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Division of Insurance

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Illinois Personal Lines Premium Report Year 2004



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Table of Contents

Introduction	3
Methodology	5
Summary	
<i>Private Passenger Automobile</i>	9
<i>Homeowners</i>	17
Automobile Result	
Current Year Model Vehicle	25
<i>City Group 1</i>	
Liability Only	26
Physical Damage	30
Combined Auto	34
<i>City Group 2</i>	
Liability Only	38
Physical Damage	42
Combined Auto	46
<i>City Group 3</i>	
Liability Only	50
Physical Damage	54
Combined Auto	58
<i>City Group 4</i>	
Liability Only	62
Physical Damage	66
Combined Auto	70
2003 Year Model Vehicle	75
<i>City Group 1</i>	
Liability Only	76
Physical Damage	78
Combined Auto	80
<i>City Group 2</i>	
Liability Only	82
Physical Damage	84
Combined Auto	86

<i>City Group 3</i>	
Liability Only	88
Physical Damage	90
Combined Auto	92
<i>City Group 4</i>	
Liability Only	94
Physical Damage	96
Combined Auto	98
Homeowners Results	101
<i>City Group 1</i>	
Frame Construction Valued at \$150,000	102
Frame Construction Valued at \$75,000	104
Masonry Construction Valued at \$150,000	106
Masonry Construction Valued at \$75,000	108
<i>City Group 2</i>	
Frame Construction Valued at \$150,000	110
Frame Construction Valued at \$75,000	112
Masonry Construction Valued at \$150,000	114
Masonry Construction Valued at \$75,000	116
<i>City Group 3</i>	
Frame Construction Valued at \$150,000	118
Frame Construction Valued at \$75,000	120
Masonry Construction Valued at \$150,000	122
Masonry Construction Valued at \$75,000	124
<i>City Group 4</i>	
Frame Construction Valued at \$150,000	126
Frame Construction Valued at \$75,000	128
Masonry Construction Valued at \$150,000	130
Masonry Construction Valued at \$75,000	132
Appendix A	135
Appendix B	145

Introduction

The Illinois Department of Finance and Professional Regulation, Division of Insurance, has been publishing the *Personal Lines Premium Report* since 1989 to provide a comparison of personal lines premiums for cities in Illinois and similar out-of-state cities. For this report, 19 Illinois and 29 out-of-state cities were matched on population and other geo-economic characteristics. Average premiums were compared for the private passenger automobile and homeowners lines of insurance for the 48 cities.

In the *Personal Lines Premium Report Year 2004*, the Division of Insurance used the methodology that was developed for the *Personal Lines Premium Report Year 2000*. This methodology captures pricing data that is more accurate than data contained in reports prior to 2000, and ensures that standard procedures are followed each year. Sample companies selected by the Division to participate in the survey are strongly encouraged to provide their requested data. The premium that is reported by a company for a city or location in this report is a weighted average calculated by the Division based on the total written premium that an individual insurer writes in a specific zip code.

Data used in this report were based solely on information that the study participants provided to the Division to comply with the 2004 and earlier data calls. Since much of the requested data are for locations outside Illinois, i.e., outside of the Division's jurisdiction or control, the Division used Illinois-licensed insurers and/or their corresponding insurance groups to facilitate the acquisition of the out-of-state data. Since some companies chose not to participate in the survey, average premiums for some locations were calculated from fewer observations. Although the results are meaningful, readers should be aware that fewer observations would affect the precision of the results.

The data used in the *Personal Lines Premium Report Year 2002* and that used in the *Personal Lines Premium Report Year 2004* do not completely reconcile. The discrepancies are due to changes in the data call criteria. The quarterly total premium data were used to calculate the final average premiums for the 2002 study, and the annual total premium data were used to calculate the final average premiums for the 2004 study. The Division believes the results using annual premiums are more complete and, thus more accurate.

Methodology

In June of 2004, the Division of Insurance requested that selected insurers report premium data for automobile and/or homeowners insurance coverage as of April 1, 2004, for sixty-two locations in 13 states in the United States. The locations were selected to facilitate a reasonable premium comparison among 48 Illinois and non-Illinois cities. The Division selected non-Illinois cities that matched Illinois cities on population and other geo-economic characteristics. The *Personal Lines Premium Report 2004* combines data extracted from the *Personal Lines Premium Report 2003* and *Personal Lines Premium Report 2002* with data collected in the 2004 data call.

The 62 locations were broken into four categories as follows:

- City Group 1 Cities with population of 1,000,000 or greater
- City Group 2 Cities with population of 100,000 - 250,000
- City Group 3 Cities with population of 50,000 - 99,999
- City Group 4 Cities with population less than 50,000

In the *City Group 1-- Cities with population of 1,000,000 or greater* category, Chicago and six non-Illinois cities were selected for this study. Three locations within each of these seven municipalities were selected for the premium comparisons, using the logic that three locations will describe large municipalities much better than one location. The three locations selected for Chicago are locations that are currently used on the Division of Insurance's RF4 (automobile insurance) and RF5 (homeowners insurance) forms. (The Illinois Department of Insurance requires that all Illinois insurers use the RF4 or RF5 form to report changes in premium for specified Illinois locations to the Division each time a premium change is made). The three locations for non-Illinois large municipalities were selected based on their similarity to the three Chicago addresses (matched on population and geo-economic characteristics). The same locations were used for the automobile and homeowners lines in this study.

In addition to the large municipalities, three other city groups (*City Group 2 -- Cities with population of 100,000 to 250,000; City Group 3 -- Cities with population of 50,000 to 99,999; and City Group 4 -- Cities with population less than 50,000*) were used in this study. (The 18 Illinois cities in these three city groups are also included on the RF4 and RF5 forms). Six non-Illinois cities in *City Group 2* were matched to the five Illinois cities in the group. For *City Group 3*, eight non-Illinois cities were matched to seven Illinois cities. Nine non-Illinois cities were matched to six Illinois cities in *City Group 4*.

Premiums were reported for 62 locations in the following 48 cities:

States	City Group 1	City Group 2	City Group 3	City Group 4
<i>California</i>	Los Angeles	Stockton		Ontario
<i>Florida</i>		Pompano Beach	Sanford	
Illinois	Chicago	Aurora Joliet Peoria Rockford Springfield	Belleville Bloomington Champaign Danville Decatur E. St. Louis Waukegan	Carbondale Freeport Mattoon Moline Mt. Vernon Quincy
<i>Indiana</i>				Martinsville
<i>Iowa</i>		Des Moines	Dubuque	Bettendorf
<i>Massachusetts</i>		Worcester		
<i>Michigan</i>	Detroit			
<i>Missouri</i>		Springfield	St. Joseph	Jefferson City
<i>New York</i>	New York City		Utica	Hicksville
<i>Ohio</i>			Warren	Lancaster
<i>Pennsylvania</i>	Philadelphia		Reading	Williamsport
<i>Texas</i>	Dallas Houston	Amarillo	Odessa	Lufkin
<i>Wisconsin</i>			Lacrosse	Wausau

Survey participants consisted only of insurers or insurance groups having a significant volume of premium in all of the 13 surveyed states. In addition, for an insurance group to be selected as a participant, the Division required that there be at least one Illinois-licensed insurer in the group.

Private Passenger Automobile Insurance

Insurers reported premium data for both the liability and physical damage lines of insurance for two driver types for a specific vehicle and specified coverage criteria. The Division of Insurance created the composite of these two lines called combined auto from the collected data (liability and physical damage). For the 2004 data call, each participant submitted premium data for 2004, 2003, and 2002 model year vehicles. A description of the vehicle model, two driver types, and coverage criteria follows:

Vehicle Model

2004 Ford Taurus LX 4-Door Sedan with the ISO Code 10 Symbol

2003 Ford Taurus LX 4-Door Sedan with the ISO Code 10 Symbol

2002 Ford Taurus LX 4-Door Sedan with the ISO Code 8 Symbol

Driver Types

Insurers were asked to provide data for two driver types. Driver type 1 represents a high-risk driver while driver type 2 represents a low-risk driver. These two driver types are the same as the driver types used on the RF4 form.

Driver Type 1	Driver Type 2
16 year-old single male	36 year-old married
Occasional operator (Less than 25% usage)	Principal driver (Drives 16 miles a day for commuting)
No accidents or traffic violations in his driving history	No accidents or traffic violations in last 5 years
Drives 11,000 miles annually	Drives 11,000 miles annually

Based on the above specifications, six subcategories are created within each city group:

- Combined Auto Driver Type 1
- Combined Auto Driver Type 2
- Liability Only Driver Type 1
- Liability Only Driver Type 2
- Physical Damage Driver Type 1
- Physical Damage Driver Type 2

Coverage Criteria

The coverage limits criteria have been modified from the criteria on the RF4 form. The amounts have been increased to comply with the highest minimum of the other states.

Liability
\$50,000/100,000 Bodily Injury
\$25,000 Property Damage
\$5,000 Medical Payments
\$50,000/100,000 Uninsured Motorist

Physical Damage
\$250 Deductible Comprehensive
\$250 Deductible Collision

Each insurer was required to report its total private passenger automobile written premium for the zip code associated with each location. The total premium data were used in calculating the final average premium for a location.

Homeowners Insurance

For the 2004 data call, each insurer reported its 2003 and 2002 premium data for the 62 locations for the following four categories:

- Frame Construction Valued at \$150,000
- Frame Construction Valued at \$75,000
- Masonry Construction Valued at \$150,000
- Masonry Construction Valued at \$75,000

Coverage Criteria

Home values and coverage limits exceed those for the RF5 forms to better reflect the actual home values and coverage limits for cities in this study. The coverage criteria are described below:

Homeowners Premium for Masonry and Frame Construction home
HO3 – One Family Dwelling
\$250 Deductible
20 Years old
\$100,000 / \$300,000 Personal Liability
\$5,000 Medical Payments

As with the private passenger automobile lines of insurance, each participant reported its total homeowners written premium for the zip code associated with each location. The total premium data were used in calculating the final average premium for a location.

Summary

Private Passenger Automobile Insurance

Private passenger automobile insurance is comprised of two lines: *liability only* and *physical damage*. The Division of Insurance refers to the composite of these two lines as *combined auto* (liability and physical damage combined). This study includes premium comparisons for *combined auto*, *liability only*, and *physical damage*. However, since the results of the *combined auto* line are significantly influenced by the results of the *physical damage* line, the Division has limited its narrative summary to *liability only* and *physical damage*.

In the analyses for the private passenger automobile lines of insurance that follows on pages 9 - 15 and pages 25 - 73 the Division provides:

- A narrative comparing the average premiums paid in 2004 for a 2004 model-year vehicle by line of insurance, by location, and by driver type.
- A narrative comparing the changes in average premium for current-year vehicles from 2002 to 2004 by line of insurance, by location, and by driver type (premium for insurance paid in 2002 for a 2002 model-year vehicle compared to premium paid in 2003 for a 2003 model-year vehicle and to premium paid in 2004 for a 2004 model-year vehicle).
- A tabular presentation of the data used in the two above analyses by line of insurance, by location, and by driver type.
- A tabular presentation of a comparison of the average insurance premiums paid in 2003 and 2004 for a 2003-year model vehicle by line of insurance, by location, and by driver type.

Current Year Vehicle Comparison for 2002, 2003, and 2004

City Group 1 – Cities of 1,000,000 or greater population

Liability Only

- For driver type 1, three locations in Detroit and one location in New York City exhibited the four highest average premiums. The four locations and corresponding premiums were Detroit 2 (\$6,724), Detroit 1 (\$5,441), New York City 3 (\$4,499), and Detroit 3 (\$2,742). All three Chicago locations

reported the lower two quartiles of the premium chart with premiums ranging from \$1,548 (Chicago 2) to \$1,490 (Chicago 1) for this group. The six lowest premiums were reported for Texas locations: Houston 1 (\$1,267), Houston 3 (\$1,271), Dallas 2 (\$1,304), Houston 2 (\$1,305), Dallas 1 (\$1,317), and Dallas 3 (\$1,373).

From years 2002 to 2004, Detroit 2 had the greatest increase in premium, and Detroit 1 and Detroit 3 had premium increases over 300%. Specifically, Detroit 2 (522%, from \$1,081 to \$6,724); Detroit 1 (412%, from \$1,062 to \$5,441); and Detroit 3 (366%, from \$589 to \$2,742) reported the three highest increases in average premiums. There were no locations reporting decreases. Average premium increases for Chicago locations are: reported minimal increases: Chicago 1 (39%, from \$1,076 to \$1,490); Chicago 2 (58%, from \$979 to \$1,548); and Chicago 3 (42%, from \$1,071 to \$1,515).

- For driver type 2, Detroit 2, New York City 3, and two locations in Philadelphia had the four highest average premiums. These average premiums are: Detroit 2 (\$2,458), New York City 3 (\$2,280), Philadelphia 1 (\$1,374), and Philadelphia 3 (\$1,374). For this driver type, Chicago locations reported the three of the five lowest average premiums. These average premiums are: Chicago 1 (\$550), Chicago 3 (\$558), and Chicago 2 (\$567).

From years 2002 to 2004, two locations in Detroit and one location in New York City realized the premium increases of over 100%. Specifically, Detroit 2 experienced a 323% increase (from \$581 to \$2,458); Detroit 3 had a 206% increase (from \$333 to \$1,018); New York City 3 reported an increase of 136% (from \$968 to \$2,280). Six locations of Texas reported minimum increases ranging from 3.9% (Dallas 1, from \$561 to \$582) to 8.6% (Dallas 3, from \$574 to \$623).

Physical Damage

- For driver type 1, three Detroit locations reported the three highest average premiums for this group followed by two Chicago locations. Detroit 2 reported an average premium of \$10,614 while Detroit 1 and Detroit 3 reported average premiums of \$9,504 and \$4,487, respectively. Chicago 2 and Chicago 1 exhibited average premiums of \$3,694 and \$2,880, respectively. The three Houston locations reported the lowest average premiums. Specifically, Houston 1 and Houston 3 reported \$1,229, while Houston 2 reported premium of \$1,249.

From 2002 to 2004, the three locations in Detroit experienced the three highest increases in average premiums. Average premium in Detroit 2 increased by 239% (from \$3,128 to \$10,614), while average premium in

Detroit 1 increased by 197% (from \$3,203 to \$9,504), and average premium in Detroit 3 increased by 173% (from \$1,642 to \$4,487). Average premium in New York City 2 decreased by 2% (from \$1,475 to \$1,449). Three Philadelphia locations reported minimum increases ranging from 2.7% (from \$1,965 to \$2,018) to 8.8% (from \$1,875 to \$2,041).

- For driver type 2, as for driver type 1, the three Detroit locations exhibited the highest average premiums. These locations included Detroit 2 (\$3,210), Detroit 1 (\$2,969), and Detroit 3 (\$1,525). Houston locations reported the three lowest average premiums. The average premiums for Houston 1 (\$510), Houston 3 (\$518), and Houston 2 (\$542) were significantly lower than the premiums reported for the three Detroit locations.

From 2002 to 2004, three Detroit locations experienced the highest increases in this category. Detroit 2 had the highest average premium increase of 112% (from \$1,514 to \$3,210). Detroit 3, with an increase of 94% (from \$784 to \$1,525), and Detroit 1, with an increase of 90% (from \$1,563 to \$2,969), reported the second and third highest average premium increases. One of New York City locations and all three Philadelphia locations experienced declines in average premiums. New York City 2 reported a decrease in average premium of 14% (from \$899 to \$770). Philadelphia 1, Philadelphia 2, and Philadelphia 3 decreased by 8.8% (from \$1,030 to \$940), 0.3% (from \$1,047 to \$1,043), and 2.2% (from \$955 to \$934), respectively.

City Group 2 – Cities of 100,000 to 250,000 population

Liability Only

- For driver type 1, Pompano Beach, Florida (\$2,699); Stockton, California (\$2,679); and Worcester, Massachusetts (\$2,128), reported the three highest average premiums of over \$2,000 in 2004. Of the eleven cities in this group, the five Illinois cities ranked fifth, sixth, eighth, ninth, and eleventh highest in average premiums including Joliet (\$1,190), Peoria (\$1,148), Aurora (\$1,113), Rockford (\$1,109), and Springfield (\$839).

From years 2002 to 2004, Pompano Beach, Florida, reported a premium increase of 70% (from \$1,593 to \$2,699) followed by two Illinois cities. Those Illinois cities included Rockford (68%, from \$659 to \$1,109) and Joliet (66%, from \$716 to \$1,190).

- For driver type 2, Worcester, Massachusetts (\$1,186); Pompano Beach, Florida (\$1,148); Stockton, California (\$804); reported the three highest average premiums in 2004. Of the eleven cities in this group, the five

Illinois cities ranked sixth, seventh, eighth, ninth, and eleventh with Springfield (\$291) exhibiting the lowest average premium.

From 2002 to 2004, Pompano Beach, Florida, and Stockton, California, reported two highest increases in average premiums of 74% (from \$660 to \$1,148) and 48% (from \$542 to \$804), respectively. Springfield, Missouri, and Rockford, Illinois, shared the third highest increases in average premiums of 46% (from \$308 to \$451; and from \$258 to \$377, respectively).

Physical Damage

- For driver type 1, Stockton, California, reported the highest average premium (\$2,973) followed by much lower premium of \$1,758 at Springfield, Missouri, as the second highest. Pompano Beach, Florida (\$1,250); Springfield, Illinois (\$1,260); and Amarillo, Texas, (\$1,329), reported the three lowest average premiums in this group. It is interesting that Pompano Beach reported the highest average premium (\$2,699) for the *liability only* line and the lowest average premium (\$1,250) for the *physical damage* line.

From 2002 to 2004, Aurora, Illinois, reported the high increase in average premium of 66%, from \$994 to \$1,570. Pompano Beach, Florida, and Worcester, Massachusetts, exhibited the second and the third highest increases. Specifically, Pompano Beach experienced 50% increase (from \$835 to \$1,250), and Worcester reported 47% (from \$979 to \$1,438). Amarillo, Texas, reported the smallest increase of 22% (from \$1,094 to \$1,329).

- For driver type 2, Worcester, Massachusetts (\$993), and Stockton, California (\$854) reported the two highest average premiums. The lowest average premiums were reported in Springfield, Illinois (\$423); Pompano Beach, Florida (\$456); and Peoria, Illinois (\$470). As with driver type 1, Pompano Beach, Florida, reported the second highest average premium (\$1,148) in the *liability only* line for this group while reporting the second lowest average premium (\$456) in the *physical damage* line.

From 2002 to 2004, Worcester, Massachusetts; Stockton, California; and Pompano Beach, Florida, reported the largest increases in average premiums. Specifically, they are 56% for Worcester (from \$638 to \$993); 49% for Stockton (from \$573 to \$854); and 45% for Pompano Beach (from \$315 to \$456).

City Group 3 – Cities of 50,000 to 99,999 population

Liability Only

- For driver type 1, Sanford, Florida (\$1,813); E. St. Louis, Illinois (\$1,352); Waukegan, Illinois (\$1,309), reported the three highest average premiums in 2004. Lacrosse, Wisconsin (\$762); Dubuque, Iowa (\$829); and Reading, Pennsylvania (\$833), reported the three lowest average premiums.

Waukegan, Illinois, experienced a 76% increase as its average premium grew from \$742 to \$1,309. E. St. Louis, Illinois, had an increase in average premium of 76% (from \$768 to \$1,352). Utica, New York, and Odessa, Texas, exhibited the two smallest average premium increase of 4% (from \$1,201 to \$1,247) and 8% (\$983 to \$1,061), respectively.

- For driver type 2, Sanford, Florida (\$733); Utica, New York (\$551); and Odessa, Texas (\$479), reported the three highest average premiums in 2004. Lacrosse, Wisconsin (\$293); Bloomington, Illinois (\$306); and Dubuque, Iowa (\$306), reported the three lowest average premiums.

From 2002 to 2004, for driver type 2, Lacrosse, Wisconsin (from \$192 to \$293), and Sanford, Florida (from \$480 to \$733) reported 53% increases. The average premiums for Utica, New York (3%, from \$533 to \$551); Odessa, Texas (4%, from \$458 to \$479); and Reading, Pennsylvania (7%, from \$395 to \$421), exhibited the three smallest average premium increases of less than 10%.

Physical Damage

- For driver type 1, E. St. Louis, Illinois (\$2,403); Waukegan, Illinois (\$1,807); St. Joseph, Missouri (\$1,794), reported the three highest average premiums. Reading, Pennsylvania (\$1,018); Sanford, Florida (\$1,029); and Utica, New York (\$1,071), exhibited the three lowest average premiums. It is interesting that Sanford, Florida, reported the highest average premium (\$1,813) in the *liability only* line while reporting the second lowest average premium (\$1,029) in the *physical damage* line.

From 2002 to 2004, Lacrosse, Wisconsin, had the largest average premium increase of 66% (from \$872 to \$1,444) while Waukegan, Illinois (60%, from \$1,130 to \$1,807), and E. St. Louis (60%, from \$1,503 to \$2,403) had the second largest increases. In contrast, Utica, New York, and Reading, Pennsylvania, reported premium decreases of 7% (from \$1,151 to \$1,071) and 2.6% (from \$1,046 to \$1,018), respectively.

- For driver type 2, E. St. Louis, Illinois (\$834); Waukegan, Illinois (\$637); and St. Joseph, Missouri (\$609), experienced the three highest average premiums in 2004. Sanford, Florida (\$361); Champaign, Illinois (\$413); and Bloomington, Illinois (\$418), exhibited the three lowest average premiums.

Lacrosse, Wisconsin, exhibited an average premium increase of 62% (from \$340 to \$552) while St. Joseph, Missouri, reported an increase of 50% (from \$408 to \$609). In contrast, Utica, New York, reported a premium decrease of 10.5% (from \$543 to \$486), while Reading, Pennsylvania, exhibited the smallest increase of 1% (from \$489 to \$495).

City Group 4 –Cities of less than 50,000 population

Liability Only

- For driver type 1, Ontario, California (\$2,365); Hicksville, New York (\$1,966); and Lufkin, Texas (\$1,167), exhibited the three highest average premiums for 2004. Williamsport, Pennsylvania (\$659); Wausau, Wisconsin (\$726); Freeport, Illinois (\$740), reported the three lowest average premiums for this group.

Ontario, California, and Hicksville, New York, reported the largest average premium increase of 58% (from \$1,498 to \$2,365, and from \$1,247 to \$1,966, respectively). Quincy Illinois, also reported a 56% increase in premium (from \$479 to \$749). Lufkin, Texas, exhibited the smallest average premium increase of 20% (from \$977 to \$1,167).

- For driver type 2, Hicksville, New York (\$887); Ontario, California (\$737); and Lufkin, Texas (\$506), had the three highest average premiums in 2004. Freeport, Illinois (\$264); Quincy, Illinois (\$271); and Wausau, Wisconsin (\$281), reported the three lowest average premiums.

Ontario, California, reported the greatest average premium increase of 61% (from \$459 to \$787). Hicksville, New York, had a premium increase of 52% (from \$585 to \$887) while Lufkin, Texas, reported the smallest increase of 8% (from \$470 to \$506) in average premium.

Physical Damage

- For driver type 1, Ontario, California (\$2,525); Jefferson City, Missouri (\$1,566); and Wausau, Wisconsin (\$1,561), reported the three highest average premiums for this group. Williamsport, Pennsylvania (\$886); Freeport, Illinois (\$1,225); and Hicksville, New York (\$1,261), reported the three lowest average premiums.

Quincy, Illinois, exhibited the greatest premium increase of 67% (from \$774 to \$1,295) while Wausau, Wisconsin, and Jefferson City, Missouri, reported increases in average premium of 64% (from \$953 to \$1,561) and 52% (from \$1,032 to \$1,566), respectively. The smallest average premium increase of 9% was reported by Mattoon, Illinois (from \$1,180 to \$1,290).

- For driver type 2, Ontario, California (\$737); Wausau, Wisconsin (\$595); and Hicksville, Illinois (\$581), exhibited the three highest average premiums. Moline, Illinois (\$418); Freeport, Illinois (\$424); and Williamsport, Pennsylvania (\$437), reported the lowest average premiums for 2003.

From 2002 to 2004, Wausau, Wisconsin, and Jefferson City, Missouri exhibited increases in average premiums of 60% (from \$372 to \$595) and 50% (from \$356 to \$534), respectively. Hicksville, New York; Mattoon, Illinois; Mt. Vernon, Illinois; Williamsport, Pennsylvania; and Lufkin, Texas, reported average premium increases of less than 10%, ranging from 2.9% to 9.6%.

2003-Year Model Vehicle in 2003 and 2004

The Department has included a comparison of the average premiums paid in 2003 and 2004 for a 2003-year model vehicle by line of insurance, by location, and by driver type in this report. This comparison appears in the tables on pages 75 – 99.

Homeowners Insurance

This study compares the average premium that an insured paid in 2004 for insuring a \$150,000 or \$75,000, *frame* or *masonry* home in selected Illinois and non-Illinois cities. Also, this analysis compares the 2004 average premium with the 2003 and 2002 average premium for a home with the same value and construction type. In the summary that follows on pages 17 - 23 and 100 - 133 the Division of Insurance provides:

- A narrative comparing the average premiums paid in 2004 for a \$150,000 *frame home*, a \$75,000 *frame home*, a \$150,000 *masonry home*, and a \$75,000 *masonry home* by location.
- A narrative comparing the changes in average premium from 2002 to 2004 for these homes by location.
- A tabular presentation of the data used in the two above analyses by location.

Comparison of Premiums in 2002, 2003, and 2004

City Group 1 – Cities of 1,000,000 or greater population

Frame Construction - \$150,000 Home

Five Texas locations reported the five highest average premiums in 2004. These five locations and corresponding premiums were Houston 1 (\$2,348), Houston 3 (\$2,170), Houston 2 (\$2,066), Dallas 2 (\$1,954), and Dallas 1 (\$1,797). New York City 3 (\$662), Chicago 3 (\$744), and Chicago 1 (\$754) reported the three lowest premiums.

From 2002 to 2004, two Detroit locations experienced sharp premium increases. Specifically, Detroit 3 experienced a 169% increase (from \$463 to \$1,245); Detroit 2 had an 83% increase (from \$1,025 to \$1,880), while Chicago 2 reported the third highest premium increase of 53% (from \$893 to \$1,362). Three Los Angeles locations and one Houston location reported the small increases of less than 2% in this group. Specifically, Los Angeles 3 increased from \$842 to \$857 (1.7%); Los Angeles 2 increased from \$841 to \$855 (1.7%); and Los Angeles 1 increased from \$841 to \$856 (1.8%); and

Houston 2 increased from \$2,550 to \$2,597 (1.9%). In contrast, Dallas exhibited a decrease in average premium (-6.3%, from \$2,202 to \$2,062).

Frame Construction - \$75,000 Home

All six Texas locations reported the six highest average premiums in 2004. These six locations and corresponding premiums were Houston 1 (\$1,925), Houston 3 (\$1,770), Houston 2 (\$1,673), Dallas 2 (\$1,488), and Dallas 1 (\$1,377). New York city 3 reported the lowest premium of \$385.

From 2002 to 2004, data showed that Detroit 3 (167%, from \$316 to \$843) experienced a significant premium increase. Other locations reporting high premium increases were Detroit 2 (84%, from \$682 to \$1,256), and Chicago 2 (53%, from \$621 to \$947). Three Los Angeles locations reported the smallest premium increases of less than 2%: Los Angeles 1 by 1.8% (from \$506 to \$515); Los Angeles 2 by 1.9% (from \$506 to \$576); and Los Angeles 3 by 1.9% (from \$508 to \$517). In contrast, Dallas 3 exhibited the only decrease in premium in this group, (-2.4%, from \$1,300 to \$1,268).

Masonry Construction - \$150,000 Home

Three Houston locations and two Dallas locations reported the five highest average premiums in 2004. These five locations and corresponding premiums were Houston 1 (\$2,348), Houston 3 (\$2,170), Houston 2 (\$2,066), Dallas 2 (\$1,954), and Dallas 1 (\$1,797).

From 2002 to 2004, all three Detroit locations experienced the largest premium increases. Specifically, Detroit 3 experienced a 176% increase (from \$435 to \$1,202), and Detroit 2 had an 83% increase (from \$975 to \$1,793). Detroit 1 reported an average premium increase of 42% (from \$1,214 to \$1,726). Locations with small average premium increases of less than 2% were Los Angeles 1 (1.5%, from \$754 to \$766), Los Angeles 2 (1.4%, from \$756 to \$766), Houston 2 (1.4%, from \$2,039 to \$2,066), and Los Angeles 3 (1.3% from \$762 to \$772). Dallas 3 reported a premium decrease (-6.8%, from \$1,760 to \$1,641).

Masonry Construction - \$75,000 Home

Three Houston locations reported the three highest average premiums in 2004. These three locations and corresponding premiums were Houston 1 (\$1,535), Houston 3 (\$1,411), and Houston 2 (\$1,332). New York City 3 (\$349) and Los Angeles 1 (\$464) reported the two lowest premiums.

From 2002 to 2004, Detroit 3 experienced the greatest premium increase (173%, from \$298 to \$813). Detroit 2 and Houston 1 reported the second and

third largest premium increases of 85% (from \$649 to \$1,198) and 41% (from \$1,089 to \$1,535), respectively. Locations with the three smallest average premium increases were Los Angeles 3 (1.5%, from \$463 to \$470), Los Angeles 2 (1.6%, from \$458 to \$466), and Los Angeles 1 (1.6%, from \$457 to \$464). Dallas 3 reported the only decrease in premium (-2.3%, from \$1,034 to \$1,010).

City Group 2 – Cities of 100,000 to 250,000 population

Frame Construction - \$150,000 Home

Amarillo, Texas (\$2,353), and Pompano Beach, Florida (\$2,297), exhibited the two highest premiums in 2004, reporting significantly higher premiums than the nine other locations in this group. The four out of five Illinois cities reported the four lowest premiums. The Illinois cities and their premiums were Aurora (\$559), Rockford (\$585), Peoria (\$600), Springfield (\$612), Joliet (\$668).

From years 2002 to 2004, Pompano Beach, Florida, experienced the largest premium increase (102%, from \$1,136 to \$2,297) while three Illinois cities reported the second highest increases of approximately 35%. Those cities include Rockford (from \$435 to \$585), Peoria (from \$445 to \$600), and Springfield (from \$453 to \$612). Des Moines, Iowa, and Amarillo, Texas, reported premium decreases of less than 1%. The lowest average premium increase was reported by Springfield, Missouri (1%, from \$705 to \$714).

Frame Construction - \$75,000 Home

For 2004, Amarillo, Texas, and Pompano Beach, Florida, reported two highest premiums of \$1,444, and \$1,433, respectively. These premiums were significantly higher than the rest of nine cities in this group. Three lowest premiums were reported for Aurora, Illinois (\$401); Worcester, Massachusetts (\$414); and Des Moines, Iowa (\$416).

From 2002 to 2004, Pompano Beach, Florida, exhibited the largest premium increase of 127% (from \$636 to \$1,443). Three Illinois cities reported the second highest increases of approximately 35%. Those cities include Peoria (36%, from \$329 to \$445), Springfield (35%, from \$331 to \$447), and Rockford (35%, from \$314 to \$424). Amarillo, Texas experienced the smallest premium increase (1.4%, from \$1,424 to \$1,444). While Des Moines, Iowa, reported the only decrease in premium in this group (-0.9%, from \$420 to \$416).

Masonry Construction - \$150,000 Home

Pompano Beach, Florida (\$1,877), and Amarillo, Texas (\$1,876), exhibited the two highest premiums in 2004. The five Illinois cities reported the five lowest premiums. The five cities and their premiums were Aurora (\$509), Rockford (\$532), Peoria (\$552), Springfield (\$557), and Joliet (\$608).

From years 2002 to 2004, Pompano Beach, Florida, had the highest increase in premium from \$961 to \$1,877 (95%) even though the premium actually decreased from years 2003 to 2004 by 4.5% (from \$1,966 to \$1,877). The second and the third largest premiums were reported by Peoria, Illinois (35%, from \$410 to \$552) and Springfield, Illinois (33%, from \$418 to \$557). Less than 10% premium increases were indicated for Springfield, Missouri (5%, from \$627 to \$662), and Stockton, California (7%, from \$702 to \$751). Des Moines, Iowa (-0.2%, from \$612 to \$611) and Amarillo, Texas, (-1.1%, from \$1,897 to \$1,876) exhibited the slight decreases in average premiums.

Masonry Construction - \$75,000 Home

For 2004, Pompano Beach, Florida, and Amarillo, Texas, exhibited the highest premiums of \$1,186 and \$1,152, respectively, which were significantly higher than premiums of the other locations in this group. The five Illinois cities reported five of the seven lowest premiums, ranging from \$366 to \$437. The two lowest premiums were reported by Aurora, Illinois (\$366), and Worcester, Massachusetts (\$376).

From years 2002 to 2004, the city reporting the most significant premium increase was Pompano Beach, Florida (119%, from \$541 to \$1,186). Amarillo, Texas, reported the smallest premium increase of 1% (from \$1,143 to \$1,152) while Des Moines reported a slight decreased premium (-0.8%, from \$400 to \$397).

City Group 3 – Cities of 50,000 to 99,999 population

Frame Construction - \$150,000 Home

Odessa, Texas, exhibited a significantly higher premium (\$2,174) than the other cities in this group. Sanford, Florida, reported the second highest premium (\$969). Two lowest premiums were exhibited by Warren, OH (\$555), and Champaign, Illinois (\$557).

From years 2002 to 2004, Waukegan, Illinois, reported the largest premium increase (52%, from \$477 to \$723). Other cities reporting high premium increases included E. St. Louis, Illinois (48%, from \$619 to \$917), and Lacrosse, Wisconsin (42%, from \$449 to \$636). Less than 10% premium

increases were reported by Dubuque, Iowa (8%, \$599 to \$644), and St. Joseph, Missouri (10%, from \$590 to \$646). In contrast, Odessa, Texas (-8.7%, from \$2,382 to \$2,174), and Sanford, Florida (-1.2%, from \$981 to \$969), reported premium decreases.

Frame Construction - \$75,000 Home

For 2004, Odessa, Texas, exhibited a significantly higher average premium (\$1,346) than the other cities in this group. E. St. Louis, Illinois, reported the second highest premium (\$646). Premiums reported by Illinois cities ranged from \$407 (Champaign) to \$646 (E. St. Louis). Reading, Pennsylvania, reported the lowest premium of \$315.

From 2002 to 2004, Waukegan, Illinois, reported the largest premium increase (54%, from \$319 to \$491). Other cities reporting high premium increases were E. St. Louis, Illinois (48%, \$436 to \$646), and Danville, Illinois, (41%, from \$315 to \$443). A premium decrease was exhibited by Odessa, Texas (-8.5%, from \$1,471 to \$1,346).

Masonry Construction - \$150,000 Home

For 2004, Odessa, Texas, reported the highest average premium of \$1,589 with E. St. Louis, Illinois, reporting the second highest premium of \$840. Five of the seven Illinois cities appeared in the lower two quartiles of the premium chart with premiums ranging from \$506 (Champaign) to \$575 (Belleville).

From 2002 to 2004, Waukegan, Illinois (45%, from \$457 to \$664); Lacrosse, Wisconsin (42%, \$439 to \$624); and E. St. Louis, Illinois (41%, from \$595 to \$840), reported the three largest premium increases. Odessa, Texas, and Sanford, Florida, exhibited the two premium decreases of 14% (\$1,842 to \$1,589) and 1% (\$809 to \$797), respectively.

Masonry Construction - \$75,000 Home

For 2004, Odessa, Texas, reported the highest average premium of \$988 with E. St. Louis, Illinois, reporting the second highest premium of \$593. Reading, Pennsylvania, reported the lowest premium of \$306.

From 2002 to 2004, Waukegan, Illinois, exhibited the largest premium increase (49%, from \$303 to \$452), and E. St. Louis, Illinois, exhibited the second largest premium increase (43%, from \$416 to \$593). Danville, Illinois, had the third highest premium increase of 39% (from \$291 to \$404). The premium decrease was reported by Odessa, Texas (-13%, \$1,141 to \$988).

City Group 4 – Cities of less than 50,000 population

Frame Construction - \$150,000 Home

For 2004, Lufkin, Texas (\$1,899), exhibited the highest average premium of the 15 cities in this group. Martinsville, Indiana (\$1,148), which had the second highest premium. Five of the six Illinois cities fell in the lower two quartiles of the premium chart with premiums ranging from \$529 to \$659. Freeport, Illinois (\$529), and Lancaster, OH (\$533), reported the two lowest premiums.

From 2002 to 2004, Martinsville, Illinois, exhibited the largest premium increase (77%, from \$649 to \$1,148). Carbondale, Illinois (39%, from \$568 to \$792), and Wausau, Wisconsin (39%, from \$446 to \$620), exhibited the second and third largest premium increases. Ontario, California, and Lufkin, Texas, reported the two smallest premium increases of 6% (from \$660 to \$700) and 9% (from \$1,743 to \$1,899), respectively.

Frame construction - \$75,000 Home

For 2004, Lufkin, Texas (\$1,166) reported an average premium that was significantly higher than the other 14 cities in this group. Martinsville, Indiana, exhibited the second highest premium of \$777. Williamsport, Pennsylvania, and Lancaster, Ohio, reported the two lowest premiums of \$362 and \$363, respectively.

Martinsville, Indiana, (81%, from \$428 to \$777); Jefferson City, Missouri (51%, from \$386 to \$583); and Wausau, Wisconsin (38%, from \$292 to \$403), exhibited the three largest premium increases from 2002 to 2004. Bettendorf, Iowa, reported the smallest premium increase of 6% (from \$418 to \$444).

Masonry Construction - \$150,000 Home

For 2004, Lufkin, Texas (\$1,510), reported a significantly higher average premium than the other 14 cities in this group. Martinsville, Indiana (\$1,009) exhibited the second highest premium. Freeport, Illinois, reported the lowest premium of \$480. Five of the six Illinois cities fell in the lower two quartiles of the premium chart with premiums ranging from \$480 (Freeport) to \$598 (Mt. Vernon).

From 2002 to 2004, Martinsville, Indiana, exhibited the largest premium increase (76%, from \$573 to \$1,009). Wausau, Wisconsin (40%, from \$422 to \$589), and Jefferson City, Missouri (39%, from \$511 to \$709), reported the second and third largest premium increases. Ontario, California, and Lufkin,

Texas, reported the two smallest premiums increases of 6% (from \$631 to \$667) and 9% (from \$1,391 to \$1,510), respectively.

Masonry Construction - \$75,000 Home

For 2004, Lufkin, Texas, reported the highest average premium of \$928. The second highest premium was reported by Martinsville, Indiana (\$682). Lancaster, Ohio, and Williamsport, Pennsylvania, reported the two lowest premiums of \$341 and \$346, respectively.

From 2002 to 2004, Martinsville, Indiana, reported the largest premium increase (81%, from \$378 to \$682) with Jefferson City, Missouri, and Moline, Illinois, Iowa, reporting the second and third largest premium increases of 56% (from \$344 to \$538) and 40% (from \$305 to \$426), respectively. Bettendorf, Iowa (from \$400 to \$426), and Ontario, California (\$398 to \$425), exhibited the smallest premium increase of 7%.

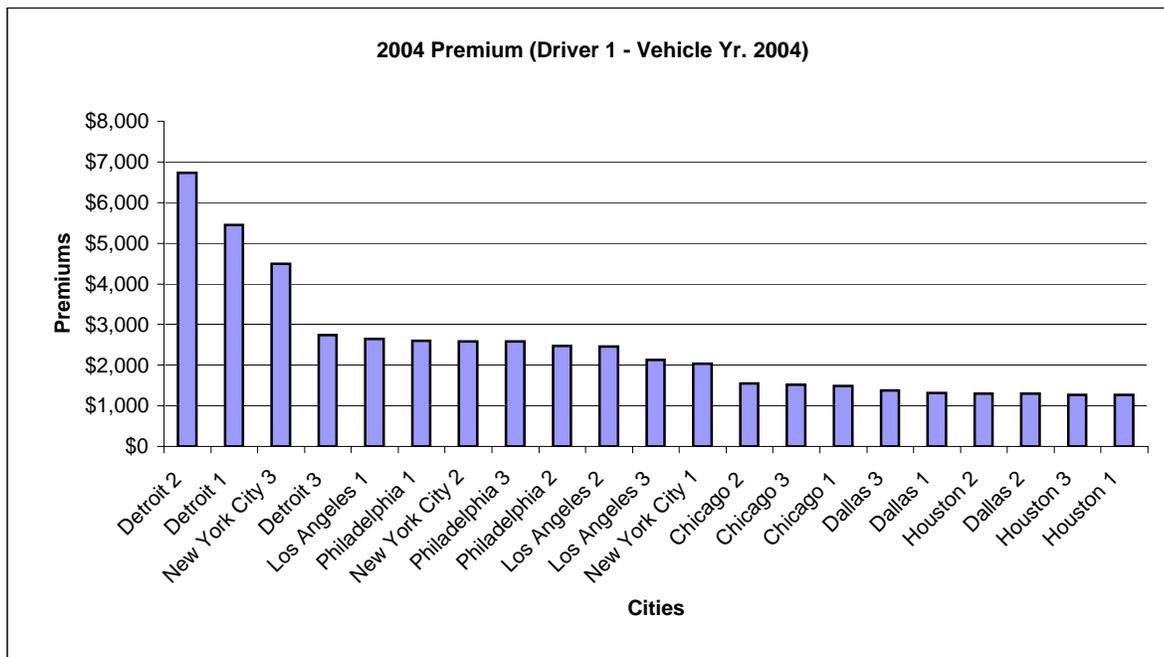
Automobile Results

Current Year Model Vehicle

City Group 1 -- Cities of 1,000,000,000 or greater population

Liability Only (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
48221	Detroit 2	MI	\$6,724
48205	Detroit 1	MI	\$5,441
11212	New York City 3	NY	\$4,499
48225	Detroit 3	MI	\$2,742
90001	Los Angeles 1	CA	\$2,639
19119	Philadelphia 1	PA	\$2,600
10032	New York City 2	NY	\$2,590
19150	Philadelphia 3	PA	\$2,581
19130	Philadelphia 2	PA	\$2,475
90002	Los Angeles 2	CA	\$2,454
90023	Los Angeles 3	CA	\$2,132
10009	New York City 1	NY	\$2,034
60620	Chicago 2	IL	\$1,548
60625	Chicago 3	IL	\$1,515
60608	Chicago 1	IL	\$1,490
75243	Dallas 3	TX	\$1,373
75223	Dallas 1	TX	\$1,317
77055	Houston 2	TX	\$1,305
75241	Dallas 2	TX	\$1,304
77091	Houston 3	TX	\$1,271
77048	Houston 1	TX	\$1,267



City Group 1 -- Cities of 1,000,000,000 or greater population

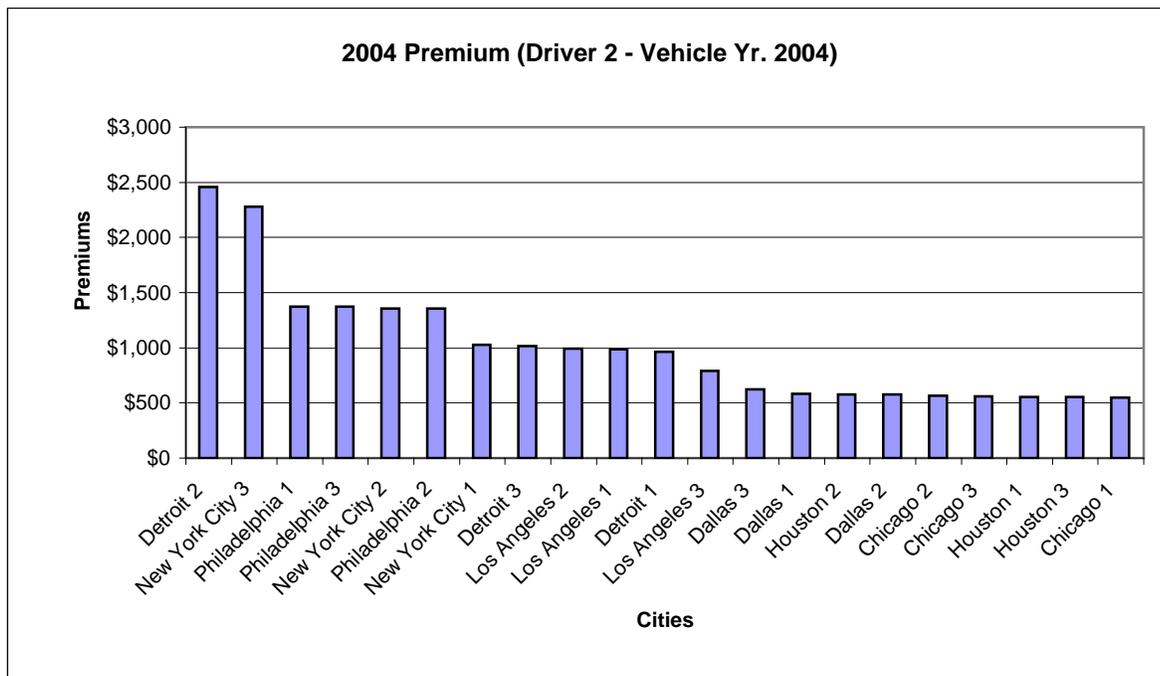
Liability Only (Driver 1 -- Rate Year 2002 - 2003 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
10009	New York City 1	NY	\$1,190	59.4%	\$1,897	7.2%	\$2,034	70.9%
10032	New York City 2	NY	\$1,993	17.4%	\$2,338	10.8%	\$2,590	30.0%
11212	New York City 3	NY	\$1,896	117.6%	\$4,126	9.0%	\$4,499	137.3%
19119	Philadelphia 1	PA	\$1,991	12.8%	\$2,246	15.7%	\$2,600	30.6%
19130	Philadelphia 2	PA	\$1,902	11.2%	\$2,115	17.0%	\$2,475	30.2%
19150	Philadelphia 3	PA	\$1,991	13.6%	\$2,262	14.1%	\$2,581	29.6%
48205	Detroit 1	MI	\$1,062	238.9%	\$3,598	51.2%	\$5,441	412.4%
48221	Detroit 2	MI	\$1,081	292.9%	\$4,247	58.3%	\$6,724	522.1%
48225	Detroit 3	MI	\$589	278.9%	\$2,231	22.9%	\$2,742	365.6%
60608	Chicago 1	IL	\$1,076	9.1%	\$1,174	27.0%	\$1,490	38.5%
60620	Chicago 2	IL	\$979	7.1%	\$1,049	47.6%	\$1,548	58.1%
60625	Chicago 3	IL	\$1,071	9.0%	\$1,167	29.9%	\$1,515	41.5%
75223	Dallas 1	TX	\$1,150	4.2%	\$1,198	10.0%	\$1,317	14.5%
75241	Dallas 2	TX	\$1,123	6.2%	\$1,192	9.4%	\$1,304	16.1%
75243	Dallas 3	TX	\$1,208	8.3%	\$1,308	5.0%	\$1,373	13.7%
77048	Houston 1	TX	\$1,051	9.3%	\$1,148	10.4%	\$1,267	20.7%
77055	Houston 2	TX	\$1,156	5.0%	\$1,214	7.5%	\$1,305	12.8%
77091	Houston 3	TX	\$1,091	5.8%	\$1,155	10.0%	\$1,271	16.4%
90001	Los Angeles 1	CA	\$1,798	7.6%	\$1,935	36.4%	\$2,639	46.8%
90002	Los Angeles 2	CA	\$1,818	8.2%	\$1,967	24.8%	\$2,454	35.0%
90023	Los Angeles 3	CA	\$1,538	12.8%	\$1,734	23.0%	\$2,132	38.7%

City Group 1 -- Cities of 1,000,000,000 or greater population

Liability Only (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
48221	Detroit 2	MI	\$2,458
11212	New York City 3	NY	\$2,280
19119	Philadelphia 1	PA	\$1,374
19150	Philadelphia 3	PA	\$1,374
10032	New York City 2	NY	\$1,355
19130	Philadelphia 2	PA	\$1,353
10009	New York City 1	NY	\$1,030
48225	Detroit 3	MI	\$1,018
90002	Los Angeles 2	CA	\$994
90001	Los Angeles 1	CA	\$984
48205	Detroit 1	MI	\$966
90023	Los Angeles 3	CA	\$791
75243	Dallas 3	TX	\$623
75223	Dallas 1	TX	\$582
77055	Houston 2	TX	\$576
75241	Dallas 2	TX	\$574
60620	Chicago 2	IL	\$567
60625	Chicago 3	IL	\$558
77048	Houston 1	TX	\$555
77091	Houston 3	TX	\$554
60608	Chicago 1	IL	\$550



City Group 1 -- Cities of 1,000,000,000 or greater population

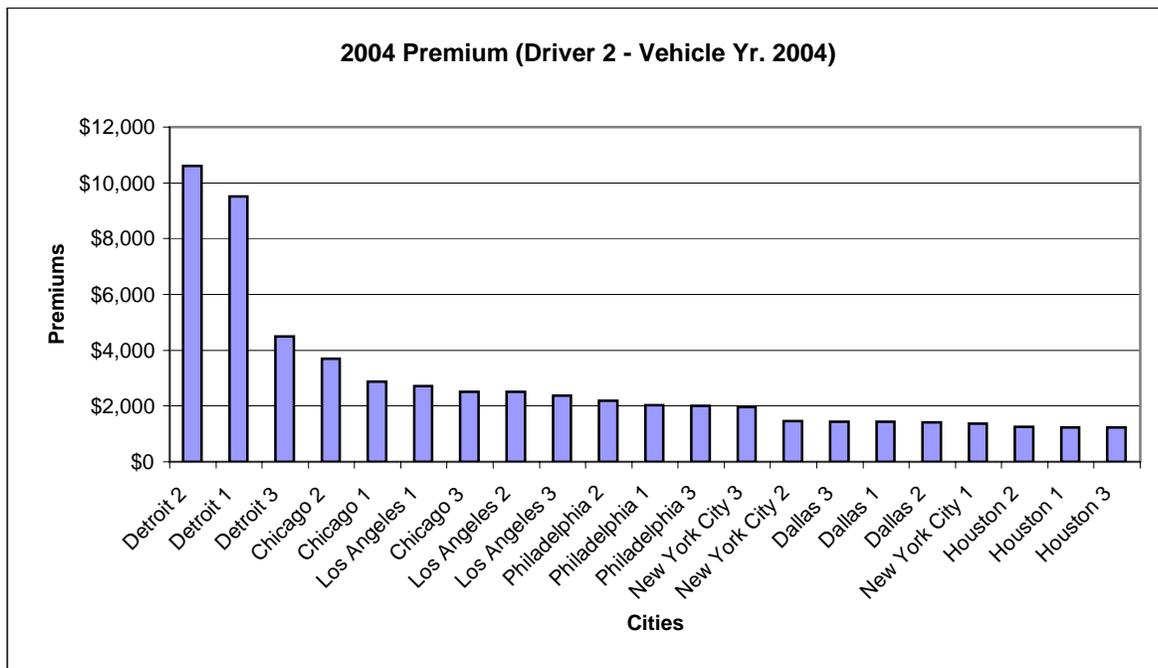
Liability Only (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
10009	New York City 1	NY	\$661	47.1%	\$972	6.0%	\$1,030	55.9%
10032	New York City 2	NY	\$1,094	13.1%	\$1,236	9.6%	\$1,355	23.9%
11212	New York City 3	NY	\$968	117.6%	\$2,106	8.2%	\$2,280	135.5%
19119	Philadelphia 1	PA	\$1,085	4.2%	\$1,130	21.5%	\$1,374	26.6%
19130	Philadelphia 2	PA	\$1,085	1.0%	\$1,096	23.5%	\$1,353	24.7%
19150	Philadelphia 3	PA	\$1,095	3.8%	\$1,137	20.8%	\$1,374	25.4%
48205	Detroit 1	MI	\$593	125.1%	\$1,335	-27.7%	\$966	62.8%
48221	Detroit 2	MI	\$581	165.1%	\$1,540	59.7%	\$2,458	323.3%
48225	Detroit 3	MI	\$333	134.1%	\$779	30.6%	\$1,018	205.8%
60608	Chicago 1	IL	\$438	5.5%	\$462	19.2%	\$550	25.8%
60620	Chicago 2	IL	\$409	5.1%	\$430	31.9%	\$567	38.7%
60625	Chicago 3	IL	\$440	5.6%	\$464	20.2%	\$558	26.9%
75223	Dallas 1	TX	\$561	-4.1%	\$538	8.3%	\$582	3.9%
75241	Dallas 2	TX	\$548	-2.2%	\$536	7.2%	\$574	4.8%
75243	Dallas 3	TX	\$574	4.5%	\$600	3.9%	\$623	8.6%
77048	Houston 1	TX	\$515	-0.2%	\$514	7.9%	\$555	7.6%
77055	Houston 2	TX	\$552	-1.2%	\$545	5.7%	\$576	4.4%
77091	Houston 3	TX	\$530	-2.9%	\$515	7.7%	\$554	4.5%
90001	Los Angeles 1	CA	\$572	14.8%	\$657	49.7%	\$984	71.9%
90002	Los Angeles 2	CA	\$578	15.4%	\$667	49.1%	\$994	72.1%
90023	Los Angeles 3	CA	\$501	20.8%	\$605	30.6%	\$791	57.7%

City Group 1 -- Cities of 1,000,000,000 or greater population

Physical Damage (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
48221	Detroit 2	MI	\$10,614
48205	Detroit 1	MI	\$9,504
48225	Detroit 3	MI	\$4,487
60620	Chicago 2	IL	\$3,694
60608	Chicago 1	IL	\$2,880
90001	Los Angeles 1	CA	\$2,720
60625	Chicago 3	IL	\$2,517
90002	Los Angeles 2	CA	\$2,513
90023	Los Angeles 3	CA	\$2,380
19130	Philadelphia 2	PA	\$2,189
19119	Philadelphia 1	PA	\$2,041
19150	Philadelphia 3	PA	\$2,018
11212	New York City 3	NY	\$1,966
10032	New York City 2	NY	\$1,449
75243	Dallas 3	TX	\$1,448
75223	Dallas 1	TX	\$1,427
75241	Dallas 2	TX	\$1,407
10009	New York City 1	NY	\$1,366
77055	Houston 2	TX	\$1,249
77048	Houston 1	TX	\$1,229
77091	Houston 3	TX	\$1,229



City Group 1 -- Cities of 1,000,000,000 or greater population

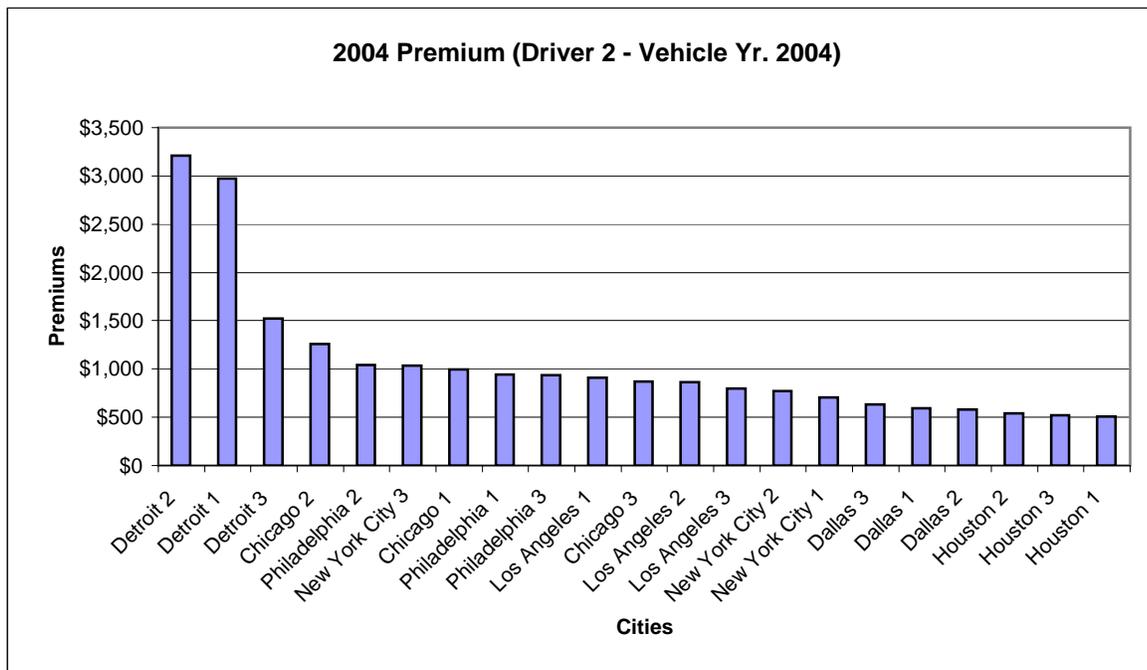
Physical Damage (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
10009	New York City 1	NY	\$1,149	13.6%	\$1,305	4.7%	\$1,366	18.8%
10032	New York City 2	NY	\$1,475	-10.5%	\$1,320	9.8%	\$1,449	-1.8%
11212	New York City 3	NY	\$1,580	40.4%	\$2,218	-11.4%	\$1,966	24.4%
19119	Philadelphia 1	PA	\$1,875	16.7%	\$2,188	-6.7%	\$2,041	8.8%
19130	Philadelphia 2	PA	\$2,122	11.1%	\$2,357	-7.1%	\$2,189	3.1%
19150	Philadelphia 3	PA	\$1,965	12.2%	\$2,204	-8.4%	\$2,018	2.7%
48205	Detroit 1	MI	\$3,203	149.1%	\$7,980	19.1%	\$9,504	196.7%
48221	Detroit 2	MI	\$3,128	182.2%	\$8,827	20.3%	\$10,614	239.4%
48225	Detroit 3	MI	\$1,642	224.7%	\$5,330	-15.8%	\$4,487	173.3%
60608	Chicago 1	IL	\$2,522	8.0%	\$2,724	5.7%	\$2,880	14.2%
60620	Chicago 2	IL	\$2,207	8.5%	\$2,394	54.3%	\$3,694	67.4%
60625	Chicago 3	IL	\$1,973	6.9%	\$2,109	19.4%	\$2,517	27.6%
75223	Dallas 1	TX	\$1,077	14.0%	\$1,228	16.2%	\$1,427	32.5%
75241	Dallas 2	TX	\$1,058	15.4%	\$1,221	15.2%	\$1,407	32.9%
75243	Dallas 3	TX	\$1,145	18.2%	\$1,353	7.0%	\$1,448	26.5%
77048	Houston 1	TX	\$894	17.7%	\$1,053	16.8%	\$1,229	37.5%
77055	Houston 2	TX	\$983	14.5%	\$1,125	11.1%	\$1,249	27.1%
77091	Houston 3	TX	\$926	15.5%	\$1,069	14.9%	\$1,229	32.7%
90001	Los Angeles 1	CA	\$1,779	11.6%	\$1,985	37.0%	\$2,720	52.9%
90002	Los Angeles 2	CA	\$1,693	12.1%	\$1,897	32.5%	\$2,513	48.4%
90023	Los Angeles 3	CA	\$1,702	9.8%	\$1,869	27.3%	\$2,380	39.8%

City Group 1 -- Cities of 1,000,000,000 or greater population

Physical Damage (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
48221	Detroit 2	MI	\$3,210
48205	Detroit 1	MI	\$2,969
48225	Detroit 3	MI	\$1,525
60620	Chicago 2	IL	\$1,262
19130	Philadelphia 2	PA	\$1,043
11212	New York City 3	NY	\$1,032
60608	Chicago 1	IL	\$998
19119	Philadelphia 1	PA	\$940
19150	Philadelphia 3	PA	\$934
90001	Los Angeles 1	CA	\$910
60625	Chicago 3	IL	\$872
90002	Los Angeles 2	CA	\$866
90023	Los Angeles 3	CA	\$798
10032	New York City 2	NY	\$770
10009	New York City 1	NY	\$706
75243	Dallas 3	TX	\$633
75223	Dallas 1	TX	\$596
75241	Dallas 2	TX	\$579
77055	Houston 2	TX	\$542
77091	Houston 3	TX	\$518
77048	Houston 1	TX	\$510



City Group 1 -- Cities of 1,000,000,000 or greater population

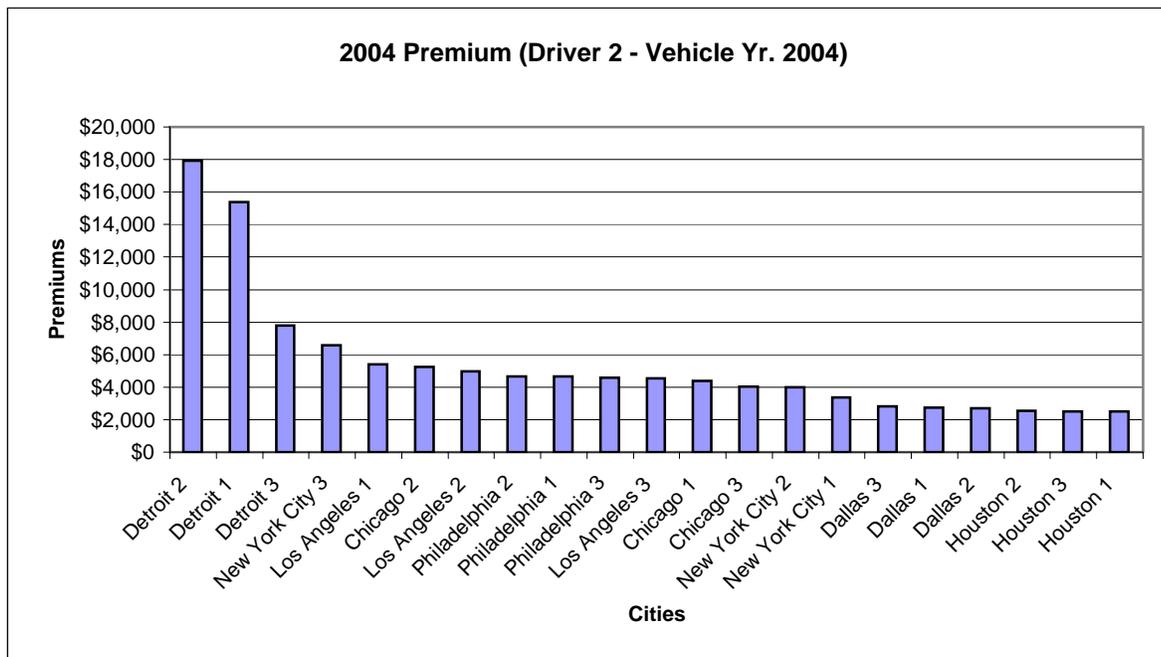
Physical Damage (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
10009	New York City 1	NY	\$704	-3.1%	\$682	3.5%	\$706	0.3%
10032	New York City 2	NY	\$899	-18.0%	\$737	4.4%	\$770	-14.4%
11212	New York City 3	NY	\$934	23.6%	\$1,154	-10.6%	\$1,032	10.5%
19119	Philadelphia 1	PA	\$1,030	-3.3%	\$997	-5.8%	\$940	-8.8%
19130	Philadelphia 2	PA	\$1,047	3.0%	\$1,078	-3.2%	\$1,043	-0.3%
19150	Philadelphia 3	PA	\$955	4.9%	\$1,001	-6.8%	\$934	-2.2%
48205	Detroit 1	MI	\$1,563	46.9%	\$2,296	29.3%	\$2,969	90.0%
48221	Detroit 2	MI	\$1,514	58.3%	\$2,396	34.0%	\$3,210	112.1%
48225	Detroit 3	MI	\$784	74.9%	\$1,372	11.2%	\$1,525	94.4%
60608	Chicago 1	IL	\$971	4.8%	\$1,017	-1.8%	\$998	2.9%
60620	Chicago 2	IL	\$883	5.6%	\$932	35.4%	\$1,262	42.9%
60625	Chicago 3	IL	\$776	4.4%	\$810	7.7%	\$872	12.4%
75223	Dallas 1	TX	\$497	11.5%	\$554	7.7%	\$596	20.1%
75241	Dallas 2	TX	\$488	13.0%	\$552	5.0%	\$579	18.7%
75243	Dallas 3	TX	\$524	19.0%	\$623	1.6%	\$633	20.9%
77048	Houston 1	TX	\$422	14.4%	\$483	5.6%	\$510	20.8%
77055	Houston 2	TX	\$459	14.6%	\$526	3.1%	\$542	18.1%
77091	Houston 3	TX	\$435	13.4%	\$494	5.0%	\$518	19.1%
90001	Los Angeles 1	CA	\$510	19.0%	\$606	50.1%	\$910	78.6%
90002	Los Angeles 2	CA	\$485	20.6%	\$584	48.2%	\$866	78.7%
90023	Los Angeles 3	CA	\$486	18.8%	\$577	38.2%	\$798	64.2%

City Group 1 -- Cities of 1,000,000,000 or greater population

Combined Auto (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
48221	Detroit 2	MI	\$17,915
48205	Detroit 1	MI	\$15,400
48225	Detroit 3	MI	\$7,788
11212	New York City 3	NY	\$6,560
90001	Los Angeles 1	CA	\$5,386
60620	Chicago 2	IL	\$5,235
90002	Los Angeles 2	CA	\$4,980
19130	Philadelphia 2	PA	\$4,655
19119	Philadelphia 1	PA	\$4,641
19150	Philadelphia 3	PA	\$4,598
90023	Los Angeles 3	CA	\$4,544
60608	Chicago 1	IL	\$4,368
60625	Chicago 3	IL	\$4,024
10032	New York City 2	NY	\$3,986
10009	New York City 1	NY	\$3,368
75243	Dallas 3	TX	\$2,820
75223	Dallas 1	TX	\$2,740
75241	Dallas 2	TX	\$2,707
77055	Houston 2	TX	\$2,552
77091	Houston 3	TX	\$2,498
77048	Houston 1	TX	\$2,492



City Group 1 -- Cities of 1,000,000,000 or greater population

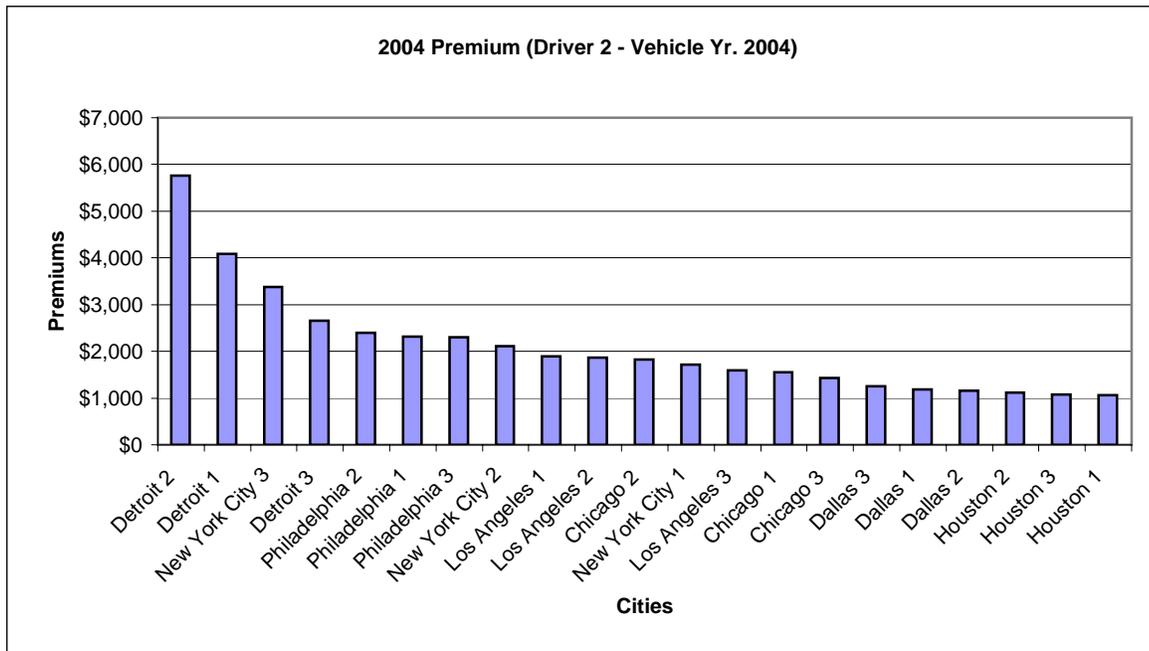
Combined Auto (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
10009	New York City 1	NY	\$2,339	37.0%	\$3,205	5.1%	\$3,368	44.0%
10032	New York City 2	NY	\$3,554	3.3%	\$3,671	8.6%	\$3,986	12.2%
11212	New York City 3	NY	\$3,505	80.0%	\$6,309	4.0%	\$6,560	87.2%
19119	Philadelphia 1	PA	\$3,847	14.8%	\$4,416	5.1%	\$4,641	20.7%
19130	Philadelphia 2	PA	\$3,985	10.9%	\$4,419	5.3%	\$4,655	16.8%
19150	Philadelphia 3	PA	\$3,944	12.8%	\$4,447	3.4%	\$4,598	16.6%
48205	Detroit 1	MI	\$4,207	176.0%	\$11,609	32.7%	\$15,400	266.1%
48221	Detroit 2	MI	\$4,118	219.0%	\$13,134	36.4%	\$17,915	335.1%
48225	Detroit 3	MI	\$2,243	236.0%	\$7,536	3.3%	\$7,788	247.3%
60608	Chicago 1	IL	\$3,616	8.3%	\$3,916	11.6%	\$4,368	20.8%
60620	Chicago 2	IL	\$3,206	7.9%	\$3,459	51.3%	\$5,235	63.3%
60625	Chicago 3	IL	\$3,062	7.5%	\$3,292	22.2%	\$4,024	31.4%
75223	Dallas 1	TX	\$2,226	9.1%	\$2,428	12.9%	\$2,740	23.1%
75241	Dallas 2	TX	\$2,180	10.7%	\$2,413	12.2%	\$2,707	24.2%
75243	Dallas 3	TX	\$2,351	13.2%	\$2,661	6.0%	\$2,820	19.9%
77048	Houston 1	TX	\$1,943	13.2%	\$2,200	13.3%	\$2,492	28.2%
77055	Houston 2	TX	\$2,138	9.3%	\$2,338	9.1%	\$2,552	19.3%
77091	Houston 3	TX	\$2,017	10.2%	\$2,224	12.3%	\$2,498	23.8%
90001	Los Angeles 1	CA	\$3,594	9.8%	\$3,945	36.5%	\$5,386	49.8%
90002	Los Angeles 2	CA	\$3,526	10.1%	\$3,884	28.2%	\$4,980	41.2%
90023	Los Angeles 3	CA	\$3,269	11.1%	\$3,632	25.1%	\$4,544	39.0%

City Group 1 -- Cities of 1,000,000,000 or greater population

Combined Auto (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
48221	Detroit 2	MI	\$5,760
48205	Detroit 1	MI	\$4,085
11212	New York City 3	NY	\$3,377
48225	Detroit 3	MI	\$2,655
19130	Philadelphia 2	PA	\$2,391
19119	Philadelphia 1	PA	\$2,314
19150	Philadelphia 3	PA	\$2,307
10032	New York City 2	NY	\$2,106
90001	Los Angeles 1	CA	\$1,899
90002	Los Angeles 2	CA	\$1,862
60620	Chicago 2	IL	\$1,827
10009	New York City 1	NY	\$1,719
90023	Los Angeles 3	CA	\$1,592
60608	Chicago 1	IL	\$1,548
60625	Chicago 3	IL	\$1,426
75243	Dallas 3	TX	\$1,256
75223	Dallas 1	TX	\$1,178
75241	Dallas 2	TX	\$1,154
77055	Houston 2	TX	\$1,118
77091	Houston 3	TX	\$1,073
77048	Houston 1	TX	\$1,064



City Group 1 -- Cities of 1,000,000,000 or greater population

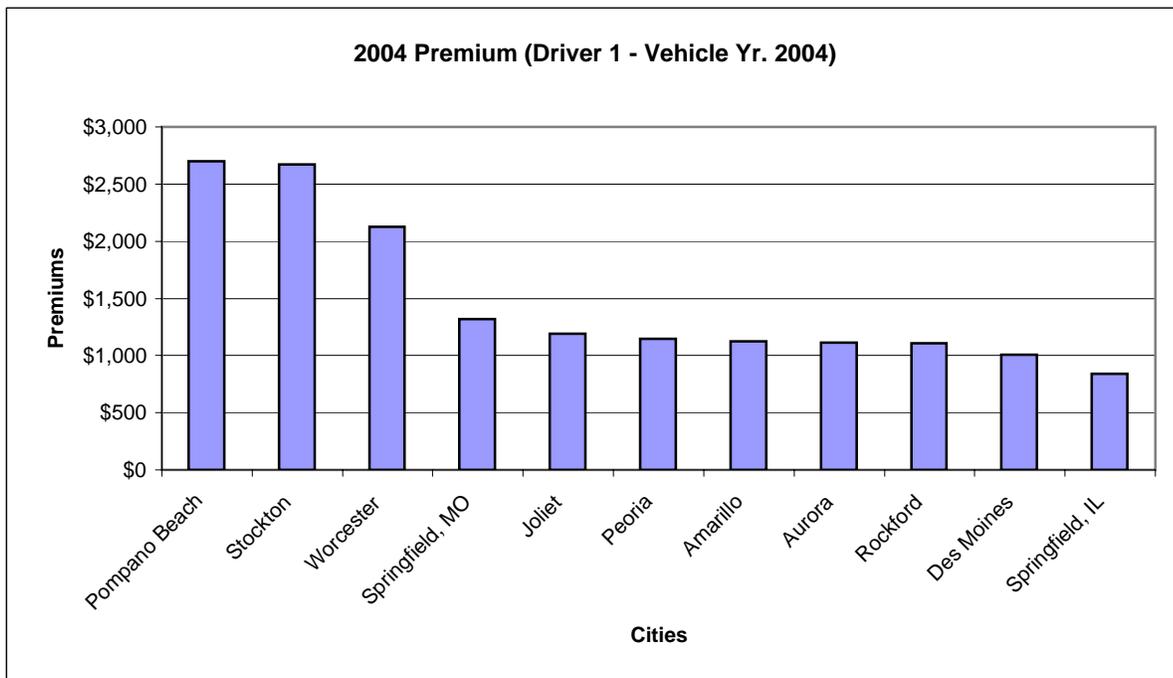
Combined Auto (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
10009	New York City 1	NY	\$1,366	21.2%	\$1,656	3.8%	\$1,719	25.8%
10032	New York City 2	NY	\$2,067	-3.7%	\$1,990	5.8%	\$2,106	1.9%
11212	New York City 3	NY	\$1,918	69.1%	\$3,243	4.1%	\$3,377	76.1%
19119	Philadelphia 1	PA	\$2,116	0.1%	\$2,117	9.3%	\$2,314	9.4%
19130	Philadelphia 2	PA	\$2,112	1.7%	\$2,149	11.3%	\$2,391	13.2%
19150	Philadelphia 3	PA	\$2,043	4.1%	\$2,127	8.4%	\$2,307	12.9%
48205	Detroit 1	MI	\$2,135	72.8%	\$3,689	10.7%	\$4,085	91.4%
48221	Detroit 2	MI	\$2,060	96.0%	\$4,037	42.7%	\$5,760	179.7%
48225	Detroit 3	MI	\$1,123	92.2%	\$2,160	22.9%	\$2,655	136.3%
60608	Chicago 1	IL	\$1,415	5.0%	\$1,485	4.2%	\$1,548	9.4%
60620	Chicago 2	IL	\$1,300	5.3%	\$1,369	33.4%	\$1,827	40.5%
60625	Chicago 3	IL	\$1,220	4.7%	\$1,277	11.7%	\$1,426	16.9%
75223	Dallas 1	TX	\$1,057	3.3%	\$1,092	7.9%	\$1,178	11.5%
75241	Dallas 2	TX	\$1,036	5.0%	\$1,087	6.2%	\$1,154	11.4%
75243	Dallas 3	TX	\$1,097	11.4%	\$1,222	2.8%	\$1,256	14.5%
77048	Houston 1	TX	\$937	6.3%	\$996	6.9%	\$1,064	13.7%
77055	Houston 2	TX	\$1,010	5.9%	\$1,070	4.4%	\$1,118	10.7%
77091	Houston 3	TX	\$965	4.4%	\$1,008	6.4%	\$1,073	11.2%
90001	Los Angeles 1	CA	\$1,086	17.1%	\$1,271	49.4%	\$1,899	74.8%
90002	Los Angeles 2	CA	\$1,066	17.9%	\$1,257	48.1%	\$1,862	74.7%
90023	Los Angeles 3	CA	\$994	19.8%	\$1,191	33.6%	\$1,592	60.2%

CityGroup 2 -- Cities of 100,000 to 250,000 population

Liability Only (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
33064	Pompano Beach	FL	\$2,699
95203	Stockton	CA	\$2,673
01603	Worcester	MA	\$2,128
65807	Springfield, MO	MO	\$1,318
60435	Joliet	IL	\$1,190
61614	Peoria	IL	\$1,148
79109	Amarillo	TX	\$1,123
60506	Aurora	IL	\$1,113
61107	Rockford	IL	\$1,109
50312	Des Moines	IA	\$1,009
62704	Springfield, IL	IL	\$839



CityGroup 2 -- Cities of 100,000 to 250,000 population

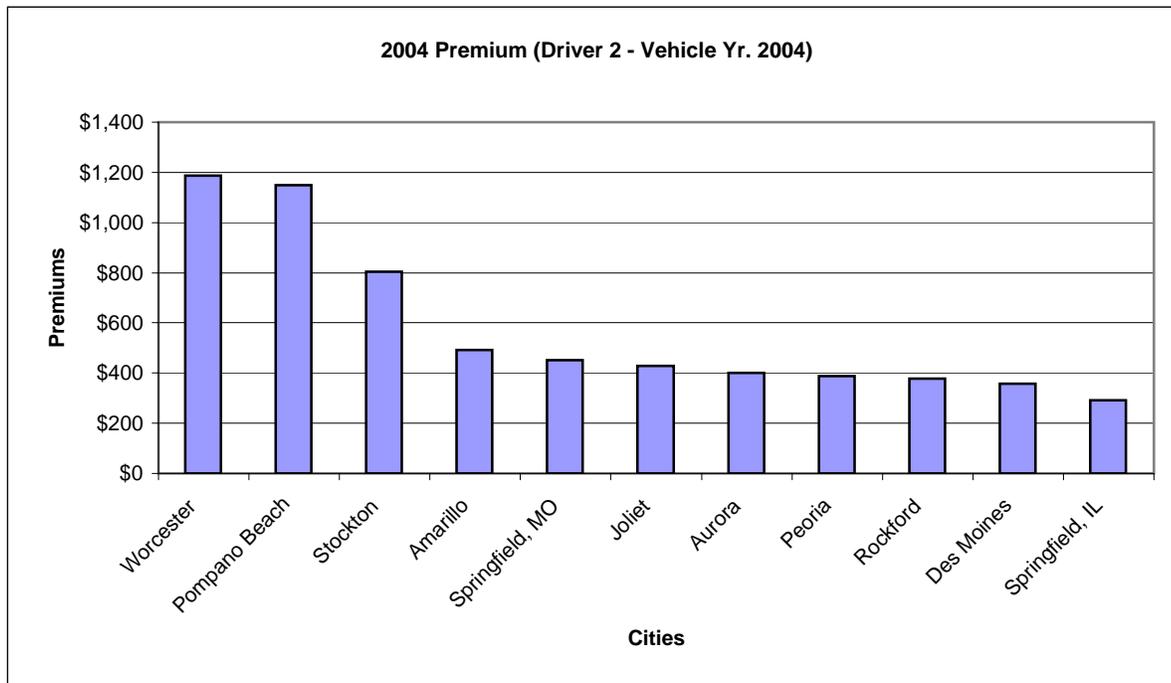
Liability Only (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
01603	Worcester	MA	\$1,569	10.0%	\$1,726	23.3%	\$2,128	35.7%
33064	Pompano Beach	FL	\$1,593	39.1%	\$2,215	21.9%	\$2,699	69.5%
50312	Des Moines	IA	\$723	12.5%	\$813	24.1%	\$1,009	39.6%
60435	Joliet	IL	\$716	16.5%	\$834	42.8%	\$1,190	66.3%
60506	Aurora	IL	\$674	12.3%	\$758	46.9%	\$1,113	65.0%
61107	Rockford	IL	\$659	16.7%	\$769	44.2%	\$1,109	68.3%
61614	Peoria	IL	\$757	17.6%	\$890	28.9%	\$1,148	51.7%
62704	Springfield, IL	IL	\$601	16.6%	\$702	19.6%	\$839	39.6%
65807	Springfield, MO	MO	\$905	9.0%	\$986	33.7%	\$1,318	45.6%
79109	Amarillo	TX	\$901	16.1%	\$1,046	7.4%	\$1,123	24.6%
95203	Stockton	CA	\$1,801	13.4%	\$2,042	30.9%	\$2,673	48.4%

CityGroup 2 -- Cities of 100,000 to 250,000 population

Liability Only (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
01603	Worcester	MA	\$1,186
33064	Pompano Beach	FL	\$1,148
95203	Stockton	CA	\$804
79109	Amarillo	TX	\$491
65807	Springfield, MO	MO	\$451
60435	Joliet	IL	\$428
60506	Aurora	IL	\$400
61614	Peoria	IL	\$389
61107	Rockford	IL	\$377
50312	Des Moines	IA	\$358
62704	Springfield, IL	IL	\$291



CityGroup 2 -- Cities of 100,000 to 250,000 population

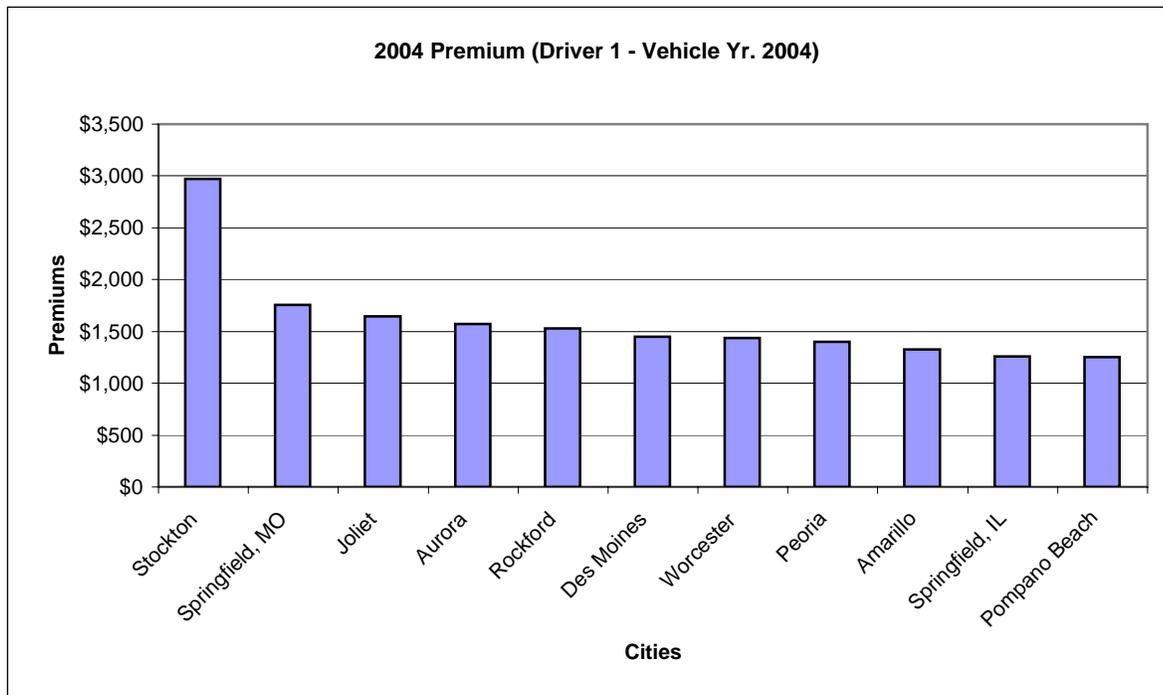
Liability Only (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
01603	Worcester	MA	\$880	-34.4%	\$577	105.4%	\$1,186	34.7%
33064	Pompano Beach	FL	\$660	32.6%	\$875	31.3%	\$1,148	74.0%
50312	Des Moines	IA	\$267	6.2%	\$283	26.3%	\$358	34.1%
60435	Joliet	IL	\$319	13.5%	\$362	18.4%	\$428	34.4%
60506	Aurora	IL	\$300	9.0%	\$327	22.5%	\$400	33.5%
61107	Rockford	IL	\$258	15.7%	\$298	26.5%	\$377	46.3%
61614	Peoria	IL	\$280	15.1%	\$323	20.5%	\$389	38.7%
62704	Springfield, IL	IL	\$236	14.1%	\$269	8.2%	\$291	23.4%
65807	Springfield, MO	MO	\$308	8.1%	\$333	35.3%	\$451	46.3%
79109	Amarillo	TX	\$425	8.7%	\$461	6.4%	\$491	15.6%
95203	Stockton	CA	\$542	27.8%	\$693	16.0%	\$804	48.2%

CityGroup 2 -- Cities of 100,000 to 250,000 population

Physical Damage (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
95203	Stockton	CA	\$2,973
65807	Springfield, MO	MO	\$1,758
60435	Joliet	IL	\$1,644
60506	Aurora	IL	\$1,570
61107	Rockford	IL	\$1,532
50312	Des Moines	IA	\$1,446
01603	Worcester	MA	\$1,438
61614	Peoria	IL	\$1,402
79109	Amarillo	TX	\$1,329
62704	Springfield, IL	IL	\$1,260
33064	Pompano Beach	FL	\$1,250



CityGroup 2 -- Cities of 100,000 to 250,000 population

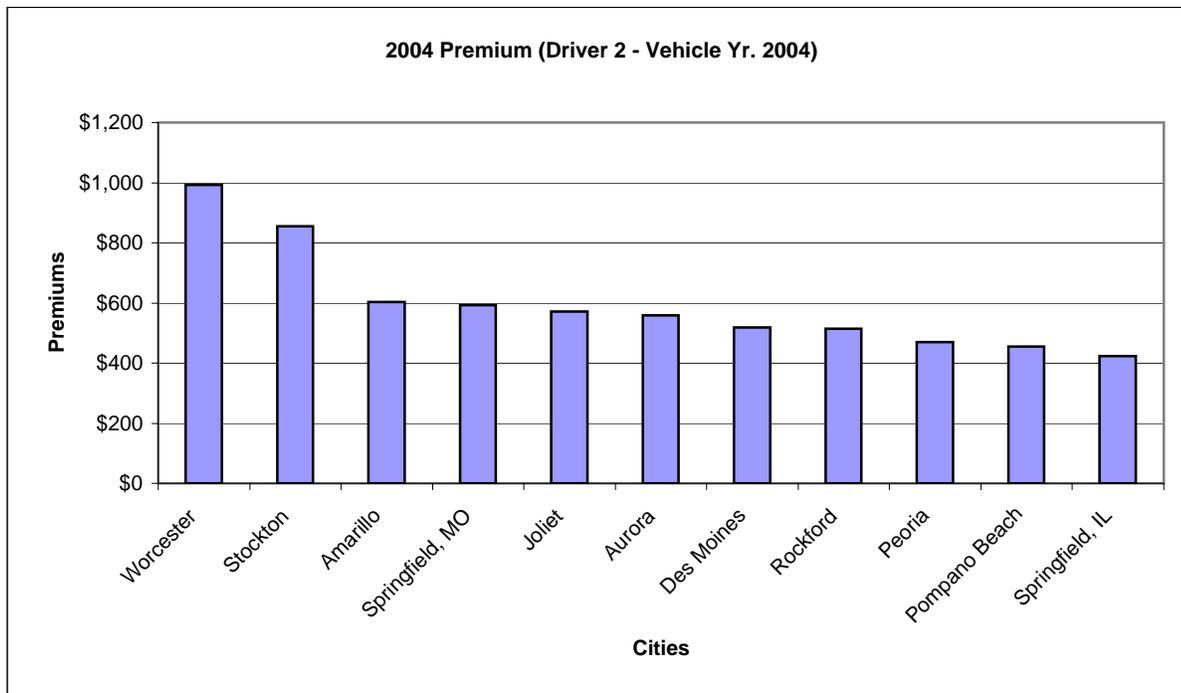
Physical Damage (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
01603	Worcester	MA	\$979	5.3%	\$1,031	39.5%	\$1,438	46.9%
33064	Pompano Beach	FL	\$835	21.2%	\$1,013	23.5%	\$1,250	49.7%
50312	Des Moines	IA	\$1,139	4.5%	\$1,191	21.4%	\$1,446	26.9%
60435	Joliet	IL	\$1,127	6.1%	\$1,197	37.4%	\$1,644	45.9%
60506	Aurora	IL	\$944	8.2%	\$1,021	53.8%	\$1,570	66.4%
61107	Rockford	IL	\$1,122	9.3%	\$1,226	24.9%	\$1,532	36.5%
61614	Peoria	IL	\$1,068	10.8%	\$1,183	18.5%	\$1,402	31.3%
62704	Springfield, IL	IL	\$1,006	3.2%	\$1,038	21.3%	\$1,260	25.3%
65807	Springfield, MO	MO	\$1,228	4.2%	\$1,279	37.4%	\$1,758	43.2%
79109	Amarillo	TX	\$1,094	10.5%	\$1,209	9.9%	\$1,329	21.5%
95203	Stockton	CA	\$2,028	8.4%	\$2,197	35.3%	\$2,973	46.6%

CityGroup 2 -- Cities of 100,000 to 250,000 population

Physical Damage (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
01603	Worcester	MA	\$993
95203	Stockton	CA	\$854
79109	Amarillo	TX	\$604
65807	Springfield, MO	MO	\$592
60435	Joliet	IL	\$572
60506	Aurora	IL	\$559
50312	Des Moines	IA	\$519
61107	Rockford	IL	\$513
61614	Peoria	IL	\$470
33064	Pompano Beach	FL	\$456
62704	Springfield, IL	IL	\$423



CityGroup 2 -- Cities of 100,000 to 250,000 population

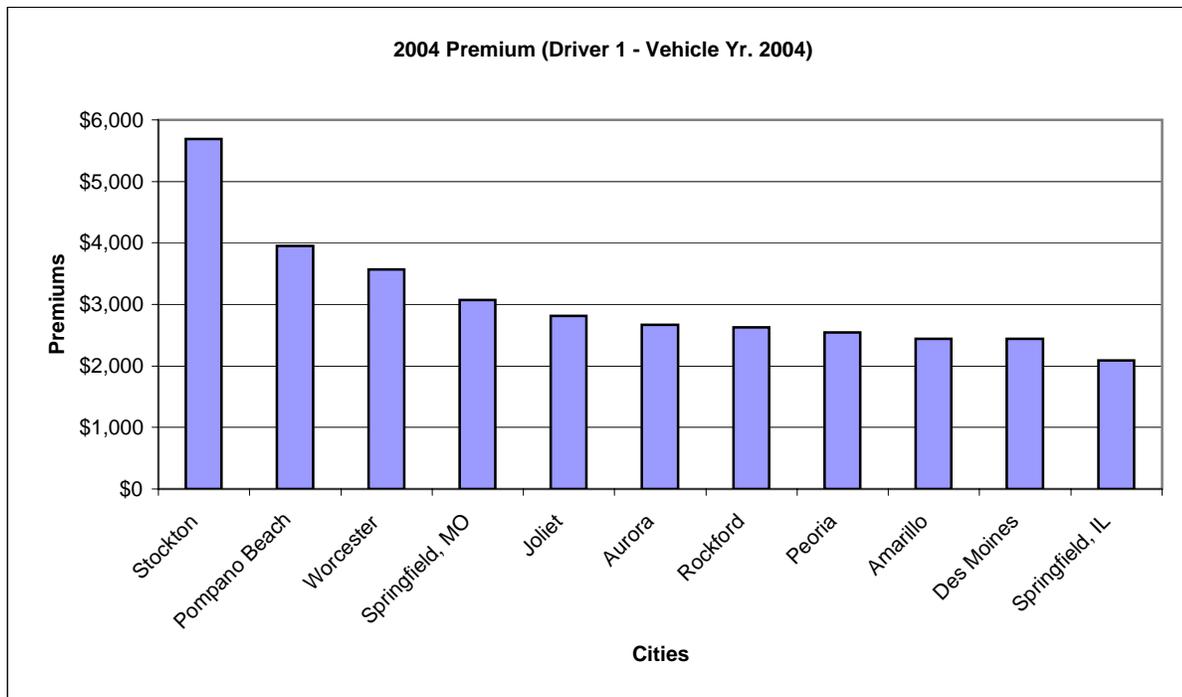
Physical Damage (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
01603	Worcester	MA	\$638	-21.5%	\$501	98.1%	\$993	55.5%
33064	Pompano Beach	FL	\$315	14.2%	\$360	26.7%	\$456	44.7%
50312	Des Moines	IA	\$421	0.2%	\$422	23.0%	\$519	23.2%
60435	Joliet	IL	\$492	4.6%	\$514	11.1%	\$572	16.2%
60506	Aurora	IL	\$432	5.6%	\$456	22.5%	\$559	29.4%
61107	Rockford	IL	\$429	7.3%	\$461	11.5%	\$513	19.6%
61614	Peoria	IL	\$391	8.7%	\$424	10.8%	\$470	20.4%
62704	Springfield, IL	IL	\$377	2.7%	\$387	9.4%	\$423	12.3%
65807	Springfield, MO	MO	\$417	3.8%	\$433	36.7%	\$592	41.9%
79109	Amarillo	TX	\$535	8.9%	\$583	3.6%	\$604	12.9%
95203	Stockton	CA	\$573	20.5%	\$691	23.7%	\$854	49.0%

CityGroup 2 -- Cities of 100,000 to 250,000 population

Combined Auto (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
95203	Stockton	CA	\$5,686
33064	Pompano Beach	FL	\$3,951
01603	Worcester	MA	\$3,567
65807	Springfield, MO	MO	\$3,075
60435	Joliet	IL	\$2,813
60506	Aurora	IL	\$2,666
61107	Rockford	IL	\$2,630
61614	Peoria	IL	\$2,540
79109	Amarillo	TX	\$2,444
50312	Des Moines	IA	\$2,442
62704	Springfield, IL	IL	\$2,090



CityGroup 2 -- Cities of 100,000 to 250,000 population

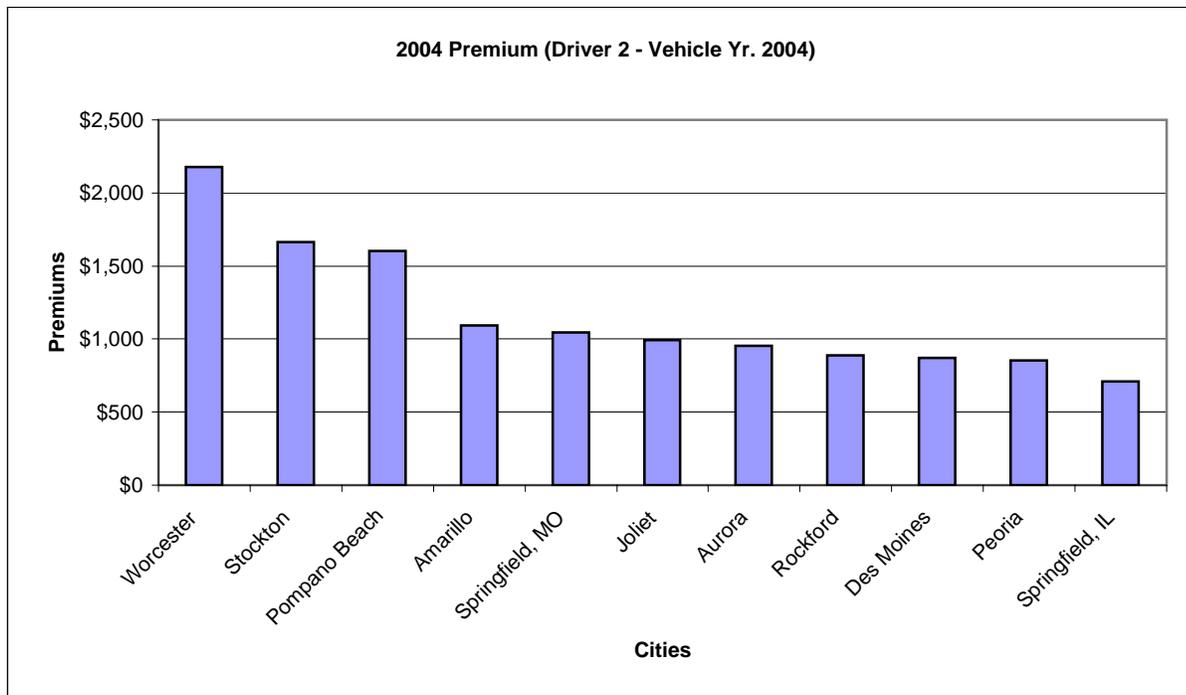
Combined Auto (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
01603	Worcester	MA	\$2,548	7.9%	\$2,748	29.8%	\$3,567	40.0%
33064	Pompano Beach	FL	\$2,435	32.8%	\$3,234	22.2%	\$3,951	62.3%
50312	Des Moines	IA	\$1,863	7.5%	\$2,004	21.9%	\$2,442	31.1%
60435	Joliet	IL	\$1,848	9.9%	\$2,032	38.5%	\$2,813	52.2%
60506	Aurora	IL	\$1,627	9.7%	\$1,785	49.4%	\$2,666	63.9%
61107	Rockford	IL	\$1,782	11.9%	\$1,995	31.9%	\$2,630	47.6%
61614	Peoria	IL	\$1,827	13.5%	\$2,074	22.5%	\$2,540	39.0%
62704	Springfield, IL	IL	\$1,604	8.3%	\$1,737	20.3%	\$2,090	30.3%
65807	Springfield, MO	MO	\$2,136	6.2%	\$2,268	35.6%	\$3,075	44.0%
79109	Amarillo	TX	\$1,995	13.0%	\$2,255	8.4%	\$2,444	22.5%
95203	Stockton	CA	\$3,855	10.6%	\$4,264	33.3%	\$5,686	47.5%

CityGroup 2 -- Cities of 100,000 to 250,000 population

Combined Auto (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
01603	Worcester	MA	\$2,179
95203	Stockton	CA	\$1,664
33064	Pompano Beach	FL	\$1,604
79109	Amarillo	TX	\$1,095
65807	Springfield, MO	MO	\$1,043
60435	Joliet	IL	\$993
60506	Aurora	IL	\$952
61107	Rockford	IL	\$887
50312	Des Moines	IA	\$870
61614	Peoria	IL	\$855
62704	Springfield, IL	IL	\$711



CityGroup 2 -- Cities of 100,000 to 250,000 population

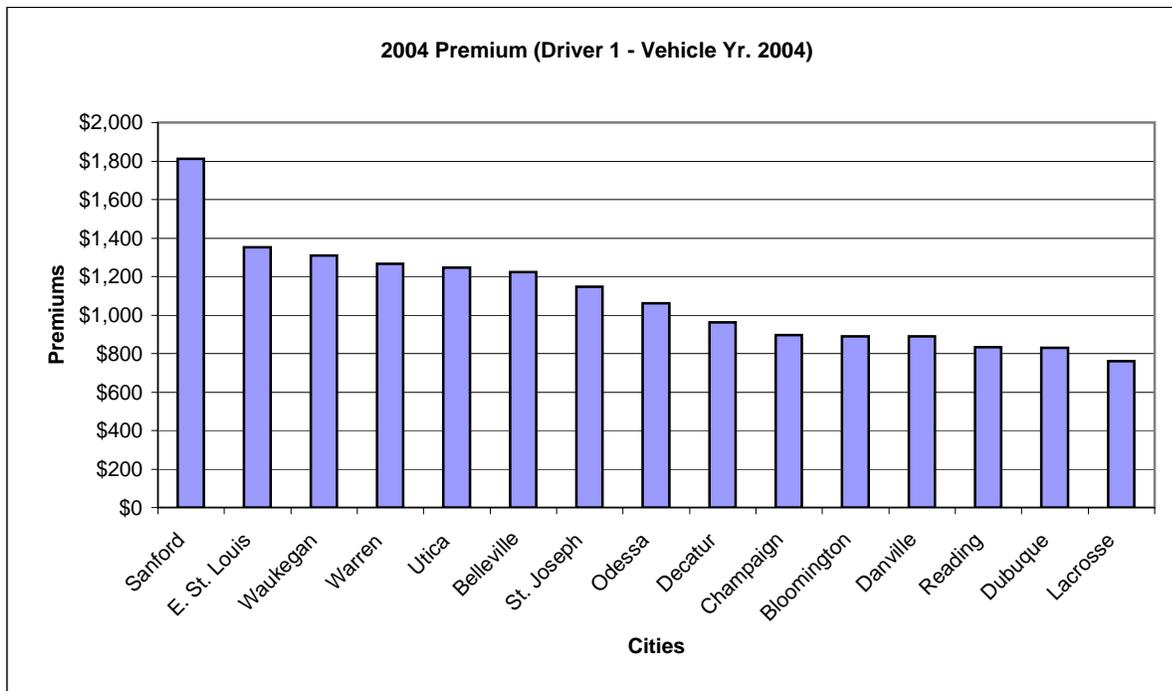
Combined Auto (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
01603	Worcester	MA	\$1,527	-30.8%	\$1,057	106.1%	\$2,179	42.7%
33064	Pompano Beach	FL	\$977	26.6%	\$1,236	29.8%	\$1,604	64.3%
50312	Des Moines	IA	\$688	2.4%	\$705	23.4%	\$870	26.4%
60435	Joliet	IL	\$813	7.9%	\$877	13.3%	\$993	22.2%
60506	Aurora	IL	\$733	6.8%	\$783	21.5%	\$952	29.9%
61107	Rockford	IL	\$687	10.4%	\$759	16.9%	\$887	29.0%
61614	Peoria	IL	\$671	11.2%	\$747	14.6%	\$855	27.5%
62704	Springfield, IL	IL	\$611	7.1%	\$655	8.6%	\$711	16.3%
65807	Springfield, MO	MO	\$727	5.6%	\$767	36.0%	\$1,043	43.6%
79109	Amarillo	TX	\$960	8.8%	\$1,044	4.9%	\$1,095	14.1%
95203	Stockton	CA	\$1,123	24.0%	\$1,392	19.5%	\$1,664	48.2%

City Group 3 -- Cities of 50,000 to 99,999 population

Liability Only (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
32771	Sanford	FL	\$1,813
62203	E. St. Louis	IL	\$1,352
60085	Waukegan	IL	\$1,309
44484	Warren	OH	\$1,268
13502	Utica	NY	\$1,247
62220	Belleville	IL	\$1,223
64503	St. Joseph	MO	\$1,147
79765	Odessa	TX	\$1,061
62521	Decatur	IL	\$962
61821	Champaign	IL	\$895
61701	Bloomington	IL	\$890
61832	Danville	IL	\$889
19611	Reading	PA	\$833
52001	Dubuque	IA	\$829
54603	Lacrosse	WI	\$762



City Group 3 -- Cities of 50,000 to 99,999 population

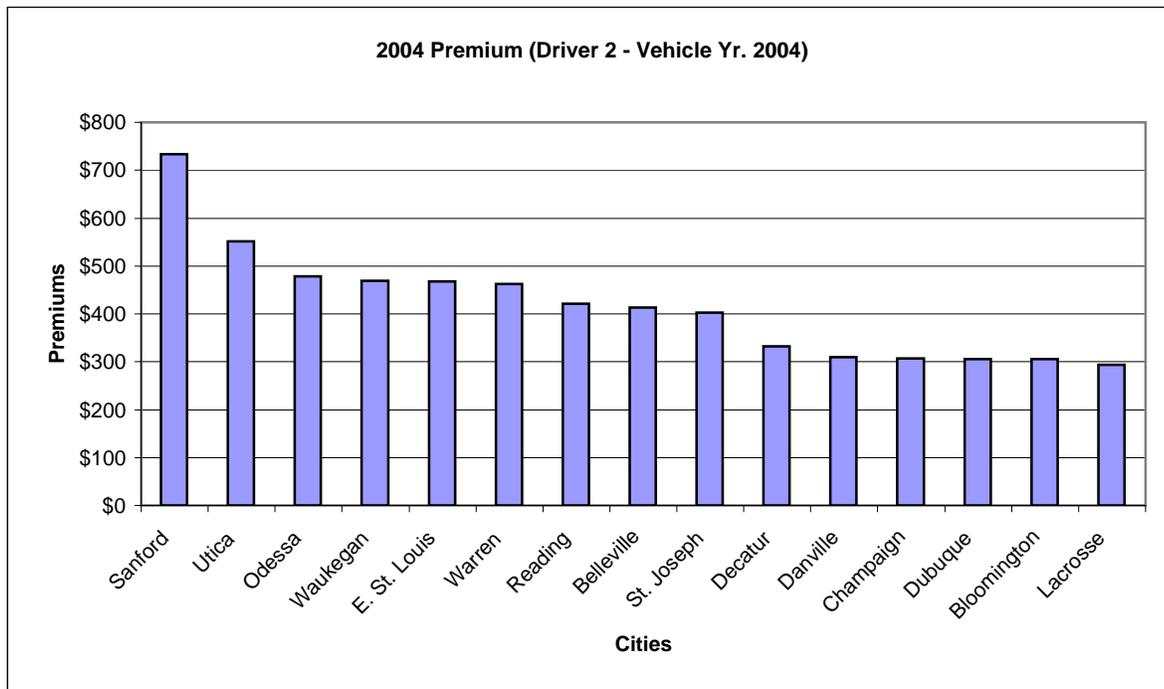
Liability Only (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
13502	Utica	NY	\$1,201	7.1%	\$1,286	-3.0%	\$1,247	3.9%
19611	Reading	PA	\$660	16.5%	\$768	8.5%	\$833	26.3%
32771	Sanford	FL	\$1,236	22.5%	\$1,513	19.8%	\$1,813	46.7%
44484	Warren	OH	\$919	8.9%	\$1,001	26.6%	\$1,268	37.9%
52001	Dubuque	IA	\$573	6.8%	\$612	35.5%	\$829	44.7%
54603	Lacrosse	WI	\$493	9.6%	\$541	40.9%	\$762	54.4%
60085	Waukegan	IL	\$742	15.2%	\$855	53.0%	\$1,309	76.3%
61701	Bloomington	IL	\$643	15.3%	\$742	20.1%	\$890	38.4%
61821	Champaign	IL	\$558	16.2%	\$649	37.9%	\$895	60.2%
61832	Danville	IL	\$559	17.6%	\$658	35.2%	\$889	59.0%
62203	E. St. Louis	IL	\$768	13.3%	\$870	55.4%	\$1,352	76.1%
62220	Belleville	IL	\$739	16.6%	\$862	41.9%	\$1,223	65.4%
62521	Decatur	IL	\$638	17.4%	\$749	28.6%	\$962	50.9%
64503	St. Joseph	MO	\$771	9.9%	\$848	35.3%	\$1,147	48.7%
79765	Odessa	TX	\$983	4.4%	\$1,027	3.3%	\$1,061	7.9%

City Group 3 -- Cities of 50,000 to 99,999 population

Liability Only (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
32771	Sanford	FL	\$733
13502	Utica	NY	\$551
79765	Odessa	TX	\$479
60085	Waukegan	IL	\$469
62203	E. St. Louis	IL	\$468
44484	Warren	OH	\$463
19611	Reading	PA	\$421
62220	Belleville	IL	\$413
64503	St. Joseph	MO	\$402
62521	Decatur	IL	\$332
61832	Danville	IL	\$309
61821	Champaign	IL	\$307
52001	Dubuque	IA	\$306
61701	Bloomington	IL	\$306
54603	Lacrosse	WI	\$293



City Group 3 -- Cities of 50,000 to 99,999 population

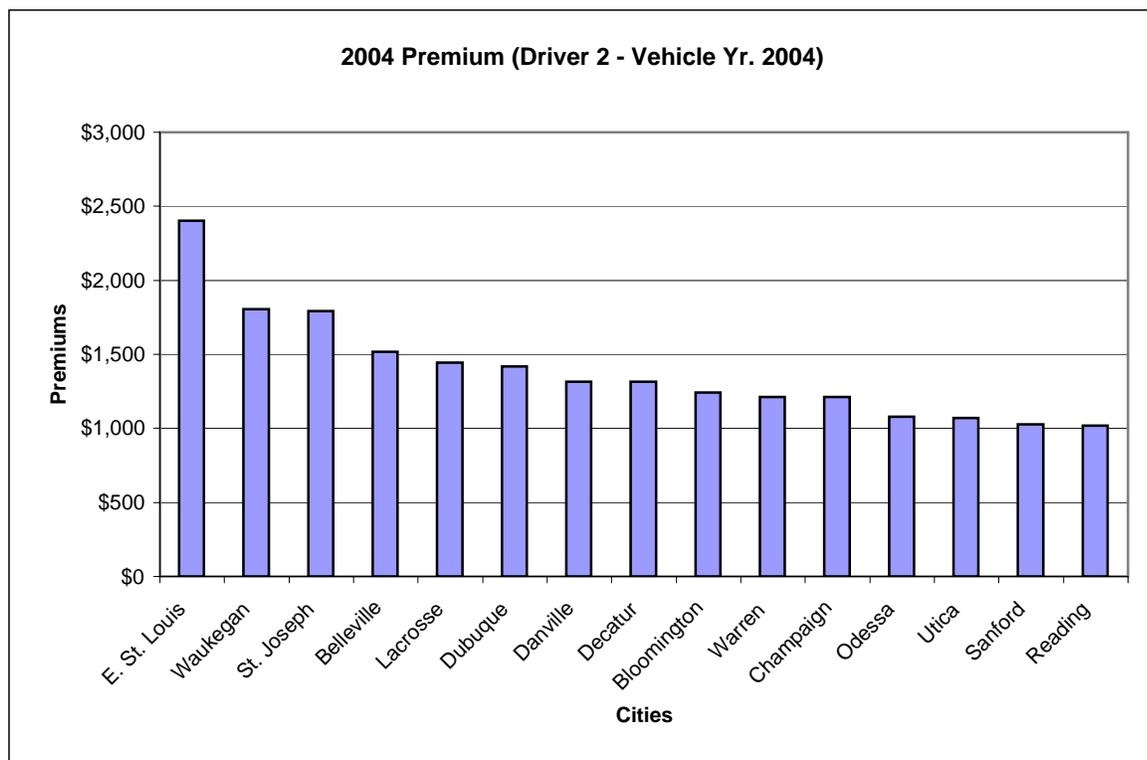
Liability Only (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
13502	Utica	NY	\$533	9.2%	\$582	-5.3%	\$551	3.4%
19611	Reading	PA	\$395	-3.0%	\$383	10.0%	\$421	6.7%
32771	Sanford	FL	\$480	19.8%	\$575	27.4%	\$733	52.7%
44484	Warren	OH	\$312	14.9%	\$358	29.2%	\$463	48.5%
52001	Dubuque	IA	\$219	1.1%	\$221	38.4%	\$306	39.8%
54603	Lacrosse	WI	\$192	4.1%	\$199	47.0%	\$293	53.1%
60085	Waukegan	IL	\$309	12.3%	\$347	35.0%	\$469	51.6%
61701	Bloomington	IL	\$239	13.0%	\$270	13.4%	\$306	28.2%
61821	Champaign	IL	\$218	13.1%	\$246	24.6%	\$307	41.0%
61832	Danville	IL	\$215	15.6%	\$249	24.4%	\$309	43.8%
62203	E. St. Louis	IL	\$329	20.3%	\$396	18.2%	\$468	42.2%
62220	Belleville	IL	\$300	13.4%	\$341	21.2%	\$413	37.5%
62521	Decatur	IL	\$236	15.0%	\$272	22.0%	\$332	40.3%
64503	St. Joseph	MO	\$271	8.2%	\$293	37.3%	\$402	48.4%
79765	Odessa	TX	\$458	1.5%	\$465	2.9%	\$479	4.4%

City Group 3 -- Cities of 50,000 to 99,999 population

Physical Damage (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
62203	E. St. Louis	IL	\$2,403
60085	Waukegan	IL	\$1,807
64503	St. Joseph	MO	\$1,794
62220	Belleville	IL	\$1,519
54603	Lacrosse	WI	\$1,444
52001	Dubuque	IA	\$1,417
61832	Danville	IL	\$1,315
62521	Decatur	IL	\$1,315
61701	Bloomington	IL	\$1,240
44484	Warren	OH	\$1,213
61821	Champaign	IL	\$1,213
79765	Odessa	TX	\$1,080
13502	Utica	NY	\$1,071
32771	Sanford	FL	\$1,029
19611	Reading	PA	\$1,018



City Group 3 -- Cities of 50,000 to 99,999 population

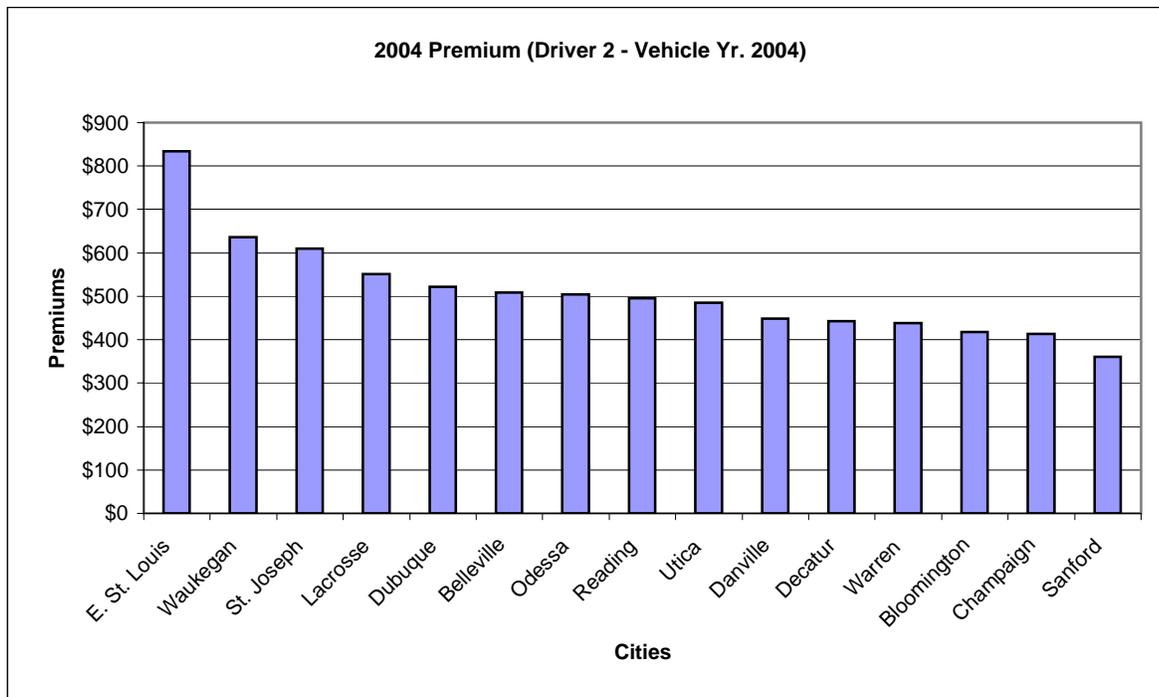
Physical Damage (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
13502	Utica	NY	\$1,151	-10.4%	\$1,031	3.9%	\$1,071	-7.0%
19611	Reading	PA	\$1,046	16.8%	\$1,221	-16.6%	\$1,018	-2.6%
32771	Sanford	FL	\$737	18.6%	\$875	17.6%	\$1,029	39.5%
44484	Warren	OH	\$892	10.3%	\$984	23.3%	\$1,213	36.0%
52001	Dubuque	IA	\$1,056	5.2%	\$1,111	27.6%	\$1,417	34.2%
54603	Lacrosse	WI	\$872	14.1%	\$994	45.2%	\$1,444	65.7%
60085	Waukegan	IL	\$1,130	9.8%	\$1,241	45.7%	\$1,807	59.9%
61701	Bloomington	IL	\$1,011	5.9%	\$1,071	15.8%	\$1,240	22.7%
61821	Champaign	IL	\$921	5.5%	\$972	24.7%	\$1,213	31.6%
61832	Danville	IL	\$1,028	8.4%	\$1,115	18.0%	\$1,315	27.9%
62203	E. St. Louis	IL	\$1,503	11.9%	\$1,682	42.9%	\$2,403	59.9%
62220	Belleville	IL	\$1,097	7.7%	\$1,181	28.6%	\$1,519	38.5%
62521	Decatur	IL	\$1,082	7.5%	\$1,163	13.1%	\$1,315	21.6%
64503	St. Joseph	MO	\$1,184	5.0%	\$1,243	44.3%	\$1,794	51.5%
79765	Odessa	TX	\$922	10.8%	\$1,022	5.7%	\$1,080	17.1%

City Group 3 -- Cities of 50,000 to 99,999 population

Physical Damage (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
62203	E. St. Louis	IL	\$834
60085	Waukegan	IL	\$637
64503	St. Joseph	MO	\$609
54603	Lacrosse	WI	\$552
52001	Dubuque	IA	\$521
62220	Belleville	IL	\$509
79765	Odessa	TX	\$504
19611	Reading	PA	\$495
13502	Utica	NY	\$486
61832	Danville	IL	\$448
62521	Decatur	IL	\$443
44484	Warren	OH	\$439
61701	Bloomington	IL	\$418
61821	Champaign	IL	\$413
32771	Sanford	FL	\$361



City Group 3 -- Cities of 50,000 to 99,999 population

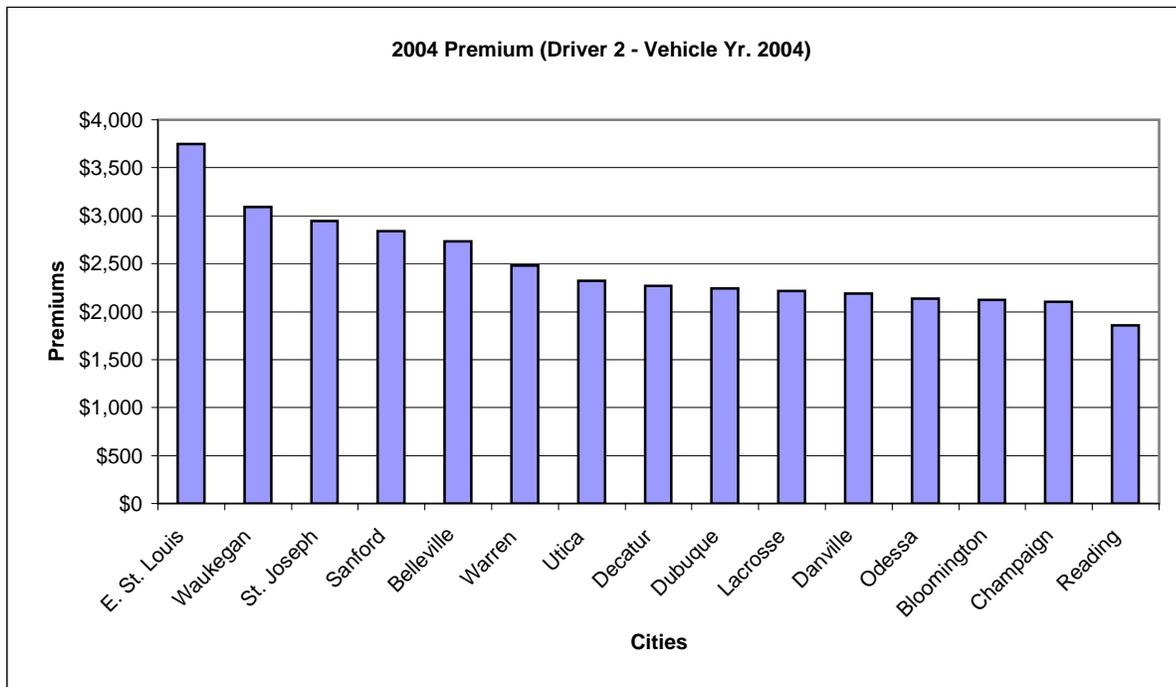
Physical Damage (Driver 2 -- Rate Year 2002- 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
13502	Utica	NY	\$543	-12.5%	\$475	2.3%	\$486	-10.5%
19611	Reading	PA	\$489	20.6%	\$589	-16.0%	\$495	1.3%
32771	Sanford	FL	\$262	13.7%	\$297	21.4%	\$361	38.0%
44484	Warren	OH	\$302	13.3%	\$342	28.3%	\$439	45.5%
52001	Dubuque	IA	\$400	0.9%	\$403	29.2%	\$521	30.4%
54603	Lacrosse	WI	\$340	9.3%	\$371	48.5%	\$552	62.3%
60085	Waukegan	IL	\$462	6.6%	\$492	29.3%	\$637	37.8%
61701	Bloomington	IL	\$373	4.7%	\$391	7.1%	\$418	12.1%
61821	Champaign	IL	\$350	3.9%	\$364	13.5%	\$413	17.9%
61832	Danville	IL	\$384	7.2%	\$412	8.9%	\$448	16.8%
62203	E. St. Louis	IL	\$638	29.5%	\$826	1.0%	\$834	30.9%
62220	Belleville	IL	\$434	7.5%	\$467	9.0%	\$509	17.2%
62521	Decatur	IL	\$390	5.5%	\$412	7.6%	\$443	13.5%
64503	St. Joseph	MO	\$408	4.2%	\$425	43.4%	\$609	49.5%
79765	Odessa	TX	\$444	10.6%	\$491	2.6%	\$504	13.5%

City Group 3 -- Cities of 50,000 to 99,999 population

Combined Auto (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
62203	E. St. Louis	IL	\$3,749
60085	Waukegan	IL	\$3,092
64503	St. Joseph	MO	\$2,943
32771	Sanford	FL	\$2,842
62220	Belleville	IL	\$2,731
44484	Warren	OH	\$2,479
13502	Utica	NY	\$2,321
62521	Decatur	IL	\$2,267
52001	Dubuque	IA	\$2,242
54603	Lacrosse	WI	\$2,216
61832	Danville	IL	\$2,192
79765	Odessa	TX	\$2,138
61701	Bloomington	IL	\$2,126
61821	Champaign	IL	\$2,101
19611	Reading	PA	\$1,855



City Group 3 -- Cities of 50,000 to 99,999 population

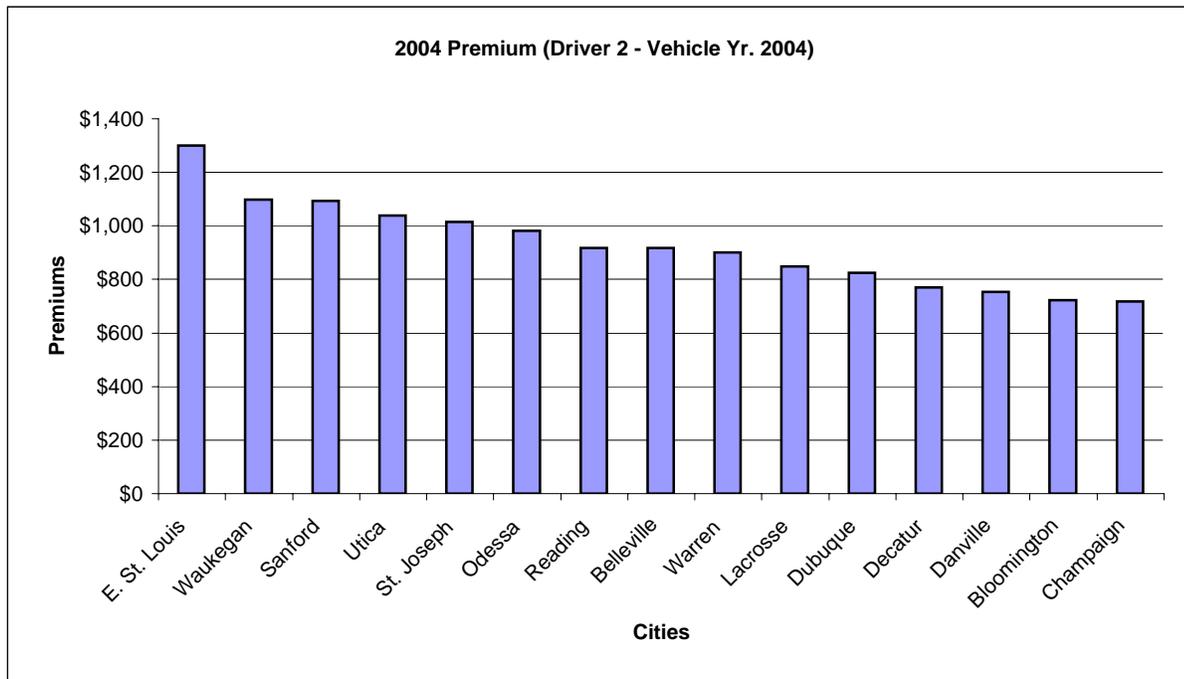
Combined Auto (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
13502	Utica	NY	\$2,350	-1.5%	\$2,315	0.3%	\$2,321	-1.2%
19611	Reading	PA	\$1,706	17.4%	\$2,002	-7.4%	\$1,855	8.8%
32771	Sanford	FL	\$1,977	21.0%	\$2,392	18.8%	\$2,842	43.7%
44484	Warren	OH	\$1,821	9.3%	\$1,989	24.6%	\$2,479	36.1%
52001	Dubuque	IA	\$1,628	5.8%	\$1,723	30.1%	\$2,242	37.7%
54603	Lacrosse	WI	\$1,371	12.4%	\$1,541	43.8%	\$2,216	61.6%
60085	Waukegan	IL	\$1,878	11.7%	\$2,098	47.4%	\$3,092	64.6%
61701	Bloomington	IL	\$1,660	9.4%	\$1,816	17.0%	\$2,126	28.1%
61821	Champaign	IL	\$1,486	9.4%	\$1,625	29.3%	\$2,101	41.4%
61832	Danville	IL	\$1,587	11.6%	\$1,771	23.8%	\$2,192	38.1%
62203	E. St. Louis	IL	\$2,271	12.3%	\$2,551	46.9%	\$3,749	65.1%
62220	Belleville	IL	\$1,840	11.2%	\$2,045	33.5%	\$2,731	48.5%
62521	Decatur	IL	\$1,718	11.1%	\$1,909	18.8%	\$2,267	32.0%
64503	St. Joseph	MO	\$1,957	6.9%	\$2,091	40.7%	\$2,943	50.4%
79765	Odessa	TX	\$1,905	7.5%	\$2,049	4.3%	\$2,138	12.2%

City Group 3 -- Cities of 50,000 to 99,999 population

Combined Auto (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
62203	E. St. Louis	IL	\$1,300
60085	Waukegan	IL	\$1,098
32771	Sanford	FL	\$1,094
13502	Utica	NY	\$1,039
64503	St. Joseph	MO	\$1,015
79765	Odessa	TX	\$982
19611	Reading	PA	\$918
62220	Belleville	IL	\$918
44484	Warren	OH	\$900
54603	Lacrosse	WI	\$848
52001	Dubuque	IA	\$824
62521	Decatur	IL	\$771
61832	Danville	IL	\$753
61701	Bloomington	IL	\$722
61821	Champaign	IL	\$717



City Group 3 -- Cities of 50,000 to 99,999 population

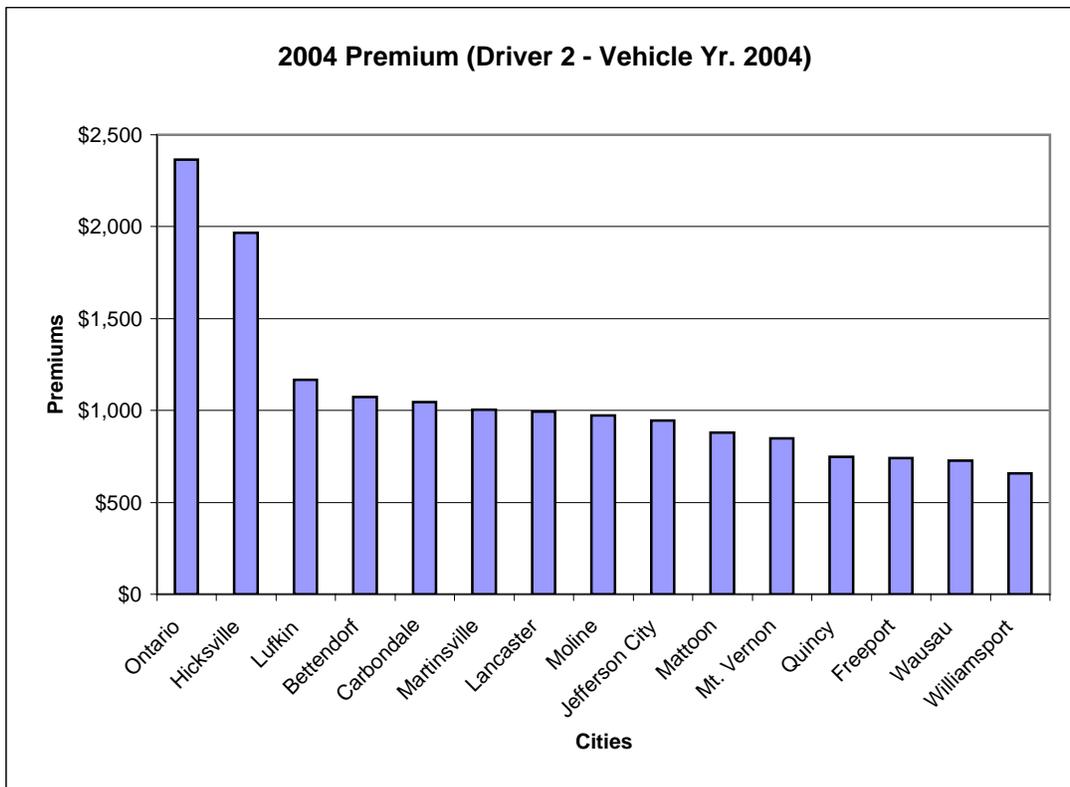
Combined Auto (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
13502	Utica	NY	\$1,078	-2.0%	\$1,057	-1.7%	\$1,039	-3.7%
19611	Reading	PA	\$875	12.0%	\$979	-6.2%	\$918	5.0%
32771	Sanford	FL	\$743	17.6%	\$874	25.2%	\$1,094	47.2%
44484	Warren	OH	\$616	13.8%	\$701	28.4%	\$900	46.1%
52001	Dubuque	IA	\$618	1.1%	\$625	32.0%	\$824	33.4%
54603	Lacrosse	WI	\$534	7.4%	\$573	47.9%	\$848	58.9%
60085	Waukegan	IL	\$774	8.7%	\$841	30.6%	\$1,098	41.9%
61701	Bloomington	IL	\$612	7.8%	\$660	9.5%	\$722	18.0%
61821	Champaign	IL	\$570	7.3%	\$611	17.4%	\$717	25.9%
61832	Danville	IL	\$599	10.2%	\$660	14.2%	\$753	25.8%
62203	E. St. Louis	IL	\$968	26.9%	\$1,228	5.9%	\$1,300	34.4%
62220	Belleville	IL	\$735	9.8%	\$807	13.7%	\$918	24.8%
62521	Decatur	IL	\$626	9.0%	\$682	13.0%	\$771	23.2%
64503	St. Joseph	MO	\$680	5.7%	\$719	41.1%	\$1,015	49.2%
79765	Odessa	TX	\$902	5.9%	\$956	2.7%	\$982	8.8%

City Group 4 -- Cities of less than 50,000 population

Liability Only (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
91764	Ontario	CA	\$2,365
11801	Hicksville	NY	\$1,966
75901	Lufkin	TX	\$1,167
52722	Bettendorf	IA	\$1,074
62901	Carbondale	IL	\$1,046
46151	Martinsville	IN	\$1,004
43130	Lancaster	OH	\$994
61265	Moline	IL	\$972
65101	Jefferson City	MO	\$947
61938	Mattoon	IL	\$878
62864	Mt. Vernon	IL	\$847
62301	Quincy	IL	\$749
61032	Freeport	IL	\$740
54401	Wausau	WI	\$726
17701	Williamsport	PA	\$659



City Group 4 -- Cities of less than 50,000 population

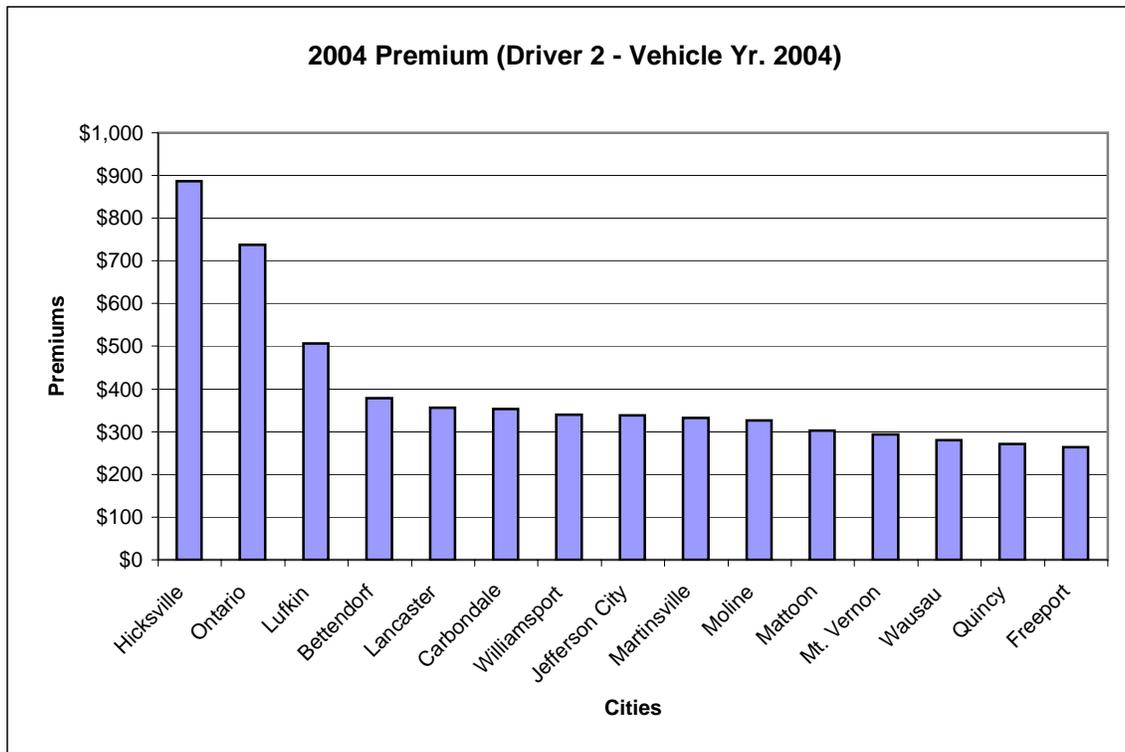
Liability Only (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>03/04</u>	<u>Premium</u> <u>2004</u>	<u>Percent</u> <u>Change</u> <u>02/04</u>
11801	Hicksville	NY	\$1,247	58.0%	\$1,970	-0.2%	\$1,966	57.7%
17701	Williamsport	PA	\$486	15.5%	\$561	17.4%	\$659	35.5%
43130	Lancaster	OH	\$736	9.6%	\$807	23.2%	\$994	35.0%
46151	Martinsville	IN	\$685	14.6%	\$785	27.8%	\$1,004	46.5%
52722	Bettendorf	IA	\$727	20.9%	\$879	22.1%	\$1,074	47.7%
54401	Wausau	WI	\$479	9.0%	\$522	39.1%	\$726	51.6%
61032	Freeport	IL	\$571	9.7%	\$626	18.2%	\$740	29.6%
61265	Moline	IL	\$654	16.9%	\$765	27.1%	\$972	48.6%
61938	Mattoon	IL	\$629	17.3%	\$738	19.1%	\$878	39.7%
62301	Quincy	IL	\$479	12.8%	\$541	38.5%	\$749	56.3%
62864	Mt. Vernon	IL	\$632	17.4%	\$742	14.0%	\$847	33.9%
62901	Carbondale	IL	\$729	16.9%	\$852	22.8%	\$1,046	43.5%
65101	Jefferson City	MO	\$650	5.6%	\$687	37.9%	\$947	45.6%
75901	Lufkin	TX	\$977	10.0%	\$1,074	8.6%	\$1,167	19.5%
91764	Ontario	CA	\$1,498	19.2%	\$1,786	32.4%	\$2,365	57.9%

City Group 4 -- Cities of less than 50,000 population

Liability Only (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
11801	Hicksville	NY	\$887
91764	Ontario	CA	\$737
75901	Lufkin	TX	\$506
52722	Bettendorf	IA	\$379
43130	Lancaster	OH	\$356
62901	Carbondale	IL	\$353
17701	Williamsport	PA	\$339
65101	Jefferson City	MO	\$338
46151	Martinsville	IN	\$332
61265	Moline	IL	\$327
61938	Mattoon	IL	\$302
62864	Mt. Vernon	IL	\$294
54401	Wausau	WI	\$281
62301	Quincy	IL	\$271
61032	Freeport	IL	\$264



City Group 4 -- Cities of less than 50,000 population

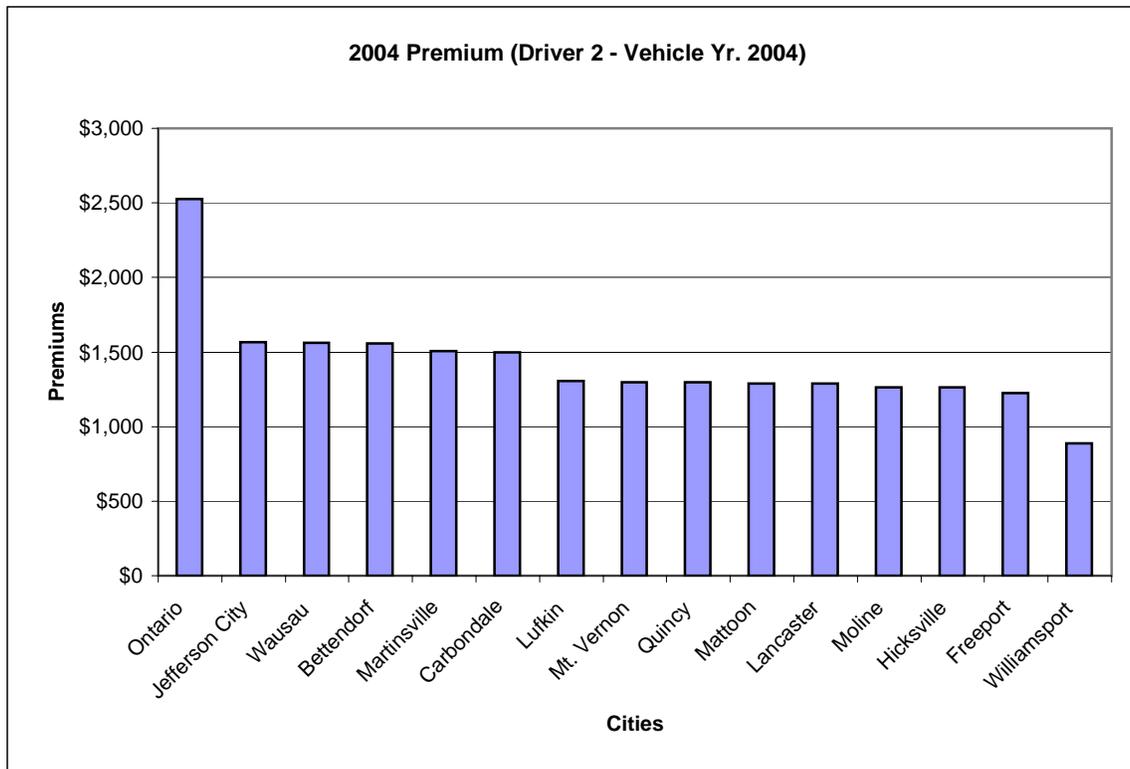
Liability Only (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>03/04</u>	<u>Premium</u> <u>2004</u>	<u>Percent</u> <u>Change</u> <u>02/04</u>
11801	Hicksville	NY	\$585	54.7%	\$905	-2.0%	\$887	51.6%
17701	Williamsport	PA	\$292	-1.4%	\$288	17.9%	\$339	16.3%
43130	Lancaster	OH	\$245	17.6%	\$288	23.6%	\$356	45.4%
46151	Martinsville	IN	\$247	11.3%	\$275	20.8%	\$332	34.4%
52722	Bettendorf	IA	\$267	14.2%	\$305	24.0%	\$379	41.5%
54401	Wausau	WI	\$191	3.9%	\$198	41.8%	\$281	47.3%
61032	Freeport	IL	\$218	8.5%	\$236	11.8%	\$264	21.3%
61265	Moline	IL	\$243	14.8%	\$279	17.1%	\$327	34.4%
61938	Mattoon	IL	\$233	14.4%	\$266	13.5%	\$302	29.9%
62301	Quincy	IL	\$203	11.7%	\$227	19.4%	\$271	33.3%
62864	Mt. Vernon	IL	\$238	15.5%	\$275	7.0%	\$294	23.6%
62901	Carbondale	IL	\$273	15.5%	\$315	12.0%	\$353	29.4%
65101	Jefferson City	MO	\$230	4.4%	\$240	40.9%	\$338	47.1%
75901	Lufkin	TX	\$470	0.4%	\$472	7.2%	\$506	7.7%
91764	Ontario	CA	\$459	32.2%	\$606	21.6%	\$737	60.7%

City Group 4 -- Cities of less than 50,000 population

Physical Damage (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
91764	Ontario	CA	\$2,525
65101	Jefferson City	MO	\$1,566
54401	Wausau	WI	\$1,561
52722	Bettendorf	IA	\$1,556
46151	Martinsville	IN	\$1,506
62901	Carbondale	IL	\$1,497
75901	Lufkin	TX	\$1,307
62864	Mt. Vernon	IL	\$1,296
62301	Quincy	IL	\$1,295
61938	Mattoon	IL	\$1,290
43130	Lancaster	OH	\$1,287
61265	Moline	IL	\$1,262
11801	Hicksville	NY	\$1,261
61032	Freeport	IL	\$1,225
17701	Williamsport	PA	\$886



City Group 4 -- Cities of less than 50,000 population

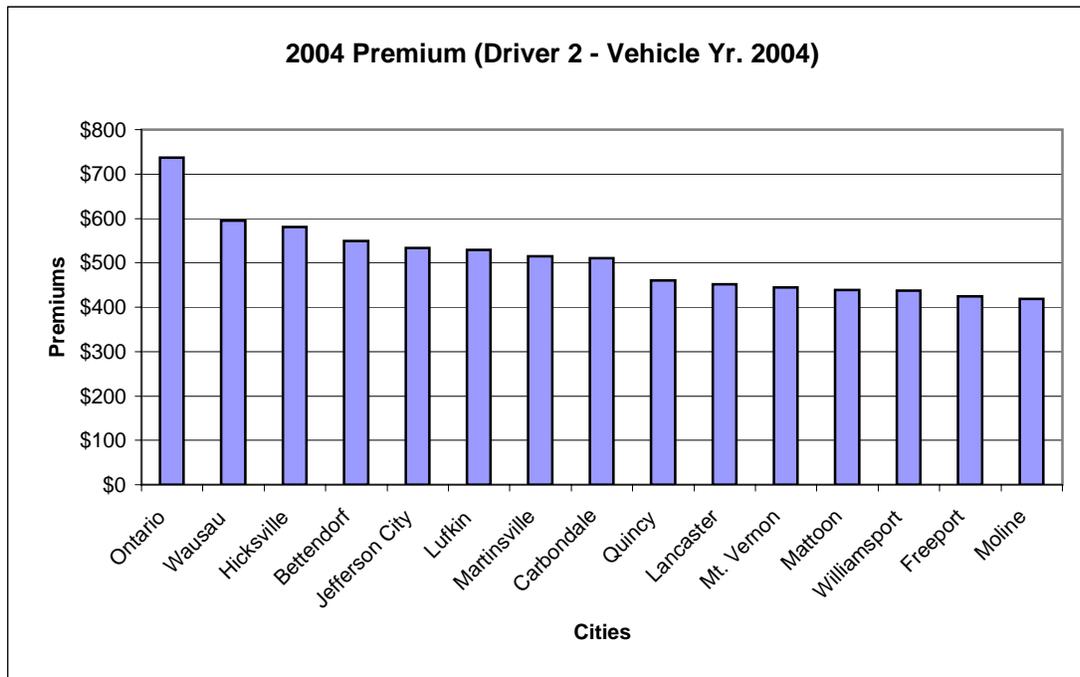
Physical Damage (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>03/04</u>	<u>Premium</u> <u>2004</u>	<u>Percent</u> <u>Change</u> <u>02/04</u>
11801	Hicksville	NY	\$1,097	8.8%	\$1,193	5.7%	\$1,261	15.0%
17701	Williamsport	PA	\$774	19.4%	\$924	-4.1%	\$886	14.4%
43130	Lancaster	OH	\$938	17.1%	\$1,099	17.2%	\$1,287	37.3%
46151	Martinsville	IN	\$1,086	4.5%	\$1,135	32.7%	\$1,506	38.7%
52722	Bettendorf	IA	\$1,257	9.2%	\$1,372	13.4%	\$1,556	23.8%
54401	Wausau	WI	\$953	12.5%	\$1,072	45.6%	\$1,561	63.8%
61032	Freeport	IL	\$995	8.5%	\$1,080	13.4%	\$1,225	23.1%
61265	Moline	IL	\$974	8.6%	\$1,058	19.3%	\$1,262	29.5%
61938	Mattoon	IL	\$1,180	6.0%	\$1,252	3.1%	\$1,290	9.3%
62301	Quincy	IL	\$774	9.6%	\$849	52.6%	\$1,295	67.3%
62864	Mt. Vernon	IL	\$1,163	6.3%	\$1,236	4.8%	\$1,296	11.4%
62901	Carbondale	IL	\$1,190	6.7%	\$1,270	17.9%	\$1,497	25.8%
65101	Jefferson City	MO	\$1,032	4.2%	\$1,076	45.5%	\$1,566	51.7%
75901	Lufkin	TX	\$1,085	8.7%	\$1,179	10.8%	\$1,307	20.5%
91764	Ontario	CA	\$1,787	10.1%	\$1,967	28.4%	\$2,525	41.3%

City Group 4 -- Cities of less than 50,000 population

Physical Damage (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
91764	Ontario	CA	\$737
54401	Wausau	WI	\$595
11801	Hicksville	NY	\$581
52722	Bettendorf	IA	\$549
65101	Jefferson City	MO	\$534
75901	Lufkin	TX	\$529
46151	Martinsville	IN	\$515
62901	Carbondale	IL	\$510
62301	Quincy	IL	\$460
43130	Lancaster	OH	\$452
62864	Mt. Vernon	IL	\$444
61938	Mattoon	IL	\$439
17701	Williamsport	PA	\$437
61032	Freeport	IL	\$424
61265	Moline	IL	\$418



City Group 4 -- Cities of less than 50,000 population

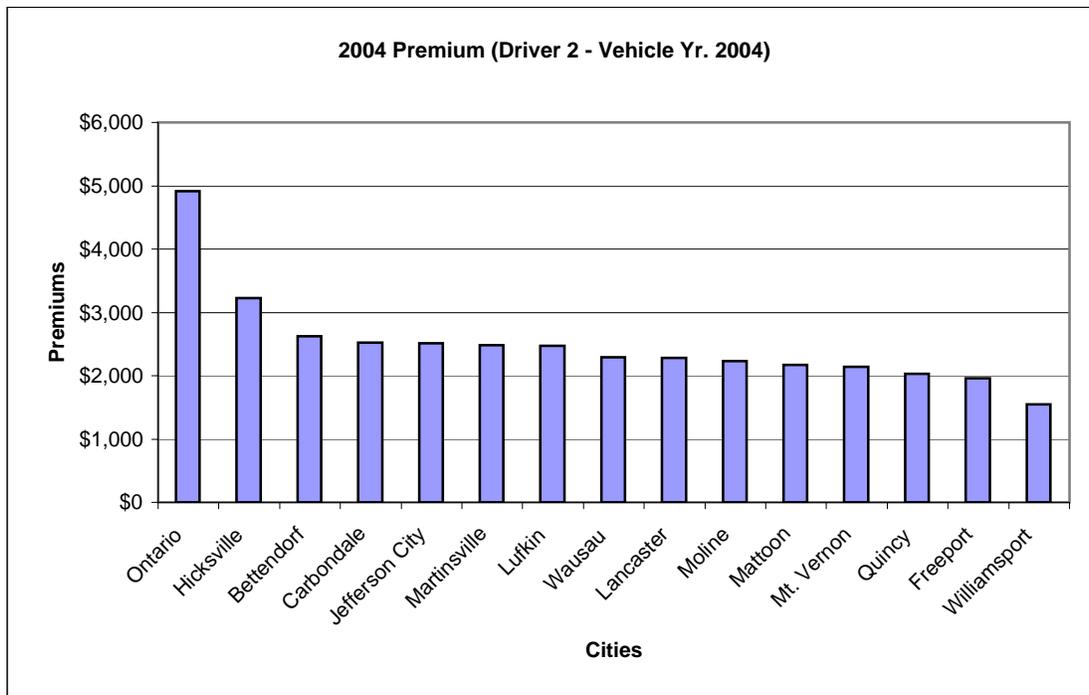
Physical Damage (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>03/04</u>	<u>Premium</u> <u>2004</u>	<u>Percent</u> <u>Change</u> <u>02/04</u>
11801	Hicksville	NY	\$564	-1.0%	\$559	4.0%	\$581	2.9%
17701	Williamsport	PA	\$411	10.2%	\$453	-3.4%	\$437	6.4%
43130	Lancaster	OH	\$316	20.1%	\$379	19.2%	\$452	43.2%
46151	Martinsville	IN	\$400	0.8%	\$403	27.8%	\$515	28.9%
52722	Bettendorf	IA	\$460	4.8%	\$482	13.8%	\$549	19.3%
54401	Wausau	WI	\$372	8.2%	\$403	47.8%	\$595	59.9%
61032	Freeport	IL	\$369	7.0%	\$395	7.3%	\$424	14.8%
61265	Moline	IL	\$353	7.1%	\$378	10.6%	\$418	18.5%
61938	Mattoon	IL	\$425	4.8%	\$445	-1.5%	\$439	3.2%
62301	Quincy	IL	\$333	7.6%	\$358	28.6%	\$460	38.4%
62864	Mt. Vernon	IL	\$427	5.5%	\$450	-1.3%	\$444	4.1%
62901	Carbondale	IL	\$446	5.4%	\$470	8.5%	\$510	14.4%
65101	Jefferson City	MO	\$356	3.3%	\$368	45.2%	\$534	49.9%
75901	Lufkin	TX	\$483	5.8%	\$511	3.6%	\$529	9.6%
91764	Ontario	CA	\$506	21.7%	\$616	19.7%	\$737	45.7%

City Group 4 -- Cities of less than 50,000 population

Combined Auto (Driver 1 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
91764	Ontario	CA	\$4,912
11801	Hicksville	NY	\$3,222
52722	Bettendorf	IA	\$2,625
62901	Carbondale	IL	\$2,525
65101	Jefferson City	MO	\$2,516
46151	Martinsville	IN	\$2,485
75901	Lufkin	TX	\$2,469
54401	Wausau	WI	\$2,292
43130	Lancaster	OH	\$2,280
61265	Moline	IL	\$2,231
61938	Mattoon	IL	\$2,167
62864	Mt. Vernon	IL	\$2,138
62301	Quincy	IL	\$2,025
61032	Freeport	IL	\$1,958
17701	Williamsport	PA	\$1,548



City Group 4 -- Cities of less than 50,000 population

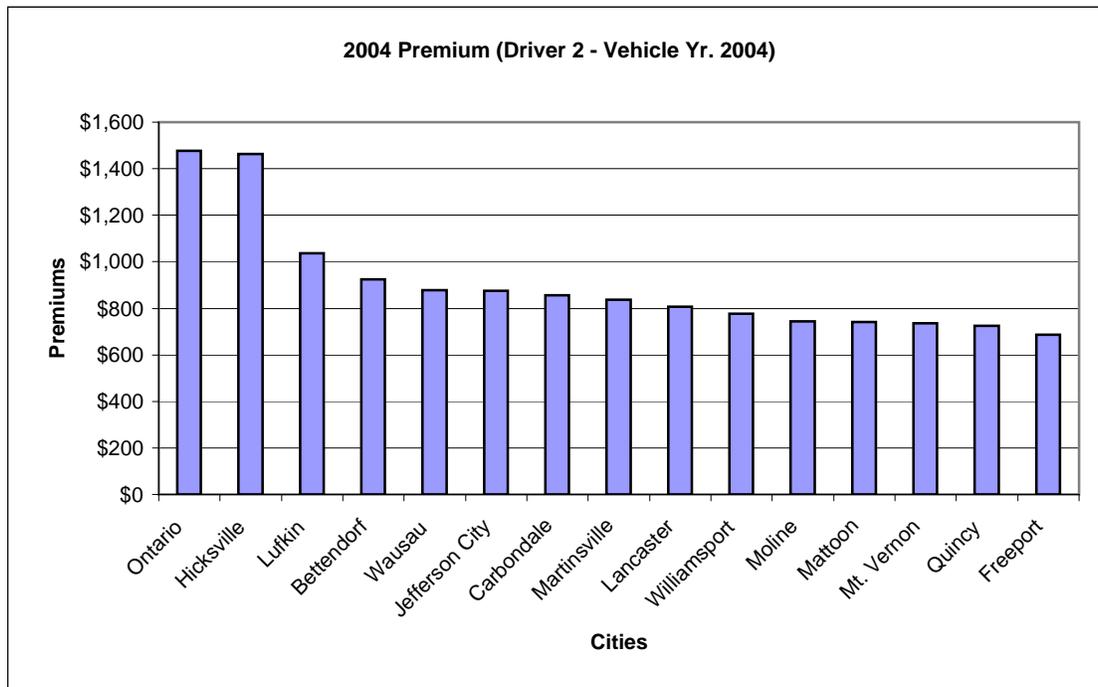
Combined Auto (Driver 1 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>03/04</u>	<u>Premium</u> <u>2004</u>	<u>Percent</u> <u>Change</u> <u>02/04</u>
11801	Hicksville	NY	\$2,348	35.0%	\$3,170	1.7%	\$3,222	37.3%
17701	Williamsport	PA	\$1,260	19.7%	\$1,507	2.7%	\$1,548	22.9%
43130	Lancaster	OH	\$1,682	13.7%	\$1,914	19.2%	\$2,280	35.5%
46151	Martinsville	IN	\$1,775	8.1%	\$1,919	29.5%	\$2,485	40.0%
52722	Bettendorf	IA	\$1,984	13.5%	\$2,252	16.6%	\$2,625	32.3%
54401	Wausau	WI	\$1,430	11.5%	\$1,595	43.7%	\$2,292	60.3%
61032	Freeport	IL	\$1,564	8.9%	\$1,704	14.9%	\$1,958	25.1%
61265	Moline	IL	\$1,631	11.8%	\$1,824	22.3%	\$2,231	36.8%
61938	Mattoon	IL	\$1,806	10.0%	\$1,987	9.0%	\$2,167	20.0%
62301	Quincy	IL	\$1,255	10.6%	\$1,388	46.0%	\$2,025	61.4%
62864	Mt. Vernon	IL	\$1,795	10.2%	\$1,978	8.1%	\$2,138	19.1%
62901	Carbondale	IL	\$1,922	10.4%	\$2,122	19.0%	\$2,525	31.4%
65101	Jefferson City	MO	\$1,688	4.7%	\$1,768	42.3%	\$2,516	49.0%
75901	Lufkin	TX	\$2,059	9.4%	\$2,252	9.6%	\$2,469	19.9%
91764	Ontario	CA	\$3,302	14.1%	\$3,768	30.4%	\$4,912	48.8%

City Group 4 -- Cities of less than 50,000 population

Combined Auto (Driver 2 -- Rate Year 2004 -- Vehicle Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
91764	Ontario	CA	\$1,478
11801	Hicksville	NY	\$1,464
75901	Lufkin	TX	\$1,036
52722	Bettendorf	IA	\$925
54401	Wausau	WI	\$879
65101	Jefferson City	MO	\$874
62901	Carbondale	IL	\$857
46151	Martinsville	IN	\$837
43130	Lancaster	OH	\$808
17701	Williamsport	PA	\$778
61265	Moline	IL	\$744
61938	Mattoon	IL	\$741
62864	Mt. Vernon	IL	\$737
62301	Quincy	IL	\$724
61032	Freeport	IL	\$686



City Group 4 -- Cities of less than 50,000 population

Combined Auto (Driver 2 -- Rate Year 2002 - 2004 -- Vehicle Year 2002 - 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>03/04</u>	<u>Premium</u> <u>2004</u>	<u>Percent</u> <u>Change</u> <u>02/04</u>
11801	Hicksville	NY	\$1,148	27.7%	\$1,467	-0.2%	\$1,464	27.5%
17701	Williamsport	PA	\$707	6.4%	\$752	3.5%	\$778	10.1%
43130	Lancaster	OH	\$563	18.9%	\$669	20.7%	\$808	43.5%
46151	Martinsville	IN	\$647	4.7%	\$678	23.5%	\$837	29.3%
52722	Bettendorf	IA	\$728	8.2%	\$788	17.4%	\$925	27.1%
54401	Wausau	WI	\$563	6.9%	\$602	46.1%	\$879	56.2%
61032	Freeport	IL	\$586	7.6%	\$631	8.8%	\$686	17.0%
61265	Moline	IL	\$597	10.2%	\$658	13.2%	\$744	24.6%
61938	Mattoon	IL	\$656	8.3%	\$711	4.3%	\$741	12.9%
62301	Quincy	IL	\$536	8.9%	\$583	24.1%	\$724	35.2%
62864	Mt. Vernon	IL	\$665	9.1%	\$725	1.6%	\$737	10.9%
62901	Carbondale	IL	\$720	9.1%	\$785	9.1%	\$857	19.1%
65101	Jefferson City	MO	\$588	3.7%	\$610	43.3%	\$874	48.5%
75901	Lufkin	TX	\$952	3.2%	\$982	5.5%	\$1,036	8.8%
91764	Ontario	CA	\$970	26.5%	\$1,227	20.4%	\$1,478	52.4%

Automobile Results

2003 Year Model Vehicle

City Group 1 -- Cities of 1,000,000 or greater population

Liability Only (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
10009	New York City 1	NY	\$1,897	\$1,933	1.9%
10032	New York City 2	NY	\$2,338	\$2,480	6.1%
11212	New York City 3	NY	\$4,126	\$4,237	2.7%
19119	Philadelphia 1	PA	\$2,246	\$2,610	16.2%
19130	Philadelphia 2	PA	\$2,115	\$2,486	17.5%
19150	Philadelphia 3	PA	\$2,262	\$2,591	14.5%
48205	Detroit 1	MI	\$3,598	\$5,288	46.9%
48221	Detroit 2	MI	\$4,247	\$6,509	53.3%
48225	Detroit 3	MI	\$2,231	\$2,707	21.3%
60608	Chicago 1	IL	\$1,174	\$1,515	29.1%
60620	Chicago 2	IL	\$1,049	\$1,605	53.1%
60625	Chicago 3	IL	\$1,167	\$1,543	32.2%
75223	Dallas 1	TX	\$1,198	\$1,317	10.0%
75241	Dallas 2	TX	\$1,192	\$1,304	9.4%
75243	Dallas 3	TX	\$1,308	\$1,373	5.0%
77048	Houston 1	TX	\$1,148	\$1,267	10.4%
77055	Houston 2	TX	\$1,214	\$1,304	7.5%
77091	Houston 3	TX	\$1,155	\$1,270	10.0%
90001	Los Angeles 1	CA	\$1,935	\$2,633	36.1%
90002	Los Angeles 2	CA	\$1,967	\$2,454	24.8%
90023	Los Angeles 3	CA	\$1,734	\$2,130	22.8%

City Group 1 -- Cities of 1,000,000 or greater population

Liability Only (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
10009	New York City 1	NY	\$972	\$977	0.6%
10032	New York City 2	NY	\$1,236	\$1,262	2.1%
11212	New York City 3	NY	\$2,106	\$2,139	1.6%
19119	Philadelphia 1	PA	\$1,130	\$1,379	22.0%
19130	Philadelphia 2	PA	\$1,096	\$1,359	24.0%
19150	Philadelphia 3	PA	\$1,137	\$1,379	21.3%
48205	Detroit 1	MI	\$1,335	\$2,039	52.7%
48221	Detroit 2	MI	\$1,540	\$2,477	60.9%
48225	Detroit 3	MI	\$779	\$1,022	31.1%
60608	Chicago 1	IL	\$462	\$558	20.9%
60620	Chicago 2	IL	\$430	\$585	36.3%
60625	Chicago 3	IL	\$464	\$567	22.1%
75223	Dallas 1	TX	\$538	\$582	8.3%
75241	Dallas 2	TX	\$536	\$574	7.2%
75243	Dallas 3	TX	\$600	\$623	3.9%
77048	Houston 1	TX	\$514	\$555	7.9%
77055	Houston 2	TX	\$545	\$576	5.7%
77091	Houston 3	TX	\$515	\$554	7.7%
90001	Los Angeles 1	CA	\$657	\$982	49.5%
90002	Los Angeles 2	CA	\$667	\$994	49.1%
90023	Los Angeles 3	CA	\$605	\$790	30.5%

City Group 1 -- Cities of 1,000,000 or greater population

Physical Damage (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
10009	New York City 1	NY	\$1,305	\$1,350	3.4%
10032	New York City 2	NY	\$1,320	\$1,511	14.5%
11212	New York City 3	NY	\$2,218	\$1,934	-12.8%
19119	Philadelphia 1	PA	\$2,188	\$1,958	-10.5%
19130	Philadelphia 2	PA	\$2,357	\$2,101	-10.8%
19150	Philadelphia 3	PA	\$2,204	\$1,936	-12.2%
48205	Detroit 1	MI	\$7,980	\$9,074	13.7%
48221	Detroit 2	MI	\$8,827	\$10,144	14.9%
48225	Detroit 3	MI	\$5,330	\$4,294	-19.4%
60608	Chicago 1	IL	\$2,724	\$2,762	1.4%
60620	Chicago 2	IL	\$2,394	\$3,558	48.6%
60625	Chicago 3	IL	\$2,109	\$2,414	14.5%
75223	Dallas 1	TX	\$1,228	\$1,415	15.2%
75241	Dallas 2	TX	\$1,221	\$1,394	14.1%
75243	Dallas 3	TX	\$1,353	\$1,443	6.6%
77048	Houston 1	TX	\$1,053	\$1,218	15.7%
77055	Houston 2	TX	\$1,125	\$1,240	10.3%
77091	Houston 3	TX	\$1,069	\$1,218	13.9%
90001	Los Angeles 1	CA	\$1,985	\$2,589	30.4%
90002	Los Angeles 2	CA	\$1,897	\$2,386	25.8%
90023	Los Angeles 3	CA	\$1,869	\$2,263	21.1%

City Group 1 -- Cities of 1,000,000 or greater population

Physical Damage (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
10009	New York City 1	NY	\$682	\$700	2.6%
10032	New York City 2	NY	\$737	\$760	3.0%
11212	New York City 3	NY	\$1,154	\$1,018	-11.8%
19119	Philadelphia 1	PA	\$997	\$889	-10.8%
19130	Philadelphia 2	PA	\$1,078	\$991	-8.1%
19150	Philadelphia 3	PA	\$1,001	\$882	-11.9%
48205	Detroit 1	MI	\$2,296	\$2,883	25.6%
48221	Detroit 2	MI	\$2,396	\$3,119	30.2%
48225	Detroit 3	MI	\$1,372	\$1,468	7.0%
60608	Chicago 1	IL	\$1,017	\$956	-5.9%
60620	Chicago 2	IL	\$932	\$1,213	30.1%
60625	Chicago 3	IL	\$810	\$836	3.2%
75223	Dallas 1	TX	\$554	\$595	7.4%
75241	Dallas 2	TX	\$552	\$578	4.7%
75243	Dallas 3	TX	\$623	\$634	1.7%
77048	Houston 1	TX	\$483	\$510	5.6%
77055	Houston 2	TX	\$526	\$541	2.8%
77091	Houston 3	TX	\$494	\$518	4.8%
90001	Los Angeles 1	CA	\$606	\$860	41.8%
90002	Los Angeles 2	CA	\$584	\$817	39.9%
90023	Los Angeles 3	CA	\$577	\$753	30.5%

City Group 1 -- Cities of 1,000,000 or greater population

Combined Auto (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
10009	New York City 1	NY	\$3,205	\$3,251	1.4%
10032	New York City 2	NY	\$3,671	\$3,927	7.0%
11212	New York City 3	NY	\$6,309	\$6,249	-1.0%
19119	Philadelphia 1	PA	\$4,416	\$4,568	3.4%
19130	Philadelphia 2	PA	\$4,419	\$4,578	3.6%
19150	Philadelphia 3	PA	\$4,447	\$4,527	1.8%
48205	Detroit 1	MI	\$11,609	\$14,793	27.4%
48221	Detroit 2	MI	\$13,134	\$17,204	31.0%
48225	Detroit 3	MI	\$7,536	\$7,523	-0.2%
60608	Chicago 1	IL	\$3,916	\$4,276	9.2%
60620	Chicago 2	IL	\$3,459	\$5,158	49.1%
60625	Chicago 3	IL	\$3,292	\$3,949	20.0%
75223	Dallas 1	TX	\$2,428	\$2,729	12.4%
75241	Dallas 2	TX	\$2,413	\$2,695	11.7%
75243	Dallas 3	TX	\$2,661	\$2,815	5.8%
77048	Houston 1	TX	\$2,200	\$2,482	12.8%
77055	Houston 2	TX	\$2,338	\$2,543	8.8%
77091	Houston 3	TX	\$2,224	\$2,487	11.8%
90001	Los Angeles 1	CA	\$3,945	\$5,246	33.0%
90002	Los Angeles 2	CA	\$3,884	\$4,853	24.9%
90023	Los Angeles 3	CA	\$3,632	\$4,423	21.8%

City Group 1 -- Cities of 1,000,000 or greater population

Combined Auto (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
10009	New York City 1	NY	\$1,656	\$1,661	0.3%
10032	New York City 2	NY	\$1,990	\$2,004	0.7%
11212	New York City 3	NY	\$3,243	\$3,213	-0.9%
19119	Philadelphia 1	PA	\$2,117	\$2,269	7.2%
19130	Philadelphia 2	PA	\$2,149	\$2,343	9.1%
19150	Philadelphia 3	PA	\$2,127	\$2,262	6.3%
48205	Detroit 1	MI	\$3,689	\$5,000	35.5%
48221	Detroit 2	MI	\$4,037	\$5,682	40.8%
48225	Detroit 3	MI	\$2,160	\$2,594	20.1%
60608	Chicago 1	IL	\$1,485	\$1,514	1.9%
60620	Chicago 2	IL	\$1,369	\$1,797	31.3%
60625	Chicago 3	IL	\$1,277	\$1,399	9.5%
75223	Dallas 1	TX	\$1,092	\$1,177	7.8%
75241	Dallas 2	TX	\$1,087	\$1,153	6.1%
75243	Dallas 3	TX	\$1,222	\$1,257	2.9%
77048	Houston 1	TX	\$996	\$1,065	6.9%
77055	Houston 2	TX	\$1,070	\$1,117	4.4%
77091	Houston 3	TX	\$1,008	\$1,072	6.4%
90001	Los Angeles 1	CA	\$1,271	\$1,847	45.3%
90002	Los Angeles 2	CA	\$1,257	\$1,814	44.3%
90023	Los Angeles 3	CA	\$1,191	\$1,547	29.9%

City Group 2 - Cities 100,000 to 250,000 population

Liability Only (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
01603	Worcester	MA	\$1,726	\$2,128	23.3%
33064	Pompano Beach	FL	\$2,215	\$2,689	21.4%
50312	Des Moines	IA	\$813	\$1,009	24.1%
60435	Joliet	IL	\$834	\$1,201	44.0%
60506	Aurora	IL	\$758	\$1,124	48.3%
61107	Rockford	IL	\$769	\$1,116	45.1%
61614	Peoria	IL	\$890	\$1,157	29.9%
62704	Springfield, IL	IL	\$702	\$845	20.5%
65807	Springfield, MO	MO	\$986	\$1,326	34.5%
79109	Amarillo	TX	\$1,046	\$1,123	7.4%
95203	Stockton	CA	\$2,042	\$2,670	30.8%

City Group 2 - Cities 100,000 to 250,000 population

Liability Only (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
01603	Worcester	MA	\$577	\$1,186	105.4%
33064	Pompano Beach	FL	\$875	\$1,138	30.1%
50312	Des Moines	IA	\$283	\$358	26.3%
60435	Joliet	IL	\$362	\$432	19.4%
60506	Aurora	IL	\$327	\$404	23.6%
61107	Rockford	IL	\$298	\$379	27.2%
61614	Peoria	IL	\$323	\$391	21.3%
62704	Springfield, IL	IL	\$269	\$293	8.9%
65807	Springfield, MO	MO	\$333	\$454	36.0%
79109	Amarillo	TX	\$461	\$491	6.4%
95203	Stockton	CA	\$693	\$803	15.9%

City Group 2 - Cities 100,000 to 250,000 population

Physical Damage (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
01603	Worcester	MA	\$1,031	\$1,392	35.0%
33064	Pompano Beach	FL	\$1,013	\$1,194	17.9%
50312	Des Moines	IA	\$1,191	\$1,390	16.7%
60435	Joliet	IL	\$1,197	\$1,576	31.7%
60506	Aurora	IL	\$1,021	\$1,506	47.5%
61107	Rockford	IL	\$1,226	\$1,467	19.6%
61614	Peoria	IL	\$1,183	\$1,342	13.4%
62704	Springfield, IL	IL	\$1,038	\$1,207	16.3%
65807	Springfield, MO	MO	\$1,279	\$1,683	31.5%
79109	Amarillo	TX	\$1,209	\$1,318	9.0%
95203	Stockton	CA	\$2,197	\$2,842	29.3%

City Group 2 - Cities 100,000 to 250,000 population

Physical Damage (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
01603	Worcester	MA	\$501	\$964	92.3%
33064	Pompano Beach	FL	\$360	\$435	21.1%
50312	Des Moines	IA	\$422	\$498	18.1%
60435	Joliet	IL	\$514	\$547	6.4%
60506	Aurora	IL	\$456	\$537	17.7%
61107	Rockford	IL	\$461	\$491	6.6%
61614	Peoria	IL	\$424	\$450	6.1%
62704	Springfield, IL	IL	\$387	\$405	4.8%
65807	Springfield, MO	MO	\$433	\$567	31.0%
79109	Amarillo	TX	\$583	\$601	3.2%
95203	Stockton	CA	\$691	\$812	17.6%

City Group 2 - Cities 100,000 to 250,000 population

Combined Auto (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
01603	Worcester	MA	\$2,748	\$3,521	28.1%
33064	Pompano Beach	FL	\$3,234	\$3,885	20.1%
50312	Des Moines	IA	\$2,004	\$2,386	19.1%
60435	Joliet	IL	\$2,032	\$2,758	35.7%
60506	Aurora	IL	\$1,785	\$2,614	46.5%
61107	Rockford	IL	\$1,995	\$2,573	29.0%
61614	Peoria	IL	\$2,074	\$2,489	20.0%
62704	Springfield, IL	IL	\$1,737	\$2,045	17.8%
65807	Springfield, MO	MO	\$2,268	\$3,008	32.6%
79109	Amarillo	TX	\$2,255	\$2,435	8.0%
95203	Stockton	CA	\$4,264	\$5,550	30.2%

City Group 2 - Cities 100,000 to 250,000 population

Combined Auto (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
01603	Worcester	MA	\$1,057	\$2,150	103.4%
33064	Pompano Beach	FL	\$1,236	\$1,573	27.3%
50312	Des Moines	IA	\$705	\$850	20.6%
60435	Joliet	IL	\$877	\$973	11.0%
60506	Aurora	IL	\$783	\$933	19.2%
61107	Rockford	IL	\$759	\$867	14.3%
61614	Peoria	IL	\$747	\$839	12.3%
62704	Springfield, IL	IL	\$655	\$696	6.3%
65807	Springfield, MO	MO	\$767	\$1,021	33.0%
79109	Amarillo	TX	\$1,044	\$1,093	4.7%
95203	Stockton	CA	\$1,392	\$1,622	16.5%

City Group 3 -- Cities of 50,000 to 99,999 population

Liability Only (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
13502	Utica	NY	\$1,286	\$1,223	-4.9%
19611	Reading	PA	\$768	\$838	9.0%
32771	Sanford	FL	\$1,513	\$1,808	19.5%
44484	Warren	OH	\$1,001	\$1,281	28.0%
52001	Dubuque	IA	\$612	\$829	35.5%
54603	Lacrosse	WI	\$541	\$763	41.2%
60085	Waukegan	IL	\$855	\$1,331	55.6%
61701	Bloomington	IL	\$742	\$895	20.6%
61821	Champaign	IL	\$649	\$902	39.1%
61832	Danville	IL	\$658	\$898	36.5%
62203	E. St. Louis	IL	\$870	\$1,380	58.6%
62220	Belleville	IL	\$862	\$1,231	42.9%
62521	Decatur	IL	\$749	\$969	29.4%
64503	St. Joseph	MO	\$848	\$1,154	36.2%
79765	Odessa	TX	\$1,027	\$1,061	3.3%

City Group 3 -- Cities of 50,000 to 99,999 population

Liability Only (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
13502	Utica	NY	\$582	\$539	-7.4%
19611	Reading	PA	\$383	\$424	10.6%
32771	Sanford	FL	\$575	\$732	27.3%
44484	Warren	OH	\$358	\$468	30.6%
52001	Dubuque	IA	\$221	\$306	38.4%
54603	Lacrosse	WI	\$199	\$294	47.3%
60085	Waukegan	IL	\$347	\$476	37.1%
61701	Bloomington	IL	\$270	\$307	13.9%
61821	Champaign	IL	\$246	\$310	25.6%
61832	Danville	IL	\$249	\$312	25.5%
62203	E. St. Louis	IL	\$396	\$477	20.5%
62220	Belleville	IL	\$341	\$416	22.0%
62521	Decatur	IL	\$272	\$334	22.8%
64503	St. Joseph	MO	\$293	\$405	38.1%
79765	Odessa	TX	\$465	\$479	2.9%

City Group 3 -- Cities of 50,000 to 99,999 population

Physical Damage (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
13502	Utica	NY	\$1,031	\$1,046	1.4%
19611	Reading	PA	\$1,221	\$974	-20.2%
32771	Sanford	FL	\$875	\$984	12.5%
44484	Warren	OH	\$984	\$1,168	18.7%
52001	Dubuque	IA	\$1,111	\$1,362	22.6%
54603	Lacrosse	WI	\$994	\$1,373	38.1%
60085	Waukegan	IL	\$1,241	\$1,736	39.9%
61701	Bloomington	IL	\$1,071	\$1,187	10.8%
61821	Champaign	IL	\$972	\$1,162	19.5%
61832	Danville	IL	\$1,115	\$1,262	13.2%
62203	E. St. Louis	IL	\$1,682	\$2,309	37.3%
62220	Belleville	IL	\$1,181	\$1,456	23.3%
62521	Decatur	IL	\$1,163	\$1,261	8.4%
64503	St. Joseph	MO	\$1,243	\$1,718	38.2%
79765	Odessa	TX	\$1,022	\$1,075	5.2%

City Group 3 -- Cities of 50,000 to 99,999 population

Physical Damage (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
13502	Utica	NY	\$475	\$471	-0.8%
19611	Reading	PA	\$589	\$466	-21.0%
32771	Sanford	FL	\$297	\$348	17.1%
44484	Warren	OH	\$342	\$424	23.9%
52001	Dubuque	IA	\$403	\$500	24.0%
54603	Lacrosse	WI	\$371	\$524	41.1%
60085	Waukegan	IL	\$492	\$611	24.1%
61701	Bloomington	IL	\$391	\$400	2.5%
61821	Champaign	IL	\$364	\$396	8.7%
61832	Danville	IL	\$412	\$430	4.5%
62203	E. St. Louis	IL	\$826	\$801	-3.1%
62220	Belleville	IL	\$467	\$487	4.5%
62521	Decatur	IL	\$412	\$424	3.1%
64503	St. Joseph	MO	\$425	\$584	37.4%
79765	Odessa	TX	\$491	\$502	2.3%

City Group 3 -- Cities of 50,000 to 99,999 population

Combined Auto (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
13502	Utica	NY	\$2,315	\$2,270	-1.9%
19611	Reading	PA	\$2,002	\$1,815	-9.4%
32771	Sanford	FL	\$2,392	\$2,792	16.7%
44484	Warren	OH	\$1,989	\$2,447	23.0%
52001	Dubuque	IA	\$1,723	\$2,186	26.9%
54603	Lacrosse	WI	\$1,541	\$2,144	39.1%
60085	Waukegan	IL	\$2,098	\$3,045	45.2%
61701	Bloomington	IL	\$1,816	\$2,077	14.3%
61821	Champaign	IL	\$1,625	\$2,059	26.7%
61832	Danville	IL	\$1,771	\$2,149	21.3%
62203	E. St. Louis	IL	\$2,551	\$3,684	44.4%
62220	Belleville	IL	\$2,045	\$2,678	31.0%
62521	Decatur	IL	\$1,909	\$2,221	16.3%
64503	St. Joseph	MO	\$2,091	\$2,874	37.4%
79765	Odessa	TX	\$2,049	\$2,133	4.1%

City Group 3 -- Cities of 50,000 to 99,999 population

Combined Auto (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
13502	Utica	NY	\$1,057	\$1,011	-4.3%
19611	Reading	PA	\$979	\$892	-8.9%
32771	Sanford	FL	\$874	\$1,080	23.6%
44484	Warren	OH	\$701	\$890	27.0%
52001	Dubuque	IA	\$625	\$804	28.6%
54603	Lacrosse	WI	\$573	\$821	43.1%
60085	Waukegan	IL	\$841	\$1,080	28.5%
61701	Bloomington	IL	\$660	\$706	7.0%
61821	Champaign	IL	\$611	\$703	15.0%
61832	Danville	IL	\$660	\$738	11.9%
62203	E. St. Louis	IL	\$1,228	\$1,276	3.9%
62220	Belleville	IL	\$807	\$900	11.5%
62521	Decatur	IL	\$682	\$755	10.7%
64503	St. Joseph	MO	\$719	\$992	37.8%
79765	Odessa	TX	\$956	\$981	2.6%

City Group 4 -- Cities of less than 99,999 population

Liability Only (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
11801	Hicksville	NY	\$1,970	\$1,945	-1.2%
17701	Williamsport	PA	\$561	\$663	18.1%
43130	Lancaster	OH	\$807	\$1,000	23.9%
46151	Martinsville	IN	\$785	\$1,009	28.6%
52722	Bettendorf	IA	\$879	\$1,074	22.1%
54401	Wausau	WI	\$522	\$728	39.5%
61032	Freeport	IL	\$626	\$746	19.0%
61265	Moline	IL	\$765	\$980	28.0%
61938	Mattoon	IL	\$738	\$880	19.3%
62301	Quincy	IL	\$541	\$755	39.7%
62864	Mt. Vernon	IL	\$742	\$849	14.4%
62901	Carbondale	IL	\$852	\$1,059	24.3%
65101	Jefferson City	MO	\$687	\$949	38.2%
75901	Lufkin	TX	\$1,074	\$1,167	8.6%
91764	Ontario	CA	\$1,786	\$2,362	32.2%

City Group 4 -- Cities of less than 99,999 population

Liability Only (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
11801	Hicksville	NY	\$905	\$858	-5.2%
17701	Williamsport	PA	\$288	\$341	18.6%
43130	Lancaster	OH	\$288	\$359	24.4%
46151	Martinsville	IN	\$275	\$334	21.5%
52722	Bettendorf	IA	\$305	\$379	24.0%
54401	Wausau	WI	\$198	\$282	42.1%
61032	Freeport	IL	\$236	\$266	12.5%
61265	Moline	IL	\$279	\$329	18.0%
61938	Mattoon	IL	\$266	\$303	13.7%
62301	Quincy	IL	\$227	\$273	20.2%
62864	Mt. Vernon	IL	\$275	\$295	7.3%
62901	Carbondale	IL	\$315	\$358	13.4%
65101	Jefferson City	MO	\$240	\$339	41.2%
75901	Lufkin	TX	\$472	\$506	7.2%
91764	Ontario	CA	\$606	\$737	21.5%

City Group 4 -- Cities of less than 99,999 population

Physical Damage (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
11801	Hicksville	NY	\$1,193	\$1,272	6.6%
17701	Williamsport	PA	\$924	\$848	-8.2%
43130	Lancaster	OH	\$1,099	\$1,239	12.7%
46151	Martinsville	IN	\$1,135	\$1,438	26.7%
52722	Bettendorf	IA	\$1,372	\$1,494	8.9%
54401	Wausau	WI	\$1,072	\$1,485	38.5%
61032	Freeport	IL	\$1,080	\$1,174	8.7%
61265	Moline	IL	\$1,058	\$1,209	14.3%
61938	Mattoon	IL	\$1,252	\$1,238	-1.1%
62301	Quincy	IL	\$849	\$1,244	46.6%
62864	Mt. Vernon	IL	\$1,236	\$1,243	0.5%
62901	Carbondale	IL	\$1,270	\$1,438	13.2%
65101	Jefferson City	MO	\$1,076	\$1,498	39.2%
75901	Lufkin	TX	\$1,179	\$1,296	9.9%
91764	Ontario	CA	\$1,967	\$2,414	22.7%

City Group 4 -- Cities of less than 99,999 population

Physical Damage (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
11801	Hicksville	NY	\$559	\$568	1.6%
17701	Williamsport	PA	\$453	\$407	-10.1%
43130	Lancaster	OH	\$379	\$436	14.9%
46151	Martinsville	IN	\$403	\$491	21.8%
52722	Bettendorf	IA	\$482	\$527	9.2%
54401	Wausau	WI	\$403	\$567	40.7%
61032	Freeport	IL	\$395	\$406	2.7%
61265	Moline	IL	\$378	\$400	5.9%
61938	Mattoon	IL	\$445	\$421	-5.4%
62301	Quincy	IL	\$358	\$442	23.3%
62864	Mt. Vernon	IL	\$450	\$426	-5.4%
62901	Carbondale	IL	\$470	\$490	4.2%
65101	Jefferson City	MO	\$368	\$511	38.9%
75901	Lufkin	TX	\$511	\$526	3.0%
91764	Ontario	CA	\$616	\$701	13.8%

City Group 4 -- Cities of less than 99,999 population

Combined Auto (Driver 1 -- Rate Year 2003-2004 -- Vehicle Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
11801	Hicksville	NY	\$3,170	\$3,207	1.2%
17701	Williamsport	PA	\$1,507	\$1,513	0.4%
43130	Lancaster	OH	\$1,914	\$2,238	16.9%
46151	Martinsville	IN	\$1,919	\$2,426	26.4%
52722	Bettendorf	IA	\$2,252	\$2,564	13.9%
54401	Wausau	WI	\$1,595	\$2,217	38.9%
61032	Freeport	IL	\$1,704	\$1,913	12.3%
61265	Moline	IL	\$1,824	\$2,185	19.8%
61938	Mattoon	IL	\$1,987	\$2,116	6.5%
62301	Quincy	IL	\$1,388	\$1,982	42.8%
62864	Mt. Vernon	IL	\$1,978	\$2,088	5.6%
62901	Carbondale	IL	\$2,122	\$2,481	16.9%
65101	Jefferson City	MO	\$1,768	\$2,450	38.6%
75901	Lufkin	TX	\$2,252	\$2,458	9.2%
91764	Ontario	CA	\$3,768	\$4,797	27.3%

City Group 4 -- Cities of less than 99,999 population

Combined Auto (Driver 2 -- Rate Year 2003-2004 -- Vehicle Year 2003)

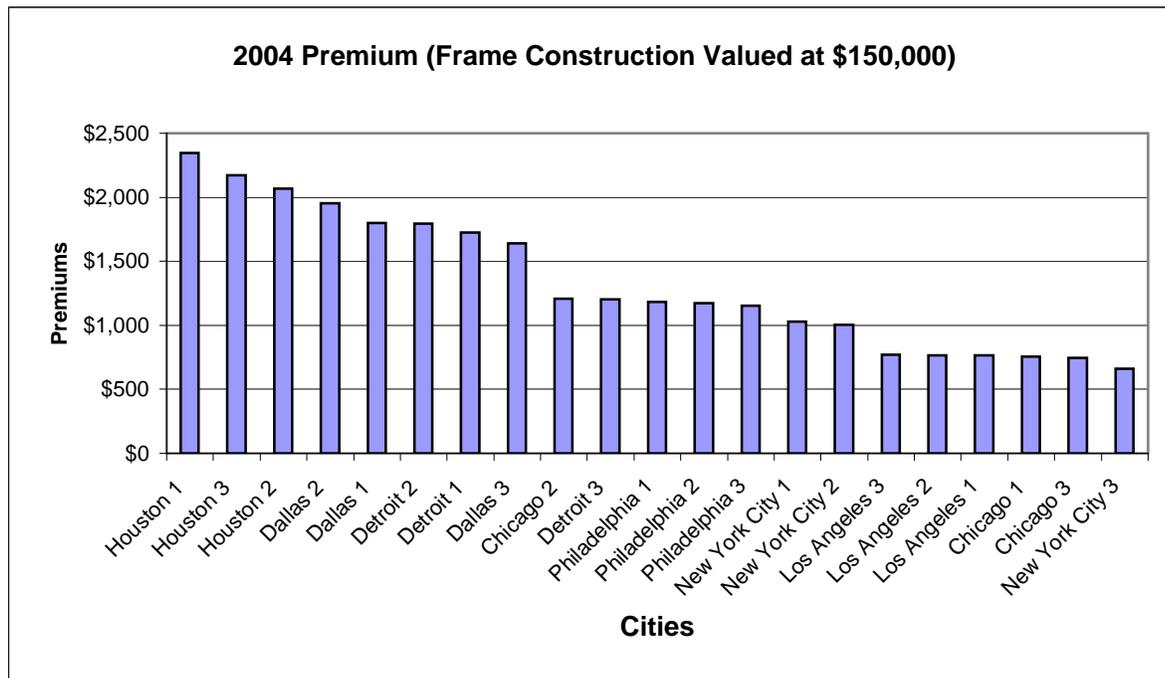
<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>	<u>Premium 2004</u>	<u>Percent Change 03/04</u>
11801	Hicksville	NY	\$1,467	\$1,422	-3.1%
17701	Williamsport	PA	\$752	\$751	-0.1%
43130	Lancaster	OH	\$669	\$794	18.7%
46151	Martinsville	IN	\$678	\$816	20.4%
52722	Bettendorf	IA	\$788	\$903	14.6%
54401	Wausau	WI	\$602	\$850	41.2%
61032	Freeport	IL	\$631	\$670	6.2%
61265	Moline	IL	\$658	\$728	10.8%
61938	Mattoon	IL	\$711	\$724	1.9%
62301	Quincy	IL	\$583	\$708	21.3%
62864	Mt. Vernon	IL	\$725	\$720	-0.7%
62901	Carbondale	IL	\$785	\$842	7.2%
65101	Jefferson City	MO	\$610	\$852	39.6%
75901	Lufkin	TX	\$982	\$1,033	5.2%
91764	Ontario	CA	\$1,227	\$1,442	17.5%

Homeowners Results

City Group 1 -- Cities of 1,000,000 or greater population

Frame Construction (Valued at \$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
77048	Houston 1	TX	\$2,348
77091	Houston 3	TX	\$2,170
77055	Houston 2	TX	\$2,066
75241	Dallas 2	TX	\$1,954
75223	Dallas 1	TX	\$1,797
48221	Detroit 2	MI	\$1,793
48205	Detroit 1	MI	\$1,726
75243	Dallas 3	TX	\$1,641
60620	Chicago 2	IL	\$1,206
48225	Detroit 3	MI	\$1,202
19119	Philadelphia 1	PA	\$1,185
19130	Philadelphia 2	PA	\$1,173
19150	Philadelphia 3	PA	\$1,151
10009	New York City 1	NY	\$1,027
10032	New York City 2	NY	\$1,003
90023	Los Angeles 3	CA	\$772
90002	Los Angeles 2	CA	\$766
90001	Los Angeles 1	CA	\$766
60608	Chicago 1	IL	\$754
60625	Chicago 3	IL	\$744
11212	New York City 3	NY	\$662



City Group 1 -- Cities of 1,000,000 or greater population

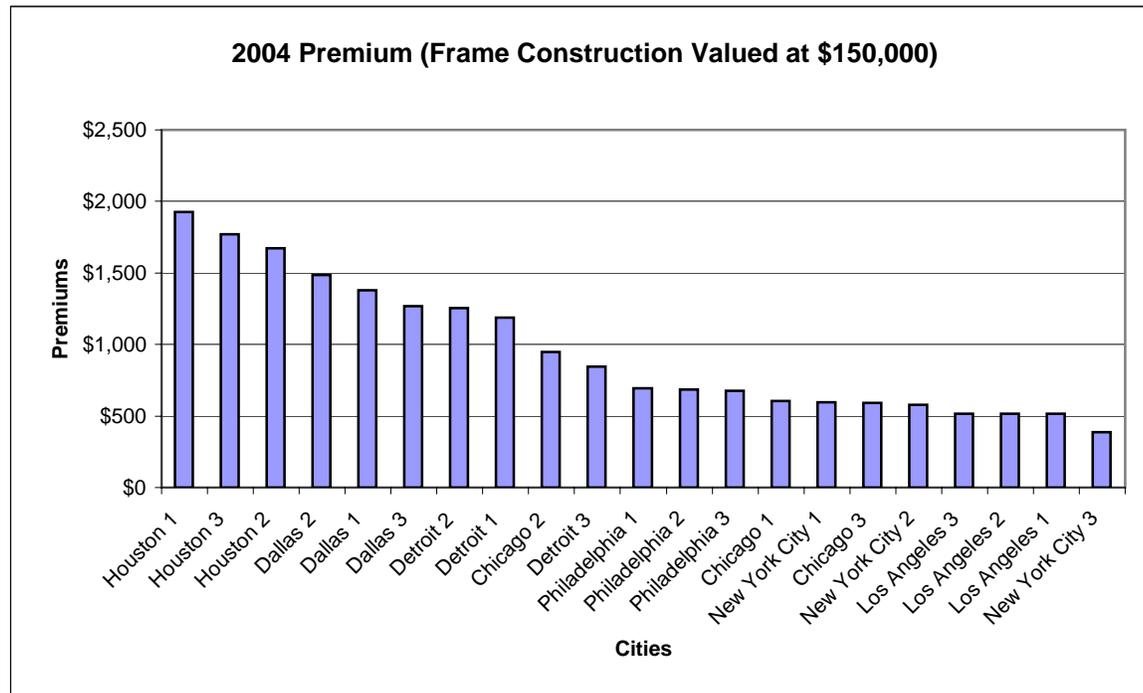
Frame Construction (Valued at \$150,000 for Year 2004)

Zip Code	City	State	Premium 2002	Percent Change 02/03	Premium 2003	Percent Change 03/04	Premium 2004	Percent Change 02/04
10009	New York City 1	NY	\$1,021	11.0%	\$1,133	-3.2%	\$1,097	7.4%
10032	New York City 2	NY	\$978	10.0%	\$1,076	1.1%	\$1,088	11.3%
11212	New York City 3	NY	\$603	16.3%	\$702	4.3%	\$731	21.3%
19119	Philadelphia 1	PA	\$1,059	11.5%	\$1,180	4.5%	\$1,234	16.5%
19130	Philadelphia 2	PA	\$1,029	5.4%	\$1,084	12.8%	\$1,223	18.9%
19150	Philadelphia 3	PA	\$1,058	10.2%	\$1,165	2.6%	\$1,196	13.1%
48205	Detroit 1	MI	\$1,275	96.4%	\$2,503	-27.8%	\$1,806	41.7%
48221	Detroit 2	MI	\$1,025	118.6%	\$2,242	-16.1%	\$1,880	83.3%
48225	Detroit 3	MI	\$463	189.4%	\$1,339	-7.0%	\$1,245	169.0%
60608	Chicago 1	IL	\$582	37.6%	\$801	5.3%	\$843	44.9%
60620	Chicago 2	IL	\$893	44.8%	\$1,294	5.3%	\$1,362	52.5%
60625	Chicago 3	IL	\$605	26.8%	\$767	6.1%	\$814	34.5%
75223	Dallas 1	TX	\$2,076	-5.1%	\$1,971	14.5%	\$2,256	8.7%
75241	Dallas 2	TX	\$1,887	9.6%	\$2,067	18.7%	\$2,452	30.0%
75243	Dallas 3	TX	\$2,202	-13.4%	\$1,907	8.2%	\$2,062	-6.3%
77048	Houston 1	TX	\$2,119	9.3%	\$2,317	27.2%	\$2,947	39.1%
77055	Houston 2	CA	\$2,550	-6.4%	\$2,388	8.8%	\$2,597	1.9%
77091	Houston 3	TX	\$2,245	4.3%	\$2,340	16.4%	\$2,724	21.4%
90001	Los Angeles 1	CA	\$841	-11.1%	\$747	14.5%	\$856	1.8%
90002	Los Angeles 2	CA	\$841	-11.0%	\$748	14.2%	\$855	1.7%
90023	Los Angeles 3	CA	\$842	-10.9%	\$751	14.1%	\$857	1.7%

City Group 1 -- Cities of 1,000,000 or greater population

Frame Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
77048	Houston 1	TX	\$1,925
77091	Houston 3	TX	\$1,770
77055	Houston 2	TX	\$1,673
75241	Dallas 2	TX	\$1,488
75223	Dallas 1	TX	\$1,377
75243	Dallas 3	TX	\$1,268
48221	Detroit 2	MI	\$1,256
48205	Detroit 1	MI	\$1,187
60620	Chicago 2	IL	\$947
48225	Detroit 3	MI	\$843
19119	Philadelphia 1	PA	\$692
19130	Philadelphia 2	PA	\$684
19150	Philadelphia 3	PA	\$675
60608	Chicago 1	IL	\$605
10009	New York City 1	NY	\$595
60625	Chicago 3	IL	\$590
10032	New York City 2	NY	\$580
90023	Los Angeles 3	CA	\$517
90002	Los Angeles 2	CA	\$516
90001	Los Angeles 1	CA	\$515
11212	New York City 3	NY	\$385



City Group 1 -- Cities of 1,000,000 or greater population

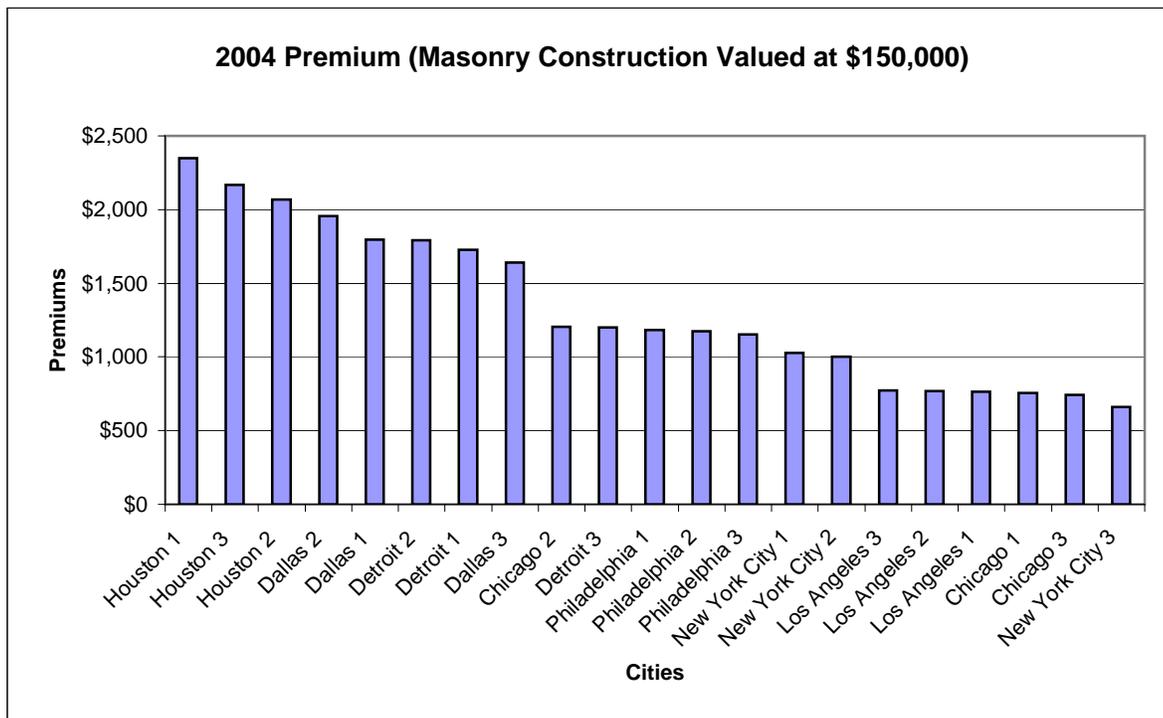
Frame Construction (Valued at \$75,000 for Year 2004)

Zip Code	City	State	Percent		Percent		Percent	
			Premium 2002	Change 02/03	Premium 2003	Change 03/04	Premium 2004	Change 02/04
10009	New York City 1	NY	\$544	9.8%	\$597	-0.3%	\$595	9.5%
10032	New York City 2	NY	\$519	8.7%	\$564	2.9%	\$580	11.8%
11212	New York City 3	NY	\$321	14.6%	\$368	4.6%	\$385	19.8%
19119	Philadelphia 1	PA	\$586	10.9%	\$650	6.5%	\$692	18.1%
19130	Philadelphia 2	PA	\$567	3.8%	\$589	16.1%	\$684	20.6%
19150	Philadelphia 3	PA	\$591	9.5%	\$647	4.4%	\$675	14.3%
48205	Detroit 1	MI	\$877	83.3%	\$1,608	-26.2%	\$1,187	35.3%
48221	Detroit 2	MI	\$682	109.4%	\$1,427	-12.0%	\$1,256	84.3%
48225	Detroit 3	MI	\$316	178.6%	\$881	-4.3%	\$843	166.6%
60608	Chicago 1	IL	\$413	38.2%	\$571	6.0%	\$605	46.6%
60620	Chicago 2	IL	\$621	45.8%	\$906	4.5%	\$947	52.5%
60625	Chicago 3	IL	\$435	26.7%	\$552	6.9%	\$590	35.4%
75223	Dallas 1	TX	\$1,234	-0.1%	\$1,233	11.7%	\$1,377	11.6%
75241	Dallas 2	TX	\$1,135	13.6%	\$1,290	15.3%	\$1,488	31.0%
75243	Dallas 3	TX	\$1,300	-8.0%	\$1,195	6.1%	\$1,268	-2.4%
77048	Houston 1	TX	\$1,368	15.5%	\$1,580	21.8%	\$1,925	40.8%
77055	Houston 2	TX	\$1,551	1.1%	\$1,568	6.7%	\$1,673	7.9%
77091	Houston 3	TX	\$1,404	11.5%	\$1,565	13.1%	\$1,770	26.1%
90001	Los Angeles 1	CA	\$506	-11.7%	\$447	15.3%	\$515	1.8%
90002	Los Angeles 2	CA	\$506	-10.0%	\$456	13.2%	\$516	1.9%
90023	Los Angeles 3	CA	\$508	-9.8%	\$458	12.9%	\$517	1.9%

City Group 1 -- Cities of 1,000,000 or greater population

Mason Construction (Valued at \$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
77048	Houston 1	TX	\$2,348
77091	Houston 3	TX	\$2,170
77055	Houston 2	TX	\$2,066
75241	Dallas 2	TX	\$1,954
75223	Dallas 1	TX	\$1,797
48221	Detroit 2	MI	\$1,793
48205	Detroit 1	MI	\$1,726
75243	Dallas 3	TX	\$1,641
60620	Chicago 2	IL	\$1,206
48225	Detroit 3	MI	\$1,202
19119	Philadelphia 1	PA	\$1,185
19130	Philadelphia 2	PA	\$1,173
19150	Philadelphia 3	PA	\$1,151
10009	New York City 1	NY	\$1,027
10032	New York City 2	NY	\$1,003
90023	Los Angeles 3	CA	\$772
90002	Los Angeles 2	CA	\$766
90001	Los Angeles 1	CA	\$766
60608	Chicago 1	IL	\$754
60625	Chicago 3	IL	\$744
11212	New York City 3	NY	\$662



City Group 1 -- Cities of 1,000,000 or greater population

Mason Construction (Valued at \$150,000 for Year 2004)

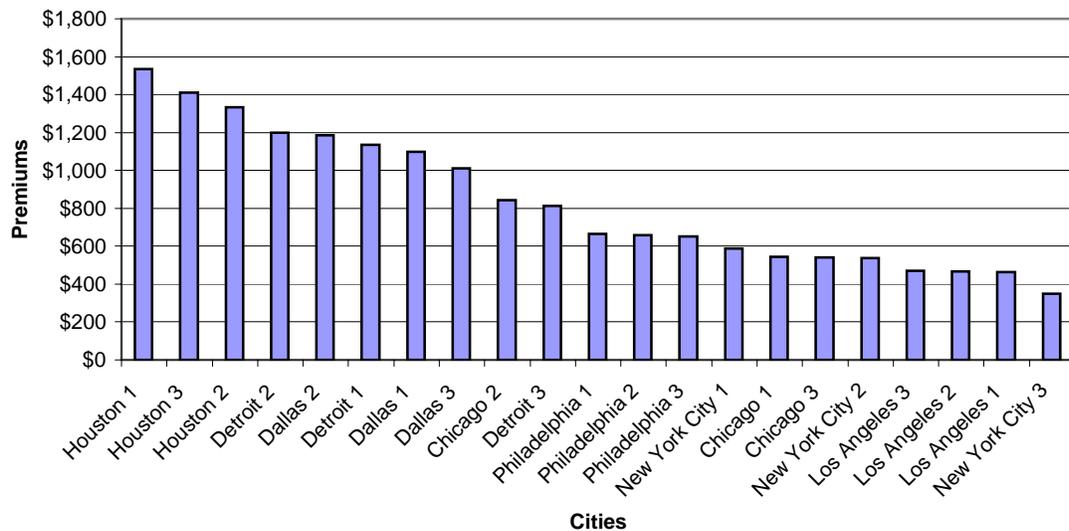
Zip Code	City	State	Premium 2002	Percent Change 02/03	Premium 2003	Percent Change 03/04	Premium 2004	Percent Change 02/04
10009	New York City 1	NY	\$935	10.7%	\$1,035	-0.7%	\$1,027	9.9%
10032	New York City 2	NY	\$892	9.6%	\$977	2.7%	\$1,003	12.5%
11212	New York City 3	NY	\$546	16.4%	\$635	4.3%	\$662	21.4%
19119	Philadelphia 1	PA	\$1,018	11.2%	\$1,133	4.6%	\$1,185	16.4%
19130	Philadelphia 2	PA	\$987	4.3%	\$1,030	13.9%	\$1,173	18.8%
19150	Philadelphia 3	PA	\$1,019	9.9%	\$1,121	2.7%	\$1,151	12.9%
48205	Detroit 1	MI	\$1,214	95.9%	\$2,379	-27.4%	\$1,726	42.2%
48221	Detroit 2	MI	\$975	118.3%	\$2,129	-15.8%	\$1,793	83.8%
48225	Detroit 3	MI	\$435	191.1%	\$1,265	-5.0%	\$1,202	176.4%
60608	Chicago 1	IL	\$565	27.1%	\$718	5.1%	\$754	33.5%
60620	Chicago 2	IL	\$894	28.5%	\$1,149	5.0%	\$1,206	34.9%
60625	Chicago 3	IL	\$579	19.0%	\$689	7.9%	\$744	28.4%
75223	Dallas 1	TX	\$1,660	-5.5%	\$1,569	14.5%	\$1,797	8.3%
75241	Dallas 2	TX	\$1,509	9.2%	\$1,648	18.6%	\$1,954	29.5%
75243	Dallas 3	TX	\$1,760	-13.8%	\$1,517	8.2%	\$1,641	-6.8%
77048	Houston 1	TX	\$1,695	8.9%	\$1,847	27.1%	\$2,348	38.5%
77055	Houston 2	TX	\$2,039	-6.9%	\$1,899	8.8%	\$2,066	1.4%
77091	Houston 3	TX	\$1,795	3.8%	\$1,864	16.4%	\$2,170	20.9%
90001	Los Angeles 1	CA	\$754	-10.9%	\$672	13.9%	\$766	1.5%
90002	Los Angeles 2	CA	\$756	-10.7%	\$675	13.6%	\$766	1.4%
90023	Los Angeles 3	CA	\$762	-10.6%	\$681	13.3%	\$772	1.3%

City Group 1 -- Cities of 1,000,000 or greater population

Mason Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
77048	Houston 1	TX	\$1,535
77091	Houston 3	TX	\$1,411
77055	Houston 2	TX	\$1,332
48221	Detroit 2	MI	\$1,198
75241	Dallas 2	TX	\$1,187
48205	Detroit 1	MI	\$1,135
75223	Dallas 1	TX	\$1,098
75243	Dallas 3	TX	\$1,010
60620	Chicago 2	IL	\$844
48225	Detroit 3	MI	\$813
19119	Philadelphia 1	PA	\$665
19130	Philadelphia 2	PA	\$657
19150	Philadelphia 3	PA	\$650
10009	New York City 1	NY	\$588
60608	Chicago 1	IL	\$544
60625	Chicago 3	IL	\$540
10032	New York City 2	NY	\$536
90023	Los Angeles 3	CA	\$470
90002	Los Angeles 2	CA	\$466
90001	Los Angeles 1	CA	\$464
11212	New York City 3	NY	\$349

2004 Premium (Masonry Construction Valued at \$150,000)



City Group 1 -- Cities of 1,000,000 or greater population

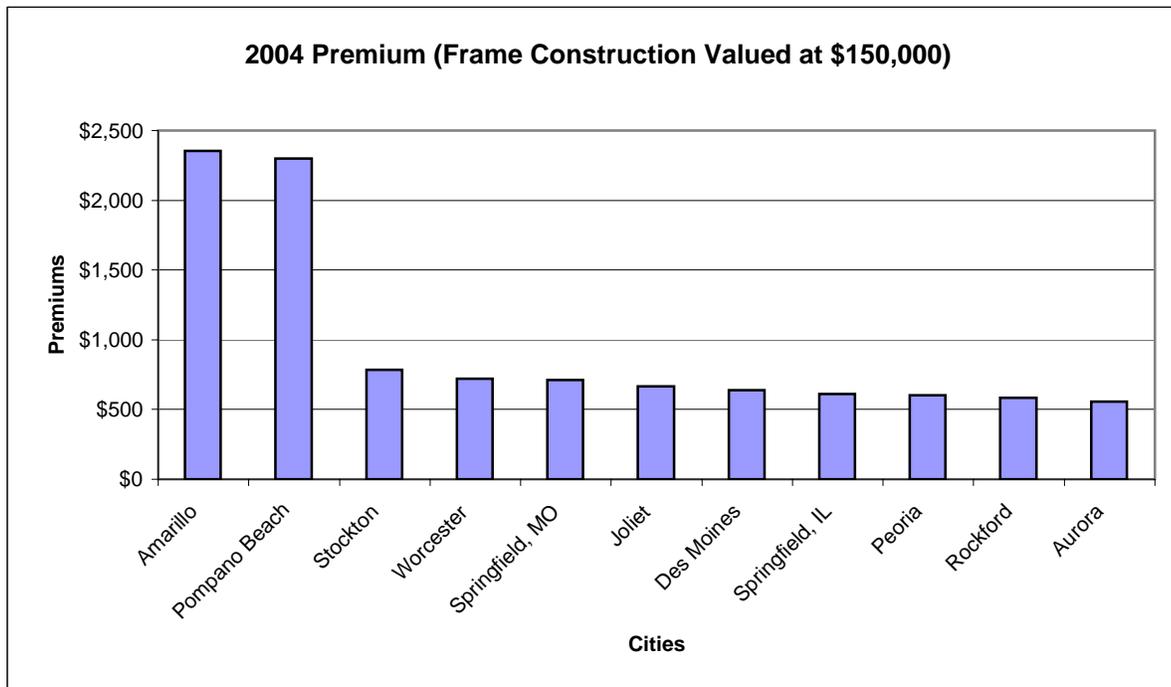
Mason Construction (Valued at \$75,000 for Year 2004)

Zip Code	City	State	Premium 2002	Percent Change 02/03	Premium 2003	Percent Change 03/04	Premium 2004	Percent Change 02/04
10009	New York City 1	NY	\$498	9.7%	\$546	7.6%	\$588	18.0%
10032	New York City 2	NY	\$474	8.4%	\$514	4.3%	\$536	13.1%
11212	New York City 3	NY	\$293	14.0%	\$334	4.6%	\$349	19.3%
19119	Philadelphia 1	PA	\$564	10.7%	\$624	6.6%	\$665	18.0%
19130	Philadelphia 2	PA	\$545	2.7%	\$560	17.2%	\$657	20.4%
19150	Philadelphia 3	PA	\$570	9.3%	\$623	4.4%	\$650	14.1%
48205	Detroit 1	MI	\$838	81.3%	\$1,519	-25.3%	\$1,135	35.4%
48221	Detroit 2	MI	\$649	108.1%	\$1,351	-11.3%	\$1,198	84.5%
48225	Detroit 3	MI	\$298	180.0%	\$833	-2.5%	\$813	173.0%
60608	Chicago 1	IL	\$397	29.6%	\$514	5.9%	\$544	37.2%
60620	Chicago 2	IL	\$614	30.5%	\$801	5.4%	\$844	37.4%
60625	Chicago 3	IL	\$413	20.5%	\$498	8.4%	\$540	30.7%
75223	Dallas 1	TX	\$983	0.0%	\$982	11.7%	\$1,098	11.7%
75241	Dallas 2	TX	\$906	13.6%	\$1,029	15.3%	\$1,187	30.9%
75243	Dallas 3	TX	\$1,034	-8.0%	\$951	6.2%	\$1,010	-2.3%
77048	Houston 1	TX	\$1,089	15.8%	\$1,261	21.7%	\$1,535	41.0%
77055	Houston 2	TX	\$1,229	1.6%	\$1,249	6.7%	\$1,332	8.4%
77091	Houston 3	TX	\$1,115	11.9%	\$1,248	13.0%	\$1,411	26.5%
90001	Los Angeles 1	CA	\$457	-11.3%	\$405	14.6%	\$464	1.6%
90002	Los Angeles 2	CA	\$458	-9.4%	\$415	12.2%	\$466	1.6%
90023	Los Angeles 3	CA	\$463	-9.3%	\$419	12.0%	\$470	1.5%

City Group 2 -- Cities of 100,000 to 250,000 population

Frame Construction (Valued at (\$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
79109	Amarillo	TX	\$2,353
33064	Pompano Beach	FL	\$2,297
95203	Stockton	CA	\$783
01603	Worcester	MA	\$722
65807	Springfield, MO	MO	\$714
60435	Joliet	IL	\$668
50312	Des Moines	IA	\$640
62704	Springfield, IL	IL	\$612
61614	Peoria	IL	\$600
61107	Rockford	IL	\$585
60506	Aurora	IL	\$559



City Group 2 -- Cities of 100,000 to 250,000 population

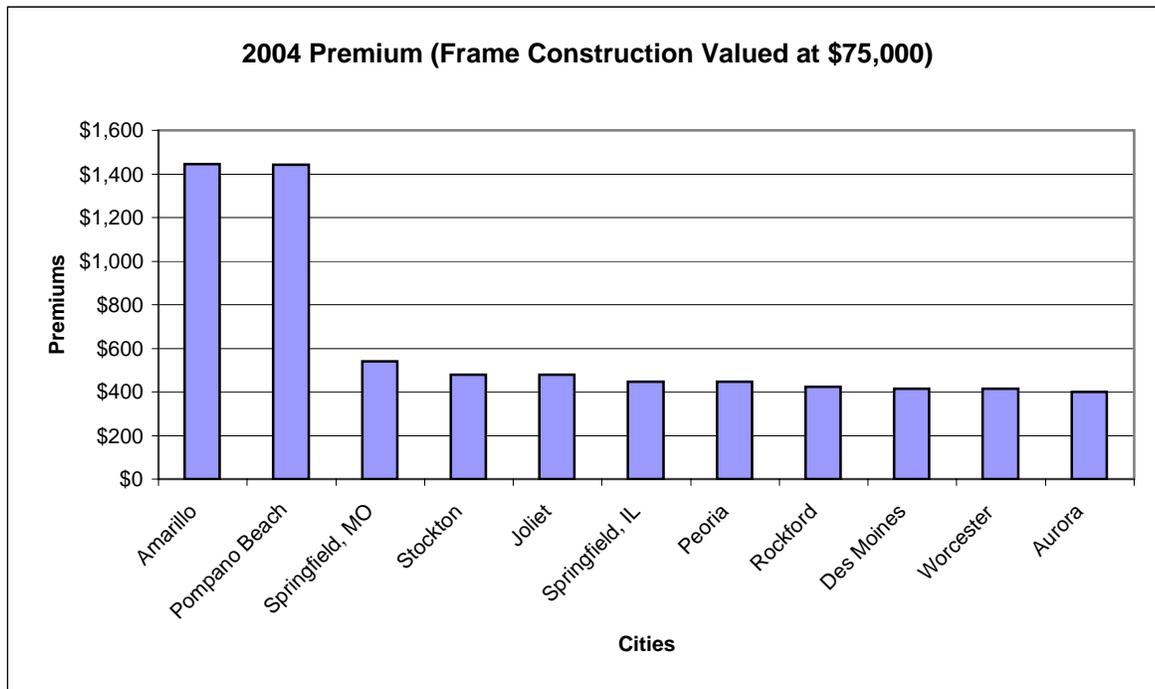
Frame construction (Valued at (\$150,000 for Year 2004))

Zip Code	City	State	Percent		Percent		Percent	
			Premium 2002	Change 02/03	Premium 2003	Change 03/04	Premium 2004	Change 02/04
01603	Worcester	MA	\$546	26.0%	\$689	4.8%	\$722	32.1%
33064	Pompano Beach	FL	\$1,136	104.9%	\$2,328	-1.3%	\$2,297	102.2%
50312	Des Moines	IA	\$642	3.3%	\$663	-3.6%	\$640	-0.4%
60435	Joliet	IL	\$510	23.2%	\$628	6.2%	\$668	30.9%
60506	Aurora	IL	\$428	24.7%	\$533	4.7%	\$559	30.6%
61107	Rockford	IL	\$435	25.6%	\$546	7.0%	\$585	34.5%
61614	Peoria	IL	\$445	25.5%	\$559	7.5%	\$600	34.9%
62704	Springfield, IL	IL	\$453	20.0%	\$544	12.5%	\$612	34.9%
65807	Springfield, MO	MO	\$705	12.9%	\$796	-10.4%	\$714	1.2%
79109	Amarillo	TX	\$2,364	-9.5%	\$2,140	10.0%	\$2,353	-0.4%
95203	Stockton	CA	\$749	-4.8%	\$713	9.8%	\$783	4.5%

City Group 2 -- Cities of 100,000 to 250,000 population

Frame Construction (Valued at (\$75,000 for Year 2004))

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
79109	Amarillo	TX	\$1,444
33064	Pompano Beach	FL	\$1,443
65807	Springfield, MO	MO	\$539
95203	Stockton	CA	\$479
60435	Joliet	IL	\$479
62704	Springfield, IL	IL	\$447
61614	Peoria	IL	\$445
61107	Rockford	IL	\$424
50312	Des Moines	IA	\$416
01603	Worcester	MA	\$414
60506	Aurora	IL	\$401



City Group 2 -- Cities of 100,000 to 250,000 population

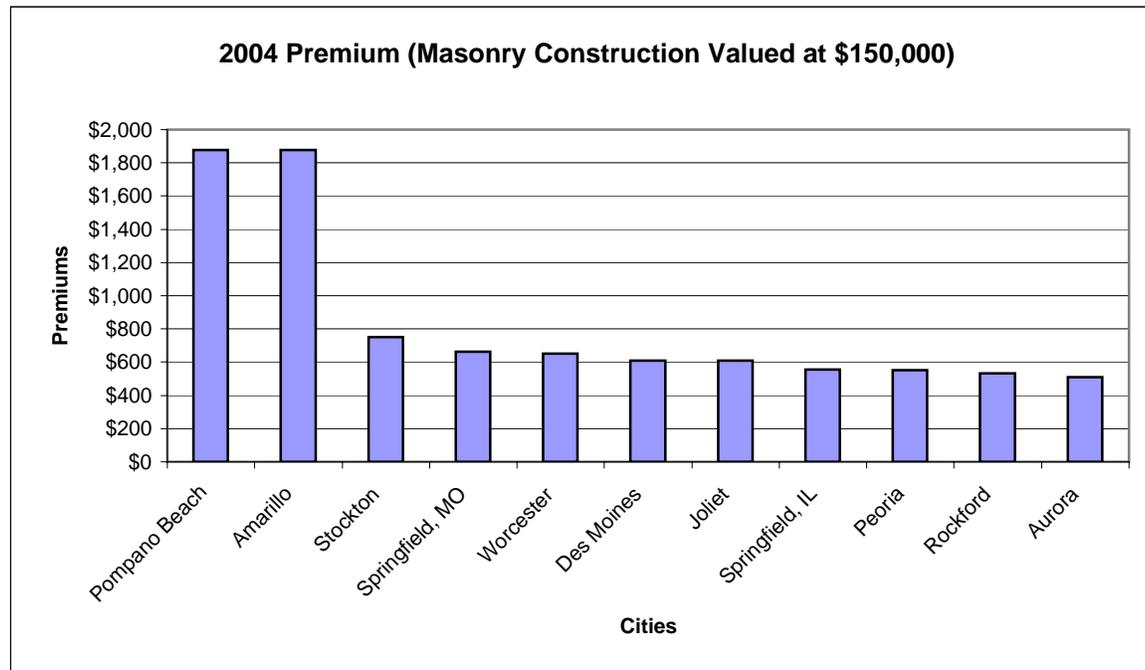
Frame construction (Valued at (\$75,000 for Year 2004))

Zip Code	City	State	Percent		Percent		Percent	
			Premium 2002	Change 02/03	Premium 2003	Change 03/04	Premium 2004	Change 02/04
01603	Worcester	MA	\$310	25.7%	\$390	6.2%	\$414	33.5%
33064	Pompano Beach	FL	\$636	112.0%	\$1,348	7.1%	\$1,443	127.1%
50312	Des Moines	IA	\$420	1.1%	\$424	-2.0%	\$416	-0.9%
60435	Joliet	IL	\$361	23.7%	\$447	7.1%	\$479	32.5%
60506	Aurora	IL	\$304	25.3%	\$381	5.2%	\$401	31.8%
61107	Rockford	IL	\$314	25.7%	\$395	7.5%	\$424	35.2%
61614	Peoria	IL	\$329	25.5%	\$413	8.0%	\$445	35.5%
62704	Springfield, IL	IL	\$331	20.7%	\$399	12.1%	\$447	35.3%
65807	Springfield, MO	MO	\$485	12.5%	\$546	-1.2%	\$539	11.1%
79109	Amarillo	TX	\$1,424	-5.9%	\$1,340	7.8%	\$1,444	1.4%
95203	Stockton	CA	\$464	-2.6%	\$452	6.1%	\$479	3.4%

City Group 2 -- Cities of 100,000 to 250,000 population

Mason Construction (Valued at (\$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
33064	Pompano Beach	FL	\$1,877
79109	Amarillo	TX	\$1,876
95203	Stockton	CA	\$751
65807	Springfield, MO	MO	\$662
01603	Worcester	MA	\$653
50312	Des Moines	IA	\$611
60435	Joliet	IL	\$608
62704	Springfield, IL	IL	\$557
61614	Peoria	IL	\$552
61107	Rockford	IL	\$532
60506	Aurora	IL	\$509



City Group 2 -- Cities of 100,000 to 250,000 population

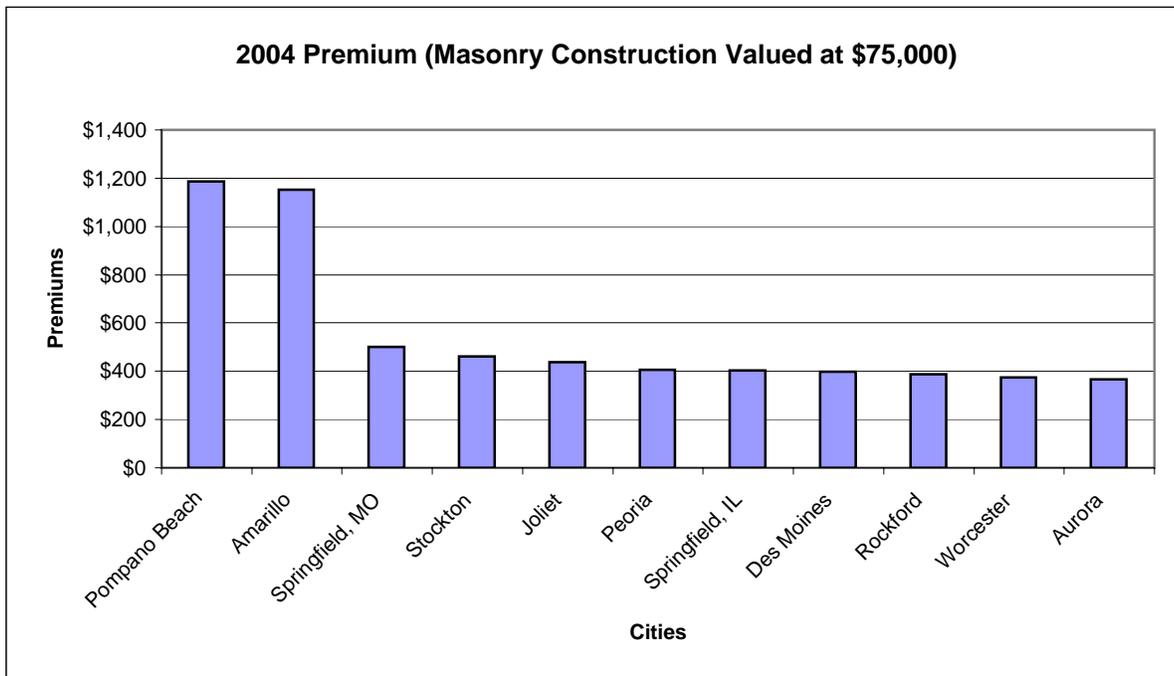
Mason Construction (Valued at (\$150,000 for Year 2004))

Zip Code	City	State	Percent		Percent		Percent	
			Premium 2002	Change 02/03	Premium 2003	Change 03/04	Premium 2004	Change 02/04
01603	Worcester	MA	\$495	25.9%	\$623	4.8%	\$653	32.0%
33064	Pompano Beach	FL	\$961	104.6%	\$1,966	-4.5%	\$1,877	95.4%
50312	Des Moines	IA	\$612	3.4%	\$633	-3.5%	\$611	-0.2%
60435	Joliet	IL	\$474	20.8%	\$572	6.4%	\$608	28.5%
60506	Aurora	IL	\$391	24.1%	\$486	4.8%	\$509	30.1%
61107	Rockford	IL	\$402	23.7%	\$497	7.0%	\$532	32.4%
61614	Peoria	IL	\$410	24.0%	\$508	8.5%	\$552	34.6%
62704	Springfield, IL	IL	\$418	18.5%	\$495	12.5%	\$557	33.3%
65807	Springfield, MO	MO	\$627	12.8%	\$708	-6.5%	\$662	5.4%
79109	Amarillo	TX	\$1,897	-10.1%	\$1,706	10.0%	\$1,876	-1.1%
95203	Stockton	CA	\$702	-4.2%	\$673	11.7%	\$751	7.0%

City Group 2 -- Cities of 100,000 to 250,000 population

Mason Construction (Valued at (\$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
33064	Pompano Beach	FL	\$1,186
79109	Amarillo	TX	\$1,152
65807	Springfield, MO	MO	\$502
95203	Stockton	CA	\$462
60435	Joliet	IL	\$437
61614	Peoria	IL	\$405
62704	Springfield, IL	IL	\$404
50312	Des Moines	IA	\$397
61107	Rockford	IL	\$387
01603	Worcester	MA	\$376
60506	Aurora	IL	\$366



City Group 2 -- Cities of 100,000 to 250,000 population

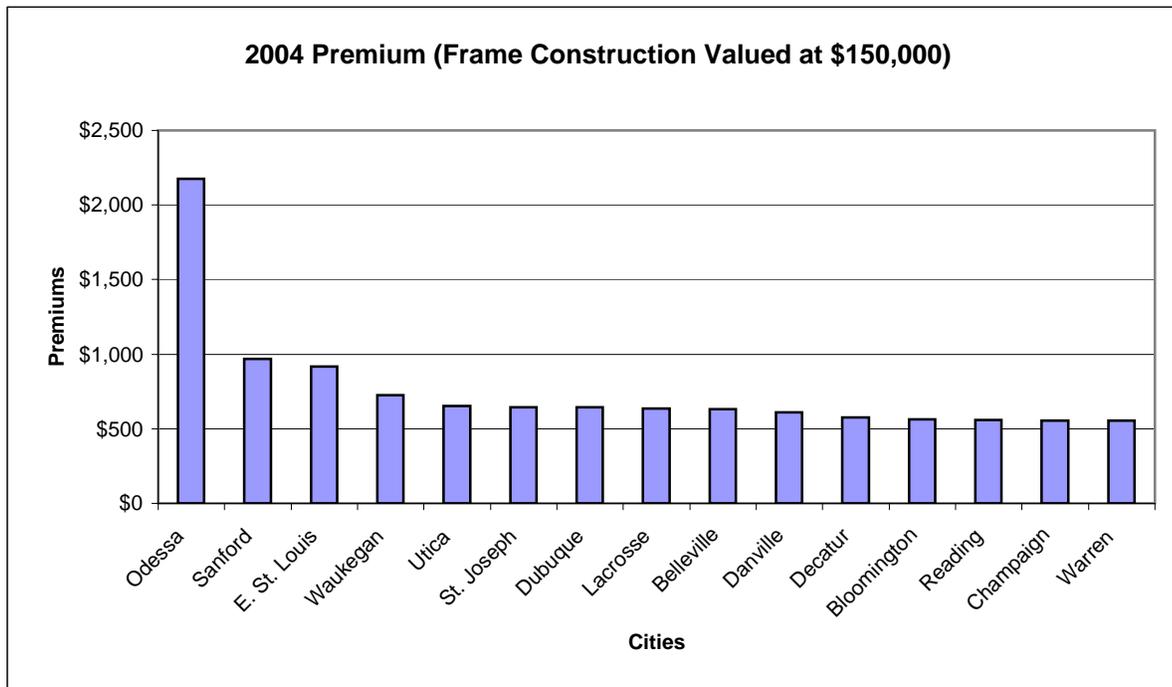
Mason construction (Valued at (\$75,000 for Year 2004))

Zip Code	City	State	Premium 2002	Percent Change 02/03	Premium 2003	Percent Change 03/04	Premium 2004	Percent Change 02/04
01603	Worcester	MA	\$281	25.9%	\$354	6.0%	\$376	33.5%
33064	Pompano Beach	FL	\$541	110.7%	\$1,140	4.0%	\$1,186	119.2%
50312	Des Moines	IA	\$400	1.1%	\$405	-1.9%	\$397	-0.8%
60435	Joliet	IL	\$335	21.9%	\$408	6.9%	\$437	30.4%
60506	Aurora	IL	\$278	24.9%	\$347	5.3%	\$366	31.5%
61107	Rockford	IL	\$289	24.3%	\$360	7.6%	\$387	33.7%
61614	Peoria	IL	\$302	24.3%	\$376	7.9%	\$405	34.1%
62704	Springfield, IL	IL	\$305	19.3%	\$364	11.2%	\$404	32.6%
65807	Springfield, MO	MO	\$432	12.2%	\$484	3.6%	\$502	16.2%
79109	Amarillo	TX	\$1,143	-6.5%	\$1,069	7.8%	\$1,152	0.8%
95203	Stockton	CA	\$438	-1.8%	\$430	7.5%	\$462	5.6%

City Group 3 -- Cities of 50,000 to 99,999 population

Frame Construction (Valued at \$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
79765	Odessa	TX	\$2,174
32771	Sanford	FL	\$969
62203	E. St. Louis	IL	\$917
60085	Waukegan	IL	\$723
13502	Utica	NY	\$652
64503	St. Joseph	MO	\$646
52001	Dubuque	IA	\$644
54603	Lacrosse	WI	\$636
62220	Belleville	IL	\$631
61832	Danville	IL	\$609
62521	Decatur	IL	\$576
61701	Bloomington	IL	\$563
19611	Reading	PA	\$559
61821	Champaign	IL	\$557
44484	Warren	OH	\$555



City Group 3 -- Cities of 50,000 to 99,999 population

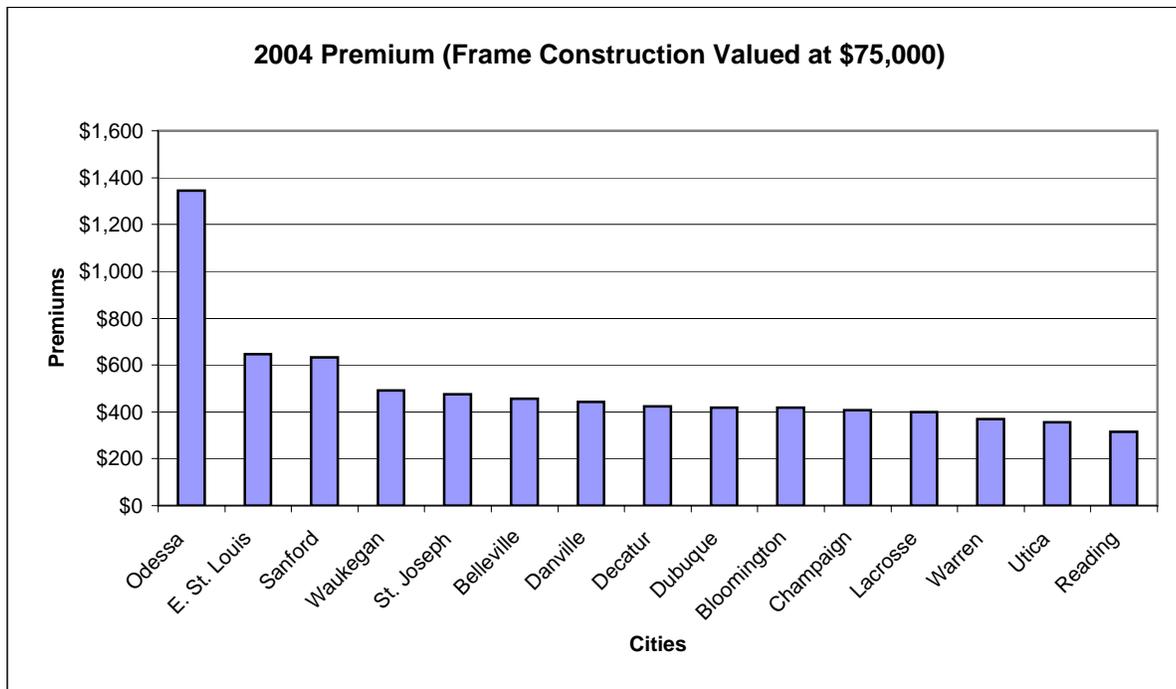
Frame Construction (Valued at \$150,000 for Year 2004)

Zip Code	City	State	Premium 2002	Percent Change 02/03	Premium 2003	Percent Change 03/04	Premium 2004	Percent Change 02/04
13502	Utica	NY	\$571	8.2%	\$617	5.6%	\$652	14.2%
19611	Reading	PA	\$431	30.5%	\$562	-0.5%	\$559	29.8%
32771	Sanford	FL	\$981	11.1%	\$1,090	-11.1%	\$969	-1.2%
44484	Warren	OH	\$448	20.9%	\$542	2.4%	\$555	23.9%
52001	Dubuque	IA	\$599	11.1%	\$665	-3.1%	\$644	7.6%
54603	Lacrosse	WI	\$449	18.8%	\$533	19.3%	\$636	41.7%
60085	Waukegan	IL	\$477	44.7%	\$690	4.9%	\$723	51.7%
61701	Bloomington	IL	\$423	23.0%	\$520	8.3%	\$563	33.2%
61821	Champaign	IL	\$420	25.4%	\$527	5.6%	\$557	32.5%
61832	Danville	IL	\$432	28.4%	\$555	9.7%	\$609	40.8%
62203	E. St. Louis	IL	\$619	34.9%	\$836	9.7%	\$917	48.1%
62220	Belleville	IL	\$464	26.5%	\$587	7.7%	\$631	36.2%
62521	Decatur	IL	\$432	25.1%	\$540	6.6%	\$576	33.4%
64503	St. Joseph	MO	\$590	17.2%	\$691	-6.6%	\$646	9.5%
79765	Odessa	TX	\$2,382	22.6%	\$2,919	-25.5%	\$2,174	-8.7%

City Group 3 -- Cities of 50,000 to 99,999 population

Frame Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
79765	Odessa	TX	\$1,346
62203	E. St. Louis	IL	\$646
32771	Sanford	FL	\$632
60085	Waukegan	IL	\$491
64503	St. Joseph	MO	\$475
62220	Belleville	IL	\$455
61832	Danville	IL	\$443
62521	Decatur	IL	\$423
52001	Dubuque	IA	\$419
61701	Bloomington	IL	\$418
61821	Champaign	IL	\$407
54603	Lacrosse	WI	\$400
44484	Warren	OH	\$371
13502	Utica	NY	\$355
19611	Reading	PA	\$315



City Group 3 -- Cities of 50,000 to 99,999 population

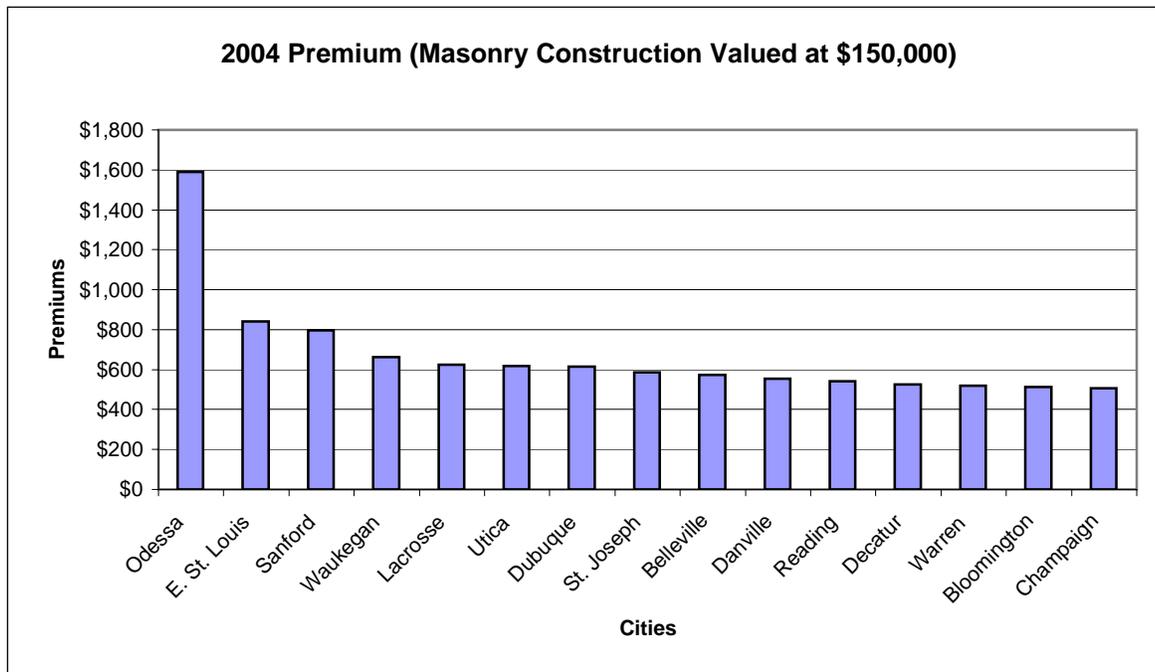
Frame Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
13502	Utica	NY	\$315	7.7%	\$339	4.9%	\$355	13.0%
19611	Reading	PA	\$242	32.1%	\$320	-1.5%	\$315	30.1%
32771	Sanford	FL	\$552	22.3%	\$675	-6.4%	\$632	14.5%
44484	Warren	OH	\$304	22.6%	\$373	-0.7%	\$371	21.8%
52001	Dubuque	IA	\$398	7.1%	\$426	-1.7%	\$419	5.3%
54603	Lacrosse	WI	\$301	22.3%	\$368	8.9%	\$400	33.2%
60085	Waukegan	IL	\$319	46.5%	\$467	5.1%	\$491	54.1%
61701	Bloomington	IL	\$313	23.3%	\$386	8.4%	\$418	33.7%
61821	Champaign	IL	\$306	25.5%	\$384	6.1%	\$407	33.1%
61832	Danville	IL	\$315	29.6%	\$408	8.4%	\$443	40.5%
62203	E. St. Louis	IL	\$436	35.5%	\$591	9.3%	\$646	48.1%
62220	Belleville	IL	\$334	26.7%	\$423	7.6%	\$455	36.4%
62521	Decatur	IL	\$317	25.3%	\$397	6.7%	\$423	33.7%
64503	St. Joseph	MO	\$400	16.4%	\$465	2.1%	\$475	18.9%
79765	Odessa	TX	\$1,471	24.8%	\$1,835	-26.7%	\$1,346	-8.5%

City Group 3 -- Cities of 50,000 to 99,999 population

Mason Construction (Valued at \$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
79765	Odessa	TX	\$1,589
62203	E. St. Louis	IL	\$840
32771	Sanford	FL	\$797
60085	Waukegan	IL	\$664
54603	Lacrosse	WI	\$624
13502	Utica	NY	\$617
52001	Dubuque	IA	\$615
64503	St. Joseph	MO	\$587
62220	Belleville	IL	\$575
61832	Danville	IL	\$554
19611	Reading	PA	\$542
62521	Decatur	IL	\$524
44484	Warren	OH	\$521
61701	Bloomington	IL	\$512
61821	Champaign	IL	\$506



City Group 3 -- Cities of 50,000 to 99,999 population

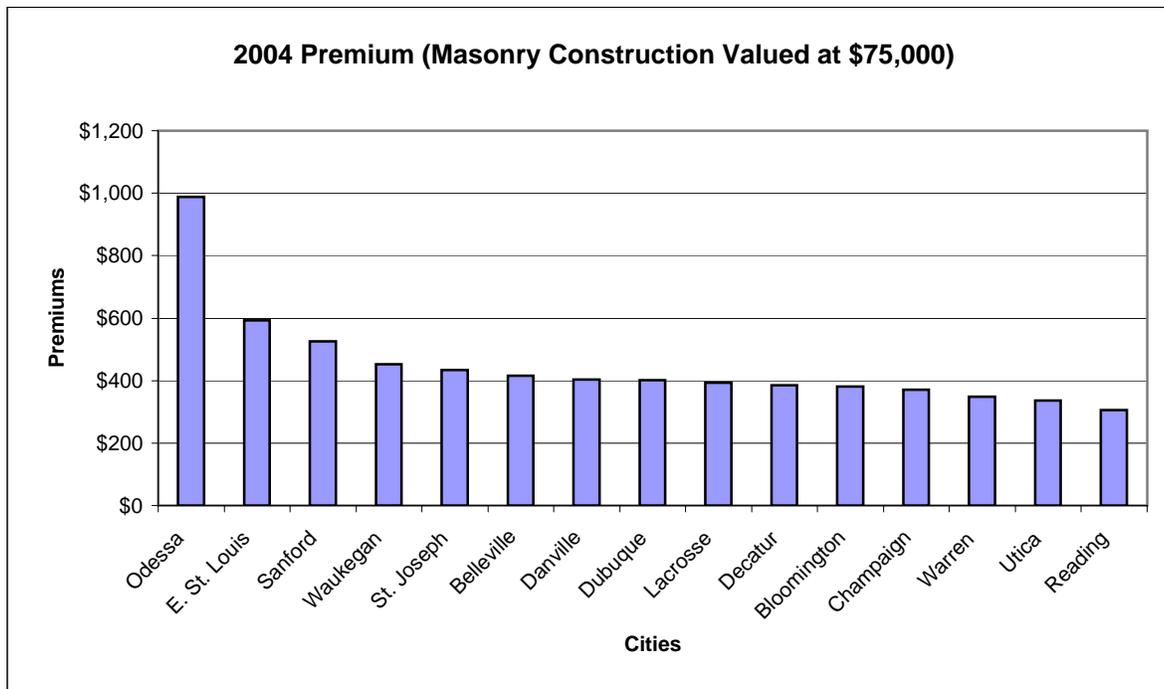
Mason Construction (Valued at \$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
13502	Utica	NY	\$540	8.2%	\$584	5.6%	\$617	14.3%
19611	Reading	PA	\$413	32.8%	\$549	-1.4%	\$542	31.0%
32771	Sanford	FL	\$809	13.5%	\$918	-13.1%	\$797	-1.4%
44484	Warren	OH	\$423	19.9%	\$507	2.6%	\$521	23.0%
52001	Dubuque	IA	\$571	11.0%	\$634	-3.0%	\$615	7.7%
54603	Lacrosse	WI	\$439	28.7%	\$566	10.3%	\$624	42.0%
60085	Waukegan	IL	\$457	38.3%	\$633	5.0%	\$664	45.2%
61701	Bloomington	IL	\$387	22.3%	\$473	8.3%	\$512	32.5%
61821	Champaign	IL	\$387	23.8%	\$480	5.6%	\$506	30.8%
61832	Danville	IL	\$400	28.9%	\$515	7.5%	\$554	38.5%
62203	E. St. Louis	IL	\$595	28.6%	\$766	9.8%	\$840	41.1%
62220	Belleville	IL	\$429	24.4%	\$534	7.6%	\$575	33.9%
62521	Decatur	IL	\$398	23.4%	\$492	6.7%	\$524	31.7%
64503	St. Joseph	MO	\$522	17.2%	\$613	-4.2%	\$587	12.3%
79765	Odessa	TX	\$1,842	-4.3%	\$1,762	-9.8%	\$1,589	-13.7%

City Group 3 -- Cities of 50,000 to 99,999 population

Mason Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
79765	Odessa	TX	\$988
62203	E. St. Louis	IL	\$593
32771	Sanford	FL	\$526
60085	Waukegan	IL	\$452
64503	St. Joseph	MO	\$433
62220	Belleville	IL	\$415
61832	Danville	IL	\$404
52001	Dubuque	IA	\$401
54603	Lacrosse	WI	\$394
62521	Decatur	IL	\$386
61701	Bloomington	IL	\$381
61821	Champaign	IL	\$370
44484	Warren	OH	\$349
13502	Utica	NY	\$336
19611	Reading	PA	\$306



City Group 3 -- Cities of 50,000 to 99,999 population

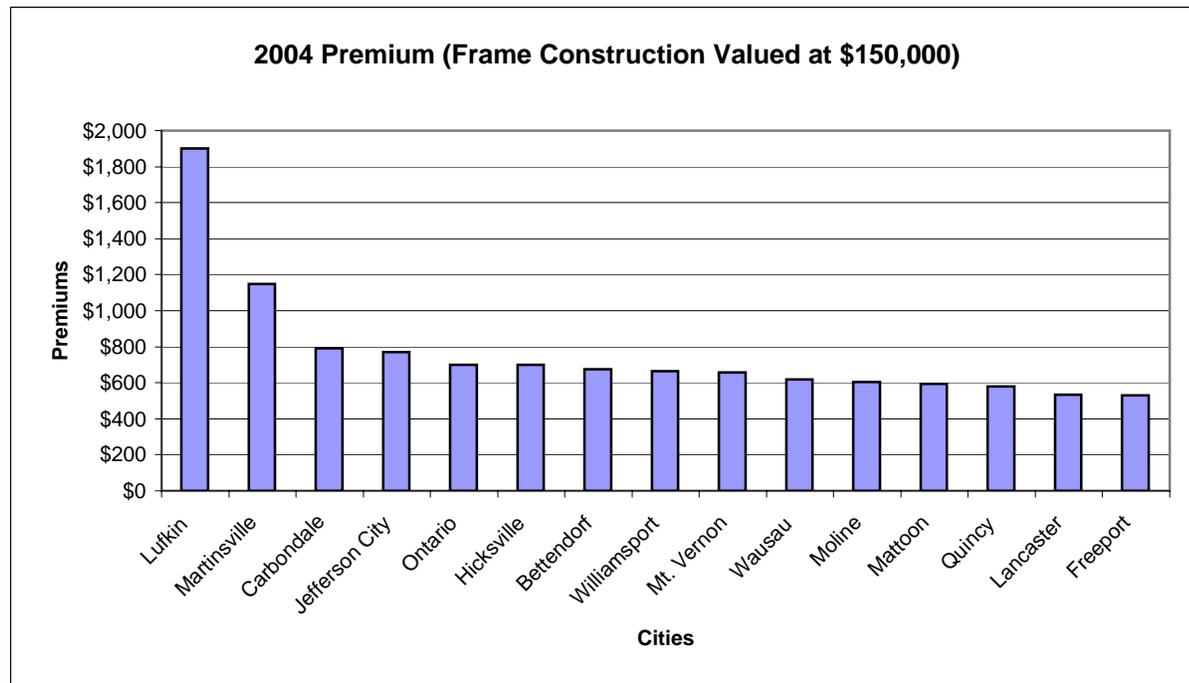
Mason Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
13502	Utica	NY	\$298	7.6%	\$321	4.7%	\$336	12.7%
19611	Reading	PA	\$233	34.3%	\$313	-2.5%	\$306	31.0%
32771	Sanford	FL	\$461	24.4%	\$573	-8.3%	\$526	14.1%
44484	Warren	OH	\$285	22.8%	\$350	-0.3%	\$349	22.4%
52001	Dubuque	IA	\$379	7.2%	\$406	-1.5%	\$401	5.7%
54603	Lacrosse	WI	\$294	38.7%	\$407	-3.3%	\$394	34.1%
60085	Waukegan	IL	\$303	41.9%	\$430	5.1%	\$452	49.1%
61701	Bloomington	IL	\$287	22.4%	\$351	8.6%	\$381	33.0%
61821	Champaign	IL	\$282	24.4%	\$350	5.7%	\$370	31.5%
61832	Danville	IL	\$291	27.9%	\$372	8.5%	\$404	38.7%
62203	E. St. Louis	IL	\$416	30.2%	\$542	9.4%	\$593	42.5%
62220	Belleville	IL	\$308	25.1%	\$386	7.7%	\$415	34.6%
62521	Decatur	IL	\$292	23.9%	\$361	6.9%	\$386	32.4%
64503	St. Joseph	MO	\$354	16.5%	\$412	5.0%	\$433	22.3%
79765	Odessa	TX	\$1,141	-2.9%	\$1,108	-10.8%	\$988	-13.4%

City Group 4 -- Cities of less than 50,000 population

Frame Construction (Valued at \$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
75901	Lufkin	TX	\$1,899
46151	Martinsville	IN	\$1,148
62901	Carbondale	IL	\$792
65101	Jefferson City	MO	\$770
91764	Ontario	CA	\$700
11801	Hicksville	NY	\$698
52722	Bettendorf	IA	\$675
17701	Williamsport	PA	\$666
62864	Mt. Vernon	IL	\$659
54401	Wausau	WI	\$620
61265	Moline	IL	\$603
61938	Mattoon	IL	\$594
62301	Quincy	IL	\$580
43130	Lancaster	OH	\$533
61032	Freeport	IL	\$529



City Group 4 -- Cities of less than 50,000 population

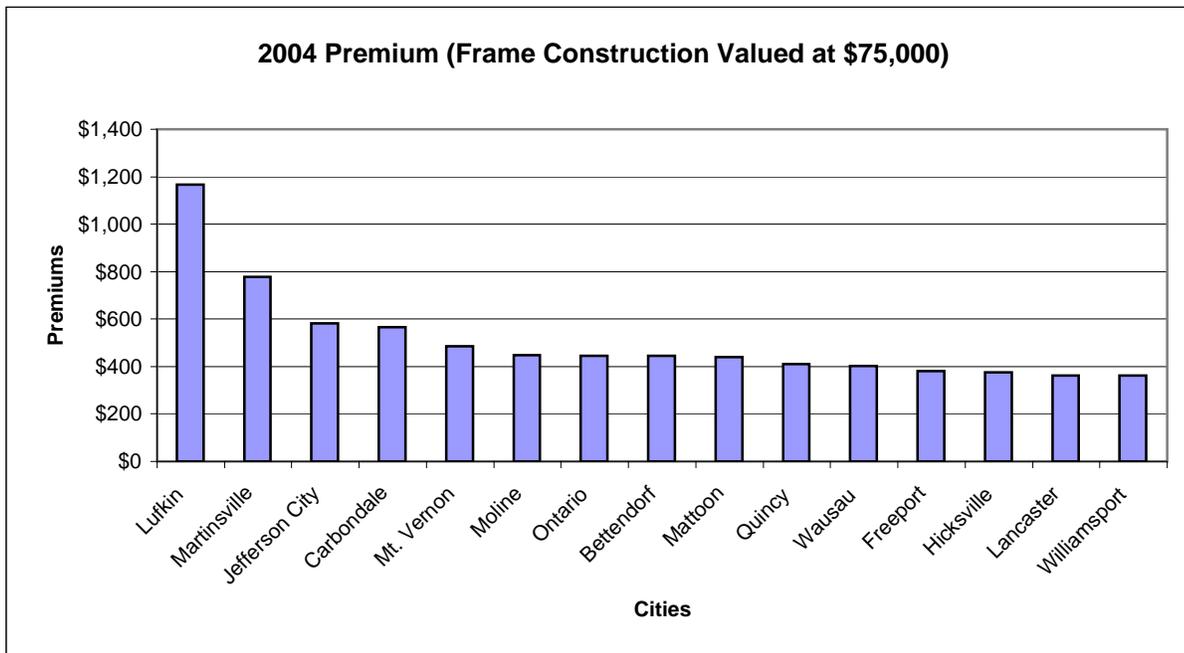
Frame Construction (Valued at \$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
11801	Hicksville	NY	\$627	7.0%	\$671	4.0%	\$698	11.3%
17701	Williamsport	PA	\$501	10.9%	\$556	19.8%	\$666	32.8%
43130	Lancaster	OH	\$460	14.1%	\$525	1.5%	\$533	15.8%
46151	Martinsville	IN	\$649	17.1%	\$759	51.1%	\$1,148	76.9%
52722	Bettendorf	IA	\$597	13.8%	\$680	-0.7%	\$675	13.0%
54401	Wausau	WI	\$446	13.2%	\$505	22.8%	\$620	39.0%
61032	Freeport	IL	\$406	23.4%	\$501	5.5%	\$529	30.2%
61265	Moline	IL	\$452	22.6%	\$555	8.7%	\$603	33.3%
61938	Mattoon	IL	\$445	23.4%	\$549	8.2%	\$594	33.5%
62301	Quincy	IL	\$432	27.3%	\$550	5.4%	\$580	34.1%
62864	Mt. Vernon	IL	\$498	22.7%	\$611	7.8%	\$659	32.2%
62901	Carbondale	IL	\$568	28.6%	\$730	8.5%	\$792	39.4%
65101	Jefferson City	MO	\$573	18.6%	\$679	13.4%	\$770	34.4%
75901	Lufkin	TX	\$1,743	-0.6%	\$1,732	9.6%	\$1,899	9.0%
91764	Ontario	CA	\$660	-4.1%	\$633	10.5%	\$700	6.0%

City Group 4 -- Cities of less than 50,000 population

Frame Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
75901	Lufkin	TX	\$1,166
46151	Martinsville	IN	\$777
65101	Jefferson City	MO	\$583
62901	Carbondale	IL	\$566
62864	Mt. Vernon	IL	\$485
61265	Moline	IL	\$449
91764	Ontario	CA	\$444
52722	Bettendorf	IA	\$444
61938	Mattoon	IL	\$439
62301	Quincy	IL	\$412
54401	Wausau	WI	\$403
61032	Freeport	IL	\$380
11801	Hicksville	NY	\$375
43130	Lancaster	OH	\$363
17701	Williamsport	PA	\$362



City Group 4 -- Cities of less than 50,000 population

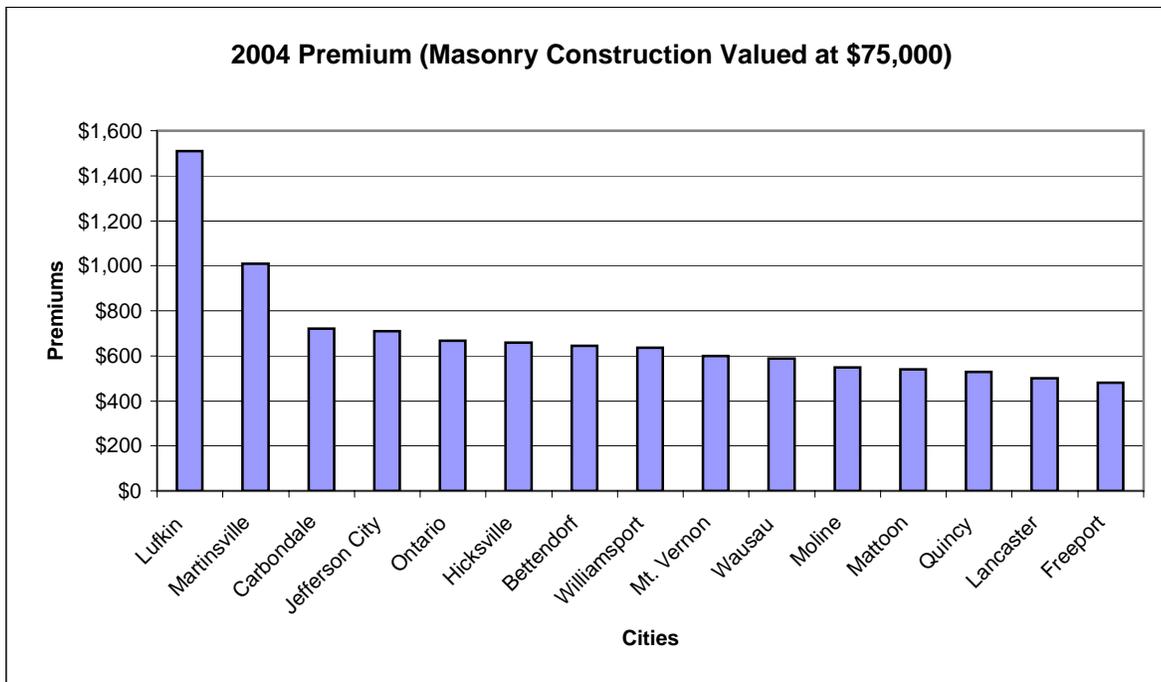
Frame Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
11801	Hicksville	NY	\$341	6.0%	\$362	3.7%	\$375	9.9%
17701	Williamsport	PA	\$273	8.3%	\$296	22.6%	\$362	32.7%
43130	Lancaster	OH	\$287	14.9%	\$330	10.1%	\$363	26.5%
46151	Martinsville	IN	\$428	29.9%	\$556	39.6%	\$777	81.3%
52722	Bettendorf	IA	\$418	6.3%	\$445	-0.1%	\$444	6.2%
54401	Wausau	WI	\$292	19.4%	\$349	15.6%	\$403	38.0%
61032	Freeport	IL	\$293	23.2%	\$361	5.2%	\$380	29.7%
61265	Moline	IL	\$331	23.5%	\$408	9.8%	\$449	35.7%
61938	Mattoon	IL	\$330	23.5%	\$407	7.8%	\$439	33.2%
62301	Quincy	IL	\$306	27.5%	\$390	5.6%	\$412	34.7%
62864	Mt. Vernon	IL	\$368	22.9%	\$452	7.4%	\$485	32.1%
62901	Carbondale	IL	\$412	28.3%	\$528	7.0%	\$566	37.3%
65101	Jefferson City	MO	\$386	17.7%	\$454	28.3%	\$583	51.0%
75901	Lufkin	TX	\$1,069	1.6%	\$1,086	7.4%	\$1,166	9.1%
91764	Ontario	CA	\$415	-2.0%	\$406	9.3%	\$444	7.1%

City Group 4 -- Cities of less than 50,000 population

Mason Construction (Valued at \$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
75901	Lufkin	TX	\$1,510
46151	Martinsville	IN	\$1,009
62901	Carbondale	IL	\$720
65101	Jefferson City	MO	\$709
91764	Ontario	CA	\$667
11801	Hicksville	NY	\$660
52722	Bettendorf	IA	\$646
17701	Williamsport	PA	\$635
62864	Mt. Vernon	IL	\$598
54401	Wausau	WI	\$589
61265	Moline	IL	\$549
61938	Mattoon	IL	\$540
62301	Quincy	IL	\$528
43130	Lancaster	OH	\$501
61032	Freeport	IL	\$480



City Group 4 -- Cities of less than 50,000 population

Mason Construction (Valued at \$150,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
11801	Hicksville	NY	\$593	7.0%	\$635	3.9%	\$660	11.3%
17701	Williamsport	PA	\$476	11.1%	\$529	20.1%	\$635	33.4%
43130	Lancaster	OH	\$436	12.8%	\$492	1.9%	\$501	14.9%
46151	Martinsville	IN	\$573	16.9%	\$669	50.8%	\$1,009	76.3%
52722	Bettendorf	IA	\$572	13.7%	\$650	-0.7%	\$646	12.9%
54401	Wausau	WI	\$422	20.2%	\$507	16.1%	\$589	39.5%
61032	Freeport	IL	\$373	21.9%	\$455	5.5%	\$480	28.6%
61265	Moline	IL	\$418	20.7%	\$505	8.8%	\$549	31.4%
61938	Mattoon	IL	\$406	22.9%	\$499	8.2%	\$540	33.0%
62301	Quincy	IL	\$402	24.6%	\$501	5.4%	\$528	31.3%
62864	Mt. Vernon	IL	\$455	22.2%	\$556	7.5%	\$598	31.5%
62901	Carbondale	IL	\$527	26.1%	\$665	8.4%	\$720	36.6%
65101	Jefferson City	MO	\$511	18.6%	\$606	16.9%	\$709	38.7%
75901	Lufkin	TX	\$1,391	-1.0%	\$1,377	9.6%	\$1,510	8.5%
91764	Ontario	CA	\$631	-3.5%	\$609	9.6%	\$667	5.7%

City Group 4 -- Cities of less than 50,000 population

Mason Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2004</u>
75901	Lufkin	TX	\$928
46151	Martinsville	IN	\$682
65101	Jefferson City	MO	\$538
62901	Carbondale	IL	\$517
62864	Mt. Vernon	IL	\$442
61265	Moline	IL	\$426
52722	Bettendorf	IA	\$426
91764	Ontario	CA	\$425
61938	Mattoon	IL	\$400
54401	Wausau	WI	\$383
62301	Quincy	IL	\$376
11801	Hicksville	NY	\$356
61032	Freeport	IL	\$346
17701	Williamsport	PA	\$346
43130	Lancaster	OH	\$341



City Group 4 -- Cities of less than 50,000 population

Mason Construction (Valued at \$75,000 for Year 2004)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 03/04</u>	<u>Premium 2004</u>	<u>Percent Change 02/04</u>
11801	Hicksville	NY	\$323	6.1%	\$343	3.9%	\$356	10.3%
17701	Williamsport	PA	\$251	11.7%	\$280	23.3%	\$346	37.7%
43130	Lancaster	OH	\$269	14.9%	\$309	10.3%	\$341	26.8%
46151	Martinsville	IN	\$378	29.4%	\$489	39.5%	\$682	80.5%
52722	Bettendorf	IA	\$400	6.6%	\$426	-0.1%	\$426	6.5%
54401	Wausau	WI	\$277	30.8%	\$362	5.8%	\$383	38.4%
61032	Freeport	IL	\$269	22.3%	\$329	5.3%	\$346	28.8%
61265	Moline	IL	\$305	21.7%	\$372	14.7%	\$426	39.5%
61938	Mattoon	IL	\$302	22.7%	\$370	8.0%	\$400	32.5%
62301	Quincy	IL	\$283	25.5%	\$356	5.6%	\$376	32.6%
62864	Mt. Vernon	IL	\$336	22.0%	\$411	7.6%	\$442	31.3%
62901	Carbondale	IL	\$385	25.0%	\$481	7.5%	\$517	34.3%
65101	Jefferson City	MO	\$344	17.7%	\$405	32.6%	\$538	56.1%
75901	Lufkin	TX	\$849	1.8%	\$864	7.4%	\$928	9.3%
91764	Ontario	CA	\$398	-1.5%	\$392	8.5%	\$425	6.9%

Appendix A

June 30, 2004

To: President / CEO

Re: Personal Lines Report Data Collection

The Illinois Department of Insurance (the Department) is again requesting that automobile and homeowners' insurers provide pricing information for specific insurance risks for selected cities through out the United States. Data will be summarized and presented in the **Personal Lines Report** prepared by the Cost Containment Section. For your reference, a copy of our latest report is available on our website at <http://www.ins.state.il.us>.

The Department is aware that some of the requested data are for states other than Illinois. We are asking that your company voluntarily submit this premium data so that valid comparisons can be made using as complete data as possible. As a selected company, your information is very important to the success and usefulness of the report. Although this report is compiled and issued by Illinois, many copies are requested by other states and by insurance companies. Again, your participation is important and worth the small inconveniences and time required to respond.

The Department is requesting that the selected insurers provide the data for the year 2004. This data will be merged into the previously collected data, summarized, and published in the Personal Lines Report. **If you feel that your company-specific data should be treated as confidential or qualifies for trade secret status, please attach an appropriate notice to your submission.** In any event, the Department intends to voluntarily release only summarized data as presented in the Personal Lines Report.

Note that an insurer may be requested to report data for the automobile line only, the homeowners line only, or both automobile and homeowners lines. Please carefully read the instructions in this packet. Both automobile line and homeowners line's instructions are included even only one of those lines is requested. The expected data from your company is indicated with a check mark at the bottom of this page.

Attached are the instructions for completing the **Personal Lines Report** data call. Please return this information to us by **July 31, 2004**. If you have any concerns and/or questions on the data submission, please contact Ms. Yoko Chism at 217-524-8377. This data call has been directed to the President or the CEO of the company to ensure its receipt. Please forward this request to the appropriate individual or department within your company.

- _____ Automobile line only
- _____ Homeowners line only
- _____ Both Automobile and Homeowners lines

Appendix A

REQUIREMENTS AND INSTRUCTIONS FOR PERSONAL LINES REPORT DATA CALL

REQUIREMENTS

The Department requests that each selected insurer report data regarding the premium that they charged for both homeowners and automobile insurance coverage at up to 62 specific locations in the United States on **April 1, 2004**.

Data Requirements: Personal or multimedia computer with a 486 or higher processor. Microsoft Windows 95, 98, 2000, or NT Workstation 3.51 Service Pack 5 or later. VGA or higher resolution video adapter (Super VGA, 256-color recommended). **YOU MUST BE MICROSOFT OFFICE 97 COMPATIBLE.**

AUTOMOBILE

For automobile risks, each participating insurer is asked to report both **liability** and **physical damage** data using the vehicle type (Ford Taurus) with the following criteria. For the model years 2002, 2003, and 2004, the Taurus LX 4 Door sedan will be used. The model year 2003 and 2004 has the ISO Symbol 10 code, and the model year 2002 has the ISO Symbol 8 code. The coverage criteria are:

Liability

\$50/100,000 Bodily Injury
\$25,000 Property Damage
\$5,000 Medical Payments
\$50/100,000 Uninsured Motorists

Physical Damage

\$250 Deductible Comprehensive
\$250 Deductible Collision

Premiums for these risks will be provided for the two driver types as described:

DRIVER TYPE – 1	DRIVER TYPE – 2
16 Year-Old single male	36 year-old married principal driver
Occasional operator (< then 25% usage)	Drives 8 miles each way to and from work daily
No accidents or traffic violations since driving	No accidents or traffic violations in last 5 years
Drives 11,000 miles annually	Drives 11,000 miles annually

Notes:

- Annual premium rates should be reported.
- Apply any discounts for a standard Ford Taurus 4 door LX sedan might be equipped, such as front passenger dual airbags and anti-theft system.

Appendix A

- Uninsured/underinsured premiums should be included.
- \$50/100,000 means \$50,000 per person or \$100,000 per occurrence.

HOMEOWNERS

For homeowner risks, each participating insurer is asked to report premiums for up to 62 locations for a \$75,000 frame house, a \$150,000 frame house, a \$75,000 masonry house, and a \$150,000 masonry house using the coverage specifications as described in the following table:

HO3 – One-Family Dwelling
\$250 Deductible
20 Years-old
\$100/300,000 Personal Liability
\$5,000 Medical Payments

NOTE:

- For “Writ Prem for above zip code for year 2003”, report total of HO-3 or equivalent form including renewal and new policies. “Equivalent form” means your company’s unique policy form which is equal to or provides greater coverage than the standard HO-3 policy form.
- For those insurers that write only a unique policy form that is not a standard ISO HO3 form, please report your information as an HO3 if your specialty policy form provides coverage greater than those in an ISO form HO2 and equal to or less than an ISO form HO5.
- \$100/300,000 personal liability means \$100,000 per person or \$300,000 per occurrence.

Appendix A

Instructions for AutoPersLine

For Windows 98, Windows 2000, and Windows NT

1. Insert CD into the appropriate drive.
2. Left click on the **Start** button. The startup bar will now appear.
3. Left click on **Run**. A dialogue box will appear for entering the folder name
4. Left click on **Browse**
Left click on **My Computer**
Go to "CD" drive
Left click on "**setup.exe**"
Run box will again appear
5. Left click the "**OK**" box.

The setup procedure will begin. A screen labeled **Personal Lines 2004 Setup** will appear.

6. Left click "**OK**".
The destination folder screen will appear.
7. If drive and folder selected are ok, left click the **Button with picture of computer**.
8. Choose program group **Personal Lines 2004**. Click on the "**Continue**" button.
9. If the message **Version Conflict** box appears, click on "**Yes**".
10. If **Personal Lines 2004 Set up** box indicating an error, click on the "**ignore**" button.
11. The message "**Personal Lines 2004 Setup was completed successfully.**" will appear in the dialogue box. Click on "**OK**".

Appendix A

Instructions for AutoPersLine

To access the AutoPersLine:

1. Left click on **Start**.
2. Highlight **Programs**.
3. Highlight **Personal Lines 2004**.
4. Left click on **AutoPersLine_2004**.

The company screen should now appear.

From this point, the program will provide automatic, step-by-step, on-screen instructions. When the cursor is placed on any data entry field label, the specific instruction for that field will appear on the screen.

Appendix A

Special Input Notes for AutoPersLine

When viewing the first record and before doing any data entry the following is applicable:

- The record box in the lower left corner will indicate the current record number and the total number of records required for the company selected.
- In the lower left hand portion of the data entry screen is the brief description of the field that you are currently entering data into. A pop up box with a brief description will also appear when the mouse pointer is placed on the field name.
- The fields “WrPrem Liab 2003” and “WrPrem AutPhD 2003” can be keyed in sequence or as your first step. These fields will contain the TOTAL written premium for the coverage specified for the given zip code in the calendar year indicated.
- To complete the record, you must enter data into all fields. Use the enter key, the arrow key, the tab key, or the point and click method to navigate from field to field. When you use the point and click method, you must place the pointer on the field description in order to highlight the entry field.
- Once you have completed the premium field (14), you should press the enter key to continue to the next record.
- Once you have completed all fields in each of the zip code records for the company, observe the note appearing in blue box to the right of the display. You must choose one of the four (4) options. To finalize your data submission you must execute the last option, the 4th option, “Instructions for transmitting files”. This option will allow you to either send the data via e-mail to Vicki_Bastin@ins.state.il.us, or create a 3.5” diskette, which can be mailed into the Illinois Department of Insurance, Cost Containment Section, 320 W. Washington St., Springfield, IL 62767-0001. The 1st option will simply allow you to print a hard copy of the records to use in verifying your input or to maintain for your records. If you are filing for more than one company, the 2nd option allows you to select an additional company. This option can be used as many times as necessary in order for you to complete the filing for your companies. By using this option you can also go back to a previously selected company by simply choosing it from the company list. Option 3 simply closes the file; the database will have been created and data input saved. This option allows you to interrupt the process and return to the data file at any time.

Appendix A

Instructions for HomePersLine

For Windows 98, Windows 2000, and Windows NT

1. Insert CD into the appropriate drive.
2. Left click on the **Start** button. The startup bar will now appear.
3. Left click on **Run**. A dialogue box will appear for entering the folder name.
4. Left click on **Browse**
Left click on **My Computer**
Go to “CD” drive
Left click on “**setup.exe**”
Run box will again appear

5. Left click the “**OK**” box.

The setup procedure will begin. A screen labeled **Personal Lines 2004 Setup** will appear.

6. Left click the “**OK**” box.

The destination folder screen will appear.

7. If drive and folder selected are ok, left click on the **Button with picture of computer**.
8. Choose program group **Personal Lines 2004**. Click on the “**Continue**” button.
9. If the message “**Version Conflict**” appears, click on the “**Yes**” button.
10. If **Personal Lines 2004 Setup** box indicates an error, click on the “**ignore**” button.
11. The message “**Personal Lines 2004 Setup was completed successfully.**” will appear in the dialogue box. Click on “**OK.**”

Appendix A

Instructions for HomePersLine

To access the HomePersLine:

1. Left click on **Start**.
2. Highlight **Programs**.
3. Highlight **Personal Lines 2004**.
4. Left click on **HomePersLine_2004**.

The company screen should now appear.

From this point, the program will provide automatic, step-by-step, on-screen instructions. When the cursor is placed on any data entry label, the specific instruction for that field will appear on the screen.

Appendix A

Special Input Notes for HomePersLine

When viewing the first record and before doing any data entry the following is applicable:

- The record box in the lower left corner will indicate the current record number and the total number of records required for the company selected.
- In the lower left hand portion of the data entry screen is the brief description of the field that you are currently entering data into. A pop up box with a brief description will also appear when the mouse pointer is placed on the field name.
- The field “Writ Prem for above zip code for year 2003” will contain the TOTAL written premium for the coverage specified for the given zip code in the calendar year indicated.
- To complete the record, you must enter data into all fields. Use the enter key, the arrow key, the tab key, or the point and click method to navigate from field to field. When you use the point and click method, you must place the pointer on the field description in order to highlight the entry field.
- Once you have completed the premium field (5), you should press the enter key to continue to the next record.
- Once you have completed all fields in each of the zip code records for the company, observe the note appearing in blue box to the right of the display. You must choose one of the four (4) options. To finalize your data submission you must execute the last option, the 4th option, “Instructions for transmitting files”. This option will allow you to either send the data via e-mail to Vicki_Bastin@ins.state.il.us, or create a 3.5” diskette, which can be mailed into the Illinois Department of Insurance, Cost Containment Section, 320 W. Washington St., Springfield, IL 62767-0001. The 1st option will simply allow you to print a hard copy of the records to use in verifying your input or to maintain for your records. If you are filing for more than one company, the 2nd option allows you to select an additional company. This option can be used as many times as necessary in order for you to complete the filing for your companies. By using this option you can also go back to a previously selected company by simply choosing it from the company list. Option 3 simply closes the file; the database will have been created and data input saved. This option allows you to interrupt the process and return to the data file at any time.

Appendix B

Zip Code	City	State	Intersection of	Address	Pers Prot Code
01603	Worcester	MA	Stafford Street and Main Street	1157 Main St.	2
10009	New York City	NY	Avenue B and E. 11th Street	699 E. 11th St.	4
10032	New York City	NY	Broadway and W. 165th Street	598 W. 165th St.	4
11212	New York City	NY	Stone Ave and Pitkin Ave	1118 Pitkin Av.	4
11801	Hicksville	NY	Division Ave and W Old Country Road	139 W. Old Country Rd.	3
13502	Utica	NY	Van Rensselaer Rd and Deerfield Drive E	217 Deerfield Dr. E.	3
17701	Williamsport	PA	Hepburn Street and Rural Ave	300 Rural Av.	3
19119	Philadelphia	PA	Carpenter Lane and Emlen Street	6898 Emlen St.	2
19130	Philadelphia	PA	N. 20th Street and North Street	1998 North St.	2
19150	Philadelphia	PA	Vernon Rd. and Gilbert Street	7998 Gilbert St.	2
19611	Reading	PA	E Wyomissing Blvd and Patton Street	1901 Patton St.	3
32771	Sanford	FL	French Ave and W 13th Street	599 W. 13th St.	4
33064	Pompano Beach	FL	Dixie Highway and NE 40th Street	1001 NE. 39th St.	4
43130	Lancaster	OH	S. Main Street and Elmwood Dr.	101 Elmwood Dr.	2
44484	Warren	OH	North Road SE and Bruce Drive SE	4001 Bruce Dr. SE.	3
46151	Martinsville	IN	S Graham Street and Nutter Ave	599 Nutter Av.	6
48205	Detroit	MI	Reno Ave. and Fordham Ave.	14999 Fordham Av.	2
48221	Detroit	MI	Woodingham Drive and Margarita Ave.	7999 Margarita Av.	2
48225	Detroit	MI	Beaconfield Ave and Woodland Ave.	20099 Woodland Av.	5
50312	Des Moines	IA	36th Street and Grand Ave	3598 Grand Av.	3
52001	Dubuque	IA	Cox Street and Kirkwood Street	798 Kirkwood St.	3
52722	Bettendorf	IA	N. 29th Street and Tanglefoot Lane	2998 Tanglefoot Ln.	4
54401	Wausau	WI	5th Ave S and Porter Street	499 Porter St.	3
54603	Lacrosse	WI	Lake Shore Drive and Breezy Point Road	712 Breezy Point Rd.	2
60085	Waukegan	IL	N. Elmwood Ave and Washington Street	1799 Washington St.	3
60435	Joliet	IL	Cassie Drive and Ingalls Ave	3398 Ingalls Av.	4
60506	Aurora	IL	N. Evanslawn Ave. and Hoyt Ave.	1498 Hoyt Av.	3
60608	Chicago	IL	S. Paulina and W. 21st Street	1699 W. 21st St.	2
60620	Chicago	IL	S. Elizabeth and W. 84th Street	1199 W. 84th St.	2
60625	Chicago	IL	N. Troy and W. Ainslie Street	3129 W. Ainslie St.	2
61032	Freeport	IL	S Harlem Avenue and Edwards Street	699 S. Harlem Av.	3
61107	Rockford	IL	Stratford Ave and Bredenwood Rd.	3398 Bredenwood Rd.	2
61265	Moline	IL	23rd Street and 19th Ave	2309 19th Av.	3
61614	Peoria	IL	N. Knoxville and E. Northridge Lane	199 E. Northridge Ln.	3
61701	Bloomington	IL	S McLean Street and E. Grove Street	598 E. Grove St.	4
61821	Champaign	IL	Tara Drive and Southwood Drive	2199 Southwood Dr.	2
61832	Danville	IL	W. Oak Street and W. Columbia Street	298 W. Columbia St.	5
61938	Mattoon	IL	14th Street and Broadway Ave	1400 Broadway Av.	5
62203	E. St. Louis	IL	N 71st Street and Eureka Ave	799 N 71st St.	5
62220	Belleville	IL	S. High Street and E. Adams Street	199 E. Adams St.	4
62301	Quincy	IL	N 25th Street and Maine Street	2599 Maine St.	3
62521	Decatur	IL	Crestview Drive and Carrol Drive	98 Carrol Dr.	4
62704	Springfield	IL	S. Douglas Ave and S Grand Ave W	1112 S. Grand Av. W.	1
62864	Mt. Vernon	IL	N 18th Street and Broadway Road	1798 Broadway Rd.	3
62901	Carbondale	IL	N Popular and W. Main Street	301 W. Main St.	5
64503	St. Joseph	MO	S 29th Street and Pear Street	2999 Pear St.	4
65101	Jefferson City	MO	Ellis Blvd and Rosewood Drive	996 Ellis Blvd.	3
65807	Springfield	MO	S Cox Ave and W. Village Lane	2001 W. Village Ln.	2
75223	Dallas	TX	Beeman Ave. and Roscoe Ave.	5798 Roscoe Av.	2
75241	Dallas	TX	Lancaster Road and Simpson Stuart Rd.	2399 Simpson Stuart Rd.	2
75243	Dallas	TX	Abrams Road and Forest Lane	9475 Forest Ln.	2
75901	Lufkin	TX	Harrell Street and Pershing St.	521 Harrell St.	5
77048	Houston	TX	Martin Luther King Blvd. and Park Village Dr.	5649 Park Village Dr.	3
77055	Houston	TX	Wirt Road and Westwood Drive	7901 Westwood Dr.	3

Appendix B

77091	Houston	TX	Nuben Street and Desoto Street	2999 De Soto St.	3
79109	Amarillo	TX	Plaza Street and Bell Park Street	5799 Bell Park St.	4
79765	Odessa	TX	Rainbow Drive and 87th Street	6699 Duke Av.	10
90001	Los Angeles	CA	Comton Ave and E 75th Street	1599 E. 75th St.	3
90002	Los Angeles	CA	Compton Ave and E. 87th Place	1599 E. 87th Pl.	3
90023	Los Angeles	CA	S. Indiana and E. Olympic Blv.	3925 E. Olympic Blvd.	3
91764	Ontario	CA	N Eldorado Ave and E 4th Street	1449 E. 4th St.	2
95203	Stockton	CA	N Argonaut Street and W Oak Street	1198 W. Oak St.	1

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