

---

# Illinois Personal Lines Premium Report Year 2002



Rod R. Blagojevich,  
Governor

Arnold Dutcher,  
Acting Director

---

# Table of Contents

<b>Introduction</b>	3
<b>Methodology</b>	5
<b>Summary</b>	
<i>Private Passenger Automobile</i>	9
<i>Homeowners</i>	17
<b>Automobile Result</b>	
<b>Current Year Model Vehicle</b>	25
<i>City Group 1</i>	
Combined Auto	26
Liability Only	30
Physical Damage	34
<i>City Group 2</i>	
Combined Auto	38
Liability Only	42
Physical Damage	46
<i>City Group 3</i>	
Combined Auto	50
Liability Only	54
Physical Damage	58
<i>City Group 4</i>	
Combined Auto	62
Liability Only	66
Physical Damage	70
<b>2000 Year Model Vehicle</b>	75
<i>City Group 1</i>	
Combined Auto	76
Liability Only	78
Physical Damage	80
<i>City Group 2</i>	
Combined Auto	82
Liability Only	84
Physical Damage	86

<i>City Group 3</i>	
Combined Auto	88
Liability Only	90
Physical Damage	92
<i>City Group 4</i>	
Combined Auto	94
Liability Only	96
Physical Damage	98
<b>Homeowners Results</b>	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
<b>Appendix A</b>	135
<b>Appendix B</b>	147

## Introduction

The Illinois Department 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 2002*, the Department used the methodology that was developed for the *Personal Lines Premium Report Year 2000*. This methodology captures more accurate pricing data and ensures that standard procedures are followed each year. Selected companies are strongly encouraged to provide their requested data. The premium that is reported for a city or location in this report is a weighted average 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 Department to comply with the 2002 and earlier data calls. Since much of the requested data are for locations outside Illinois, i.e., outside of the Department's jurisdiction or control, the Department 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, one should be aware that fewer observations will affect the precision of the results.

## Methodology

In May of 2002, the Department requested that selected insurers report premium data for automobile and/or homeowners insurance coverage as of April 1, 2001, and April 1, 2002, 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 Department selected non-Illinois cities that matched Illinois cities on population and other geo-economic characteristics. The *Personal Lines Premium Report 2002* combines data extracted from the *Personal Lines Premium Report 2000* with data collected in the 2002 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 Department'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 Department 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 these 49 cities and 62 locations:

<b>States</b>	<b>City Group 1</b>	<b>City Group 2</b>	<b>City Group 3</b>	<b>City Group 4</b>
<i>California</i>	Los Angeles	Stockton		Ontario
<i>Florida</i>		Pompano Beach	Sanford	
<b>Illinois</b>	<b>Chicago</b>	<b>Aurora Joliet Peoria Rockford Springfield</b>	<b>Belleville Bloomington Champaign Danville Decatur E. St. Louis Waukegan</b>	<b>Carbondale Freeport Mattoon Moline Mt. Vernon Quincy</b>
<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 consist only of insurers or insurance groups having a significant volume of premiums in all of the 13 surveyed states. In addition, for an insurance group to be selected as a participant, the Department required that there be at least one Illinois-licensed insurer in the group.

### **Private Passenger Automobile Insurance**

Each participant 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. For the 2002 data call, each participant submitted 2002 premium data for a 2002, 2001, and 2000 model year vehicle and 2001 premium data for a 2001, 2000, and 1999 model year vehicle. A description of the vehicle model, two driver types, and coverage criteria follows:

## Vehicle Model

Ford Taurus LX 4-Door Sedan with the ISO Code 7 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. Also, these two driver types are the same as the driver types used on the RF4 form.

<b>Driver Type 1</b>	<b>Driver Type 2</b>
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 minimums in other states.

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

<b>Physical Damage</b>
\$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 2002 data call, each participant reported its 2002 and 2001 premium data for the 62 locations for four categories including:

- 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:

<b>Homeowners Premium for Masonry and Frame Construction home</b>
HO3 – One Family Dwelling
20 Years old
\$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 Department 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 Department has limited its narrative summary to *liability only* and *physical damage*.

In the analysis for the private passenger automobile line of insurance that follows on pages 9 - 15 and pages 25 - 100, the Department provides:

- a narrative comparing the average premiums paid in 2002 for a 2002 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 2000 to 2002 by line of insurance, by location, and by driver type (premium for insurance paid in 2000 for a 2000 model-year vehicle compared to premium paid in 2001 for a 2001 model-year vehicle and to premium paid in 2002 for a 2002 model-year vehicle);
- a tabular presentation of the data that were used in the two above analyses by line of insurance, by location, and by driver type; and
- a tabular presentation of a comparison of the average insurance premiums paid in 2000, 2001, and 2002 for a 2000-year model vehicle by line of insurance, by location, and by driver type.

## Current Year Vehicle Comparison for 2000, 2001, and 2002

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

#### Liability Only

- For driver type 1, three locations in Philadelphia and two locations in New York City exhibited the five highest average premiums. The five locations and corresponding premiums were New York City 2 (\$2,033), Philadelphia 1 (\$1,994), Philadelphia 3 (\$1,975), New York City 3 (\$1,946), and Philadelphia 2 (\$1,867). Chicago reported three of the five lowest premiums for this group. The five lowest premiums were reported for

Detroit 3 (\$861), Chicago 2 (\$985), Houston 1 (\$1,058), Chicago 3 (\$1,069), and Chicago 1 (\$1,074).

From year 2000 to 2002, New York City 2 had the greatest increase in premium followed by Detroit 3. Two Los Angeles locations were also in the top four. Specifically, New York City 2 (103%, from \$1,001 to \$2,033); Detroit 3 (44%, from \$599 to \$861); Los Angeles 3 (34%, from \$1,086 to \$1,457); and Los Angeles 2 (31%, from \$1,322 to \$1,734) reported the four highest increases in average premium. Only Philadelphia 2 and two of the Chicago locations reported decreases. Philadelphia 2 decreased from \$2,154, to \$1,867 (-13%); Chicago 2 decreased from \$1,035 to \$985 (-5%); and Chicago 1 reported a decline from \$1,081 to \$1,074 (-1%).

- For driver type 2, like driver type 1, three locations in Philadelphia and two locations in New York City had the five highest average premiums. These locations included New York City 2 (\$1,119), Philadelphia 2 (\$1,091), Philadelphia 1 (\$1,090), Philadelphia 3 (\$1,068), and New York City 3 (\$1,004). For this driver type, Chicago reported the three lowest average premiums for this group. Average premiums in Chicago 3 (\$440), Chicago 2 (\$427), and Chicago 1 (\$411) were significantly lower than the premiums in the Philadelphia and New York City locations.

From year 2000 to 2002, insureds in locations in New York City, Detroit, and Dallas realized the greatest increases in average premium. Specifically, New York City 2 experienced an 87% increase (from \$598 to \$1,119); Detroit 3 had a 57% increase (from \$288 to \$452) and Dallas 1 reported a 26% increase (from \$442 to \$557). Chicago 2 reported an 8% decline (from \$449 to \$411) while Philadelphia 2 reported a 6% decline (from \$1,161 to \$1,091).

## Physical Damage

- For driver type 1, two Detroit locations reported the two highest average premiums for this group followed by a Chicago location. Detroit 2 reported an average premium of \$3,697 while Detroit 1 and Chicago 1 reported average premiums of \$3,623 and \$2,516, respectively. The three Houston locations reported the lowest average premiums. Specifically, Houston 1 reported \$906 while Houston 3 and Houston 2 reported premiums of \$924 and \$983, respectively.

From 2000 to 2002, the three locations in Los Angeles experienced the three highest increases in average premium. Average premium in Los Angeles 3 increased by 102% (from \$1,003 to \$2,021) while average premium in Los Angeles 2 increased by 58% (from \$983 to \$1,557) and average premium in Los Angeles 1 increased by 51% (from \$1,101 to \$1,660). In Detroit 1, average premium decreased by 21% (from \$4,572 to \$3,623), and the average premium in Detroit 2 decreased by 19% (from \$4,572 to \$3,697). Average premium in New York City 3 decreased by 15% (from \$1,955 to \$1,664).

- For driver type 2, the three Detroit locations exhibited the highest average premiums. These included Detroit 2 (\$1,776), Detroit 1 (\$1,748), and Detroit 3 (\$1,134). Two

Houston locations and a Los Angeles location reported the three lowest average premiums. The average premiums for Houston 1 (\$428), Houston 3 (\$435), and Los Angeles 2 (\$448) were significantly lower than the premiums reported for the three Detroit locations.

From 2000 to 2002, one Los Angeles location and two Dallas locations experienced significant increases. Los Angeles 3 had the highest average premium increase of 46% (from \$395 to \$575). Dallas 2, with an increase of 27% (from \$385 to \$490), and Dallas 1, with an increase of 26% (from \$394 to \$496), reported the second and third highest average premium increases. A New York City location and two Detroit locations experienced significant declines in average premium. New York City 3 reported a decrease in average premium of 21% (from \$1237 to \$978). Detroit 1 and Detroit 2 decreased by 17% (from \$2,103 to \$1,748) and 16% (from \$2,104 to \$1,776), respectively.

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

### **Liability Only**

- For driver type 1, Pompano Beach, Florida (\$1,752); Stockton, California (\$1,648); and Worcester, Massachusetts (\$1,578) reported the three highest average premiums in 2002. Of the eleven cities in this group, the five Illinois cities ranked 6<sup>th</sup>, 8<sup>th</sup>, 9<sup>th</sup>, 10<sup>th</sup>, and 11<sup>th</sup> highest in average premiums including Peoria (\$745), Joliet (\$710), Aurora (\$648), Rockford (\$644), and Springfield (\$592).

From year 2000 to 2002, Worcester, Massachusetts reported a premium increase of 35% (from \$1,172 to \$1,578), and Stockton, California reported an increase of 21% (from \$1,362 to \$1,648). Springfield, Illinois experienced a 4% premium increase from \$567 to \$592, the lowest increase for locations in this group.

- For driver type 2, Worcester, Massachusetts (\$861); Pompano Beach, Florida (\$708); and Stockton, California (\$510) reported the three highest average premiums in 2002. Of the eleven cities in this group, the five Illinois cities ranked 5<sup>th</sup>, 7<sup>th</sup>, 8<sup>th</sup>, 10<sup>th</sup>, and 11<sup>th</sup> with Springfield (\$234) and Rockford (\$254) exhibiting the lowest average premiums of the group.

From 2000 to 2002, Worcester, Massachusetts reported an increase in average premium of 78% (from \$485 to \$861). Amarillo, Texas was a distant second as it exhibited an increase in average premium of 15% (from \$366 to \$425). Des Moines, Iowa experienced a three percent decrease (from \$277 to \$270), and Springfield, Illinois reported a one percent decrease in average premium (from \$236 to \$234).

### **Physical Damage**

- For driver type 1, Stockton, California (\$1,941); Des Moines, Iowa (\$1,155); and Joliet, Illinois (\$1,119) had the three highest average premiums in 2002. Pompano Beach, Florida (\$825); Aurora, Illinois (\$911); and Worcester, Massachusetts (\$985) reported the three lowest average premiums in this group. It is interesting that Pompano Beach reported the highest average premium (\$1,752) for the *liability only* line and the lowest average premium (\$825) for the *physical damage* line for this city group.

From 2000 to 2002, Des Moines, Iowa experienced a 36% increase in average premium (from \$852 to \$1,155) while Springfield, Illinois reported an increase of 30 percent (from \$776 to \$1,010). Pompano Beach, Florida reported a 9% decline (from \$911 to \$825).

- For driver type 2, Worcester, Massachusetts (\$641); Stockton, California (\$558); and Amarillo, Texas (\$532) reported the three highest average premiums. The lowest average premiums were reported in Pompano Beach, Florida (\$312); Springfield, Missouri (\$357); and Springfield, Illinois (\$377). As with driver type 1, Pompano Beach, Florida reported the highest average premium (\$708) in the *liability only* line for this city group while reporting the lowest average premium (\$312) in the *physical damage* line.

From 2000 to 2002, Amarillo, Texas reported an increase of 27 percent (from \$418 to \$532) in average premium while Springfield, Illinois reported an increase of 23% (from \$307 to \$377). In contrast, Pompano Beach, Florida reported a 13% decrease (from \$358 to \$312) in average premium.

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

#### **Liability Only**

- For driver type 1, Sanford, Florida (\$1,316); Utica, New York (\$1,211); and Odessa, Texas (\$973) reported the three highest average premiums in 2002. Lacrosse, Wisconsin (\$516); Champaign, Illinois (\$543); and Danville, Illinois (\$551) reported the three lowest average premiums.

Sanford, Florida experienced a 22% increase as its average premium grew from \$1,080 to \$1,316. Bloomington, Illinois had an increase in average premium of 19% (from \$537 to \$640). Reading, Pennsylvania and Warren, Ohio exhibited premium decreases of 16% (from \$733 to \$617) and 12% (from \$1,043 to \$914), respectively.

- For driver type 2, Utica, New York (\$542); Sanford, Florida (\$502); and Odessa, Texas (\$455) reported the three highest average premiums in 2002. Lacrosse, Wisconsin (\$204); Danville, Illinois (\$214); and Champaign, Illinois (\$215) reported the three lowest average premiums.

From 2000 to 2002, for driver type 2, Utica, New York reported a 24% increase (from \$438 to \$542) in average premium while Lacrosse, Wisconsin reported a 20% increase (from \$170 to \$204). The average premium for Warren, Ohio decreased by 28% (from \$430 to \$309).

## Physical Damage

- For driver type 1, E. St. Louis, Illinois (\$1,568); St. Joseph, Missouri (\$1,173); and Utica, New York (\$1,150) reported the three highest average premiums. Sanford, Florida (\$722); Reading, Pennsylvania (\$857); and Lacrosse, Wisconsin (\$884) exhibited the three lowest average premiums. It is interesting that Sanford, Florida reported the highest average premium (\$1,316) in the *liability only* line while reporting the lowest average premium (\$722) in the *physical damage* line.

From 2000 to 2002, Dubuque, Iowa and Lacrosse, Wisconsin had premium increases of 33% (from \$799 to \$1,060) and 32% (from \$670 to \$884), respectively. In contrast, Reading, Pennsylvania and Warren, Ohio reported decreases of 10% (from \$956 to \$857) and 6% (from \$950 to \$891), respectively.

- For driver type 2, E. St. Louis (\$650); Utica, New York (\$544); and Waukegan, Illinois (\$460) experienced the three highest average premiums in 2002. Sanford, Florida (\$257); Warren, Ohio (\$303); and Champaign, Illinois (\$347) exhibited the three lowest average premiums.

Lacrosse, Wisconsin exhibited an average premium increase of 35% (from \$258 to \$347) while Utica, New York reported an increase of 31% (from \$416 to \$544) and Odessa, Texas reported an increase of 26% (from \$348 to \$439). Warren, Ohio reported a decrease of 18% (from \$370 to \$303), and Reading, Pennsylvania reported a decrease of 17% (from \$498 to \$413).

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

### Liability Only

- For driver type 1, Ontario, California (\$1,379); Hicksville, New York (\$1,246); and Lufkin, Texas (\$979) exhibited the three highest average premiums for 2002. Quincy, Illinois (\$459); Williamsport, Pennsylvania (\$481); and Wausau, Wisconsin (\$524) reported the three lowest average premiums for this city group.

Wausau, Wisconsin reported the greatest average premium increase of 25% (from \$420 to \$524) while Lufkin, Texas experienced a premium increase of 18% (from \$832 to \$979). Bettendorf, Iowa also reported an 18% increase in premium (from \$622 to \$731). In contrast, cities reporting premium decreases included Hicksville, New York (-22%, from \$1,595 to \$1,246); Williamsport, Pennsylvania (-17%, from \$581 to \$481); and Lancaster, Ohio (-7%, from \$767 to \$714).

- For driver type 2, Hicksville, New York (\$586); Lufkin, Texas (\$476); and Ontario, California (\$437) had the three highest average premiums in 2002. Quincy, Illinois (\$199); Jefferson City, Missouri (\$216); and Freeport, Illinois (\$217) reported the three lowest average premiums.

Wausau, Wisconsin reported the greatest average premium increase of 40% (from \$157 to \$219). Lufkin, Texas had a premium increase of 30% (from \$368 to \$476). In contrast, cities reporting premium decreases included Lancaster, Ohio (-27%, from \$315 to \$232); Hicksville, New York (-15%, from \$688 to \$586); and Ontario, California (-3%, from \$452 to \$437).

## **Physical Damage**

- For driver type 1, Ontario, California (\$1,699); Bettendorf, Iowa (\$1,265); and Carbondale, Illinois (\$1,193) reported the three highest average premiums for this city group. Quincy, Illinois (\$738); Williamsport, Pennsylvania (\$762); and Freeport, Illinois (\$846) reported the lowest average premiums.

Lufkin, Texas exhibited the greatest premium increase of 37% (from \$782 to \$1,073). Other cities with large increases included Wausau, Wisconsin (36%, from \$705 to \$956); Ontario, California (31%, from \$1,293 to \$1,699); Mattoon, Illinois (30%, from \$906 to \$1,175); and Bettendorf, Iowa (27%, from \$999 to \$1,265). The only cities in this city group that experienced declines during the period were Williamsport, Pennsylvania (-13%, from \$874 to \$762) and Hicksville, New York (-6%, from \$1,153 to \$1,086).

- For driver type 2, Hicksville, New York (\$557); Ontario, California (\$492); and Lufkin, Texas (\$480) exhibited the three highest average premiums. Lancaster, Ohio (\$299); Freeport, Illinois (\$325); and Quincy, Illinois (\$330) reported the lowest average premiums for 2002.

From 2000 to 2002, Lufkin, Texas and Wausau, Wisconsin each exhibited an increase in average premium of 41% (from \$339 to \$480) and (from \$271 to \$383), respectively. Lancaster, Ohio had a 22% decrease (from \$382 to \$299), and Williamsport, Pennsylvania experienced a 7% decrease (from \$462 to \$428).

## ***2000-Year Model Vehicle in 2000, 2001, and 2002***

The Department has included a comparison of the average premiums paid in 2002 for a 2000-year model and 2001-year model vehicle by line of insurance, by location, and by driver type in this report. This comparison appears in the tables on pages 77 - 100.

# Homeowners Insurance

This study compares the average premium that an insured paid in 2002 for insuring a \$150,000 or \$75,000 *frame* or *masonry* home in selected Illinois and non-Illinois cities. Also, this analysis compares the 2002 average premium with the 2000 and 2001 average premium for a home with the same value and construction type. In the summary that follows on pages 17 - 23 and 101 - 133, the Department provides:

- a narrative comparing the average premiums paid in 2002 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 2000 to 2002 for these homes by location, and
- a tabular presentation of the data that were used in the two above analyses by location.

## Comparison of Premiums in 2000, 2001, and 2002

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

#### Frame Construction - \$150,000 Home

The six locations in Texas reported the six highest average premiums in 2002. These six locations and corresponding premiums were Houston 2 (\$2,603), Dallas 3 (\$2,219), Houston 3 (\$2,194), Houston 1 (\$2,171), Dallas 1 (\$2,086), and Dallas 2 (\$1,909). Chicago 1 (\$579) and Chicago 3 (\$593) reported the two lowest premiums.

From 2000 to 2002, Houston 2 and Philadelphia 2 experienced sharp premium increases. Specifically, Houston 2 experienced a 54% increase (from \$1,691 to \$2,603), and Philadelphia 2 had a 21% increase (from \$995 to \$1,200). Houston 3 reported an average premium increase of 16% (from \$1,896 to \$2,194), and Houston 1 reported an increase of 14% (from \$1,897 to \$2,171). In contrast, Detroit 3 exhibited a 16% premium decrease (from \$710 to \$597), and New York City 3 exhibited a 12% premium decrease (from \$677 to \$599).

#### Frame Construction - \$75,000 Home

As with the \$150,000 frame home, the six Texas locations reported the six highest average premiums in 2002. These six locations and premiums were Houston 2 (\$1,577), Houston 1 (\$1,392), Houston 3 (\$1,379), Dallas 3 (\$1,309), Dallas 1 (\$1,239), and Dallas 2 (\$1,147). New York City 3 had the lowest premium (\$320) with Chicago1 (\$408), Detroit 3 (\$420), and Chicago 3 (\$422) reporting the second, third, and fourth lowest premiums, respectively.

From 2000 to 2002, data show that Houston 2 (47%, from \$1,075 to \$1,577) and Philadelphia 2 (26%, from \$525 to \$660) experienced significant premium increases. Other locations reporting premium increases were Houston 1 (16%, from \$1,199 to \$1,392), Houston 3 (15%, from \$1,197 to \$1,379), and Dallas 3 (15%, from \$1,142 to \$1,309). Premium decreases were reported for New York City 3 (-13%, from \$369 to \$320) and Detroit 3 (-10%, from \$464 to \$420).

## **Masonry Construction - \$150,000 Home**

The six locations in Texas reported the six highest average premiums in 2002. These six locations and premiums were Houston 2 (\$2,082), Dallas 3 (\$1,774), Houston 3 (\$1,755), Houston 1 (\$1,737), Dallas 1 (\$1,668), and Dallas 2 (\$1,526). New York City 3 reported the lowest premium (\$541) with Detroit 3 (\$566), Chicago 1 (\$567), and Chicago 3 (\$573) reporting the second, third, and fourth lowest premiums, respectively.

From 2000 to 2002, Houston 2 experienced the greatest premium increase (54%, from \$1,353 to \$2,082). Other locations with significant premium increases included Philadelphia 2 (21%, from \$954 to \$1,149); Houston 3 (16%, from \$1,515 to \$1,755); and Houston 1 (15%, from \$1,516 to \$1,737). In contrast, locations reporting premium decreases included Detroit 3 (-17%, from \$685 to \$566) and New York City 3 (-12%, from \$618 to \$541). All three Los Angeles locations reported premium decreases of more than 10%. Specifically, Los Angeles 1 had a premium decrease of 13% (from \$831 to \$723), Los Angeles 2 had a premium decrease of 13% (from \$831 to \$725), and Los Angeles 3 had a premium decrease of 12% (from \$828 to \$729).

## **Masonry Construction - \$75,000 Home**

The six locations in Texas reported the six highest average premiums in 2002. These locations and premiums were Houston 2 (\$1,249), Houston 1 (\$1,108), Houston 3 (\$1,097), Dallas 3 (\$1,041), Dallas 1 (\$987), and Dallas 2 (\$915). New York City 3 reported the lowest premium (\$291) with Chicago1 (\$395), Detroit 3 (\$398), and Chicago 3 (\$404) exhibiting the second, third, and fourth lowest premiums, respectively.

From 2000 to 2002, Houston 2 experienced the greatest premium increase (45%, from \$862 to \$1,249). Premium increases were also reported for Philadelphia 2 (26%, from \$503 to \$632) and Chicago 3 (16%, from \$348 to \$404). In contrast, locations reporting premium decreases included New York City 3 (-14%, from \$339 to \$291); Los Angeles 1 (-14%, from

\$524 to \$452); Los Angeles 2 (-13%, from \$523 to \$454); and Los Angeles 3 (-13%, from \$524 to \$457).

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

#### **Frame Construction - \$150,000 Home**

Amarillo, Texas (\$2,401) and Pompano Beach, Florida (\$1,361) exhibited the two highest premiums in 2002, reporting significantly higher premiums than the nine other locations in this group. The five Illinois cities reported the five lowest premiums. The Illinois cities and their premiums were Aurora (\$424), Rockford (\$431), Peoria (\$437), Springfield (\$451), and Joliet (\$506).

From year 2000 to 2002, Stockton, California experienced the largest premium increase (22%, from \$558 to \$681) while Worcester, Massachusetts reported the second highest increase (17%, from \$595 to \$696). Cities reporting premium decreases were Springfield, Illinois (-24%, from \$590 to \$451); Aurora, Illinois (-18%, from \$520 to \$424); Pompano Beach, Florida (-18%, from \$1,653 to \$1,361); and Rockford, Illinois (-12%, from \$490 to \$431).

#### **Frame Construction - \$75,000 Home**

For 2002, Amarillo, Texas reported the highest premium of \$1,445. The second highest premium was reported by Pompano Beach, Florida (\$723). The five Illinois cities reported the five lowest premiums. These five cities and their premiums were Aurora (\$299), Rockford (\$309), Peoria (\$320), Springfield (\$326), and Joliet (\$357).

From 2000 to 2002, Stockton, California exhibited the largest premium increase (24%, from \$357 to \$442) while Worcester; Massachusetts experienced the second largest premium increase (24%, from \$320 to \$396). In contrast, premium decreases were indicated for Pompano Beach, Florida (-19%, from \$888 to \$723); Springfield, Illinois (-16%, from \$388 to \$326); and Aurora, Illinois (-13%, from \$343 to \$299).

#### **Masonry Construction - \$150,000 Home**

Amarillo, Texas (\$1,927) and Pompano Beach, Florida (\$1,134) exhibited the two highest premiums in 2002. The five Illinois cities reported the five lowest premiums. The five cities and their premiums were Aurora (\$389), Rockford (\$400), Peoria (\$404), Springfield (\$417), and Joliet (\$472).

From year 2000 to 2002, Worcester, Massachusetts had an increase in premium from \$537 to \$630 (17%), and Stockton, California reported an increase in premium from \$558 to \$650 (17%). Premium decreases were exhibited for Springfield, Illinois (-23%, from \$538 to

\$417); Aurora, Illinois (-18%, from \$474 to \$389); Pompano Beach, Florida (-17%, from \$1,372 to \$1,134); and Rockford, Illinois (-10% from \$447 to \$400).

## **Masonry Construction - \$75,000 Home**

For 2002, Amarillo, Texas exhibited the highest premium of \$1,159, which was significantly higher than premiums of the other locations in this group. The five Illinois cities reported the five lowest premiums. The five cities and their premiums were Aurora (\$275), Rockford (\$287), Peoria (\$295), Springfield (\$302), and Joliet (\$332).

From year 2000 to 2002, cities reporting large premium increases included Worcester, Massachusetts (24%, from \$290 to \$359); Des Moines, Iowa (20%, from \$329 to \$394); Stockton, California (19%, from \$357 to \$425); and Amarillo, Texas (17%, from \$995 to \$1,159). Pompano Beach, Florida reported a premium decrease of 18% (from \$738 to \$607) while Springfield, Illinois (-15%, from \$355 to \$302); Aurora, Illinois (-12%, from \$313 to \$275); and Rockford, Illinois (-3%, from \$296 to \$287) also exhibited premium decreases.

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

### **Frame Construction - \$150,000 Home**

Odessa, Texas exhibited significantly higher premium (\$2,397) than the other cities in this group. Sanford, Florida reported the second highest premium (\$980). Six of the seven Illinois cities appeared in the two lower quartiles of the premium chart with premiums ranging from \$408 to \$477.

From year 2000 to 2002, Sanford, Florida reported the largest premium increase (13%, from \$869 to \$980) while Reading, Pennsylvania reported the second highest increase (11%, from \$394 to \$435). In contrast, nine of the 15 cities reported premium decreases. The two largest premium decreases were reported by Champaign, Illinois (-18%, from \$495 to \$408) and Odessa, Texas (-18%, from \$2,906 to \$2,397).

### **Frame Construction - \$75,000 Home**

For 2002, Odessa, Texas exhibited a significantly higher average premium (\$1,480) than the other cities in this group. Sanford, Florida reported the second highest premium (\$552). Five of the seven Illinois cities appeared in the lower two quartiles of the premium chart with premiums ranging from \$294 to \$317. Reading, Pennsylvania reported the lowest premium of \$244.

From 2000 to 2002, Lacrosse, Wisconsin reported the largest premium increase (39%, from \$214 to \$298). Other cities reporting premium increases were Sanford, Florida (15%, from

\$479 to \$552); Reading, Pennsylvania (13%, \$215 to \$244); and Dubuque, Iowa (12%, from \$357 to \$398). Nine of the 15 cities in this group experienced decreases in premiums. The two largest premium decreases were exhibited by Waukegan, Illinois (-12%, from \$359 to \$317) and Odessa, Texas (-11%, from \$1,659 to \$1,480).

## **Masonry Construction - \$150,000 Home**

For 2002, Odessa, Texas reported the highest average premium of \$1,864 with Sanford, Florida reporting the second highest premium of \$808. Six of the seven Illinois cities appeared in the lower two quartiles of the premium chart with premiums ranging from \$378 to \$457.

From 2000 to 2002, Lacrosse, Wisconsin reported the largest premium increase (16%, from \$382 to \$442), and Sanford, Florida reported the second largest premium increase (14%, from \$709 to \$808). Eight cities experienced decreases in premiums in this city group. Cities with the three greatest premium decreases were Champaign, Illinois (-16%, from \$452 to \$378); Belleville, Illinois (-15%, from \$502 to \$427); and St. Joseph, Missouri (-15%, from \$627 to \$536).

## **Masonry Construction - \$75,000 Home**

For 2002, Odessa, Texas reported the highest average premium of \$1,155 with Sanford, Florida reporting the second highest premium of \$460. Reading, Pennsylvania reported the lowest premium of \$235.

From 2000 to 2002, Lacrosse, Wisconsin exhibited the largest premium increase (48%, from \$196 to \$290), and Sanford, Florida exhibited the second largest premium increase (18%, from \$392 to \$460). In contrast, St. Joseph, Missouri and all Illinois cities in this group experienced decreases in premiums. The three largest premium decreases were reported by Waukegan (-8%, \$328 to \$301); Champaign (-8%, from \$296 to \$272); and Belleville (-8%, from \$332 to \$305).

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

### **Frame Construction - \$150,000 Home**

For 2002, Lufkin, Texas exhibited the highest average premium of the 15 cities in this group. In fact, Lufkin's premium (\$1,753) was more than twice the premium of Ontario, California (\$654), 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 \$425 to \$491. Quincy, Illinois reported the lowest premium of \$425.

From 2000 to 2002, Lufkin, Texas exhibited the largest premium increase (21%, from \$1,446 to \$1,753), and Ontario, California exhibited the second largest premium increase (19%, from \$549 to \$654). All Illinois cities, with the exception of Carbondale, reported premium decreases. The five Illinois cities and their decreases were Quincy (-12%, from \$484 to \$425), Mattoon (-9%, from \$482 to \$441), Freeport (-8%, from \$477 to \$441), Moline (-7%, \$484 to \$450), and Mt. Vernon (-5%, \$516 to \$491).

## **Frame construction - \$75,000 Home**

For 2002, Lufkin, Texas reported an average premium that was significantly higher than the other 14 cities in this group. In fact, Lufkin's premium (\$1,075) was more than twice the premium of Martinsville, Indiana (\$433), which had the second highest premium. Four of the six Illinois cities fell in the lower two quartiles of the premium chart, with premiums ranging from \$298 to \$327. Williamsport, Pennsylvania reported the lowest premium of \$279.

Wausau, Wisconsin (37%, from \$206 to \$283); Lufkin, Texas (30%, from \$825 to \$1,075); and Ontario, California (22%, from \$350 to \$426) exhibited the three largest premium increases from 2000 to 2002. Quincy, Illinois (-6%, from \$317 to \$298) was the only city in this group reporting a premium decrease during the period.

## **Masonry Construction - \$150,000 Home**

For 2002, Lufkin, Texas reported a significantly higher average premium than the other 14 cities in this group. In fact, Lufkin's premium (\$1,399) was more than twice the premium of Ontario, California (\$633), which exhibited the second highest premium. Five of the six Illinois cities fell in the lower two quartiles of the premium chart with premiums ranging from \$397 to \$449. Quincy, Illinois reported the lowest premium of \$397.

From 2000 to 2002, Lufkin, Texas exhibited the largest premium increase (21%, from \$1,153 to \$1,399) while Lancaster, Ohio (17%, from \$427 to \$501) and Ontario, California (15%, from \$549 to \$633) reported the second and third largest premium increases, respectively. All Illinois cities, with the exception of Carbondale (6%), reported premium decreases. Quincy exhibited the greatest decrease in premium (-10%, \$442 to \$397).

## **Masonry Construction - \$75,000 Home**

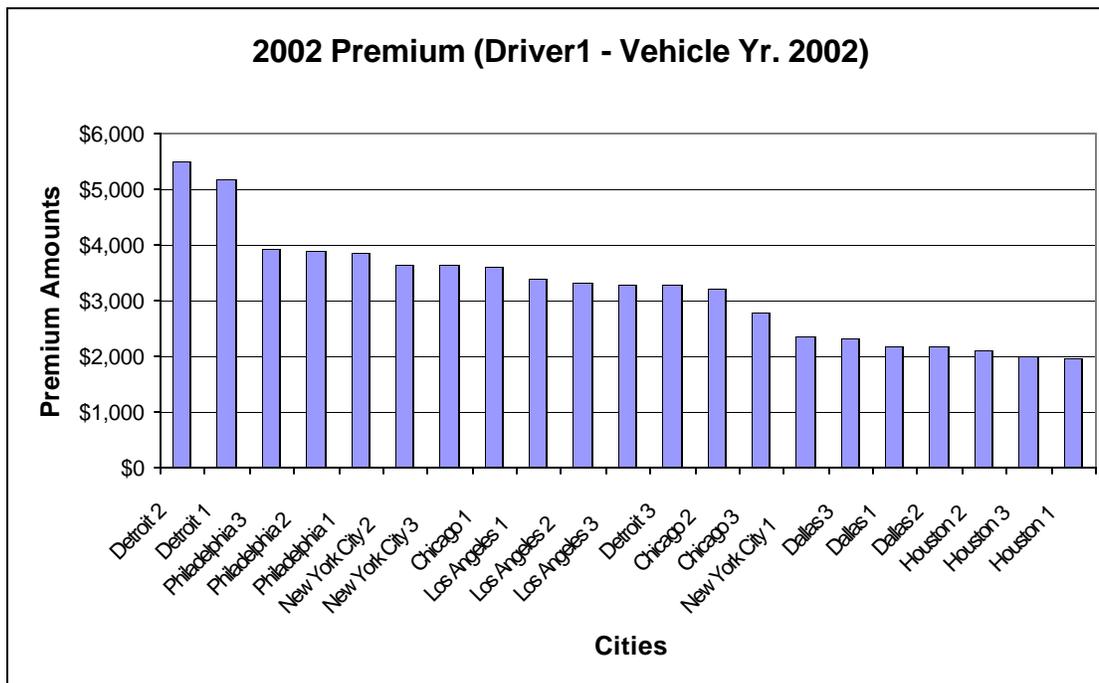
For 2002, Lufkin, Texas reported a significantly higher average premium than the other 14 cities in this group. In fact, Lufkin's premium (\$853) was more than twice the premium of Ontario, California (\$414), which reported the second highest premium. Williamsport, Pennsylvania reported the lowest premium of \$257. Illinois cities reported premiums ranging from \$277 to \$379.

From 2000 to 2002, Wausau, Wisconsin reported the largest premium increase (41%, from \$189 to \$266) with Lufkin, Texas reporting the second largest premium increase (29%, from \$660 to \$853). Other cities exhibiting large premium increase included Bettendorf, Iowa (18%, from \$335 to \$397); Ontario, California (18%, from \$350 to \$414); and Jefferson City, Missouri (17%, from \$309 to \$360). Quincy, Illinois (-4%, from \$290 to \$277) was the only city that reported a premium decrease.

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

### Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
48221	Detroit 2	MI	\$5,508
48205	Detroit 1	MI	\$5,179
19150	Philadelphia 3	PA	\$3,912
19130	Philadelphia 2	PA	\$3,903
19119	Philadelphia 1	PA	\$3,854
10032	New York City 2	NY	\$3,639
11212	New York City 3	NY	\$3,636
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$3,607</b>
90001	Los Angeles 1	CA	\$3,397
90002	Los Angeles 2	CA	\$3,317
90023	Los Angeles 3	CA	\$3,289
48225	Detroit 3	MI	\$3,284
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$3,223</b>
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$2,802</b>
10009	New York City 1	NY	\$2,370
75243	Dallas 3	TX	\$2,310
75223	Dallas 1	TX	\$2,194
75241	Dallas 2	TX	\$2,178
77055	Houston 2	TX	\$2,118
77091	Houston 3	TX	\$2,004
77048	Houston 1	TX	\$1,962



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

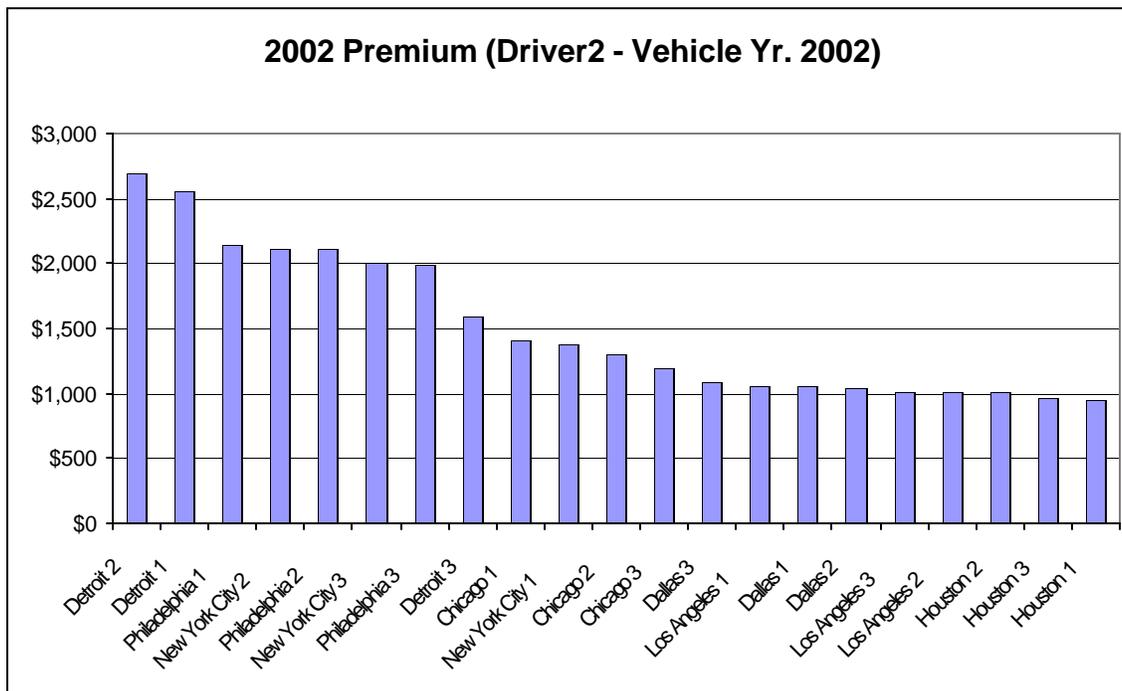
**Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$2,248	2.88%	\$2,312	2.48%	\$2,370	5.44%
10032	New York City 2	NY	\$2,406	45.55%	\$3,503	3.89%	\$3,639	51.22%
11212	New York City 3	NY	\$3,659	-11.80%	\$3,227	12.67%	\$3,636	-0.62%
19119	Philadelphia 1	PA	\$3,819	-0.96%	\$3,783	1.89%	\$3,854	0.92%
19130	Philadelphia 2	PA	\$4,159	-6.38%	\$3,894	0.24%	\$3,903	-6.15%
19150	Philadelphia 3	PA	\$3,840	-1.92%	\$3,766	3.88%	\$3,912	1.89%
48205	Detroit 1	MI	\$6,044	-0.92%	\$5,989	-13.52%	\$5,179	-14.31%
48221	Detroit 2	MI	\$6,036	-2.06%	\$5,912	-6.83%	\$5,508	-8.75%
48225	Detroit 3	MI	\$2,791	10.74%	\$3,091	6.24%	\$3,284	17.64%
60608	Chicago 1	IL	\$3,182	4.29%	\$3,318	8.71%	\$3,607	13.38%
60620	Chicago 2	IL	\$3,043	-6.86%	\$2,834	13.70%	\$3,223	5.90%
60625	Chicago 3	IL	\$2,675	8.52%	\$2,903	-3.48%	\$2,802	4.75%
75223	Dallas 1	TX	\$1,818	7.84%	\$1,961	11.88%	\$2,194	20.64%
75241	Dallas 2	TX	\$1,804	7.49%	\$1,939	12.31%	\$2,178	20.72%
75243	Dallas 3	TX	\$1,993	3.45%	\$2,062	12.02%	\$2,310	15.88%
77048	Houston 1	TX	\$1,614	4.48%	\$1,686	16.36%	\$1,962	21.57%
77055	Houston 2	TX	\$1,733	5.81%	\$1,833	15.50%	\$2,118	22.21%
77091	Houston 3	TX	\$1,642	6.12%	\$1,743	15.01%	\$2,004	22.04%
90001	Los Angeles 1	CA	\$2,488	21.53%	\$3,024	12.35%	\$3,397	36.54%
90002	Los Angeles 2	CA	\$2,311	18.95%	\$2,749	20.67%	\$3,317	43.53%
90023	Los Angeles 3	CA	\$2,101	21.76%	\$2,558	28.54%	\$3,289	56.52%

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

### Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
48221	Detroit 2	MI	\$2,697
48205	Detroit 1	MI	\$2,558
19119	Philadelphia 1	PA	\$2,135
10032	New York City 2	NY	\$2,118
19130	Philadelphia 2	PA	\$2,110
11212	New York City 3	NY	\$2,004
19150	Philadelphia 3	PA	\$1,994
48225	Detroit 3	MI	\$1,596
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$1,413</b>
10009	New York City 1	NY	\$1,374
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$1,307</b>
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$1,197</b>
75243	Dallas 3	TX	\$1,083
90001	Los Angeles 1	CA	\$1,052
75223	Dallas 1	TX	\$1,051
75241	Dallas 2	TX	\$1,038
90023	Los Angeles 3	CA	\$1,011
90002	Los Angeles 2	CA	\$1,009
77055	Houston 2	TX	\$1,007
77091	Houston 3	TX	\$963
77048	Houston 1	TX	\$948



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

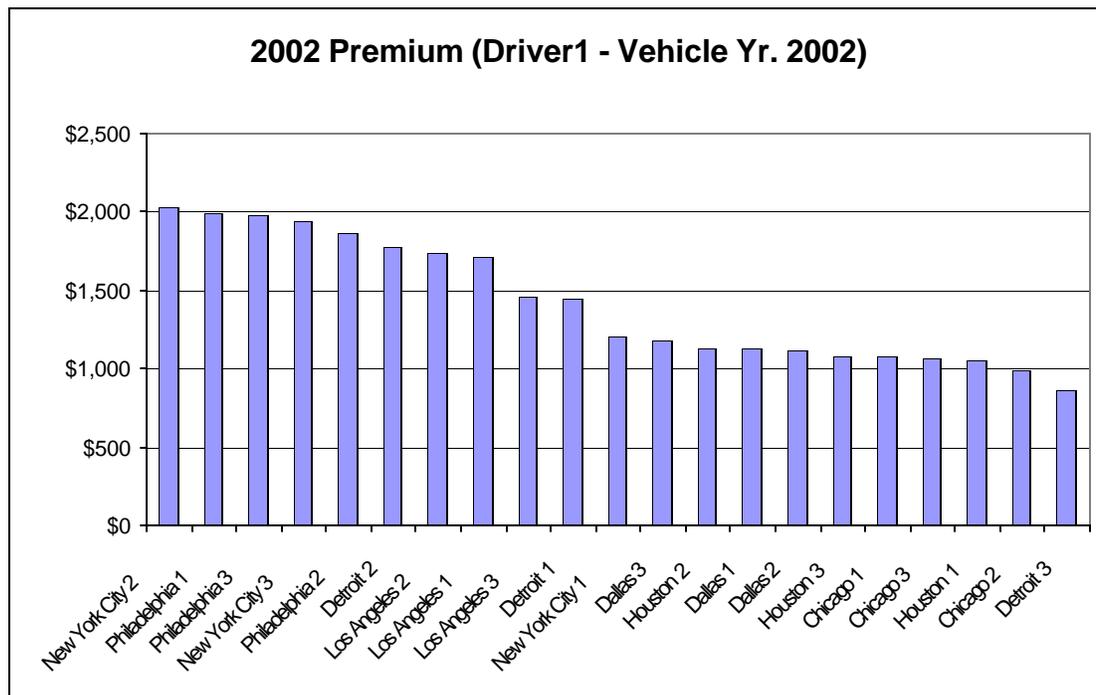
### Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$1,292	8.23%	\$1,398	-1.74%	\$1,374	6.34%
10032	New York City 2	NY	\$1,562	34.27%	\$2,097	1.01%	\$2,118	35.63%
11212	New York City 3	NY	\$2,142	14.03%	\$2,442	-17.93%	\$2,004	-6.41%
19119	Philadelphia 1	PA	\$1,989	5.40%	\$2,097	1.83%	\$2,135	7.33%
19130	Philadelphia 2	PA	\$2,195	-2.09%	\$2,149	-1.81%	\$2,110	-3.86%
19150	Philadelphia 3	PA	\$1,995	4.81%	\$2,091	-4.63%	\$1,994	-0.05%
48205	Detroit 1	MI	\$2,797	8.83%	\$3,043	-15.94%	\$2,558	-8.52%
48221	Detroit 2	MI	\$2,792	5.73%	\$2,952	-8.63%	\$2,697	-3.39%
48225	Detroit 3	MI	\$1,286	16.29%	\$1,495	6.72%	\$1,596	24.11%
60608	Chicago 1	IL	\$1,291	2.63%	\$1,325	6.59%	\$1,413	9.40%
60620	Chicago 2	IL	\$1,295	-9.58%	\$1,171	11.59%	\$1,307	0.90%
60625	Chicago 3	IL	\$1,110	4.28%	\$1,157	3.43%	\$1,197	7.86%
75223	Dallas 1	TX	\$836	11.20%	\$929	13.08%	\$1,051	25.75%
75241	Dallas 2	TX	\$835	10.08%	\$920	12.84%	\$1,038	24.21%
75243	Dallas 3	TX	\$929	4.83%	\$974	11.23%	\$1,083	16.60%
77048	Houston 1	TX	\$772	4.89%	\$810	17.00%	\$948	22.72%
77055	Houston 2	TX	\$826	6.02%	\$875	15.00%	\$1,007	21.92%
77091	Houston 3	TX	\$784	6.50%	\$835	15.36%	\$963	22.86%
90001	Los Angeles 1	CA	\$1,026	-5.06%	\$974	8.00%	\$1,052	2.53%
90002	Los Angeles 2	CA	\$963	-8.15%	\$884	14.04%	\$1,009	4.74%
90023	Los Angeles 3	CA	\$864	-3.16%	\$836	20.89%	\$1,011	17.07%

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

### Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
10032	New York City 2	NY	\$2,033
19119	Philadelphia 1	PA	\$1,994
19150	Philadelphia 3	PA	\$1,975
11212	New York City 3	NY	\$1,946
19130	Philadelphia 2	PA	\$1,867
48221	Detroit 2	MI	\$1,777
90002	Los Angeles 2	CA	\$1,734
90001	Los Angeles 1	CA	\$1,712
90023	Los Angeles 3	CA	\$1,457
48205	Detroit 1	MI	\$1,441
10009	New York City 1	NY	\$1,209
75243	Dallas 3	TX	\$1,183
77055	Houston 2	TX	\$1,135
75223	Dallas 1	TX	\$1,125
75241	Dallas 2	TX	\$1,118
77091	Houston 3	TX	\$1,080
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$1,074</b>
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$1,069</b>
77048	Houston 1	TX	\$1,058
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$985</b>
48225	Detroit 3	MI	\$861



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

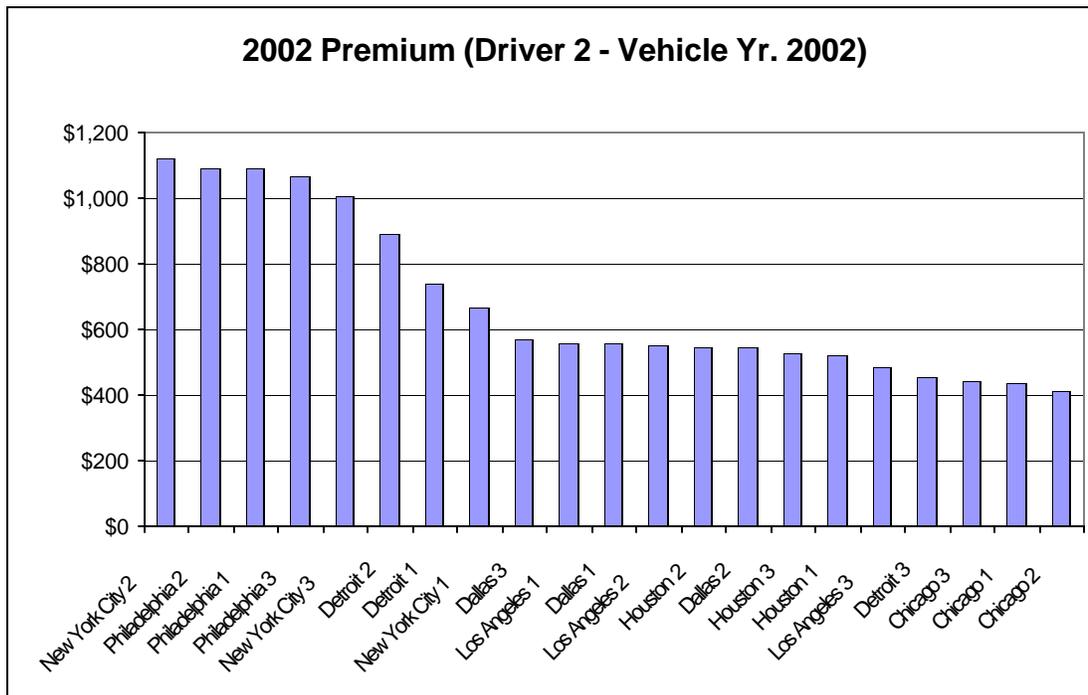
**Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
10009	New York City 1	NY	\$1,085	3.44%	\$1,122	7.77%	\$1,209	11.48%
10032	New York City 2	NY	\$1,001	91.16%	\$1,914	6.17%	\$2,033	102.96%
11212	New York City 3	NY	\$1,677	-1.24%	\$1,656	17.50%	\$1,946	16.05%
19119	Philadelphia 1	PA	\$1,937	-7.31%	\$1,796	11.03%	\$1,994	2.92%
19130	Philadelphia 2	PA	\$2,154	-12.92%	\$1,876	-0.47%	\$1,867	-13.33%
19150	Philadelphia 3	PA	\$1,947	-8.04%	\$1,790	10.32%	\$1,975	1.45%
48205	Detroit 1	MI	\$1,547	13.48%	\$1,756	-17.90%	\$1,441	-6.84%
48221	Detroit 2	MI	\$1,534	10.13%	\$1,689	5.18%	\$1,777	15.84%
48225	Detroit 3	MI	\$599	18.64%	\$711	21.07%	\$861	43.64%
60608	Chicago 1	IL	\$1,081	-4.89%	\$1,028	4.47%	\$1,074	-0.64%
60620	Chicago 2	IL	\$1,035	-8.98%	\$942	4.53%	\$985	-4.86%
60625	Chicago 3	IL	\$1,043	2.60%	\$1,070	-0.10%	\$1,069	2.49%
75223	Dallas 1	TX	\$969	2.10%	\$989	13.71%	\$1,125	16.09%
75241	Dallas 2	TX	\$972	1.05%	\$982	13.78%	\$1,118	14.98%
75243	Dallas 3	TX	\$1,061	-1.46%	\$1,045	13.18%	\$1,183	11.53%
77048	Houston 1	TX	\$884	-0.44%	\$880	20.27%	\$1,058	19.73%
77055	Houston 2	TX	\$932	0.73%	\$939	20.97%	\$1,135	21.85%
77091	Houston 3	TX	\$889	1.36%	\$901	19.77%	\$1,080	21.39%
90001	Los Angeles 1	CA	\$1,370	13.76%	\$1,559	9.84%	\$1,712	24.95%
90002	Los Angeles 2	CA	\$1,322	13.50%	\$1,500	15.61%	\$1,734	31.22%
90023	Los Angeles 3	CA	\$1,086	13.71%	\$1,235	17.93%	\$1,457	34.09%

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

### Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
10032	New York City 2	NY	\$1,119
19130	Philadelphia 2	PA	\$1,091
19119	Philadelphia 1	PA	\$1,090
19150	Philadelphia 3	PA	\$1,068
11212	New York City 3	NY	\$1,004
48221	Detroit 2	MI	\$892
48205	Detroit 1	MI	\$741
10009	New York City 1	NY	\$667
75243	Dallas 3	TX	\$567
90001	Los Angeles 1	CA	\$560
75223	Dallas 1	TX	\$557
90002	Los Angeles 2	CA	\$554
77055	Houston 2	TX	\$548
75241	Dallas 2	TX	\$548
77091	Houston 3	TX	\$529
77048	Houston 1	TX	\$521
90023	Los Angeles 3	CA	\$483
48225	Detroit 3	MI	\$452
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$440</b>
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$437</b>
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$411</b>



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

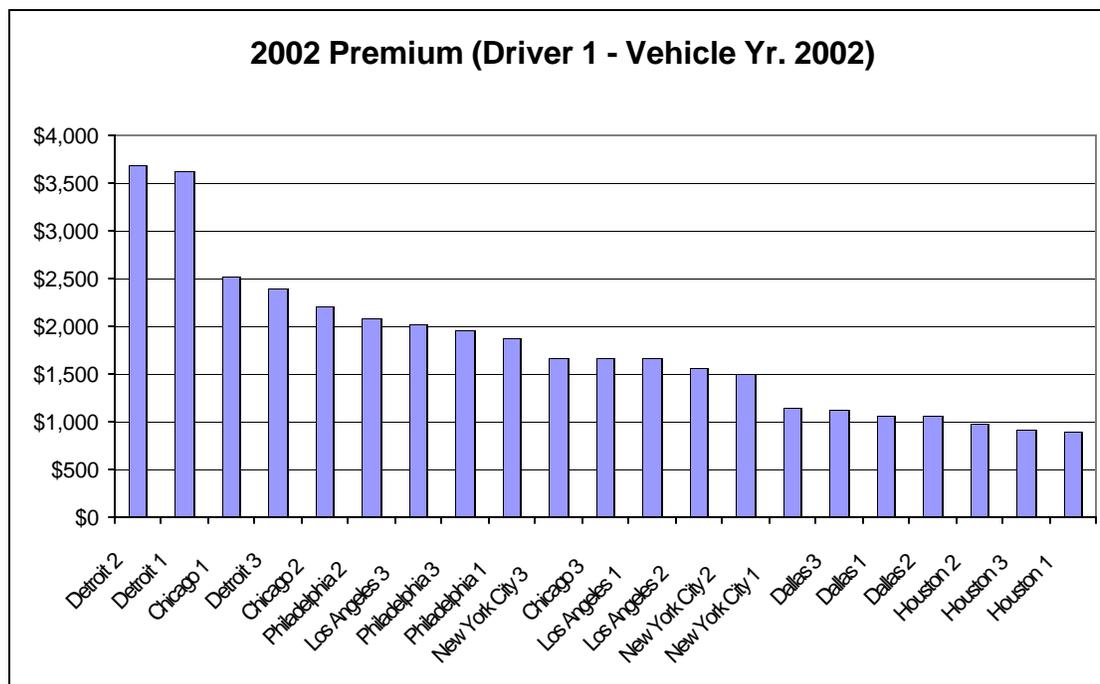
### Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Percent</u>		<u>Percent</u>		<u>Percent</u>	
			<u>Premium</u> <u>2000</u>	<u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$584	10.62%	\$646	3.21%	\$667	14.17%
10032	New York City 2	NY	\$598	81.16%	\$1,083	3.35%	\$1,119	87.23%
11212	New York City 3	NY	\$881	73.15%	\$1,526	-34.22%	\$1,004	13.89%
19119	Philadelphia 1	PA	\$1,038	2.89%	\$1,068	2.09%	\$1,090	5.04%
19130	Philadelphia 2	PA	\$1,161	-4.53%	\$1,109	-1.59%	\$1,091	-6.05%
19150	Philadelphia 3	PA	\$1,040	2.81%	\$1,069	-0.16%	\$1,068	2.65%
48205	Detroit 1	MI	\$724	26.58%	\$916	-19.11%	\$741	2.38%
48221	Detroit 2	MI	\$717	21.65%	\$872	2.28%	\$892	24.42%
48225	Detroit 3	MI	\$288	23.75%	\$356	26.87%	\$452	57.01%
60608	Chicago 1	IL	\$451	-6.02%	\$424	3.10%	\$437	-3.10%
60620	Chicago 2	IL	\$449	-11.30%	\$398	3.25%	\$411	-8.42%
60625	Chicago 3	IL	\$445	-2.44%	\$435	1.21%	\$440	-1.25%
75223	Dallas 1	TX	\$442	12.11%	\$496	12.37%	\$557	25.98%
75241	Dallas 2	TX	\$450	9.05%	\$491	11.55%	\$548	21.65%
75243	Dallas 3	TX	\$498	4.04%	\$518	9.45%	\$567	13.87%
77048	Houston 1	TX	\$425	4.46%	\$443	17.53%	\$521	22.78%
77055	Houston 2	TX	\$450	4.34%	\$469	16.89%	\$548	21.97%
77091	Houston 3	TX	\$427	5.98%	\$453	16.76%	\$529	23.74%
90001	Los Angeles 1	CA	\$580	-7.84%	\$534	4.93%	\$560	-3.30%
90002	Los Angeles 2	CA	\$571	-10.80%	\$509	8.81%	\$554	-2.94%
90023	Los Angeles 3	CA	\$468	-6.76%	\$436	10.85%	\$483	3.35%

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

### Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
48221	Detroit 2	MI	\$3,697
48205	Detroit 1	MI	\$3,623
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$2,516</b>
48225	Detroit 3	MI	\$2,402
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$2,215</b>
19130	Philadelphia 2	PA	\$2,079
90023	Los Angeles 3	CA	\$2,021
19150	Philadelphia 3	PA	\$1,949
19119	Philadelphia 1	PA	\$1,877
11212	New York City 3	NY	\$1,664
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$1,662</b>
90001	Los Angeles 1	CA	\$1,660
90002	Los Angeles 2	CA	\$1,557
10032	New York City 2	NY	\$1,508
10009	New York City 1	NY	\$1,154
75243	Dallas 3	TX	\$1,129
75223	Dallas 1	TX	\$1,072
75241	Dallas 2	TX	\$1,062
77055	Houston 2	TX	\$983
77091	Houston 3	TX	\$924
77048	Houston 1	TX	\$906



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

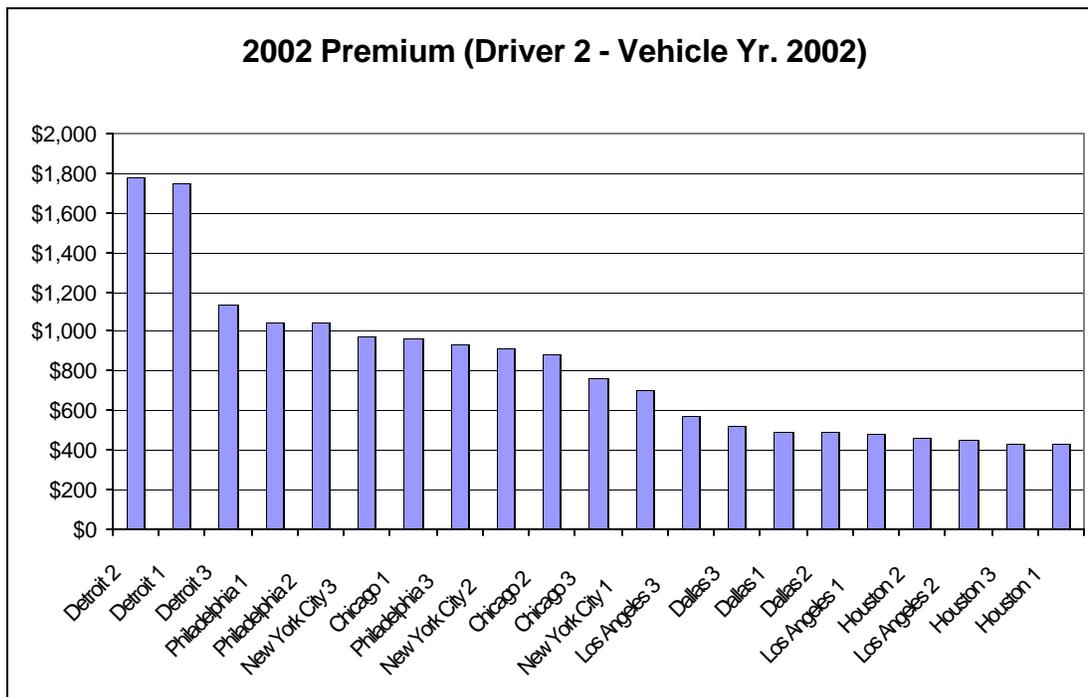
### Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Percent</u>		<u>Percent</u>		<u>Percent</u>	
			<u>Premium</u> <u>2000</u>	<u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$1,161	2.75%	\$1,193	-3.27%	\$1,154	-0.61%
10032	New York City 2	NY	\$1,348	9.75%	\$1,479	1.92%	\$1,508	11.85%
11212	New York City 3	NY	\$1,955	-22.41%	\$1,517	9.68%	\$1,664	-14.90%
19119	Philadelphia 1	PA	\$1,894	6.36%	\$2,014	-6.82%	\$1,877	-0.90%
19130	Philadelphia 2	PA	\$2,015	1.62%	\$2,048	1.53%	\$2,079	3.17%
19150	Philadelphia 3	PA	\$1,904	4.98%	\$1,999	-2.49%	\$1,949	2.37%
48205	Detroit 1	MI	\$4,572	-10.78%	\$4,079	-11.19%	\$3,623	-20.76%
48221	Detroit 2	MI	\$4,572	-10.12%	\$4,109	-10.03%	\$3,697	-19.13%
48225	Detroit 3	MI	\$2,218	5.12%	\$2,332	3.00%	\$2,402	8.28%
60608	Chicago 1	IL	\$2,094	8.36%	\$2,269	10.86%	\$2,516	20.13%
60620	Chicago 2	IL	\$2,002	-7.29%	\$1,856	19.34%	\$2,215	10.63%
60625	Chicago 3	IL	\$1,627	10.33%	\$1,795	-7.41%	\$1,662	2.16%
75223	Dallas 1	TX	\$847	15.49%	\$979	9.52%	\$1,072	26.48%
75241	Dallas 2	TX	\$828	15.91%	\$960	10.62%	\$1,062	28.22%
75243	Dallas 3	TX	\$930	9.74%	\$1,021	10.66%	\$1,129	21.44%
77048	Houston 1	TX	\$729	11.67%	\$814	11.25%	\$906	24.23%
77055	Houston 2	TX	\$801	12.72%	\$903	8.85%	\$983	22.69%
77091	Houston 3	TX	\$753	12.73%	\$849	8.95%	\$924	22.82%
90001	Los Angeles 1	CA	\$1,101	30.95%	\$1,441	15.20%	\$1,660	50.85%
90002	Los Angeles 2	CA	\$983	25.57%	\$1,234	26.17%	\$1,557	58.43%
90023	Los Angeles 3	CA	\$1,003	29.88%	\$1,303	55.16%	\$2,021	101.52%

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

### Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
48221	Detroit 2	MI	\$1,776
48205	Detroit 1	MI	\$1,748
48225	Detroit 3	MI	\$1,134
19119	Philadelphia 1	PA	\$1,043
19130	Philadelphia 2	PA	\$1,041
11212	New York City 3	NY	\$978
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$969</b>
19150	Philadelphia 3	PA	\$934
10032	New York City 2	NY	\$910
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$888</b>
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$762</b>
10009	New York City 1	NY	\$699
90023	Los Angeles 3	CA	\$576
75243	Dallas 3	TX	\$518
75223	Dallas 1	TX	\$496
75241	Dallas 2	TX	\$490
90001	Los Angeles 1	CA	\$486
77055	Houston 2	TX	\$460
90002	Los Angeles 2	CA	\$448
77091	Houston 3	TX	\$435
77048	Houston 1	TX	\$428



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

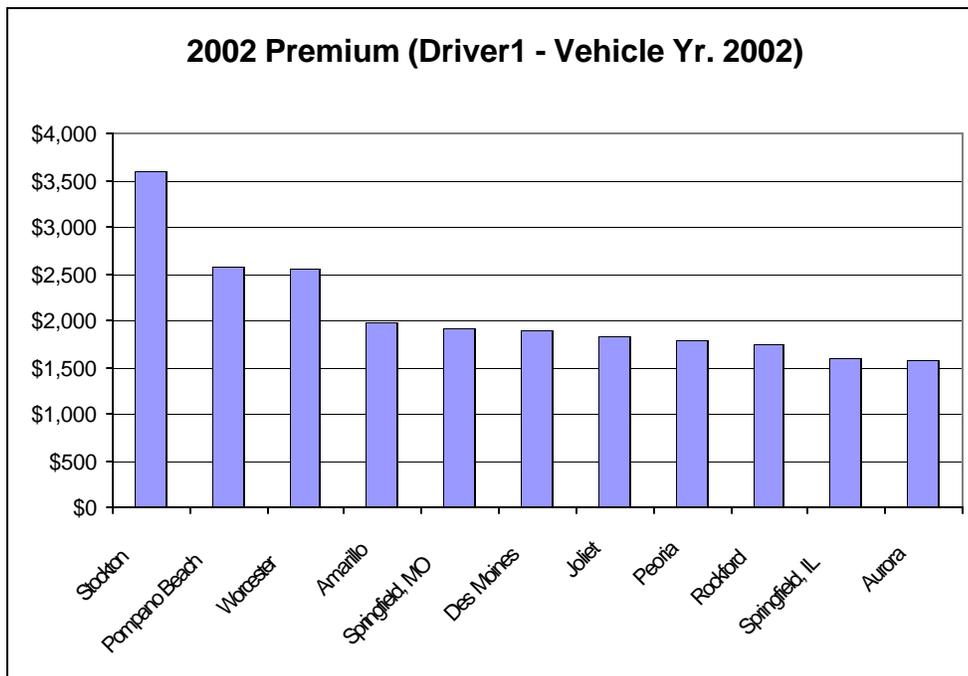
### Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Percent</u>		<u>Percent</u>		<u>Percent</u>	
			<u>Premium</u> <u>2000</u>	<u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$707	4.23%	\$737	-5.17%	\$699	-1.16%
10032	New York City 2	NY	\$909	0.55%	\$914	-0.49%	\$910	0.06%
11212	New York City 3	NY	\$1,237	-28.81%	\$881	11.05%	\$978	-20.95%
19119	Philadelphia 1	PA	\$958	-2.83%	\$931	12.00%	\$1,043	8.84%
19130	Philadelphia 2	PA	\$1,040	-9.01%	\$946	10.00%	\$1,041	0.09%
19150	Philadelphia 3	PA	\$961	-3.98%	\$923	1.13%	\$934	-2.89%
48205	Detroit 1	MI	\$2,103	-11.94%	\$1,852	-5.63%	\$1,748	-16.89%
48221	Detroit 2	MI	\$2,104	-11.45%	\$1,863	-4.63%	\$1,776	-15.56%
48225	Detroit 3	MI	\$1,010	-1.96%	\$990	14.49%	\$1,134	12.25%
60608	Chicago 1	IL	\$842	-5.37%	\$797	21.63%	\$969	15.10%
60620	Chicago 2	IL	\$848	-18.36%	\$693	28.18%	\$888	4.64%
60625	Chicago 3	IL	\$664	-3.68%	\$640	19.07%	\$762	14.69%
75223	Dallas 1	TX	\$394	6.82%	\$421	17.93%	\$496	25.97%
75241	Dallas 2	TX	\$385	7.23%	\$413	18.62%	\$490	27.19%
75243	Dallas 3	TX	\$431	2.19%	\$441	17.50%	\$518	20.08%
77048	Houston 1	TX	\$347	2.67%	\$357	19.94%	\$428	23.14%
77055	Houston 2	TX	\$376	5.20%	\$396	16.22%	\$460	22.27%
77091	Houston 3	TX	\$356	4.33%	\$372	17.02%	\$435	22.09%
90001	Los Angeles 1	CA	\$445	1.53%	\$452	7.50%	\$486	9.14%
90002	Los Angeles 2	CA	\$391	-0.35%	\$390	14.82%	\$448	14.42%
90023	Los Angeles 3	CA	\$395	1.71%	\$402	43.40%	\$576	45.85%

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

### Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
95203	Stockton	CA	\$3,591
33064	Pompano Beach	FL	\$2,585
01603	Worcester	MA	\$2,560
79109	Amarillo	TX	\$1,977
65807	Springfield, MO	MO	\$1,924
50312	Des Moines	IA	\$1,891
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$1,832</b>
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$1,796</b>
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$1,739</b>
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$1,594</b>
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$1,565</b>



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

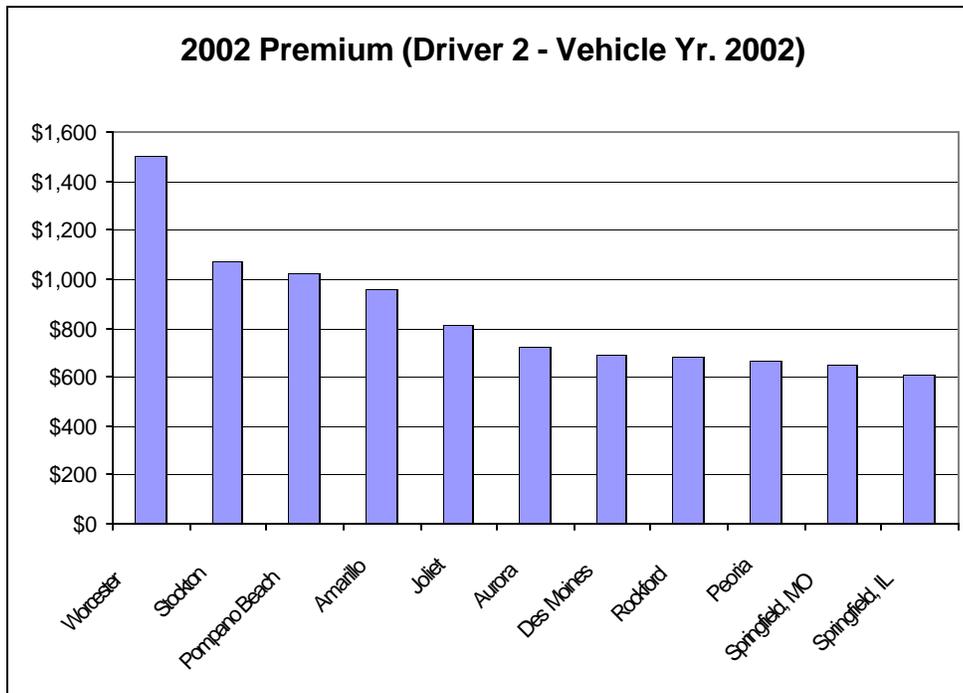
**Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$1,991	26.61%	\$2,520	1.59%	\$2,560	28.62%
33064	Pompano Beach	FL	\$2,462	-6.47%	\$2,303	12.27%	\$2,585	5.00%
50312	Des Moines	IA	\$1,478	17.12%	\$1,732	9.23%	\$1,891	27.94%
60435	Joliet	IL	\$1,586	6.51%	\$1,689	8.46%	\$1,832	15.52%
60506	Aurora	IL	\$1,321	9.75%	\$1,450	7.97%	\$1,565	18.50%
61107	Rockford	IL	\$1,470	9.19%	\$1,605	8.36%	\$1,739	18.32%
61614	Peoria	IL	\$1,549	7.87%	\$1,671	7.47%	\$1,796	15.93%
62704	Springfield, IL	IL	\$1,341	11.11%	\$1,490	6.98%	\$1,594	18.86%
65807	Springfield, MO	MO	\$1,839	7.07%	\$1,969	-2.32%	\$1,924	4.58%
79109	Amarillo	TX	\$1,691	9.21%	\$1,847	7.03%	\$1,977	16.89%
95203	Stockton	CA	\$2,879	9.70%	\$3,159	13.70%	\$3,591	24.74%

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

### Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
01603	Worcester	MA	\$1,505
95203	Stockton	CA	\$1,069
33064	Pompano Beach	FL	\$1,023
79109	Amarillo	TX	\$955
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$810</b>
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$725</b>
50312	Des Moines	IA	\$694
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$678</b>
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$665</b>
65807	Springfield, MO	MO	\$652
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$608</b>



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

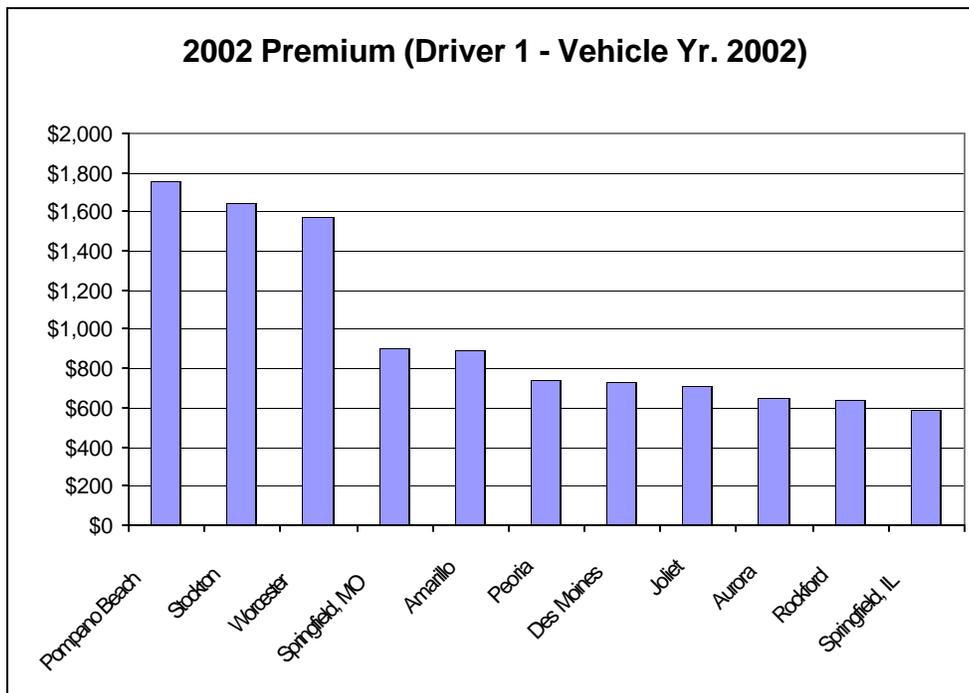
### **Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$1,100	29.48%	\$1,424	5.64%	\$1,505	36.77%
33064	Pompano Beach	FL	\$1,016	-9.76%	\$916	11.59%	\$1,023	0.70%
50312	Des Moines	IA	\$649	2.36%	\$665	4.44%	\$694	6.90%
60435	Joliet	IL	\$707	2.62%	\$726	11.59%	\$810	14.51%
60506	Aurora	IL	\$648	3.90%	\$673	7.64%	\$725	11.84%
61107	Rockford	IL	\$598	7.31%	\$642	5.68%	\$678	13.40%
61614	Peoria	IL	\$601	6.75%	\$642	3.68%	\$665	10.69%
62704	Springfield, IL	IL	\$543	8.69%	\$590	3.10%	\$608	12.06%
65807	Springfield, MO	MO	\$640	6.69%	\$683	-4.49%	\$652	1.90%
79109	Amarillo	TX	\$785	9.61%	\$861	10.95%	\$955	21.61%
95203	Stockton	CA	\$997	2.58%	\$1,023	4.48%	\$1,069	7.17%

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

### Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
33064	Pompano Beach	FL	\$1,752
95203	Stockton	CA	\$1,648
01603	Worcester	MA	\$1,578
65807	Springfield, MO	MO	\$902
79109	Amarillo	TX	\$890
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$745</b>
50312	Des Moines	IA	\$735
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$710</b>
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$648</b>
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$644</b>
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$592</b>



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

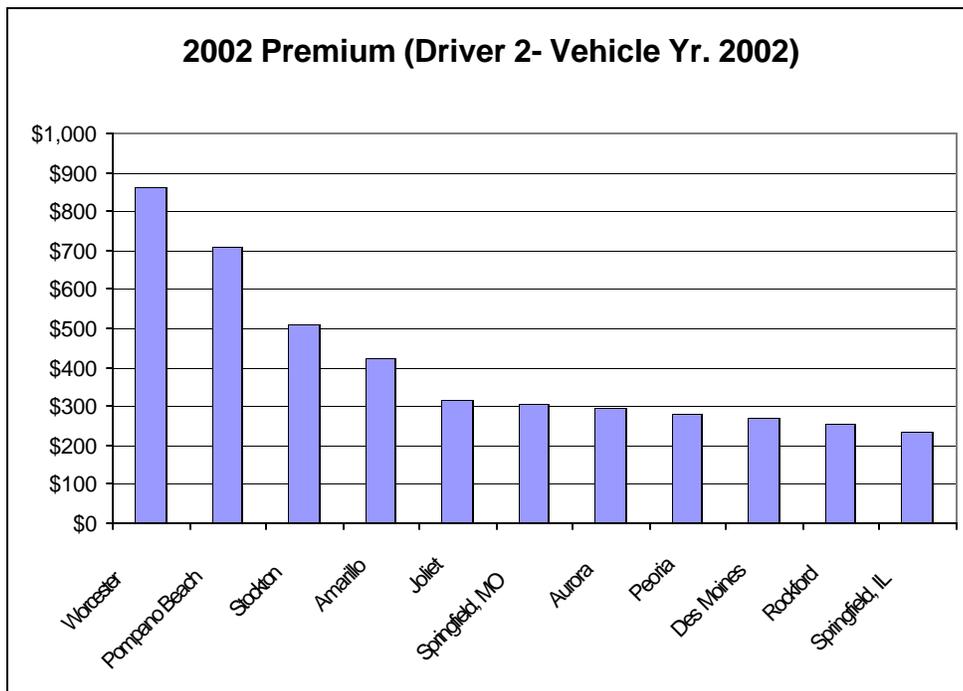
**Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$1,172	28.95%	\$1,511	4.46%	\$1,578	34.70%
33064	Pompano Beach	FL	\$1,545	-8.44%	\$1,415	23.85%	\$1,752	13.39%
50312	Des Moines	IA	\$627	5.94%	\$664	10.67%	\$735	17.24%
60435	Joliet	IL	\$631	-2.68%	\$614	15.60%	\$710	12.50%
60506	Aurora	IL	\$553	1.38%	\$560	15.55%	\$648	17.15%
61107	Rockford	IL	\$561	-0.10%	\$560	15.03%	\$644	14.91%
61614	Peoria	IL	\$660	-0.53%	\$657	13.40%	\$745	12.80%
62704	Springfield, IL	IL	\$567	0.67%	\$571	3.67%	\$592	4.37%
65807	Springfield, MO	MO	\$806	-1.19%	\$797	13.25%	\$902	11.90%
79109	Amarillo	TX	\$815	2.30%	\$834	6.73%	\$890	9.19%
95203	Stockton	CA	\$1,362	-1.10%	\$1,347	22.33%	\$1,648	20.99%

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

### Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
01603	Worcester	MA	\$861
33064	Pompano Beach	FL	\$708
95203	Stockton	CA	\$510
79109	Amarillo	TX	\$423
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$318</b>
65807	Springfield, MO	MO	\$308
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$296</b>
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$278</b>
50312	Des Moines	IA	\$270
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$254</b>
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$234</b>



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

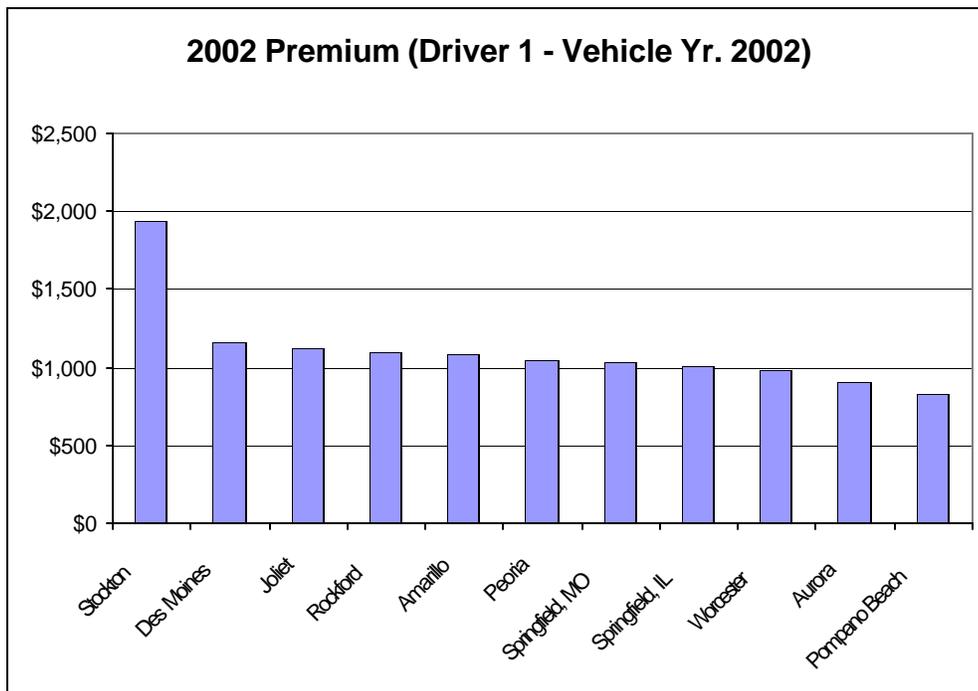
**Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$485	65.31%	\$801	7.43%	\$861	77.59%
33064	Pompano Beach	FL	\$655	-11.22%	\$582	21.64%	\$708	8.00%
50312	Des Moines	IA	\$277	-7.61%	\$256	5.24%	\$270	-2.77%
60435	Joliet	IL	\$292	-6.43%	\$273	16.46%	\$318	8.97%
60506	Aurora	IL	\$278	-5.31%	\$264	12.18%	\$296	6.23%
61107	Rockford	IL	\$236	-2.67%	\$230	10.62%	\$254	7.67%
61614	Peoria	IL	\$260	-1.79%	\$256	8.86%	\$278	6.92%
62704	Springfield, IL	IL	\$236	-1.73%	\$232	0.80%	\$234	-0.95%
65807	Springfield, MO	MO	\$284	-2.20%	\$278	10.84%	\$308	8.40%
79109	Amarillo	TX	\$366	5.14%	\$385	9.76%	\$423	15.40%
95203	Stockton	CA	\$487	-6.24%	\$457	11.51%	\$510	4.56%

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

### Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
95203	Stockton	CA	\$1,941
50312	Des Moines	IA	\$1,155
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$1,119</b>
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$1,093</b>
79109	Amarillo	TX	\$1,087
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$1,049</b>
65807	Springfield, MO	MO	\$1,035
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$1,010</b>
01603	Worcester	MA	\$985
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$911</b>
33064	Pompano Beach	FL	\$825



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

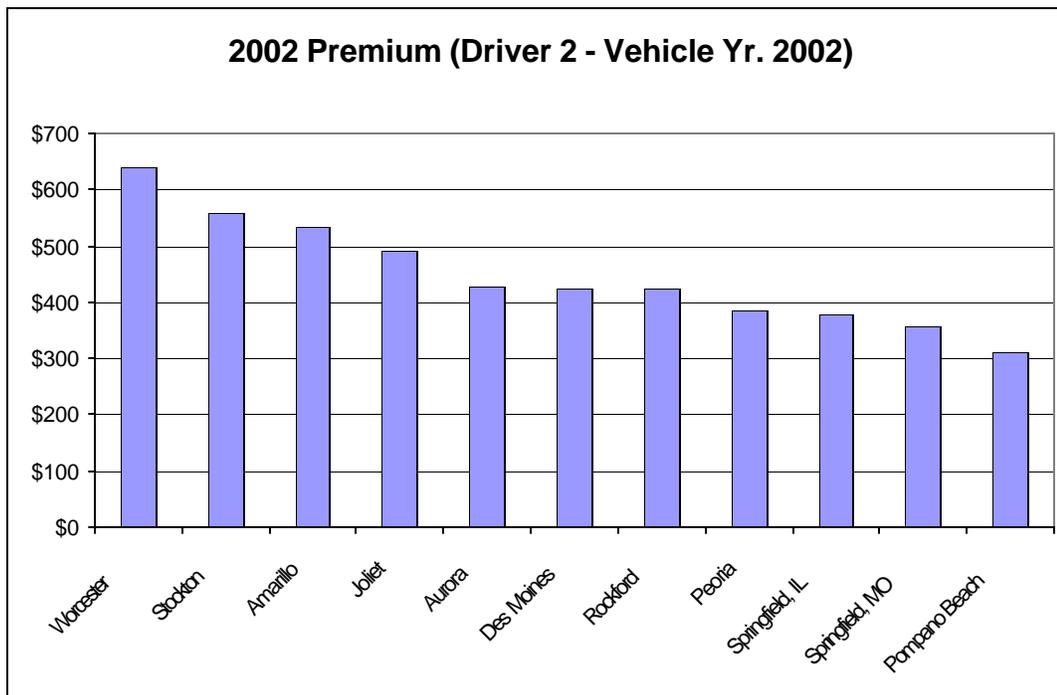
**Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$918	7.41%	\$986	-0.15%	\$985	7.25%
33064	Pompano Beach	FL	\$911	-7.49%	\$843	-2.11%	\$825	-9.45%
50312	Des Moines	IA	\$852	25.25%	\$1,067	8.29%	\$1,155	35.63%
60435	Joliet	IL	\$958	12.17%	\$1,074	4.12%	\$1,119	16.79%
60506	Aurora	IL	\$769	14.96%	\$884	3.06%	\$911	18.48%
61107	Rockford	IL	\$912	14.49%	\$1,044	4.71%	\$1,093	19.88%
61614	Peoria	IL	\$890	13.70%	\$1,011	3.72%	\$1,049	17.93%
62704	Springfield, IL	IL	\$776	19.00%	\$923	9.40%	\$1,010	30.19%
65807	Springfield, MO	MO	\$1,031	13.39%	\$1,169	-11.52%	\$1,035	0.32%
79109	Amarillo	TX	\$874	15.97%	\$1,013	7.25%	\$1,087	24.38%
95203	Stockton	CA	\$1,511	19.53%	\$1,806	7.49%	\$1,941	28.48%

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

### Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
01603	Worcester	MA	\$641
95203	Stockton	CA	\$558
79109	Amarillo	TX	\$532
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$491</b>
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$428</b>
50312	Des Moines	IA	\$425
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$424</b>
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$387</b>
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$377</b>
65807	Springfield, MO	MO	\$357
33064	Pompano Beach	FL	\$312



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

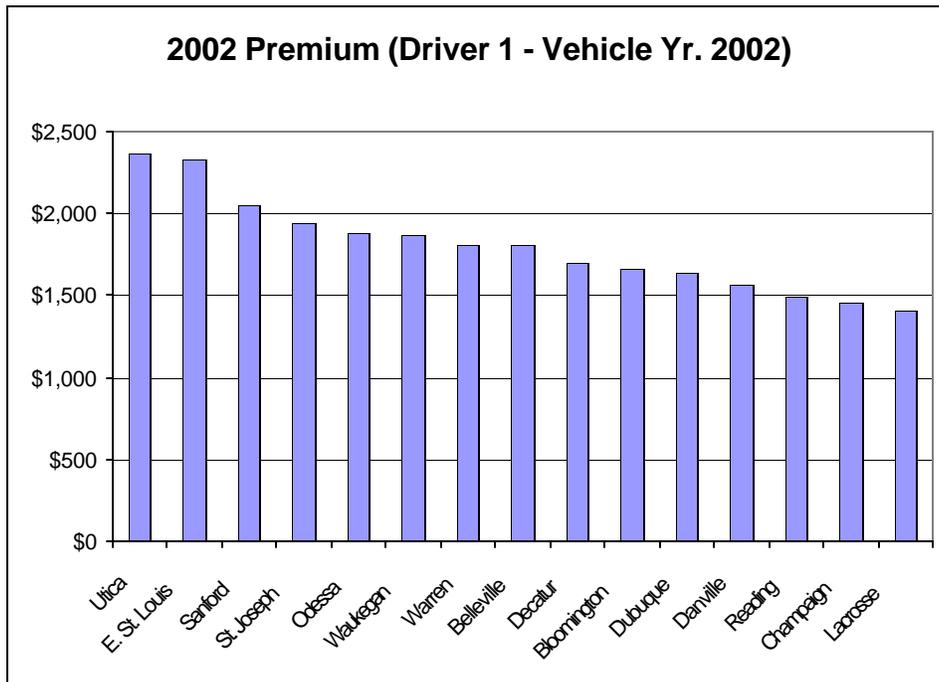
**Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
01603	Worcester	MA	\$666	-9.75%	\$601	6.60%	\$641	-3.79%
33064	Pompano Beach	FL	\$358	-11.49%	\$317	-1.67%	\$312	-12.97%
50312	Des Moines	IA	\$372	9.85%	\$409	3.92%	\$425	14.15%
60435	Joliet	IL	\$416	8.62%	\$452	8.50%	\$491	17.85%
60506	Aurora	IL	\$370	10.35%	\$408	4.90%	\$428	15.75%
61107	Rockford	IL	\$363	13.52%	\$412	2.94%	\$424	16.85%
61614	Peoria	IL	\$341	12.99%	\$385	0.36%	\$387	13.39%
62704	Springfield, IL	IL	\$307	16.98%	\$360	4.84%	\$377	22.64%
65807	Springfield, MO	MO	\$355	13.85%	\$404	-11.59%	\$357	0.66%
79109	Amarillo	TX	\$418	13.85%	\$476	11.85%	\$532	27.33%
95203	Stockton	CA	\$508	10.96%	\$564	-1.01%	\$558	9.83%

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

**Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
13502	Utica	NY	\$2,365
<b>62203</b>	<b>E. St. Louis</b>	<b>IL</b>	<b>\$2,330</b>
32771	Sanford	FL	\$2,053
64503	St. Joseph	MO	\$1,940
79765	Odessa	TX	\$1,884
<b>60085</b>	<b>Waukegan</b>	<b>IL</b>	<b>\$1,866</b>
44484	Warren	OH	\$1,808
<b>62220</b>	<b>Belleville</b>	<b>IL</b>	<b>\$1,808</b>
<b>62521</b>	<b>Decatur</b>	<b>IL</b>	<b>\$1,702</b>
<b>61701</b>	<b>Bloomington</b>	<b>IL</b>	<b>\$1,662</b>
52001	Dubuque	IA	\$1,638
<b>61832</b>	<b>Danville</b>	<b>IL</b>	<b>\$1,566</b>
19611	Reading	PA	\$1,494
<b>61821</b>	<b>Champaign</b>	<b>IL</b>	<b>\$1,451</b>
54603	Lacrosse	WI	\$1,406



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

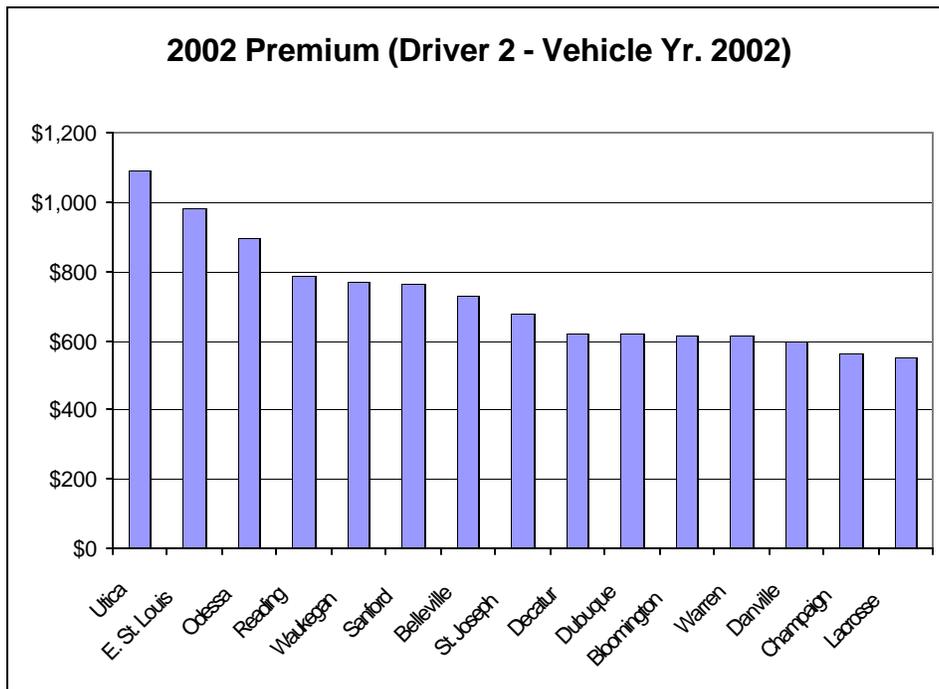
**Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$2,138	0.59%	\$2,151	9.98%	\$2,365	10.62%
19611	Reading	PA	\$1,690	-23.69%	\$1,289	15.89%	\$1,494	-11.56%
32771	Sanford	FL	\$1,786	-3.10%	\$1,730	18.63%	\$2,053	14.95%
44484	Warren	OH	\$1,985	-15.99%	\$1,668	8.43%	\$1,808	-8.91%
52001	Dubuque	IA	\$1,293	16.92%	\$1,512	8.37%	\$1,638	26.71%
54603	Lacrosse	WI	\$1,125	9.45%	\$1,232	14.18%	\$1,406	24.97%
60085	Waukegan	IL	\$1,605	6.98%	\$1,717	8.69%	\$1,866	16.28%
61701	Bloomington	IL	\$1,354	10.40%	\$1,495	11.15%	\$1,662	22.70%
61821	Champaign	IL	\$1,268	8.85%	\$1,380	5.10%	\$1,451	14.40%
61832	Danville	IL	\$1,342	7.13%	\$1,437	8.93%	\$1,566	16.70%
62203	E. St. Louis	IL	\$2,051	3.92%	\$2,131	9.33%	\$2,330	13.61%
62220	Belleville	IL	\$1,547	7.77%	\$1,667	8.48%	\$1,808	16.90%
62521	Decatur	IL	\$1,436	9.64%	\$1,574	8.16%	\$1,702	18.59%
64503	St. Joseph	MO	\$1,678	7.72%	\$1,807	7.33%	\$1,940	15.62%
79765	Odessa	TX	\$1,666	6.69%	\$1,777	6.04%	\$1,884	13.14%

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

**Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
13502	Utica	NY	\$1,093
<b>62203</b>	<b>E. St. Louis</b>	<b>IL</b>	<b>\$981</b>
79765	Odessa	TX	\$895
19611	Reading	PA	\$784
<b>60085</b>	<b>Waukegan</b>	<b>IL</b>	<b>\$769</b>
32771	Sanford	FL	\$764
<b>62220</b>	<b>Belleville</b>	<b>IL</b>	<b>\$728</b>
64503	St. Joseph	MO	\$676
<b>62521</b>	<b>Decatur</b>	<b>IL</b>	<b>\$623</b>
52001	Dubuque	IA	\$620
<b>61701</b>	<b>Bloomington</b>	<b>IL</b>	<b>\$613</b>
44484	Warren	OH	\$613
<b>61832</b>	<b>Danville</b>	<b>IL</b>	<b>\$596</b>
<b>61821</b>	<b>Champaign</b>	<b>IL</b>	<b>\$563</b>
54603	Lacrosse	WI	\$553



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

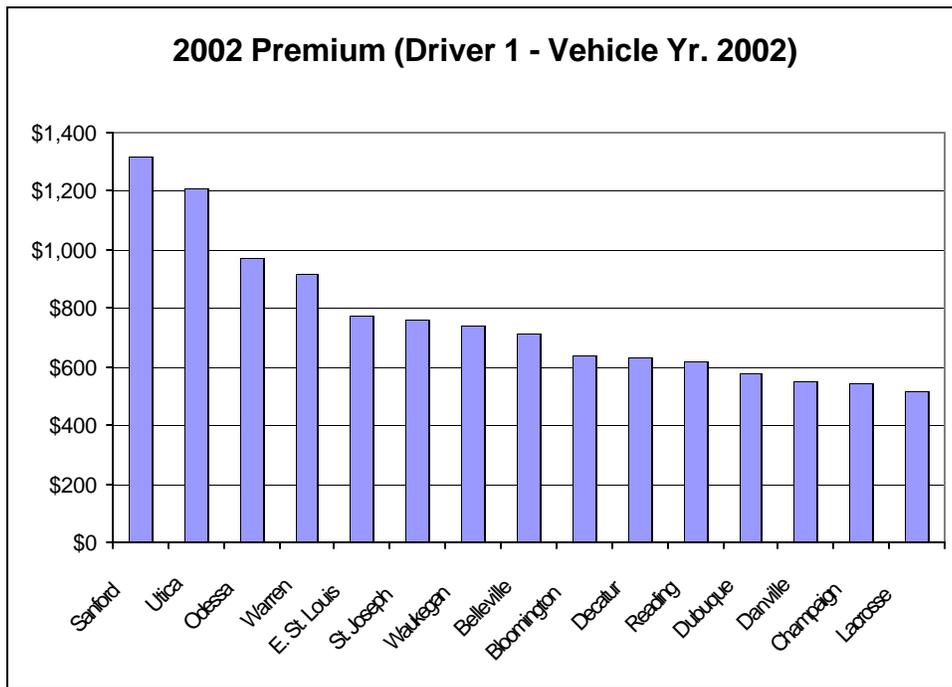
**Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$855	18.70%	\$1,015	7.69%	\$1,093	27.84%
19611	Reading	PA	\$869	-2.74%	\$845	-7.18%	\$784	-9.73%
32771	Sanford	FL	\$698	-6.58%	\$652	17.12%	\$764	9.41%
44484	Warren	OH	\$798	-25.76%	\$592	3.39%	\$613	-23.25%
52001	Dubuque	IA	\$566	5.03%	\$595	4.25%	\$620	9.49%
54603	Lacrosse	WI	\$430	13.57%	\$488	13.33%	\$553	28.70%
60085	Waukegan	IL	\$698	3.61%	\$723	6.36%	\$769	10.21%
61701	Bloomington	IL	\$527	8.83%	\$574	6.81%	\$613	16.24%
61821	Champaign	IL	\$518	6.53%	\$552	2.07%	\$563	8.73%
61832	Danville	IL	\$536	5.31%	\$565	5.52%	\$596	11.13%
62203	E. St. Louis	IL	\$928	-1.44%	\$914	7.30%	\$981	5.76%
62220	Belleville	IL	\$666	4.58%	\$696	4.62%	\$728	9.41%
62521	Decatur	IL	\$551	8.57%	\$599	4.05%	\$623	12.97%
64503	St. Joseph	MO	\$595	7.06%	\$637	6.15%	\$676	13.63%
79765	Odessa	TX	\$757	7.28%	\$812	10.15%	\$895	18.17%

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

### Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
32771	Sanford	FL	\$1,316
13502	Utica	NY	\$1,211
79765	Odessa	TX	\$973
44484	Warren	OH	\$914
<b>62203</b>	<b>E. St. Louis</b>	<b>IL</b>	<b>\$772</b>
64503	St. Joseph	MO	\$763
<b>60085</b>	<b>Waukegan</b>	<b>IL</b>	<b>\$737</b>
<b>62220</b>	<b>Belleville</b>	<b>IL</b>	<b>\$717</b>
<b>61701</b>	<b>Bloomington</b>	<b>IL</b>	<b>\$640</b>
<b>62521</b>	<b>Decatur</b>	<b>IL</b>	<b>\$631</b>
19611	Reading	PA	\$617
52001	Dubuque	IA	\$580
<b>61832</b>	<b>Danville</b>	<b>IL</b>	<b>\$551</b>
<b>61821</b>	<b>Champaign</b>	<b>IL</b>	<b>\$543</b>
54603	Lacrosse	WI	\$516



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

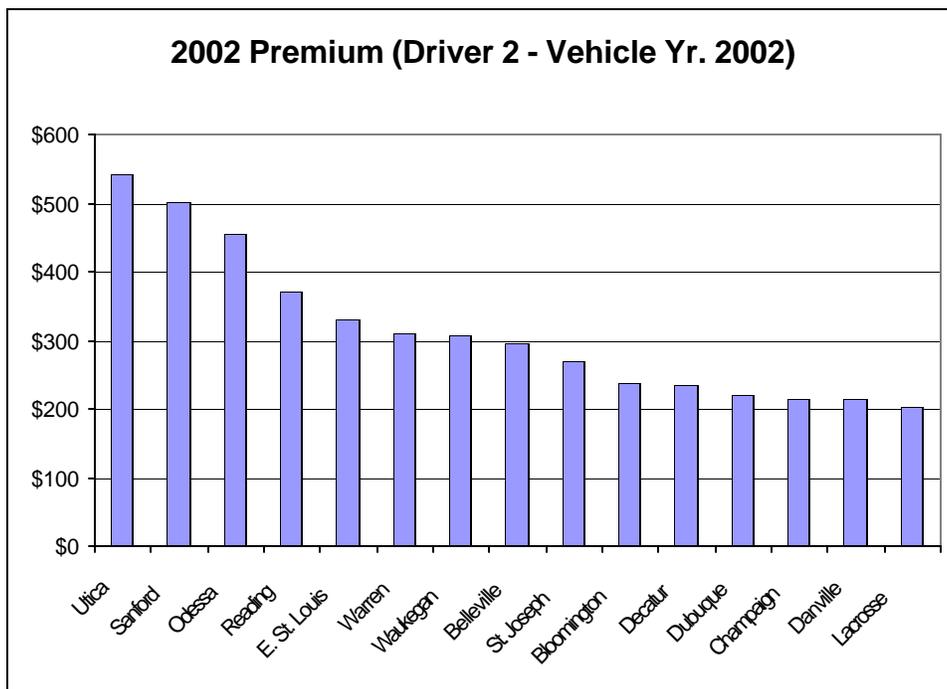
**Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$1,127	-2.08%	\$1,104	9.66%	\$1,211	7.38%
19611	Reading	PA	\$733	-33.10%	\$490	25.90%	\$617	-15.77%
32771	Sanford	FL	\$1,080	-7.45%	\$1,000	31.60%	\$1,316	21.79%
44484	Warren	OH	\$1,043	-19.61%	\$839	9.04%	\$914	-12.34%
52001	Dubuque	IA	\$495	5.37%	\$521	11.15%	\$580	17.13%
54603	Lacrosse	WI	\$451	0.88%	\$455	13.46%	\$516	14.46%
60085	Waukegan	IL	\$665	-0.50%	\$662	11.38%	\$737	10.83%
61701	Bloomington	IL	\$537	1.20%	\$544	17.82%	\$640	19.23%
61821	Champaign	IL	\$509	0.09%	\$510	6.48%	\$543	6.58%
61832	Danville	IL	\$505	-2.07%	\$494	11.44%	\$551	9.14%
62203	E. St. Louis	IL	\$720	-4.60%	\$687	12.38%	\$772	7.20%
62220	Belleville	IL	\$628	-1.73%	\$618	16.06%	\$717	14.05%
62521	Decatur	IL	\$552	0.08%	\$553	14.08%	\$631	14.17%
64503	St. Joseph	MO	\$686	-0.10%	\$685	11.28%	\$763	11.17%
79765	Odessa	TX	\$917	1.68%	\$932	4.34%	\$973	6.09%

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

**Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
13502	Utica	NY	\$542
32771	Sanford	FL	\$502
79765	Odessa	TX	\$455
19611	Reading	PA	\$371
<b>62203</b>	<b>E. St. Louis</b>	<b>IL</b>	<b>\$331</b>
44484	Warren	OH	\$309
<b>60085</b>	<b>Waukegan</b>	<b>IL</b>	<b>\$307</b>
<b>62220</b>	<b>Belleville</b>	<b>IL</b>	<b>\$296</b>
64503	St. Joseph	MO	\$269
<b>61701</b>	<b>Bloomington</b>	<b>IL</b>	<b>\$238</b>
<b>62521</b>	<b>Decatur</b>	<b>IL</b>	<b>\$235</b>
52001	Dubuque	IA	\$220
<b>61821</b>	<b>Champaign</b>	<b>IL</b>	<b>\$215</b>
<b>61832</b>	<b>Danville</b>	<b>IL</b>	<b>\$214</b>
54603	Lacrosse	WI	\$204



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

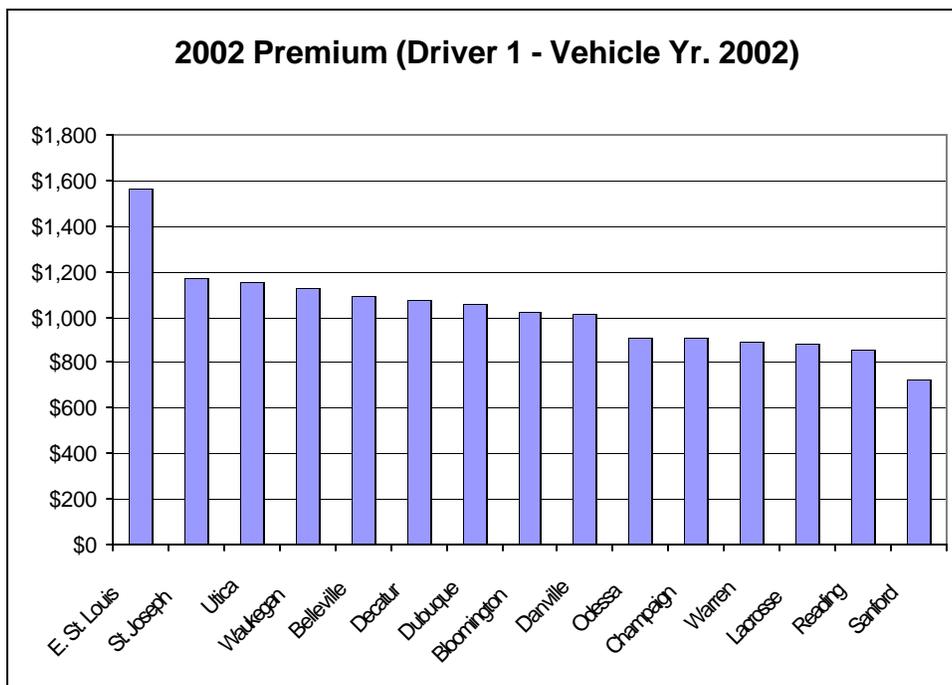
**Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>ip</u>			<u>Premium</u>	<u>Percent</u>	<u>Premium</u>	<u>Percent</u>	<u>Premium</u>	<u>Percent</u>
<u>Code</u>	<u>City</u>	<u>State</u>	<u>2000</u>	<u>Change</u>	<u>2001</u>	<u>Change</u>	<u>2002</u>	<u>Change</u>
				<u>2000/2001</u>		<u>2001/2002</u>		<u>2000/2002</u>
13502	Utica	NY	\$438	14.54%	\$501	8.03%	\$542	23.74%
19611	Reading	PA	\$369	-0.95%	\$366	1.50%	\$371	0.53%
32771	Sanford	FL	\$435	-10.25%	\$391	28.42%	\$502	15.26%
44484	Warren	OH	\$430	-30.85%	\$297	3.96%	\$309	-28.11%
52001	Dubuque	IA	\$217	-4.71%	\$207	6.22%	\$220	1.22%
54603	Lacrosse	WI	\$170	5.96%	\$180	12.91%	\$204	19.64%
60085	Waukegan	IL	\$297	-4.82%	\$283	8.77%	\$307	3.53%
61701	Bloomington	IL	\$214	-0.65%	\$212	12.16%	\$238	11.43%
61821	Champaign	IL	\$213	-2.37%	\$208	3.36%	\$215	0.92%
61832	Danville	IL	\$207	-3.95%	\$199	7.56%	\$214	3.31%
62203	E. St. Louis	IL	\$343	-11.92%	\$302	9.74%	\$331	-3.34%
62220	Belleville	IL	\$281	-5.03%	\$267	10.83%	\$296	5.25%
62521	Decatur	IL	\$219	-1.24%	\$216	8.71%	\$235	7.36%
64503	St. Joseph	MO	\$248	-1.20%	\$245	10.09%	\$269	8.77%
79765	Odessa	TX	\$410	3.57%	\$424	7.28%	\$455	11.11%

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

### Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
<b>62203</b>	<b>E. St. Louis</b>	<b>IL</b>	<b>\$1,568</b>
64503	St. Joseph	MO	\$1,173
13502	Utica	NY	\$1,150
<b>60085</b>	<b>Waukegan</b>	<b>IL</b>	<b>\$1,123</b>
<b>62220</b>	<b>Belleville</b>	<b>IL</b>	<b>\$1,094</b>
<b>62521</b>	<b>Decatur</b>	<b>IL</b>	<b>\$1,075</b>
52001	Dubuque	IA	\$1,060
<b>61701</b>	<b>Bloomington</b>	<b>IL</b>	<b>\$1,018</b>
<b>61832</b>	<b>Danville</b>	<b>IL</b>	<b>\$1,017</b>
79765	Odessa	TX	\$912
<b>61821</b>	<b>Champaign</b>	<b>IL</b>	<b>\$905</b>
44484	Warren	OH	\$891
54603	Lacrosse	WI	\$884
19611	Reading	PA	\$857
32771	Sanford	FL	\$722



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

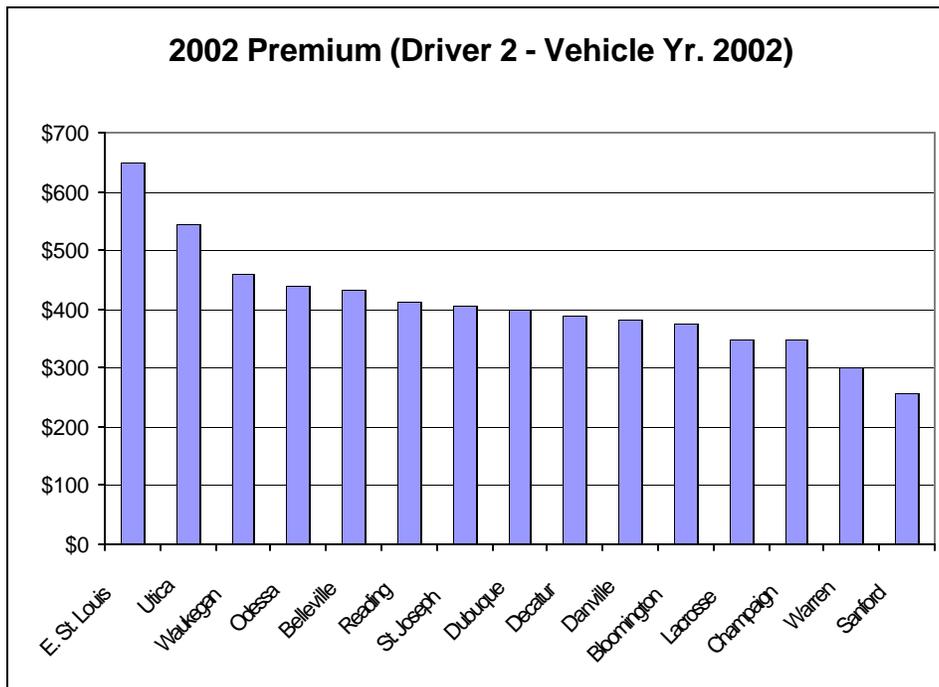
**Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
13502	Utica	NY	\$1,010	3.43%	\$1,045	10.12%	\$1,150	13.89%
19611	Reading	PA	\$956	-17.21%	\$791	8.28%	\$857	-10.36%
32771	Sanford	FL	\$701	0.64%	\$706	2.28%	\$722	2.93%
44484	Warren	OH	\$950	-12.66%	\$830	7.36%	\$891	-6.23%
52001	Dubuque	IA	\$799	24.20%	\$992	6.77%	\$1,060	32.61%
54603	Lacrosse	WI	\$670	15.12%	\$772	14.60%	\$884	31.93%
60085	Waukegan	IL	\$941	11.69%	\$1,051	6.89%	\$1,123	19.38%
61701	Bloomington	IL	\$817	16.14%	\$949	7.31%	\$1,018	24.62%
61821	Champaign	IL	\$759	14.31%	\$868	4.26%	\$905	19.18%
61832	Danville	IL	\$841	12.46%	\$945	7.54%	\$1,017	20.95%
62203	E. St. Louis	IL	\$1,347	7.81%	\$1,452	8.00%	\$1,568	16.43%
62220	Belleville	IL	\$923	14.35%	\$1,056	3.66%	\$1,094	18.54%
62521	Decatur	IL	\$889	15.45%	\$1,026	4.71%	\$1,075	20.89%
64503	St. Joseph	MO	\$986	13.29%	\$1,117	4.95%	\$1,173	18.90%
79765	Odessa	TX	\$748	12.83%	\$844	7.97%	\$912	21.82%

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

### Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
62203	<b>E. St. Louis</b>	IL	<b>\$650</b>
13502	Utica	NY	\$544
60085	<b>Waukegan</b>	IL	<b>\$460</b>
79765	Odessa	TX	\$439
62220	<b>Belleville</b>	IL	<b>\$432</b>
19611	Reading	PA	\$413
64503	St. Joseph	MO	\$404
52001	Dubuque	IA	\$400
62521	<b>Decatur</b>	IL	<b>\$389</b>
61832	<b>Danville</b>	IL	<b>\$383</b>
61701	<b>Bloomington</b>	IL	<b>\$374</b>
54603	Lacrosse	WI	\$347
61821	<b>Champaign</b>	IL	<b>\$347</b>
44484	Warren	OH	\$303
32771	Sanford	FL	\$257



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

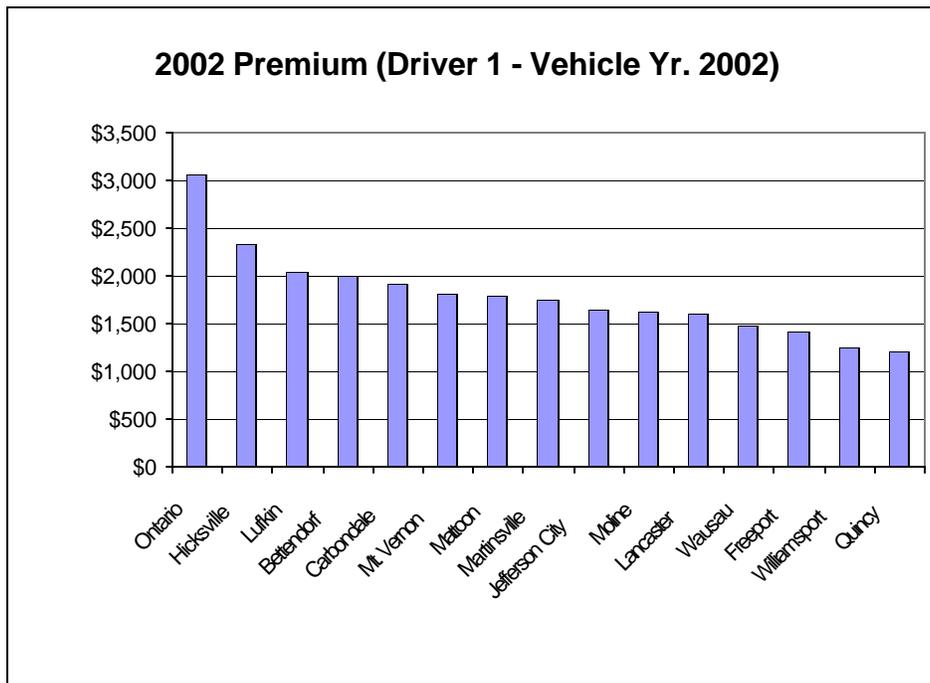
**Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$416	22.71%	\$511	6.48%	\$544	30.66%
19611	Reading	PA	\$498	-4.52%	\$475	-13.14%	\$413	-17.07%
32771	Sanford	FL	\$264	-3.87%	\$254	1.45%	\$257	-2.48%
44484	Warren	OH	\$370	-20.31%	\$295	2.51%	\$303	-18.31%
52001	Dubuque	IA	\$348	11.40%	\$388	3.11%	\$400	14.86%
54603	Lacrosse	WI	\$258	18.51%	\$306	13.59%	\$347	34.61%
60085	Waukegan	IL	\$402	9.34%	\$439	4.80%	\$460	14.59%
61701	Bloomington	IL	\$313	15.15%	\$361	3.78%	\$374	19.50%
61821	Champaign	IL	\$305	12.37%	\$343	1.26%	\$347	13.79%
61832	Danville	IL	\$330	11.04%	\$367	4.32%	\$383	15.84%
62203	E. St. Louis	IL	\$589	4.22%	\$613	6.05%	\$650	10.53%
62220	Belleville	IL	\$385	11.61%	\$430	0.58%	\$432	12.26%
62521	Decatur	IL	\$334	14.99%	\$384	1.22%	\$389	16.39%
64503	St. Joseph	MO	\$345	13.20%	\$390	3.60%	\$404	17.28%
79765	Odessa	TX	\$348	11.67%	\$388	13.24%	\$439	26.45%

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

### Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
91764	Ontario	CA	\$3,072
11801	Hicksville	NY	\$2,338
75901	Lufkin	TX	\$2,049
52722	Bettendorf	IA	\$1,995
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$1,921</b>
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$1,807</b>
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$1,794</b>
46151	Martinsville	IN	\$1,755
65101	Jefferson City	MO	\$1,649
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$1,624</b>
43130	Lancaster	OH	\$1,601
54401	Wausau	WI	\$1,478
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$1,408</b>
17701	Williamsport	PA	\$1,242
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$1,200</b>



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

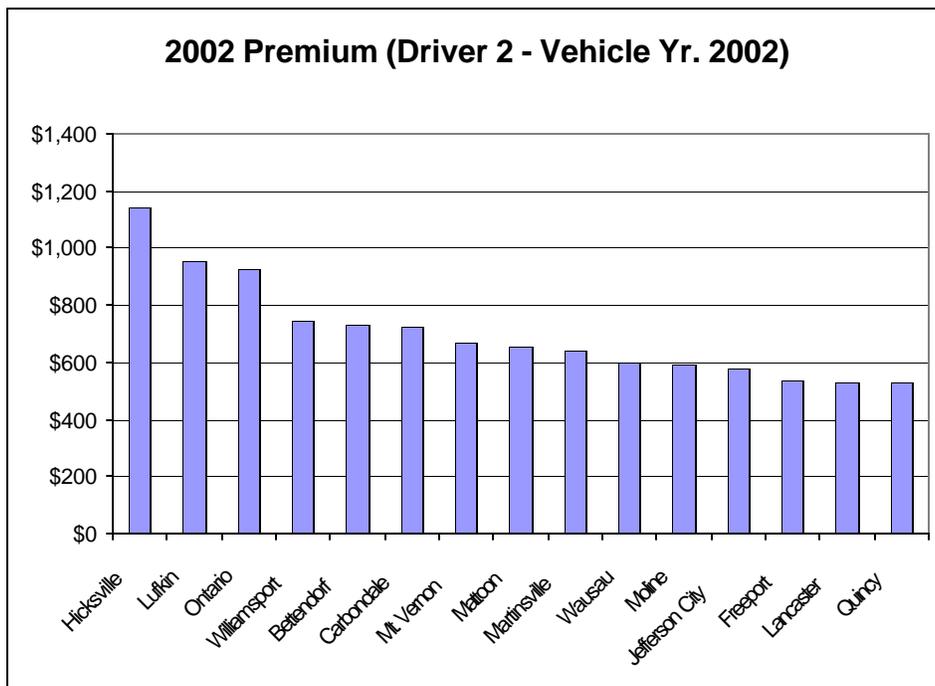
**Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$2,747	-24.45%	\$2,075	12.66%	\$2,338	-14.89%
17701	Williamsport	PA	\$1,455	-20.87%	\$1,151	7.93%	\$1,242	-14.59%
43130	Lancaster	OH	\$1,742	-18.46%	\$1,421	12.71%	\$1,601	-8.09%
46151	Martinsville	IN	\$1,538	9.17%	\$1,679	4.54%	\$1,755	14.12%
52722	Bettendorf	IA	\$1,619	16.23%	\$1,882	6.04%	\$1,995	23.26%
54401	Wausau	WI	\$1,127	12.68%	\$1,270	16.37%	\$1,478	31.13%
61032	Freeport	IL	\$1,331	9.48%	\$1,457	-3.35%	\$1,408	5.81%
61265	Moline	IL	\$1,361	8.74%	\$1,480	9.78%	\$1,624	19.37%
61938	Mattoon	IL	\$1,459	12.29%	\$1,639	9.45%	\$1,794	22.90%
62301	Quincy	IL	\$1,118	5.27%	\$1,177	1.97%	\$1,200	7.34%
62864	Mt. Vernon	IL	\$1,527	10.82%	\$1,692	6.83%	\$1,807	18.39%
62901	Carbondale	IL	\$1,677	6.39%	\$1,784	7.66%	\$1,921	14.55%
65101	Jefferson City	MO	\$1,456	9.61%	\$1,596	3.37%	\$1,649	13.30%
75901	Lufkin	TX	\$1,616	-0.17%	\$1,613	27.04%	\$2,049	26.82%
91764	Ontario	CA	\$2,515	11.02%	\$2,792	10.04%	\$3,072	22.16%

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

### Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
11801	Hicksville	NY	\$1,144
75901	Lufkin	TX	\$954
91764	Ontario	CA	\$928
17701	Williamsport	PA	\$743
52722	Bettendorf	IA	\$730
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$721</b>
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$669</b>
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$654</b>
46151	Martinsville	IN	\$643
54401	Wausau	WI	\$602
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$595</b>
65101	Jefferson City	MO	\$576
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$535</b>
43130	Lancaster	OH	\$530
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$529</b>



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

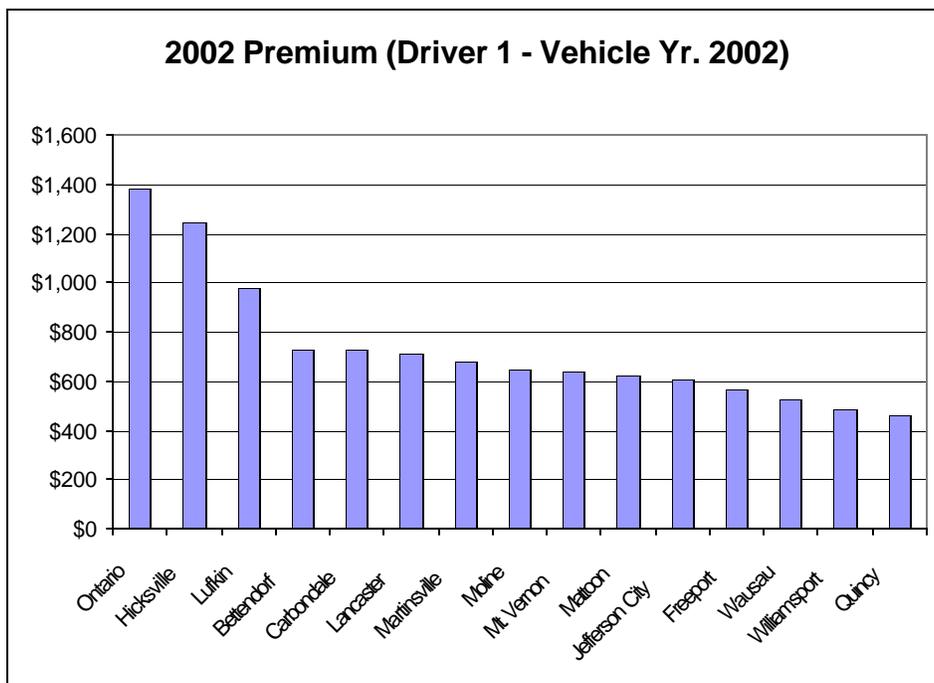
**Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$1,249	-10.52%	\$1,118	2.39%	\$1,144	-8.39%
17701	Williamsport	PA	\$761	-5.68%	\$718	3.58%	\$743	-2.31%
43130	Lancaster	OH	\$693	-28.06%	\$499	6.22%	\$530	-23.59%
46151	Martinsville	IN	\$576	9.12%	\$629	2.25%	\$643	11.57%
52722	Bettendorf	IA	\$659	8.89%	\$718	1.74%	\$730	10.79%
54401	Wausau	WI	\$429	18.87%	\$509	18.24%	\$602	40.55%
61032	Freeport	IL	\$522	8.49%	\$566	-5.48%	\$535	2.55%
61265	Moline	IL	\$530	7.06%	\$567	5.00%	\$595	12.41%
61938	Mattoon	IL	\$560	10.97%	\$621	5.29%	\$654	16.84%
62301	Quincy	IL	\$495	4.13%	\$515	2.76%	\$529	7.01%
62864	Mt. Vernon	IL	\$597	9.68%	\$655	2.10%	\$669	11.98%
62901	Carbondale	IL	\$656	5.40%	\$692	4.26%	\$721	9.89%
65101	Jefferson City	MO	\$517	9.15%	\$564	2.07%	\$576	11.41%
75901	Lufkin	TX	\$707	2.93%	\$728	31.10%	\$954	34.94%
91764	Ontario	CA	\$894	1.17%	\$904	2.61%	\$928	3.81%

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

### Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
91764	Ontario	CA	\$1,379
11801	Hicksville	NY	\$1,246
75901	Lufkin	TX	\$979
52722	Bettendorf	IA	\$731
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$727</b>
43130	Lancaster	OH	\$714
46151	Martinsville	IN	\$681
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$650</b>
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$635</b>
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$623</b>
65101	Jefferson City	MO	\$609
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$569</b>
54401	Wausau	WI	\$524
17701	Williamsport	PA	\$481
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$459</b>



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

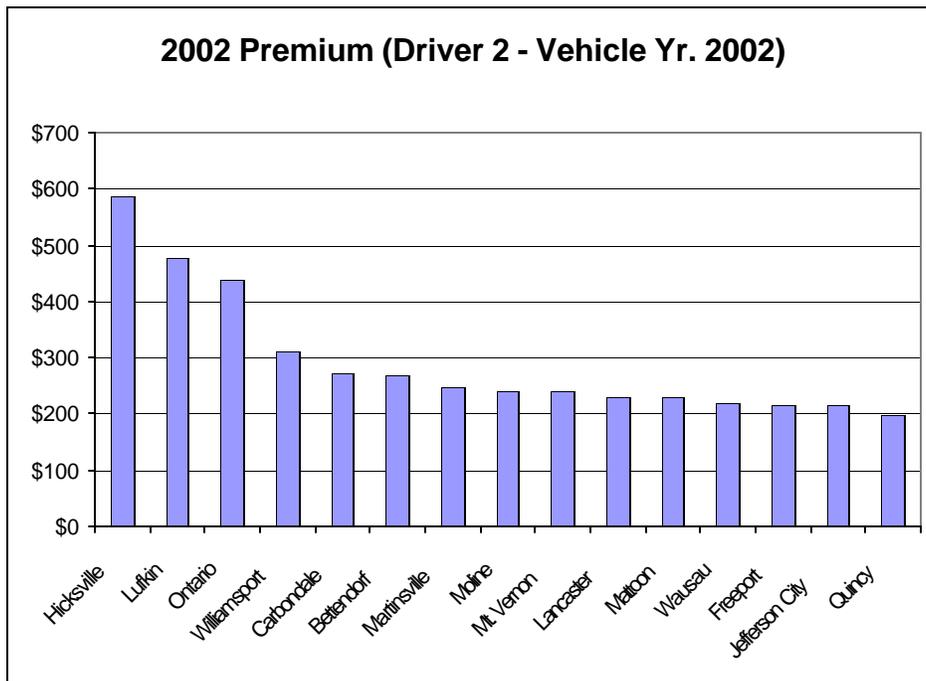
**Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
11801	Hicksville	NY	\$1,595	-33.29%	\$1,064	17.15%	\$1,246	-21.85%
17701	Williamsport	PA	\$581	-23.89%	\$443	8.68%	\$481	-17.28%
43130	Lancaster	OH	\$767	-21.11%	\$605	17.88%	\$714	-7.00%
46151	Martinsville	IN	\$630	-0.84%	\$624	9.05%	\$681	8.14%
52722	Bettendorf	IA	\$622	3.92%	\$646	13.21%	\$731	17.65%
54401	Wausau	WI	\$420	4.17%	\$438	19.67%	\$524	24.65%
61032	Freeport	IL	\$522	-0.43%	\$519	9.57%	\$569	9.10%
61265	Moline	IL	\$559	-0.54%	\$556	16.77%	\$650	16.15%
61938	Mattoon	IL	\$553	1.14%	\$560	11.29%	\$623	12.57%
62301	Quincy	IL	\$449	-3.53%	\$433	5.97%	\$459	2.23%
62864	Mt. Vernon	IL	\$566	0.25%	\$568	11.89%	\$635	12.17%
62901	Carbondale	IL	\$676	-3.26%	\$654	11.12%	\$727	7.49%
65101	Jefferson City	MO	\$584	0.94%	\$590	3.25%	\$609	4.22%
75901	Lufkin	TX	\$832	9.48%	\$911	7.41%	\$979	17.60%
91764	Ontario	CA	\$1,221	2.47%	\$1,251	10.26%	\$1,379	12.99%

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

### Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
11801	Hicksville	NY	\$586
75901	Lufkin	TX	\$476
91764	Ontario	CA	\$437
17701	Williamsport	PA	\$310
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$273</b>
52722	Bettendorf	IA	\$268
46151	Martinsville	IN	\$246
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$242</b>
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$239</b>
43130	Lancaster	OH	\$232
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$231</b>
54401	Wausau	WI	\$219
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$217</b>
65101	Jefferson City	MO	\$216
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$199</b>



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

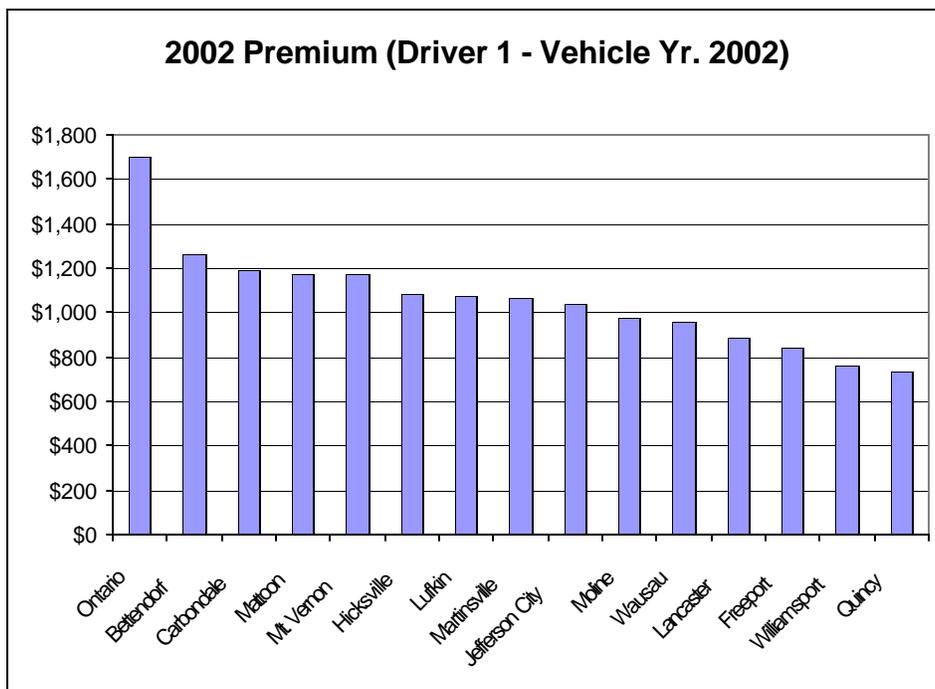
**Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$688	-16.95%	\$571	2.59%	\$586	-14.80%
17701	Williamsport	PA	\$299	-2.00%	\$293	6.00%	\$310	3.88%
43130	Lancaster	OH	\$315	-33.78%	\$209	10.89%	\$232	-26.57%
46151	Martinsville	IN	\$236	-1.62%	\$233	5.88%	\$246	4.17%
52722	Bettendorf	IA	\$256	-2.88%	\$249	7.70%	\$268	4.59%
54401	Wausau	WI	\$157	13.83%	\$178	22.98%	\$219	39.99%
61032	Freeport	IL	\$208	-1.15%	\$206	5.66%	\$217	4.45%
61265	Moline	IL	\$223	-2.33%	\$218	11.11%	\$242	8.52%
61938	Mattoon	IL	\$217	-0.19%	\$216	7.10%	\$231	6.91%
62301	Quincy	IL	\$199	-4.61%	\$190	5.00%	\$199	0.15%
62864	Mt. Vernon	IL	\$226	-0.97%	\$224	6.57%	\$239	5.54%
62901	Carbondale	IL	\$267	-4.38%	\$255	7.16%	\$273	2.47%
65101	Jefferson City	MO	\$212	0.36%	\$213	1.65%	\$216	2.01%
75901	Lufkin	TX	\$368	17.12%	\$431	10.61%	\$476	29.55%
91764	Ontario	CA	\$452	-5.51%	\$427	2.26%	\$437	-3.38%

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

### Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
91764	Ontario	CA	\$1,699
52722	Bettendorf	IA	\$1,265
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$1,193</b>
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$1,175</b>
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$1,174</b>
11801	Hicksville	NY	\$1,086
75901	Lufkin	TX	\$1,073
46151	Martinsville	IN	\$1,068
65101	Jefferson City	MO	\$1,037
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$973</b>
54401	Wausau	WI	\$956
43130	Lancaster	OH	\$890
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$846</b>
17701	Williamsport	PA	\$762
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$738</b>



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

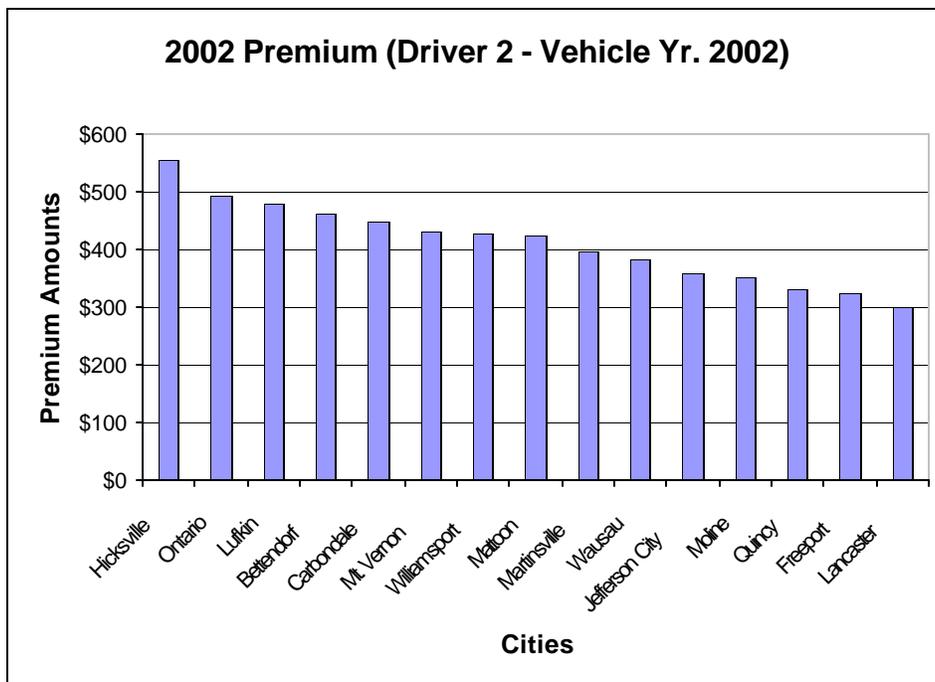
**Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$1,153	-12.10%	\$1,014	7.10%	\$1,086	-5.86%
17701	Williamsport	PA	\$874	-19.12%	\$707	7.79%	\$762	-12.82%
43130	Lancaster	OH	\$987	-17.25%	\$816	9.05%	\$890	-9.76%
46151	Martinsville	IN	\$911	15.33%	\$1,051	1.67%	\$1,068	17.26%
52722	Bettendorf	IA	\$999	24.04%	\$1,239	2.11%	\$1,265	26.65%
54401	Wausau	WI	\$705	18.23%	\$834	14.61%	\$956	35.50%
61032	Freeport	IL	\$808	16.00%	\$937	-9.80%	\$846	4.63%
61265	Moline	IL	\$802	14.96%	\$922	5.63%	\$973	21.43%
61938	Mattoon	IL	\$906	19.28%	\$1,081	8.64%	\$1,175	29.59%
62301	Quincy	IL	\$667	11.08%	\$741	-0.51%	\$738	10.52%
62864	Mt. Vernon	IL	\$962	17.13%	\$1,127	4.20%	\$1,174	22.05%
62901	Carbondale	IL	\$1,001	12.80%	\$1,130	5.59%	\$1,193	19.11%
65101	Jefferson City	MO	\$869	15.43%	\$1,003	3.39%	\$1,037	19.35%
75901	Lufkin	TX	\$782	19.09%	\$932	15.18%	\$1,073	37.17%
91764	Ontario	CA	\$1,293	23.69%	\$1,599	6.25%	\$1,699	31.42%

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

### Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
11801	Hicksville	NY	\$557
91764	Ontario	CA	\$492
75901	Lufkin	TX	\$480
52722	Bettendorf	IA	\$462
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$448</b>
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$430</b>
17701	Williamsport	PA	\$428
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$424</b>
46151	Martinsville	IN	\$396
54401	Wausau	WI	\$383
65101	Jefferson City	MO	\$358
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$353</b>
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$330</b>
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$325</b>
43130	Lancaster	OH	\$299



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

**Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2002)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$566	-3.48%	\$546	2.02%	\$557	-1.53%
17701	Williamsport	PA	\$462	-8.68%	\$422	1.49%	\$428	-7.31%
43130	Lancaster	OH	\$382	-23.95%	\$291	3.00%	\$299	-21.67%
46151	Martinsville	IN	\$340	16.15%	\$395	0.15%	\$396	16.32%
52722	Bettendorf	IA	\$402	16.66%	\$469	-1.58%	\$462	14.81%
54401	Wausau	WI	\$271	22.25%	\$332	15.59%	\$383	41.30%
61032	Freeport	IL	\$314	15.02%	\$361	-9.94%	\$325	3.58%
61265	Moline	IL	\$307	13.68%	\$349	1.19%	\$353	15.03%
61938	Mattoon	IL	\$343	18.22%	\$406	4.41%	\$424	23.43%
62301	Quincy	IL	\$296	9.87%	\$325	1.58%	\$330	11.61%
62864	Mt. Vernon	IL	\$371	16.20%	\$431	-0.27%	\$430	15.89%
62901	Carbondale	IL	\$390	11.97%	\$437	2.53%	\$448	14.81%
65101	Jefferson City	MO	\$304	15.34%	\$350	2.12%	\$358	17.79%
75901	Lufkin	TX	\$339	18.24%	\$401	19.53%	\$480	41.33%
91764	Ontario	CA	\$441	12.30%	\$495	-0.61%	\$492	11.61%

# **Automobile Results**

**2000 Year Model Vehicle**

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

**Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
10009	New York City 1	NY	\$2,248	1.98%	\$2,292	-0.60%	\$2,278	1.37%
10032	New York City 2	NY	\$2,406	46.43%	\$3,524	1.92%	\$3,591	49.24%
11212	New York City 3	NY	\$3,659	-12.94%	\$3,185	10.00%	\$3,504	-4.23%
19119	Philadelphia 1	PA	\$3,819	-6.69%	\$3,564	3.94%	\$3,704	-3.02%
19130	Philadelphia 2	PA	\$4,159	-11.58%	\$3,678	-0.84%	\$3,647	-12.32%
19150	Philadelphia 3	PA	\$3,840	-7.62%	\$3,547	3.39%	\$3,668	-4.49%
48205	Detroit 1	MI	\$6,044	52.15%	\$9,196	-57.20%	\$3,935	-34.89%
48221	Detroit 2	MI	\$6,036	48.56%	\$8,968	-56.00%	\$3,946	-34.64%
48225	Detroit 3	MI	\$2,791	27.59%	\$3,561	-26.96%	\$2,601	-6.81%
60608	Chicago 1	IL	\$3,182	-4.16%	\$3,049	3.97%	\$3,170	-0.36%
60620	Chicago 2	IL	\$3,043	-13.06%	\$2,646	11.16%	\$2,941	-3.36%
60625	Chicago 3	IL	\$2,675	-4.24%	\$2,562	-0.30%	\$2,554	-4.53%
75223	Dallas 1	TX	\$1,818	26.64%	\$2,302	-9.07%	\$2,094	15.14%
75241	Dallas 2	TX	\$1,804	20.79%	\$2,179	-4.34%	\$2,084	15.55%
75243	Dallas 3	TX	\$1,993	13.09%	\$2,254	-2.41%	\$2,200	10.37%
77048	Houston 1	TX	\$1,614	24.24%	\$2,005	-5.58%	\$1,893	17.31%
77055	Houston 2	TX	\$1,733	17.55%	\$2,037	-0.71%	\$2,022	16.71%
77091	Houston 3	TX	\$1,642	22.73%	\$2,015	-4.37%	\$1,927	17.37%
90001	Los Angeles 1	CA	\$2,488	30.71%	\$3,252	6.16%	\$3,452	38.75%
90002	Los Angeles 2	CA	\$2,311	29.18%	\$2,986	15.79%	\$3,457	49.57%
90023	Los Angeles 3	CA	\$2,101	28.88%	\$2,708	19.75%	\$3,243	54.32%

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

### Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$1,292	7.60%	\$1,390	-4.20%	\$1,332	3.08%
10032	New York City 2	NY	\$1,562	35.05%	\$2,109	-0.81%	\$2,092	33.96%
11212	New York City 3	NY	\$2,142	13.00%	\$2,420	-20.03%	\$1,935	-9.64%
19119	Philadelphia 1	PA	\$1,989	-0.09%	\$1,988	-2.85%	\$1,931	-2.94%
19130	Philadelphia 2	PA	\$2,195	-6.99%	\$2,042	-2.71%	\$1,986	-9.51%
19150	Philadelphia 3	PA	\$1,995	-0.67%	\$1,982	-5.22%	\$1,878	-5.85%
48205	Detroit 1	MI	\$2,797	77.26%	\$4,957	-59.17%	\$2,024	-27.62%
48221	Detroit 2	MI	\$2,792	68.05%	\$4,691	-57.62%	\$1,988	-28.78%
48225	Detroit 3	MI	\$1,286	37.24%	\$1,764	-27.49%	\$1,279	-0.49%
60608	Chicago 1	IL	\$1,291	-2.52%	\$1,259	1.49%	\$1,277	-1.07%
60620	Chicago 2	IL	\$1,295	-15.22%	\$1,098	8.72%	\$1,194	-7.83%
60625	Chicago 3	IL	\$1,110	7.66%	\$1,194	-8.25%	\$1,096	-1.23%
75223	Dallas 1	TX	\$836	31.22%	\$1,097	-6.95%	\$1,020	22.11%
75241	Dallas 2	TX	\$835	24.23%	\$1,038	-2.94%	\$1,007	20.57%
75243	Dallas 3	TX	\$929	15.10%	\$1,069	-2.20%	\$1,046	12.57%
77048	Houston 1	TX	\$772	25.22%	\$967	-4.02%	\$928	20.19%
77055	Houston 2	TX	\$826	18.29%	\$977	-0.19%	\$975	18.06%
77091	Houston 3	TX	\$784	23.70%	\$970	-3.15%	\$939	19.80%
90001	Los Angeles 1	CA	\$1,026	1.66%	\$1,043	4.34%	\$1,088	6.07%
90002	Los Angeles 2	CA	\$963	-1.08%	\$952	10.60%	\$1,053	9.40%
90023	Los Angeles 3	CA	\$864	2.10%	\$882	14.64%	\$1,011	17.05%

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

### **Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$1,085	4.07%	\$1,129	6.79%	\$1,206	11.14%
10032	New York City 2	NY	\$1,001	93.12%	\$1,934	4.55%	\$2,022	101.91%
11212	New York City 3	NY	\$1,677	-0.77%	\$1,664	16.68%	\$1,941	15.78%
19119	Philadelphia 1	PA	\$1,937	-7.31%	\$1,796	11.03%	\$1,994	2.92%
19130	Philadelphia 2	PA	\$2,154	-12.92%	\$1,876	-0.47%	\$1,867	-13.33%
19150	Philadelphia 3	PA	\$1,947	-8.04%	\$1,790	10.32%	\$1,975	1.45%
48205	Detroit 1	MI	\$1,547	5.23%	\$1,628	8.31%	\$1,763	13.97%
48221	Detroit 2	MI	\$1,534	-1.82%	\$1,506	40.96%	\$2,122	38.40%
48225	Detroit 3	MI	\$599	18.22%	\$708	34.24%	\$951	58.70%
60608	Chicago 1	IL	\$1,081	-8.65%	\$987	7.58%	\$1,062	-1.73%
60620	Chicago 2	IL	\$1,035	-9.47%	\$937	2.30%	\$959	-7.39%
60625	Chicago 3	IL	\$1,043	1.89%	\$1,063	-0.60%	\$1,056	1.28%
75223	Dallas 1	TX	\$969	0.37%	\$972	42.60%	\$1,386	43.13%
75241	Dallas 2	TX	\$972	-0.14%	\$971	32.88%	\$1,290	32.69%
75243	Dallas 3	TX	\$1,061	-3.20%	\$1,027	28.55%	\$1,320	24.44%
77048	Houston 1	TX	\$884	0.03%	\$884	45.19%	\$1,283	45.24%
77055	Houston 2	TX	\$932	0.17%	\$933	40.58%	\$1,312	40.82%
77091	Houston 3	TX	\$889	1.37%	\$901	41.20%	\$1,273	43.13%
90001	Los Angeles 1	CA	\$1,370	25.67%	\$1,722	12.21%	\$1,933	41.02%
90002	Los Angeles 2	CA	\$1,322	27.27%	\$1,682	13.62%	\$1,911	44.60%
90023	Los Angeles 3	CA	\$1,086	25.12%	\$1,359	15.25%	\$1,566	44.19%

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

**Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$584	11.05%	\$649	2.72%	\$666	14.06%
10032	New York City 2	NY	\$598	82.80%	\$1,092	1.83%	\$1,112	86.14%
11212	New York City 3	NY	\$881	73.59%	\$1,530	-34.47%	\$1,003	13.75%
19119	Philadelphia 1	PA	\$1,038	2.89%	\$1,068	2.09%	\$1,090	5.04%
19130	Philadelphia 2	PA	\$1,161	-4.53%	\$1,109	-1.59%	\$1,091	-6.05%
19150	Philadelphia 3	PA	\$1,040	2.81%	\$1,069	-0.16%	\$1,068	2.65%
48205	Detroit 1	MI	\$724	28.72%	\$931	2.48%	\$955	31.91%
48221	Detroit 2	MI	\$717	18.30%	\$848	31.67%	\$1,116	55.76%
48225	Detroit 3	MI	\$288	24.92%	\$359	41.35%	\$508	76.57%
60608	Chicago 1	IL	\$451	-7.90%	\$415	6.04%	\$440	-2.34%
60620	Chicago 2	IL	\$449	-11.72%	\$396	1.08%	\$400	-10.77%
60625	Chicago 3	IL	\$445	21.90%	\$543	-19.90%	\$435	-2.36%
75223	Dallas 1	TX	\$442	11.17%	\$491	42.58%	\$701	58.51%
75241	Dallas 2	TX	\$450	8.50%	\$489	31.47%	\$643	42.64%
75243	Dallas 3	TX	\$498	2.90%	\$512	25.34%	\$642	28.98%
77048	Houston 1	TX	\$425	5.55%	\$448	43.51%	\$643	51.48%
77055	Houston 2	TX	\$450	4.30%	\$469	37.31%	\$644	43.22%
77091	Houston 3	TX	\$427	6.58%	\$456	39.04%	\$633	48.20%
90001	Los Angeles 1	CA	\$580	0.77%	\$584	9.38%	\$639	10.22%
90002	Los Angeles 2	CA	\$571	-1.52%	\$562	7.87%	\$607	6.23%
90023	Los Angeles 3	CA	\$468	1.30%	\$474	10.13%	\$522	11.56%

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

### **Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$1,161	0.15%	\$1,163	-8.61%	\$1,063	-8.47%
10032	New York City 2	NY	\$1,348	9.23%	\$1,472	-1.10%	\$1,456	8.02%
11212	New York City 3	NY	\$1,955	-25.29%	\$1,461	4.75%	\$1,530	-21.74%
19119	Philadelphia 1	PA	\$1,894	-5.58%	\$1,788	-4.05%	\$1,716	-9.40%
19130	Philadelphia 2	PA	\$2,015	-9.48%	\$1,824	-0.66%	\$1,812	-10.07%
19150	Philadelphia 3	PA	\$1,904	-6.82%	\$1,774	-4.09%	\$1,702	-10.63%
48205	Detroit 1	MI	\$4,572	-17.98%	\$3,750	32.47%	\$4,967	8.65%
48221	Detroit 2	MI	\$4,572	-16.13%	\$3,835	33.65%	\$5,125	12.09%
48225	Detroit 3	MI	\$2,218	-5.76%	\$2,090	20.62%	\$2,522	13.67%
60608	Chicago 1	IL	\$2,094	-3.88%	\$2,013	8.95%	\$2,193	4.72%
60620	Chicago 2	IL	\$2,002	-15.86%	\$1,685	17.21%	\$1,975	-1.38%
60625	Chicago 3	IL	\$1,627	-10.17%	\$1,462	-0.72%	\$1,451	-10.82%
75223	Dallas 1	TX	\$847	10.74%	\$938	26.82%	\$1,190	40.44%
75241	Dallas 2	TX	\$828	11.14%	\$920	21.64%	\$1,119	35.19%
75243	Dallas 3	TX	\$930	5.24%	\$979	16.45%	\$1,140	22.55%
77048	Houston 1	TX	\$729	7.06%	\$780	26.51%	\$987	35.43%
77055	Houston 2	TX	\$801	8.10%	\$866	17.68%	\$1,019	27.21%
77091	Houston 3	TX	\$753	8.09%	\$814	20.24%	\$978	29.97%
90001	Los Angeles 1	CA	\$1,101	36.86%	\$1,506	9.41%	\$1,648	49.74%
90002	Los Angeles 2	CA	\$983	32.24%	\$1,299	18.57%	\$1,541	56.81%
90023	Los Angeles 3	CA	\$1,003	32.26%	\$1,327	37.74%	\$1,827	82.18%

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

**Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$707	4.23%	\$737	-11.06%	\$655	-7.30%
10032	New York City 2	NY	\$909	0.55%	\$914	-3.46%	\$883	-2.93%
11212	New York City 3	NY	\$1,237	-28.81%	\$881	2.97%	\$907	-26.69%
19119	Philadelphia 1	PA	\$958	-2.83%	\$931	-9.39%	\$844	-11.95%
19130	Philadelphia 2	PA	\$1,040	-9.01%	\$946	-3.65%	\$912	-12.33%
19150	Philadelphia 3	PA	\$961	-3.98%	\$923	-11.55%	\$817	-15.07%
48205	Detroit 1	MI	\$2,103	-11.94%	\$1,852	-29.21%	\$1,311	-37.66%
48221	Detroit 2	MI	\$2,104	-11.45%	\$1,863	-31.88%	\$1,269	-39.68%
48225	Detroit 3	MI	\$1,010	-1.96%	\$990	-12.87%	\$863	-14.58%
60608	Chicago 1	IL	\$842	-5.37%	\$797	6.25%	\$846	0.54%
60620	Chicago 2	IL	\$848	-18.36%	\$693	14.17%	\$791	-6.79%
60625	Chicago 3	IL	\$664	-3.68%	\$640	4.86%	\$671	1.00%
75223	Dallas 1	TX	\$394	6.82%	\$421	8.46%	\$456	15.86%
75241	Dallas 2	TX	\$385	7.23%	\$413	9.36%	\$452	17.27%
75243	Dallas 3	TX	\$431	2.19%	\$441	8.07%	\$476	10.44%
77048	Houston 1	TX	\$347	2.67%	\$357	11.54%	\$398	14.52%
77055	Houston 2	TX	\$376	5.20%	\$396	7.01%	\$423	12.58%
77091	Houston 3	TX	\$356	4.33%	\$372	8.48%	\$403	13.17%
90001	Los Angeles 1	CA	\$445	1.53%	\$452	4.73%	\$473	6.33%
90002	Los Angeles 2	CA	\$391	-0.35%	\$390	14.49%	\$447	14.09%
90023	Los Angeles 3	CA	\$395	1.71%	\$402	27.57%	\$513	29.75%

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

**Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$1,991	23.49%	\$2,458	1.30%	\$2,490	25.10%
33064	Pompano Beach	FL	\$2,462	-10.24%	\$2,210	11.99%	\$2,475	0.52%
50312	Des Moines	IA	\$1,478	8.64%	\$1,606	8.75%	\$1,747	18.15%
60435	Joliet	IL	\$1,586	-1.29%	\$1,566	7.54%	\$1,684	6.16%
60506	Aurora	IL	\$1,321	2.30%	\$1,351	6.86%	\$1,444	9.31%
61107	Rockford	IL	\$1,470	1.37%	\$1,490	1.75%	\$1,516	3.14%
61614	Peoria	IL	\$1,549	0.44%	\$1,556	6.36%	\$1,655	6.84%
62704	Springfield, IL	IL	\$1,341	3.46%	\$1,388	8.87%	\$1,511	12.64%
65807	Springfield, MO	MO	\$1,839	0.56%	\$1,850	1.58%	\$1,879	2.14%
79109	Amarillo	TX	\$1,691	4.20%	\$1,762	5.90%	\$1,866	10.34%
95203	Stockton	CA	\$2,879	4.04%	\$2,995	10.43%	\$3,308	14.89%

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

**Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$1,100	27.16%	\$1,399	4.33%	\$1,459	32.67%
33064	Pompano Beach	FL	\$1,016	-15.65%	\$857	14.72%	\$983	-3.23%
50312	Des Moines	IA	\$649	-5.02%	\$617	3.83%	\$640	-1.38%
60435	Joliet	IL	\$707	-4.26%	\$677	10.50%	\$748	5.79%
60506	Aurora	IL	\$648	-2.32%	\$633	6.15%	\$672	3.69%
61107	Rockford	IL	\$598	0.15%	\$599	16.61%	\$698	16.79%
61614	Peoria	IL	\$601	-0.26%	\$600	2.50%	\$615	2.23%
62704	Springfield, IL	IL	\$543	1.65%	\$552	1.53%	\$560	3.20%
65807	Springfield, MO	MO	\$640	0.36%	\$642	-0.15%	\$641	0.22%
79109	Amarillo	TX	\$785	5.00%	\$825	10.52%	\$911	16.04%
95203	Stockton	CA	\$997	-1.71%	\$980	2.60%	\$1,005	0.84%

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

**Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$1,172	28.95%	\$1,511	4.46%	\$1,578	34.70%
33064	Pompano Beach	FL	\$1,545	-8.85%	\$1,408	23.43%	\$1,738	12.51%
50312	Des Moines	IA	\$627	5.94%	\$664	10.67%	\$735	17.24%
60435	Joliet	IL	\$631	-3.10%	\$611	15.30%	\$705	11.73%
60506	Aurora	IL	\$553	0.96%	\$558	15.18%	\$643	16.28%
61107	Rockford	IL	\$561	-0.46%	\$558	14.71%	\$640	14.19%
61614	Peoria	IL	\$660	-0.89%	\$654	13.18%	\$740	12.17%
62704	Springfield, IL	IL	\$567	0.35%	\$569	12.60%	\$641	13.00%
65807	Springfield, MO	MO	\$806	-0.72%	\$801	13.84%	\$911	13.03%
79109	Amarillo	TX	\$815	2.30%	\$834	6.73%	\$890	9.19%
95203	Stockton	CA	\$1,362	3.27%	\$1,407	21.15%	\$1,704	25.12%

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

**Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$485	65.31%	\$801	7.43%	\$861	77.59%
33064	Pompano Beach	FL	\$655	-14.57%	\$560	25.39%	\$702	7.13%
50312	Des Moines	IA	\$277	-7.61%	\$256	5.24%	\$270	-2.77%
60435	Joliet	IL	\$292	-6.75%	\$272	16.11%	\$316	8.28%
60506	Aurora	IL	\$278	-5.68%	\$263	11.92%	\$294	5.56%
61107	Rockford	IL	\$236	-3.03%	\$229	44.73%	\$331	40.35%
61614	Peoria	IL	\$260	-2.15%	\$255	8.62%	\$277	6.29%
62704	Springfield, IL	IL	\$236	-2.04%	\$231	0.60%	\$233	-1.45%
65807	Springfield, MO	MO	\$284	-1.78%	\$279	11.39%	\$311	9.41%
79109	Amarillo	TX	\$366	5.14%	\$385	9.76%	\$423	15.40%
95203	Stockton	CA	\$487	-2.64%	\$474	10.85%	\$526	7.93%

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

**Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
01603	Worcester	MA	\$918	2.82%	\$944	-2.71%	\$918	0.03%
33064	Pompano Beach	FL	\$911	-15.05%	\$774	-2.95%	\$751	-17.56%
50312	Des Moines	IA	\$852	10.56%	\$942	7.38%	\$1,011	18.71%
60435	Joliet	IL	\$958	-0.28%	\$955	2.61%	\$980	2.33%
60506	Aurora	IL	\$769	2.87%	\$791	1.27%	\$801	4.17%
61107	Rockford	IL	\$912	2.18%	\$931	-5.65%	\$879	-3.60%
61614	Peoria	IL	\$890	1.23%	\$901	1.68%	\$916	2.93%
62704	Springfield, IL	IL	\$776	5.94%	\$822	7.16%	\$881	13.53%
65807	Springfield, MO	MO	\$1,031	1.60%	\$1,048	-5.35%	\$992	-3.83%
79109	Amarillo	TX	\$874	11.20%	\$971	1.95%	\$990	13.36%
95203	Stockton	CA	\$1,511	10.00%	\$1,662	-0.25%	\$1,658	9.72%

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

**Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$666	-11.37%	\$591	1.42%	\$599	-10.11%
33064	Pompano Beach	FL	\$358	-20.41%	\$285	0.09%	\$286	-20.33%
50312	Des Moines	IA	\$372	-3.01%	\$361	2.83%	\$371	-0.27%
60435	Joliet	IL	\$416	-2.68%	\$405	6.85%	\$433	3.99%
60506	Aurora	IL	\$370	0.05%	\$370	2.50%	\$379	2.55%
61107	Rockford	IL	\$363	2.04%	\$370	0.15%	\$371	2.19%
61614	Peoria	IL	\$341	1.07%	\$345	-1.77%	\$338	-0.72%
62704	Springfield, IL	IL	\$307	4.73%	\$322	2.45%	\$330	7.29%
65807	Springfield, MO	MO	\$355	2.38%	\$363	-3.42%	\$351	-1.12%
79109	Amarillo	TX	\$418	9.61%	\$458	6.69%	\$489	16.95%
95203	Stockton	CA	\$508	2.03%	\$519	-6.08%	\$487	-4.18%

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

**Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$2,138	-2.71%	\$2,080	1.00%	\$2,101	-1.74%
19611	Reading	PA	\$1,690	-24.87%	\$1,269	9.20%	\$1,386	-17.95%
32771	Sanford	FL	\$1,786	-7.36%	\$1,654	18.52%	\$1,961	9.80%
44484	Warren	OH	\$1,985	-20.60%	\$1,576	6.51%	\$1,679	-15.43%
52001	Dubuque	IA	\$1,293	8.12%	\$1,398	7.79%	\$1,507	16.55%
54603	Lacrosse	WI	\$1,125	2.25%	\$1,151	11.70%	\$1,285	14.21%
60085	Waukegan	IL	\$1,605	-0.32%	\$1,599	7.33%	\$1,717	6.98%
61701	Bloomington	IL	\$1,354	2.60%	\$1,389	9.79%	\$1,525	12.65%
61821	Champaign	IL	\$1,268	0.91%	\$1,280	4.11%	\$1,332	5.06%
61832	Danville	IL	\$1,342	-5.13%	\$1,273	12.67%	\$1,434	6.89%
62203	E. St. Louis	IL	\$2,051	-4.15%	\$1,966	7.98%	\$2,122	3.50%
62220	Belleville	IL	\$1,547	-1.31%	\$1,526	9.22%	\$1,667	7.79%
62521	Decatur	IL	\$1,436	1.71%	\$1,460	6.86%	\$1,560	8.68%
64503	St. Joseph	MO	\$1,678	1.02%	\$1,695	3.61%	\$1,756	4.67%
79765	Odessa	TX	\$1,666	2.90%	\$1,714	4.90%	\$1,798	7.94%

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

#### Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
13502	Utica	NY	\$855	14.91%	\$982	18.27%	\$1,162	35.91%
19611	Reading	PA	\$869	-6.88%	\$809	-8.40%	\$741	-14.70%
32771	Sanford	FL	\$698	-6.18%	\$655	11.97%	\$734	5.05%
44484	Warren	OH	\$798	-29.93%	\$559	1.39%	\$567	-28.96%
52001	Dubuque	IA	\$566	-2.77%	\$551	3.46%	\$570	0.59%
54603	Lacrosse	WI	\$430	6.32%	\$457	10.79%	\$506	17.79%
60085	Waukegan	IL	\$698	-3.27%	\$675	4.99%	\$709	1.56%
61701	Bloomington	IL	\$527	1.44%	\$535	5.54%	\$564	7.06%
61821	Champaign	IL	\$518	-0.32%	\$516	0.49%	\$519	0.17%
61832	Danville	IL	\$536	10.40%	\$592	-7.40%	\$548	2.23%
62203	E. St. Louis	IL	\$928	-8.60%	\$848	5.72%	\$896	-3.37%
62220	Belleville	IL	\$666	-1.95%	\$653	5.23%	\$687	3.18%
62521	Decatur	IL	\$551	1.02%	\$557	2.61%	\$572	3.65%
64503	St. Joseph	MO	\$595	0.51%	\$598	5.25%	\$629	5.78%
79765	Odessa	TX	\$757	3.82%	\$786	9.56%	\$861	13.74%

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

**Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$1,127	-1.45%	\$1,111	8.52%	\$1,206	6.94%
19611	Reading	PA	\$733	-26.09%	\$542	13.96%	\$617	-15.77%
32771	Sanford	FL	\$1,080	-7.75%	\$997	31.31%	\$1,309	21.13%
44484	Warren	OH	\$1,043	-20.05%	\$834	7.83%	\$899	-13.79%
52001	Dubuque	IA	\$495	5.37%	\$521	11.15%	\$580	17.13%
54603	Lacrosse	WI	\$451	0.88%	\$455	13.22%	\$515	14.22%
60085	Waukegan	IL	\$665	-1.36%	\$656	10.71%	\$727	9.20%
61701	Bloomington	IL	\$537	0.97%	\$542	17.74%	\$639	18.88%
61821	Champaign	IL	\$509	-1.39%	\$502	7.26%	\$539	5.77%
61832	Danville	IL	\$505	-2.59%	\$492	11.10%	\$546	8.23%
62203	E. St. Louis	IL	\$720	-5.46%	\$681	11.86%	\$762	5.75%
62220	Belleville	IL	\$628	-2.08%	\$615	15.83%	\$713	13.42%
62521	Decatur	IL	\$552	-0.31%	\$551	13.88%	\$627	13.52%
64503	St. Joseph	MO	\$686	0.44%	\$689	11.83%	\$770	12.32%
79765	Odessa	TX	\$917	1.68%	\$932	4.34%	\$973	6.09%

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

**Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
13502	Utica	NY	\$438	15.04%	\$504	33.39%	\$672	53.46%
19611	Reading	PA	\$369	-0.95%	\$366	-10.48%	\$328	-11.33%
32771	Sanford	FL	\$435	-5.79%	\$410	21.63%	\$499	14.58%
44484	Warren	OH	\$430	-31.30%	\$296	2.76%	\$304	-29.41%
52001	Dubuque	IA	\$217	-4.71%	\$207	6.22%	\$220	1.22%
54603	Lacrosse	WI	\$170	5.96%	\$180	12.65%	\$203	19.36%
60085	Waukegan	IL	\$297	-5.63%	\$280	8.18%	\$303	2.08%
61701	Bloomington	IL	\$214	-0.92%	\$212	12.09%	\$237	11.06%
61821	Champaign	IL	\$213	-2.82%	\$207	3.02%	\$213	0.11%
61832	Danville	IL	\$207	21.64%	\$252	-15.62%	\$213	2.63%
62203	E. St. Louis	IL	\$343	-12.68%	\$299	9.27%	\$327	-4.58%
62220	Belleville	IL	\$281	-5.39%	\$266	11.48%	\$297	5.48%
62521	Decatur	IL	\$219	-1.65%	\$215	8.56%	\$234	6.77%
64503	St. Joseph	MO	\$248	-0.74%	\$246	10.59%	\$272	9.78%
79765	Odessa	TX	\$410	3.57%	\$424	7.28%	\$455	11.11%

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

**Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$1,010	-4.33%	\$966	-7.78%	\$891	-11.77%
19611	Reading	PA	\$956	-24.10%	\$725	4.40%	\$757	-20.76%
32771	Sanford	FL	\$701	-8.21%	\$644	1.16%	\$651	-7.15%
44484	Warren	OH	\$950	-21.69%	\$744	4.73%	\$779	-17.99%
52001	Dubuque	IA	\$799	9.84%	\$878	5.73%	\$928	16.13%
54603	Lacrosse	WI	\$670	3.27%	\$692	10.81%	\$767	14.43%
60085	Waukegan	IL	\$941	0.08%	\$942	5.07%	\$989	5.15%
61701	Bloomington	IL	\$817	3.48%	\$845	4.74%	\$885	8.39%
61821	Champaign	IL	\$759	2.33%	\$777	2.04%	\$792	4.41%
61832	Danville	IL	\$841	-7.92%	\$774	15.15%	\$891	6.03%
62203	E. St. Louis	IL	\$1,347	-4.02%	\$1,293	6.16%	\$1,372	1.89%
62220	Belleville	IL	\$923	-1.13%	\$913	4.94%	\$958	3.75%
62521	Decatur	IL	\$889	2.80%	\$914	2.49%	\$937	5.36%
64503	St. Joseph	MO	\$986	1.64%	\$1,002	2.73%	\$1,030	4.41%
79765	Odessa	TX	\$748	8.23%	\$810	3.68%	\$840	12.22%

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

**Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$416	14.30%	\$476	1.58%	\$483	16.11%
19611	Reading	PA	\$498	-11.53%	\$440	-8.10%	\$405	-18.69%
32771	Sanford	FL	\$264	-8.70%	\$241	-2.70%	\$234	-11.17%
44484	Warren	OH	\$370	-28.67%	\$264	-0.32%	\$263	-28.90%
52001	Dubuque	IA	\$348	-1.37%	\$344	1.77%	\$350	0.38%
54603	Lacrosse	WI	\$258	6.70%	\$275	9.69%	\$302	17.03%
60085	Waukegan	IL	\$402	-1.80%	\$395	2.89%	\$406	1.05%
61701	Bloomington	IL	\$313	3.00%	\$323	1.41%	\$327	4.45%
61821	Champaign	IL	\$305	1.26%	\$309	-1.16%	\$305	0.09%
61832	Danville	IL	\$330	0.16%	\$331	1.82%	\$337	1.99%
62203	E. St. Louis	IL	\$589	-6.57%	\$550	3.86%	\$571	-2.97%
62220	Belleville	IL	\$385	0.52%	\$387	1.22%	\$392	1.74%
62521	Decatur	IL	\$334	2.73%	\$343	-1.22%	\$339	1.48%
64503	St. Joseph	MO	\$345	1.77%	\$351	1.56%	\$356	3.36%
79765	Odessa	TX	\$348	7.49%	\$374	9.17%	\$408	17.35%

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

### **Combined Auto (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$2,747	-26.39%	\$2,022	9.87%	\$2,222	-19.12%
17701	Williamsport	PA	\$1,455	-24.82%	\$1,094	5.41%	\$1,153	-20.75%
43130	Lancaster	OH	\$1,742	-23.49%	\$1,333	10.96%	\$1,479	-15.10%
46151	Martinsville	IN	\$1,538	-1.40%	\$1,516	6.12%	\$1,609	4.64%
52722	Bettendorf	IA	\$1,619	7.14%	\$1,734	5.89%	\$1,837	13.45%
54401	Wausau	WI	\$1,127	4.86%	\$1,182	14.50%	\$1,353	20.07%
61032	Freeport	IL	\$1,331	2.13%	\$1,359	-4.19%	\$1,302	-2.15%
61265	Moline	IL	\$1,361	0.92%	\$1,373	8.55%	\$1,491	9.55%
61938	Mattoon	IL	\$1,459	4.08%	\$1,519	7.79%	\$1,637	12.18%
62301	Quincy	IL	\$1,118	-1.45%	\$1,102	-2.30%	\$1,076	-3.72%
62864	Mt. Vernon	IL	\$1,527	2.76%	\$1,569	5.29%	\$1,652	8.19%
62901	Carbondale	IL	\$1,677	-1.11%	\$1,658	6.20%	\$1,761	5.02%
65101	Jefferson City	MO	\$1,456	2.19%	\$1,488	1.56%	\$1,511	3.78%
75901	Lufkin	TX	\$1,616	10.78%	\$1,790	10.09%	\$1,971	21.96%
91764	Ontario	CA	\$2,515	10.78%	\$2,786	3.78%	\$2,891	14.96%

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

**Combined Auto (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$1,249	-12.54%	\$1,092	-0.23%	\$1,090	-12.75%
17701	Williamsport	PA	\$761	-9.71%	\$687	0.63%	\$691	-9.14%
43130	Lancaster	OH	\$693	-32.80%	\$466	4.78%	\$488	-29.59%
46151	Martinsville	IN	\$576	2.09%	\$588	0.28%	\$590	2.37%
52722	Bettendorf	IA	\$659	0.50%	\$662	1.49%	\$672	2.00%
54401	Wausau	WI	\$429	10.93%	\$475	16.43%	\$554	29.15%
61032	Freeport	IL	\$522	1.58%	\$530	-6.55%	\$495	-5.07%
61265	Moline	IL	\$530	-0.20%	\$529	3.68%	\$548	3.48%
61938	Mattoon	IL	\$560	3.20%	\$578	3.51%	\$598	6.82%
62301	Quincy	IL	\$495	-0.17%	\$494	-0.77%	\$490	-0.94%
62864	Mt. Vernon	IL	\$597	2.08%	\$610	0.54%	\$613	2.64%
62901	Carbondale	IL	\$656	-1.71%	\$645	2.68%	\$663	0.93%
65101	Jefferson City	MO	\$517	1.94%	\$527	0.38%	\$529	2.33%
75901	Lufkin	TX	\$707	15.38%	\$816	14.32%	\$933	31.90%
91764	Ontario	CA	\$894	1.22%	\$904	-1.18%	\$894	0.03%

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

### Liability Only (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$1,595	-26.38%	\$1,174	5.97%	\$1,244	-21.99%
17701	Williamsport	PA	\$581	-23.89%	\$443	7.83%	\$477	-17.93%
43130	Lancaster	OH	\$767	-21.40%	\$603	17.18%	\$707	-7.90%
46151	Martinsville	IN	\$630	-0.99%	\$623	8.51%	\$676	7.43%
52722	Bettendorf	IA	\$622	3.92%	\$646	13.21%	\$731	17.65%
54401	Wausau	WI	\$420	4.17%	\$438	19.42%	\$523	24.39%
61032	Freeport	IL	\$522	-0.68%	\$518	9.32%	\$566	8.58%
61265	Moline	IL	\$559	-0.96%	\$554	16.53%	\$645	15.41%
61938	Mattoon	IL	\$553	1.05%	\$559	11.23%	\$622	12.39%
62301	Quincy	IL	\$449	-3.88%	\$431	5.66%	\$456	1.57%
62864	Mt. Vernon	IL	\$566	0.09%	\$567	11.79%	\$634	11.89%
62901	Carbondale	IL	\$676	-3.74%	\$651	10.85%	\$722	6.71%
65101	Jefferson City	MO	\$584	1.10%	\$591	3.40%	\$611	4.53%
75901	Lufkin	TX	\$832	9.48%	\$911	7.41%	\$979	17.60%
91764	Ontario	CA	\$1,221	8.55%	\$1,325	9.46%	\$1,450	18.82%

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

### **Liability Only (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$688	-16.64%	\$573	1.95%	\$584	-15.02%
17701	Williamsport	PA	\$299	-2.00%	\$293	3.88%	\$304	1.80%
43130	Lancaster	OH	\$315	-34.11%	\$208	10.14%	\$229	-27.43%
46151	Martinsville	IN	\$236	-1.74%	\$232	5.16%	\$244	3.34%
52722	Bettendorf	IA	\$256	-2.88%	\$249	7.70%	\$268	4.59%
54401	Wausau	WI	\$157	13.83%	\$178	22.70%	\$219	39.67%
61032	Freeport	IL	\$208	-1.36%	\$205	5.44%	\$216	4.01%
61265	Moline	IL	\$223	-2.72%	\$217	10.88%	\$241	7.86%
61938	Mattoon	IL	\$217	-0.28%	\$216	7.01%	\$231	6.72%
62301	Quincy	IL	\$199	-4.87%	\$189	4.59%	\$198	-0.51%
62864	Mt. Vernon	IL	\$226	-1.12%	\$224	6.47%	\$238	5.28%
62901	Carbondale	IL	\$267	-4.77%	\$254	6.89%	\$272	1.79%
65101	Jefferson City	MO	\$212	0.50%	\$213	1.78%	\$217	2.29%
75901	Lufkin	TX	\$368	17.12%	\$431	10.61%	\$476	29.55%
91764	Ontario	CA	\$452	-0.86%	\$448	1.94%	\$457	1.06%

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

**Physical Damage (Driver 1 – Rate Yr. 2002 – Vehicle Yr. 2000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
11801	Hicksville	NY	\$1,153	-27.25%	\$839	16.75%	\$980	-15.06%
17701	Williamsport	PA	\$874	-25.72%	\$649	4.02%	\$675	-22.73%
43130	Lancaster	OH	\$987	-25.77%	\$732	6.09%	\$777	-21.25%
46151	Martinsville	IN	\$911	-2.82%	\$885	5.54%	\$934	2.57%
52722	Bettendorf	IA	\$999	9.18%	\$1,090	1.43%	\$1,106	10.74%
54401	Wausau	WI	\$705	5.55%	\$745	11.67%	\$831	17.87%
61032	Freeport	IL	\$808	4.10%	\$841	-8.39%	\$771	-4.63%
61265	Moline	IL	\$802	2.08%	\$818	3.30%	\$845	5.45%
61938	Mattoon	IL	\$906	6.07%	\$961	5.92%	\$1,018	12.34%
62301	Quincy	IL	\$667	0.38%	\$670	-8.31%	\$614	-7.96%
62864	Mt. Vernon	IL	\$962	4.37%	\$1,004	1.60%	\$1,020	6.03%
62901	Carbondale	IL	\$1,001	0.66%	\$1,008	3.24%	\$1,041	3.92%
65101	Jefferson City	MO	\$869	3.02%	\$895	1.22%	\$906	4.27%
75901	Lufkin	TX	\$782	14.06%	\$892	10.50%	\$986	26.03%
91764	Ontario	CA	\$1,293	15.32%	\$1,491	2.68%	\$1,531	18.42%

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

**Physical Damage (Driver 2 – Rate Yr. 2002 – Vehicle Yr. 2000)**

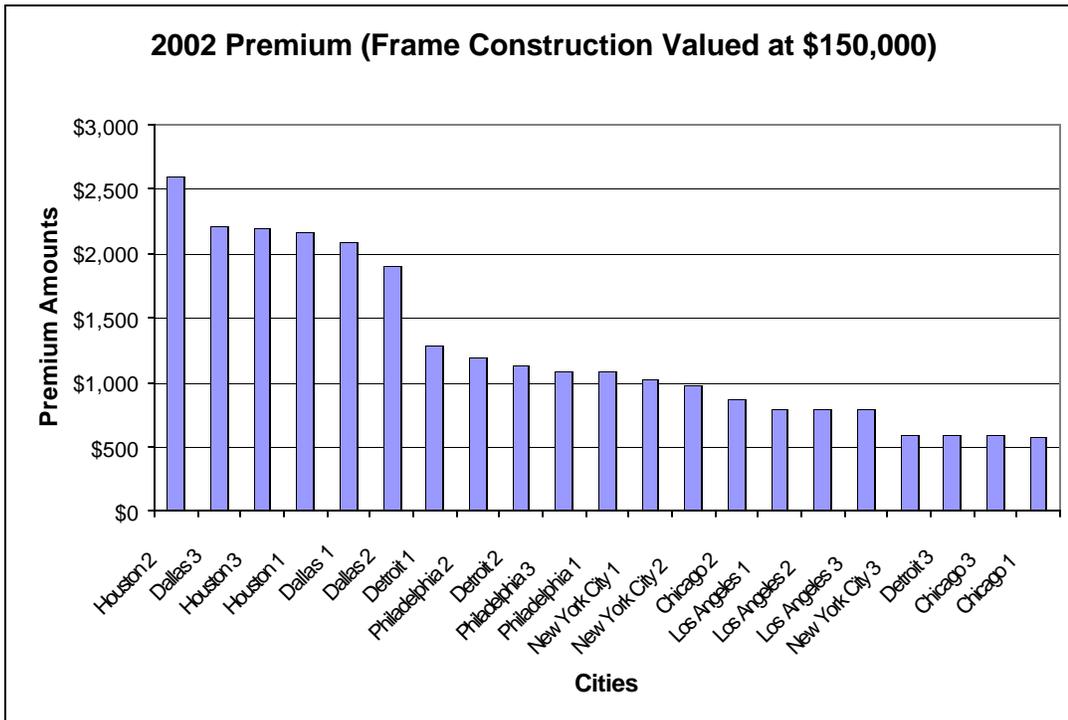
<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
11801	Hicksville	NY	\$566	-7.67%	\$522	-2.82%	\$507	-10.27%
17701	Williamsport	PA	\$462	-15.25%	\$391	-2.23%	\$383	-17.14%
43130	Lancaster	OH	\$382	-32.16%	\$259	0.66%	\$261	-31.71%
46151	Martinsville	IN	\$340	4.79%	\$357	-2.58%	\$348	2.09%
52722	Bettendorf	IA	\$402	2.82%	\$414	-2.35%	\$404	0.40%
54401	Wausau	WI	\$271	9.58%	\$297	12.69%	\$335	23.49%
61032	Freeport	IL	\$314	3.69%	\$325	-9.20%	\$295	-5.85%
61265	Moline	IL	\$307	1.51%	\$311	-1.23%	\$307	0.26%
61938	Mattoon	IL	\$343	5.59%	\$363	1.48%	\$368	7.15%
62301	Quincy	IL	\$296	3.85%	\$307	-4.41%	\$293	-0.73%
62864	Mt. Vernon	IL	\$371	4.03%	\$386	-2.88%	\$375	1.04%
62901	Carbondale	IL	\$390	0.37%	\$391	0.02%	\$391	0.39%
65101	Jefferson City	MO	\$304	3.14%	\$313	-0.12%	\$313	3.02%
75901	Lufkin	TX	\$339	13.58%	\$385	14.46%	\$441	30.01%
91764	Ontario	CA	\$441	4.53%	\$461	-3.47%	\$445	0.90%

# Homeowners Results

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

**Frame Construction (Valued at \$150,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
77055	Houston 2	TX	\$2,603
75243	Dallas 3	TX	\$2,219
77091	Houston 3	TX	\$2,194
77048	Houston 1	TX	\$2,171
75223	Dallas 1	TX	\$2,086
75241	Dallas 2	TX	\$1,909
48205	Detroit 1	MI	\$1,293
19130	Philadelphia 2	PA	\$1,200
48221	Detroit 2	MI	\$1,128
19150	Philadelphia 3	PA	\$1,083
19119	Philadelphia 1	PA	\$1,081
10009	New York City 1	NY	\$1,021
10032	New York City 2	NY	\$973
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$876</b>
90001	Los Angeles 1	CA	\$798
90002	Los Angeles 2	CA	\$797
90023	Los Angeles 3	CA	\$796
11212	New York City 3	NY	\$599
48225	Detroit 3	MI	\$597
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$593</b>
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$579</b>



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

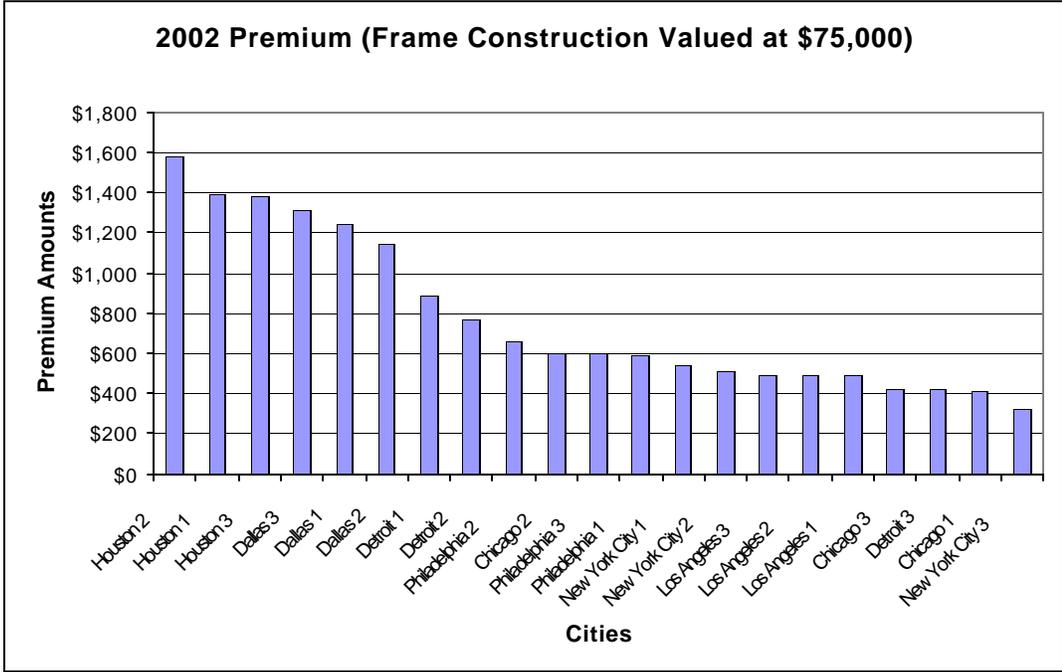
### Frame Construction (Valued at \$150,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$1,097	-7.99%	\$1,009	1.12%	\$1,021	-6.96%
10032	New York City 2	NY	\$966	0.93%	\$975	-0.20%	\$973	0.73%
11212	New York City 3	NY	\$677	-11.01%	\$603	-0.69%	\$599	-11.62%
19119	Philadelphia 1	PA	\$1,027	0.35%	\$1,031	4.93%	\$1,081	5.30%
19130	Philadelphia 2	PA	\$995	-2.98%	\$965	24.38%	\$1,200	20.67%
19150	Philadelphia 3	PA	\$1,036	0.20%	\$1,038	4.32%	\$1,083	4.53%
48205	Detroit 1	MI	\$1,313	-22.55%	\$1,017	27.22%	\$1,293	-1.47%
48221	Detroit 2	MI	\$1,136	-17.90%	\$933	20.96%	\$1,128	-0.70%
48225	Detroit 3	MI	\$710	-22.90%	\$547	9.05%	\$597	-15.92%
60608	Chicago 1	IL	\$576	5.25%	\$606	-4.46%	\$579	0.55%
60620	Chicago 2	IL	\$920	9.19%	\$1,004	-12.72%	\$876	-4.71%
60625	Chicago 3	IL	\$578	3.77%	\$600	-1.24%	\$593	2.48%
75223	Dallas 1	TX	\$1,970	-6.99%	\$1,832	13.87%	\$2,086	5.91%
75241	Dallas 2	TX	\$1,923	-4.39%	\$1,839	3.79%	\$1,909	-0.77%
75243	Dallas 3	TX	\$2,017	-9.34%	\$1,828	21.36%	\$2,219	10.02%
77048	Houston 1	TX	\$1,897	7.61%	\$2,041	6.36%	\$2,171	14.45%
77055	Houston 2	TX	\$1,691	27.92%	\$2,163	20.35%	\$2,603	53.95%
77091	Houston 3	TX	\$1,896	9.25%	\$2,071	5.92%	\$2,194	15.72%
90001	Los Angeles 1	CA	\$831	-14.46%	\$710	12.33%	\$798	-3.91%
90002	Los Angeles 2	CA	\$831	-14.70%	\$709	12.34%	\$797	-4.17%
90023	Los Angeles 3	CA	\$828	-13.90%	\$713	11.71%	\$796	-3.82%

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

**Frame Construction (Valued at \$75,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
77055	Houston 2	TX	\$1,577
77048	Houston 1	TX	\$1,392
77091	Houston 3	TX	\$1,379
75243	Dallas 3	TX	\$1,309
75223	Dallas 1	TX	\$1,239
75241	Dallas 2	TX	\$1,147
48205	Detroit 1	MI	\$890
48221	Detroit 2	MI	\$771
19130	Philadelphia 2	PA	\$660
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$603</b>
19150	Philadelphia 3	PA	\$598
19119	Philadelphia 1	PA	\$594
10009	New York City 1	NY	\$543
10032	New York City 2	NY	\$515
90023	Los Angeles 3	CA	\$495
90002	Los Angeles 2	CA	\$494
90001	Los Angeles 1	CA	\$494
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$422</b>
48225	Detroit 3	MI	\$420
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$408</b>
11212	New York City 3	NY	\$320



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

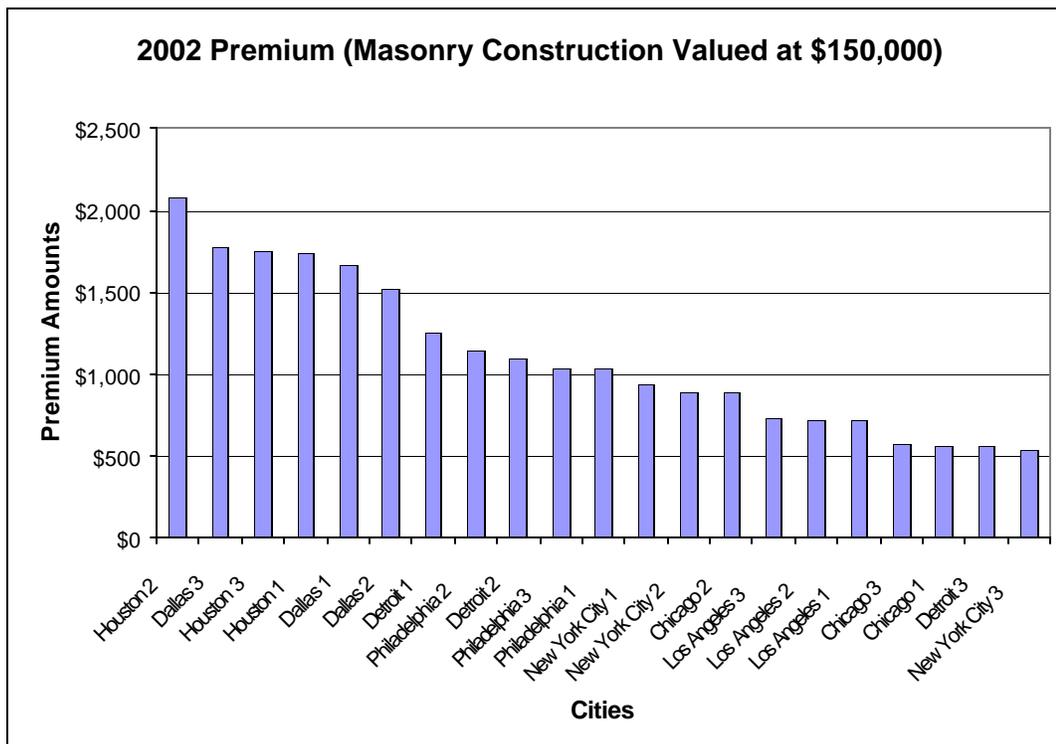
**Frame Construction (Valued at \$75,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$570	-5.77%	\$537	1.03%	\$543	-4.80%
10032	New York City 2	NY	\$515	0.63%	\$518	-0.47%	\$515	0.16%
11212	New York City 3	NY	\$369	-12.97%	\$321	-0.40%	\$320	-13.32%
19119	Philadelphia 1	PA	\$552	0.99%	\$558	6.46%	\$594	7.51%
19130	Philadelphia 2	PA	\$525	-0.75%	\$521	26.67%	\$660	25.72%
19150	Philadelphia 3	PA	\$560	0.54%	\$563	6.22%	\$598	6.79%
48205	Detroit 1	MI	\$831	-15.22%	\$704	26.36%	\$890	7.14%
48221	Detroit 2	MI	\$705	-8.52%	\$645	19.58%	\$771	9.39%
48225	Detroit 3	MI	\$464	-16.73%	\$386	8.61%	\$420	-9.56%
60608	Chicago 1	IL	\$380	9.24%	\$415	-1.67%	\$408	7.41%
60620	Chicago 2	IL	\$603	10.92%	\$669	-9.88%	\$603	-0.04%
60625	Chicago 3	IL	\$382	9.12%	\$416	1.40%	\$422	10.64%
75223	Dallas 1	TX	\$1,101	-0.29%	\$1,098	12.89%	\$1,239	12.56%
75241	Dallas 2	TX	\$1,060	5.03%	\$1,114	2.99%	\$1,147	8.17%
75243	Dallas 3	TX	\$1,142	-4.63%	\$1,090	20.10%	\$1,309	14.54%
77048	Houston 1	TX	\$1,199	14.65%	\$1,375	1.29%	\$1,392	16.13%
77055	Houston 2	TX	\$1,075	23.72%	\$1,330	18.59%	\$1,577	46.71%
77091	Houston 3	TX	\$1,197	9.60%	\$1,312	5.11%	\$1,379	15.19%
90001	Los Angeles 1	CA	\$524	-16.28%	\$439	12.61%	\$494	-5.73%
90002	Los Angeles 2	CA	\$523	-15.88%	\$440	12.28%	\$494	-5.55%
90023	Los Angeles 3	CA	\$524	-16.02%	\$440	12.43%	\$495	-5.58%

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

### Masonry Construction (Valued at \$150,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
77055	Houston 2	TX	\$2,082
75243	Dallas 3	TX	\$1,774
77091	Houston 3	TX	\$1,755
77048	Houston 1	TX	\$1,737
75223	Dallas 1	TX	\$1,668
75241	Dallas 2	TX	\$1,526
48205	Detroit 1	MI	\$1,252
19130	Philadelphia 2	PA	\$1,149
48221	Detroit 2	MI	\$1,090
19150	Philadelphia 3	PA	\$1,039
19119	Philadelphia 1	PA	\$1,036
10009	New York City 1	NY	\$934
10032	New York City 2	NY	\$886
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$884</b>
90023	Los Angeles 3	CA	\$729
90002	Los Angeles 2	CA	\$725
90001	Los Angeles 1	CA	\$723
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$573</b>
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$567</b>
48225	Detroit 3	MI	\$566
11212	New York City 3	NY	\$541



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

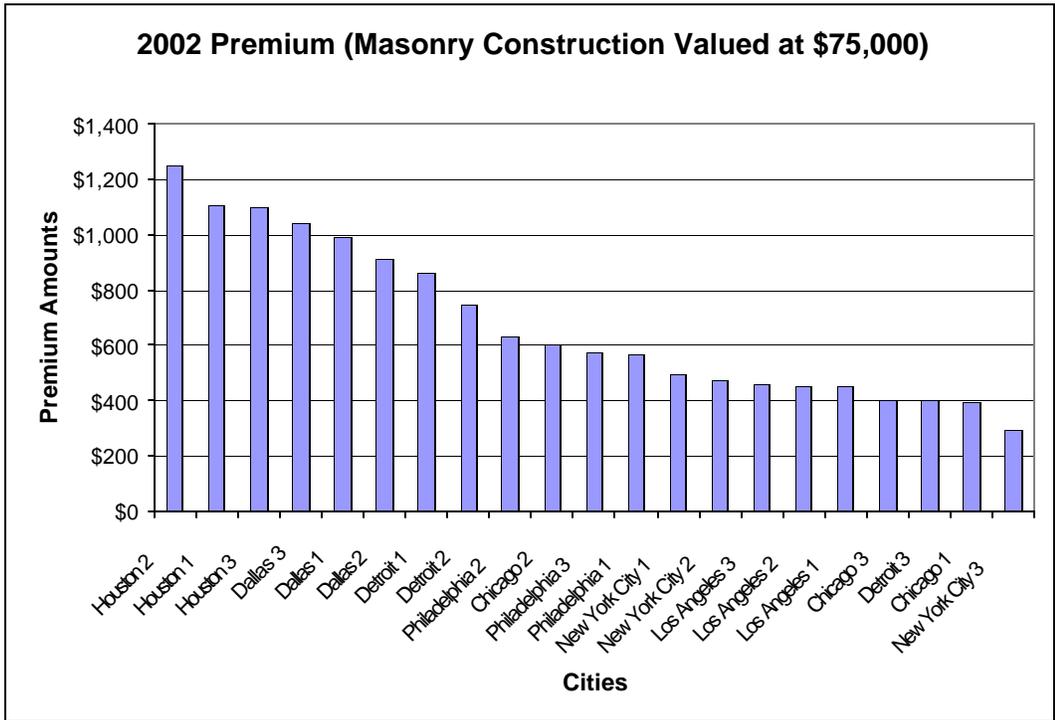
### **Masonry Construction (Valued at \$150,000)**

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$1,007	-8.32%	\$923	1.19%	\$934	-7.23%
10032	New York City 2	NY	\$883	0.80%	\$890	-0.51%	\$886	0.29%
11212	New York City 3	NY	\$618	-11.84%	\$545	-0.66%	\$541	-12.43%
19119	Philadelphia 1	PA	\$990	0.25%	\$993	4.33%	\$1,036	4.59%
19130	Philadelphia 2	PA	\$954	-2.64%	\$928	23.81%	\$1,149	20.54%
19150	Philadelphia 3	PA	\$1,000	0.08%	\$1,001	3.77%	\$1,039	3.85%
48205	Detroit 1	MI	\$1,269	-22.41%	\$985	27.16%	\$1,252	-1.34%
48221	Detroit 2	MI	\$1,080	-16.46%	\$903	20.76%	\$1,090	0.88%
48225	Detroit 3	MI	\$685	-24.15%	\$520	8.94%	\$566	-17.37%
60608	Chicago 1	IL	\$526	17.76%	\$619	-8.45%	\$567	7.80%
60620	Chicago 2	IL	\$837	26.70%	\$1,060	-16.65%	\$884	5.61%
60625	Chicago 3	IL	\$528	13.87%	\$601	-4.67%	\$573	8.55%
75223	Dallas 1	TX	\$1,574	-6.98%	\$1,464	13.94%	\$1,668	6.00%
75241	Dallas 2	TX	\$1,537	-4.37%	\$1,470	3.86%	\$1,526	-0.67%
75243	Dallas 3	TX	\$1,611	-9.32%	\$1,461	21.43%	\$1,774	10.11%
77048	Houston 1	TX	\$1,516	7.68%	\$1,633	6.38%	\$1,737	14.55%
77055	Houston 2	TX	\$1,353	27.82%	\$1,729	20.37%	\$2,082	53.86%
77091	Houston 3	TX	\$1,515	9.28%	\$1,656	5.95%	\$1,755	15.79%
90001	Los Angeles 1	CA	\$831	-22.94%	\$640	13.00%	\$723	-12.93%
90002	Los Angeles 2	CA	\$831	-22.83%	\$642	12.98%	\$725	-12.82%
90023	Los Angeles 3	CA	\$828	-22.14%	\$645	13.12%	\$729	-11.93%

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

**Masonry Construction (Valued at \$75,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
77055	Houston 2	TX	\$1,249
77048	Houston 1	TX	\$1,108
77091	Houston 3	TX	\$1,097
75243	Dallas 3	TX	\$1,041
75223	Dallas 1	TX	\$987
75241	Dallas 2	TX	\$915
48205	Detroit 1	MI	\$863
48221	Detroit 2	MI	\$745
19130	Philadelphia 2	PA	\$632
<b>60620</b>	<b>Chicago 2</b>	<b>IL</b>	<b>\$601</b>
19150	Philadelphia 3	PA	\$574
19119	Philadelphia 1	PA	\$569
10009	New York City 1	NY	\$497
10032	New York City 2	NY	\$469
90023	Los Angeles 3	CA	\$457
90002	Los Angeles 2	CA	\$454
90001	Los Angeles 1	CA	\$452
<b>60625</b>	<b>Chicago 3</b>	<b>IL</b>	<b>\$404</b>
48225	Detroit 3	MI	\$398
<b>60608</b>	<b>Chicago 1</b>	<b>IL</b>	<b>\$395</b>
11212	New York City 3	NY	\$291



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

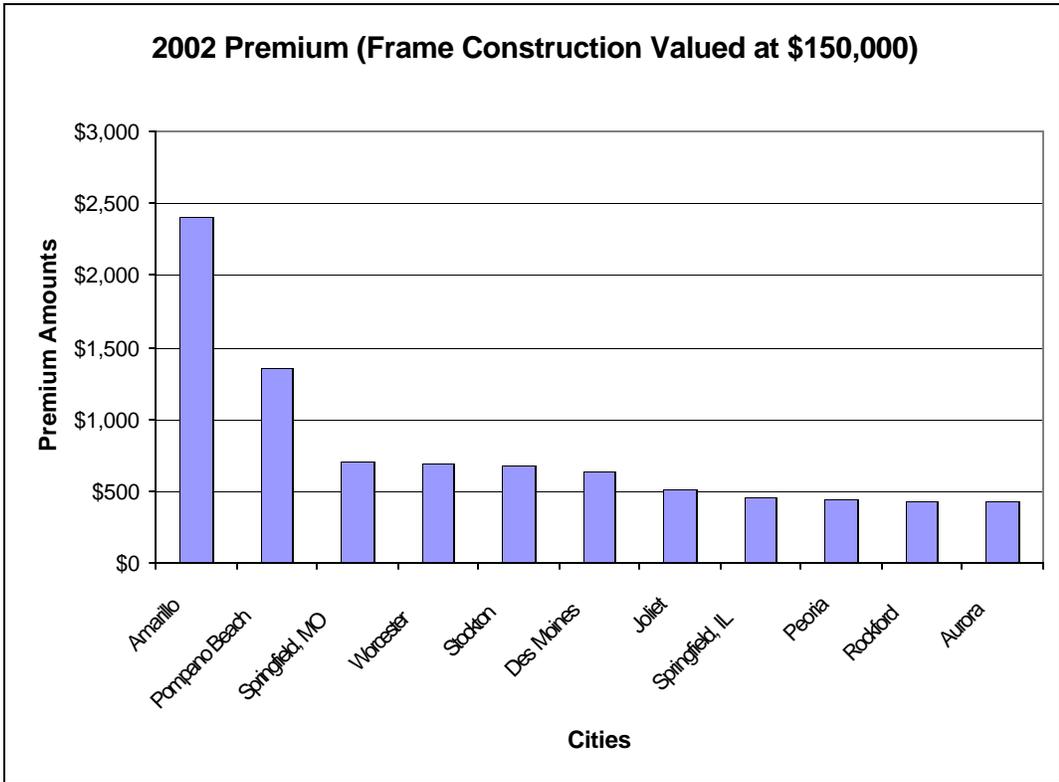
**Masonry Construction (Valued at \$75,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
10009	New York City 1	NY	\$525	-6.33%	\$492	1.11%	\$497	-5.29%
10032	New York City 2	NY	\$471	0.41%	\$473	-0.77%	\$469	-0.37%
11212	New York City 3	NY	\$339	-13.90%	\$292	-0.32%	\$291	-14.18%
19119	Philadelphia 1	PA	\$534	0.87%	\$538	5.73%	\$569	6.64%
19130	Philadelphia 2	PA	\$503	-0.39%	\$501	26.12%	\$632	25.63%
19150	Philadelphia 3	PA	\$542	0.40%	\$544	5.54%	\$574	5.96%
48205	Detroit 1	MI	\$804	-14.87%	\$684	26.11%	\$863	7.35%
48221	Detroit 2	MI	\$671	-6.07%	\$630	18.27%	\$745	11.09%
48225	Detroit 3	MI	\$449	-18.17%	\$368	8.32%	\$398	-11.36%
60608	Chicago 1	IL	\$347	20.84%	\$419	-5.77%	\$395	13.87%
60620	Chicago 2	IL	\$549	26.79%	\$696	-13.76%	\$601	9.35%
60625	Chicago 3	IL	\$348	18.29%	\$412	-1.85%	\$404	16.09%
75223	Dallas 1	TX	\$883	-0.60%	\$878	12.45%	\$987	11.77%
75241	Dallas 2	TX	\$850	4.73%	\$891	2.74%	\$915	7.60%
75243	Dallas 3	TX	\$916	-4.94%	\$871	19.51%	\$1,041	13.60%
77048	Houston 1	TX	\$960	14.59%	\$1,100	0.71%	\$1,108	15.40%
77055	Houston 2	TX	\$862	23.37%	\$1,064	17.42%	\$1,249	44.87%
77091	Houston 3	TX	\$959	9.56%	\$1,051	4.39%	\$1,097	14.36%
90001	Los Angeles 1	CA	\$524	-23.80%	\$399	13.16%	\$452	-13.77%
90002	Los Angeles 2	CA	\$523	-23.10%	\$402	12.77%	\$454	-13.28%
90023	Los Angeles 3	CA	\$524	-23.29%	\$402	13.69%	\$457	-12.79%

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

**Frame Construction (Valued at \$150,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
79109	Amarillo	TX	\$2,401
33064	Pompano Beach	FL	\$1,361
65807	Springfield, MO	MO	\$707
01603	Worcester	MA	\$696
95203	Stockton	CA	\$681
50312	Des Moines	IA	\$637
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$506</b>
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$451</b>
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$437</b>
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$431</b>
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$424</b>



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

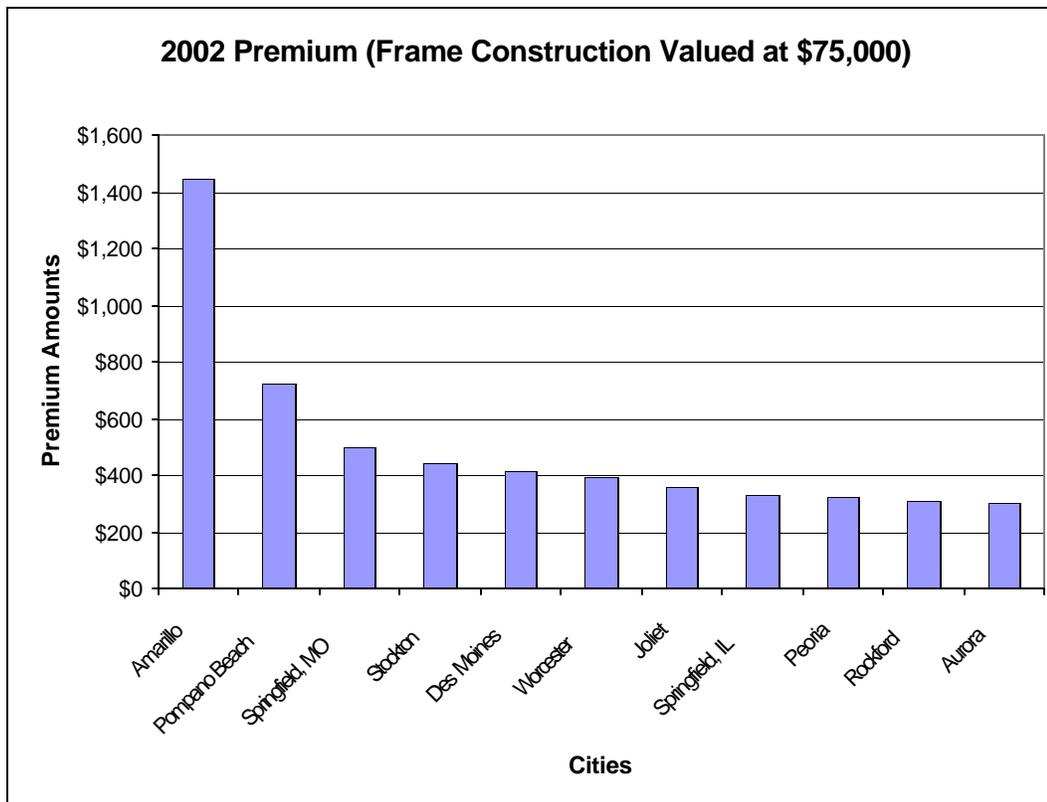
**Frame Construction (Valued at \$150,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$595	11.11%	\$661	5.30%	\$696	17.00%
33064	Pompano Beach	FL	\$1,653	-29.42%	\$1,167	16.65%	\$1,361	-17.67%
50312	Des Moines	IA	\$578	-14.68%	\$493	29.25%	\$637	10.27%
60435	Joliet	IL	\$482	-1.82%	\$474	6.92%	\$506	4.97%
60506	Aurora	IL	\$520	-21.67%	\$407	4.16%	\$424	-18.41%
61107	Rockford	IL	\$490	-13.31%	\$424	1.55%	\$431	-11.97%
61614	Peoria	IL	\$474	-11.53%	\$419	4.27%	\$437	-7.75%
62704	Springfield, IL	IL	\$590	-26.79%	\$432	4.41%	\$451	-23.57%
65807	Springfield, MO	MO	\$687	-11.89%	\$605	16.77%	\$707	2.88%
79109	Amarillo	TX	\$2,198	-6.94%	\$2,046	17.35%	\$2,401	9.20%
95203	Stockton	CA	\$558	15.95%	\$646	5.37%	\$681	22.17%

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

### Frame Construction (Valued at \$75,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
79109	Amarillo	TX	\$1,445
33064	Pompano Beach	FL	\$723
65807	Springfield, MO	MO	\$496
95203	Stockton	CA	\$442
50312	Des Moines	IA	\$413
01603	Worcester	MA	\$396
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$357</b>
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$326</b>
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$320</b>
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$309</b>
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$299</b>



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

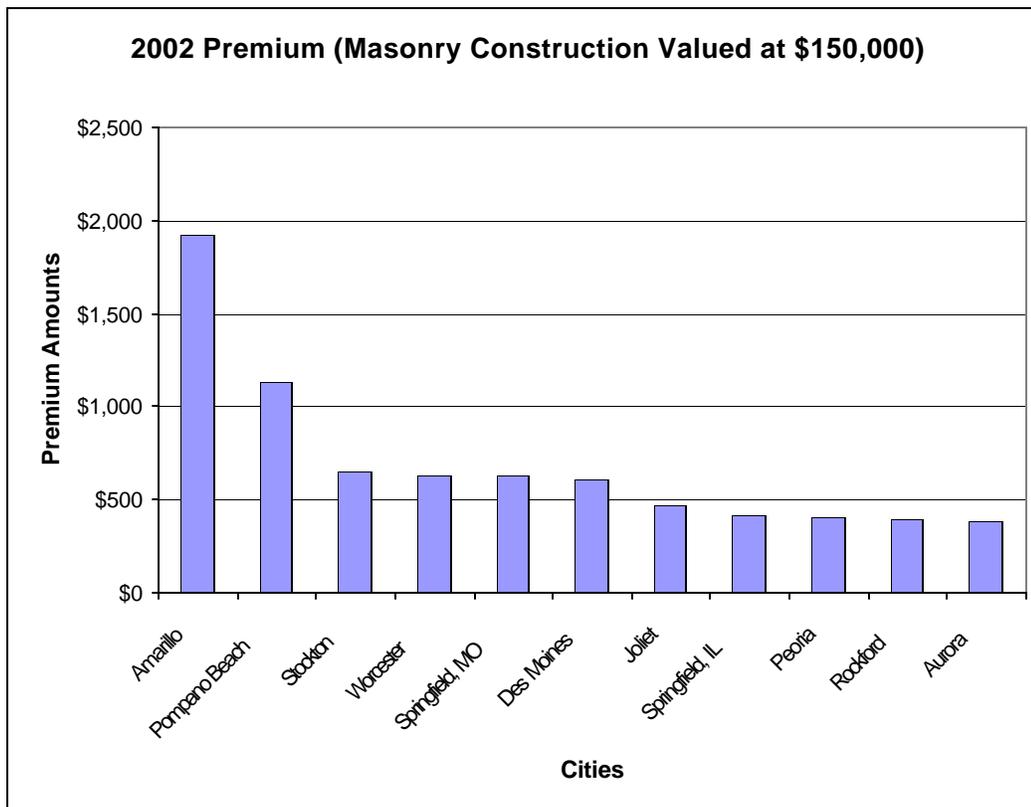
**Frame Construction (Valued at \$75,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$320	17.77%	\$377	5.11%	\$396	23.79%
33064	Pompano Beach	FL	\$888	-29.08%	\$630	14.83%	\$723	-18.57%
50312	Des Moines	IA	\$350	-7.96%	\$322	28.15%	\$413	17.95%
60435	Joliet	IL	\$316	4.22%	\$329	8.28%	\$357	12.85%
60506	Aurora	IL	\$343	-17.35%	\$284	5.55%	\$299	-12.76%
61107	Rockford	IL	\$324	-7.53%	\$299	3.38%	\$309	-4.40%
61614	Peoria	IL	\$313	-3.15%	\$303	5.50%	\$320	2.18%
62704	Springfield, IL	IL	\$388	-20.51%	\$309	5.79%	\$326	-15.90%
65807	Springfield, MO	MO	\$431	-2.04%	\$422	17.57%	\$496	15.17%
79109	Amarillo	TX	\$1,236	-0.53%	\$1,229	17.50%	\$1,445	16.88%
95203	Stockton	CA	\$357	14.56%	\$409	8.22%	\$442	23.97%

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

### Masonry Construction (Valued at \$150,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
79109	Amarillo	TX	\$1,927
33064	Pompano Beach	FL	\$1,134
95203	Stockton	CA	\$650
01603	Worcester	MA	\$630
65807	Springfield, MO	MO	\$625
50312	Des Moines	IA	\$607
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$472</b>
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$417</b>
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$404</b>
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$400</b>
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$389</b>



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

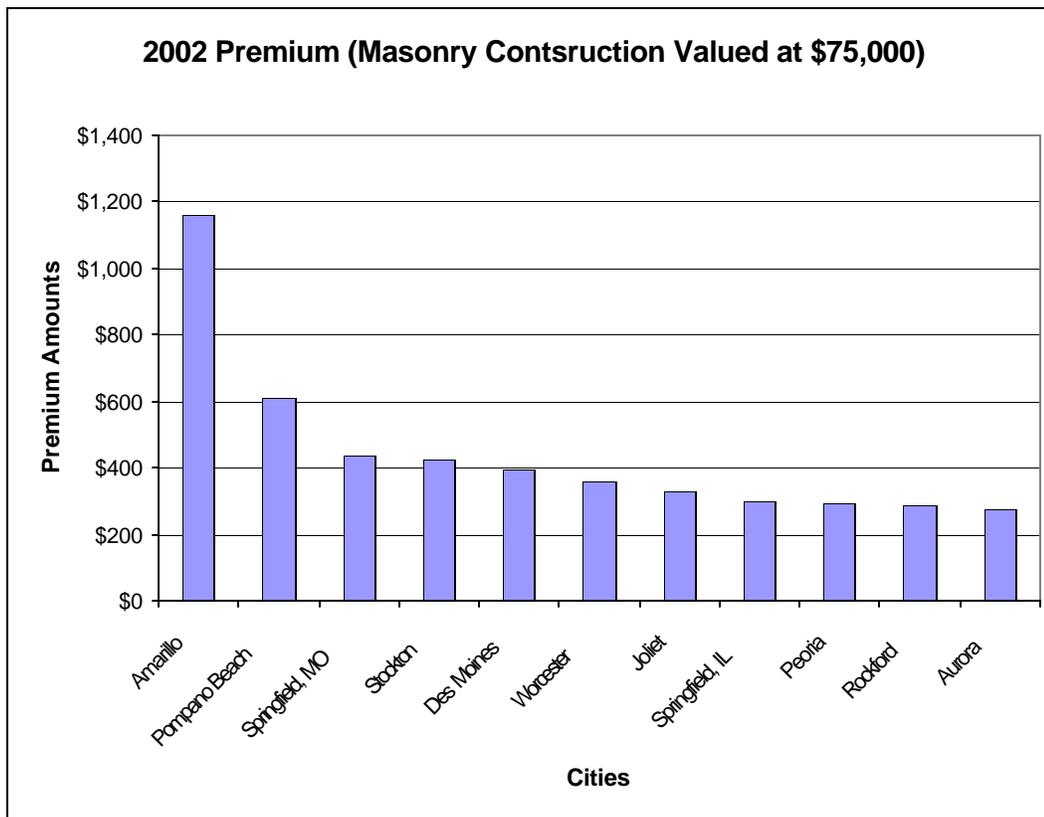
**Masonry Construction (Valued at \$150,000)**

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$537	11.41%	\$598	5.29%	\$630	17.31%
33064	Pompano Beach	FL	\$1,372	-30.40%	\$955	18.72%	\$1,134	-17.37%
50312	Des Moines	IA	\$544	-13.68%	\$470	29.24%	\$607	11.56%
60435	Joliet	IL	\$440	2.03%	\$449	5.10%	\$472	7.23%
60506	Aurora	IL	\$474	-19.27%	\$383	1.71%	\$389	-17.89%
61107	Rockford	IL	\$447	-10.78%	\$399	0.45%	\$400	-10.38%
61614	Peoria	IL	\$433	-9.13%	\$393	2.75%	\$404	-6.63%
62704	Springfield, IL	IL	\$538	-24.69%	\$405	2.84%	\$417	-22.55%
65807	Springfield, MO	MO	\$620	-13.65%	\$535	16.76%	\$625	0.83%
79109	Amarillo	TX	\$1,765	-7.03%	\$1,641	17.42%	\$1,927	9.17%
95203	Stockton	CA	\$558	10.31%	\$615	5.72%	\$650	16.61%

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

### Masonry Construction (Valued at \$75,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
79109	Amarillo	TX	\$1,159
33064	Pompano Beach	FL	\$607
65807	Springfield, MO	MO	\$439
95203	Stockton	CA	\$425
50312	Des Moines	IA	\$394
01603	Worcester	MA	\$359
<b>60435</b>	<b>Joliet</b>	<b>IL</b>	<b>\$332</b>
<b>62704</b>	<b>Springfield, IL</b>	<b>IL</b>	<b>\$302</b>
<b>61614</b>	<b>Peoria</b>	<b>IL</b>	<b>\$295</b>
<b>61107</b>	<b>Rockford</b>	<b>IL</b>	<b>\$287</b>
<b>60506</b>	<b>Aurora</b>	<b>IL</b>	<b>\$275</b>



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

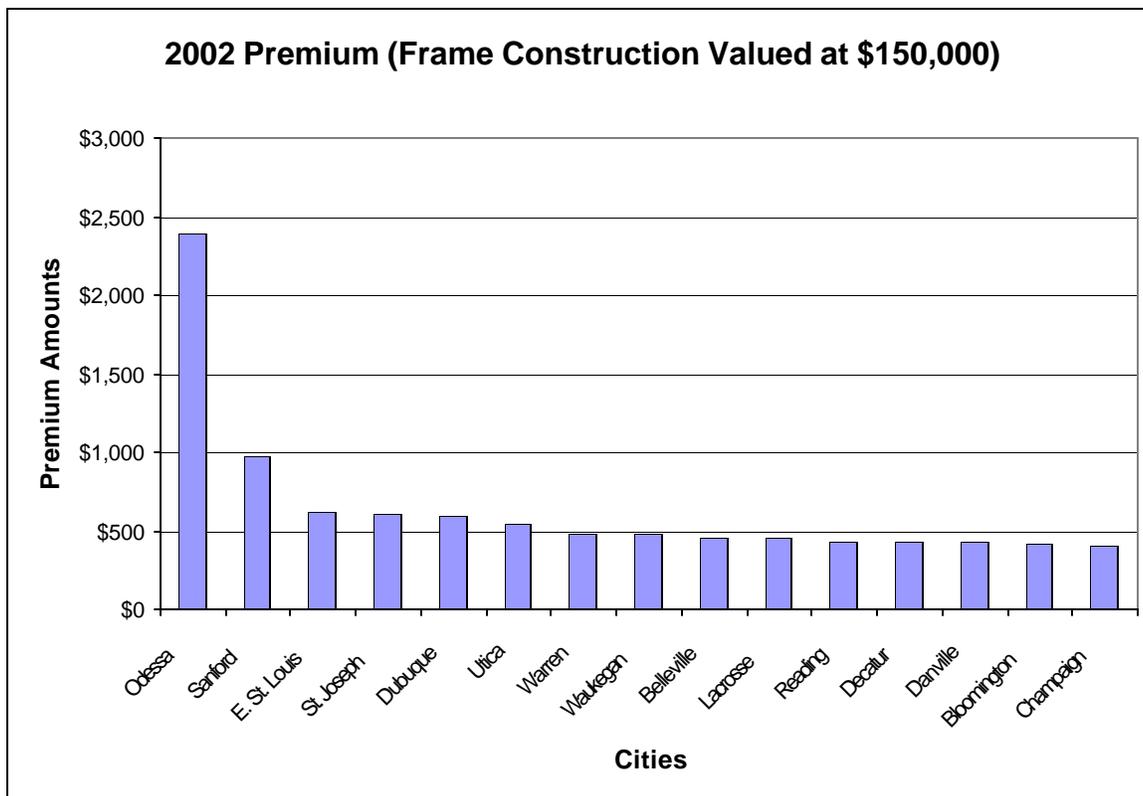
**Masonry Construction (Valued at \$75,000)**

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
01603	Worcester	MA	\$290	18.08%	\$343	4.84%	\$359	23.80%
33064	Pompano Beach	FL	\$738	-29.76%	\$519	17.11%	\$607	-17.74%
50312	Des Moines	IA	\$329	-6.64%	\$308	28.04%	\$394	19.54%
60435	Joliet	IL	\$289	7.83%	\$312	6.51%	\$332	14.85%
60506	Aurora	IL	\$313	-15.27%	\$266	3.41%	\$275	-12.39%
61107	Rockford	IL	\$296	-5.52%	\$279	2.58%	\$287	-3.08%
61614	Peoria	IL	\$286	-0.91%	\$284	4.14%	\$295	3.18%
62704	Springfield, IL	IL	\$355	-18.80%	\$289	4.59%	\$302	-15.07%
65807	Springfield, MO	MO	\$390	-4.49%	\$372	17.95%	\$439	12.65%
79109	Amarillo	TX	\$995	-0.83%	\$986	17.54%	\$1,159	16.57%
95203	Stockton	CA	\$357	9.79%	\$392	8.56%	\$425	19.18%

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

### Frame Construction (Valued at \$150,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
79765	Odessa	TX	\$2,397
32771	Sanford	FL	\$980
<b>62203</b>	<b>E. St. Louis</b>	<b>IL</b>	<b>\$619</b>
64503	St. Joseph	MO	\$607
52001	Dubuque	IA	\$599
13502	Utica	NY	\$549
44484	Warren	OH	\$485
<b>60085</b>	<b>Waukegan</b>	<b>IL</b>	<b>\$477</b>
<b>62220</b>	<b>Belleville</b>	<b>IL</b>	<b>\$459</b>
54603	Lacrosse	WI	\$452
19611	Reading	PA	\$435
<b>62521</b>	<b>Decatur</b>	<b>IL</b>	<b>\$427</b>
<b>61832</b>	<b>Danville</b>	<b>IL</b>	<b>\$426</b>
<b>61701</b>	<b>Bloomington</b>	<b>IL</b>	<b>\$417</b>
<b>61821</b>	<b>Champaign</b>	<b>IL</b>	<b>\$408</b>



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

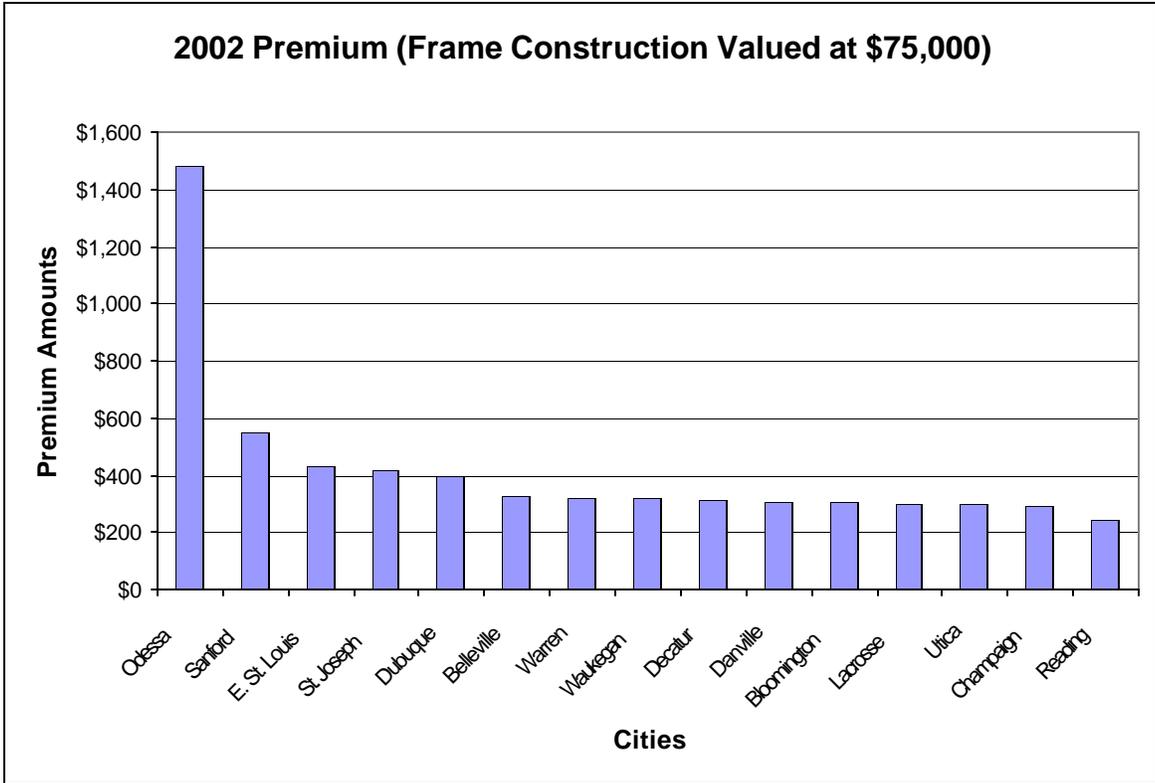
**Frame Construction (Valued at \$150,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$518	3.60%	\$536	2.37%	\$549	6.06%
19611	Reading	PA	\$394	-1.46%	\$388	12.19%	\$435	10.56%
32771	Sanford	FL	\$869	9.80%	\$954	2.71%	\$980	12.77%
44484	Warren	OH	\$475	-9.89%	\$428	13.30%	\$485	2.10%
52001	Dubuque	IA	\$589	-20.32%	\$469	27.74%	\$599	1.79%
54603	Lacrosse	WI	\$418	-11.05%	\$372	21.55%	\$452	8.12%
60085	Waukegan	IL	\$540	-0.86%	\$535	-10.94%	\$477	-11.71%
61701	Bloomington	IL	\$472	-16.10%	\$396	5.26%	\$417	-11.69%
61821	Champaign	IL	\$495	-17.77%	\$407	0.21%	\$408	-17.60%
61832	Danville	IL	\$490	-14.76%	\$418	1.93%	\$426	-13.11%
62203	E. St. Louis	IL	\$701	-2.84%	\$681	-9.02%	\$619	-11.60%
62220	Belleville	IL	\$550	-19.65%	\$442	3.95%	\$459	-16.48%
62521	Decatur	IL	\$490	-14.20%	\$420	1.60%	\$427	-12.83%
64503	St. Joseph	MO	\$694	-26.04%	\$513	18.42%	\$607	-12.42%
79765	Odessa	TX	\$2,906	-33.56%	\$1,931	24.15%	\$2,397	-17.51%

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

**Frame Construction (Valued at \$75,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
79765	Odessa	TX	\$1,480
32771	Sanford	FL	\$552
<b>62203</b>	<b>E. St. Louis</b>	<b>IL</b>	<b>\$433</b>
64503	St. Joseph	MO	\$416
52001	Dubuque	IA	\$398
<b>62220</b>	<b>Belleville</b>	<b>IL</b>	<b>\$329</b>
44484	Warren	OH	\$317
<b>60085</b>	<b>Waukegan</b>	<b>IL</b>	<b>\$317</b>
<b>62521</b>	<b>Decatur</b>	<b>IL</b>	<b>\$310</b>
<b>61832</b>	<b>Danville</b>	<b>IL</b>	<b>\$308</b>
<b>61701</b>	<b>Bloomington</b>	<b>IL</b>	<b>\$307</b>
54603	Lacrosse	WI	\$298
13502	Utica	NY	\$297
<b>61821</b>	<b>Champaign</b>	<b>IL</b>	<b>\$294</b>
19611	Reading	PA	\$244



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

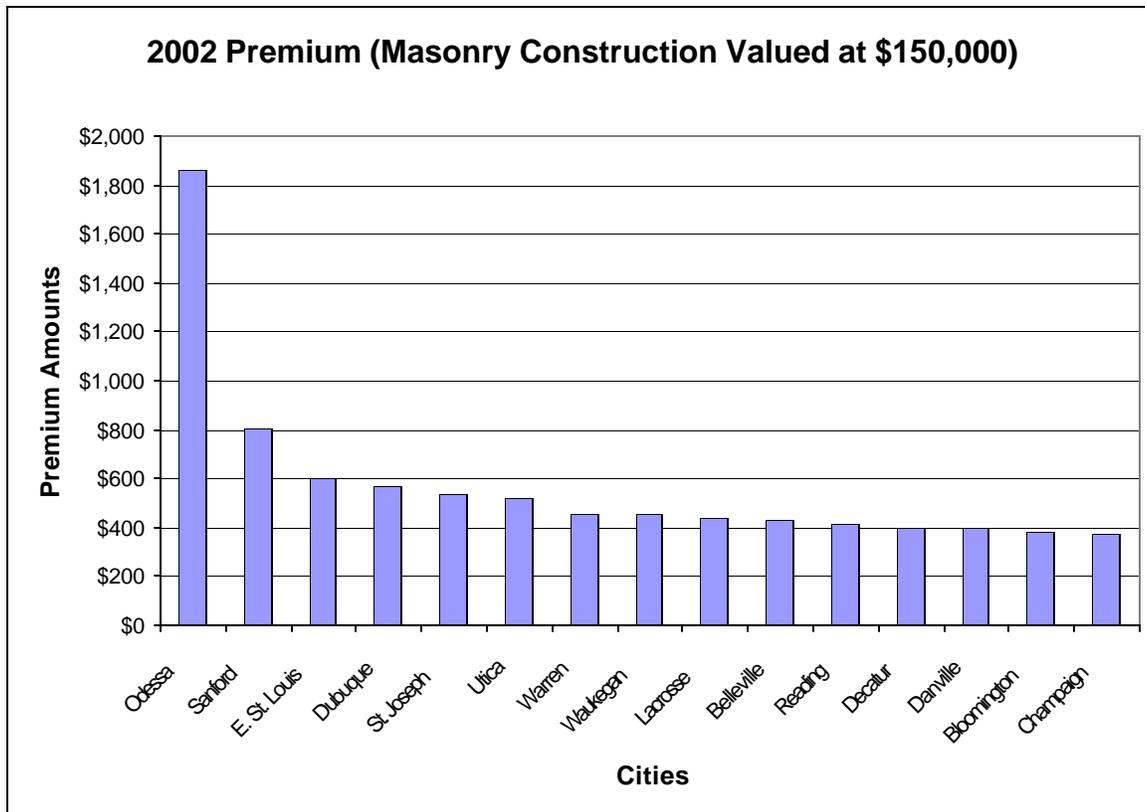
### Frame Construction (Valued at \$75,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$288	0.61%	\$290	2.58%	\$297	3.21%
19611	Reading	PA	\$215	-2.09%	\$211	15.49%	\$244	13.09%
32771	Sanford	FL	\$479	11.29%	\$533	3.56%	\$552	15.25%
44484	Warren	OH	\$296	-3.61%	\$286	10.89%	\$317	6.89%
52001	Dubuque	IA	\$357	-12.70%	\$311	27.72%	\$398	11.51%
54603	Lacrosse	WI	\$214	7.04%	\$229	30.09%	\$298	39.24%
60085	Waukegan	IL	\$359	-5.96%	\$338	-6.23%	\$317	-11.82%
61701	Bloomington	IL	\$313	-7.68%	\$289	6.31%	\$307	-1.86%
61821	Champaign	IL	\$324	-10.58%	\$289	1.58%	\$294	-9.17%
61832	Danville	IL	\$322	-8.05%	\$296	3.94%	\$308	-4.42%
62203	E. St. Louis	IL	\$457	0.98%	\$462	-6.21%	\$433	-5.30%
62220	Belleville	IL	\$362	-13.17%	\$315	4.67%	\$329	-9.12%
62521	Decatur	IL	\$318	-5.43%	\$301	2.97%	\$310	-2.63%
64503	St. Joseph	MO	\$435	-20.18%	\$347	19.84%	\$416	-4.33%
79765	Odessa	TX	\$1,659	-37.68%	\$1,034	43.14%	\$1,480	-10.79%

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

### Masonry Construction (Valued at \$150,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
79765	Odessa	TX	\$1,864
32771	Sanford	FL	\$808
<b>62203</b>	<b>E. St. Louis</b>	<b>IL</b>	<b>\$600</b>
52001	Dubuque	IA	\$571
64503	St. Joseph	MO	\$536
13502	Utica	NY	\$518
44484	Warren	OH	\$458
<b>60085</b>	<b>Waukegan</b>	<b>IL</b>	<b>\$457</b>
54603	Lacrosse	WI	\$442
<b>62220</b>	<b>Belleville</b>	<b>IL</b>	<b>\$427</b>
19611	Reading	PA	\$418
<b>62521</b>	<b>Decatur</b>	<b>IL</b>	<b>\$397</b>
<b>61832</b>	<b>Danville</b>	<b>IL</b>	<b>\$396</b>
<b>61701</b>	<b>Bloomington</b>	<b>IL</b>	<b>\$382</b>
<b>61821</b>	<b>Champaign</b>	<b>IL</b>	<b>\$378</b>



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

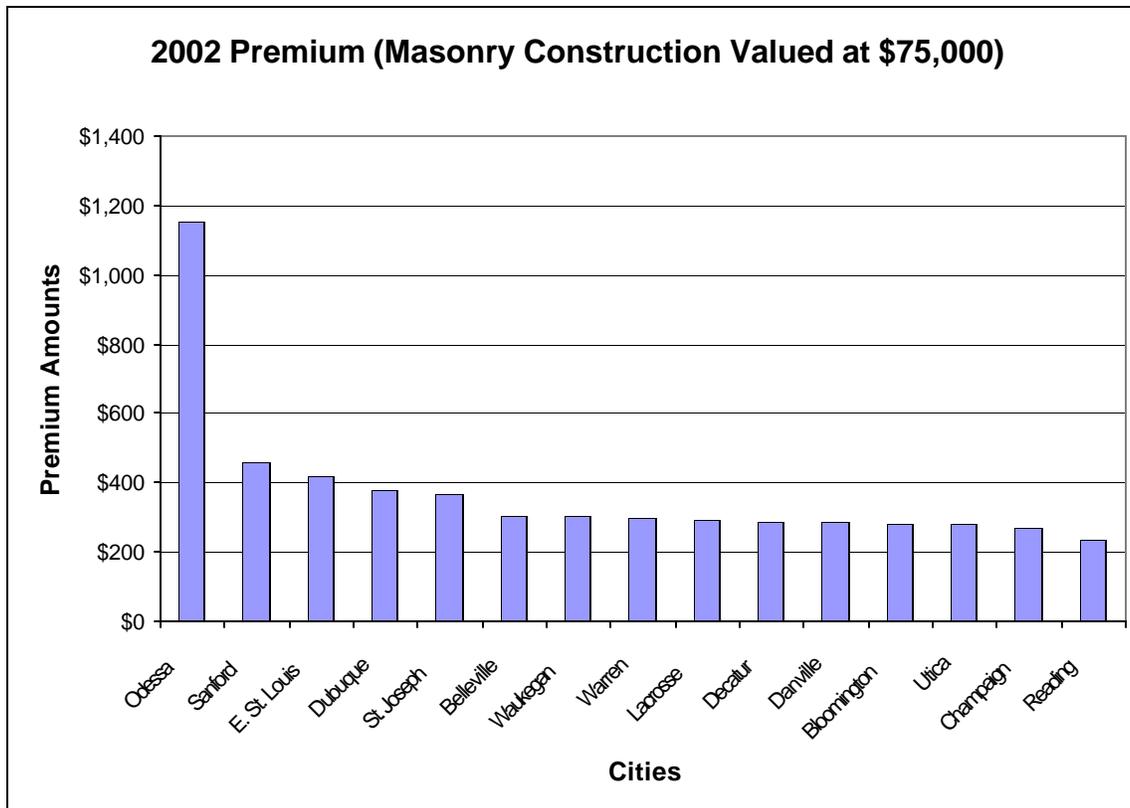
**Masonry Construction (Valued at \$150,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$494	2.16%	\$505	2.47%	\$518	4.68%
19611	Reading	PA	\$389	-4.06%	\$373	12.02%	\$418	7.47%
32771	Sanford	FL	\$709	8.95%	\$773	4.59%	\$808	13.95%
44484	Warren	OH	\$453	-11.68%	\$400	14.34%	\$458	0.98%
52001	Dubuque	IA	\$554	-19.39%	\$446	27.99%	\$571	3.18%
54603	Lacrosse	WI	\$382	-6.24%	\$358	23.47%	\$442	15.76%
60085	Waukegan	IL	\$492	8.90%	\$536	-14.59%	\$457	-6.99%
61701	Bloomington	IL	\$431	-15.12%	\$366	4.32%	\$382	-11.46%
61821	Champaign	IL	\$452	-15.36%	\$383	-1.28%	\$378	-16.44%
61832	Danville	IL	\$448	-11.57%	\$396	0.08%	\$396	-11.50%
62203	E. St. Louis	IL	\$639	6.40%	\$680	-11.80%	\$600	-6.16%
62220	Belleville	IL	\$502	-17.06%	\$416	2.61%	\$427	-14.90%
62521	Decatur	IL	\$444	-10.75%	\$397	0.01%	\$397	-10.74%
64503	St. Joseph	MO	\$627	-27.81%	\$452	18.42%	\$536	-14.51%
79765	Odessa	TX	\$1,772	-16.38%	\$1,482	25.77%	\$1,864	5.17%

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

### Masonry Construction (Valued at \$75,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
79765	Odessa	TX	\$1,155
32771	Sanford	FL	\$460
<b>62203</b>	<b>E. St. Louis</b>	<b>IL</b>	<b>\$416</b>
52001	Dubuque	IA	\$379
64503	St. Joseph	MO	\$368
<b>62220</b>	<b>Belleville</b>	<b>IL</b>	<b>\$305</b>
<b>60085</b>	<b>Waukegan</b>	<b>IL</b>	<b>\$301</b>
44484	Warren	OH	\$296
54603	Lacrosse	WI	\$290
<b>62521</b>	<b>Decatur</b>	<b>IL</b>	<b>\$287</b>
<b>61832</b>	<b>Danville</b>	<b>IL</b>	<b>\$286</b>
<b>61701</b>	<b>Bloomington</b>	<b>IL</b>	<b>\$281</b>
13502	Utica	NY	\$281
<b>61821</b>	<b>Champaign</b>	<b>IL</b>	<b>\$272</b>
19611	Reading	PA	\$235



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

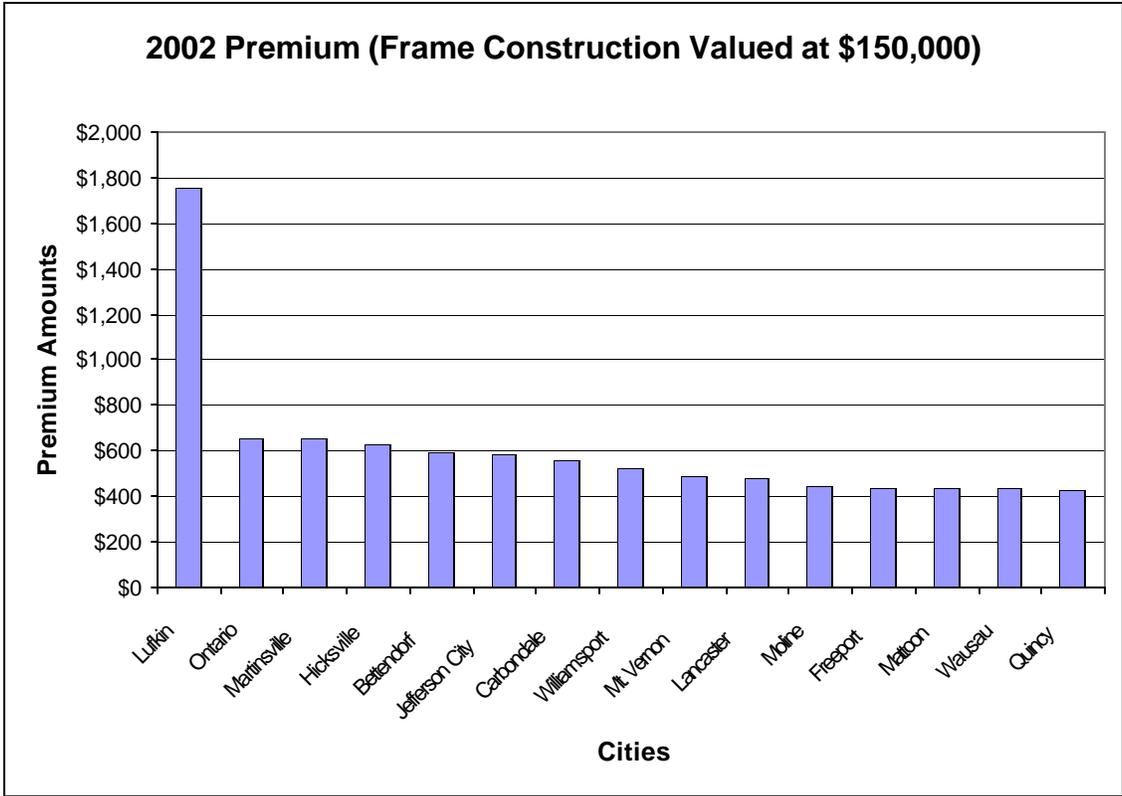
**Masonry Construction (Valued at \$75,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
13502	Utica	NY	\$277	-1.30%	\$273	2.72%	\$281	1.39%
19611	Reading	PA	\$213	-4.78%	\$202	15.86%	\$235	10.32%
32771	Sanford	FL	\$392	10.98%	\$435	5.88%	\$460	17.51%
44484	Warren	OH	\$283	-5.57%	\$267	10.90%	\$296	4.72%
52001	Dubuque	IA	\$336	-11.59%	\$297	27.73%	\$379	12.92%
54603	Lacrosse	WI	\$196	13.26%	\$222	30.58%	\$290	47.89%
60085	Waukegan	IL	\$328	1.89%	\$335	-9.89%	\$301	-8.19%
61701	Bloomington	IL	\$286	-6.61%	\$267	5.53%	\$281	-1.45%
61821	Champaign	IL	\$296	-8.35%	\$271	0.24%	\$272	-8.13%
61832	Danville	IL	\$294	-5.06%	\$279	2.34%	\$286	-2.83%
62203	E. St. Louis	IL	\$418	9.51%	\$458	-9.12%	\$416	-0.48%
62220	Belleville	IL	\$332	-10.91%	\$295	3.34%	\$305	-7.94%
62521	Decatur	IL	\$290	-2.36%	\$284	1.34%	\$287	-1.05%
64503	St. Joseph	MO	\$393	-22.14%	\$306	20.04%	\$368	-6.54%
79765	Odessa	TX	\$1,017	-22.31%	\$790	46.14%	\$1,155	13.53%

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

**Frame Construction (Valued at \$150,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
75901	Lufkin	TX	\$1,753
91764	Ontario	CA	\$654
46151	Martinsville	IN	\$653
11801	Hicksville	NY	\$628
52722	Bettendorf	IA	\$597
65101	Jefferson City	MO	\$589
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$561</b>
17701	Williamsport	PA	\$520
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$491</b>
43130	Lancaster	OH	\$482
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$450</b>
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$441</b>
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$441</b>
54401	Wausau	WI	\$437
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$425</b>



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

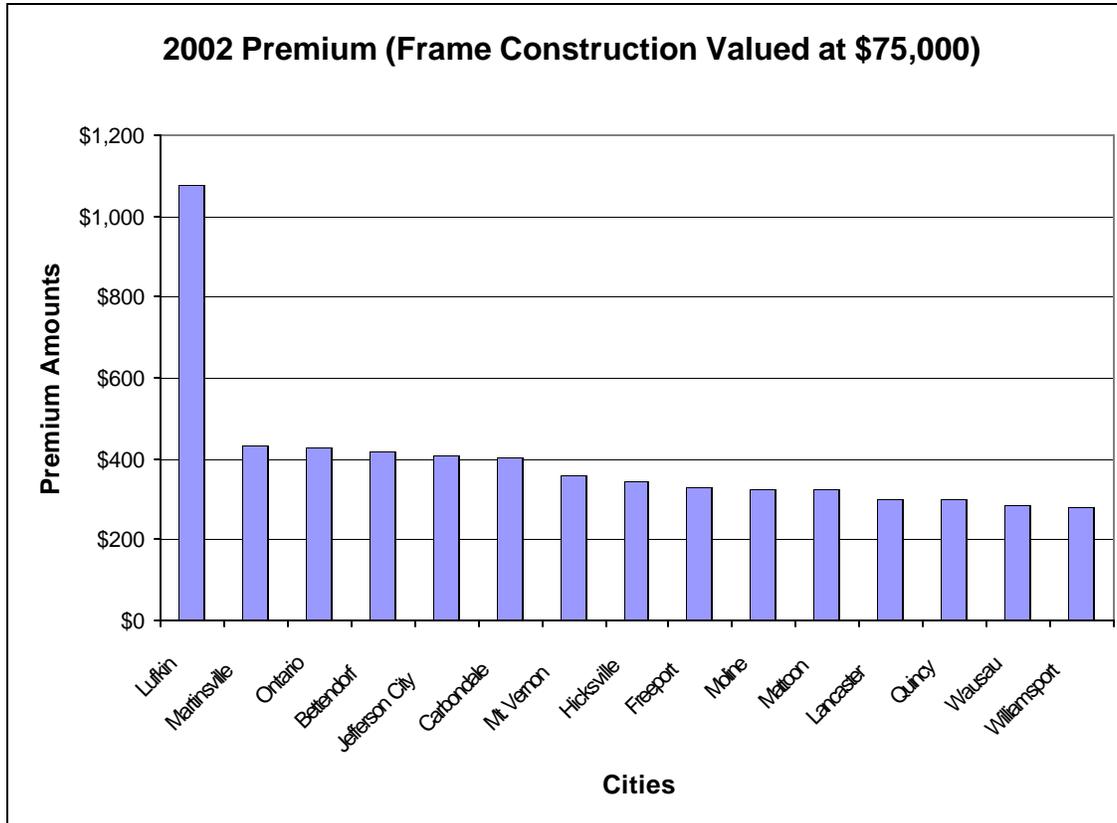
**Frame Construction (Valued at \$150,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$614	-0.91%	\$609	3.19%	\$628	2.25%
17701	Williamsport	PA	\$461	32.44%	\$610	-14.80%	\$520	12.84%
43130	Lancaster	OH	\$444	1.73%	\$451	6.86%	\$482	8.71%
46151	Martinsville	IN	\$660	-16.95%	\$548	19.11%	\$653	-1.08%
52722	Bettendorf	IA	\$588	-23.29%	\$451	32.39%	\$597	1.56%
54401	Wausau	WI	\$402	-6.91%	\$374	16.78%	\$437	8.71%
61032	Freeport	IL	\$477	-17.12%	\$395	11.47%	\$441	-7.60%
61265	Moline	IL	\$484	-9.71%	\$437	3.01%	\$450	-6.99%
61938	Mattoon	IL	\$482	-15.04%	\$409	7.68%	\$441	-8.52%
62301	Quincy	IL	\$484	-12.80%	\$422	0.83%	\$425	-12.08%
62864	Mt. Vernon	IL	\$516	-11.13%	\$459	6.97%	\$491	-4.93%
62901	Carbondale	IL	\$543	5.24%	\$572	-1.81%	\$561	3.33%
65101	Jefferson City	MO	\$543	-10.21%	\$487	21.02%	\$589	8.66%
75901	Lufkin	TX	\$1,446	8.11%	\$1,563	12.17%	\$1,753	21.27%
91764	Ontario	CA	\$549	8.96%	\$598	9.22%	\$654	19.01%

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

### Frame Construction (Valued at \$75,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
75901	Lufkin	TX	\$1,075
46151	Martinsville	IN	\$433
91764	Ontario	CA	\$426
52722	Bettendorf	IA	\$416
65101	Jefferson City	MO	\$406
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$403</b>
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$359</b>
11801	Hicksville	NY	\$343
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$327</b>
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$326</b>
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$325</b>
43130	Lancaster	OH	\$300
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$298</b>
54401	Wausau	WI	\$283
17701	Williamsport	PA	\$279



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

**Frame Construction (Valued at \$75,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$337	-1.80%	\$331	3.53%	\$343	1.66%
17701	Williamsport	PA	\$242	26.14%	\$306	-8.86%	\$279	14.97%
43130	Lancaster	OH	\$261	7.54%	\$281	6.67%	\$300	14.71%
46151	Martinsville	IN	\$432	-14.04%	\$371	16.72%	\$433	0.33%
52722	Bettendorf	IA	\$356	-11.23%	\$316	31.47%	\$416	16.71%
54401	Wausau	WI	\$206	10.56%	\$228	24.21%	\$283	37.33%
61032	Freeport	IL	\$312	-6.67%	\$292	12.21%	\$327	4.72%
61265	Moline	IL	\$317	-1.63%	\$312	4.50%	\$326	2.80%
61938	Mattoon	IL	\$317	-5.52%	\$299	8.51%	\$325	2.52%
62301	Quincy	IL	\$317	-7.24%	\$294	1.57%	\$298	-5.78%
62864	Mt. Vernon	IL	\$344	-2.87%	\$334	7.51%	\$359	4.42%
62901	Carbondale	IL	\$370	9.52%	\$405	-0.63%	\$403	8.82%
65101	Jefferson City	MO	\$342	-3.24%	\$331	22.77%	\$406	18.79%
75901	Lufkin	TX	\$825	16.52%	\$961	11.81%	\$1,075	30.29%
91764	Ontario	CA	\$350	8.97%	\$381	11.82%	\$426	21.85%

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

### Masonry Construction (Valued at \$150,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
75901	Lufkin	TX	\$1,399
91764	Ontario	CA	\$633
11801	Hicksville	NY	\$594
46151	Martinsville	IN	\$577
52722	Bettendorf	IA	\$571
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$524</b>
65101	Jefferson City	MO	\$523
43130	Lancaster	OH	\$501
17701	Williamsport	PA	\$490
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$449</b>
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$418</b>
54401	Wausau	WI	\$411
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$403</b>
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$403</b>
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$397</b>



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

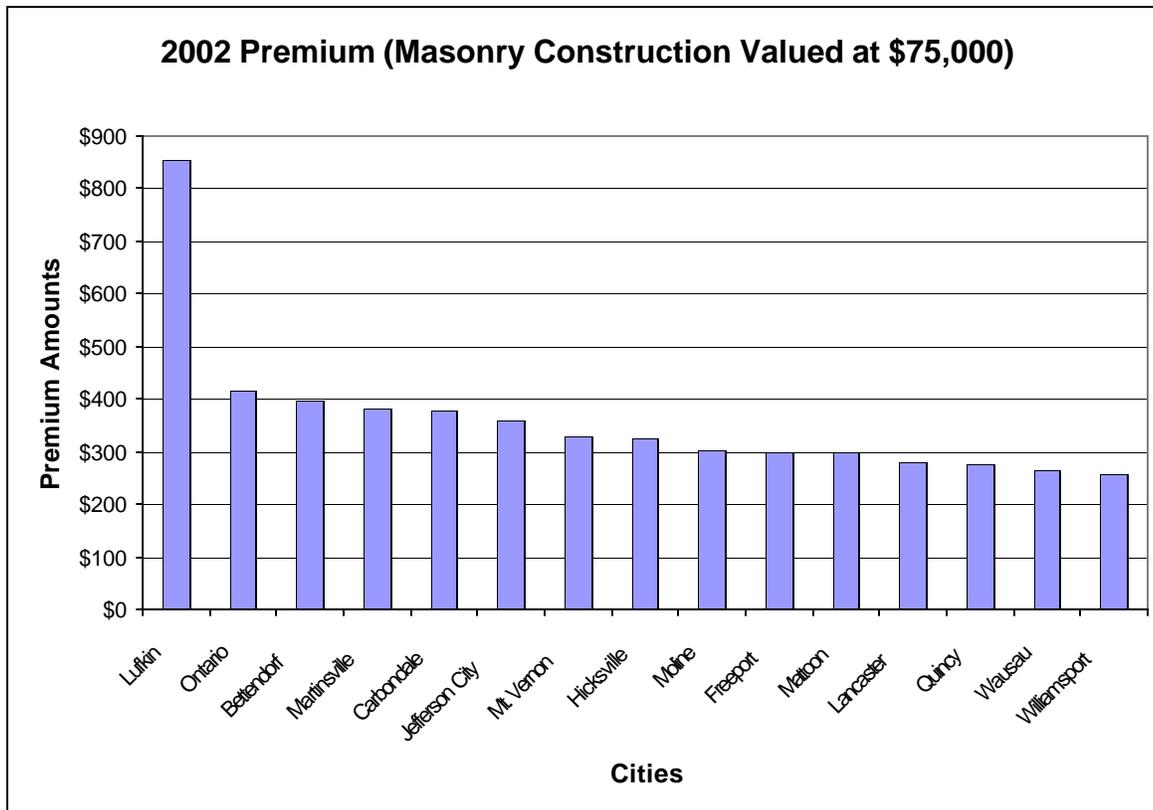
**Masonry Construction (Valued at \$150,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2000</u>	<u>Percent</u> <u>Change</u> <u>2000/2001</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>2001/2002</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>2000/2002</u>
11801	Hicksville	NY	\$582	-1.02%	\$576	3.26%	\$594	2.20%
17701	Williamsport	PA	\$443	26.28%	\$560	-12.38%	\$490	10.64%
43130	Lancaster	OH	\$427	-1.31%	\$421	18.93%	\$501	17.37%
46151	Martinsville	IN	\$581	-15.17%	\$493	17.19%	\$577	-0.59%
52722	Bettendorf	IA	\$553	-22.07%	\$431	32.56%	\$571	3.31%
54401	Wausau	WI	\$367	-4.22%	\$351	16.97%	\$411	12.03%
61032	Freeport	IL	\$436	-16.59%	\$363	10.83%	\$403	-7.56%
61265	Moline	IL	\$442	-6.20%	\$414	0.91%	\$418	-5.34%
61938	Mattoon	IL	\$439	-14.18%	\$377	6.78%	\$403	-8.35%
62301	Quincy	IL	\$442	-9.81%	\$399	-0.50%	\$397	-10.26%
62864	Mt. Vernon	IL	\$475	-10.63%	\$424	5.74%	\$449	-5.50%
62901	Carbondale	IL	\$495	9.96%	\$544	-3.80%	\$524	5.78%
65101	Jefferson City	MO	\$491	-11.97%	\$432	21.02%	\$523	6.53%
75901	Lufkin	TX	\$1,153	8.04%	\$1,246	12.25%	\$1,399	21.28%
91764	Ontario	CA	\$549	4.57%	\$574	10.28%	\$633	15.33%

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

### Masonry Construction (Valued at \$75,000)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>
75901	Lufkin	TX	\$853
91764	Ontario	CA	\$414
52722	Bettendorf	IA	\$397
46151	Martinsville	IN	\$383
<b>62901</b>	<b>Carbondale</b>	<b>IL</b>	<b>\$379</b>
65101	Jefferson City	MO	\$360
<b>62864</b>	<b>Mt. Vernon</b>	<b>IL</b>	<b>\$329</b>
11801	Hicksville	NY	\$324
<b>61265</b>	<b>Moline</b>	<b>IL</b>	<b>\$303</b>
<b>61032</b>	<b>Freeport</b>	<b>IL</b>	<b>\$298</b>
<b>61938</b>	<b>Mattoon</b>	<b>IL</b>	<b>\$298</b>
43130	Lancaster	OH	\$279
<b>62301</b>	<b>Quincy</b>	<b>IL</b>	<b>\$277</b>
54401	Wausau	WI	\$266
17701	Williamsport	PA	\$257



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

**Masonry Construction (Valued at \$75,000)**

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2000</u>	<u>Percent Change 2000/2001</u>	<u>Premium 2001</u>	<u>Percent Change 2001/2002</u>	<u>Premium 2002</u>	<u>Percent Change 2000/2002</u>
11801	Hicksville	NY	\$319	-1.74%	\$314	3.37%	\$324	1.57%
17701	Williamsport	PA	\$233	20.25%	\$280	-8.33%	\$257	10.23%
43130	Lancaster	OH	\$252	4.15%	\$262	6.44%	\$279	10.85%
46151	Martinsville	IN	\$380	-11.59%	\$336	14.05%	\$383	0.83%
52722	Bettendorf	IA	\$335	-9.75%	\$303	31.30%	\$397	18.49%
54401	Wausau	WI	\$189	13.69%	\$215	23.70%	\$266	40.63%
61032	Freeport	IL	\$286	-6.60%	\$267	11.87%	\$298	4.49%
61265	Moline	IL	\$290	1.59%	\$295	2.72%	\$303	4.36%
61938	Mattoon	IL	\$289	-4.41%	\$276	7.75%	\$298	3.00%
62301	Quincy	IL	\$290	-4.53%	\$277	0.24%	\$277	-4.30%
62864	Mt. Vernon	IL	\$315	-2.11%	\$308	6.92%	\$329	4.66%
62901	Carbondale	IL	\$338	13.66%	\$384	-1.39%	\$379	12.08%
65101	Jefferson City	MO	\$309	-5.05%	\$293	22.79%	\$360	16.59%
75901	Lufkin	TX	\$660	16.05%	\$766	11.28%	\$853	29.15%
91764	Ontario	CA	\$350	4.94%	\$367	12.88%	\$414	18.46%

**Appendix A**

June 5, 2002

To: President/CEO

Re: Personal Lines Report Data Collection

The Illinois Department of Insurance (IDOI) is again requesting that automobile and homeowners' insurers provide pricing information for specific insurance risks for selected cities through a special data call. 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.state.il.us/ins/>.

We are aware that some of the data we are requesting 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, we feel that your information is very important to the success and usefulness of our report. The Department is requesting that the selected insurers provide the data for the year 2001 and 2002. 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 automobile only, homeowner only, or both automobile and homeowner. Please carefully read the instructions in this packet. The data that is expected 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 5, 2002. 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 of the company to ensure its receipt. Please forward this request to the appropriate individual or department within your company.

- \_\_\_\_\_ Automobile only
- \_\_\_\_\_ Homeowners only
- \_\_\_\_\_ Both Automobile and Homeowner

## **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, 2001 and April 1, 2002**.

**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 1999, 2000, 2001, and 2002, the Taurus LX 4 Door sedan will be used. (All have 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**

16 Year-old single male  
Occasional operator (< than 25% usage)  
No accidents or traffic violations since driving  
Drives 11,000 miles annually

##### **DRIVER TYPE – 2**

36 year-old married principal driver  
No accidents or traffic violations in last 5 years  
Drives 8 miles each way to and from work daily  
Drives 11,000 miles annually

## ***Appendix A***

### **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 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's greater than those in an ISO form HO2 and equal to or less than an ISO form HO5.

## **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 "**PersLine02**" folder  
Left click on "**setup.exe**"  
Run box will again appear
5. Left click the "**OK**" box.

The setup procedure will begin. A screen labeled **DOIPersLine2002 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 **DOIPersLine2002**. Click on the "**Continue**" button.
9. If the message **Version Conflict** box appears, click on "**Yes**".
10. **DOIPersLine2002Setup** box indicating an error, click on the "**ignore**" button.
11. The message "**PersLine2002Setup 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 **DOIPersLine2002**.
4. Left click on **Auto2002**.

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 “Written Premium Liability 2002 and 2001” and “Written Premium Physical Damage 2002 and 2001” 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 (24), 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 4<sup>th</sup> option, “Instructions for transmitting files”. This option will allow you to either send the data via e-mail to [Vicki\\_Wasik@ins.state.il.us](mailto:Vicki_Wasik@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 1<sup>st</sup> 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 2<sup>nd</sup> 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 "**PersLine02**" folder  
Left click on "**setup.exe**"  
Run box will again appear

5. Left click the "**OK**" box.

The setup procedure will begin. A screen labeled **DOIPersLine2002Setup** 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 **DOIPersLine2002**. Click on the "**Continue**" button.
9. If the message "**Version Conflict**" appears, click on the "**Yes**" button.
10. **DOIPersLine2002Setup** box indicates an error, click on the "**ignore**" button.
11. The message "**PersLine2002Setup 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 **DOIPersLine2002**.
4. Left click on **Home2002**.

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 fields “Written Premium 2002 and 2001” and “Written Premium 2002 and 2001” 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 (12), 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 4<sup>th</sup> option, “Instructions for transmitting files”. This option will allow you to either send the data via e-mail to [Vicki\\_Wasik@ins.state.il.us](mailto:Vicki_Wasik@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 1<sup>st</sup> 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 2<sup>nd</sup> 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**

June 18, 2002

To: President/CEO

Re: Clarification for Personal Lines Report Data Collection

In the letter dated June 5, 2002, the Illinois Department of Insurance mailed the Personal Lines Report Data Collection Survey for your company. It has been brought to our attention that a clarification is needed in instruction to ensure the quality of the data.

Please fill the following fields with the total written premiums for the first quarter (January 1, 2002, through March 31, 2002.)

For Automobile Survey – “Written Premium Liability” and “Written Premium Physical Damage 2002”

For Homeowners Survey – “Written Premium 2002”

If you have any further questions regarding this data survey, please contact Ms. Yoko Chism at 217-524-8377. This data call has been directed to the President of the company to ensure its receipt. Please forward this clarification letter to the appropriate individual or department within your company. Thank you for your cooperation.

## 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
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

Requests for copies of this report or questions regarding any information contained in this report should be directed to the Cost Containment Section, Illinois Department of Insurance, 320 W. Washington, Springfield, IL 62767-0001. Phone (217) 785-2228; Fax (217) 782-2244. Printed by the authority of the State of Illinois.

\$3.83/copy; 150 copies 3/03 03-33