	83	10	7

**TERRITORY 13 - ALBANY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		945	240	1,738
ADIRONDACK INS EXCH	1	504	40	350	66	12	12
ALLSTATE PROP & CAS INS CO	1,6	347	72	386	63	4	9
AMICA MUT INS CO	1,6	360	81	448	74	9	13
CHUBB NATIONAL INS CO	1,2	563	71	420	129	See Note 2	35
COUNTRY-WIDE INS CO	1	397	239	497	128	10	10
ELECTRIC INS CO	6	492	148	573	89	12	19
ERIE INS CO	1,6	334	138	507	102	14	16
ESURANCE INS CO	1,6	874	52	434	12	16	50
EVEREADY INS CO		994	176	695	259	27	22
GEICO GEN INS CO	1,6	211	33	292	35	4	27
GEICO IND CO	1,6	577	84	607	104	28	38
GOVERNMENT EMPLOYEES INS CO	1,6	211	33	292	35	4	27
HARTFORD CASUALTY INS CO	1,6	629	102	427	112	11	32
IDS PROP CAS INS CO		352	40	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	718	125	1,020	35	See Note 2	37
METROPOLITAN CAS INS CO	1,6	593	85	582	72	23	16
METROPOLITAN GRP PROP & CAS INS CO	1,6	686	146	612	62	26	10
NATIONWIDE INS CO OF AMER	1,6	460	74	416	81	11	31
NEW SOUTH INS CO	1	812	161	730	150	25	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	394	89	402	113	19	12
OLD DOMINION INS CO	1	548	114	330	160	8	12
PEERLESS INS CO	1	461	169	413	57	12	11
PREFERRED MUT INS CO	1,4	554	159	742	103	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	327	53	237	86	14	32
PROGRESSIVE CAS INS CO	1,6	326	92	293	83	15	35
QBE INS CORP	1	397	239	497	128	10	10
STATE FARM FIRE & CAS CO	1,3,6	524	103	610	134	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	473	103	549	124	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	407	77	325	96	4	27
UNITED SERVICES AUTO ASSOC	1,5,6	392	55	337	83	10	12
USAA CASUALTY INS CO	1,5,6	295	120	436	69	7	7

**TERRITORY 13 - ALBANY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		945	240	1,738
ADIRONDACK INS EXCH	1	510	36	370	64	10	12
ALLSTATE PROP & CAS INS CO	1,6	347	72	386	63	4	9
AMICA MUT INS CO	1,6	360	72	448	75	9	13
CHUBB NATIONAL INS CO	1,2	563	71	420	129	See Note 2	35
COUNTRY-WIDE INS CO	1	397	239	497	128	10	10
ELECTRIC INS CO	6	503	135	588	90	13	19
ERIE INS CO	1,6	334	138	507	102	14	16
ESURANCE INS CO	1,6	834	48	434	12	16	42
EVEREADY INS CO		994	176	695	259	27	22
GEICO GEN INS CO	1,6	212	34	292	35	4	27
GEICO IND CO	1,6	549	84	577	101	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	212	34	292	35	4	27
HARTFORD CASUALTY INS CO	1,6	610	99	417	94	10	32
IDS PROP CAS INS CO		352	40	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	718	125	1,020	35	See Note 2	37
METROPOLITAN CAS INS CO	1,6	593	85	582	72	23	16
METROPOLITAN GRP PROP & CAS INS CO	1,6	686	146	612	62	26	10
NATIONWIDE INS CO OF AMER	1,6	476	70	416	81	11	31
NEW SOUTH INS CO	1	777	143	710	144	23	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	394	89	402	113	19	12
OLD DOMINION INS CO	1	590	104	310	160	8	12
PEERLESS INS CO	1	461	154	413	57	12	11
PREFERRED MUT INS CO	1,4	554	159	742	103	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	345	54	261	93	15	32
PROGRESSIVE CAS INS CO	1,6	345	93	317	91	16	35
QBE INS CORP	1	397	239	497	128	10	10
STATE FARM FIRE & CAS CO	1,3,6	524	103	610	134	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	473	103	549	124	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	422	73	331	96	3	30
UNITED SERVICES AUTO ASSOC	1,5,6	392	55	337	83	10	12
USAA CASUALTY INS CO	1,5,6	295	120	436	69	7	7

**TERRITORY 13 - ALBANY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		853	240	1,651
ADIRONDACK INS EXCH	1	612	30	358	90	18	12
ALLSTATE PROP & CAS INS CO	1,6	369	52	344	69	2	9
AMICA MUT INS CO	1,6	335	53	410	71	7	13
CHUBB NATIONAL INS CO	1,2	491	60	352	108	See Note 2	35
COUNTRY-WIDE INS CO	1	365	239	497	118	9	10
ELECTRIC INS CO	6	405	90	460	78	9	13
ERIE INS CO	1,6	344	140	520	102	14	16
ESURANCE INS CO	1,6	910	44	468	32	22	38
EVEREADY INS CO		876	176	660	234	22	22
GEICO GEN INS CO	1,6	186	27	250	31	3	27
GEICO IND CO	1,6	593	80	607	107	29	38
GOVERNMENT EMPLOYEES INS CO	1,6	186	27	250	31	3	27
HARTFORD CASUALTY INS CO	1,6	509	61	364	69	12	32
IDS PROP CAS INS CO		352	38	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	585	106	810	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	499	81	475	63	19	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	536	110	472	50	24	6
NATIONWIDE INS CO OF AMER	1,6	480	64	440	85	12	31
NEW SOUTH INS CO	1	919	113	757	183	35	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	375	67	398	113	19	12
OLD DOMINION INS CO	1	606	76	292	166	10	12
PEERLESS INS CO	1	466	121	417	57	12	11
PREFERRED MUT INS CO	1,4	466	98	611	92	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	338	40	249	91	16	32
PROGRESSIVE CAS INS CO	1,6	336	79	304	88	17	35
QBE INS CORP	1	365	239	497	118	9	10
STATE FARM FIRE & CAS CO	1,3,6	485	79	563	127	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	438	79	507	118	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	553	61	397	117	7	44
UNITED SERVICES AUTO ASSOC	1,5,6	315	41	267	68	8	12
USAA CASUALTY INS CO	1,5,6	242	80	344	58	6	7

**TERRITORY 13 - ALBANY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		853	240	1,651
ADIRONDACK INS EXCH	1	558	20	362	80	16	12
ALLSTATE PROP & CAS INS CO	1,6	369	52	344	69	2	9
AMICA MUT INS CO	1,6	335	53	410	71	7	13
CHUBB NATIONAL INS CO	1,2	491	60	352	108	See Note 2	35
COUNTRY-WIDE INS CO	1	365	239	497	118	9	10
ELECTRIC INS CO	6	405	90	460	78	9	13
ERIE INS CO	1,6	344	140	520	102	14	16
ESURANCE INS CO	1,6	848	26	410	32	22	30
EVEREADY INS CO		876	176	660	234	22	22
GEICO GEN INS CO	1,6	186	27	250	31	3	27
GEICO IND CO	1,6	577	80	589	104	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	186	27	250	31	3	27
HARTFORD CASUALTY INS CO	1,6	540	54	399	75	12	32
IDS PROP CAS INS CO		352	38	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	585	106	810	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	499	81	475	63	19	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	536	110	472	50	24	6
NATIONWIDE INS CO OF AMER	1,6	433	55	393	78	11	31
NEW SOUTH INS CO	1	809	85	659	169	31	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	375	67	398	113	19	12
OLD DOMINION INS CO	1	576	70	278	166	8	12
PEERLESS INS CO	1	466	121	417	57	12	11
PREFERRED MUT INS CO	1,4	466	98	611	92	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	318	34	219	86	16	32
PROGRESSIVE CAS INS CO	1,6	315	74	274	82	16	35
QBE INS CORP	1	365	239	497	118	9	10
STATE FARM FIRE & CAS CO	1,3,6	485	79	563	127	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	438	79	507	118	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	554	52	430	122	7	39
UNITED SERVICES AUTO ASSOC	1,5,6	315	41	267	68	8	12
USAA CASUALTY INS CO	1,5,6	242	80	344	58	6	7

**TERRITORY 15 - UTICA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,804	361	3,549
ADIRONDACK INS EXCH	1	1,846	252	2,272	298	54	50
ALLSTATE PROP & CAS INS CO	1,6	719	190	1,380	107	4	12
AMICA MUT INS CO	1,6	1,011	109	1,297	247	30	13
CHUBB NATIONAL INS CO	1,2	1,051	90	1,059	269	See Note 2	35
COUNTRY-WIDE INS CO	1	609	173	1,019	173	18	10
ELECTRIC INS CO	6	1,461	416	1,775	202	40	49
ERIE INS CO	1,6	1,143	414	1,496	171	37	16
ESURANCE INS CO	1,6	1,900	222	1,646	146	50	68
EVEREADY INS CO		2,184	196	1,283	462	51	22
GEICO GEN INS CO	1,6	761	94	1,322	123	17	27
GEICO IND CO	1,6	1,129	120	1,310	183	49	38
GOVERNMENT EMPLOYEES INS CO	1,6	761	94	1,322	123	17	27
HARTFORD CASUALTY INS CO	1,6	924	189	1,310	190	22	32
IDS PROP CAS INS CO		1,338	122	1,324	181	15	13
LIBERTY MUT FIRE INS CO	1,2,6	1,826	309	2,560	79	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,630	202	1,606	166	59	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,790	292	1,812	124	60	20
NATIONWIDE INS CO OF AMER	1,6	1,061	244	1,392	214	26	31
NEW SOUTH INS CO	1	1,399	299	2,311	270	54	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	582	130	731	158	29	15
OLD DOMINION INS CO	1	1,166	302	874	366	18	12
PEERLESS INS CO	1	1,389	265	1,579	108	45	11
PREFERRED MUT INS CO	1	1,952	532	2,822	439	70	13
PROGRESSIVE ADVANCED INS CO	1,6	1,366	229	1,197	434	79	32
PROGRESSIVE CAS INS CO	1,6	1,399	267	1,268	439	82	35
QBE INS CORP	1	609	173	1,019	173	18	10
STATE FARM FIRE & CAS CO	1,3,6	1,357	241	1,530	269	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,223	241	1,377	245	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,116	203	1,372	296	19	68
UNITED SERVICES AUTO ASSOC	1,5,6	827	111	807	170	23	12
USAA CASUALTY INS CO	1,5,6	594	272	1,055	131	17	7

**TERRITORY 15 - UTICA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,201	361	2,423
ADIRONDACK INS EXCH	1	1,772	186	1,464	274	52	52
ALLSTATE PROP & CAS INS CO	1,6	707	144	1,010	95	4	12
AMICA MUT INS CO	1,6	734	68	920	181	21	13
CHUBB NATIONAL INS CO	1,2	947	79	934	237	See Note 2	35
COUNTRY-WIDE INS CO	1	298	173	452	98	9	10
ELECTRIC INS CO	6	934	237	1,115	139	25	31
ERIE INS CO	1,6	553	267	708	116	18	16
ESURANCE INS CO	1,6	1,610	144	1,038	104	38	74
EVEREADY INS CO		1,464	196	866	330	34	22
GEICO GEN INS CO	1,6	630	86	1,014	98	13	27
GEICO IND CO	1,6	1,031	107	950	170	44	38
GOVERNMENT EMPLOYEES INS CO	1,6	630	86	1,014	98	13	27
HARTFORD CASUALTY INS CO	1,6	907	175	1,194	154	21	32
IDS PROP CAS INS CO		684	62	672	102	9	13
LIBERTY MUT FIRE INS CO	1,2,6	1,087	183	1,478	55	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,273	155	1,239	129	42	26
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,176	236	1,178	88	42	16
NATIONWIDE INS CO OF AMER	1,6	912	173	1,065	169	20	31
NEW SOUTH INS CO	1	1,272	216	1,530	225	41	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	506	118	618	138	25	15
OLD DOMINION INS CO	1	1,056	242	620	314	14	12
PEERLESS INS CO	1	877	160	977	78	28	11
PREFERRED MUT INS CO	1	1,546	308	2,214	351	55	13
PROGRESSIVE ADVANCED INS CO	1,6	1,215	170	960	357	71	32
PROGRESSIVE CAS INS CO	1,6	1,236	208	1,027	358	74	35
QBE INS CORP	1	298	173	452	98	9	10
STATE FARM FIRE & CAS CO	1,3,6	1,091	188	1,273	215	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	983	188	1,146	197	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,076	157	1,310	275	16	76
UNITED SERVICES AUTO ASSOC	1,5,6	490	64	465	101	12	12
USAA CASUALTY INS CO	1,5,6	361	145	604	82	9	7

**TERRITORY 15 - UTICA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,098	361	1,923
ADIRONDACK INS EXCH	1	574	64	344	74	10	18
ALLSTATE PROP & CAS INS CO	1,6	435	88	412	69	2	9
AMICA MUT INS CO	1,6	387	73	448	79	9	13
CHUBB NATIONAL INS CO	1,2	535	80	453	118	See Note 2	35
COUNTRY-WIDE INS CO	1	325	173	452	105	9	10
ELECTRIC INS CO	6	582	225	670	95	15	18
ERIE INS CO	1,6	364	171	454	99	11	16
ESURANCE INS CO	1,6	958	92	422	14	16	50
EVEREADY INS CO		1,392	196	713	316	33	22
GEICO GEN INS CO	1,6	261	36	399	40	5	27
GEICO IND CO	1,6	674	96	655	120	29	38
GOVERNMENT EMPLOYEES INS CO	1,6	261	36	399	40	5	27
HARTFORD CASUALTY INS CO	1,6	629	126	489	112	11	32
IDS PROP CAS INS CO		429	44	418	69	4	13
LIBERTY MUT FIRE INS CO	1,2,6	866	177	1,156	38	See Note 2	37
METROPOLITAN CAS INS CO	1,6	661	89	607	74	21	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	766	168	746	62	26	10
NATIONWIDE INS CO OF AMER	1,6	479	139	482	89	9	31
NEW SOUTH INS CO	1	852	194	866	155	23	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	407	101	388	105	17	15
OLD DOMINION INS CO	1	608	194	320	198	8	12
PEERLESS INS CO	1	508	154	539	57	14	11
PREFERRED MUT INS CO	1,4	504	215	659	95	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	391	73	256	102	17	32
PROGRESSIVE CAS INS CO	1,6	397	112	310	99	18	35
QBE INS CORP	1	325	173	452	105	9	10
STATE FARM FIRE & CAS CO	1,3,6	614	130	653	131	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	554	130	588	121	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	372	98	329	91	4	25
UNITED SERVICES AUTO ASSOC	1,5,6	398	61	372	82	10	12
USAA CASUALTY INS CO	1,5,6	298	134	481	68	7	7

**TERRITORY 15 - UTICA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,098	361	1,923
ADIRONDACK INS EXCH	1	576	56	362	74	12	18
ALLSTATE PROP & CAS INS CO	1,6	435	88	412	69	2	9
AMICA MUT INS CO	1,6	387	66	448	78	9	13
CHUBB NATIONAL INS CO	1,2	535	80	453	118	See Note 2	35
COUNTRY-WIDE INS CO	1	325	173	452	105	9	10
ELECTRIC INS CO	6	595	205	689	97	15	19
ERIE INS CO	1,6	364	171	454	99	11	16
ESURANCE INS CO	1,6	908	84	422	14	16	42
EVEREADY INS CO		1,392	196	713	316	33	22
GEICO GEN INS CO	1,6	262	37	399	40	5	27
GEICO IND CO	1,6	641	96	622	115	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	262	37	399	40	5	27
HARTFORD CASUALTY INS CO	1,6	610	122	478	94	10	32
IDS PROP CAS INS CO		429	44	418	69	4	13
LIBERTY MUT FIRE INS CO	1,2,6	866	177	1,156	38	See Note 2	37
METROPOLITAN CAS INS CO	1,6	661	89	607	74	21	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	766	168	746	62	26	10
NATIONWIDE INS CO OF AMER	1,6	506	128	482	89	9	31
NEW SOUTH INS CO	1	818	171	842	148	21	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	407	101	388	105	17	15
OLD DOMINION INS CO	1	662	174	302	198	8	12
PEERLESS INS CO	1	508	140	539	57	14	11
PREFERRED MUT INS CO	1,4	504	215	659	95	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	413	75	281	112	19	32
PROGRESSIVE CAS INS CO	1,6	421	114	336	109	19	35
QBE INS CORP	1	325	173	452	105	9	10
STATE FARM FIRE & CAS CO	1,3,6	614	130	653	131	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	554	130	588	121	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	384	93	336	91	4	28
UNITED SERVICES AUTO ASSOC	1,5,6	398	61	372	82	10	12
USAA CASUALTY INS CO	1,5,6	298	134	481	68	7	7

**TERRITORY 15 - UTICA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		989	361	1,827
ADIRONDACK INS EXCH	1	696	50	352	104	18	18
ALLSTATE PROP & CAS INS CO	1,6	451	64	368	81	4	9
AMICA MUT INS CO	1,6	360	50	410	73	10	13
CHUBB NATIONAL INS CO	1,2	468	67	377	100	See Note 2	35
COUNTRY-WIDE INS CO	1	298	173	452	98	9	10
ELECTRIC INS CO	6	477	136	538	82	12	14
ERIE INS CO	1,6	370	173	465	100	12	16
ESURANCE INS CO	1,6	986	78	456	40	20	38
EVEREADY INS CO		1,225	196	677	287	28	22
GEICO GEN INS CO	1,6	228	29	341	36	4	27
GEICO IND CO	1,6	693	93	655	123	30	38
GOVERNMENT EMPLOYEES INS CO	1,6	228	29	341	36	4	27
HARTFORD CASUALTY INS CO	1,6	509	75	417	69	12	32
IDS PROP CAS INS CO		429	42	418	69	4	13
LIBERTY MUT FIRE INS CO	1,2,6	702	149	916	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	554	81	498	61	16	8
METROPOLITAN GRP PROP & CAS INS CO	1,6	598	128	572	52	24	8
NATIONWIDE INS CO OF AMER	1,6	500	113	510	93	9	31
NEW SOUTH INS CO	1	946	133	898	190	32	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	386	77	384	104	17	15
OLD DOMINION INS CO	1	682	126	284	202	8	12
PEERLESS INS CO	1	512	110	546	57	15	11
PREFERRED MUT INS CO	1,4	426	131	542	85	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	402	55	268	109	19	32
PROGRESSIVE CAS INS CO	1,6	408	94	323	106	20	35
QBE INS CORP	1	298	173	452	98	9	10
STATE FARM FIRE & CAS CO	1,3,6	564	100	603	125	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	509	100	543	116	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	504	77	402	111	6	41
UNITED SERVICES AUTO ASSOC	1,5,6	321	44	293	67	8	12
USAA CASUALTY INS CO	1,5,6	245	89	378	57	6	7

**TERRITORY 15 - UTICA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		989	361	1,827
ADIRONDACK INS EXCH	1	640	32	356	90	14	16
ALLSTATE PROP & CAS INS CO	1,6	451	64	368	81	4	9
AMICA MUT INS CO	1,6	360	50	410	73	10	13
CHUBB NATIONAL INS CO	1,2	468	67	377	100	See Note 2	35
COUNTRY-WIDE INS CO	1	298	173	452	98	9	10
ELECTRIC INS CO	6	477	136	538	82	12	14
ERIE INS CO	1,6	370	173	465	100	12	16
ESURANCE INS CO	1,6	914	44	398	38	20	30
EVEREADY INS CO		1,225	196	677	287	28	22
GEICO GEN INS CO	1,6	228	29	341	36	4	27
GEICO IND CO	1,6	674	91	635	120	29	38
GOVERNMENT EMPLOYEES INS CO	1,6	228	29	341	36	4	27
HARTFORD CASUALTY INS CO	1,6	540	67	456	75	12	32
IDS PROP CAS INS CO		429	42	418	69	4	13
LIBERTY MUT FIRE INS CO	1,2,6	702	149	916	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	554	81	498	61	16	8
METROPOLITAN GRP PROP & CAS INS CO	1,6	598	128	572	52	24	8
NATIONWIDE INS CO OF AMER	1,6	450	92	454	85	8	31
NEW SOUTH INS CO	1	830	97	780	175	28	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	386	77	384	104	17	15
OLD DOMINION INS CO	1	644	114	272	204	8	12
PEERLESS INS CO	1	512	110	546	57	15	11
PREFERRED MUT INS CO	1,4	426	131	542	85	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	378	47	236	102	18	32
PROGRESSIVE CAS INS CO	1,6	381	87	290	100	19	35
QBE INS CORP	1	298	173	452	98	9	10
STATE FARM FIRE & CAS CO	1,3,6	564	100	603	125	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	509	100	543	116	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	507	66	437	116	7	37
UNITED SERVICES AUTO ASSOC	1,5,6	321	44	293	67	8	12
USAA CASUALTY INS CO	1,5,6	245	89	378	57	6	7

**TERRITORY 27 - ELMIRA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,507	347	2,803
ADIRONDACK INS EXCH	1	1,430	190	1,844	260	36	38
ALLSTATE PROP & CAS INS CO	1,6	403	234	926	55	4	12
AMICA MUT INS CO	1,6	906	142	952	242	23	13
CHUBB NATIONAL INS CO	1,2	1,018	92	1,033	262	See Note 2	35
COUNTRY-WIDE INS CO	1	495	173	824	146	13	10
ELECTRIC INS CO	6	1,055	340	1,237	173	25	49
ERIE INS CO	1,6	950	506	1,370	162	32	16
ESURANCE INS CO	1,6	1,290	134	1,152	84	34	68
EVEREADY INS CO		1,824	249	1,339	465	34	22
GEICO GEN INS CO	1,6	594	105	925	100	11	27
GEICO IND CO	1,6	896	126	1,152	146	34	38
GOVERNMENT EMPLOYEES INS CO	1,6	594	105	925	100	11	27
HARTFORD CASUALTY INS CO	1,6	909	233	1,144	219	15	32
IDS PROP CAS INS CO		898	110	976	123	11	13
LIBERTY MUT FIRE INS CO	1,2,6	1,187	298	1,959	54	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,407	256	1,241	166	44	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,118	250	1,090	80	40	24
NATIONWIDE INS CO OF AMER	1,6	794	213	1,057	139	23	31
NEW SOUTH INS CO	1	842	251	1,385	193	31	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	445	114	538	118	22	11
OLD DOMINION INS CO	1	726	186	616	208	12	12
PEERLESS INS CO	1	1,015	274	874	94	26	11
PREFERRED MUT INS CO	1	1,578	298	2,164	382	50	13
PROGRESSIVE ADVANCED INS CO	1,6	912	151	787	285	51	32
PROGRESSIVE CAS INS CO	1,6	907	190	851	284	53	35
QBE INS CORP	1	495	173	824	146	13	10
STATE FARM FIRE & CAS CO	1,3,6	1,175	246	1,307	249	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,059	246	1,176	227	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	918	121	1,063	279	11	73
UNITED SERVICES AUTO ASSOC	1,5,6	718	131	586	147	19	12
USAA CASUALTY INS CO	1,5,6	515	323	765	114	14	7

**TERRITORY 27 - ELMIRA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,005	347	1,914
ADIRONDACK INS EXCH	1	1,382	140	1,188	236	34	42
ALLSTATE PROP & CAS INS CO	1,6	387	170	682	51	4	12
AMICA MUT INS CO	1,6	661	88	678	177	16	13
CHUBB NATIONAL INS CO	1,2	916	80	912	233	See Note 2	35
COUNTRY-WIDE INS CO	1	243	173	366	85	7	10
ELECTRIC INS CO	6	682	194	777	120	16	30
ERIE INS CO	1,6	463	326	648	112	13	16
ESURANCE INS CO	1,6	1,116	86	728	60	22	74
EVEREADY INS CO		1,229	249	903	332	23	22
GEICO GEN INS CO	1,6	503	95	711	81	8	27
GEICO IND CO	1,6	819	112	835	136	31	38
GOVERNMENT EMPLOYEES INS CO	1,6	503	95	711	81	8	27
HARTFORD CASUALTY INS CO	1,6	884	215	1,043	177	14	32
IDS PROP CAS INS CO		460	56	494	73	4	13
LIBERTY MUT FIRE INS CO	1,2,6	720	177	1,134	40	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,100	190	956	135	35	23
METROPOLITAN GRP PROP & CAS INS CO	1,6	744	204	710	58	28	16
NATIONWIDE INS CO OF AMER	1,6	685	153	813	112	17	31
NEW SOUTH INS CO	1	759	184	924	165	24	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	387	103	457	104	18	11
OLD DOMINION INS CO	1	664	148	440	180	8	12
PEERLESS INS CO	1	648	165	543	68	16	11
PREFERRED MUT INS CO	1	1,253	175	1,699	307	38	13
PROGRESSIVE ADVANCED INS CO	1,6	816	112	631	237	46	32
PROGRESSIVE CAS INS CO	1,6	805	151	692	234	48	35
QBE INS CORP	1	243	173	366	85	7	10
STATE FARM FIRE & CAS CO	1,3,6	942	192	1,087	200	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	849	192	979	183	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	891	94	1,016	259	9	80
UNITED SERVICES AUTO ASSOC	1,5,6	428	74	342	89	10	12
USAA CASUALTY INS CO	1,5,6	317	170	441	73	8	7

**TERRITORY 27 - ELMIRA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		917	347	1,520
ADIRONDACK INS EXCH	1	476	48	280	66	8	14
ALLSTATE PROP & CAS INS CO	1,6	259	106	282	43	2	9
AMICA MUT INS CO	1,6	353	94	335	82	7	13
CHUBB NATIONAL INS CO	1,2	521	82	443	117	See Note 2	35
COUNTRY-WIDE INS CO	1	266	173	366	91	6	10
ELECTRIC INS CO	6	430	185	470	84	9	18
ERIE INS CO	1,6	305	209	416	96	10	16
ESURANCE INS CO	1,6	706	54	296	8	10	50
EVEREADY INS CO		1,171	249	745	318	21	22
GEICO GEN INS CO	1,6	211	40	281	34	3	27
GEICO IND CO	1,6	537	101	576	96	20	38
GOVERNMENT EMPLOYEES INS CO	1,6	211	40	281	34	3	27
HARTFORD CASUALTY INS CO	1,6	621	155	427	127	7	32
IDS PROP CAS INS CO		288	40	308	52	4	13
LIBERTY MUT FIRE INS CO	1,2,6	581	171	887	30	See Note 2	37
METROPOLITAN CAS INS CO	1,6	583	106	475	77	14	11
METROPOLITAN GRP PROP & CAS INS CO	1,6	492	146	452	44	14	8
NATIONWIDE INS CO OF AMER	1,6	377	124	376	65	7	31
NEW SOUTH INS CO	1	517	165	532	120	13	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	312	89	287	80	14	11
OLD DOMINION INS CO	1	384	120	230	114	6	12
PEERLESS INS CO	1	384	160	302	50	8	11
PREFERRED MUT INS CO	1,4	418	123	509	87	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	278	48	168	71	11	32
PROGRESSIVE CAS INS CO	1,6	273	88	221	67	12	35
QBE INS CORP	1	266	173	366	91	6	10
STATE FARM FIRE & CAS CO	1,3,6	531	133	558	122	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	479	133	502	113	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	315	60	262	86	2	27
UNITED SERVICES AUTO ASSOC	1,5,6	350	69	275	72	8	12
USAA CASUALTY INS CO	1,5,6	263	157	353	61	6	7

**TERRITORY 27 - ELMIRA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		917	347	1,520
ADIRONDACK INS EXCH	1	480	42	296	64	8	12
ALLSTATE PROP & CAS INS CO	1,6	259	106	282	43	2	9
AMICA MUT INS CO	1,6	353	84	335	82	7	13
CHUBB NATIONAL INS CO	1,2	521	82	443	117	See Note 2	35
COUNTRY-WIDE INS CO	1	266	173	366	91	6	10
ELECTRIC INS CO	6	439	168	481	85	9	19
ERIE INS CO	1,6	305	209	416	96	10	16
ESURANCE INS CO	1,6	672	50	296	10	10	42
EVEREADY INS CO		1,171	249	745	318	21	22
GEICO GEN INS CO	1,6	212	41	281	34	3	27
GEICO IND CO	1,6	511	101	547	95	19	38
GOVERNMENT EMPLOYEES INS CO	1,6	212	41	281	34	3	27
HARTFORD CASUALTY INS CO	1,6	601	150	417	106	7	32
IDS PROP CAS INS CO		288	40	308	52	4	13
LIBERTY MUT FIRE INS CO	1,2,6	581	171	887	30	See Note 2	37
METROPOLITAN CAS INS CO	1,6	583	106	475	77	14	11
METROPOLITAN GRP PROP & CAS INS CO	1,6	492	146	452	44	14	8
NATIONWIDE INS CO OF AMER	1,6	395	114	376	65	7	31
NEW SOUTH INS CO	1	498	147	517	116	12	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	312	89	287	80	14	11
OLD DOMINION INS CO	1	422	108	216	112	6	12
PEERLESS INS CO	1	384	145	302	50	8	11
PREFERRED MUT INS CO	1,4	418	123	509	87	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	293	49	185	77	11	32
PROGRESSIVE CAS INS CO	1,6	288	89	238	73	12	35
QBE INS CORP	1	266	173	366	91	6	10
STATE FARM FIRE & CAS CO	1,3,6	531	133	558	122	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	479	133	502	113	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	325	57	268	88	1	30
UNITED SERVICES AUTO ASSOC	1,5,6	350	69	275	72	8	12
USAA CASUALTY INS CO	1,5,6	263	157	353	61	6	7

**TERRITORY 27 - ELMIRA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		830	347	1,443
ADIRONDACK INS EXCH	1	566	38	286	90	12	14
ALLSTATE PROP & CAS INS CO	1,6	269	78	254	43	2	9
AMICA MUT INS CO	1,6	328	62	308	75	6	13
CHUBB NATIONAL INS CO	1,2	458	68	368	99	See Note 2	35
COUNTRY-WIDE INS CO	1	243	173	366	85	7	10
ELECTRIC INS CO	6	355	110	378	73	9	14
ERIE INS CO	1,6	313	212	427	96	10	16
ESURANCE INS CO	1,6	718	46	318	24	12	38
EVEREADY INS CO		1,029	249	708	288	19	22
GEICO GEN INS CO	1,6	186	36	241	30	3	27
GEICO IND CO	1,6	552	96	576	100	21	38
GOVERNMENT EMPLOYEES INS CO	1,6	186	36	241	30	3	27
HARTFORD CASUALTY INS CO	1,6	488	93	364	78	8	32
IDS PROP CAS INS CO		288	38	308	52	4	13
LIBERTY MUT FIRE INS CO	1,2,6	477	144	705	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	489	98	389	67	16	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	386	110	350	38	14	8
NATIONWIDE INS CO OF AMER	1,6	391	101	397	67	8	31
NEW SOUTH INS CO	1	578	116	551	142	18	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	296	67	284	80	14	11
OLD DOMINION INS CO	1	434	80	204	116	4	12
PEERLESS INS CO	1	386	115	306	52	8	11
PREFERRED MUT INS CO	1,4	356	77	419	78	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	286	36	176	75	12	32
PROGRESSIVE CAS INS CO	1,6	280	76	229	72	13	35
QBE INS CORP	1	243	173	366	85	7	10
STATE FARM FIRE & CAS CO	1,3,6	489	102	515	117	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	442	102	464	108	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	423	47	318	105	2	44
UNITED SERVICES AUTO ASSOC	1,5,6	284	50	218	59	7	12
USAA CASUALTY INS CO	1,5,6	218	103	279	52	5	7

**TERRITORY 27 - ELMIRA**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		830	347	1,443
ADIRONDACK INS EXCH	1	520	24	290	80	12	12
ALLSTATE PROP & CAS INS CO	1,6	269	78	254	43	2	9
AMICA MUT INS CO	1,6	328	62	308	75	6	13
CHUBB NATIONAL INS CO	1,2	458	68	368	99	See Note 2	35
COUNTRY-WIDE INS CO	1	243	173	366	85	7	10
ELECTRIC INS CO	6	355	110	378	73	9	14
ERIE INS CO	1,6	313	212	427	96	10	16
ESURANCE INS CO	1,6	672	26	280	24	12	30
EVEREADY INS CO		1,029	249	708	288	19	22
GEICO GEN INS CO	1,6	186	36	241	30	3	27
GEICO IND CO	1,6	537	96	559	98	20	38
GOVERNMENT EMPLOYEES INS CO	1,6	186	36	241	30	3	27
HARTFORD CASUALTY INS CO	1,6	516	82	399	84	9	32
IDS PROP CAS INS CO		288	38	308	52	4	13
LIBERTY MUT FIRE INS CO	1,2,6	477	144	705	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	489	98	389	67	16	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	386	110	350	38	14	8
NATIONWIDE INS CO OF AMER	1,6	356	83	355	62	7	31
NEW SOUTH INS CO	1	513	87	481	133	17	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	296	67	284	80	14	11
OLD DOMINION INS CO	1	410	72	194	116	4	12
PEERLESS INS CO	1	386	115	306	52	8	11
PREFERRED MUT INS CO	1,4	356	77	419	78	See Note 4	113
PROGRESSIVE ADVANCED INS CO	1,6	270	31	155	71	12	32
PROGRESSIVE CAS INS CO	1,6	263	71	208	67	13	35
QBE INS CORP	1	243	173	366	85	7	10
STATE FARM FIRE & CAS CO	1,3,6	489	102	515	117	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	442	102	464	108	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	423	41	344	111	3	39
UNITED SERVICES AUTO ASSOC	1,5,6	284	50	218	59	7	12
USAA CASUALTY INS CO	1,5,6	218	103	279	52	5	7

**TERRITORY 28 - BINGHAMTON**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,152	294	2,880
ADIRONDACK INS EXCH	1	1,360	198	1,812	240	34	34
ALLSTATE PROP & CAS INS CO	1,6	507	200	1,090	85	6	12
AMICA MUT INS CO	1,6	862	118	1,191	200	26	13
CHUBB NATIONAL INS CO	1,2	1,022	92	1,022	259	See Note 2	35
COUNTRY-WIDE INS CO	1	521	138	734	148	14	10
ELECTRIC INS CO	6	930	281	1,355	145	22	49
ERIE INS CO	1,6	946	402	1,305	156	29	16
ESURANCE INS CO	1,6	1,438	134	1,430	96	38	68
EVEREADY INS CO		1,328	193	1,161	306	31	22
GEICO GEN INS CO	1,6	572	130	1,074	99	12	27
GEICO IND CO	1,6	871	150	1,324	151	39	38
GOVERNMENT EMPLOYEES INS CO	1,6	572	130	1,074	99	12	27
HARTFORD CASUALTY INS CO	1,6	909	233	2,250	219	15	32
IDS PROP CAS INS CO		958	118	1,050	134	11	13
LIBERTY MUT FIRE INS CO	1,2,6	1,268	232	1,857	59	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,177	168	1,274	124	44	31
METROPOLITAN GRP PROP & CAS INS CO	1,6	936	188	1,222	64	36	24
NATIONWIDE INS CO OF AMER	1,6	855	176	1,138	159	24	31
NEW SOUTH INS CO	1	1,139	248	1,677	232	41	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	442	107	618	135	20	11
OLD DOMINION INS CO	1	832	188	762	244	14	12
PEERLESS INS CO	1	917	274	1,127	80	27	11
PREFERRED MUT INS CO	1	1,483	329	2,240	361	47	13
PROGRESSIVE ADVANCED INS CO	1,6	1,001	170	964	313	58	32
PROGRESSIVE CAS INS CO	1,6	1,003	208	1,031	313	61	35
QBE INS CORP	1	521	138	734	148	14	10
STATE FARM FIRE & CAS CO	1,3,6	1,004	285	1,458	214	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	905	285	1,313	196	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,036	160	989	248	16	73
UNITED SERVICES AUTO ASSOC	1,5,6	666	110	593	131	18	12
USAA CASUALTY INS CO	1,5,6	480	267	774	103	13	7

**TERRITORY 28 - BINGHAMTON**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		770	294	1,967
ADIRONDACK INS EXCH	1	1,308	146	1,166	220	32	38
ALLSTATE PROP & CAS INS CO	1,6	493	152	802	73	4	12
AMICA MUT INS CO	1,6	630	73	845	148	18	13
CHUBB NATIONAL INS CO	1,2	921	80	904	231	See Note 2	35
COUNTRY-WIDE INS CO	1	258	138	326	86	6	10
ELECTRIC INS CO	6	602	161	852	103	14	30
ERIE INS CO	1,6	460	259	618	110	12	16
ESURANCE INS CO	1,6	1,230	88	902	70	28	74
EVEREADY INS CO		902	193	784	229	21	22
GEICO GEN INS CO	1,6	477	117	825	80	9	27
GEICO IND CO	1,6	797	133	960	140	35	38
GOVERNMENT EMPLOYEES INS CO	1,6	477	117	825	80	9	27
HARTFORD CASUALTY INS CO	1,6	884	215	2,051	177	14	32
IDS PROP CAS INS CO		489	60	532	78	6	13
LIBERTY MUT FIRE INS CO	1,2,6	766	139	1,075	44	See Note 2	37
METROPOLITAN CAS INS CO	1,6	924	129	984	105	37	25
METROPOLITAN GRP PROP & CAS INS CO	1,6	624	152	798	50	22	18
NATIONWIDE INS CO OF AMER	1,6	729	128	874	127	18	31
NEW SOUTH INS CO	1	1,038	182	1,115	196	32	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	384	96	523	120	16	11
OLD DOMINION INS CO	1	754	150	542	210	10	12
PEERLESS INS CO	1	586	165	699	61	17	11
PREFERRED MUT INS CO	1	1,179	192	1,758	291	37	13
PROGRESSIVE ADVANCED INS CO	1,6	895	126	773	259	53	32
PROGRESSIVE CAS INS CO	1,6	888	165	837	257	56	35
QBE INS CORP	1	258	138	326	86	6	10
STATE FARM FIRE & CAS CO	1,3,6	806	222	1,214	173	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	727	222	1,092	158	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,010	125	945	231	14	81
UNITED SERVICES AUTO ASSOC	1,5,6	399	64	335	80	10	12
USAA CASUALTY INS CO	1,5,6	297	143	447	67	7	7

**TERRITORY 28 - BINGHAMTON**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		704	294	1,561
ADIRONDACK INS EXCH	1	458	52	276	60	8	12
ALLSTATE PROP & CAS INS CO	1,6	319	96	330	59	2	9
AMICA MUT INS CO	1,6	339	79	412	67	7	13
CHUBB NATIONAL INS CO	1,2	524	82	441	116	See Note 2	35
COUNTRY-WIDE INS CO	1	280	138	326	93	8	10
ELECTRIC INS CO	6	383	153	513	73	8	19
ERIE INS CO	1,6	302	165	397	95	9	16
ESURANCE INS CO	1,6	764	56	366	10	12	50
EVEREADY INS CO		860	193	646	220	19	22
GEICO GEN INS CO	1,6	199	49	325	33	3	27
GEICO IND CO	1,6	522	120	662	101	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	199	49	325	33	3	27
HARTFORD CASUALTY INS CO	1,6	621	155	839	127	7	32
IDS PROP CAS INS CO		310	42	330	54	4	13
LIBERTY MUT FIRE INS CO	1,2,6	616	134	842	32	See Note 2	37
METROPOLITAN CAS INS CO	1,6	505	77	486	60	14	9
METROPOLITAN GRP PROP & CAS INS CO	1,6	414	112	508	36	16	8
NATIONWIDE INS CO OF AMER	1,6	394	105	402	71	8	31
NEW SOUTH INS CO	1	703	164	637	138	18	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	309	83	329	91	12	11
OLD DOMINION INS CO	1	438	122	282	134	4	12
PEERLESS INS CO	1	348	160	388	47	8	11
PREFERRED MUT INS CO	1,4	398	135	526	84	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	299	54	206	76	13	32
PROGRESSIVE CAS INS CO	1,6	295	94	260	73	14	35
QBE INS CORP	1	280	138	326	93	8	10
STATE FARM FIRE & CAS CO	1,3,6	455	154	623	107	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	410	154	560	100	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	359	79	243	78	3	27
UNITED SERVICES AUTO ASSOC	1,5,6	328	60	278	65	7	12
USAA CASUALTY INS CO	1,5,6	247	132	357	57	6	7

**TERRITORY 28 - BINGHAMTON**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		704	294	1,561
ADIRONDACK INS EXCH	1	462	44	290	62	8	12
ALLSTATE PROP & CAS INS CO	1,6	319	96	330	59	2	9
AMICA MUT INS CO	1,6	339	70	412	67	7	13
CHUBB NATIONAL INS CO	1,2	524	82	441	116	See Note 2	35
COUNTRY-WIDE INS CO	1	280	138	326	93	8	10
ELECTRIC INS CO	6	391	140	527	74	8	19
ERIE INS CO	1,6	302	165	397	95	9	16
ESURANCE INS CO	1,6	726	52	366	10	12	42
EVEREADY INS CO		860	193	646	220	19	22
GEICO GEN INS CO	1,6	200	50	325	33	3	27
GEICO IND CO	1,6	498	120	629	97	22	38
GOVERNMENT EMPLOYEES INS CO	1,6	200	50	325	33	3	27
HARTFORD CASUALTY INS CO	1,6	601	150	820	106	7	32
IDS PROP CAS INS CO		310	42	330	54	4	13
LIBERTY MUT FIRE INS CO	1,2,6	616	134	842	32	See Note 2	37
METROPOLITAN CAS INS CO	1,6	505	77	486	60	14	9
METROPOLITAN GRP PROP & CAS INS CO	1,6	414	112	508	36	16	8
NATIONWIDE INS CO OF AMER	1,6	412	97	402	71	8	31
NEW SOUTH INS CO	1	675	146	620	132	17	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	309	83	329	91	12	11
OLD DOMINION INS CO	1	478	110	264	132	6	12
PEERLESS INS CO	1	348	145	388	47	8	11
PREFERRED MUT INS CO	1,4	398	135	526	84	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	314	55	226	84	13	32
PROGRESSIVE CAS INS CO	1,6	312	95	280	80	15	35
QBE INS CORP	1	280	138	326	93	8	10
STATE FARM FIRE & CAS CO	1,3,6	455	154	623	107	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	410	154	560	100	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	372	75	248	78	3	30
UNITED SERVICES AUTO ASSOC	1,5,6	328	60	278	65	7	12
USAA CASUALTY INS CO	1,5,6	247	132	357	57	6	7

**TERRITORY 28 - BINGHAMTON**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		635	294	1,483
ADIRONDACK INS EXCH	1	544	40	280	82	10	12
ALLSTATE PROP & CAS INS CO	1,6	331	70	296	61	4	9
AMICA MUT INS CO	1,6	316	53	378	62	8	13
CHUBB NATIONAL INS CO	1,2	460	68	365	97	See Note 2	35
COUNTRY-WIDE INS CO	1	258	138	326	86	6	10
ELECTRIC INS CO	6	318	92	414	66	6	14
ERIE INS CO	1,6	311	168	406	95	9	16
ESURANCE INS CO	1,6	782	48	396	28	14	38
EVEREADY INS CO		760	193	613	202	17	22
GEICO GEN INS CO	1,6	176	39	278	30	3	27
GEICO IND CO	1,6	538	114	662	103	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	176	39	278	30	3	27
HARTFORD CASUALTY INS CO	1,6	488	93	715	78	8	32
IDS PROP CAS INS CO		310	40	330	54	4	13
LIBERTY MUT FIRE INS CO	1,2,6	505	114	669	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	427	71	397	52	14	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	330	84	390	30	12	8
NATIONWIDE INS CO OF AMER	1,6	410	86	425	74	8	31
NEW SOUTH INS CO	1	776	115	660	166	25	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	296	62	325	90	12	11
OLD DOMINION INS CO	1	490	80	250	138	6	12
PEERLESS INS CO	1	352	115	391	47	7	11
PREFERRED MUT INS CO	1,4	339	84	434	75	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	308	41	216	82	14	32
PROGRESSIVE CAS INS CO	1,6	304	80	270	78	15	35
QBE INS CORP	1	258	138	326	86	6	10
STATE FARM FIRE & CAS CO	1,3,6	420	118	575	102	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	379	118	517	95	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	487	62	295	95	4	44
UNITED SERVICES AUTO ASSOC	1,5,6	266	43	221	55	6	12
USAA CASUALTY INS CO	1,5,6	206	88	283	49	4	7

**TERRITORY 28 - BINGHAMTON**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		635	294	1,483
ADIRONDACK INS EXCH	1	498	26	284	74	12	12
ALLSTATE PROP & CAS INS CO	1,6	331	70	296	61	4	9
AMICA MUT INS CO	1,6	316	53	378	62	8	13
CHUBB NATIONAL INS CO	1,2	460	68	365	97	See Note 2	35
COUNTRY-WIDE INS CO	1	258	138	326	86	6	10
ELECTRIC INS CO	6	318	92	414	66	6	14
ERIE INS CO	1,6	311	168	406	95	9	16
ESURANCE INS CO	1,6	728	26	346	26	16	30
EVEREADY INS CO		760	193	613	202	17	22
GEICO GEN INS CO	1,6	176	39	278	30	3	27
GEICO IND CO	1,6	522	114	642	101	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	176	39	278	30	3	27
HARTFORD CASUALTY INS CO	1,6	516	82	784	84	9	32
IDS PROP CAS INS CO		310	40	330	54	4	13
LIBERTY MUT FIRE INS CO	1,2,6	505	114	669	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	427	71	397	52	14	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	330	84	390	30	12	8
NATIONWIDE INS CO OF AMER	1,6	372	72	379	68	7	31
NEW SOUTH INS CO	1	682	86	576	155	22	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	296	62	325	90	12	11
OLD DOMINION INS CO	1	464	74	238	136	4	12
PEERLESS INS CO	1	352	115	391	47	7	11
PREFERRED MUT INS CO	1,4	339	84	434	75	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	291	35	190	77	13	32
PROGRESSIVE CAS INS CO	1,6	285	75	243	74	14	35
QBE INS CORP	1	258	138	326	86	6	10
STATE FARM FIRE & CAS CO	1,3,6	420	118	575	102	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	379	118	517	95	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	485	54	319	99	5	39
UNITED SERVICES AUTO ASSOC	1,5,6	266	43	221	55	6	12
USAA CASUALTY INS CO	1,5,6	206	88	283	49	4	7

**TERRITORY 33 - POUGHKEEPSIE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,676	324	3,132
ADIRONDACK INS EXCH	1	2,182	228	2,672	444	48	64
ALLSTATE PROP & CAS INS CO	1,6	797	234	1,690	121	2	12
AMICA MUT INS CO	1,6	1,058	177	1,590	270	27	13
CHUBB NATIONAL INS CO	1,2	1,596	123	1,618	418	See Note 2	35
COUNTRY-WIDE INS CO	1	805	224	1,165	223	21	10
ELECTRIC INS CO	6	1,423	471	2,162	233	29	48
ERIE INS CO	1,6	1,356	508	1,902	209	42	16
ESURANCE INS CO	1,6	2,108	224	1,988	168	50	68
EVEREADY INS CO		1,751	212	1,530	405	39	22
GEICO GEN INS CO	1,6	852	144	1,332	150	17	27
GEICO IND CO	1,6	1,269	171	1,678	215	52	38
GOVERNMENT EMPLOYEES INS CO	1,6	852	144	1,332	150	17	27
HARTFORD CASUALTY INS CO	1,6	1,326	233	1,310	257	30	32
IDS PROP CAS INS CO		1,546	172	1,456	201	17	13
LIBERTY MUT FIRE INS CO	1,2,6	2,402	342	3,250	94	See Note 2	37
METROPOLITAN CAS INS CO	1,6	2,252	287	1,877	244	66	32
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,762	334	1,646	124	58	22
NATIONWIDE INS CO OF AMER	1,6	1,599	209	1,599	318	43	31
NEW SOUTH INS CO	1	1,488	316	2,039	276	45	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	642	146	857	196	30	15
OLD DOMINION INS CO	1	1,270	306	1,052	418	18	12
PEERLESS INS CO	1	1,687	302	1,741	150	46	11
PREFERRED MUT INS CO	1	2,288	574	3,338	572	61	13
PROGRESSIVE ADVANCED INS CO	1,6	1,613	257	1,436	554	81	32
PROGRESSIVE CAS INS CO	1,6	1,672	295	1,519	565	85	35
QBE INS CORP	1	805	224	1,165	223	21	10
STATE FARM FIRE & CAS CO	1,3,6	1,795	296	1,882	363	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,617	296	1,694	329	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,492	149	1,618	414	18	74
UNITED SERVICES AUTO ASSOC	1,5,6	937	145	858	208	24	12
USAA CASUALTY INS CO	1,5,6	668	364	1,122	157	18	7

**TERRITORY 33 - POUGHKEEPSIE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,117	324	2,139
ADIRONDACK INS EXCH	1	2,104	168	1,720	406	42	70
ALLSTATE PROP & CAS INS CO	1,6	811	176	1,232	105	6	12
AMICA MUT INS CO	1,6	768	108	1,124	196	18	13
CHUBB NATIONAL INS CO	1,2	1,419	104	1,422	369	See Note 2	35
COUNTRY-WIDE INS CO	1	390	224	518	121	10	10
ELECTRIC INS CO	6	911	268	1,356	158	18	30
ERIE INS CO	1,6	653	328	900	134	19	16
ESURANCE INS CO	1,6	1,816	146	1,254	120	36	74
EVEREADY INS CO		1,178	212	1,032	292	26	22
GEICO GEN INS CO	1,6	707	134	1,021	119	13	27
GEICO IND CO	1,6	1,160	152	1,217	199	48	38
GOVERNMENT EMPLOYEES INS CO	1,6	707	134	1,021	119	13	27
HARTFORD CASUALTY INS CO	1,6	1,335	215	1,194	208	28	32
IDS PROP CAS INS CO		790	88	738	112	9	13
LIBERTY MUT FIRE INS CO	1,2,6	1,417	202	1,874	65	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,749	213	1,446	188	53	27
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,160	270	1,072	86	38	14
NATIONWIDE INS CO OF AMER	1,6	1,364	150	1,221	247	32	31
NEW SOUTH INS CO	1	1,414	228	1,352	229	36	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	556	132	725	170	28	15
OLD DOMINION INS CO	1	1,174	244	746	360	14	12
PEERLESS INS CO	1	1,062	182	1,076	104	29	11
PREFERRED MUT INS CO	1	1,809	333	2,619	456	48	13
PROGRESSIVE ADVANCED INS CO	1,6	1,425	191	1,152	453	74	32
PROGRESSIVE CAS INS CO	1,6	1,469	230	1,227	460	77	35
QBE INS CORP	1	390	224	518	121	10	10
STATE FARM FIRE & CAS CO	1,3,6	1,439	231	1,566	288	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,296	231	1,409	262	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,457	115	1,545	383	16	82
UNITED SERVICES AUTO ASSOC	1,5,6	551	81	493	123	14	12
USAA CASUALTY INS CO	1,5,6	404	191	642	96	10	7

**TERRITORY 33 - POUGHKEEPSIE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,020	324	1,697
ADIRONDACK INS EXCH	1	664	58	406	110	12	22
ALLSTATE PROP & CAS INS CO	1,6	489	106	498	73	4	9
AMICA MUT INS CO	1,6	403	117	544	81	9	13
CHUBB NATIONAL INS CO	1,2	734	107	659	174	See Note 2	35
COUNTRY-WIDE INS CO	1	428	224	518	130	11	10
ELECTRIC INS CO	6	567	255	815	107	11	18
ERIE INS CO	1,6	427	210	578	110	13	16
ESURANCE INS CO	1,6	1,086	92	510	16	14	50
EVEREADY INS CO		1,123	212	850	282	25	22
GEICO GEN INS CO	1,6	293	55	402	49	5	27
GEICO IND CO	1,6	757	137	839	139	31	38
GOVERNMENT EMPLOYEES INS CO	1,6	293	55	402	49	5	27
HARTFORD CASUALTY INS CO	1,6	903	155	489	146	15	32
IDS PROP CAS INS CO		494	60	458	76	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,124	195	1,464	41	See Note 2	37
METROPOLITAN CAS INS CO	1,6	889	116	707	102	20	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	748	192	680	62	24	12
NATIONWIDE INS CO OF AMER	1,6	682	122	547	121	13	31
NEW SOUTH INS CO	1	977	204	768	157	20	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	444	113	455	129	19	15
OLD DOMINION INS CO	1	674	196	384	228	8	12
PEERLESS INS CO	1	608	177	594	70	15	11
PREFERRED MUT INS CO	1,4	581	231	777	114	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	455	82	307	126	18	32
PROGRESSIVE CAS INS CO	1,6	469	121	364	125	19	35
QBE INS CORP	1	428	224	518	130	11	10
STATE FARM FIRE & CAS CO	1,3,6	806	160	803	171	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	727	160	723	157	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	490	71	383	119	3	27
UNITED SERVICES AUTO ASSOC	1,5,6	447	76	394	99	11	12
USAA CASUALTY INS CO	1,5,6	330	176	511	80	8	7

**TERRITORY 33 - POUGHKEEPSIE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,020	324	1,697
ADIRONDACK INS EXCH	1	670	52	430	112	12	20
ALLSTATE PROP & CAS INS CO	1,6	489	106	498	73	4	9
AMICA MUT INS CO	1,6	403	103	544	81	9	13
CHUBB NATIONAL INS CO	1,2	734	107	659	174	See Note 2	35
COUNTRY-WIDE INS CO	1	428	224	518	130	11	10
ELECTRIC INS CO	6	579	232	836	108	12	19
ERIE INS CO	1,6	427	210	578	110	13	16
ESURANCE INS CO	1,6	1,018	86	510	18	14	42
EVEREADY INS CO		1,123	212	850	282	25	22
GEICO GEN INS CO	1,6	295	56	402	49	5	27
GEICO IND CO	1,6	720	137	797	133	29	38
GOVERNMENT EMPLOYEES INS CO	1,6	295	56	402	49	5	27
HARTFORD CASUALTY INS CO	1,6	890	150	478	123	14	32
IDS PROP CAS INS CO		494	60	458	76	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,124	195	1,464	41	See Note 2	37
METROPOLITAN CAS INS CO	1,6	889	116	707	102	20	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	748	192	680	62	24	12
NATIONWIDE INS CO OF AMER	1,6	724	112	547	121	13	31
NEW SOUTH INS CO	1	944	180	747	150	19	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	444	113	455	129	19	15
OLD DOMINION INS CO	1	752	176	362	226	6	12
PEERLESS INS CO	1	608	161	594	70	15	11
PREFERRED MUT INS CO	1,4	581	231	777	114	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	483	84	337	139	19	32
PROGRESSIVE CAS INS CO	1,6	498	123	395	138	20	35
QBE INS CORP	1	428	224	518	130	11	10
STATE FARM FIRE & CAS CO	1,3,6	806	160	803	171	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	727	160	723	157	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	510	67	391	119	3	30
UNITED SERVICES AUTO ASSOC	1,5,6	447	76	394	99	11	12
USAA CASUALTY INS CO	1,5,6	330	176	511	80	8	7

**TERRITORY 33 - POUGHKEEPSIE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		920	324	1,613
ADIRONDACK INS EXCH	1	808	44	416	152	16	22
ALLSTATE PROP & CAS INS CO	1,6	503	78	440	85	2	9
AMICA MUT INS CO	1,6	374	75	497	79	9	13
CHUBB NATIONAL INS CO	1,2	624	84	537	144	See Note 2	35
COUNTRY-WIDE INS CO	1	390	224	518	121	10	10
ELECTRIC INS CO	6	463	152	653	91	10	15
ERIE INS CO	1,6	439	213	592	111	12	16
ESURANCE INS CO	1,6	1,092	78	550	46	20	38
EVEREADY INS CO		989	212	807	255	20	22
GEICO GEN INS CO	1,6	256	44	344	43	4	27
GEICO IND CO	1,6	779	130	839	142	32	38
GOVERNMENT EMPLOYEES INS CO	1,6	256	44	344	43	4	27
HARTFORD CASUALTY INS CO	1,6	709	93	417	91	16	32
IDS PROP CAS INS CO		494	58	458	76	6	13
LIBERTY MUT FIRE INS CO	1,2,6	905	165	1,160	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	735	106	576	84	23	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	584	144	522	54	16	6
NATIONWIDE INS CO OF AMER	1,6	714	99	580	127	14	31
NEW SOUTH INS CO	1	1,028	139	796	193	28	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	421	85	450	128	19	15
OLD DOMINION INS CO	1	768	128	340	234	8	12
PEERLESS INS CO	1	616	127	600	70	14	11
PREFERRED MUT INS CO	1,4	489	141	639	101	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	467	62	322	135	20	32
PROGRESSIVE CAS INS CO	1,6	481	101	379	135	20	35
QBE INS CORP	1	390	224	518	121	10	10
STATE FARM FIRE & CAS CO	1,3,6	743	123	742	162	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	670	123	668	149	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	681	56	470	149	6	45
UNITED SERVICES AUTO ASSOC	1,5,6	359	54	311	80	8	12
USAA CASUALTY INS CO	1,5,6	271	115	401	66	6	7

**TERRITORY 33 - POUGHKEEPSIE**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		920	324	1,613
ADIRONDACK INS EXCH	1	738	28	420	134	14	20
ALLSTATE PROP & CAS INS CO	1,6	503	78	440	85	2	9
AMICA MUT INS CO	1,6	374	75	497	79	9	13
CHUBB NATIONAL INS CO	1,2	624	84	537	144	See Note 2	35
COUNTRY-WIDE INS CO	1	390	224	518	121	10	10
ELECTRIC INS CO	6	463	152	653	91	10	15
ERIE INS CO	1,6	439	213	592	111	12	16
ESURANCE INS CO	1,6	1,002	44	482	44	18	30
EVEREADY INS CO		989	212	807	255	20	22
GEICO GEN INS CO	1,6	256	44	344	43	4	27
GEICO IND CO	1,6	758	130	814	137	31	38
GOVERNMENT EMPLOYEES INS CO	1,6	256	44	344	43	4	27
HARTFORD CASUALTY INS CO	1,6	761	82	456	97	17	32
IDS PROP CAS INS CO		494	58	458	76	6	13
LIBERTY MUT FIRE INS CO	1,2,6	905	165	1,160	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	735	106	576	84	23	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	584	144	522	54	16	6
NATIONWIDE INS CO OF AMER	1,6	636	82	515	115	13	31
NEW SOUTH INS CO	1	895	101	692	178	25	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	421	85	450	128	19	15
OLD DOMINION INS CO	1	722	116	324	234	8	12
PEERLESS INS CO	1	616	127	600	70	14	11
PREFERRED MUT INS CO	1,4	489	141	639	101	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	437	53	283	127	19	32
PROGRESSIVE CAS INS CO	1,6	446	92	339	126	19	35
QBE INS CORP	1	390	224	518	121	10	10
STATE FARM FIRE & CAS CO	1,3,6	743	123	742	162	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	670	123	668	149	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	675	48	511	158	7	40
UNITED SERVICES AUTO ASSOC	1,5,6	359	54	311	80	8	12
USAA CASUALTY INS CO	1,5,6	271	115	401	66	6	7

**TERRITORY 34 - TROY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,315	315	3,307
ADIRONDACK INS EXCH	1	1,728	216	2,396	294	54	42
ALLSTATE PROP & CAS INS CO	1,6	569	222	1,276	93	6	12
AMICA MUT INS CO	1,6	1,011	123	1,333	238	29	13
CHUBB NATIONAL INS CO	1,2	1,214	92	1,134	316	See Note 2	35
COUNTRY-WIDE INS CO	1	606	210	1,105	173	18	10
ELECTRIC INS CO	6	1,277	303	1,482	196	35	48
ERIE INS CO	1,6	1,034	370	1,583	171	39	16
ESURANCE INS CO	1,6	1,810	152	1,740	118	54	68
EVEREADY INS CO		1,443	186	1,387	348	40	22
GEICO GEN INS CO	1,6	611	87	964	104	13	27
GEICO IND CO	1,6	964	105	1,214	157	47	38
GOVERNMENT EMPLOYEES INS CO	1,6	611	87	964	104	13	27
HARTFORD CASUALTY INS CO	1,6	1,225	103	1,713	257	36	32
IDS PROP CAS INS CO		1,088	114	1,154	151	13	13
LIBERTY MUT FIRE INS CO	1,2,6	1,594	208	2,313	77	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,849	276	1,678	228	62	35
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,748	250	1,844	122	64	20
NATIONWIDE INS CO OF AMER	1,6	1,282	170	1,279	238	38	31
NEW SOUTH INS CO	1	1,371	243	1,935	260	57	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	614	128	764	194	32	13
OLD DOMINION INS CO	1	1,076	210	922	298	20	12
PEERLESS INS CO	1	1,756	229	1,202	153	49	11
PREFERRED MUT INS CO	1	2,068	414	3,338	540	72	13
PROGRESSIVE ADVANCED INS CO	1,6	1,119	165	1,111	355	66	32
PROGRESSIVE CAS INS CO	1,6	1,129	204	1,186	357	69	35
QBE INS CORP	1	606	210	1,105	173	18	10
STATE FARM FIRE & CAS CO	1,3,6	1,169	191	1,429	276	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,053	191	1,286	252	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,262	158	1,435	316	21	69
UNITED SERVICES AUTO ASSOC	1,5,6	828	111	789	176	23	12
USAA CASUALTY INS CO	1,5,6	596	271	1,031	135	17	7

**TERRITORY 34 - TROY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		878	315	2,258
ADIRONDACK INS EXCH	1	1,654	160	1,542	268	50	46
ALLSTATE PROP & CAS INS CO	1,6	533	168	936	85	4	12
AMICA MUT INS CO	1,6	733	76	946	175	22	13
CHUBB NATIONAL INS CO	1,2	1,088	80	1,000	279	See Note 2	35
COUNTRY-WIDE INS CO	1	297	210	491	98	9	10
ELECTRIC INS CO	6	820	173	931	133	22	31
ERIE INS CO	1,6	501	239	748	116	18	16
ESURANCE INS CO	1,6	1,540	98	1,098	86	38	74
EVEREADY INS CO		975	186	937	254	27	22
GEICO GEN INS CO	1,6	508	79	741	84	10	27
GEICO IND CO	1,6	881	94	880	146	43	38
GOVERNMENT EMPLOYEES INS CO	1,6	508	79	741	84	10	27
HARTFORD CASUALTY INS CO	1,6	1,174	95	1,562	208	34	32
IDS PROP CAS INS CO		557	58	584	86	6	13
LIBERTY MUT FIRE INS CO	1,2,6	954	124	1,337	54	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,443	206	1,292	181	51	28
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,150	204	1,198	88	44	18
NATIONWIDE INS CO OF AMER	1,6	1,085	124	980	187	29	31
NEW SOUTH INS CO	1	1,226	178	1,284	217	44	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	533	117	647	167	26	13
OLD DOMINION INS CO	1	976	168	656	256	14	12
PEERLESS INS CO	1	1,104	138	745	105	30	11
PREFERRED MUT INS CO	1	1,636	241	2,619	416	56	13
PROGRESSIVE ADVANCED INS CO	1,6	997	123	890	293	60	32
PROGRESSIVE CAS INS CO	1,6	999	162	960	293	63	35
QBE INS CORP	1	297	210	491	98	9	10
STATE FARM FIRE & CAS CO	1,3,6	932	149	1,189	221	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	840	149	1,070	202	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,223	122	1,371	293	19	77
UNITED SERVICES AUTO ASSOC	1,5,6	489	64	454	105	13	12
USAA CASUALTY INS CO	1,5,6	363	144	590	84	10	7

**TERRITORY 34 - TROY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		803	315	1,792
ADIRONDACK INS EXCH	1	540	54	362	76	10	14
ALLSTATE PROP & CAS INS CO	1,6	343	102	382	59	4	9
AMICA MUT INS CO	1,6	387	83	460	77	10	13
CHUBB NATIONAL INS CO	1,2	595	82	481	136	See Note 2	35
COUNTRY-WIDE INS CO	1	324	210	491	105	9	10
ELECTRIC INS CO	6	513	165	560	92	13	18
ERIE INS CO	1,6	330	153	480	100	11	16
ESURANCE INS CO	1,6	924	62	446	12	14	50
EVEREADY INS CO		931	186	769	244	25	22
GEICO GEN INS CO	1,6	211	33	292	35	4	27
GEICO IND CO	1,6	577	84	607	104	28	38
GOVERNMENT EMPLOYEES INS CO	1,6	211	33	292	35	4	27
HARTFORD CASUALTY INS CO	1,6	777	69	639	146	18	32
IDS PROP CAS INS CO		352	40	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	762	120	1,046	37	See Note 2	37
METROPOLITAN CAS INS CO	1,6	749	114	635	101	21	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	742	146	760	60	30	8
NATIONWIDE INS CO OF AMER	1,6	553	102	446	96	12	31
NEW SOUTH INS CO	1	812	161	730	150	25	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	419	100	407	128	19	13
OLD DOMINION INS CO	1	564	136	338	162	8	12
PEERLESS INS CO	1	630	130	413	70	17	11
PREFERRED MUT INS CO	1,4	531	168	777	107	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	327	53	237	86	14	32
PROGRESSIVE CAS INS CO	1,6	326	92	293	83	15	35
QBE INS CORP	1	324	210	491	105	9	10
STATE FARM FIRE & CAS CO	1,3,6	524	103	610	134	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	473	103	549	124	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	423	76	344	97	4	26
UNITED SERVICES AUTO ASSOC	1,5,6	398	60	363	86	10	12
USAA CASUALTY INS CO	1,5,6	299	133	470	71	7	7

**TERRITORY 34 - TROY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		803	315	1,792
ADIRONDACK INS EXCH	1	546	50	386	76	10	14
ALLSTATE PROP & CAS INS CO	1,6	343	102	382	59	4	9
AMICA MUT INS CO	1,6	387	73	460	78	10	13
CHUBB NATIONAL INS CO	1,2	595	82	481	136	See Note 2	35
COUNTRY-WIDE INS CO	1	324	210	491	105	9	10
ELECTRIC INS CO	6	524	150	575	95	13	19
ERIE INS CO	1,6	330	153	480	100	11	16
ESURANCE INS CO	1,6	876	58	446	14	16	42
EVEREADY INS CO		931	186	769	244	25	22
GEICO GEN INS CO	1,6	212	34	292	35	4	27
GEICO IND CO	1,6	551	84	577	101	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	212	34	292	35	4	27
HARTFORD CASUALTY INS CO	1,6	740	66	625	123	16	32
IDS PROP CAS INS CO		352	40	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	762	120	1,046	37	See Note 2	37
METROPOLITAN CAS INS CO	1,6	749	114	635	101	21	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	742	146	760	60	30	8
NATIONWIDE INS CO OF AMER	1,6	582	95	446	96	12	31
NEW SOUTH INS CO	1	777	143	710	144	23	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	419	100	407	128	19	13
OLD DOMINION INS CO	1	614	122	318	160	8	12
PEERLESS INS CO	1	630	119	413	70	17	11
PREFERRED MUT INS CO	1,4	531	168	777	107	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	345	54	261	93	15	32
PROGRESSIVE CAS INS CO	1,6	345	93	317	91	16	35
QBE INS CORP	1	324	210	491	105	9	10
STATE FARM FIRE & CAS CO	1,3,6	524	103	610	134	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	473	103	549	124	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	438	72	351	97	5	28
UNITED SERVICES AUTO ASSOC	1,5,6	398	60	363	86	10	12
USAA CASUALTY INS CO	1,5,6	299	133	470	71	7	7

**TERRITORY 34 - TROY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		724	315	1,703
ADIRONDACK INS EXCH	1	658	42	372	102	20	14
ALLSTATE PROP & CAS INS CO	1,6	361	74	340	69	2	9
AMICA MUT INS CO	1,6	359	55	421	72	9	13
CHUBB NATIONAL INS CO	1,2	515	68	398	114	See Note 2	35
COUNTRY-WIDE INS CO	1	297	210	491	98	9	10
ELECTRIC INS CO	6	420	100	451	81	11	15
ERIE INS CO	1,6	338	156	493	99	13	16
ESURANCE INS CO	1,6	948	54	482	32	20	38
EVEREADY INS CO		824	186	732	224	21	22
GEICO GEN INS CO	1,6	186	27	250	31	3	27
GEICO IND CO	1,6	593	80	607	107	29	38
GOVERNMENT EMPLOYEES INS CO	1,6	186	27	250	31	3	27
HARTFORD CASUALTY INS CO	1,6	641	41	545	91	19	32
IDS PROP CAS INS CO		352	38	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	621	102	830	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	623	104	518	89	17	11
METROPOLITAN GRP PROP & CAS INS CO	1,6	582	110	584	52	22	10
NATIONWIDE INS CO OF AMER	1,6	578	84	472	101	13	31
NEW SOUTH INS CO	1	919	113	757	183	35	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	401	75	403	126	20	13
OLD DOMINION INS CO	1	632	90	300	166	8	12
PEERLESS INS CO	1	637	95	417	71	17	11
PREFERRED MUT INS CO	1,4	448	103	639	95	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	338	40	249	90	16	32
PROGRESSIVE CAS INS CO	1,6	336	79	305	88	17	35
QBE INS CORP	1	297	210	491	98	9	10
STATE FARM FIRE & CAS CO	1,3,6	485	79	563	127	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	438	79	507	118	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	577	60	420	118	7	42
UNITED SERVICES AUTO ASSOC	1,5,6	321	44	287	70	8	12
USAA CASUALTY INS CO	1,5,6	246	89	370	59	6	7

**TERRITORY 34 - TROY**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		724	315	1,703
ADIRONDACK INS EXCH	1	604	28	376	90	14	14
ALLSTATE PROP & CAS INS CO	1,6	361	74	340	69	2	9
AMICA MUT INS CO	1,6	359	55	421	72	9	13
CHUBB NATIONAL INS CO	1,2	515	68	398	114	See Note 2	35
COUNTRY-WIDE INS CO	1	297	210	491	98	9	10
ELECTRIC INS CO	6	420	100	451	81	11	15
ERIE INS CO	1,6	338	156	493	99	13	16
ESURANCE INS CO	1,6	878	30	422	32	18	30
EVEREADY INS CO		824	186	732	224	21	22
GEICO GEN INS CO	1,6	186	27	250	31	3	27
GEICO IND CO	1,6	579	80	589	104	26	38
GOVERNMENT EMPLOYEES INS CO	1,6	186	27	250	31	3	27
HARTFORD CASUALTY INS CO	1,6	682	36	597	97	21	32
IDS PROP CAS INS CO		352	38	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	621	102	830	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	623	104	518	89	17	11
METROPOLITAN GRP PROP & CAS INS CO	1,6	582	110	584	52	22	10
NATIONWIDE INS CO OF AMER	1,6	519	71	420	92	11	31
NEW SOUTH INS CO	1	809	85	659	169	31	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	401	75	403	126	20	13
OLD DOMINION INS CO	1	594	82	286	166	8	12
PEERLESS INS CO	1	637	95	417	71	17	11
PREFERRED MUT INS CO	1,4	448	103	639	95	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	318	34	219	86	15	32
PROGRESSIVE CAS INS CO	1,6	315	74	274	83	16	35
QBE INS CORP	1	297	210	491	98	9	10
STATE FARM FIRE & CAS CO	1,3,6	485	79	563	127	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	438	79	507	118	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	578	51	456	123	7	37
UNITED SERVICES AUTO ASSOC	1,5,6	321	44	287	70	8	12
USAA CASUALTY INS CO	1,5,6	246	89	370	59	6	7

**TERRITORY 38 - SYRACUSE SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,212	280	2,637
ADIRONDACK INS EXCH	1	1,620	202	2,088	268	46	40
ALLSTATE PROP & CAS INS CO	1,6	585	144	1,094	73	4	12
AMICA MUT INS CO	1,6	867	66	936	222	22	13
CHUBB NATIONAL INS CO	1,2	1,120	83	1,148	289	See Note 2	35
COUNTRY-WIDE INS CO	1	547	177	868	162	14	10
ELECTRIC INS CO	6	1,229	299	1,454	174	31	49
ERIE INS CO	1,6	1,119	308	1,498	174	42	16
ESURANCE INS CO	1,6	1,594	120	1,550	106	48	68
EVEREADY INS CO		1,584	192	1,240	361	34	22
GEICO GEN INS CO	1,6	608	107	1,206	104	13	27
GEICO IND CO	1,6	887	133	1,256	155	39	38
GOVERNMENT EMPLOYEES INS CO	1,6	608	107	1,206	104	13	27
HARTFORD CASUALTY INS CO	1,6	885	189	1,310	190	18	32
IDS PROP CAS INS CO		1,177	116	1,240	156	13	13
LIBERTY MUT FIRE INS CO	1,2,6	1,612	220	2,252	64	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,324	188	1,413	123	59	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,208	334	1,482	86	50	24
NATIONWIDE INS CO OF AMER	1,6	1,011	144	1,229	203	31	31
NEW SOUTH INS CO	1	1,062	218	1,679	203	43	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	572	133	721	161	25	15
OLD DOMINION INS CO	1	960	166	824	266	18	12
PEERLESS INS CO	1	1,166	246	1,234	106	33	11
PREFERRED MUT INS CO	1	1,675	359	2,381	375	55	13
PROGRESSIVE ADVANCED INS CO	1,6	1,095	151	1,053	333	71	32
PROGRESSIVE CAS INS CO	1,6	1,101	190	1,122	334	74	35
QBE INS CORP	1	547	177	868	162	14	10
STATE FARM FIRE & CAS CO	1,3,6	1,161	307	1,647	259	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,047	307	1,482	235	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,127	168	1,308	301	17	73
UNITED SERVICES AUTO ASSOC	1,5,6	725	115	653	146	19	12
USAA CASUALTY INS CO	1,5,6	519	283	852	113	14	7

**TERRITORY 38 - SYRACUSE SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		808	280	1,801
ADIRONDACK INS EXCH	1	1,552	148	1,346	246	44	44
ALLSTATE PROP & CAS INS CO	1,6	567	106	810	69	4	12
AMICA MUT INS CO	1,6	633	43	666	165	15	13
CHUBB NATIONAL INS CO	1,2	1,007	73	1,012	254	See Note 2	35
COUNTRY-WIDE INS CO	1	270	177	385	92	6	10
ELECTRIC INS CO	6	789	170	914	120	20	30
ERIE INS CO	1,6	542	199	709	118	20	16
ESURANCE INS CO	1,6	1,340	76	978	76	36	74
EVEREADY INS CO		1,070	192	838	264	23	22
GEICO GEN INS CO	1,6	507	97	925	83	10	27
GEICO IND CO	1,6	811	119	911	144	36	38
GOVERNMENT EMPLOYEES INS CO	1,6	507	97	925	83	10	27
HARTFORD CASUALTY INS CO	1,6	870	175	1,194	154	17	32
IDS PROP CAS INS CO		600	58	628	91	6	13
LIBERTY MUT FIRE INS CO	1,2,6	963	131	1,302	47	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,037	143	1,089	102	43	24
METROPOLITAN GRP PROP & CAS INS CO	1,6	806	270	966	62	30	14
NATIONWIDE INS CO OF AMER	1,6	841	107	943	161	24	31
NEW SOUTH INS CO	1	960	161	1,116	172	34	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	498	120	611	141	21	15
OLD DOMINION INS CO	1	854	134	586	230	14	12
PEERLESS INS CO	1	740	148	765	78	20	11
PREFERRED MUT INS CO	1	1,328	209	1,869	302	43	13
PROGRESSIVE ADVANCED INS CO	1,6	978	112	844	276	65	32
PROGRESSIVE CAS INS CO	1,6	976	151	909	274	68	35
QBE INS CORP	1	270	177	385	92	6	10
STATE FARM FIRE & CAS CO	1,3,6	929	240	1,370	207	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	837	240	1,233	189	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,087	130	1,250	279	16	81
UNITED SERVICES AUTO ASSOC	1,5,6	433	66	378	87	11	12
USAA CASUALTY INS CO	1,5,6	320	150	490	72	8	7

**TERRITORY 38 - SYRACUSE SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		740	280	1,429
ADIRONDACK INS EXCH	1	518	52	318	64	10	14
ALLSTATE PROP & CAS INS CO	1,6	357	66	332	57	2	9
AMICA MUT INS CO	1,6	341	47	329	74	8	13
CHUBB NATIONAL INS CO	1,2	559	74	485	127	See Note 2	35
COUNTRY-WIDE INS CO	1	294	177	385	99	8	10
ELECTRIC INS CO	6	495	162	550	84	12	18
ERIE INS CO	1,6	357	128	455	100	14	16
ESURANCE INS CO	1,6	804	48	398	12	16	50
EVEREADY INS CO		1,022	192	690	255	20	22
GEICO GEN INS CO	1,6	212	41	364	35	4	27
GEICO IND CO	1,6	532	107	628	103	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	212	41	364	35	4	27
HARTFORD CASUALTY INS CO	1,6	610	126	489	112	8	32
IDS PROP CAS INS CO		377	40	390	63	4	13
LIBERTY MUT FIRE INS CO	1,2,6	770	127	1,018	33	See Note 2	37
METROPOLITAN CAS INS CO	1,6	547	81	537	59	22	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	528	192	612	46	20	8
NATIONWIDE INS CO OF AMER	1,6	439	88	431	85	10	31
NEW SOUTH INS CO	1	648	146	638	125	19	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	402	103	384	107	14	15
OLD DOMINION INS CO	1	494	108	304	146	6	12
PEERLESS INS CO	1	433	143	425	54	11	11
PREFERRED MUT INS CO	1,4	441	147	558	85	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	319	48	225	81	16	32
PROGRESSIVE CAS INS CO	1,6	316	88	279	78	16	35
QBE INS CORP	1	294	177	385	99	8	10
STATE FARM FIRE & CAS CO	1,3,6	522	166	703	126	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	472	166	633	116	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	377	81	315	91	3	27
UNITED SERVICES AUTO ASSOC	1,5,6	352	62	304	72	9	12
USAA CASUALTY INS CO	1,5,6	266	138	392	61	6	7

**TERRITORY 38 - SYRACUSE SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		740	280	1,429
ADIRONDACK INS EXCH	1	518	46	336	70	10	14
ALLSTATE PROP & CAS INS CO	1,6	357	66	332	57	2	9
AMICA MUT INS CO	1,6	341	43	329	74	8	13
CHUBB NATIONAL INS CO	1,2	559	74	485	127	See Note 2	35
COUNTRY-WIDE INS CO	1	294	177	385	99	8	10
ELECTRIC INS CO	6	506	148	565	87	12	19
ERIE INS CO	1,6	357	128	455	100	14	16
ESURANCE INS CO	1,6	770	46	398	12	16	42
EVEREADY INS CO		1,022	192	690	255	20	22
GEICO GEN INS CO	1,6	212	42	364	35	4	27
GEICO IND CO	1,6	506	107	597	100	22	38
GOVERNMENT EMPLOYEES INS CO	1,6	212	42	364	35	4	27
HARTFORD CASUALTY INS CO	1,6	593	122	478	94	8	32
IDS PROP CAS INS CO		377	40	390	63	4	13
LIBERTY MUT FIRE INS CO	1,2,6	770	127	1,018	33	See Note 2	37
METROPOLITAN CAS INS CO	1,6	547	81	537	59	22	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	528	192	612	46	20	8
NATIONWIDE INS CO OF AMER	1,6	455	83	431	85	10	31
NEW SOUTH INS CO	1	621	130	620	120	18	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	402	103	384	107	14	15
OLD DOMINION INS CO	1	530	98	286	144	8	12
PEERLESS INS CO	1	433	130	425	54	11	11
PREFERRED MUT INS CO	1,4	441	147	558	85	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	336	49	247	88	17	32
PROGRESSIVE CAS INS CO	1,6	335	89	302	85	18	35
QBE INS CORP	1	294	177	385	99	8	10
STATE FARM FIRE & CAS CO	1,3,6	522	166	703	126	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	472	166	633	116	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	389	77	322	92	4	30
UNITED SERVICES AUTO ASSOC	1,5,6	352	62	304	72	9	12
USAA CASUALTY INS CO	1,5,6	266	138	392	61	6	7

**TERRITORY 38 - SYRACUSE SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		669	280	1,357
ADIRONDACK INS EXCH	1	622	40	324	92	18	14
ALLSTATE PROP & CAS INS CO	1,6	367	52	296	59	2	9
AMICA MUT INS CO	1,6	315	33	302	73	6	13
CHUBB NATIONAL INS CO	1,2	487	62	402	106	See Note 2	35
COUNTRY-WIDE INS CO	1	270	177	385	92	6	10
ELECTRIC INS CO	6	408	98	442	73	10	15
ERIE INS CO	1,6	365	130	466	101	14	16
ESURANCE INS CO	1,6	840	42	428	30	20	38
EVEREADY INS CO		899	192	655	233	19	22
GEICO GEN INS CO	1,6	186	33	312	31	3	27
GEICO IND CO	1,6	547	101	628	106	24	38
GOVERNMENT EMPLOYEES INS CO	1,6	186	33	312	31	3	27
HARTFORD CASUALTY INS CO	1,6	488	75	417	69	10	32
IDS PROP CAS INS CO		377	40	390	63	4	13
LIBERTY MUT FIRE INS CO	1,2,6	627	108	808	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	460	79	440	53	16	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	416	144	472	40	14	6
NATIONWIDE INS CO OF AMER	1,6	459	74	455	89	10	31
NEW SOUTH INS CO	1	724	104	661	148	26	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	381	78	380	106	13	15
OLD DOMINION INS CO	1	548	72	270	150	8	12
PEERLESS INS CO	1	437	104	430	56	11	11
PREFERRED MUT INS CO	1,4	374	91	460	77	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	331	36	236	86	17	32
PROGRESSIVE CAS INS CO	1,6	328	76	290	82	18	35
QBE INS CORP	1	270	177	385	92	6	10
STATE FARM FIRE & CAS CO	1,3,6	482	128	649	121	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	436	128	584	111	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	510	64	385	113	5	44
UNITED SERVICES AUTO ASSOC	1,5,6	287	45	241	59	6	12
USAA CASUALTY INS CO	1,5,6	219	92	309	52	5	7

**TERRITORY 38 - SYRACUSE SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		669	280	1,357
ADIRONDACK INS EXCH	1	572	26	326	82	14	12
ALLSTATE PROP & CAS INS CO	1,6	367	52	296	59	2	9
AMICA MUT INS CO	1,6	315	33	302	73	6	13
CHUBB NATIONAL INS CO	1,2	487	62	402	106	See Note 2	35
COUNTRY-WIDE INS CO	1	270	177	385	92	6	10
ELECTRIC INS CO	6	408	98	442	73	10	15
ERIE INS CO	1,6	365	130	466	101	14	16
ESURANCE INS CO	1,6	786	24	376	30	18	30
EVEREADY INS CO		899	192	655	233	19	22
GEICO GEN INS CO	1,6	186	33	312	31	3	27
GEICO IND CO	1,6	532	101	609	103	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	186	33	312	31	3	27
HARTFORD CASUALTY INS CO	1,6	518	67	456	75	10	32
IDS PROP CAS INS CO		377	40	390	63	4	13
LIBERTY MUT FIRE INS CO	1,2,6	627	108	808	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	460	79	440	53	16	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	416	144	472	40	14	6
NATIONWIDE INS CO OF AMER	1,6	415	63	406	81	9	31
NEW SOUTH INS CO	1	637	79	576	138	24	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	381	78	380	106	13	15
OLD DOMINION INS CO	1	518	66	256	148	8	12
PEERLESS INS CO	1	437	104	430	56	11	11
PREFERRED MUT INS CO	1,4	374	91	460	77	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	312	31	208	82	16	32
PROGRESSIVE CAS INS CO	1,6	308	71	261	77	17	35
QBE INS CORP	1	270	177	385	92	6	10
STATE FARM FIRE & CAS CO	1,3,6	482	128	649	121	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	436	128	584	111	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	513	55	417	118	6	40
UNITED SERVICES AUTO ASSOC	1,5,6	287	45	241	59	6	12
USAA CASUALTY INS CO	1,5,6	219	92	309	52	5	7

**TERRITORY 39 - ROCHESTER SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,255	269	2,602
ADIRONDACK INS EXCH	1	1,452	176	1,750	226	52	28
ALLSTATE PROP & CAS INS CO	1,6	509	244	1,108	77	4	12
AMICA MUT INS CO	1,6	761	125	892	189	22	13
CHUBB NATIONAL INS CO	1,2	1,037	90	987	269	See Note 2	35
COUNTRY-WIDE INS CO	1	535	173	768	162	13	10
ELECTRIC INS CO	6	1,004	314	1,041	165	24	48
ERIE INS CO	1,6	970	342	1,428	161	41	16
ESURANCE INS CO	1,6	1,348	170	1,336	80	42	68
EVEREADY INS CO		1,453	194	1,217	329	37	22
GEICO GEN INS CO	1,6	542	81	823	92	12	27
GEICO IND CO	1,6	788	108	1,130	143	37	38
GOVERNMENT EMPLOYEES INS CO	1,6	542	81	823	92	12	27
HARTFORD CASUALTY INS CO	1,6	885	103	1,144	190	18	32
IDS PROP CAS INS CO		934	158	1,044	136	11	13
LIBERTY MUT FIRE INS CO	1,2,6	1,233	278	2,050	60	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,109	287	1,266	94	51	35
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,276	260	1,496	98	60	20
NATIONWIDE INS CO OF AMER	1,6	1,090	197	1,136	214	34	31
NEW SOUTH INS CO	1	1,197	374	1,943	252	40	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	369	124	633	131	19	8
OLD DOMINION INS CO	1	972	218	752	216	20	12
PEERLESS INS CO	1	1,064	246	745	105	30	11
PREFERRED MUT INS CO	1	1,436	468	1,890	347	51	13
PROGRESSIVE ADVANCED INS CO	1,6	1,151	238	1,144	338	82	32
PROGRESSIVE CAS INS CO	1,6	1,159	276	1,218	340	85	35
QBE INS CORP	1	535	173	768	162	13	10
STATE FARM FIRE & CAS CO	1,3,6	1,217	338	1,449	272	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,096	338	1,304	247	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,127	168	1,308	301	17	73
UNITED SERVICES AUTO ASSOC	1,5,6	719	104	623	155	20	12
USAA CASUALTY INS CO	1,5,6	522	254	812	120	15	7

**TERRITORY 39 - ROCHESTER SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		839	269	1,777
ADIRONDACK INS EXCH	1	1,382	130	1,128	208	44	30
ALLSTATE PROP & CAS INS CO	1,6	473	190	816	69	4	12
AMICA MUT INS CO	1,6	561	78	635	138	15	13
CHUBB NATIONAL INS CO	1,2	935	79	873	237	See Note 2	35
COUNTRY-WIDE INS CO	1	262	173	341	93	7	10
ELECTRIC INS CO	6	650	180	655	113	15	31
ERIE INS CO	1,6	473	220	675	112	18	16
ESURANCE INS CO	1,6	1,136	110	842	56	30	74
EVEREADY INS CO		983	194	821	242	25	22
GEICO GEN INS CO	1,6	451	73	634	72	9	27
GEICO IND CO	1,6	721	96	819	133	34	38
GOVERNMENT EMPLOYEES INS CO	1,6	451	73	634	72	9	27
HARTFORD CASUALTY INS CO	1,6	870	95	1,043	154	17	32
IDS PROP CAS INS CO		477	80	530	80	6	13
LIBERTY MUT FIRE INS CO	1,2,6	746	165	1,185	44	See Note 2	37
METROPOLITAN CAS INS CO	1,6	870	213	974	78	39	25
METROPOLITAN GRP PROP & CAS INS CO	1,6	842	210	974	66	38	16
NATIONWIDE INS CO OF AMER	1,6	912	142	872	169	26	31
NEW SOUTH INS CO	1	1,105	267	1,289	210	31	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	321	113	536	118	16	8
OLD DOMINION INS CO	1	860	174	536	186	16	12
PEERLESS INS CO	1	680	148	463	74	18	11
PREFERRED MUT INS CO	1	1,141	272	1,485	280	40	13
PROGRESSIVE ADVANCED INS CO	1,6	1,029	177	917	279	74	32
PROGRESSIVE CAS INS CO	1,6	1,029	215	987	279	78	35
QBE INS CORP	1	262	173	341	93	7	10
STATE FARM FIRE & CAS CO	1,3,6	973	264	1,205	217	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	877	264	1,085	198	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,087	130	1,250	279	16	81
UNITED SERVICES AUTO ASSOC	1,5,6	430	61	361	93	11	12
USAA CASUALTY INS CO	1,5,6	320	136	468	76	8	7

**TERRITORY 39 - ROCHESTER SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		767	269	1,410
ADIRONDACK INS EXCH	1	468	44	266	60	12	10
ALLSTATE PROP & CAS INS CO	1,6	305	112	336	59	2	9
AMICA MUT INS CO	1,6	305	84	314	65	8	13
CHUBB NATIONAL INS CO	1,2	529	80	427	118	See Note 2	35
COUNTRY-WIDE INS CO	1	289	173	341	98	6	10
ELECTRIC INS CO	6	411	171	397	81	9	17
ERIE INS CO	1,6	311	141	434	97	12	16
ESURANCE INS CO	1,6	698	70	342	8	12	50
EVEREADY INS CO		937	194	676	234	22	22
GEICO GEN INS CO	1,6	189	31	250	31	3	27
GEICO IND CO	1,6	474	87	565	96	22	38
GOVERNMENT EMPLOYEES INS CO	1,6	189	31	250	31	3	27
HARTFORD CASUALTY INS CO	1,6	610	69	427	112	8	32
IDS PROP CAS INS CO		302	56	330	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	602	160	928	31	See Note 2	37
METROPOLITAN CAS INS CO	1,6	469	116	483	42	19	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	544	150	618	48	24	14
NATIONWIDE INS CO OF AMER	1,6	473	115	401	89	11	31
NEW SOUTH INS CO	1	752	238	733	147	18	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	259	97	337	95	11	8
OLD DOMINION INS CO	1	494	140	278	118	10	12
PEERLESS INS CO	1	398	143	259	54	11	11
PREFERRED MUT INS CO	1,4	386	190	446	82	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	331	76	245	82	18	32
PROGRESSIVE CAS INS CO	1,6	328	115	300	78	19	35
QBE INS CORP	1	289	173	341	98	6	10
STATE FARM FIRE & CAS CO	1,3,6	547	183	619	132	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	493	183	557	122	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	377	81	315	91	3	27
UNITED SERVICES AUTO ASSOC	1,5,6	351	57	290	76	9	12
USAA CASUALTY INS CO	1,5,6	266	125	374	64	7	7

**TERRITORY 39 - ROCHESTER SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		767	269	1,410
ADIRONDACK INS EXCH	1	472	40	280	60	10	10
ALLSTATE PROP & CAS INS CO	1,6	305	112	336	59	2	9
AMICA MUT INS CO	1,6	305	74	314	65	8	13
CHUBB NATIONAL INS CO	1,2	529	80	427	118	See Note 2	35
COUNTRY-WIDE INS CO	1	289	173	341	98	6	10
ELECTRIC INS CO	6	419	156	406	82	10	19
ERIE INS CO	1,6	311	141	434	97	12	16
ESURANCE INS CO	1,6	674	64	342	8	12	42
EVEREADY INS CO		937	194	676	234	22	22
GEICO GEN INS CO	1,6	189	32	250	31	3	27
GEICO IND CO	1,6	451	87	537	93	21	38
GOVERNMENT EMPLOYEES INS CO	1,6	189	32	250	31	3	27
HARTFORD CASUALTY INS CO	1,6	593	66	417	94	8	32
IDS PROP CAS INS CO		302	56	330	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	602	160	928	31	See Note 2	37
METROPOLITAN CAS INS CO	1,6	469	116	483	42	19	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	544	150	618	48	24	14
NATIONWIDE INS CO OF AMER	1,6	492	107	401	89	11	31
NEW SOUTH INS CO	1	724	210	713	140	16	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	259	97	337	95	11	8
OLD DOMINION INS CO	1	532	126	262	116	8	12
PEERLESS INS CO	1	398	130	259	54	11	11
PREFERRED MUT INS CO	1,4	386	190	446	82	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	348	77	269	89	18	32
PROGRESSIVE CAS INS CO	1,6	347	117	324	86	19	35
QBE INS CORP	1	289	173	341	98	6	10
STATE FARM FIRE & CAS CO	1,3,6	547	183	619	132	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	493	183	557	122	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	389	77	322	92	4	30
UNITED SERVICES AUTO ASSOC	1,5,6	351	57	290	76	9	12
USAA CASUALTY INS CO	1,5,6	266	125	374	64	7	7

**TERRITORY 39 - ROCHESTER SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		692	269	1,340
ADIRONDACK INS EXCH	1	568	34	274	82	18	10
ALLSTATE PROP & CAS INS CO	1,6	325	84	296	61	2	9
AMICA MUT INS CO	1,6	285	56	289	61	6	13
CHUBB NATIONAL INS CO	1,2	464	67	356	100	See Note 2	35
COUNTRY-WIDE INS CO	1	262	173	341	93	7	10
ELECTRIC INS CO	6	341	103	319	70	8	14
ERIE INS CO	1,6	319	143	445	97	12	16
ESURANCE INS CO	1,6	732	60	370	24	16	38
EVEREADY INS CO		826	194	644	211	20	22
GEICO GEN INS CO	1,6	166	25	215	28	3	27
GEICO IND CO	1,6	487	82	565	99	22	38
GOVERNMENT EMPLOYEES INS CO	1,6	166	25	215	28	3	27
HARTFORD CASUALTY INS CO	1,6	488	41	364	69	10	32
IDS PROP CAS INS CO		302	54	330	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	493	135	737	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	399	106	397	41	17	7
METROPOLITAN GRP PROP & CAS INS CO	1,6	432	114	476	38	16	8
NATIONWIDE INS CO OF AMER	1,6	493	95	424	93	11	31
NEW SOUTH INS CO	1	819	160	760	178	24	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	246	73	333	95	11	8
OLD DOMINION INS CO	1	550	92	246	120	8	12
PEERLESS INS CO	1	403	104	262	54	10	11
PREFERRED MUT INS CO	1,4	330	116	368	74	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	343	57	256	87	20	32
PROGRESSIVE CAS INS CO	1,6	341	97	312	84	21	35
QBE INS CORP	1	262	173	341	93	7	10
STATE FARM FIRE & CAS CO	1,3,6	505	140	571	126	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	456	140	514	116	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	510	64	385	113	5	44
UNITED SERVICES AUTO ASSOC	1,5,6	283	42	231	62	7	12
USAA CASUALTY INS CO	1,5,6	220	85	296	54	5	7

**TERRITORY 39 - ROCHESTER SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		692	269	1,340
ADIRONDACK INS EXCH	1	518	22	276	74	16	10
ALLSTATE PROP & CAS INS CO	1,6	325	84	296	61	2	9
AMICA MUT INS CO	1,6	285	56	289	61	6	13
CHUBB NATIONAL INS CO	1,2	464	67	356	100	See Note 2	35
COUNTRY-WIDE INS CO	1	262	173	341	93	7	10
ELECTRIC INS CO	6	341	103	319	70	8	14
ERIE INS CO	1,6	319	143	445	97	12	16
ESURANCE INS CO	1,6	690	34	324	20	16	30
EVEREADY INS CO		826	194	644	211	20	22
GEICO GEN INS CO	1,6	166	25	215	28	3	27
GEICO IND CO	1,6	474	82	548	96	22	38
GOVERNMENT EMPLOYEES INS CO	1,6	166	25	215	28	3	27
HARTFORD CASUALTY INS CO	1,6	518	36	399	75	10	32
IDS PROP CAS INS CO		302	54	330	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	493	135	737	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	399	106	397	41	17	7
METROPOLITAN GRP PROP & CAS INS CO	1,6	432	114	476	38	16	8
NATIONWIDE INS CO OF AMER	1,6	445	78	379	85	10	31
NEW SOUTH INS CO	1	719	114	661	165	21	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	246	73	333	95	11	8
OLD DOMINION INS CO	1	518	84	236	120	8	12
PEERLESS INS CO	1	403	104	262	54	10	11
PREFERRED MUT INS CO	1,4	330	116	368	74	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	324	49	226	82	19	32
PROGRESSIVE CAS INS CO	1,6	320	89	280	79	20	35
QBE INS CORP	1	262	173	341	93	7	10
STATE FARM FIRE & CAS CO	1,3,6	505	140	571	126	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	456	140	514	116	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	513	55	417	118	6	40
UNITED SERVICES AUTO ASSOC	1,5,6	283	42	231	62	7	12
USAA CASUALTY INS CO	1,5,6	220	85	296	54	5	7

**TERRITORY 42 - BUFFALO SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,121	234	2,700
ADIRONDACK INS EXCH	1	1,780	172	2,058	320	52	44
ALLSTATE PROP & CAS INS CO	1,6	725	190	1,202	107	6	12
AMICA MUT INS CO	1,6	957	142	1,168	252	24	13
CHUBB NATIONAL INS CO	1,2	1,240	92	1,009	326	See Note 2	35
COUNTRY-WIDE INS CO	1	647	196	713	199	14	10
ELECTRIC INS CO	6	1,232	378	1,465	197	32	49
ERIE INS CO	1,6	1,255	394	1,611	198	43	16
ESURANCE INS CO	1,6	1,690	140	1,376	114	56	68
EVEREADY INS CO		1,441	177	1,029	324	39	22
GEICO GEN INS CO	1,6	665	109	899	124	14	27
GEICO IND CO	1,6	910	133	1,212	184	46	38
GOVERNMENT EMPLOYEES INS CO	1,6	665	109	899	124	14	27
HARTFORD CASUALTY INS CO	1,6	1,061	189	997	257	22	32
IDS PROP CAS INS CO		1,213	152	1,118	173	15	13
LIBERTY MUT FIRE INS CO	1,2,6	1,724	286	2,094	75	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,773	324	1,341	223	60	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,502	260	1,436	120	58	22
NATIONWIDE INS CO OF AMER	1,6	1,483	173	1,205	378	35	31
NEW SOUTH INS CO	1	1,312	241	1,685	269	51	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	543	141	642	172	27	12
OLD DOMINION INS CO	1	1,034	196	732	282	20	12
PEERLESS INS CO	1	1,288	246	896	118	41	11
PREFERRED MUT INS CO	1	1,964	505	2,275	494	67	13
PROGRESSIVE ADVANCED INS CO	1,6	1,398	161	1,034	513	79	32
PROGRESSIVE CAS INS CO	1,6	1,427	200	1,105	522	83	35
QBE INS CORP	1	647	196	713	199	14	10
STATE FARM FIRE & CAS CO	1,3,6	1,996	234	1,509	444	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,798	234	1,358	402	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,635	237	1,558	459	27	63
UNITED SERVICES AUTO ASSOC	1,5,6	795	125	633	178	22	12
USAA CASUALTY INS CO	1,5,6	573	309	827	136	16	7

**TERRITORY 42 - BUFFALO SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		751	234	1,844
ADIRONDACK INS EXCH	1	1,706	126	1,324	292	46	48
ALLSTATE PROP & CAS INS CO	1,6	721	144	880	93	4	12
AMICA MUT INS CO	1,6	696	88	830	183	17	13
CHUBB NATIONAL INS CO	1,2	1,110	80	893	289	See Note 2	35
COUNTRY-WIDE INS CO	1	317	196	316	110	6	10
ELECTRIC INS CO	6	791	216	919	135	20	31
ERIE INS CO	1,6	606	254	761	129	21	16
ESURANCE INS CO	1,6	1,414	90	868	80	38	74
EVEREADY INS CO		975	177	693	239	26	22
GEICO GEN INS CO	1,6	549	99	691	99	11	27
GEICO IND CO	1,6	832	118	879	170	42	38
GOVERNMENT EMPLOYEES INS CO	1,6	549	99	691	99	11	27
HARTFORD CASUALTY INS CO	1,6	1,017	175	909	208	21	32
IDS PROP CAS INS CO		619	76	566	97	9	13
LIBERTY MUT FIRE INS CO	1,2,6	1,027	169	1,211	53	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,380	243	1,032	177	49	25
METROPOLITAN GRP PROP & CAS INS CO	1,6	994	210	936	84	38	12
NATIONWIDE INS CO OF AMER	1,6	1,238	126	925	293	26	31
NEW SOUTH INS CO	1	1,180	177	1,120	223	40	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	471	129	543	151	22	12
OLD DOMINION INS CO	1	918	156	522	242	16	12
PEERLESS INS CO	1	818	148	557	83	24	11
PREFERRED MUT INS CO	1	1,555	293	1,786	395	52	13
PROGRESSIVE ADVANCED INS CO	1,6	1,234	119	829	419	72	32
PROGRESSIVE CAS INS CO	1,6	1,252	159	896	425	76	35
QBE INS CORP	1	317	196	316	110	6	10
STATE FARM FIRE & CAS CO	1,3,6	1,591	183	1,256	351	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,433	183	1,130	319	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,563	182	1,487	424	24	70
UNITED SERVICES AUTO ASSOC	1,5,6	472	72	368	106	12	12
USAA CASUALTY INS CO	1,5,6	351	164	476	85	8	7

**TERRITORY 42 - BUFFALO SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		686	234	1,463
ADIRONDACK INS EXCH	1	554	44	314	80	12	16
ALLSTATE PROP & CAS INS CO	1,6	441	88	362	67	2	9
AMICA MUT INS CO	1,6	368	94	405	84	9	13
CHUBB NATIONAL INS CO	1,2	604	82	435	139	See Note 2	35
COUNTRY-WIDE INS CO	1	345	196	316	118	8	10
ELECTRIC INS CO	6	496	205	554	92	12	18
ERIE INS CO	1,6	396	163	490	106	15	16
ESURANCE INS CO	1,6	842	58	352	10	16	50
EVEREADY INS CO		931	177	571	231	25	22
GEICO GEN INS CO	1,6	228	42	273	41	4	27
GEICO IND CO	1,6	545	106	606	120	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	228	42	273	41	4	27
HARTFORD CASUALTY INS CO	1,6	697	126	372	146	11	32
IDS PROP CAS INS CO		390	54	352	67	4	13
LIBERTY MUT FIRE INS CO	1,2,6	820	164	947	36	See Note 2	37
METROPOLITAN CAS INS CO	1,6	715	129	510	95	21	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	644	150	592	58	22	6
NATIONWIDE INS CO OF AMER	1,6	618	103	423	140	11	31
NEW SOUTH INS CO	1	786	159	640	154	23	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	375	110	342	116	15	12
OLD DOMINION INS CO	1	530	126	270	154	8	12
PEERLESS INS CO	1	474	143	310	58	12	11
PREFERRED MUT INS CO	1,4	507	204	534	103	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	391	51	221	118	17	32
PROGRESSIVE CAS INS CO	1,6	395	91	276	117	18	35
QBE INS CORP	1	345	196	316	118	8	10
STATE FARM FIRE & CAS CO	1,3,6	889	126	644	206	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	802	126	580	188	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	523	112	365	130	6	23
UNITED SERVICES AUTO ASSOC	1,5,6	384	66	296	86	9	12
USAA CASUALTY INS CO	1,5,6	289	150	380	71	7	7

**TERRITORY 42 - BUFFALO SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		686	234	1,463
ADIRONDACK INS EXCH	1	562	40	332	82	10	16
ALLSTATE PROP & CAS INS CO	1,6	441	88	362	67	2	9
AMICA MUT INS CO	1,6	368	84	405	84	9	13
CHUBB NATIONAL INS CO	1,2	604	82	435	139	See Note 2	35
COUNTRY-WIDE INS CO	1	345	196	316	118	8	10
ELECTRIC INS CO	6	509	186	569	94	12	18
ERIE INS CO	1,6	396	163	490	106	15	16
ESURANCE INS CO	1,6	806	54	352	10	16	42
EVEREADY INS CO		931	177	571	231	25	22
GEICO GEN INS CO	1,6	229	42	273	41	4	27
GEICO IND CO	1,6	519	106	576	116	26	38
GOVERNMENT EMPLOYEES INS CO	1,6	229	42	273	41	4	27
HARTFORD CASUALTY INS CO	1,6	666	122	364	123	10	32
IDS PROP CAS INS CO		390	54	352	67	4	13
LIBERTY MUT FIRE INS CO	1,2,6	820	164	947	36	See Note 2	37
METROPOLITAN CAS INS CO	1,6	715	129	510	95	21	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	644	150	592	58	22	6
NATIONWIDE INS CO OF AMER	1,6	648	96	423	140	11	31
NEW SOUTH INS CO	1	753	142	623	147	21	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	375	110	342	116	15	12
OLD DOMINION INS CO	1	566	114	256	154	8	12
PEERLESS INS CO	1	474	130	310	58	12	11
PREFERRED MUT INS CO	1,4	507	204	534	103	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	415	52	243	129	18	32
PROGRESSIVE CAS INS CO	1,6	421	92	298	128	19	35
QBE INS CORP	1	345	196	316	118	8	10
STATE FARM FIRE & CAS CO	1,3,6	889	126	644	206	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	802	126	580	188	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	539	106	373	131	6	26
UNITED SERVICES AUTO ASSOC	1,5,6	384	66	296	86	9	12
USAA CASUALTY INS CO	1,5,6	289	150	380	71	7	7

**TERRITORY 42 - BUFFALO SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		620	234	1,391
ADIRONDACK INS EXCH	1	676	34	320	110	18	16
ALLSTATE PROP & CAS INS CO	1,6	457	64	322	79	2	9
AMICA MUT INS CO	1,6	345	62	372	75	7	13
CHUBB NATIONAL INS CO	1,2	521	68	362	117	See Note 2	35
COUNTRY-WIDE INS CO	1	317	196	316	110	6	10
ELECTRIC INS CO	6	409	123	446	80	9	14
ERIE INS CO	1,6	406	165	501	108	14	16
ESURANCE INS CO	1,6	882	50	380	32	20	38
EVEREADY INS CO		823	177	544	211	20	22
GEICO GEN INS CO	1,6	200	33	234	36	4	27
GEICO IND CO	1,6	561	101	606	123	28	38
GOVERNMENT EMPLOYEES INS CO	1,6	200	33	234	36	4	27
HARTFORD CASUALTY INS CO	1,6	552	75	317	91	12	32
IDS PROP CAS INS CO		390	52	352	67	4	13
LIBERTY MUT FIRE INS CO	1,2,6	667	139	752	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	593	118	418	82	17	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	506	114	456	48	18	6
NATIONWIDE INS CO OF AMER	1,6	647	85	447	148	12	31
NEW SOUTH INS CO	1	884	112	663	188	31	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	358	83	338	116	14	12
OLD DOMINION INS CO	1	586	84	240	158	8	12
PEERLESS INS CO	1	478	104	315	59	13	11
PREFERRED MUT INS CO	1,4	429	125	440	91	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	405	39	232	127	19	32
PROGRESSIVE CAS INS CO	1,6	409	78	286	125	20	35
QBE INS CORP	1	317	196	316	110	6	10
STATE FARM FIRE & CAS CO	1,3,6	822	97	595	195	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	741	97	535	178	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	711	87	449	165	9	38
UNITED SERVICES AUTO ASSOC	1,5,6	310	48	235	70	7	12
USAA CASUALTY INS CO	1,5,6	238	100	301	60	6	7

**TERRITORY 42 - BUFFALO SUBURBAN**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		620	234	1,391
ADIRONDACK INS EXCH	1	622	22	324	94	14	14
ALLSTATE PROP & CAS INS CO	1,6	457	64	322	79	2	9
AMICA MUT INS CO	1,6	345	62	372	75	7	13
CHUBB NATIONAL INS CO	1,2	521	68	362	117	See Note 2	35
COUNTRY-WIDE INS CO	1	317	196	316	110	6	10
ELECTRIC INS CO	6	409	123	446	80	9	14
ERIE INS CO	1,6	406	165	501	108	14	16
ESURANCE INS CO	1,6	824	28	334	32	20	30
EVEREADY INS CO		823	177	544	211	20	22
GEICO GEN INS CO	1,6	200	33	234	36	4	27
GEICO IND CO	1,6	545	101	588	120	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	200	33	234	36	4	27
HARTFORD CASUALTY INS CO	1,6	587	67	347	97	12	32
IDS PROP CAS INS CO		390	52	352	67	4	13
LIBERTY MUT FIRE INS CO	1,2,6	667	139	752	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	593	118	418	82	17	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	506	114	456	48	18	6
NATIONWIDE INS CO OF AMER	1,6	579	71	399	133	10	31
NEW SOUTH INS CO	1	778	84	578	174	27	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	358	83	338	116	14	12
OLD DOMINION INS CO	1	554	76	230	158	8	12
PEERLESS INS CO	1	478	104	315	59	13	11
PREFERRED MUT INS CO	1,4	429	125	440	91	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	380	33	204	119	19	32
PROGRESSIVE CAS INS CO	1,6	382	73	258	117	19	35
QBE INS CORP	1	317	196	316	110	6	10
STATE FARM FIRE & CAS CO	1,3,6	822	97	595	195	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	741	97	535	178	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	721	74	488	173	10	34
UNITED SERVICES AUTO ASSOC	1,5,6	310	48	235	70	7	12
USAA CASUALTY INS CO	1,5,6	238	100	301	60	6	7

**TERRITORY 51 - ONTARIO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		902	244	2,393
ADIRONDACK INS EXCH	1	1,428	270	1,996	260	38	36
ALLSTATE PROP & CAS INS CO	1,6	403	256	820	57	6	12
AMICA MUT INS CO	1,6	820	120	949	200	22	13
CHUBB NATIONAL INS CO	1,2	1,009	80	922	262	See Note 2	35
COUNTRY-WIDE INS CO	1	516	162	808	151	13	10
ELECTRIC INS CO	6	1,035	374	1,150	165	25	49
ERIE INS CO	1,6	963	430	1,313	163	34	16
ESURANCE INS CO	1,6	1,332	218	1,280	92	34	68
EVEREADY INS CO		1,268	154	1,049	292	31	22
GEICO GEN INS CO	1,6	577	118	1,008	94	12	27
GEICO IND CO	1,6	797	143	1,214	141	37	38
GOVERNMENT EMPLOYEES INS CO	1,6	577	118	1,008	94	12	27
HARTFORD CASUALTY INS CO	1,6	885	189	1,310	190	18	32
IDS PROP CAS INS CO		934	158	1,044	136	11	13
LIBERTY MUT FIRE INS CO	1,2,6	1,375	315	2,030	61	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,334	360	1,309	143	51	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,172	396	1,362	102	48	24
NATIONWIDE INS CO OF AMER	1,6	955	209	1,040	212	24	31
NEW SOUTH INS CO	1	871	287	1,322	193	28	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	495	133	573	150	22	12
OLD DOMINION INS CO	1	764	296	682	230	12	12
PEERLESS INS CO	1	1,081	320	1,214	100	32	11
PREFERRED MUT INS CO	1	1,511	571	2,376	342	46	13
PROGRESSIVE ADVANCED INS CO	1,6	1,151	238	1,144	338	82	32
PROGRESSIVE CAS INS CO	1,6	1,159	276	1,218	340	85	35
QBE INS CORP	1	516	162	808	151	13	10
STATE FARM FIRE & CAS CO	1,3,6	1,217	338	1,449	272	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,096	338	1,304	247	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,007	156	1,036	262	16	78
UNITED SERVICES AUTO ASSOC	1,5,6	680	123	647	139	20	12
USAA CASUALTY INS CO	1,5,6	494	303	843	108	14	7

**TERRITORY 51 - ONTARIO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		604	244	1,634
ADIRONDACK INS EXCH	1	1,376	198	1,284	236	34	40
ALLSTATE PROP & CAS INS CO	1,6	397	190	602	51	6	12
AMICA MUT INS CO	1,6	601	75	675	148	15	13
CHUBB NATIONAL INS CO	1,2	908	71	815	233	See Note 2	35
COUNTRY-WIDE INS CO	1	254	162	359	88	7	10
ELECTRIC INS CO	6	669	212	724	113	16	30
ERIE INS CO	1,6	467	277	622	113	17	16
ESURANCE INS CO	1,6	1,146	140	808	64	24	74
EVEREADY INS CO		859	154	708	220	21	22
GEICO GEN INS CO	1,6	482	107	774	76	9	27
GEICO IND CO	1,6	729	127	880	131	33	38
GOVERNMENT EMPLOYEES INS CO	1,6	482	107	774	76	9	27
HARTFORD CASUALTY INS CO	1,6	870	175	1,194	154	17	32
IDS PROP CAS INS CO		477	80	530	80	6	13
LIBERTY MUT FIRE INS CO	1,2,6	827	186	1,174	45	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,048	266	1,011	116	37	25
METROPOLITAN GRP PROP & CAS INS CO	1,6	782	318	886	70	28	14
NATIONWIDE INS CO OF AMER	1,6	808	150	800	168	19	31
NEW SOUTH INS CO	1	808	208	882	164	22	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	430	120	486	132	20	12
OLD DOMINION INS CO	1	694	238	486	198	10	12
PEERLESS INS CO	1	688	192	752	73	20	11
PREFERRED MUT INS CO	1	1,199	331	1,865	276	36	13
PROGRESSIVE ADVANCED INS CO	1,6	1,029	177	917	279	74	32
PROGRESSIVE CAS INS CO	1,6	1,029	215	987	279	78	35
QBE INS CORP	1	254	162	359	88	7	10
STATE FARM FIRE & CAS CO	1,3,6	973	264	1,205	217	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	877	264	1,085	198	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	968	122	990	244	15	87
UNITED SERVICES AUTO ASSOC	1,5,6	408	71	375	84	10	12
USAA CASUALTY INS CO	1,5,6	304	160	486	70	9	7

**TERRITORY 51 - ONTARIO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		553	244	1,297
ADIRONDACK INS EXCH	1	476	68	304	66	6	12
ALLSTATE PROP & CAS INS CO	1,6	261	112	254	41	2	9
AMICA MUT INS CO	1,6	324	81	332	69	8	13
CHUBB NATIONAL INS CO	1,2	518	72	403	117	See Note 2	35
COUNTRY-WIDE INS CO	1	279	162	359	93	6	10
ELECTRIC INS CO	6	422	202	437	81	9	18
ERIE INS CO	1,6	309	177	399	96	10	16
ESURANCE INS CO	1,6	718	90	328	10	10	50
EVEREADY INS CO		821	154	581	211	19	22
GEICO GEN INS CO	1,6	202	45	305	32	4	27
GEICO IND CO	1,6	479	114	607	95	21	38
GOVERNMENT EMPLOYEES INS CO	1,6	202	45	305	32	4	27
HARTFORD CASUALTY INS CO	1,6	610	126	489	112	8	32
IDS PROP CAS INS CO		302	56	330	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	664	180	919	32	See Note 2	37
METROPOLITAN CAS INS CO	1,6	558	139	502	67	18	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	510	226	564	52	18	10
NATIONWIDE INS CO OF AMER	1,6	429	121	371	88	8	31
NEW SOUTH INS CO	1	560	187	509	120	12	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	347	103	306	101	14	12
OLD DOMINION INS CO	1	404	190	254	126	4	12
PEERLESS INS CO	1	405	189	418	53	11	11
PREFERRED MUT INS CO	1,4	403	230	557	81	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	331	76	245	82	18	32
PROGRESSIVE CAS INS CO	1,6	328	115	300	78	19	35
QBE INS CORP	1	279	162	359	93	6	10
STATE FARM FIRE & CAS CO	1,3,6	547	183	619	132	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	493	183	557	122	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	344	77	253	83	3	29
UNITED SERVICES AUTO ASSOC	1,5,6	333	66	301	69	5	12
USAA CASUALTY INS CO	1,5,6	254	148	388	59	6	7

**TERRITORY 51 - ONTARIO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		553	244	1,297
ADIRONDACK INS EXCH	1	480	62	322	64	6	12
ALLSTATE PROP & CAS INS CO	1,6	261	112	254	41	2	9
AMICA MUT INS CO	1,6	324	72	332	70	8	13
CHUBB NATIONAL INS CO	1,2	518	72	403	117	See Note 2	35
COUNTRY-WIDE INS CO	1	279	162	359	93	6	10
ELECTRIC INS CO	6	433	185	449	82	9	19
ERIE INS CO	1,6	309	177	399	96	10	16
ESURANCE INS CO	1,6	684	82	328	10	10	42
EVEREADY INS CO		821	154	581	211	19	22
GEICO GEN INS CO	1,6	202	46	305	32	4	27
GEICO IND CO	1,6	456	114	577	92	20	38
GOVERNMENT EMPLOYEES INS CO	1,6	202	46	305	32	4	27
HARTFORD CASUALTY INS CO	1,6	593	122	478	94	8	32
IDS PROP CAS INS CO		302	56	330	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	664	180	919	32	See Note 2	37
METROPOLITAN CAS INS CO	1,6	558	139	502	67	18	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	510	226	564	52	18	10
NATIONWIDE INS CO OF AMER	1,6	448	112	371	88	8	31
NEW SOUTH INS CO	1	540	165	495	116	12	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	347	103	306	101	14	12
OLD DOMINION INS CO	1	440	170	238	124	4	12
PEERLESS INS CO	1	405	172	418	53	11	11
PREFERRED MUT INS CO	1,4	403	230	557	81	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	348	77	269	89	18	32
PROGRESSIVE CAS INS CO	1,6	347	117	324	86	19	35
QBE INS CORP	1	279	162	359	93	6	10
STATE FARM FIRE & CAS CO	1,3,6	547	183	619	132	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	493	183	557	122	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	355	72	258	84	3	32
UNITED SERVICES AUTO ASSOC	1,5,6	333	66	301	69	5	12
USAA CASUALTY INS CO	1,5,6	254	148	388	59	6	7

**TERRITORY 51 - ONTARIO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		500	244	1,232
ADIRONDACK INS EXCH	1	566	52	310	90	12	12
ALLSTATE PROP & CAS INS CO	1,6	269	84	228	41	6	9
AMICA MUT INS CO	1,6	304	53	306	64	6	13
CHUBB NATIONAL INS CO	1,2	455	62	337	99	See Note 2	35
COUNTRY-WIDE INS CO	1	254	162	359	88	7	10
ELECTRIC INS CO	6	349	122	352	70	8	14
ERIE INS CO	1,6	316	180	409	97	11	16
ESURANCE INS CO	1,6	734	76	354	26	14	38
EVEREADY INS CO		723	154	553	193	17	22
GEICO GEN INS CO	1,6	178	36	262	29	3	27
GEICO IND CO	1,6	492	109	607	97	22	38
GOVERNMENT EMPLOYEES INS CO	1,6	178	36	262	29	3	27
HARTFORD CASUALTY INS CO	1,6	488	75	417	69	10	32
IDS PROP CAS INS CO		302	54	330	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	543	152	730	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	470	129	410	59	15	6
METROPOLITAN GRP PROP & CAS INS CO	1,6	406	168	436	42	14	4
NATIONWIDE INS CO OF AMER	1,6	446	99	391	92	8	31
NEW SOUTH INS CO	1	605	129	527	143	17	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	329	78	303	100	14	12
OLD DOMINION INS CO	1	452	124	224	128	6	12
PEERLESS INS CO	1	408	135	421	53	10	11
PREFERRED MUT INS CO	1,4	344	140	459	73	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	343	57	256	87	20	32
PROGRESSIVE CAS INS CO	1,6	341	97	312	84	21	35
QBE INS CORP	1	254	162	359	88	7	10
STATE FARM FIRE & CAS CO	1,3,6	505	140	571	126	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	456	140	514	116	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	458	60	308	101	5	47
UNITED SERVICES AUTO ASSOC	1,5,6	272	48	239	56	6	12
USAA CASUALTY INS CO	1,5,6	211	98	306	50	5	7

**TERRITORY 51 - ONTARIO**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		500	244	1,232
ADIRONDACK INS EXCH	1	520	34	314	80	12	12
ALLSTATE PROP & CAS INS CO	1,6	269	84	228	41	6	9
AMICA MUT INS CO	1,6	304	53	306	64	6	13
CHUBB NATIONAL INS CO	1,2	455	62	337	99	See Note 2	35
COUNTRY-WIDE INS CO	1	254	162	359	88	7	10
ELECTRIC INS CO	6	349	122	352	70	8	14
ERIE INS CO	1,6	316	180	409	97	11	16
ESURANCE INS CO	1,6	688	42	310	26	12	30
EVEREADY INS CO		723	154	553	193	17	22
GEICO GEN INS CO	1,6	178	36	262	29	3	27
GEICO IND CO	1,6	480	109	589	94	21	38
GOVERNMENT EMPLOYEES INS CO	1,6	178	36	262	29	3	27
HARTFORD CASUALTY INS CO	1,6	518	67	456	75	10	32
IDS PROP CAS INS CO		302	54	330	56	4	13
LIBERTY MUT FIRE INS CO	1,2,6	543	152	730	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	470	129	410	59	15	6
METROPOLITAN GRP PROP & CAS INS CO	1,6	406	168	436	42	14	4
NATIONWIDE INS CO OF AMER	1,6	404	82	350	84	7	31
NEW SOUTH INS CO	1	534	95	461	133	15	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	329	78	303	100	14	12
OLD DOMINION INS CO	1	426	112	214	130	6	12
PEERLESS INS CO	1	408	135	421	53	10	11
PREFERRED MUT INS CO	1,4	344	140	459	73	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	324	49	226	82	19	32
PROGRESSIVE CAS INS CO	1,6	320	89	280	79	20	35
QBE INS CORP	1	254	162	359	88	7	10
STATE FARM FIRE & CAS CO	1,3,6	505	140	571	126	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	456	140	514	116	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	462	52	333	106	6	42
UNITED SERVICES AUTO ASSOC	1,5,6	272	48	239	56	6	12
USAA CASUALTY INS CO	1,5,6	211	98	306	50	5	7

**TERRITORY 54 - CORTLAND COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		894	282	2,652
ADIRONDACK INS EXCH	1	1,476	224	2,242	244	44	38
ALLSTATE PROP & CAS INS CO	1,6	485	316	1,002	85	6	12
AMICA MUT INS CO	1,6	904	157	1,191	235	22	13
CHUBB NATIONAL INS CO	1,2	915	99	896	225	See Note 2	35
COUNTRY-WIDE INS CO	1	426	173	824	121	12	10
ELECTRIC INS CO	6	1,007	455	1,400	150	24	49
ERIE INS CO	1,6	950	506	1,370	162	32	16
ESURANCE INS CO	1,6	1,344	202	1,558	92	32	68
EVEREADY INS CO		1,374	138	1,083	303	29	22
GEICO GEN INS CO	1,6	612	142	1,099	101	13	27
GEICO IND CO	1,6	776	163	1,222	150	38	38
GOVERNMENT EMPLOYEES INS CO	1,6	612	142	1,099	101	13	27
HARTFORD CASUALTY INS CO	1,6	944	233	997	219	18	32
IDS PROP CAS INS CO		1,088	176	1,182	145	13	13
LIBERTY MUT FIRE INS CO	1,2,6	1,262	377	2,399	57	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,345	332	1,436	156	51	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,186	470	1,528	90	44	22
NATIONWIDE INS CO OF AMER	1,6	866	260	1,218	158	23	31
NEW SOUTH INS CO	1	878	270	1,608	205	29	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	426	156	650	134	21	11
OLD DOMINION INS CO	1	756	276	828	230	12	12
PEERLESS INS CO	1	936	237	976	82	26	11
PREFERRED MUT INS CO	1	1,421	656	2,553	319	46	13
PROGRESSIVE ADVANCED INS CO	1,6	989	296	1,164	302	55	32
PROGRESSIVE CAS INS CO	1,6	994	333	1,234	300	57	35
QBE INS CORP	1	426	173	824	121	12	10
STATE FARM FIRE & CAS CO	1,3,6	1,232	362	1,552	283	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,111	362	1,396	257	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,100	158	1,399	271	16	77
UNITED SERVICES AUTO ASSOC	1,5,6	705	126	680	136	19	12
USAA CASUALTY INS CO	1,5,6	506	313	888	106	14	7

**TERRITORY 54 - CORTLAND COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		599	282	1,811
ADIRONDACK INS EXCH	1	1,422	164	1,444	226	38	42
ALLSTATE PROP & CAS INS CO	1,6	475	240	736	75	4	12
AMICA MUT INS CO	1,6	659	96	845	173	15	13
CHUBB NATIONAL INS CO	1,2	826	86	793	201	See Note 2	35
COUNTRY-WIDE INS CO	1	212	173	366	73	5	10
ELECTRIC INS CO	6	652	260	879	105	16	30
ERIE INS CO	1,6	463	326	648	112	13	16
ESURANCE INS CO	1,6	1,168	130	982	64	22	74
EVEREADY INS CO		932	138	730	224	19	22
GEICO GEN INS CO	1,6	511	128	842	81	10	27
GEICO IND CO	1,6	710	144	886	139	35	38
GOVERNMENT EMPLOYEES INS CO	1,6	511	128	842	81	10	27
HARTFORD CASUALTY INS CO	1,6	918	215	909	177	17	32
IDS PROP CAS INS CO		557	90	598	82	6	13
LIBERTY MUT FIRE INS CO	1,2,6	763	222	1,386	42	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,053	246	1,107	126	37	27
METROPOLITAN GRP PROP & CAS INS CO	1,6	792	376	994	66	28	12
NATIONWIDE INS CO OF AMER	1,6	747	184	934	127	18	31
NEW SOUTH INS CO	1	803	196	1,070	174	23	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	369	141	550	118	18	11
OLD DOMINION INS CO	1	696	220	588	198	10	12
PEERLESS INS CO	1	598	143	606	62	17	11
PREFERRED MUT INS CO	1	1,130	379	2,004	257	36	13
PROGRESSIVE ADVANCED INS CO	1,6	887	220	933	250	50	32
PROGRESSIVE CAS INS CO	1,6	883	258	1,000	247	52	35
QBE INS CORP	1	212	173	366	73	5	10
STATE FARM FIRE & CAS CO	1,3,6	983	282	1,291	226	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	887	282	1,162	206	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,074	123	1,337	252	15	85
UNITED SERVICES AUTO ASSOC	1,5,6	421	72	394	83	10	12
USAA CASUALTY INS CO	1,5,6	311	166	510	69	8	7

**TERRITORY 54 - CORTLAND COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		549	282	1,438
ADIRONDACK INS EXCH	1	482	58	340	64	10	14
ALLSTATE PROP & CAS INS CO	1,6	303	138	302	59	4	9
AMICA MUT INS CO	1,6	352	104	412	78	8	13
CHUBB NATIONAL INS CO	1,2	485	88	393	102	See Note 2	35
COUNTRY-WIDE INS CO	1	230	173	366	77	7	10
ELECTRIC INS CO	6	411	247	530	75	9	18
ERIE INS CO	1,6	305	209	416	96	10	16
ESURANCE INS CO	1,6	738	82	400	10	10	50
EVEREADY INS CO		888	138	602	219	18	22
GEICO GEN INS CO	1,6	214	54	332	34	4	27
GEICO IND CO	1,6	466	130	611	100	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	214	54	332	34	4	27
HARTFORD CASUALTY INS CO	1,6	639	155	372	127	8	32
IDS PROP CAS INS CO		349	62	372	58	4	13
LIBERTY MUT FIRE INS CO	1,2,6	614	215	1,084	31	See Note 2	37
METROPOLITAN CAS INS CO	1,6	559	131	545	71	16	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	522	268	632	50	16	6
NATIONWIDE INS CO OF AMER	1,6	405	147	427	71	7	31
NEW SOUTH INS CO	1	550	176	612	126	13	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	299	121	345	90	13	11
OLD DOMINION INS CO	1	406	176	304	126	4	12
PEERLESS INS CO	1	355	136	336	47	8	11
PREFERRED MUT INS CO	1,4	382	263	598	78	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	299	94	249	74	12	32
PROGRESSIVE CAS INS CO	1,6	297	133	303	71	13	35
QBE INS CORP	1	230	173	366	77	7	10
STATE FARM FIRE & CAS CO	1,3,6	552	195	663	138	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	499	195	596	126	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	375	77	338	84	3	29
UNITED SERVICES AUTO ASSOC	1,5,6	344	67	315	68	8	12
USAA CASUALTY INS CO	1,5,6	260	153	407	58	6	7

**TERRITORY 54 - CORTLAND COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		549	282	1,438
ADIRONDACK INS EXCH	1	486	52	360	66	10	12
ALLSTATE PROP & CAS INS CO	1,6	303	138	302	59	4	9
AMICA MUT INS CO	1,6	352	92	412	78	8	13
CHUBB NATIONAL INS CO	1,2	485	88	393	102	See Note 2	35
COUNTRY-WIDE INS CO	1	230	173	366	77	7	10
ELECTRIC INS CO	6	420	224	545	77	10	19
ERIE INS CO	1,6	305	209	416	96	10	16
ESURANCE INS CO	1,6	700	76	400	10	10	42
EVEREADY INS CO		888	138	602	219	18	22
GEICO GEN INS CO	1,6	214	55	332	34	4	27
GEICO IND CO	1,6	445	130	580	97	21	38
GOVERNMENT EMPLOYEES INS CO	1,6	214	55	332	34	4	27
HARTFORD CASUALTY INS CO	1,6	618	150	364	106	8	32
IDS PROP CAS INS CO		349	62	372	58	4	13
LIBERTY MUT FIRE INS CO	1,2,6	614	215	1,084	31	See Note 2	37
METROPOLITAN CAS INS CO	1,6	559	131	545	71	16	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	522	268	632	50	16	6
NATIONWIDE INS CO OF AMER	1,6	426	136	427	71	7	31
NEW SOUTH INS CO	1	530	156	596	121	12	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	299	121	345	90	13	11
OLD DOMINION INS CO	1	446	158	288	124	6	12
PEERLESS INS CO	1	355	124	336	47	8	11
PREFERRED MUT INS CO	1,4	382	263	598	78	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	315	96	273	80	12	32
PROGRESSIVE CAS INS CO	1,6	313	135	328	77	13	35
QBE INS CORP	1	230	173	366	77	7	10
STATE FARM FIRE & CAS CO	1,3,6	552	195	663	138	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	499	195	596	126	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	390	73	345	85	3	32
UNITED SERVICES AUTO ASSOC	1,5,6	344	67	315	68	8	12
USAA CASUALTY INS CO	1,5,6	260	153	407	58	6	7

**TERRITORY 54 - CORTLAND COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		496	282	1,366
ADIRONDACK INS EXCH	1	580	44	348	86	14	14
ALLSTATE PROP & CAS INS CO	1,6	317	100	272	63	2	9
AMICA MUT INS CO	1,6	327	68	378	74	7	13
CHUBB NATIONAL INS CO	1,2	428	71	329	87	See Note 2	35
COUNTRY-WIDE INS CO	1	212	173	366	73	5	10
ELECTRIC INS CO	6	340	148	426	66	8	14
ERIE INS CO	1,6	313	212	427	96	10	16
ESURANCE INS CO	1,6	746	70	432	26	14	38
EVEREADY INS CO		783	138	572	199	15	22
GEICO GEN INS CO	1,6	188	43	285	30	3	27
GEICO IND CO	1,6	480	124	611	102	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	188	43	285	30	3	27
HARTFORD CASUALTY INS CO	1,6	507	93	317	78	10	32
IDS PROP CAS INS CO		349	60	372	58	4	13
LIBERTY MUT FIRE INS CO	1,2,6	504	181	860	22	See Note 2	37
METROPOLITAN CAS INS CO	1,6	470	122	446	61	14	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	412	200	484	44	12	6
NATIONWIDE INS CO OF AMER	1,6	421	119	451	74	8	31
NEW SOUTH INS CO	1	604	122	634	150	18	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	285	91	343	90	13	11
OLD DOMINION INS CO	1	460	116	270	128	4	12
PEERLESS INS CO	1	358	100	340	49	9	11
PREFERRED MUT INS CO	1,4	326	160	492	71	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	307	71	261	79	13	32
PROGRESSIVE CAS INS CO	1,6	305	110	315	75	14	35
QBE INS CORP	1	212	173	366	73	5	10
STATE FARM FIRE & CAS CO	1,3,6	511	150	612	130	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	461	150	550	120	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	513	61	413	103	5	46
UNITED SERVICES AUTO ASSOC	1,5,6	279	49	251	56	6	12
USAA CASUALTY INS CO	1,5,6	215	101	322	50	5	7

**TERRITORY 54 - CORTLAND COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		496	282	1,366
ADIRONDACK INS EXCH	1	534	28	352	78	10	12
ALLSTATE PROP & CAS INS CO	1,6	317	100	272	63	2	9
AMICA MUT INS CO	1,6	327	68	378	74	7	13
CHUBB NATIONAL INS CO	1,2	428	71	329	87	See Note 2	35
COUNTRY-WIDE INS CO	1	212	173	366	73	5	10
ELECTRIC INS CO	6	340	148	426	66	8	14
ERIE INS CO	1,6	313	212	427	96	10	16
ESURANCE INS CO	1,6	696	40	378	26	12	30
EVEREADY INS CO		783	138	572	199	15	22
GEICO GEN INS CO	1,6	188	43	285	30	3	27
GEICO IND CO	1,6	466	124	593	100	25	38
GOVERNMENT EMPLOYEES INS CO	1,6	188	43	285	30	3	27
HARTFORD CASUALTY INS CO	1,6	538	82	347	84	10	32
IDS PROP CAS INS CO		349	60	372	58	4	13
LIBERTY MUT FIRE INS CO	1,2,6	504	181	860	22	See Note 2	37
METROPOLITAN CAS INS CO	1,6	470	122	446	61	14	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	412	200	484	44	12	6
NATIONWIDE INS CO OF AMER	1,6	382	96	403	68	7	31
NEW SOUTH INS CO	1	534	91	553	140	16	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	285	91	343	90	13	11
OLD DOMINION INS CO	1	430	104	258	130	6	12
PEERLESS INS CO	1	358	100	340	49	9	11
PREFERRED MUT INS CO	1,4	326	160	492	71	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	289	61	229	75	13	32
PROGRESSIVE CAS INS CO	1,6	285	100	283	71	13	35
QBE INS CORP	1	212	173	366	73	5	10
STATE FARM FIRE & CAS CO	1,3,6	511	150	612	130	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	461	150	550	120	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	511	52	447	107	6	42
UNITED SERVICES AUTO ASSOC	1,5,6	279	49	251	56	6	12
USAA CASUALTY INS CO	1,5,6	215	101	322	50	5	7

**TERRITORY 59 - COLUMBIA COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,360	432	2,962
ADIRONDACK INS EXCH	1	1,352	206	1,844	252	32	32
ALLSTATE PROP & CAS INS CO	1,6	691	222	1,372	131	6	12
AMICA MUT INS CO	1,6	970	220	1,570	238	25	13
CHUBB NATIONAL INS CO	1,2	1,403	118	1,346	371	See Note 2	35
COUNTRY-WIDE INS CO	1	458	213	1,053	138	12	10
ELECTRIC INS CO	6	1,358	600	2,016	213	28	48
ERIE INS CO	1,6	1,155	516	1,663	179	40	16
ESURANCE INS CO	1,6	1,876	246	1,788	150	44	68
EVEREADY INS CO		1,671	314	1,645	411	33	22
GEICO GEN INS CO	1,6	747	175	1,367	138	15	27
GEICO IND CO	1,6	1,105	203	1,426	194	43	38
GOVERNMENT EMPLOYEES INS CO	1,6	747	175	1,367	138	15	27
HARTFORD CASUALTY INS CO	1,6	1,214	189	1,310	328	25	32
IDS PROP CAS INS CO		1,505	234	1,520	192	17	13
LIBERTY MUT FIRE INS CO	1,2,6	2,036	449	3,065	81	See Note 2	37
METROPOLITAN CAS INS CO	1,6	2,122	523	2,294	288	59	35
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,028	470	2,052	152	60	24
NATIONWIDE INS CO OF AMER	1,6	1,444	284	1,434	356	31	31
NEW SOUTH INS CO	1	1,312	390	1,979	302	41	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	541	168	785	154	26	15
OLD DOMINION INS CO	1	1,130	334	948	374	16	12
PEERLESS INS CO	1	1,112	371	1,288	97	26	11
PREFERRED MUT INS CO	1	1,918	784	3,024	462	58	13
PROGRESSIVE ADVANCED INS CO	1,6	1,066	347	1,155	382	54	32
PROGRESSIVE CAS INS CO	1,6	1,073	384	1,231	386	57	35
QBE INS CORP	1	458	213	1,053	138	12	10
STATE FARM FIRE & CAS CO	1,3,6	1,248	438	1,569	275	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,125	438	1,412	250	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,352	199	1,452	397	18	76
UNITED SERVICES AUTO ASSOC	1,5,6	847	166	809	194	21	12
USAA CASUALTY INS CO	1,5,6	605	419	1,058	147	15	7

**TERRITORY 59 - COLUMBIA COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		908	432	2,024
ADIRONDACK INS EXCH	1	1,300	152	1,188	230	28	36
ALLSTATE PROP & CAS INS CO	1,6	663	170	1,010	111	4	12
AMICA MUT INS CO	1,6	706	132	1,111	175	17	13
CHUBB NATIONAL INS CO	1,2	1,253	101	1,185	327	See Note 2	35
COUNTRY-WIDE INS CO	1	227	213	468	81	6	10
ELECTRIC INS CO	6	871	341	1,265	146	17	29
ERIE INS CO	1,6	559	333	786	121	18	16
ESURANCE INS CO	1,6	1,612	160	1,128	108	32	74
EVEREADY INS CO		1,126	314	1,111	298	21	22
GEICO GEN INS CO	1,6	623	158	1,047	110	11	27
GEICO IND CO	1,6	1,010	180	1,034	181	39	38
GOVERNMENT EMPLOYEES INS CO	1,6	623	158	1,047	110	11	27
HARTFORD CASUALTY INS CO	1,6	1,148	175	1,194	265	24	32
IDS PROP CAS INS CO		766	120	770	108	9	13
LIBERTY MUT FIRE INS CO	1,2,6	1,207	263	1,768	57	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,652	383	1,766	228	42	27
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,334	376	1,334	110	40	14
NATIONWIDE INS CO OF AMER	1,6	1,229	200	1,097	276	23	31
NEW SOUTH INS CO	1	1,199	278	1,313	250	32	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	471	152	665	136	21	15
OLD DOMINION INS CO	1	1,038	268	674	322	12	12
PEERLESS INS CO	1	708	223	798	72	17	11
PREFERRED MUT INS CO	1	1,517	452	2,373	370	47	13
PROGRESSIVE ADVANCED INS CO	1,6	946	258	926	315	50	32
PROGRESSIVE CAS INS CO	1,6	945	296	997	315	52	35
QBE INS CORP	1	227	213	468	81	6	10
STATE FARM FIRE & CAS CO	1,3,6	998	341	1,306	220	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	900	341	1,175	201	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,304	153	1,387	367	16	84
UNITED SERVICES AUTO ASSOC	1,5,6	502	91	466	115	11	12
USAA CASUALTY INS CO	1,5,6	368	218	605	91	9	7

**TERRITORY 59 - COLUMBIA COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		829	432	1,606
ADIRONDACK INS EXCH	1	450	52	280	58	8	12
ALLSTATE PROP & CAS INS CO	1,6	413	102	412	79	2	9
AMICA MUT INS CO	1,6	374	144	537	72	7	13
CHUBB NATIONAL INS CO	1,2	663	103	559	157	See Note 2	35
COUNTRY-WIDE INS CO	1	249	213	468	86	6	10
ELECTRIC INS CO	6	542	324	761	100	10	18
ERIE INS CO	1,6	367	213	505	102	11	16
ESURANCE INS CO	1,6	970	100	458	16	14	50
EVEREADY INS CO		1,072	314	913	285	21	22
GEICO GEN INS CO	1,6	259	66	412	45	4	27
GEICO IND CO	1,6	660	162	713	126	25	38
GOVERNMENT EMPLOYEES INS CO	1,6	259	66	412	45	4	27
HARTFORD CASUALTY INS CO	1,6	787	126	489	197	12	32
IDS PROP CAS INS CO		481	84	478	73	6	13
LIBERTY MUT FIRE INS CO	1,2,6	960	255	1,381	38	See Note 2	37
METROPOLITAN CAS INS CO	1,6	844	194	857	125	21	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	862	268	844	72	22	10
NATIONWIDE INS CO OF AMER	1,6	620	160	495	134	9	31
NEW SOUTH INS CO	1	810	248	746	169	18	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	383	130	417	105	16	15
OLD DOMINION INS CO	1	600	214	348	204	6	12
PEERLESS INS CO	1	414	216	443	52	8	11
PREFERRED MUT INS CO	1,4	496	313	705	98	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	314	110	247	91	12	32
PROGRESSIVE CAS INS CO	1,6	312	150	302	88	12	35
QBE INS CORP	1	249	213	468	86	6	10
STATE FARM FIRE & CAS CO	1,3,6	561	236	670	134	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	507	236	603	123	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	440	95	345	114	4	28
UNITED SERVICES AUTO ASSOC	1,5,6	407	85	372	93	9	12
USAA CASUALTY INS CO	1,5,6	303	201	482	75	7	7

**TERRITORY 59 - COLUMBIA COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		829	432	1,606
ADIRONDACK INS EXCH	1	452	46	296	64	6	12
ALLSTATE PROP & CAS INS CO	1,6	413	102	412	79	2	9
AMICA MUT INS CO	1,6	374	126	537	74	7	13
CHUBB NATIONAL INS CO	1,2	663	103	559	157	See Note 2	35
COUNTRY-WIDE INS CO	1	249	213	468	86	6	10
ELECTRIC INS CO	6	556	295	780	101	11	19
ERIE INS CO	1,6	367	213	505	102	11	16
ESURANCE INS CO	1,6	916	94	458	14	14	42
EVEREADY INS CO		1,072	314	913	285	21	22
GEICO GEN INS CO	1,6	260	67	412	45	4	27
GEICO IND CO	1,6	628	162	678	121	24	38
GOVERNMENT EMPLOYEES INS CO	1,6	260	67	412	45	4	27
HARTFORD CASUALTY INS CO	1,6	745	122	478	166	11	32
IDS PROP CAS INS CO		481	84	478	73	6	13
LIBERTY MUT FIRE INS CO	1,2,6	960	255	1,381	38	See Note 2	37
METROPOLITAN CAS INS CO	1,6	844	194	857	125	21	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	862	268	844	72	22	10
NATIONWIDE INS CO OF AMER	1,6	656	147	495	134	9	31
NEW SOUTH INS CO	1	777	218	726	161	17	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	383	130	417	105	16	15
OLD DOMINION INS CO	1	662	192	328	202	6	12
PEERLESS INS CO	1	414	196	443	52	8	11
PREFERRED MUT INS CO	1,4	496	313	705	98	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	332	113	271	99	12	32
PROGRESSIVE CAS INS CO	1,6	331	152	327	97	13	35
QBE INS CORP	1	249	213	468	86	6	10
STATE FARM FIRE & CAS CO	1,3,6	561	236	670	134	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	507	236	603	123	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	455	90	352	115	3	31
UNITED SERVICES AUTO ASSOC	1,5,6	407	85	372	93	9	12
USAA CASUALTY INS CO	1,5,6	303	201	482	75	7	7

**TERRITORY 59 - COLUMBIA COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		749	432	1,525
ADIRONDACK INS EXCH	1	536	40	286	86	12	12
ALLSTATE PROP & CAS INS CO	1,6	435	78	364	91	4	9
AMICA MUT INS CO	1,6	347	91	491	70	8	13
CHUBB NATIONAL INS CO	1,2	569	81	458	131	See Note 2	35
COUNTRY-WIDE INS CO	1	227	213	468	81	6	10
ELECTRIC INS CO	6	446	194	611	86	8	14
ERIE INS CO	1,6	374	217	518	102	13	16
ESURANCE INS CO	1,6	986	86	494	42	16	38
EVEREADY INS CO		946	314	868	259	18	22
GEICO GEN INS CO	1,6	226	52	352	40	4	27
GEICO IND CO	1,6	679	154	713	129	26	38
GOVERNMENT EMPLOYEES INS CO	1,6	226	52	352	40	4	27
HARTFORD CASUALTY INS CO	1,6	618	75	417	121	14	32
IDS PROP CAS INS CO		481	80	478	73	6	13
LIBERTY MUT FIRE INS CO	1,2,6	776	214	1,094	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	704	178	699	109	16	7
METROPOLITAN GRP PROP & CAS INS CO	1,6	672	200	646	60	20	6
NATIONWIDE INS CO OF AMER	1,6	649	128	524	140	10	31
NEW SOUTH INS CO	1	891	166	773	209	25	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	361	98	412	104	15	15
OLD DOMINION INS CO	1	678	138	308	210	6	12
PEERLESS INS CO	1	418	155	447	53	8	11
PREFERRED MUT INS CO	1,4	420	189	580	87	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	323	83	259	97	13	32
PROGRESSIVE CAS INS CO	1,6	322	123	315	94	13	35
QBE INS CORP	1	227	213	468	81	6	10
STATE FARM FIRE & CAS CO	1,3,6	518	182	618	127	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	468	182	557	117	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	601	74	422	144	5	46
UNITED SERVICES AUTO ASSOC	1,5,6	328	60	294	75	7	12
USAA CASUALTY INS CO	1,5,6	249	131	379	63	5	7

**TERRITORY 59 - COLUMBIA COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		749	432	1,525
ADIRONDACK INS EXCH	1	490	26	290	76	10	10
ALLSTATE PROP & CAS INS CO	1,6	435	78	364	91	4	9
AMICA MUT INS CO	1,6	347	91	491	70	8	13
CHUBB NATIONAL INS CO	1,2	569	81	458	131	See Note 2	35
COUNTRY-WIDE INS CO	1	227	213	468	81	6	10
ELECTRIC INS CO	6	446	194	611	86	8	14
ERIE INS CO	1,6	374	217	518	102	13	16
ESURANCE INS CO	1,6	908	48	434	42	16	30
EVEREADY INS CO		946	314	868	259	18	22
GEICO GEN INS CO	1,6	226	52	352	40	4	27
GEICO IND CO	1,6	660	154	692	126	25	38
GOVERNMENT EMPLOYEES INS CO	1,6	226	52	352	40	4	27
HARTFORD CASUALTY INS CO	1,6	656	67	456	130	14	32
IDS PROP CAS INS CO		481	80	478	73	6	13
LIBERTY MUT FIRE INS CO	1,2,6	776	214	1,094	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	704	178	699	109	16	7
METROPOLITAN GRP PROP & CAS INS CO	1,6	672	200	646	60	20	6
NATIONWIDE INS CO OF AMER	1,6	579	103	466	127	9	31
NEW SOUTH INS CO	1	783	117	673	192	22	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	361	98	412	104	15	15
OLD DOMINION INS CO	1	640	126	294	208	8	12
PEERLESS INS CO	1	418	155	447	53	8	11
PREFERRED MUT INS CO	1,4	420	189	580	87	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	305	71	228	91	13	32
PROGRESSIVE CAS INS CO	1,6	301	111	283	88	13	35
QBE INS CORP	1	227	213	468	81	6	10
STATE FARM FIRE & CAS CO	1,3,6	518	182	618	127	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	468	182	557	117	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	604	64	459	151	7	41
UNITED SERVICES AUTO ASSOC	1,5,6	328	60	294	75	7	12
USAA CASUALTY INS CO	1,5,6	249	131	379	63	5	7

**TERRITORY 61 - DELAWARE COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,360	432	2,962
ADIRONDACK INS EXCH	1	1,870	246	2,182	398	38	52
ALLSTATE PROP & CAS INS CO	1,6	697	206	1,496	133	4	12
AMICA MUT INS CO	1,6	963	309	1,668	260	22	13
CHUBB NATIONAL INS CO	1,2	1,309	125	1,406	337	See Note 2	35
COUNTRY-WIDE INS CO	1	414	177	942	127	10	10
ELECTRIC INS CO	6	1,250	551	1,880	213	25	49
ERIE INS CO	1,6	1,023	566	1,673	166	33	16
ESURANCE INS CO	1,6	1,526	262	1,788	116	32	68
EVEREADY INS CO		1,631	346	1,366	386	30	22
GEICO GEN INS CO	1,6	687	191	1,381	129	12	27
GEICO IND CO	1,6	975	230	1,658	169	39	38
GOVERNMENT EMPLOYEES INS CO	1,6	687	191	1,381	129	12	27
HARTFORD CASUALTY INS CO	1,6	1,149	189	997	301	22	32
IDS PROP CAS INS CO		1,267	224	1,358	175	15	13
LIBERTY MUT FIRE INS CO	1,2,6	1,741	486	2,889	73	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,591	323	1,485	201	39	32
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,264	422	1,784	94	40	20
NATIONWIDE INS CO OF AMER	1,6	988	305	1,439	228	23	31
NEW SOUTH INS CO	1	1,312	390	1,979	302	41	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	446	175	748	129	21	13
OLD DOMINION INS CO	1	862	358	948	290	12	12
PEERLESS INS CO	1	1,002	348	1,202	94	24	11
PREFERRED MUT INS CO	1	1,604	720	2,589	373	43	13
PROGRESSIVE ADVANCED INS CO	1,6	1,066	347	1,155	382	54	32
PROGRESSIVE CAS INS CO	1,6	1,073	384	1,231	386	57	35
QBE INS CORP	1	414	177	942	127	10	10
STATE FARM FIRE & CAS CO	1,3,6	1,131	451	1,682	247	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,020	451	1,514	224	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,201	217	1,610	344	17	76
UNITED SERVICES AUTO ASSOC	1,5,6	785	168	837	171	18	12
USAA CASUALTY INS CO	1,5,6	559	425	1,095	131	14	7

**TERRITORY 61 - DELAWARE COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		908	432	2,024
ADIRONDACK INS EXCH	1	1,796	182	1,404	366	34	54
ALLSTATE PROP & CAS INS CO	1,6	687	162	1,100	113	2	12
AMICA MUT INS CO	1,6	700	183	1,180	190	16	13
CHUBB NATIONAL INS CO	1,2	1,168	107	1,238	299	See Note 2	35
COUNTRY-WIDE INS CO	1	208	177	420	76	4	10
ELECTRIC INS CO	6	804	314	1,180	146	16	29
ERIE INS CO	1,6	497	365	791	113	15	16
ESURANCE INS CO	1,6	1,340	170	1,128	82	22	74
EVEREADY INS CO		1,101	346	922	280	18	22
GEICO GEN INS CO	1,6	576	173	1,059	101	9	27
GEICO IND CO	1,6	891	204	1,202	156	36	38
GOVERNMENT EMPLOYEES INS CO	1,6	576	173	1,059	101	9	27
HARTFORD CASUALTY INS CO	1,6	1,088	175	909	243	21	32
IDS PROP CAS INS CO		647	114	688	99	9	13
LIBERTY MUT FIRE INS CO	1,2,6	1,037	285	1,667	52	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,242	239	1,144	158	32	25
METROPOLITAN GRP PROP & CAS INS CO	1,6	836	340	1,158	68	28	16
NATIONWIDE INS CO OF AMER	1,6	843	215	1,101	179	17	31
NEW SOUTH INS CO	1	1,199	278	1,313	250	32	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	389	158	634	111	18	13
OLD DOMINION INS CO	1	810	284	674	250	8	12
PEERLESS INS CO	1	639	209	745	68	16	11
PREFERRED MUT INS CO	1	1,273	416	2,032	300	34	13
PROGRESSIVE ADVANCED INS CO	1,6	946	258	926	315	50	32
PROGRESSIVE CAS INS CO	1,6	945	296	997	315	52	35
QBE INS CORP	1	208	177	420	76	4	10
STATE FARM FIRE & CAS CO	1,3,6	907	352	1,399	197	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	817	352	1,259	181	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,164	168	1,538	318	15	84
UNITED SERVICES AUTO ASSOC	1,5,6	466	92	482	102	11	12
USAA CASUALTY INS CO	1,5,6	342	221	627	82	8	7

**TERRITORY 61 - DELAWARE COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		829	432	1,606
ADIRONDACK INS EXCH	1	584	62	332	92	4	18
ALLSTATE PROP & CAS INS CO	1,6	425	96	442	79	2	9
AMICA MUT INS CO	1,6	371	200	570	77	7	13
CHUBB NATIONAL INS CO	1,2	628	109	581	145	See Note 2	35
COUNTRY-WIDE INS CO	1	225	177	420	81	6	10
ELECTRIC INS CO	6	502	299	709	100	9	18
ERIE INS CO	1,6	327	234	509	98	11	16
ESURANCE INS CO	1,6	844	108	458	10	8	50
EVEREADY INS CO		1,047	346	760	271	18	22
GEICO GEN INS CO	1,6	240	72	416	42	4	27
GEICO IND CO	1,6	583	184	829	111	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	240	72	416	42	4	27
HARTFORD CASUALTY INS CO	1,6	742	126	372	168	11	32
IDS PROP CAS INS CO		407	80	428	69	4	13
LIBERTY MUT FIRE INS CO	1,2,6	828	276	1,303	36	See Note 2	37
METROPOLITAN CAS INS CO	1,6	649	128	563	84	11	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	546	240	736	48	18	12
NATIONWIDE INS CO OF AMER	1,6	446	171	497	93	7	31
NEW SOUTH INS CO	1	810	248	746	169	18	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	319	135	398	86	13	13
OLD DOMINION INS CO	1	470	228	348	156	6	12
PEERLESS INS CO	1	376	200	413	51	9	11
PREFERRED MUT INS CO	1,4	425	288	606	85	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	314	110	247	91	12	32
PROGRESSIVE CAS INS CO	1,6	312	150	302	88	12	35
QBE INS CORP	1	225	177	420	81	6	10
STATE FARM FIRE & CAS CO	1,3,6	510	243	718	121	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	460	243	646	112	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	396	104	384	102	3	28
UNITED SERVICES AUTO ASSOC	1,5,6	379	86	384	83	8	12
USAA CASUALTY INS CO	1,5,6	283	204	498	69	6	7

**TERRITORY 61 - DELAWARE COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		829	432	1,606
ADIRONDACK INS EXCH	1	586	56	350	96	6	18
ALLSTATE PROP & CAS INS CO	1,6	425	96	442	79	2	9
AMICA MUT INS CO	1,6	371	175	570	78	7	13
CHUBB NATIONAL INS CO	1,2	628	109	581	145	See Note 2	35
COUNTRY-WIDE INS CO	1	225	177	420	81	6	10
ELECTRIC INS CO	6	515	271	727	101	9	19
ERIE INS CO	1,6	327	234	509	98	11	16
ESURANCE INS CO	1,6	792	100	458	12	10	42
EVEREADY INS CO		1,047	346	760	271	18	22
GEICO GEN INS CO	1,6	242	73	416	42	4	27
GEICO IND CO	1,6	555	184	788	107	22	38
GOVERNMENT EMPLOYEES INS CO	1,6	242	73	416	42	4	27
HARTFORD CASUALTY INS CO	1,6	704	122	364	140	10	32
IDS PROP CAS INS CO		407	80	428	69	4	13
LIBERTY MUT FIRE INS CO	1,2,6	828	276	1,303	36	See Note 2	37
METROPOLITAN CAS INS CO	1,6	649	128	563	84	11	14
METROPOLITAN GRP PROP & CAS INS CO	1,6	546	240	736	48	18	12
NATIONWIDE INS CO OF AMER	1,6	468	157	497	93	7	31
NEW SOUTH INS CO	1	777	218	726	161	17	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	319	135	398	86	13	13
OLD DOMINION INS CO	1	528	204	328	156	4	12
PEERLESS INS CO	1	376	183	413	51	9	11
PREFERRED MUT INS CO	1,4	425	288	606	85	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	332	113	271	99	12	32
PROGRESSIVE CAS INS CO	1,6	331	152	327	97	13	35
QBE INS CORP	1	225	177	420	81	6	10
STATE FARM FIRE & CAS CO	1,3,6	510	243	718	121	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	460	243	646	112	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	410	99	391	102	3	31
UNITED SERVICES AUTO ASSOC	1,5,6	379	86	384	83	8	12
USAA CASUALTY INS CO	1,5,6	283	204	498	69	6	7

**TERRITORY 61 - DELAWARE COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		749	432	1,525
ADIRONDACK INS EXCH	1	702	48	338	138	14	18
ALLSTATE PROP & CAS INS CO	1,6	443	70	394	93	2	9
AMICA MUT INS CO	1,6	345	124	521	75	5	13
CHUBB NATIONAL INS CO	1,2	542	86	477	119	See Note 2	35
COUNTRY-WIDE INS CO	1	208	177	420	76	4	10
ELECTRIC INS CO	6	412	178	570	86	9	15
ERIE INS CO	1,6	335	238	522	98	10	16
ESURANCE INS CO	1,6	838	92	494	32	12	38
EVEREADY INS CO		926	346	723	244	16	22
GEICO GEN INS CO	1,6	210	57	356	38	3	27
GEICO IND CO	1,6	600	175	829	114	24	38
GOVERNMENT EMPLOYEES INS CO	1,6	210	57	356	38	3	27
HARTFORD CASUALTY INS CO	1,6	581	75	317	105	12	32
IDS PROP CAS INS CO		407	76	428	69	4	13
LIBERTY MUT FIRE INS CO	1,2,6	672	232	1,033	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	538	116	459	71	15	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	432	180	566	44	12	8
NATIONWIDE INS CO OF AMER	1,6	465	136	526	97	7	31
NEW SOUTH INS CO	1	891	166	773	209	25	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	301	102	395	85	13	13
OLD DOMINION INS CO	1	538	148	308	162	4	12
PEERLESS INS CO	1	380	145	417	50	8	11
PREFERRED MUT INS CO	1,4	362	174	499	77	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	323	83	259	97	13	32
PROGRESSIVE CAS INS CO	1,6	322	123	315	94	13	35
QBE INS CORP	1	208	177	420	76	4	10
STATE FARM FIRE & CAS CO	1,3,6	471	187	663	116	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	425	187	597	107	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	541	82	469	127	6	46
UNITED SERVICES AUTO ASSOC	1,5,6	306	60	304	68	7	12
USAA CASUALTY INS CO	1,5,6	233	133	392	58	5	7

**TERRITORY 61 - DELAWARE COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		749	432	1,525
ADIRONDACK INS EXCH	1	646	30	342	116	12	18
ALLSTATE PROP & CAS INS CO	1,6	443	70	394	93	2	9
AMICA MUT INS CO	1,6	345	124	521	75	5	13
CHUBB NATIONAL INS CO	1,2	542	86	477	119	See Note 2	35
COUNTRY-WIDE INS CO	1	208	177	420	76	4	10
ELECTRIC INS CO	6	412	178	570	86	9	15
ERIE INS CO	1,6	335	238	522	98	10	16
ESURANCE INS CO	1,6	774	52	434	30	10	30
EVEREADY INS CO		926	346	723	244	16	22
GEICO GEN INS CO	1,6	210	57	356	38	3	27
GEICO IND CO	1,6	583	175	804	111	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	210	57	356	38	3	27
HARTFORD CASUALTY INS CO	1,6	616	67	347	112	12	32
IDS PROP CAS INS CO		407	76	428	69	4	13
LIBERTY MUT FIRE INS CO	1,2,6	672	232	1,033	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	538	116	459	71	15	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	432	180	566	44	12	8
NATIONWIDE INS CO OF AMER	1,6	420	110	468	89	7	31
NEW SOUTH INS CO	1	783	117	673	192	22	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	301	102	395	85	13	13
OLD DOMINION INS CO	1	506	134	294	160	4	12
PEERLESS INS CO	1	380	145	417	50	8	11
PREFERRED MUT INS CO	1,4	362	174	499	77	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	305	71	228	91	13	32
PROGRESSIVE CAS INS CO	1,6	301	111	283	88	13	35
QBE INS CORP	1	208	177	420	76	4	10
STATE FARM FIRE & CAS CO	1,3,6	471	187	663	116	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	425	187	597	107	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	542	70	510	133	6	41
UNITED SERVICES AUTO ASSOC	1,5,6	306	60	304	68	7	12
USAA CASUALTY INS CO	1,5,6	233	133	392	58	5	7

**TERRITORY 67 - CLINTON COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		738	319	2,819
ADIRONDACK INS EXCH	1	1,528	198	1,964	250	42	46
ALLSTATE PROP & CAS INS CO	1,6	489	258	1,214	85	4	12
AMICA MUT INS CO	1,6	952	172	1,356	249	25	13
CHUBB NATIONAL INS CO	1,2	975	87	1,059	244	See Note 2	35
COUNTRY-WIDE INS CO	1	501	138	781	148	12	10
ELECTRIC INS CO	6	1,022	320	1,422	150	22	49
ERIE INS CO	1,6	932	454	1,652	153	29	16
ESURANCE INS CO	1,6	1,330	166	1,510	96	34	68
EVEREADY INS CO		1,305	138	1,257	276	28	22
GEICO GEN INS CO	1,6	565	131	1,127	99	12	27
GEICO IND CO	1,6	763	153	1,278	149	34	38
GOVERNMENT EMPLOYEES INS CO	1,6	565	131	1,127	99	12	27
HARTFORD CASUALTY INS CO	1,6	944	189	997	219	18	32
IDS PROP CAS INS CO		1,094	156	1,242	147	13	13
LIBERTY MUT FIRE INS CO	1,2,6	1,302	309	2,462	61	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,150	237	1,309	139	41	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,188	496	1,586	96	40	20
NATIONWIDE INS CO OF AMER	1,6	792	279	1,172	177	21	31
NEW SOUTH INS CO	1	831	250	1,486	170	32	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	470	130	661	135	20	13
OLD DOMINION INS CO	1	768	228	802	236	12	12
PEERLESS INS CO	1	1,104	209	1,041	101	29	11
PREFERRED MUT INS CO	1	1,680	471	2,442	377	55	13
PROGRESSIVE ADVANCED INS CO	1,6	921	285	1,066	295	51	32
PROGRESSIVE CAS INS CO	1,6	917	323	1,140	296	53	35
QBE INS CORP	1	501	138	781	148	12	10
STATE FARM FIRE & CAS CO	1,3,6	1,061	295	1,400	228	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	956	295	1,260	208	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,028	155	1,109	294	14	67
UNITED SERVICES AUTO ASSOC	1,5,6	706	119	732	147	20	12
USAA CASUALTY INS CO	1,5,6	511	293	957	114	15	7

**TERRITORY 67 - CLINTON COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		496	319	1,926
ADIRONDACK INS EXCH	1	1,478	146	1,266	228	38	50
ALLSTATE PROP & CAS INS CO	1,6	477	194	890	75	4	12
AMICA MUT INS CO	1,6	693	105	961	181	18	13
CHUBB NATIONAL INS CO	1,2	877	77	934	219	See Note 2	35
COUNTRY-WIDE INS CO	1	248	138	347	86	5	10
ELECTRIC INS CO	6	660	183	894	105	15	31
ERIE INS CO	1,6	454	293	782	108	12	16
ESURANCE INS CO	1,6	1,140	106	952	68	24	74
EVEREADY INS CO		885	138	848	209	20	22
GEICO GEN INS CO	1,6	471	118	865	80	9	27
GEICO IND CO	1,6	698	136	927	139	31	38
GOVERNMENT EMPLOYEES INS CO	1,6	471	118	865	80	9	27
HARTFORD CASUALTY INS CO	1,6	918	175	909	177	17	32
IDS PROP CAS INS CO		558	78	630	84	6	13
LIBERTY MUT FIRE INS CO	1,2,6	785	183	1,422	45	See Note 2	37
METROPOLITAN CAS INS CO	1,6	908	178	1,011	114	29	26
METROPOLITAN GRP PROP & CAS INS CO	1,6	784	400	1,032	68	28	16
NATIONWIDE INS CO OF AMER	1,6	668	197	899	141	16	31
NEW SOUTH INS CO	1	759	183	989	146	25	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	406	118	560	120	19	13
OLD DOMINION INS CO	1	698	182	572	202	8	12
PEERLESS INS CO	1	703	126	646	73	19	11
PREFERRED MUT INS CO	1	1,332	274	1,917	304	43	13
PROGRESSIVE ADVANCED INS CO	1,6	823	212	855	246	47	32
PROGRESSIVE CAS INS CO	1,6	813	250	924	243	48	35
QBE INS CORP	1	248	138	347	86	5	10
STATE FARM FIRE & CAS CO	1,3,6	850	230	1,165	184	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	766	230	1,049	168	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	993	120	1,059	273	12	74
UNITED SERVICES AUTO ASSOC	1,5,6	422	68	423	88	11	12
USAA CASUALTY INS CO	1,5,6	314	155	548	73	8	7

**TERRITORY 67 - CLINTON COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		455	319	1,528
ADIRONDACK INS EXCH	1	502	52	298	62	6	16
ALLSTATE PROP & CAS INS CO	1,6	305	116	364	61	2	9
AMICA MUT INS CO	1,6	368	114	468	79	8	13
CHUBB NATIONAL INS CO	1,2	507	78	453	110	See Note 2	35
COUNTRY-WIDE INS CO	1	269	138	347	93	7	10
ELECTRIC INS CO	6	417	174	538	75	8	18
ERIE INS CO	1,6	299	188	502	93	9	16
ESURANCE INS CO	1,6	716	68	388	10	10	50
EVEREADY INS CO		845	138	698	202	17	22
GEICO GEN INS CO	1,6	197	50	341	33	4	27
GEICO IND CO	1,6	458	122	639	100	21	38
GOVERNMENT EMPLOYEES INS CO	1,6	197	50	341	33	4	27
HARTFORD CASUALTY INS CO	1,6	639	126	372	127	8	32
IDS PROP CAS INS CO		351	54	392	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	632	177	1,112	32	See Note 2	37
METROPOLITAN CAS INS CO	1,6	496	98	502	63	13	9
METROPOLITAN GRP PROP & CAS INS CO	1,6	514	282	656	48	14	10
NATIONWIDE INS CO OF AMER	1,6	365	157	413	77	6	31
NEW SOUTH INS CO	1	521	164	568	110	14	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	332	101	351	91	12	13
OLD DOMINION INS CO	1	406	146	296	128	6	12
PEERLESS INS CO	1	411	122	359	53	10	11
PREFERRED MUT INS CO	1,4	442	191	572	87	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	279	91	228	73	12	32
PROGRESSIVE CAS INS CO	1,6	274	130	283	70	12	35
QBE INS CORP	1	269	138	347	93	7	10
STATE FARM FIRE & CAS CO	1,3,6	479	159	598	113	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	433	159	538	105	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	348	76	270	90	2	25
UNITED SERVICES AUTO ASSOC	1,5,6	345	64	338	72	8	12
USAA CASUALTY INS CO	1,5,6	261	143	438	62	6	7

**TERRITORY 67 - CLINTON COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		455	319	1,528
ADIRONDACK INS EXCH	1	502	44	316	64	10	16
ALLSTATE PROP & CAS INS CO	1,6	305	116	364	61	2	9
AMICA MUT INS CO	1,6	368	100	468	81	8	13
CHUBB NATIONAL INS CO	1,2	507	78	453	110	See Note 2	35
COUNTRY-WIDE INS CO	1	269	138	347	93	7	10
ELECTRIC INS CO	6	427	159	553	77	9	18
ERIE INS CO	1,6	299	188	502	93	9	16
ESURANCE INS CO	1,6	684	62	388	10	10	42
EVEREADY INS CO		845	138	698	202	17	22
GEICO GEN INS CO	1,6	198	51	341	33	4	27
GEICO IND CO	1,6	437	122	607	96	19	38
GOVERNMENT EMPLOYEES INS CO	1,6	198	51	341	33	4	27
HARTFORD CASUALTY INS CO	1,6	618	122	364	106	8	32
IDS PROP CAS INS CO		351	54	392	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	632	177	1,112	32	See Note 2	37
METROPOLITAN CAS INS CO	1,6	496	98	502	63	13	9
METROPOLITAN GRP PROP & CAS INS CO	1,6	514	282	656	48	14	10
NATIONWIDE INS CO OF AMER	1,6	378	145	413	77	6	31
NEW SOUTH INS CO	1	501	146	553	106	14	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	332	101	351	91	12	13
OLD DOMINION INS CO	1	442	132	278	128	4	12
PEERLESS INS CO	1	411	111	359	53	10	11
PREFERRED MUT INS CO	1,4	442	191	572	87	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	293	93	250	80	12	32
PROGRESSIVE CAS INS CO	1,6	290	132	306	76	13	35
QBE INS CORP	1	269	138	347	93	7	10
STATE FARM FIRE & CAS CO	1,3,6	479	159	598	113	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	433	159	538	105	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	360	72	276	90	2	27
UNITED SERVICES AUTO ASSOC	1,5,6	345	64	338	72	8	12
USAA CASUALTY INS CO	1,5,6	261	143	438	62	6	7

**TERRITORY 67 - CLINTON COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		412	319	1,451
ADIRONDACK INS EXCH	1	596	40	306	86	12	16
ALLSTATE PROP & CAS INS CO	1,6	321	86	324	61	2	9
AMICA MUT INS CO	1,6	342	73	428	75	9	13
CHUBB NATIONAL INS CO	1,2	446	65	377	93	See Note 2	35
COUNTRY-WIDE INS CO	1	248	138	347	86	5	10
ELECTRIC INS CO	6	346	105	434	66	6	14
ERIE INS CO	1,6	307	190	514	94	9	16
ESURANCE INS CO	1,6	734	58	418	26	14	38
EVEREADY INS CO		747	138	664	186	15	22
GEICO GEN INS CO	1,6	174	40	292	29	3	27
GEICO IND CO	1,6	471	116	639	102	21	38
GOVERNMENT EMPLOYEES INS CO	1,6	174	40	292	29	3	27
HARTFORD CASUALTY INS CO	1,6	507	75	317	78	10	32
IDS PROP CAS INS CO		351	52	392	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	517	149	882	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	411	92	410	63	14	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	402	210	504	42	14	8
NATIONWIDE INS CO OF AMER	1,6	379	126	436	80	7	31
NEW SOUTH INS CO	1	574	115	588	128	19	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	316	76	347	90	12	13
OLD DOMINION INS CO	1	454	96	262	130	6	12
PEERLESS INS CO	1	416	88	362	53	9	11
PREFERRED MUT INS CO	1,4	375	117	471	77	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	287	68	239	78	13	32
PROGRESSIVE CAS INS CO	1,6	283	108	294	74	13	35
QBE INS CORP	1	248	138	347	86	5	10
STATE FARM FIRE & CAS CO	1,3,6	442	122	552	108	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	399	122	497	101	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	468	60	329	111	4	40
UNITED SERVICES AUTO ASSOC	1,5,6	280	46	268	59	6	12
USAA CASUALTY INS CO	1,5,6	217	95	345	51	5	7

**TERRITORY 67 - CLINTON COUNTY, ETC.**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		412	319	1,451
ADIRONDACK INS EXCH	1	550	26	310	76	10	14
ALLSTATE PROP & CAS INS CO	1,6	321	86	324	61	2	9
AMICA MUT INS CO	1,6	342	73	428	75	9	13
CHUBB NATIONAL INS CO	1,2	446	65	377	93	See Note 2	35
COUNTRY-WIDE INS CO	1	248	138	347	86	5	10
ELECTRIC INS CO	6	346	105	434	66	6	14
ERIE INS CO	1,6	307	190	514	94	9	16
ESURANCE INS CO	1,6	686	32	366	26	12	30
EVEREADY INS CO		747	138	664	186	15	22
GEICO GEN INS CO	1,6	174	40	292	29	3	27
GEICO IND CO	1,6	458	116	620	100	20	38
GOVERNMENT EMPLOYEES INS CO	1,6	174	40	292	29	3	27
HARTFORD CASUALTY INS CO	1,6	538	67	347	84	10	32
IDS PROP CAS INS CO		351	52	392	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	517	149	882	23	See Note 2	37
METROPOLITAN CAS INS CO	1,6	411	92	410	63	14	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	402	210	504	42	14	8
NATIONWIDE INS CO OF AMER	1,6	346	102	389	74	6	31
NEW SOUTH INS CO	1	508	86	514	120	18	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	316	76	347	90	12	13
OLD DOMINION INS CO	1	430	88	250	130	4	12
PEERLESS INS CO	1	416	88	362	53	9	11
PREFERRED MUT INS CO	1,4	375	117	471	77	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	272	59	210	74	12	32
PROGRESSIVE CAS INS CO	1,6	264	98	265	70	12	35
QBE INS CORP	1	248	138	347	86	5	10
STATE FARM FIRE & CAS CO	1,3,6	442	122	552	108	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	399	122	497	101	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	471	52	356	115	4	36
UNITED SERVICES AUTO ASSOC	1,5,6	280	46	268	59	6	12
USAA CASUALTY INS CO	1,5,6	217	95	345	51	5	7

**TERRITORY 72 - ALBANY COUNTY (BALANCE)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,639	549	3,299
ADIRONDACK INS EXCH	1	1,576	156	2,304	262	52	34
ALLSTATE PROP & CAS INS CO	1,6	589	150	1,290	95	6	12
AMICA MUT INS CO	1,6	995	199	1,681	253	25	13
CHUBB NATIONAL INS CO	1,2	1,125	75	1,059	296	See Note 2	35
COUNTRY-WIDE INS CO	1	615	239	1,116	186	13	10
ELECTRIC INS CO	6	1,375	320	1,400	221	30	49
ERIE INS CO	1,6	1,056	334	1,668	177	41	16
ESURANCE INS CO	1,6	1,750	126	1,692	118	56	68
EVEREADY INS CO		1,809	312	1,630	423	40	22
GEICO GEN INS CO	1,6	627	164	1,345	115	12	27
GEICO IND CO	1,6	941	194	1,497	169	39	38
GOVERNMENT EMPLOYEES INS CO	1,6	627	164	1,345	115	12	27
HARTFORD CASUALTY INS CO	1,6	1,061	127	997	257	22	32
IDS PROP CAS INS CO		1,088	114	1,154	151	13	13
LIBERTY MUT FIRE INS CO	1,2,6	1,358	333	2,240	62	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,406	371	1,629	135	53	33
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,410	322	1,556	114	48	26
NATIONWIDE INS CO OF AMER	1,6	1,068	160	1,302	227	32	31
NEW SOUTH INS CO	1	1,371	243	1,935	260	57	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	566	167	939	193	26	15
OLD DOMINION INS CO	1	1,064	178	898	296	20	12
PEERLESS INS CO	1	1,235	358	1,187	106	26	11
PREFERRED MUT INS CO	1	1,861	599	2,867	450	50	13
PROGRESSIVE ADVANCED INS CO	1,6	1,102	162	1,111	350	66	32
PROGRESSIVE CAS INS CO	1,6	1,111	201	1,186	352	69	35
QBE INS CORP	1	615	239	1,116	186	13	10
STATE FARM FIRE & CAS CO	1,3,6	1,169	191	1,429	276	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,053	191	1,286	252	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,134	157	1,390	331	16	78
UNITED SERVICES AUTO ASSOC	1,5,6	818	158	892	177	21	12
USAA CASUALTY INS CO	1,5,6	585	400	1,168	135	15	7

**TERRITORY 72 - ALBANY COUNTY (BALANCE)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,092	549	2,253
ADIRONDACK INS EXCH	1	1,506	116	1,484	238	44	38
ALLSTATE PROP & CAS INS CO	1,6	531	112	946	83	4	12
AMICA MUT INS CO	1,6	721	120	1,189	186	17	13
CHUBB NATIONAL INS CO	1,2	1,009	68	934	261	See Note 2	35
COUNTRY-WIDE INS CO	1	302	239	497	104	7	10
ELECTRIC INS CO	6	882	183	879	150	18	30
ERIE INS CO	1,6	510	215	789	119	20	16
ESURANCE INS CO	1,6	1,470	82	1,068	84	38	74
EVEREADY INS CO		1,217	312	1,100	305	26	22
GEICO GEN INS CO	1,6	523	148	1,031	92	9	27
GEICO IND CO	1,6	860	172	1,086	156	36	38
GOVERNMENT EMPLOYEES INS CO	1,6	523	148	1,031	92	9	27
HARTFORD CASUALTY INS CO	1,6	1,017	117	909	208	21	32
IDS PROP CAS INS CO		557	58	584	86	6	13
LIBERTY MUT FIRE INS CO	1,2,6	817	197	1,295	46	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,104	274	1,255	108	37	25
METROPOLITAN GRP PROP & CAS INS CO	1,6	934	260	1,014	84	28	16
NATIONWIDE INS CO OF AMER	1,6	889	117	997	180	24	31
NEW SOUTH INS CO	1	1,226	178	1,284	217	44	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	492	152	796	168	22	15
OLD DOMINION INS CO	1	952	142	638	254	14	12
PEERLESS INS CO	1	782	214	735	77	17	11
PREFERRED MUT INS CO	1	1,473	346	2,250	361	40	13
PROGRESSIVE ADVANCED INS CO	1,6	982	121	890	289	60	32
PROGRESSIVE CAS INS CO	1,6	983	160	960	289	63	35
QBE INS CORP	1	302	239	497	104	7	10
STATE FARM FIRE & CAS CO	1,3,6	932	149	1,189	221	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	840	149	1,070	202	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,098	122	1,328	308	13	86
UNITED SERVICES AUTO ASSOC	1,5,6	486	88	513	105	11	12
USAA CASUALTY INS CO	1,5,6	356	208	667	85	9	7

**TERRITORY 72 - ALBANY COUNTY (BALANCE)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		997	549	1,789
ADIRONDACK INS EXCH	1	504	40	350	66	12	12
ALLSTATE PROP & CAS INS CO	1,6	347	72	386	63	4	9
AMICA MUT INS CO	1,6	383	130	573	75	6	13
CHUBB NATIONAL INS CO	1,2	562	69	453	129	See Note 2	35
COUNTRY-WIDE INS CO	1	330	239	497	110	7	10
ELECTRIC INS CO	6	550	174	530	101	12	19
ERIE INS CO	1,6	334	138	507	102	14	16
ESURANCE INS CO	1,6	874	52	434	12	16	50
EVEREADY INS CO		1,159	312	906	292	25	22
GEICO GEN INS CO	1,6	218	62	406	38	4	27
GEICO IND CO	1,6	563	155	749	111	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	218	62	406	38	4	27
HARTFORD CASUALTY INS CO	1,6	697	84	372	146	11	32
IDS PROP CAS INS CO		352	40	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	657	191	1,013	32	See Note 2	37
METROPOLITAN CAS INS CO	1,6	582	145	617	58	16	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	610	186	642	60	20	8
NATIONWIDE INS CO OF AMER	1,6	461	96	454	93	10	31
NEW SOUTH INS CO	1	812	161	730	150	25	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	397	130	500	132	16	15
OLD DOMINION INS CO	1	548	114	330	160	8	12
PEERLESS INS CO	1	457	206	409	55	8	11
PREFERRED MUT INS CO	1,4	483	241	669	97	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	322	52	237	85	14	32
PROGRESSIVE CAS INS CO	1,6	321	91	293	81	15	35
QBE INS CORP	1	330	239	497	110	7	10
STATE FARM FIRE & CAS CO	1,3,6	524	103	610	134	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	473	103	549	124	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	378	76	335	102	3	29
UNITED SERVICES AUTO ASSOC	1,5,6	394	81	408	86	9	12
USAA CASUALTY INS CO	1,5,6	293	192	531	71	7	7

**TERRITORY 72 - ALBANY COUNTY (BALANCE)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		997	549	1,789
ADIRONDACK INS EXCH	1	510	36	370	64	10	12
ALLSTATE PROP & CAS INS CO	1,6	347	72	386	63	4	9
AMICA MUT INS CO	1,6	383	114	573	76	6	13
CHUBB NATIONAL INS CO	1,2	562	69	453	129	See Note 2	35
COUNTRY-WIDE INS CO	1	330	239	497	110	7	10
ELECTRIC INS CO	6	561	159	545	104	12	18
ERIE INS CO	1,6	334	138	507	102	14	16
ESURANCE INS CO	1,6	834	48	434	12	16	42
EVEREADY INS CO		1,159	312	906	292	25	22
GEICO GEN INS CO	1,6	219	63	406	38	4	27
GEICO IND CO	1,6	536	155	711	107	22	38
GOVERNMENT EMPLOYEES INS CO	1,6	219	63	406	38	4	27
HARTFORD CASUALTY INS CO	1,6	666	82	364	123	10	32
IDS PROP CAS INS CO		352	40	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	657	191	1,013	32	See Note 2	37
METROPOLITAN CAS INS CO	1,6	582	145	617	58	16	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	610	186	642	60	20	8
NATIONWIDE INS CO OF AMER	1,6	478	90	454	93	10	31
NEW SOUTH INS CO	1	777	143	710	144	23	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	397	130	500	132	16	15
OLD DOMINION INS CO	1	590	104	310	160	8	12
PEERLESS INS CO	1	457	188	409	55	8	11
PREFERRED MUT INS CO	1,4	483	241	669	97	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	340	53	261	92	15	32
PROGRESSIVE CAS INS CO	1,6	340	92	317	89	16	35
QBE INS CORP	1	330	239	497	110	7	10
STATE FARM FIRE & CAS CO	1,3,6	524	103	610	134	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	473	103	549	124	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	392	72	341	103	2	32
UNITED SERVICES AUTO ASSOC	1,5,6	394	81	408	86	9	12
USAA CASUALTY INS CO	1,5,6	293	192	531	71	7	7

**TERRITORY 72 - ALBANY COUNTY (BALANCE)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		900	549	1,699
ADIRONDACK INS EXCH	1	612	30	358	90	18	12
ALLSTATE PROP & CAS INS CO	1,6	369	52	344	69	2	9
AMICA MUT INS CO	1,6	355	84	525	71	8	13
CHUBB NATIONAL INS CO	1,2	489	59	377	108	See Note 2	35
COUNTRY-WIDE INS CO	1	302	239	497	104	7	10
ELECTRIC INS CO	6	449	105	426	88	10	14
ERIE INS CO	1,6	344	140	520	102	14	16
ESURANCE INS CO	1,6	910	44	468	32	22	38
EVEREADY INS CO		1,022	312	860	265	22	22
GEICO GEN INS CO	1,6	192	49	347	34	3	27
GEICO IND CO	1,6	579	147	749	114	24	38
GOVERNMENT EMPLOYEES INS CO	1,6	192	49	347	34	3	27
HARTFORD CASUALTY INS CO	1,6	552	51	317	91	12	32
IDS PROP CAS INS CO		352	38	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	537	161	804	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	486	133	502	50	13	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	482	140	494	50	14	8
NATIONWIDE INS CO OF AMER	1,6	481	80	480	97	11	31
NEW SOUTH INS CO	1	919	113	757	183	35	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	378	98	495	131	15	15
OLD DOMINION INS CO	1	606	76	292	166	10	12
PEERLESS INS CO	1	461	150	414	56	9	11
PREFERRED MUT INS CO	1,4	410	146	551	85	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	333	39	249	89	16	32
PROGRESSIVE CAS INS CO	1,6	331	79	304	87	17	35
QBE INS CORP	1	302	239	497	104	7	10
STATE FARM FIRE & CAS CO	1,3,6	485	79	563	127	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	438	79	507	118	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	514	60	408	124	5	47
UNITED SERVICES AUTO ASSOC	1,5,6	318	57	323	69	7	12
USAA CASUALTY INS CO	1,5,6	242	125	417	59	5	7

**TERRITORY 72 - ALBANY COUNTY (BALANCE)**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		900	549	1,699
ADIRONDACK INS EXCH	1	558	20	362	80	16	12
ALLSTATE PROP & CAS INS CO	1,6	369	52	344	69	2	9
AMICA MUT INS CO	1,6	355	84	525	71	8	13
CHUBB NATIONAL INS CO	1,2	489	59	377	108	See Note 2	35
COUNTRY-WIDE INS CO	1	302	239	497	104	7	10
ELECTRIC INS CO	6	449	105	426	88	10	14
ERIE INS CO	1,6	344	140	520	102	14	16
ESURANCE INS CO	1,6	848	26	410	32	22	30
EVEREADY INS CO		1,022	312	860	265	22	22
GEICO GEN INS CO	1,6	192	49	347	34	3	27
GEICO IND CO	1,6	563	147	726	111	23	38
GOVERNMENT EMPLOYEES INS CO	1,6	192	49	347	34	3	27
HARTFORD CASUALTY INS CO	1,6	587	45	347	97	12	32
IDS PROP CAS INS CO		352	38	364	60	4	13
LIBERTY MUT FIRE INS CO	1,2,6	537	161	804	24	See Note 2	37
METROPOLITAN CAS INS CO	1,6	486	133	502	50	13	12
METROPOLITAN GRP PROP & CAS INS CO	1,6	482	140	494	50	14	8
NATIONWIDE INS CO OF AMER	1,6	435	68	427	89	9	31
NEW SOUTH INS CO	1	809	85	659	169	31	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	378	98	495	131	15	15
OLD DOMINION INS CO	1	576	70	278	166	8	12
PEERLESS INS CO	1	461	150	414	56	9	11
PREFERRED MUT INS CO	1,4	410	146	551	85	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	314	33	219	84	16	32
PROGRESSIVE CAS INS CO	1,6	309	73	274	82	16	35
QBE INS CORP	1	302	239	497	104	7	10
STATE FARM FIRE & CAS CO	1,3,6	485	79	563	127	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	438	79	507	118	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	516	51	443	130	5	42
UNITED SERVICES AUTO ASSOC	1,5,6	318	57	323	69	7	12
USAA CASUALTY INS CO	1,5,6	242	125	417	59	5	7

**TERRITORY 82 - SULLIVAN COUNTY CENTRAL**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED MALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		2,386	787	3,917
ADIRONDACK INS EXCH	1	2,616	452	3,440	514	50	90
ALLSTATE PROP & CAS INS CO	1,6	809	300	1,598	169	4	12
AMICA MUT INS CO	1,6	1,856	402	2,400	524	37	13
CHUBB NATIONAL INS CO	1,2	1,795	152	1,817	464	See Note 2	35
COUNTRY-WIDE INS CO	1	1,091	224	1,165	348	18	10
ELECTRIC INS CO	6	2,303	746	2,097	485	40	49
ERIE INS CO	1,6	1,715	646	2,165	228	50	16
ESURANCE INS CO	1,6	2,576	324	2,298	232	46	68
EVEREADY INS CO		2,433	445	2,059	537	39	22
GEICO GEN INS CO	1,6	978	156	1,371	158	16	27
GEICO IND CO	1,6	1,354	195	1,759	220	45	38
GOVERNMENT EMPLOYEES INS CO	1,6	978	156	1,371	158	16	27
HARTFORD CASUALTY INS CO	1,6	1,404	288	1,310	387	25	32
IDS PROP CAS INS CO		1,712	262	1,662	210	19	13
LIBERTY MUT FIRE INS CO	1,2,6	2,968	651	3,814	102	See Note 2	37
METROPOLITAN CAS INS CO	1,6	2,970	705	2,532	320	78	34
METROPOLITAN GRP PROP & CAS INS CO	1,6	3,400	624	3,382	310	92	26
NATIONWIDE INS CO OF AMER	1,6	1,840	358	1,986	464	32	31
NEW SOUTH INS CO	1	1,730	535	2,476	353	44	22
NEW YORK CENTRAL MUT FIRE INS CO	1,6	861	199	874	241	40	26
OLD DOMINION INS CO	1	1,544	436	1,212	578	16	12
PEERLESS INS CO	1	1,529	423	936	167	31	11
PREFERRED MUT INS CO	1	2,493	1,178	2,982	642	47	13
PROGRESSIVE ADVANCED INS CO	1,6	1,950	419	1,673	715	77	32
PROGRESSIVE CAS INS CO	1,6	2,047	456	1,761	734	82	35
QBE INS CORP	1	1,091	224	1,165	348	18	10
STATE FARM FIRE & CAS CO	1,3,6	2,014	519	1,996	352	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,814	519	1,797	319	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,652	280	1,753	463	19	66
UNITED SERVICES AUTO ASSOC	1,5,6	1,254	231	991	300	25	12
USAA CASUALTY INS CO	1,5,6	873	599	1,298	222	18	7

**TERRITORY 82 - SULLIVAN COUNTY CENTRAL**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**UNMARRIED FEMALE, AGE 20**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
 \$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
 AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,586	787	2,675
ADIRONDACK INS EXCH	1	2,546	334	2,216	470	46	100
ALLSTATE PROP & CAS INS CO	1,6	803	234	1,170	143	4	12
AMICA MUT INS CO	1,6	1,325	236	1,693	382	26	13
CHUBB NATIONAL INS CO	1,2	1,595	126	1,595	407	See Note 2	35
COUNTRY-WIDE INS CO	1	526	224	518	180	8	10
ELECTRIC INS CO	6	1,300	423	1,167	299	22	28
ERIE INS CO	1,6	825	418	1,024	143	22	16
ESURANCE INS CO	1,6	2,262	208	1,450	164	32	74
EVEREADY INS CO		1,627	445	1,391	380	26	22
GEICO GEN INS CO	1,6	829	141	1,051	125	12	27
GEICO IND CO	1,6	1,235	174	1,276	203	43	38
GOVERNMENT EMPLOYEES INS CO	1,6	829	141	1,051	125	12	27
HARTFORD CASUALTY INS CO	1,6	1,338	266	1,194	312	24	32
IDS PROP CAS INS CO		874	132	842	114	9	13
LIBERTY MUT FIRE INS CO	1,2,6	1,742	380	2,198	69	See Note 2	37
METROPOLITAN CAS INS CO	1,6	2,299	512	1,947	254	56	26
METROPOLITAN GRP PROP & CAS INS CO	1,6	2,226	502	2,194	212	62	12
NATIONWIDE INS CO OF AMER	1,6	1,587	250	1,513	358	24	31
NEW SOUTH INS CO	1	1,655	377	1,638	290	34	27
NEW YORK CENTRAL MUT FIRE INS CO	1,6	748	181	741	211	32	26
OLD DOMINION INS CO	1	1,468	348	860	496	14	12
PEERLESS INS CO	1	1,137	253	689	134	23	11
PREFERRED MUT INS CO	1	1,967	678	2,336	514	37	13
PROGRESSIVE ADVANCED INS CO	1,6	1,714	312	1,342	581	71	32
PROGRESSIVE CAS INS CO	1,6	1,794	349	1,422	594	74	35
QBE INS CORP	1	526	224	518	180	8	10
STATE FARM FIRE & CAS CO	1,3,6	1,624	405	1,661	279	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	1,463	405	1,495	254	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	1,621	216	1,673	430	17	74
UNITED SERVICES AUTO ASSOC	1,5,6	729	124	567	174	14	12
USAA CASUALTY INS CO	1,5,6	517	308	740	133	11	7

**TERRITORY 82 - SULLIVAN COUNTY CENTRAL**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED MALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,449	787	2,123
ADIRONDACK INS EXCH	1	790	116	522	128	12	28
ALLSTATE PROP & CAS INS CO	1,6	485	136	472	99	2	9
AMICA MUT INS CO	1,6	665	259	811	160	12	13
CHUBB NATIONAL INS CO	1,2	806	130	731	191	See Note 2	35
COUNTRY-WIDE INS CO	1	575	224	518	195	10	10
ELECTRIC INS CO	6	895	402	790	223	14	19
ERIE INS CO	1,6	537	267	657	115	15	16
ESURANCE INS CO	1,6	1,356	132	590	22	14	50
EVEREADY INS CO		1,549	445	1,144	365	25	22
GEICO GEN INS CO	1,6	346	59	413	51	5	27
GEICO IND CO	1,6	805	156	879	142	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	346	59	413	51	5	27
HARTFORD CASUALTY INS CO	1,6	913	191	489	226	12	32
IDS PROP CAS INS CO		546	92	524	80	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,376	368	1,716	44	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,153	256	947	131	29	13
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,422	354	1,384	138	36	12
NATIONWIDE INS CO OF AMER	1,6	788	198	670	168	10	31
NEW SOUTH INS CO	1	1,146	334	925	191	19	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	612	155	465	161	23	26
OLD DOMINION INS CO	1	844	278	442	312	6	12
PEERLESS INS CO	1	710	245	420	101	13	11
PREFERRED MUT INS CO	1,4	684	468	757	149	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	548	134	358	160	17	32
PROGRESSIVE CAS INS CO	1,6	573	173	416	160	18	35
QBE INS CORP	1	575	224	518	195	10	10
STATE FARM FIRE & CAS CO	1,3,6	912	280	852	166	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	822	280	767	152	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	540	133	412	135	4	25
UNITED SERVICES AUTO ASSOC	1,5,6	586	115	452	140	11	12
USAA CASUALTY INS CO	1,5,6	421	283	587	109	8	7

**TERRITORY 82 - SULLIVAN COUNTY CENTRAL**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**ADULT MARRIED FEMALE, AGE 35**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,449	787	2,123
ADIRONDACK INS EXCH	1	798	102	552	128	12	28
ALLSTATE PROP & CAS INS CO	1,6	485	136	472	99	2	9
AMICA MUT INS CO	1,6	665	225	811	160	12	13
CHUBB NATIONAL INS CO	1,2	806	130	731	191	See Note 2	35
COUNTRY-WIDE INS CO	1	575	224	518	195	10	10
ELECTRIC INS CO	6	918	366	812	227	15	19
ERIE INS CO	1,6	537	267	657	115	15	16
ESURANCE INS CO	1,6	1,254	122	590	24	12	42
EVEREADY INS CO		1,549	445	1,144	365	25	22
GEICO GEN INS CO	1,6	348	60	413	51	5	27
GEICO IND CO	1,6	766	156	835	137	26	38
GOVERNMENT EMPLOYEES INS CO	1,6	348	60	413	51	5	27
HARTFORD CASUALTY INS CO	1,6	869	186	478	190	11	32
IDS PROP CAS INS CO		546	92	524	80	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,376	368	1,716	44	See Note 2	37
METROPOLITAN CAS INS CO	1,6	1,153	256	947	131	29	13
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,422	354	1,384	138	36	12
NATIONWIDE INS CO OF AMER	1,6	844	181	670	168	10	31
NEW SOUTH INS CO	1	1,107	291	900	182	18	21
NEW YORK CENTRAL MUT FIRE INS CO	1,6	612	155	465	161	23	26
OLD DOMINION INS CO	1	958	250	416	312	8	12
PEERLESS INS CO	1	710	223	420	101	13	11
PREFERRED MUT INS CO	1,4	684	468	757	149	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	583	137	393	176	18	32
PROGRESSIVE CAS INS CO	1,6	612	175	452	177	18	35
QBE INS CORP	1	575	224	518	195	10	10
STATE FARM FIRE & CAS CO	1,3,6	912	280	852	166	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	822	280	767	152	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	564	125	420	136	4	27
UNITED SERVICES AUTO ASSOC	1,5,6	586	115	452	140	11	12
USAA CASUALTY INS CO	1,5,6	421	283	587	109	8	7

**TERRITORY 82 - SULLIVAN COUNTY CENTRAL**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED MALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,307	787	2,017
ADIRONDACK INS EXCH	1	946	88	534	176	20	28
ALLSTATE PROP & CAS INS CO	1,6	511	98	420	113	2	9
AMICA MUT INS CO	1,6	611	159	739	153	11	13
CHUBB NATIONAL INS CO	1,2	681	99	594	156	See Note 2	35
COUNTRY-WIDE INS CO	1	526	224	518	180	8	10
ELECTRIC INS CO	6	727	240	635	192	12	14
ERIE INS CO	1,6	549	272	674	116	16	16
ESURANCE INS CO	1,6	1,326	114	636	66	18	38
EVEREADY INS CO		1,363	445	1,086	328	20	22
GEICO GEN INS CO	1,6	300	47	354	45	4	27
GEICO IND CO	1,6	829	149	879	146	28	38
GOVERNMENT EMPLOYEES INS CO	1,6	300	47	354	45	4	27
HARTFORD CASUALTY INS CO	1,6	701	115	417	140	14	32
IDS PROP CAS INS CO		546	88	524	80	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,105	309	1,358	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	951	233	769	112	23	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,100	260	1,058	114	28	10
NATIONWIDE INS CO OF AMER	1,6	825	156	710	177	11	31
NEW SOUTH INS CO	1	1,195	218	960	240	26	17
NEW YORK CENTRAL MUT FIRE INS CO	1,6	574	117	461	161	23	26
OLD DOMINION INS CO	1	978	180	392	324	6	12
PEERLESS INS CO	1	716	177	424	100	14	11
PREFERRED MUT INS CO	1,4	574	281	623	132	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	560	101	375	172	19	32
PROGRESSIVE CAS INS CO	1,6	585	140	433	172	20	35
QBE INS CORP	1	526	224	518	180	8	10
STATE FARM FIRE & CAS CO	1,3,6	835	215	787	158	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	753	215	708	144	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	758	103	506	168	6	40
UNITED SERVICES AUTO ASSOC	1,5,6	466	78	356	111	8	12
USAA CASUALTY INS CO	1,5,6	341	182	461	88	6	7

**TERRITORY 82 - SULLIVAN COUNTY CENTRAL**

(See Appendix III for a detailed description of the Territory)

**REPRESENTATIVE ANNUAL PREMIUMS**

**RETIRED MARRIED FEMALE, AGE 69**

REQUIRED COVERAGE INCLUDES \$25,000/\$50,000 BODILY INJURY  
\$25,000/\$50,000 UNINSURED MOTORIST, \$10,000 PROPERTY DAMAGE  
AND \$50,000 PERSONAL INJURY PROTECTION COVERAGES.

INSURANCE COMPANY	SEE NOTES	PREMIUM FOR REQUIRED COVERAGES	TO ADD		TO INCREASE		
			COMPRE- HENSIVE COVERAGE WITH \$200 DEDUCTIBLE	COLLISION COVERAGE WITH \$200 DEDUCTIBLE	BODILY INJURY & SUM COVERAGE TO \$100,000/ \$300,000	PROPERTY DAMAGE COVERAGE TO \$50,000	NO-FAULT COVERAGE TO \$100,000
			ASSIGNED RISK PLAN		1,307	787	2,017
ADIRONDACK INS EXCH	1	872	58	540	154	14	28
ALLSTATE PROP & CAS INS CO	1,6	511	98	420	113	2	9
AMICA MUT INS CO	1,6	611	159	739	153	11	13
CHUBB NATIONAL INS CO	1,2	681	99	594	156	See Note 2	35
COUNTRY-WIDE INS CO	1	526	224	518	180	8	10
ELECTRIC INS CO	6	727	240	635	192	12	14
ERIE INS CO	1,6	549	272	674	116	16	16
ESURANCE INS CO	1,6	1,200	64	556	62	18	30
EVEREADY INS CO		1,363	445	1,086	328	20	22
GEICO GEN INS CO	1,6	300	47	354	45	4	27
GEICO IND CO	1,6	805	149	853	142	27	38
GOVERNMENT EMPLOYEES INS CO	1,6	300	47	354	45	4	27
HARTFORD CASUALTY INS CO	1,6	746	102	456	149	14	32
IDS PROP CAS INS CO		546	88	524	80	6	13
LIBERTY MUT FIRE INS CO	1,2,6	1,105	309	1,358	25	See Note 2	37
METROPOLITAN CAS INS CO	1,6	951	233	769	112	23	10
METROPOLITAN GRP PROP & CAS INS CO	1,6	1,100	260	1,058	114	28	10
NATIONWIDE INS CO OF AMER	1,6	732	125	629	159	10	31
NEW SOUTH INS CO	1	1,037	149	834	219	24	14
NEW YORK CENTRAL MUT FIRE INS CO	1,6	574	117	461	161	23	26
OLD DOMINION INS CO	1	916	162	372	322	8	12
PEERLESS INS CO	1	716	177	424	100	14	11
PREFERRED MUT INS CO	1,4	574	281	623	132	See Note 4	13
PROGRESSIVE ADVANCED INS CO	1,6	520	86	330	161	18	32
PROGRESSIVE CAS INS CO	1,6	539	126	387	161	19	35
QBE INS CORP	1	526	224	518	180	8	10
STATE FARM FIRE & CAS CO	1,3,6	835	215	787	158	See Note 3	23
STATE FARM MUT AUTO INS CO	1,3,6	753	215	708	144	See Note 3	23
TRAVELERS HOME & MARINE INS CO	1,6	749	88	550	177	7	36
UNITED SERVICES AUTO ASSOC	1,5,6	466	78	356	111	8	12
USAA CASUALTY INS CO	1,5,6	341	182	461	88	6	7

## NOTES TO APPENDIX I

The rates contained in Appendix I represent the following six specific types of drivers (classifications), each of which are rated as owner and principal operator of the vehicle:

- an unmarried male age 20 (with driver education) for pleasure use only;
  - an unmarried female age 20 (with driver education) for pleasure use only;
  - an adult married male driver age 35 driving to work 10 miles away; and
  - an adult married female driver age 35 driving to work 10 miles away;
  - a retired married male adult age 69 for pleasure use only
  - a retired married female adult age 69 for pleasure use only.
- 
- All of these are rated as driving 10,000 miles annually.
  - All are rated as having been licensed three years at the effective date of the policy.
  - All of these are rated with no surchargeable accidents or violations. Such surcharges would increase the premium (see Chapter VIII “The Importance of Highway Safety & Safe Driving”).
  - For each married classification presented, rates for unmarried classifications with the same characteristics would be higher with the majority of insurers; otherwise they would be equal. Generally, widows and widowers are considered married for rating purposes.
  - Same-sex spouses in marriages legally performed outside of New York must be treated as spouses for purposes of the New York Insurance Law,
  - For all classifications presented, any discounts for which a person meeting these definitions (such as a senior citizen) under a particular company’s rating manual would qualify are incorporated into the rates.
  - In reference to the fifth and sixth classifications cited above, the majority of insurers do not charge a higher rate as age increases for those above this age. Age 69 was chosen for representative purposes. However, please note that under some insurers’ rating plans, premiums may increase as a policyholder enters higher age classifications.

Please note that under most insurers’ rating plans, the rating classification assigned to an insured vehicle is that of the highest-rated youthful operator regardless of the age of the other operators (typically at a lower “occasional operator” rate).

Some insurers use territory definitions that are different from those used in this Guide. Where they differ, the territories in Appendix 1 that most closely corresponded to the territories submitted by insurers were used.

## NOTES TO RATE TABLES

More specifically, certain companies' rates reflect slight differences in coverage as follows (as keyed to the rate tables):

(1) Multi-tiering

These companies use a multi-tier rating structure (see Chapter IV).

(2) Combined Single Limits

These insurers only write single limits of coverage at a \$60,000 minimum level. This means a policyholder is not limited to \$25,000 per person or \$10,000 for property damage (the minimum limits set by law). Rather, an aggregate limit of \$60,000 will cover claims resulting from bodily injuries to one or more persons and/or claims for property damage. Rates for these insurers reflect the higher levels of coverage.

The amount of premium required to raise Property Damage liability coverage to \$50,000 is included in the amount shown for "Bodily Injury Coverage to \$100,000/\$300,000" (as this amount represents aggregate liability coverage of \$300,000).

(3) State Farm Companies

State Farm does not sell bodily injury and property damage liability coverages separately. Therefore, the rates shown under the "BI" columns are the combined BI/PD Liability rates or additional premiums.

(4) Preferred Mutual

This insurer uses a multi-tier rating structure and has different liability limits requirements for each tier. For adult male (age 35) and Retired male or female (age 69) classes, liability limits of 100/300/50 will result in a different rating tier.

(5) USAA

This insurer generally only underwrites those who are present or former United States military officers or their family members.

(6) These insurers provide rate quotes for a private passenger automobile policy on their Web Site (See below for web addresses).

<b>INSURER</b>	<b>Web Address</b>
Allstate Property and Casualty Insurance Company	<a href="http://www.allstate.com">www.allstate.com</a>
Amica Mutual Insurance Company	<a href="http://www.amica.com">www.amica.com</a>
Electric Insurance Company	<a href="http://www.electricInsurance.com">www.electricInsurance.com</a>
Erie Insurance Company	<a href="http://www.erieinsurance.com">www.erieinsurance.com</a>
Esurance Insurance Company	<a href="http://www.esurance.com">www.esurance.com</a>
GEICO General Insurance Company	<a href="http://www.GEICO.com">www.GEICO.com</a>
GEICO Indemnity Company	<a href="http://www.GEICO.com">www.GEICO.com</a>
Government Employees Insurance Company (GEICO)	<a href="http://www.GEICO.com">www.GEICO.com</a>
Hartford Casualty Insurance Company	<a href="http://www.thehartford.com">www.thehartford.com</a>
Liberty Mutual Fire Insurance Company	<a href="http://www.LibertyMutual.com">www.LibertyMutual.com</a>
Metropolitan Casualty Insurance Company	<a href="http://www.metlife.com">www.metlife.com</a>
Metropolitan Casualty Insurance Company	<a href="http://www.metlife.com">www.metlife.com</a>
Metropolitan Group Property & Casualty Insurance Company	<a href="http://www.metlife.com">www.metlife.com</a>
Nationwide Insurance Company of America	<a href="http://www.nationwide.com">www.nationwide.com</a>
New York Central Mutual Ins Co	<a href="http://www.nycm.com">www.nycm.com</a>
Progressive Advanced Ins Co	<a href="http://www.progressive.com">www.progressive.com</a>
Progressive Casualty Ins Co	<a href="http://www.progressive.com">www.progressive.com</a>
State Farm Fire and Casualty Company	<a href="http://www.statefarm.com">www.statefarm.com</a>
State Farm Mutual Automobile Insurance Company	<a href="http://www.statefarm.com">www.statefarm.com</a>
The Travelers Home and Marine Insurance Company	<a href="http://www.travelers.com">www.travelers.com</a>
USAA	<a href="http://www.usaa.com">www.usaa.com</a>
USAA Casualty Insurance Company	<a href="http://www.usaa.com">www.usaa.com</a>

## APPENDIX II - DISCOUNTS

INSURANCE COMPANY	Anti-theft Devices						
	Accident Free (Careful Driver) Discount Offered	Accident Prevention Course (e.g. Defensive Driving) Discount Offered	Alarm Only Discount Offered	Active Disabling Device Discount Offered	Passive Disabling Device Discount Offered	Electronic Tracking Device (e.g. LoJack) Discount Offered	Window Glass Etching Discount Offered
Adirondack Ins Exch	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Allstate Prop & Cas Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Amica Mut Ins Co	No	Yes	Yes	Yes	Yes	Yes	Yes
Chubb National Insurance Company	No	Yes	Yes	Yes	Yes	Yes	Yes
Country-Wide Ins Co	No	Yes	Yes	Yes	Yes	Yes	Yes
Electric Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Erie Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Esurance Ins Co	No	Yes	No	Yes	Yes	Yes	Yes
Eveready Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
GEICO Gen Ins Co	No	Yes	Yes	Yes	Yes	Yes	Yes
GEICO Ind Co	No	Yes	Yes	Yes	Yes	Yes	Yes
Government Employees Ins Co	No	Yes	Yes	Yes	Yes	Yes	Yes
Hartford Casualty Insurance Company	Yes	Yes	Yes	Yes	Yes	Yes	Yes
IDS Prop Cas Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Liberty Mut Fire Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Metropolitan Cas Ins Co	Yes	Yes	No	Yes	Yes	Yes	Yes
Metropolitan Grp Prop & Cas Ins Co	Yes	Yes	No	Yes	Yes	Yes	Yes
Nationwide Ins Co Of Amer	Yes	Yes	Yes	Yes	Yes	Yes	Yes
New South Ins Co	No	Yes	No	Yes	Yes	Yes	Yes
New York Central Mut Fire Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Old Dominion Insurance Company	No	Yes	Yes	Yes	Yes	Yes	Yes
Peerless Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Preferred Mut Ins Co	No	Yes	No	Yes	Yes	Yes	Yes
Progressive Advanced Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Progressive Cas Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
QBE Ins Corp	No	Yes	Yes	Yes	Yes	Yes	Yes
State Farm Fire & Cas Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State Farm Mut Auto Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Travelers Home & Marine Ins Co	No	Yes	Yes	Yes	Yes	Yes	Yes
USAA	No	Yes	Yes	Yes	Yes	Yes	Yes
USAA Cas Ins Co	No	Yes	Yes	Yes	Yes	Yes	Yes

(Note: Except for the anti-theft and passive restraint discounts, which apply only to the comprehensive and no-fault coverage premiums respectively, discounts generally apply to most coverages  
You should check with your agent, broker, or insurance company for more information and to determine specific discount percentages and coverages )

## APPENDIX II - DISCOUNTS

INSURANCE COMPANY	Combat Auto Theft Program  (CAT) Discount Offered	Factory Installed Anti-lock Braking System  (ABS) Discount Offered	Factory Installed Daytime Running Lamps  (DRL) Discount Offered	Multi-Car  Discount Offered	Multi-line/Package (Home & Car) Discount Offered	Passive Restraints (Automatic Seat Belts or Air Bags)  Discount Offered	Senior Citizen/Retired  Discount Offered
Adirondack Ins Exch	No	Yes	Yes	Yes	Yes	Yes	No
Allstate Prop & Cas Ins Co	No	Yes	Yes	No	Yes	Yes	Yes
Amica Mut Ins Co	No	Yes	Yes	Yes	Yes	Yes	No
Chubb National Insurance Company	No	Yes	Yes	Yes	Yes	Yes	No
Country-Wide Ins Co	No	Yes	Yes	Yes	No	Yes	No
Electric Ins Co	No	Yes	Yes	Yes	Yes	Yes	No
Erie Ins Co	No	Yes	Yes	Yes	Yes	Yes	Yes
Esurance Ins Co	No	Yes	Yes	Yes	No	Yes	No
Eveready Ins Co	No	Yes	Yes	Yes	No	Yes	No
GEICO Gen Ins Co	No	Yes	Yes	Yes	No	Yes	No
GEICO Ind Co	No	Yes	Yes	Yes	No	Yes	No
Government Employees Ins Co	No	Yes	Yes	Yes	No	Yes	No
Hartford Casualty Insurance Company	Yes	Yes	Yes	Yes	Yes	Yes	Yes
IDS Prop Cas Ins Co	No	Yes	Yes	Yes	No	Yes	No
Liberty Mut Fire Ins Co	No	Yes	Yes	Yes	No	Yes	No
Metropolitan Cas Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	No
Metropolitan Grp Prop & Cas Ins Co	Yes	Yes	Yes	Yes	Yes	Yes	No
Nationwide Ins Co Of Amer	No	Yes	Yes	Yes	Yes	Yes	No
New South Ins Co	No	Yes	Yes	Yes	No	Yes	No
New York Central Mut Fire Ins Co	No	Yes	Yes	Yes	Yes	Yes	No
Old Dominion Insurance Company	No	Yes	Yes	Yes	Yes	Yes	No
Peerless Ins Co	No	Yes	Yes	Yes	Yes	Yes	No
Preferred Mut Ins Co	No	Yes	Yes	Yes	Yes	Yes	No
Progressive Advanced Ins Co	No	Yes	Yes	Yes	Yes	Yes	No
Progressive Cas Ins Co	No	Yes	Yes	Yes	Yes	Yes	No
QBE Ins Corp	No	Yes	Yes	Yes	No	Yes	No
State Farm Fire & Cas Co	No	Yes	Yes	Yes	Yes	Yes	No
State Farm Mut Auto Ins Co	No	Yes	Yes	Yes	Yes	Yes	No
Travelers Home & Marine Ins Co	No	Yes	Yes	No	Yes	Yes	No
USAA	No	Yes	Yes	Yes	No	Yes	No
USAA Cas Ins Co	No	Yes	Yes	Yes	No	Yes	No

(Note: Except for the anti-theft and passive restraint discounts, which apply only to the comprehensive and no-fault coverage premiums respectively, discounts generally apply to most coverages  
You should check with your agent, broker, or insurance company for more information and to determine specific discount percentages and coverages )

## APPENDIX II - DISCOUNTS

INSURANCE COMPANY	Prior Insurance/Transfer	Renewal	Other Discounts Offered by Specific Companies		
	Discount Offered	Discount Offered			
Adirondack Ins Exch	No	No	Good Student Discount	Minor Child Renewal	Resident Student Discount
Allstate Prop & Cas Ins Co	No	No	New Car Discount	Economy Car Discount	
Amica Mut Ins Co	No	No			
Chubb National Insurance Company	No	No			
Country-Wide Ins Co	No	No	Driver Training		
Electric Ins Co	No	No			
Erie Ins Co	No	Yes	Reduced Usage Discount	Payment Plan	Pioneer Experience Rating
Esurance Ins Co	No	No	Homeowner and Pay in Full	Internet	Good Student
Eveready Ins Co	No	No			
GEICO Gen Ins Co	No	No	Military	New Vehicle Discount	Good Student
GEICO Ind Co	No	No	Military	New Vehicle Discount	Good Student
Government Employees Ins Co	No	No	Military	New Vehicle Discount	Good Student
Hartford Casualty Insurance Company	No	No			
IDS Prop Cas Ins Co	No	No	Payroll deduct	Costco	
Liberty Mut Fire Ins Co	No	No			
Metropolitan Cas Ins Co	No	No	Utility Vehicle Discount	Resident Student	Good Student Discount
Metropolitan Grp Prop & Cas Ins Co	No	No	Utility Vehicle Discount	Resident Student	Good Student Discount
Nationwide Ins Co Of Amer	No	No	Affinity	New Vehicle	NW Associate Discount
New South Ins Co	No	No	Homeowner	Paid In Full	GM Family
New York Central Mut Fire Ins Co	Yes	No			
Old Dominion Insurance Company	No	Yes			
Peerless Ins Co	No	No			
Preferred Mut Ins Co	No	No	Mass Merchandising		
Progressive Advanced Ins Co	No	No	Driver Training	5 Year Accident Free	Good Student
Progressive Cas Ins Co	No	No	Driver Training	5 Year Accident Free	Good Student
QBE Ins Corp	No	No	Driver Training		
State Farm Fire & Cas Co	No	No	Vehicle Safety Discount	Good Student Discount	Driver Training
State Farm Mut Auto Ins Co	No	No	Good Driving (New Business)	Vehicle Safety Discount	Good Student/Driver Training
Travelers Home & Marine Ins Co	No	No			
USAA	No	No	Annual Mileage Discount	My USAA Legacy Discount	
USAA Cas Ins Co	No	No	Annual Mileage Discount	My USAA Legacy Discount	

(Note: Except for the anti-theft and passive restraint discounts, which apply only to the comprehensive and no-fault coverage premiums respectively, discounts generally apply to most coverages  
You should check with your agent, broker, or insurance company for more information and to determine specific discount percentages and coverages )

## APPENDIX III

### SELECTED NEW YORK STATE PRIVATE PASSENGER AUTOMOBILE INSURANCE RATING TERRITORIES\*

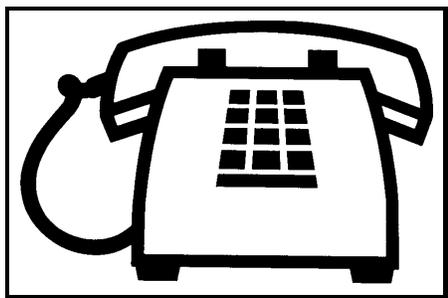
TERRITORY DESCRIPTION	No.	TERRITORY DESCRIPTION	No.
<p><b>BRONX SUBURBAN TERRITORY</b> That portion of Bronx County which lies north and east of a line drawn by the northern border of Sound View Park to its intersection with the Bronx River Parkway, continuing north on the Bronx River Parkway to its intersection with Fordham Road, west on Fordham Road to its intersection with Kingsbridge Road, west on Kingsbridge Road and 225th Street to its intersection with Broadway, south on Broadway to its intersection with the New York County Line, and west on the New York County Line to its intersection with the Hudson River.</p> <p>2. That portion of the Borough of Manhattan North of the Harlem River.</p> <p>(Note-Both sides of above mentioned parkways and roads shall be included in the Bronx Suburban territory.)</p>	03	<p><b>NEWBURGH</b> territory comprises the entire city of Newburgh and all territory and places lying within the area enclosed by the outside boundaries of the following towns in Orange County: Cornwall, Highlands, New Windsor, AND Woodbury</p>	32
<p><b>BRONX TERRITORY (URBAN)</b> - That portion of Bronx County not included in Bronx Suburban Territory</p>	01	<p><b>QUEENS COUNTY</b>-See Queens and Queens Suburban</p>	
<p><b>HEMPSTEAD</b> territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following city and town in Nassau County: Hempstead and Long Beach</p>	20	<p><b>QUEENS</b> territory comprises that portion of Queens County which lies west of a line drawn North and South starting at a point on Bowery Bay at Hazen Street, thence south on Hazen Street to St. Michael's Cemetery, thence southeasterly through St. Michael's Cemetery to 30th Avenue and 69th Street, thence south on 69th Street to Northern Boulevard (Jackson Avenue), thence westerly to 58th Street (Betts Avenue), thence south on 58th Street to Maspeth Avenue and thence southwesterly along Maspeth Avenue to the Brooklyn Borough line (Kings County line) and Roosevelt Island</p> <p>(Note-Both sides of the avenues and streets in Queens County mentioned shall be included in the Queens Suburban territory)</p>	19
<p><b>KINGS COUNTY</b> (Brooklyn)-(entire county)</p>	17	<p><b>QUEENS SUBURBAN</b> territory comprises that portion of Queens County not included in Queens territory</p>	55
<p><b>MANHATTAN</b> territory comprises the entire Borough of Manhattan in New York City except Governors Island which is in New York City Suburban territory, except that portion of the borough lying north of the Harlem River which is in Bronx Suburban territory and except Roosevelt Island which is in Queens territory</p>	18	<p><b>RICHMOND COUNTY</b>-See Staten Island</p>	
<p><b>MIDDLETOWN</b> - territory comprises all that part of Orange County not included in Newburgh territory</p>	64	<p><b>ROCKLAND COUNTY</b>-(entire county)</p>	68
<p><b>MOUNT VERNON AND YONKERS</b> territory comprises the entire cities of Mount Vernon and Yonkers in Westchester County</p>	94	<p><b>STATEN ISLAND</b> territory comprises the Borough of Richmond in New York City</p>	05
		<p><b>SUFFOLK COUNTY WEST</b> territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following towns in Suffolk County: Babylon, Huntington, Islip and Smithtown</p>	75

\*These are the 13 downstate territories for which sample premiums are provided in Appendix I. Overall, there are 70 territories in New York State.

## APPENDIX IV

### TELEPHONE NUMBERS OF AUTO INSURERS

The following lists telephone numbers supplied by these insurers at which interested consumers may obtain rating information, or references to where such information may be obtained. Only insurers whose rates are published in this Guide, or whose names are included in the 2009 Annual Complaint Ranking, are included in this list.



A toll-free (800) number has been provided where possible. Several insurers did not wish to provide a telephone number, since they work either through exclusive or independent agents. Those insurers indicated as "Agents Listed" should be listed in a local telephone directory under their direct agencies. Those insurers indicated as "Independent Agents" cannot be looked up in a telephone directory, but you can question any number of independent agents to find out if they represent one or more of these insurers. Some insurers are not listed because they are not writing new policies for private passenger auto insurance in New York State at this time.

A few other insurers did not wish to have their numbers published here, as they do not write business to the general public, but only market directly to the members of certain organizations.

Company	GROUP	TELEPHONE NUMBER
21st Century Centennial Ins. Co.	Zurich	877-310-5687
21st Century Indemnity Ins. Co.	Zurich	877-310-5687
21st Century National Ins. Co.	Zurich	877-310-5687
21st Century North America Ins. Co.	Zurich	877-310-5687
21st Century Preferred Ins. Co.	Zurich	877-310-5687
21st Century Premier Ins. Co.	Zurich	877-310-5687
21st Century Security Ins. Co.	Zurich	877-310-5687
A. Central Insurance Co.		1-888-234-6926
Adirondack Insurance Exchange	OneBeacon Ins. Group	Independent Agents
AIU Insurance Company	American International Group	Agents & Brokers
Allmerica Financial Alliance Ins. Co.	Allmerica Financial Group	Independent Agents
Allstate Indemnity Company	Allstate	Agents Listed, (800) Allstate
Allstate Insurance Company	Allstate	Agents Listed, (800) Allstate
Allstate Property and Casualty Insurance Co.	Allstate	Agents Listed, (800) Allstate
American Automobile Ins. Co.	Allianz	Independent Agents
American Family Home Ins. Co.	Midland	800-759-9008
American Home Assurance Co.	American International Group	Agents & Brokers
American Modern Home Ins. Co.	Midland	800-759-9008*
Amica Mutual Ins Co.		800-772-6422 or 800-242-6422
Associated Indemnity Corp.	Allianz	Independent Agents
Assurance Company of America	Zurich	800-553-7348 & Agents Listed
Automobile Insurance Co. of Hartford Ct	Travelers Group	Ind. Agents and Brokers
Automobile Insurance Plan		Any Broker or Agent
AutoOne Insurance Company	White Mountains (1Beacon)	800-462-7267 & Ind. Agents
AutoOne Select Ins. Co.	White Mountains (1Beacon)	800-462-7267 & Ind. Agents

Company	GROUP	TELEPHONE NUMBER
Charter Oak Fire Insurance Company	Travelers Group	Ind. Agents and Brokers
Chartis Property Casualty Company	American International Group	Agents & Brokers
Chubb Indemnity	Chubb & Sons Inc.	Agents & Brokers
Chubb National Insurance Company	Chubb & Sons Inc.	Agents & Brokers
CIM Ins. Corp.	GMAC	800-331-6380
Citizens Insurance of America	Allmerica Financial Corp.	Independent Agents
Commerce & Industry Insurance Co.	American International Group	800-435-0035 or 877-310-5687
Country-Wide Insurance Co.		212-514-7000
Deerbrook Insurance Company	Allstate	Agents Listed, (800) Allstate
Economy Premier Assurance. Co.	Metropolitan	800- METAUTO or 422-4272
Electric Ins Co.	Electric Mutual	800-227-2757
Employers Fire Insurance Company	White Mountains Group	800-462-7267 & Ind. Agents
Encompass Home & Auto Ins. Co.	Allstate	Agents Listed, 866-760-6050
Encompass Ind. Company	Allstate	Agents Listed, 866-760-6050
Encompass Independent Ins. Co.	Allstate	Agents Listed, 866-760-6050
Encompass Ins. Co. of America	Allstate	Agents Listed, 866-760-6050
Encompass P&C Co.	Allstate	Agents Listed, 866-760-6050
Erie Ins Co.	Erie	800-458-0811
Erie Ins Co. of NY	Erie	800-458-0811
Esurance Ins. Co.	White Mountains Group	800-462-7267 & Ind. Agents
Eveready Insurance Company		Brokers
Farm Family Casualty Ins. Co.	American National Financial	800-THE-FARM (843-3276)
Farmers New Century Ins Co	Zurich	800-553-7348 & Agents Listed
Farmington Casualty Co	Travelers Group	Ind. Agents and Brokers
Federal Insurance Co.	Chubb & Sons Inc.	Agents & Brokers
Fireman's Fund Ins Co.	Allianz	Independent Agents
Fireman's Fund Ins Co. of WI	Allianz	Independent Agents
First Liberty Ins. Corp.	Liberty Mutual	800-837-5254
First National Ins. Co. of America	SAFECO	800-332-3226
Foremost Ins. Co.	Zurich	800-553-7348 & Agents Listed*
Foremost P&C Ins. Co.	Zurich	800-553-7348 & Agents Listed*
Garrison Property & Casualty Ins. Co.	USAA	800-531-8111
Geico Casualty Insurance Co.	Berkshire-Hathaway	800-841-3000
Geico General Insurance Co.	Berkshire-Hathaway	800-841-3000
Geico Indemnity Company	Berkshire-Hathaway	800-841-3000
Government Employees Ins Co	Berkshire-Hathaway	800-841-3000
Granite State Insurance Company	American International Group	800-435-0035 or 877-310-5687
Graphic Arts Mutual Ins. Co.	Utica National	800-274-1914 & Ind. Agents
Great Northern Ins. Co.	Chubb & Sons Inc.	Agents & Brokers
Hanover Insurance Company	Allmerica Financial Corp.	Independent Agents
Hartford Accident & Indemnity Co.	Hartford F&C	Agents Listed
Hartford Casualty Ins. Co.	Hartford F&C	Agents Listed
Hartford Fire Insurance Company	Hartford F&C	Agents Listed
Hartford Ins. Co. of Illinois	Hartford F&C	Agents Listed
Hartford Ins. Co. of the Midwest	Hartford F&C	Agents Listed
Hartford Underwriters Insurance Company	Hartford F&C	Agents Listed
Homeland Ins. Co. of NY	White Mountains Group	800-462-7267 & Ind. Agents
IDS Property Casualty Ins. Co.	American Express	800-842-3344
Illinois National Insurance Company	American International Group	Agents & Brokers
Insurance Co. of the State of PA	American International Group	Agents & Brokers
Integon Casualty Ins. Co.	GMAC	800-331-6380

Company	GROUP	TELEPHONE NUMBER
Integon National Ins. Co.	GMAC	800-331-6380
Integon Preferred Ins. Co.	GMAC	800-331-6380
Kemper Independence Ins. Co.	Unitrin	Independent Agents
Landmark Ins. Co.	American International Group	Agents & Brokers
Liberty Insurance Corp.	Liberty Mutual	800-837-5254
Liberty Mutual Fire Ins Co.	Liberty Mutual	800-837-5254
Lincoln General Ins. Co.	Kingsway Group	Agents listed
Long Island Ins. Co.		Ind. Agents and Brokers
Main Street America Assurance Co.	Main Street America	Independent Agents
Maryland Casualty Company	Zurich	800-553-7348 & Agents Listed
Massachusetts Bay Ins. Co.	Allmerica Financial Corp.	Independent Agents
Mercury Casualty Company		877-2-Mercury
Metropolitan Casualty Insurance Company.	Metropolitan	800-METAUTO or 422-4272
Metropolitan General Insurance Company	Metropolitan	800- METAUTO or 422-4272
Metropolitan Group Prop. & Cas. Ins. Co.	Metropolitan	800- METAUTO or 422-4272
Metropolitan Property & Casualty Ins. Co.	Metropolitan	800- METAUTO or 422-4272
MIC Property & Casualty Ins. Corp.	GMAC	800-331-6380
Motors Insurance Corp.	GMAC	800-331-6380
National Continental Ins. Co.	Progressive	800-288-6776 or 776-4737
National General Assurance Co.	GMAC	800-331-6380
National General Insurance Company	GMAC	800-331-6380
National Surety Corp	Allianz	Independent Agents
National Union Fire Ins. Co. of Pittsburgh	American International Group	Agents & Brokers
Nationwide Assurance Co.	Nationwide	800-613-5059 or 798-7783
Nationwide General Ins. Co.	Nationwide	800-613-5059 or 798-7783
Nationwide Insurance Company of America	Nationwide	800-613-5059 or 798-7783
Nationwide Mutual Fire Ins. Co.	Nationwide	800-613-5059 or 798-7783
Nationwide Mutual Ins. Co.	Nationwide	800-613-5059 or 798-7783
Nationwide P & C Ins Co.	Nationwide	800-613-5059 or 798-7783
New Hampshire Ins. Co.	American International Group	Agents & Brokers
New South Ins. Co.	GMAC	877-468-3466
New York Central Mutual Fire		1-888-234-6926
NGM Ins. Co.	Main Street America	Independent Agents
Northern Assurance Company of America	White Mountains Group	800-462-7267 & Ind. Agents
Northern Insurance Co of NY	Zurich	800-553-7348 & Agents Listed
Old Dominion Insurance Company	Main Street America	Independent Agents
OneBeacon America Ins. Co.	White Mountains Group	800-462-7267 & Ind. Agents
OneBeacon Ins. Co.	White Mountains Group	800-462-7267 & Ind. Agents
Pacific Indemnity Company	Chubb & Sons Inc.	Agents & Brokers
Peerless Ins Co.	Liberty Mutual	800-837-5254
Pennsylvania General Ins. Co.	White Mountains Group	800-462-7267 & Ind. Agents
Phoenix Insurance Co.	Travelers Group	Ind. Agents and Brokers
Praetorian Insurance Company	QBE	212-422-1212
Preferred Mutual Ins. Co.		Independent Agents
Progressive Advanced Ins. Co.	Progressive	800-288-6776 or 776-4737
Progressive Casualty Ins. Co.	Progressive	800-288-6776 or 776-4737
Progressive Halcyon Ins. Co.	Progressive	800-288-6776 or 776-4737
Progressive Home Ins. Co.	Progressive	800-288-6776 or 776-4737
Progressive Max Insurance Company	Progressive	800-288-6776 or 776-4737
Progressive Northern Ins. Co.	Progressive	800-288-6776 or 776-4737
Progressive Northwestern Insurance Company	Progressive	800-288-6776 or 776-4737

Company	GROUP	TELEPHONE NUMBER
Progressive Preferred Ins. Co.	Progressive	800-288-6776 or 776-4737
Progressive Specialty Ins Co.	Progressive	800-288-6776 or 776-4737
Property & Casualty Ins Co. of Hartford	Hartford F&C	Agents Listed
QBE Ins. Corp	QBE	212-422-1212
Republic-Franklin Insurance Company	Utica National	800-274-1914 & Ind. Agents
Response Insurance Company	Unitrin	800-898-2886
Response Worldwide Direct Auto Ins. Co.	Unitrin	800-898-2886
Response Worldwide Insurance Company	Unitrin	800-898-2886
SAFECO Ins. Co. of America	Liberty Mutual	800-332-3226
SAFECO Ins. Co. of Indiana	Liberty Mutual	800-332-3226
SAFECO National Ins Co	Liberty Mutual	800-332-3226
Sentinel Ins. Co. Ltd.	Hartford F&C	Agents Listed
Standard Fire Insurance Company	Travelers Group	Ind. Agents and Brokers
State Farm Fire & Casualty Insurance Co.	State Farm	Agents Listed
State Farm Mutual Auto Insurance Co.	State Farm	Agents Listed
State-Wide Insurance Co.		800-499-JOIN (499-5646)
Travco Insurance Company	Travelers Group	Ind. Agents and Brokers
Travelers Casualty Co of Connecticut	Travelers Group	Ind. Agents and Brokers
Travelers Commercial Insurance Co	Travelers Group	Ind. Agents and Brokers
Travelers Home & Marine Ins. Co.	Travelers Group	Ind. Agents and Brokers
Travelers Indemnity Company	Travelers Group	Ind. Agents and Brokers
Travelers Indemnity of America	Travelers Group	Ind. Agents and Brokers
Travelers Indemnity of CT	Travelers Group	Ind. Agents and Brokers
Travelers Property Casualty Co. of America	Travelers Group	Ind. Agents and Brokers
Travelers Property Casualty Ins Co	Travelers Group	Ind. Agents and Brokers
Tri-State Consumer Ins Co.		800-JOIN NOW (564-6669)
Truck Insurance Exchange	Zurich	800-553-7348 & Agents Listed
Trumbull Insurance Company	Hartford F&C	Agents Listed
Twin City Fire Insurance Company	Hartford F&C	Agents Listed
United Financial Casualty	Progressive	800-288-6776 or 776-4737
United Services Automobile Association	USAA	800-531-8111
Unitrin Advantage Ins. Co.	Unitrin	Independent Agents
Unitrin Auto & Home Ins. Co.	Unitrin	Independent Agents
Unitrin Direct Ins. Co.	Unitrin	800-216-6347
Unitrin Direct Property and Casualty Co.	Unitrin	800-216-6347
Unitrin Preferred Ins. Co.	Unitrin	Independent Agents
USAA Casualty Insurance Company	USAA	800-531-8111
USAA General Indemnity Company	USAA	800-531-8111
Utica Mutual Insurance Company	Utica National	800-274-1914 & Ind. Agents
Utica National Assurance Company	Utica National	800-274-1914 & Ind. Agents
Utica National Ins. Co. of Texas	Utica National	800-274-1914 & Ind. Agents
Valiant Ins. Co.	Ariel Holdings	888-442-4364 Agents Listed
Victoria Fire & Casualty Ins Co	Nationwide	800-613-5059 or 798-7783
Victoria National Ins Co	Nationwide	800-613-5059 or 798-7783
Victoria Select Ins Co	Nationwide	800-613-5059 or 798-7783
Vigilant Insurance Company	Chubb & Sons Inc.	Agents & Brokers
Warner Ins. Co.	Response	800-898-2886

\* American Modern Home, Foremost Ins. Co. and Foremost P&C Ins. Co. only write policies for antique, classic cars, motor homes, motorcycles and snowmobiles.



**New York State Insurance Department  
Consumer Services Bureau**

**25 Beaver Street  
New York, NY 10004-2319  
(212) 480-6400  
Fax (212) 480-4735**

**One Commerce Plaza  
Albany, NY 12257  
(800) 342-3736  
Fax (212) 480-4735**

Name	Complaint Is Against
Address-Number And Street	Address-Number And Street
City State Zip	City State Zip
Telephone Number Including Area Code	Complaint Is Against
On Behalf Of	Address-Number And Street
Policy/Claim Number/Date of Loss	City State Zip

The Insurance Department investigates insurance complaints involving **licensed** insurance entities.

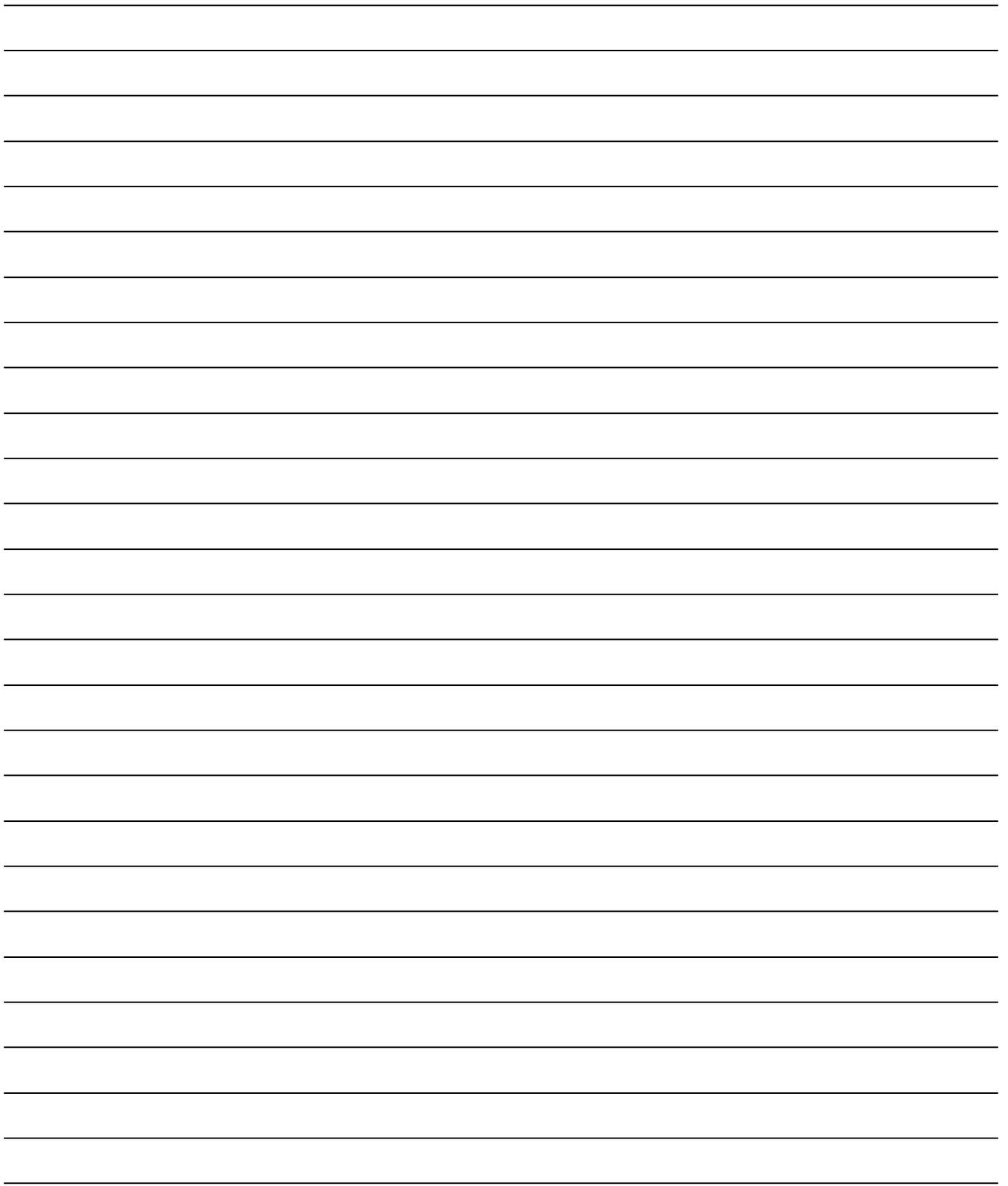
The Insurance Department **cannot**: Act as your lawyer, give legal advice, recommend, or rate insurers.

Use the other side of this form to provide us with the details of your complaint or inquiry. Include **copies** of papers or photos you believe will assist us. **Do not send originals!**

You will receive a written acknowledgment with your file number(s) by mail. If you wish to send further correspondence, please include that number. If you fail to do so, it may slow down the processing of your complaint.

I authorize the respondent to furnish to the Insurance Department any information related to this matter. I am enclosing copies of any correspondence or other papers which I feel would help your investigations. I understand that a copy of this form and any or all of the enclosed information may be sent to the respondent.

Signature \_\_\_\_\_ Date: \_\_\_\_\_





### New York Motor Vehicle No-Fault Insurance Law Arbitration Request Form

If you wish to arbitrate your claim, please complete (print or type) all applicable sections of this form. Optional No-Fault Arbitration is final and binding except for the limited grounds for review set forth in the law and regulations. Upon receipt of this request, the American Arbitration Association will attempt to resolve the dispute by conciliation pursuant to Insurance Department Regulation 11NYCRR 65-4.2 (b) (2) (iii). If the dispute cannot be resolved by conciliation, your case will be forwarded for arbitration. For additional information please visit our website at: [www.adr.org](http://www.adr.org), and click on "New York No-Fault" in the right hand column.

Pursuant to Insurance Department Regulation 11NYCRR 65 – 4.2 (b) (3) (i), the applicant shall submit all supporting documentation with their request for arbitration. Submitted documentation must contain a table of contents and exhibits. The applicant must also simultaneously submit all documents to the insurer. **Following this original submission of documents, any other documents submitted by the applicant other than bills or claims for ongoing benefits will be marked "LATE SUBMISSION" and will be admitted into the record at the sole discretion of the arbitrator.**

Pursuant to Insurance Department Regulation 11NYCRR 65 – 4.5 (t) (1), the arbitrator may impose all administrative costs of arbitration to the applicant or apportion the administrative costs of arbitration between the parties if the arbitrator concludes that the applicant’s arbitration request was frivolous, was without factual or legal merit or was filed for the purpose of harassing the respondent.

#### Part 1. Parties in Dispute

Applicant for benefits		Were benefits assigned to provider? Yes ___ No ___
Last name	First name	Address
Injured person		Date of accident
Last name	First name	Address
Policyholder		Policy number
Last name	First name	Address
Insurer or self-insurer	Insurer’s claims office address	
Insurer’s representative	Telephone number	Insurer claim or file number
* If bringing arbitration against MVAIC, please provide claim beginning with prefix "P", if available.		MVAIC claim number *

Did the accident occur in New York State? Yes \_\_\_ No \_\_\_

If no, is the injured person or a member of their household a New York State Automobile Policy Holder? Yes \_\_\_ No \_\_\_

The injured person named above was the ( ) Driver ( ) Passenger ( ) Pedestrian ( ) Bicyclist ( ) Other (Please explain)

---

Every attempt should be made to resolve this claim with the insurer prior to filing for arbitration. When was the insurer last contacted? \_\_\_\_\_

Name and title of person contacted:

---

**Part 2. Requests for Special Handling**

Written Submissions Arbitration: (11 NYCRR 65-4.5 (a) provides for arbitration on the basis of written submissions, at the discretion of the arbitrator, if the amount in dispute is less than \$2,000.) Are you interested in having this case decided by the arbitrator entirely on the written submissions, without an in-person hearing? Yes \_\_\_ No \_\_\_

Are you interested in having a telephone hearing of this case, instead of an in-person hearing? Yes \_\_\_ No \_\_\_

Priority Arbitration (90-day): (11 NYCRR 65-4.5 (i) (2) provides for Priority Arbitration in cases where the request for arbitration is made within 90 days after either a denial of claim was received or the claim became overdue, for EACH claim in dispute. A file that qualifies for Priority Arbitration is scheduled within 45 days from the date of transmittal from the conciliation center.)

Are you filing within 90 days after each claim in dispute was denied or became overdue? Yes \_\_\_ No \_\_\_

Special Expedited Arbitration (Late Notice): (11 NYCRR 65-4.5 (b) provides for Special Expedited Arbitration proceedings for cases that were denied based on failure to submit notice of claim within 30 days after the accident. To qualify you must request Special Expedited Arbitration within 30 days after the mailing of the denial.)

Was the denial of claim based on late notice to the carrier? Yes \_\_\_ No \_\_\_

If yes, are you requesting Special Expedited Arbitration? Yes \_\_\_ No \_\_\_

**Part 3. Claim(s) in Dispute** (Please place a check mark next to space where appropriate.)

\_\_\_\_\_ **Medical** (If health benefit claims are in dispute, please attach all bills in question (mark as "Exhibit A"), supporting documentation - reports, findings, narratives, etc. (mark as "Exhibit B"), assignment of benefits, if applicable (mark as "Exhibit C"). If more space is needed, please use AAA Form AR-Sup, on page 4 of this Form AR.)

Doctor, hospital or other health provider	Amount of each bill	Amount paid	Unpaid or disputed balance	Dates of service	Date bill mailed	Was verification requested		
						No	Yes	Date supplied
<b>Totals:</b>				Any request in which total column is not completed will be returned.				

Are additional bills on AAA Form AR-Sup? Yes \_\_\_ No \_\_\_

\_\_\_\_\_ **Other Necessary Expense(s)** (Attach bills in dispute as separate exhibit with supporting documentation - If more space is needed, please use AAA Form AR-Sup, on page 4 of this Form AR.)

Type of expense claimed	Amount claimed	Amount in dispute	Date incurred	Date mailed
<b>Totals:</b>			Any request in which total column is not completed will be returned.	

Are additional expenses on AAA Form AR-Sup? Yes \_\_\_ No \_\_\_

\_\_\_\_\_ **Interest**

Benefit paid late	Amount of bill	Date mailed to insurer	Was verification requested?		Date paid by insurer
			No	Yes	
				Date supplied	

\_\_\_\_\_ **Death Benefit**      Date death certificate mailed to insurer: \_\_\_\_\_

\_\_\_\_\_ **Loss of Earnings**      Period in dispute: from: \_\_\_\_\_ to: \_\_\_\_\_

Gross earnings per month: \$ \_\_\_\_\_ Amount claimed: \$ \_\_\_\_\_ Date claim was made: \_\_\_\_\_

\_\_\_\_\_ **Attorney's Fee**

Does this arbitration request include all issues known by the applicant/attorney to be in dispute with the insurer?  
 Yes \_\_\_ No \_\_\_ If no, attach explanation.

Was a denial issued? Yes \_\_\_ No \_\_\_ If yes, attach a copy. If no, please explain on what basis claim was not paid:

\_\_\_\_\_

Reason you believe the denied or overdue benefits should be paid:

\_\_\_\_\_

**Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.**

The undersigned affirms and certifies as true under the penalty of perjury that this filing is being made in good faith and that upon information, belief and reasonable inquiry the documents being submitted herewith are not fraudulent and that exact copies of all documents provided herewith have been mailed to the insurer against whom the arbitration is being requested. Unless disclosed with this submission, the disputed amounts remain unpaid to the applicant by any payor and there has been no other filing of an arbitration request or lawsuit to resolve the disputed matters contained in this submission.

Arbitration requested by		Name of law firm, if any	
Last name	First name		
Telephone number		Address	Email
Signature	Are you an attorney?	Date	Fax number
	___ Yes ___ No		

**How to file:**

1. Mail the completed form and all requested attachments in duplicate together with a \$40.00 filing fee payable to the American Arbitration Association to: *American Arbitration Association, New York Insurance Case Management Center, 65 Broadway, New York, NY 10006.*
2. Mail a duplicate copy of this entire filing including all attachments to the insurer against whom you are requesting arbitration and retain a copy for your records.
3. Make sure to include a table of contents and exhibits.

**AAA Form AR-Sup - Supplemental Information for Part 3**  
Include this page with your filing only if applicable.

**Medical:** Please continue from Part 3, Page 2.

Doctor, hospital or other health provider	Amount of each bill	Amount paid	Unpaid or disputed balance	Dates of service	Date bill mailed	Was verification requested		
						No	Yes	Date supplied
<b>Totals:</b>				Any request in which total column is not completed will be returned.				

**Other Necessary Expenses:** Please continue from Part 3, Page 2.

Type of expense claimed	Amount claimed	Amount in dispute	Date incurred	Date mailed
<b>Totals:</b>			Any request in which total column is not completed will be returned.	

## **AUTOMOBILE INSURANCE CHECKLIST**

You can detach this checklist and enter the information that appears on your current policy declarations page. Take the checklist to your insurance representative to change any incorrect information, make sure you are receiving all the discounts you are entitled to and get an explanation of any surcharges that have been applied to your policy.

### **Insurance Coverage Information**

#### **Required Minimum Coverage Limits:**

Bodily Injury Liability (\$25,000 per person/ \$50,000 per accident)	\$
Property Damage Liability (\$10,000)	\$
No-Fault (PIP) (\$50,000)	\$
Uninsured Motorists (\$25,000 per person/\$50,000 per accident)	\$

#### **Optional Coverage Limits:**

Additional No-Fault (PIP)	\$
OBEL (\$25,000 – only option available)	\$
Supplementary Uninsured/Underinsured Motorist (you can purchase addn'l SUM limits up to the amount of Bodily Injury Limits that you have)	\$
Towing	\$
Car Rental Reimbursement	\$
Spousal Liability (Yes/No)(if purchased, this coverage is included in the Bodily Injury Liability limit)	\$

#### **Deductibles:**

Collision Coverage	\$
Comprehensive Coverage	\$
\$100 or \$200 No-Fault (PIP)	\$

(over)

**Discounts:**

Refer to page 19 for a description of these discounts and note if they apply to you.

	Yes	No
Accident Prevention Course	<input type="checkbox"/>	<input type="checkbox"/>
Passive Restraint Devices	<input type="checkbox"/>	<input type="checkbox"/>
Anti-Lock Brakes	<input type="checkbox"/>	<input type="checkbox"/>
Anti-theft Devices	<input type="checkbox"/>	<input type="checkbox"/>
Driver Training	<input type="checkbox"/>	<input type="checkbox"/>
Multi-Car Discount	<input type="checkbox"/>	<input type="checkbox"/>
Retiree/Senior Citizen (discount may be available for reduced driving)	<input type="checkbox"/>	<input type="checkbox"/>
Daytime Running Lights	<input type="checkbox"/>	<input type="checkbox"/>
Accident Free/Careful Driver	<input type="checkbox"/>	<input type="checkbox"/>
“Account” Discount (for multiple policies with the same insurer)	<input type="checkbox"/>	<input type="checkbox"/>

**Car and Driver Information:**

Territory:	<input type="text"/>
Make/Model Year/VIN (Vehicle Identification Number):	<input type="text"/>
Age of Principal Driver:	<input type="text"/>
Youthful Operator in Household(Yes/No):	<input type="text"/>
Work Use (miles):	<input type="text"/>
Convictions/Accidents (points)(see page 15 for an explanation of these surcharges):	<input type="text"/>