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Department of Education
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For Release:

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To help consumers shop around for auto insurance, the Department of Insurance today released 27 charts showing the different prices charged by insurance companies.

The charts show the actual premiums which would be charged for four "example consumers" throughout New Jersey. The premiums include the appropriate JUA surcharges (RMEC and policy constant). The information was provided by the companies and reviewed by the Department of Insurance.

Premiums are based on many factors including age, sex, marital status, location, the kind of car, and driving records. These charts show only "good driver" rates.

There is a separate chart for each insurance rating territory in New Jersey. The territory is described along the side. Generally, rates are higher in urban areas. (New Jersey has 27 territories, but they are numbered 1 - 40.)

Every chart shows the same 78 companies, including the JUA, which comprise about 99.5 percent of the auto insurance market in New Jersey (based on 1987 market share figures). Another 52 companies, which together comprise one-half of one percent of the market, are not listed.

In some cases, where affiliated insurance companies charge the same rates, the names of more than one company are listed on a single line.

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To read the charts, pick out an "example consumer" and look down that column. Compare what each company will charge that consumer. The "average" rate for that consumer in that territory is listed at the bottom.

The charts show the rates in effect today.

Rates, however, can change. Under the new "flex rating" law enacted as part of the 1988 auto insurance reforms, companies may take limited rate increases without advance approval by the Department of Insurance.

Starting last July 1, a "flex rate" increase of up to an average 4.5 percent is allowed. So far, the only company to utilize flex has been Motor Club of America (MCA), which increased its rates 4.5 percent last Tuesday.

These charts reflect MCA's new, higher rate.

An important part of the charts is the asterisk (*) column, which shows companies that have declared they will not raise rates anytime through the end of 1989.

Therefore, the charts show that 33 companies, comprising about 40 percent of the voluntary market (or 20 percent of the entire market), will not take advantage of flex rating during 1989.

Companies without asterisks may or may not institute a rate increase during 1989.

Consumers can contact the companies in the manner shown on the chart. Many companies sell through independent agents or brokers, who are independent business people who handle insurance for several different companies. Many of those company names don't appear in phone books.

* * *

EXAMPLE CONSUMERS

All of the examples are people who are rated as driving for "pleasure use," which can also mean a short commute.

They all have agreed to the basic "verbal" threshold which limits lawsuits. They all have bought the basic "PIP" no-fault medical coverage, in which the auto insurance company will not pay the first \$250 in medical bills per accident.

Important Note: All of these examples are people with clean driving records for the past three years. Rates are significantly higher for motorists with accidents or motor vehicle violations on their records.

Example 1

Driver: A 21-year-old male, unmarried.

Coverages: The minimum coverage required by law for liability insurance and for uninsured motorists coverage (\$15,000/\$30,000/\$5,000 or a combined single limit of \$35,000). No collision or comprehensive coverage, so the kind of car he drives does not affect his rates.

Note: A woman's rates would be lower.

Example 2

Drivers: A married couple, both between the ages of 30 to 49.

Coverages: Liability limits of \$100,000/\$300,000/\$25,000 or a combined single limit of \$300,000. Same limits for uninsured/underinsured coverage. They have comprehensive and collision coverages with \$500 deductibles.

Car: 1987 Ford Taurus L sedan.

Example 3

Drivers: Same couple as above, except they also have a newly licensed 17-year-old daughter.

Coverages and car: Same as above.

Note: Rates with a 17-year-old son would be higher.

Example 4

Drivers: A married couple, both aged 65 to 69.

Coverages: Liability limits of \$100,000/\$300,000/\$25,000 or a combined single limit of \$300,000. Same limits for uninsured/underinsured. They have comprehensive and collision coverages with \$500 deductibles.

Car: 1987 Pontiac 6000 Coupe.

NEW JERSEY AUTO INSURANCE PREMIUM COMPARISON

The New Jersey Department of Insurance has prepared this chart to illustrate price differences in auto insurance.

Read the chart carefully, because it can guide you in seeking coverage. But keep in mind that your premium will depend on your own characteristics. So the figures listed here are only a guide. Your premium will be different.

The Department of Insurance encourages you to contact several companies or agents or brokers to seek various prices. But when you do, be sure you are getting quotes for the same coverage from each company. Obviously, a company can offer you a lower price merely by selling you less insurance protection.

To use this chart, first make sure it covers the area where you live. The description of the area is printed along the side. There are different charts for different areas.

In the first column of this chart are the names of the 50 largest auto insurers in New Jersey, plus 27 smaller companies. In some cases, more than one company name appears on a line. These are companies which belong to the same parent corporation and charge the same rates.

The next four columns show what each company would charge four "example consumers," who are described on the next page. Pick out the consumer who looks the most like you and check that column. Also check the "average" rate at the bottom.

Be aware that insurance companies are permitted to increase their rates by about 4.5 percent this year. This chart shows only what each company's rate was on August 21, 1989.

To help you, the companies indicated whether they might raise their rates anytime through the end of 1989. An asterisk (*) indicates a company which plans NO RATE INCREASE. If there is no asterisk, the company's plans are uncertain.

The rates shown in the chart are for one-year auto insurance policies on one car only. You should know that many companies write only six-month policies.

The premiums on this chart were provided by the companies, and the information was spot-checked by the Department of Insurance.

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	762	954	1348	692	*	Independent Agent
Agway Insurance	1147	1126	1605	875	*	Company Direct
Allstate Insurance	840	986	1577	736	*	Agent
American Employers, Employers Fire	891	1027	1528	855	*	Independent Agent
American National Fire	734	1020	1632	790	*	Agent or Broker
American Policyholders	726	982	1366	795	*	Agent
American Protection, American Manufacturers Mutual	973	1101	1645	817	*	704-372-7150
American Reliance Casualty	966	1126	1585	875	*	Agent
Amica Mutual Insurance	779	1051	1479	818	*	201-652-7700
Atlantic Employers, Pacific Employers	897	1130	1609	871	*	Agent
Atlantic Mutual, Centennial	897	1130	1609	879	*	Agent or Broker
Camden Fire Insurance Association	1089	1137	1712	860	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	966	1168	1667	835	*	Agent or Broker
Colonial Penn Insurance	1211	1210	1930	1023	*	1-800-523-1919
Commercial Union Insurance	1082	1130	1701	939	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	897	1130	1609	879	*	Agent
Continental Insurance of NJ, Niagara Fire	897	1130	1609	878	*	Independent Agent
Crum & Forster, Westchester Fire	891	1110	1589	834	*	Agent
Electric Insurance	824	944	1383	694	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	780	1007	1220	808	*	314-878-1800
Farm Family Mutual	935	1137	1836	885	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	774	1042	1464	806	*	Agent or Broker
Hanover Insurance	726	1027	1444	819	*	Agent
Harleysville Mutual, Harleysville of NJ	972	1140	1618	880	*	Independent Agent
Hartford Underwriters, Twin City	897	1130	1809	878	*	Agent
Home Insurance, Home Indemnity	897	1130	1435	879	*	Agent or Broker
Horace Mann Insurance	742	793	1101	563	*	1-800-258-6766
IFA Insurance Company	897	1031	1609	859	*	Agent or Broker
JUA	897	1130	1609	879	*	Agent or Broker
Keystone Insurance Company	953	1104	1594	768	*	Agent
Liberty Mutual Fire Insurance	800	969	1346	732	*	Yellow Pages
Lumbermens Mutual, American Motorists	973	1177	1697	919	*	704-372-7150
Maryland Casualty	1082	1178	1786	855	*	Agent or Broker
Michigan Mutual Insurance	977	1043	1548	708	*	Agent
Motor Club of America (MCA)	1157	1170	1767	883	*	Agent or Broker
National General Insurance	686	922	1044	690	*	1-800-325-1190
New Jersey Manufacturers Insurance	866	947	1353	709	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	898	1131	1610	880	*	Agent
Ohio Casualty	897	1130	1609	879	*	Yellow Pages
Pennsylvania National Mutual Casualty	897	1130	1609	879	*	Agent
Phoenix Insurance Company	584	839	1081	592	*	Agent
Prudential Property and Casualty	896	1058	1258	792	*	Yellow Pages
Public Service Mutual	897	1178	1178	879	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	735	865	1357	615	*	Agent
Rutgers Casualty Insurance	935	1177	1679	918	*	Broker
Selective Insurance Company of America	910	1106	1571	854	*	Agent or Broker
Sentry Insurance	897	1130	1609	879	*	Yellow Pages
St. Paul Mercury Insurance	1158	1124	1894	848	*	Agent or Broker
State Farm	1020	917	1403	688	*	Agent or Broker
Tokio Marine & Fire	897	1130	1609	879	*	Agent or Broker
Transamerica Insurance Company	897	1130	1609	879	*	Independent Agent
Travelers Indemnity, Travelers of America	662	948	1234	684	*	Agent
USAA Casualty, United Services Auto Association	718	991	1596	783	*	1-800-531-8080
USF&G, Fidelity & Guaranty	897	1126	1605	875	*	Agent
Utica Mutual Insurance	902	1118	1670	836	*	1-800-448-3355
West American Insurance	725	1008	1393	780	*	Yellow Pages
=====	=====	=====	=====	=====	=====	=====
Average:	891	1070	1536	819		

Territory 2 - NEWARK territory comprises the entire city of Newark in Essex County.

* companies which have promised NO RATE INCREASE until at least December 1989

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	Ex. 1	Ex. 2	Ex. 3	Ex. 4	Contact
Aetna Casualty & Surety Co	722	898	1256	654	Independent Agent
Agway Insurance	1087	1071	1531	829	Company Direct
Allstate Insurance	794	946	1530	703	Agent
American Employers, Employers Fire	806	982	1449	813	Independent Agent
American National Fire	688	972	1568	750	Agent or Broker
American Policyholders	680	938	1309	757	Agent
American Protection, American Manufacturers Mutual	887	1049	1557	775	704-372-7150
American Reliance Casualty	906	1071	1534	829	Agent
Amica Mutual Insurance	733	1001	1411	776	201-652-7700
Atlantic Employers, Pacific Employers	837	1075	1535	828	Agent
Atlantic Mutual, Centennial	837	1075	1536	833	Agent or Broker
Camden Fire Insurance Association	984	1083	1618	822	Independent Agent
Chubb Insurance of NJ, Federal Insurance	906	1109	1586	788	Agent or Broker
Colonial Penn Insurance	1211	1210	1930	1023	1-800-523-1919
Commercial Union Insurance	977	1075	1605	888	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	837	1075	1535	833	Agent
Continental Insurance of NJ, Niagara Fire	837	1075	1535	833	Independent Agent
Crum & Forster, Westchester Fire	831	1055	1515	794	Agent
Electric Insurance	748	904	1293	708	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	727	960	1168	765	314-878-1800
Farm Family Mutual	883	1086	1763	842	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins.	732	996	1402	768	Agent or Broker
Hanover Insurance	680	980	1383	774	Agent
Harleysville Mutual, Harleysville of NJ	912	1080	1536	832	Independent Agent
Hartford Underwriters, Twin City	887	1075	1735	831	Agent
Home Insurance, Home Indemnity	837	1075	1366	833	Agent or Broker
Horace Mann Insurance	712	780	1080	558	1-800-258-6766
IFA Insurance Company	837	1075	1535	833	Agent or Broker
JUA	837	1075	1535	833	Agent or Broker
Keystone Insurance Company	859	1034	1504	711	Agent
Liberty Mutual Fire Insurance	764	940	1301	710	Yellow Pages
Lumbermens Mutual, American Motorists	913	1117	1597	869	704-372-7150
Maryland Casualty	977	1008	1686	813	Agent or Broker
Michigan Mutual Insurance	892	997	1464	681	Agent
Motor Club of America (MCA)	1045	1112	1665	841	Agent or Broker
National General Insurance	660	898	1018	670	1-800-325-1190
New Jersey Manufacturers Insurance	816	900	1290	670	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	838	1076	1536	834	Agent
Ohio Casualty	837	1075	1535	832	Yellow Pages
Pennsylvania National Mutual Casualty	837	1075	1535	833	Agent
Phoenix Insurance Company	557	817	1092	575	Agent
Prudential Property and Casualty	838	1014	1210	770	Yellow Pages
Public Service Mutual	837	1121	1121	833	Agent or Broker
Reliance Insurance, United Pacific Insurance	697	836	1323	589	Agent
Rutgers Casualty Insurance	874	1119	1602	869	Broker
Selective Insurance Company of America	852	1048	1490	806	Agent or Broker
Sentry Insurance	837	1075	1535	833	Yellow Pages
St. Paul Mercury Insurance	1053	1069	1797	807	Agent or Broker
State Farm	1019	914	1398	718	Agent or Broker
Tokio Marine & Fire	837	1075	1535	833	Agent or Broker
Transamerica Insurance Company	837	1075	1535	833	Independent Agent
Travelers Indemnity, Travelers of America	630	922	1246	664	Agent
USAA Casualty, United Services Auto Association	672	946	1536	740	1-800-531-8080
USF&G, Fidelity & Guaranty	837	1071	1531	829	Agent
Utica Mutual Insurance	840	1060	1588	792	1-800-448-3355
West American Insurance	679	962	1352	741	Yellow Pages
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Average:	834	1021	1471	782	

Territory 1 = JERSEY CITY territory comprises all that part of Hudson County east of the Hackensack River except the city of Bayonne.

* companies which have promised NO RATE INCREASE until at least December 1989

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Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	668	842	1166	636	*	Independent Agent
Agway Insurance	876	897	1237	715	*	Company Direct
Allstate Insurance	666	804	1293	620	*	Agent
American Employers, Employers Fire	678	824	1173	657	*	Independent Agent
American National Fire	576	822	1312	654	*	Agent or Broker
American Policyholders	570	794	1067	624	*	Agent
American Protection, American Manufacturers Mutual	747	885	1267	679	*	704-372-7150
American Reliance Casualty	732	897	1222	715	*	Agent
Amica Mutual Insurance	611	845	1147	677	*	201-652-7700
Atlantic Employers, Pacific Employers	691	901	1239	713	*	Agent
Atlantic Mutual, Centennial	691	901	1240	721	*	Agent or Broker
Camden Fire Insurance Association	814	908	1307	716	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	743	929	1282	692	*	Agent or Broker
Colonial Penn Insurance	1096	1130	1784	948	*	1-800-523-1919
Commercial Union Insurance	811	901	1301	721	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	691	901	1241	719	*	Agent
Continental Insurance of NJ, Niagara Fire	691	900	1239	720	*	Independent Agent
Crum & Forster, Westchester Fire	685	881	1220	688	*	Agent
Electric Insurance	631	768	986	594	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	607	812	962	666	*	314-878-1800
Farm Family Mutual	723	909	1462	727	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	612	842	1138	670	*	Agent or Broker
Hanover Insurance	570	824	1119	665	*	Agent
Harleysville Mutual, Harleysville of NJ	748	906	1244	720	*	Independent Agent
Hartford Underwriters, Twin City	691	901	1439	721	*	Agent
Home Insurance, Home Indemnity	691	901	1081	712	*	Agent or Broker
Horace Mann Insurance	587	682	918	479	*	1-800-258-6766
IFA Insurance Company	691	901	1241	719	*	Agent or Broker
JUA	691	901	1241	719	*	Agent or Broker
Keystone Insurance Company	726	869	1227	608	*	Agent
Liberty Mutual Fire Insurance	665	820	1103	636	*	Yellow Pages
Lumbermens Mutual, American Motorists	749	937	1291	753	*	704-372-7150
Maryland Casualty	811	933	1354	707	*	Agent or Broker
Michigan Mutual Insurance	747	843	1192	603	*	Agent
Motor Club of America (MCA)	867	931	1348	729	*	Agent or Broker
National General Insurance	564	780	874	618	*	1-800-325-1190
New Jersey Manufacturers Insurance	660	748	1033	573	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	692	902	1241	720	*	Agent
Ohio Casualty	691	900	1239	720	*	Yellow Pages
Pennsylvania National Mutual Casualty	691	901	1241	719	*	Agent
Phoenix Insurance Company	512	745	950	514	*	Agent
Prudential Property and Casualty	734	896	1050	688	*	Yellow Pages
Public Service Mutual	691	933	933	719	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	584	718	1127	517	*	Agent
Rutgers Casualty Insurance	719	933	1287	752	*	Broker
Selective Insurance Company of America	700	879	1204	700	*	Agent or Broker
Sentry Insurance	691	901	1241	719	*	Yellow Pages
St. Paul Mercury Insurance	893	897	1494	705	*	Agent or Broker
State Farm	797	868	1128	582	*	Agent or Broker
Tokio Marine & Fire	691	901	1239	719	*	Agent or Broker
Transamerica Insurance Company	691	901	1241	719	*	Independent Agent
Travelers Indemnity, Travelers of America	578	838	1078	592	*	Agent
USAA Casualty, United Services Auto Association	563	795	1281	635	*	1-800-531-8080
USF&G, Fidelity & Guaranty	691	897	1235	715	*	Agent
Utica Mutual Insurance	692	886	1280	690	*	1-800-448-3355
West American Insurance	569	813	1099	646	*	Yellow Pages
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Average:	695	869	1207	679		

* companies which have promised NO RATE INCREASE until at least December 1989

Territory 4 = ELIZABETH territory comprises the entire city of Elizabeth and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, cities and townships in Union County: Hillside, Kentlworth, Linden, Rahway, Roselle, Roselle Park, Union and Winfield.

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	658	820	1136	588	*	Independent Agent
Agway Insurance	889	928	1297	752	*	Company Direct
Allstate Insurance	675	824	1336	641	*	Agent
American Employers, Employers Fire	676	854	1226	691	*	Independent Agent
American National Fire	584	852	1370	686	*	Agent or Broker
American Policyholders	578	820	1117	653	*	Agent
American Protection, American Manufacturers Mutual	743	913	1317	707	*	704-372-7150
American Reliance Casualty	762	927	1281	751	*	Agent
Amica Mutual Insurance	617	876	1207	711	*	201-652-7700
Atlantic Employers, Pacific Employers	709	932	1300	750	*	Agent
Atlantic Mutual, Centennial	710	932	1301	754	*	Agent or Broker
Camden Fire Insurance Association	824	940	1363	751	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	762	966	1353	719	*	Agent or Broker
Colonial Penn Insurance	999	1056	1650	878	*	1-800-523-1919
Commercial Union Insurance	817	932	1655	755	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	709	932	1301	756	*	Agent
Continental Insurance of NJ, Niagara Fire	708	931	1299	754	*	Independent Agent
Crum & Forster, Westchester Fire	702	912	1280	724	*	Agent
Electric Insurance	633	802	1162	636	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	616	835	998	695	*	314-878-1800
Farm Family Mutual	744	948	1535	770	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	614	870	1196	702	*	Agent or Broker
Hanover Insurance	578	854	1177	697	*	Agent
Harleysville Mutual, Harleysville of NJ	766	940	1308	754	*	Independent Agent
Hartford Underwriters, Twin City	709	932	1500	755	*	Agent
Home Insurance, Home Indemnity	709	932	1142	756	*	Agent or Broker
Horace Mann Insurance	557	673	902	476	*	1-800-258-6766
IFA Insurance Company	709	932	1301	756	*	Agent or Broker
JUA	709	932	1301	756	*	Agent or Broker
Keystone Insurance Company	750	929	1323	659	*	Agent
Liberty Mutual Fire Insurance	664	824	1115	638	*	Yellow Pages
Lumbermens Mutual, American Motorists	767	971	1355	789	*	704-372-7150
Maryland Casualty	817	969	1418	744	*	Agent or Broker
Michigan Mutual Insurance	745	875	1246	604	*	Agent
Motor Club of America (MCA)	870	960	1399	763	*	Agent or Broker
National General Insurance	574	804	904	648	*	1-800-325-1190
New Jersey Manufacturers Insurance	671	777	1089	604	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	710	933	1301	756	*	Agent
Ohio Casualty	709	932	1301	756	*	Yellow Pages
Pennsylvania National Mutual Casualty	709	932	1301	756	*	Agent
Phoenix Insurance Company	518	737	942	532	*	Agent
Prudential Property and Casualty	716	876	1032	674	*	Yellow Pages
Public Service Mutual	709	969	969	755	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	601	741	1172	539	*	Agent
Rutgers Casualty Insurance	739	969	1357	789	*	Broker
Selective Insurance Company of America	718	913	1269	735	*	Agent or Broker
Sentry Insurance	709	932	1301	756	*	Yellow Pages
St. Paul Mercury Insurance	893	925	1545	739	*	Agent or Broker
State Farm	890	830	1248	643	*	Agent or Broker
Tokio Marine & Fire	709	908	1300	755	*	Agent or Broker
Transamerica Insurance Company	709	932	1301	756	*	Independent Agent
Travelers Indemnity, Travelers of America	568	828	1068	612	*	Agent
USAA Casualty, United Services Auto Association	571	823	1335	665	*	1-800-531-8080
USF&G, Fidelity & Guaranty	709	928	1296	751	*	Agent
Utica Mutual Insurance	714	920	1350	718	*	1-800-448-3355
West American Insurance	577	841	1288	676	*	Yellow Pages
*****	*****	*****	*****	*****	***	*****
Average:	705	892	1265	707		

Territory 3 = PATTERSON territory comprises all that portion of Passaic County south or east of Wayne township including all territory and places lying within the area enclosed by the outside boundaries of the cities of Clifton, Passaic, and Paterson; and all territory and places lying within the area enclosed by the outside boundaries of the boroughs of East Paterson, Lodi and Wallington and the city of Garfield in Bergen County.

Company

Contact

Aetna Casualty & Surety Co	664	800	1106	598	*	Independent Agent
Agway Insurance	841	865	1176	687	*	Company Direct
Allstate Insurance	653	779	1244	595	*	Agent
American Employers, Employers Fire	675	796	1124	630	*	Independent Agent
American National Fire	562	790	1252	622	*	Agent or Broker
American Policyholders	558	766	1012	609	*	Agent
American Protection, American Manufacturers Mutual	739	851	1209	645	*	704-372-7150
American Reliance Casualty	727	865	1161	686	*	Agent
Amica Mutual Insurance	595	818	1095	649	*	201-652-7700
Atlantic Employers, Pacific Employers	678	869	1178	684	*	Agent
Atlantic Mutual, Centennial	678	869	1181	691	*	Agent or Broker
Camden Fire Insurance Association	814	879	1256	686	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	727	902	1229	667	*	Agent or Broker
Colonial Penn Insurance	976	1001	1550	822	*	1-800-523-1919
Commercial Union Insurance	809	869	1245	690	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	678	869	1180	691	*	Agent
Continental Insurance of NJ, Niagara Fire	678	868	1178	691	*	Independent Agent
Crum & Forster, Westchester Fire	672	849	1159	658	*	Agent
Electric Insurance	628	741	1048	569	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	593	781	919	628	*	314-878-1800
Farm Family Mutual	705	880	1407	701	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	594	812	1082	640	*	Agent or Broker
Hanover Insurance	558	796	1064	637	*	Agent
Harleysville Mutual, Harleysville of NJ	732	882	1194	700	*	Independent Agent
Hartford Underwriters, Twin City	678	869	1378	689	*	Agent
Home Insurance, Home Indemnity	678	869	1019	682	*	Agent or Broker
Horace Mann Insurance	587	663	885	514	*	1-800-258-6766
IFA Insurance Company	678	869	1180	691	*	Agent or Broker
JUA	678	869	1180	691	*	Agent or Broker
Keystone Insurance Company	672	779	1072	537	*	Agent
Liberty Mutual Fire Insurance	649	787	1043	600	*	Yellow Pages
Lumbermens Mutual, American Motorists	733	907	1233	725	*	704-372-7150
Maryland Casualty	809	978	1295	677	*	Agent or Broker
Michigan Mutual Insurance	737	811	1139	578	*	Agent
Motor Club of America (MCA)	865	898	1290	695	*	Agent or Broker
National General Insurance	554	750	834	586	*	1-800-325-1190
New Jersey Manufacturers Insurance	639	723	984	548	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	679	870	1179	691	*	Agent
Ohio Casualty	678	869	1180	689	*	Yellow Pages
Pennsylvania National Mutual Casualty	678	869	1180	691	*	Agent
Phoenix Insurance Company	498	712	903	511	*	Agent
Prudential Property and Casualty	678	806	932	604	*	Yellow Pages
Public Service Mutual	678	899	899	690	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	576	701	1092	502	*	Agent
Rutgers Casualty Insurance	704	899	1223	718	*	Broker
Selective Insurance Company of America	687	856	1158	676	*	Agent or Broker
Sentry Insurance	678	869	1180	691	*	Yellow Pages
St. Paul Mercury Insurance	888	865	1439	672	*	Agent or Broker
State Farm	881	910	1143	581	*	Agent or Broker
Tokio Marine & Fire	678	869	1178	690	*	Agent or Broker
Transamerica Insurance Company	678	869	1180	691	*	Independent Agent
Travelers Indemnity, Travelers of America	562	798	1024	588	*	Agent
USAA Casualty, United Services Auto Association	551	767	1227	607	*	1-800-531-8080
USF&G, Fidelity & Guaranty	678	865	1174	686	*	Agent
Utica Mutual Insurance	682	856	1228	662	*	1-800-448-3355
West American Insurance	558	783	1044	616	*	Yellow Pages
Average:	682	838	1149	649		

Territory 6 - TRENTON territory comprises the entire city of Trenton and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Mercer County: Ewing, Hamilton and Lawrence.

* companies which have promised NO RATE INCREASE until at least December 1989

	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	654	822	1158	586	*	Independent Agent
Agway Insurance	927	988	1395	764	*	Company Direct
Allstate Insurance	698	876	1420	648	*	Agent
American Employers, Employers Fire	703	915	1332	754	*	Independent Agent
American National Fire	600	906	1460	702	*	Agent or Broker
American Policyholders	595	873	1204	700	*	Agent
American Protection, American Manufacturers Mutual	773	979	1433	721	*	704-372-7150
American Reliance Casualty	780	988	1381	744	*	Agent
Amica Mutual Insurance	639	935	1305	725	*	201-652-7700
Atlantic Employers, Pacific Employers	727	992	1399	763	*	Agent
Atlantic Mutual, Centennial	727	992	1401	766	*	Agent or Broker
Camden Fire Insurance Association	854	1001	1473	759	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	666	1023	1445	722	*	Agent or Broker
Colonial Penn Insurance	1211	1210	1930	1023	*	1-800-523-1919
Commercial Union Insurance	847	992	1459	817	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	727	992	1399	768	*	Agent
Continental Insurance of NJ, Niagara Fire	726	992	1399	767	*	Independent Agent
Crum & Forster, Westchester Fire	720	972	1379	731	*	Agent
Electric Insurance	656	845	1210	638	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	635	889	1072	707	*	314-878-1800
Farm Family Mutual	760	1003	1625	778	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	638	928	1290	714	*	Agent or Broker
Hanover Insurance	595	915	1277	719	*	Agent
Harleysville Mutual, Harleysville of NJ	784	994	1396	762	*	Independent Agent
Hartford Underwriters, Twin City	727	992	1599	766	*	Agent
Home Insurance, Home Indemnity	727	992	1233	768	*	Agent or Broker
Horace Mann Insurance	573	696	940	494	*	1-800-258-6766
IFA Insurance Company	727	992	1399	768	*	Agent or Broker
JUA	727	992	1399	768	*	Agent or Broker
Keystone Insurance Company	771	973	1408	664	*	Agent
Liberty Mutual Fire Insurance	673	848	1147	632	*	Yellow Pages
Lumbermens Mutual, American Motorists	785	1029	1455	799	*	704-372-7150
Maryland Casualty	847	1037	1539	752	*	Agent or Broker
Michigan Mutual Insurance	774	926	1343	579	*	Agent
Motor Club of America (MCA)	905	1024	1511	774	*	Agent or Broker
National General Insurance	592	848	960	632	*	1-800-325-1190
New Jersey Manufacturers Insurance	700	830	1176	614	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	728	993	1400	769	*	Agent
Ohio Casualty	727	992	1399	768	*	Yellow Pages
Pennsylvania National Mutual Casualty	727	992	1399	768	*	Agent
Phoenix Insurance Company	522	790	1014	546	*	Agent
Prudential Property and Casualty	724	892	1050	690	*	Yellow Pages
Public Service Mutual	727	1037	1037	768	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	619	780	1234	545	*	Agent
Rutgers Casualty Insurance	757	1032	1460	801	*	Broker
Selective Insurance Company of America	738	970	1363	745	*	Agent or Broker
Sentry Insurance	727	992	1399	768	*	Yellow Pages
St. Paul Mercury Insurance	923	985	1650	743	*	Agent or Broker
State Farm	971	771	1315	644	*	Agent or Broker
Tokio Marine & Fire	727	992	1399	768	*	Agent or Broker
Transamerica Insurance Company	727	992	1399	768	*	Independent Agent
Travelers Indemnity, Travelers of America	590	890	1154	630	*	Agent
USAA Casualty, United Services Auto Association	588	879	1429	625	*	1-800-531-8080
USF&G, Fidelity & Guaranty	727	988	1380	764	*	Agent
Utica Mutual Insurance	722	980	1450	728	*	1-800-448-3355
West American Insurance	594	897	1247	689	*	Yellow Pages
Average:	727	947	1349	720		

* companies which have promised NO RATE INCREASE until at least December 1989

Territory 5 = DAYTON territory comprises the entire city of Dayton in Hudson County.

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Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	Contact
Aetna Casualty & Surety Co	660	820	1134	618	Independent Agent
Agway Insurance	975	946	1303	757	Company Direct
Allstate Insurance	734	860	1366	667	Agent
American Employers, Employers Fire	768	866	1247	692	Independent Agent
American National Fire	630	860	1360	684	Agent or Broker
American Policyholders	624	835	1120	658	Agent
American Protection, American Manufacturers Mutual	843	919	1327	703	704-372-7150
American Reliance Casualty	816	946	1289	757	Agent
Amica Mutual Insurance	673	882	1193	705	201-652-7700
Atlantic Employers, Pacific Employers	755	950	1306	754	Agent
Atlantic Mutual, Centennial	755	950	1308	760	Agent or Broker
Camden Fire Insurance Association	919	960	1400	755	Independent Agent
Chubb Insurance of NJ, Federal Insurance	816	980	1343	728	Agent or Broker
Colonial Penn Insurance	1209	1175	1866	985	1-800-523-1919
Commercial Union Insurance	914	950	1387	761	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	755	950	1307	761	Agent
Continental Insurance of NJ, Niagara Fire	755	949	1305	762	Independent Agent
Crum & Forster, Westchester Fire	749	930	1286	726	Agent
Electric Insurance	711	803	1135	623	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	666	857	1016	705	314-878-1800
Farm Family Mutual	790	949	1517	760	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	670	882	1192	704	Agent or Broker
Hanover Insurance	624	866	1174	701	Agent
Harleysville Mutual, Harleysville of NJ	820	954	1308	762	Independent Agent
Hartford Underwriters, Twin City	755	950	1506	761	Agent
Home Insurance, Home Indemnity	755	1009	1144	761	Agent or Broker
Horace Mann Insurance	634	694	937	479	1-800-258-6766
IPA Insurance Company	755	950	1307	761	Agent or Broker
JUA	755	950	1307	761	Agent or Broker
Keystone Insurance Company	780	906	1265	641	Agent
Liberty Mutual Fire Insurance	713	854	1150	662	Yellow Pages
Lumbermens Mutual, American Motorists	821	981	1349	789	704-372-7150
Maryland Casualty	914	981	1439	745	Agent or Broker
Michigan Mutual Insurance	847	880	1263	634	Agent
Motor Club of America (MCA)	975	982	1438	765	Agent or Broker
National General Insurance	618	818	918	646	1-800-325-1190
New Jersey Manufacturers Insurance	727	787	1083	604	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	756	951	1307	762	Agent
Ohio Casualty	755	949	1305	759	Yellow Pages
Pennsylvania National Mutual Casualty	755	950	1307	761	Agent
Phoenix Insurance Company	526	755	960	525	Agent
Prudential Property and Casualty	768	918	1074	708	Yellow Pages
Public Service Mutual	755	981	981	761	Agent or Broker
Reliance Insurance, United Pacific Insurance	640	767	1193	558	Agent
Rutgers Casualty Insurance	784	984	1357	794	Broker
Selective Insurance Company of America	769	925	1266	737	Agent or Broker
Sentry Insurance	755	950	1307	761	Yellow Pages
St. Paul Mercury Insurance	993	945	1580	740	Agent or Broker
State Farm	1018	864	1309	637	Agent or Broker
Tokio Marine & Fire	755	950	1306	761	Agent or Broker
Transamerica Insurance Company	755	950	1307	761	Independent Agent
Travelers Indemnity, Travelers of America	594	848	1090	606	Agent
USAA Casualty, United Services Auto Association	617	836	1334	670	1-800-531-8080
USF&G, Fidelity & Guaranty	755	946	1302	758	Agent
Utica Mutual Insurance	758	938	1340	732	1-800-448-3355
West American Insurance	623	854	1153	678	Yellow Pages
Average:	764	911	1269	714	

Territory 8 - PERKINS territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, city townships, and places in Middlesex County: Avenel, Carteret, Carteret Junction, Chrome, Colonia, East Rahway, Edgar, Fords, Genasco, Iselin, Kearsbey, Maurer, Ostrender, Perth Amboy, Port Reading, Roosevelt, Seward, West Carteret and Woodbridge.

* companies which have promised NO RATE INCREASE until at least December 1989

					Contact
Aetna Casualty & Surety Co	704	888	1236	646	* Independent Agent
Agway Insurance	1081	1050	1481	807	* Company Direct
Allstate Insurance	796	939	1501	694	* Agent
American Employers, Employers Fire	829	962	1413	790	* Independent Agent
American National Fire	690	958	1532	736	Agent or Broker
American Policyholders	680	923	1270	739	* Agent
American Protection, American Manufacturers Mutual	913	1027	1517	753	* 704-372-7150
American Reliance Casualty	900	1050	1466	807	* Agent
Amica Mutual Insurance	733	982	1367	757	* 201-652-7700
Atlantic Employers, Pacific Employers	831	1054	1486	805	Agent
Atlantic Mutual, Centennial	831	1054	1486	811	Agent or Broker
Camden Fire Insurance Association	999	1059	1574	794	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	900	1085	1531	756	Agent or Broker
Colonial Penn Insurance	1211	1188	1890	999	1-800-523-1919
Commercial Union Insurance	996	1054	1568	866	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	831	1054	1485	811	* Agent
Continental Insurance of NJ, Niagara Fire	831	1054	1486	811	Independent Agent
Crum & Forster, Westchester Fire	825	1034	1465	769	Agent
Electric Insurance	766	889	1286	604	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	729	944	1137	747	* 314-878-1800
Farm Family Mutual	873	1058	1704	815	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	734	980	1362	752	Agent or Broker
Hanover Insurance	680	962	1339	759	Agent
Harleysville Mutual, Harleysville of NJ	904	1056	1482	810	Independent Agent
Hartford Underwriters, Twin City	831	1054	1686	810	Agent
Home Insurance, Home Indemnity	811	1054	1313	811	Agent or Broker
Horace Mann Insurance	733	786	1091	557	* 1-800-258-6766
IFA Insurance Company	831	1454	1485	811	* Agent or Broker
JUA	831	1054	1485	811	Agent or Broker
Keystone Insurance Company	912	1056	1506	731	Agent
Liberty Mutual Fire Insurance	733	895	1222	672	Yellow Pages
Lumbermens Mutual, American Motorists	905	1091	1539	845	* 704-372-7150
Maryland Casualty	996	1095	1642	791	Agent or Broker
Michigan Mutual Insurance	915	976	1430	665	* Agent
Motor Club of America (MCA)	1067	1092	1630	818	* Agent or Broker
National General Insurance	658	888	1002	660	1-800-325-1190
New Jersey Manufacturers Insurance	812	882	1247	651	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	832	1055	1487	813	Agent
Ohio Casualty	831	1054	1485	811	* Yellow Pages
Pennsylvania National Mutual Casualty	831	1054	1485	811	Agent
Phoenix Insurance Company	572	800	1024	565	Agent
Prudential Property and Casualty	846	1000	1186	770	* Yellow Pages
Public Service Mutual	831	1095	1095	805	* Agent or Broker
Reliance Insurance, United Pacific Insurance	698	832	1303	586	Agent
Rutgers Casualty Insurance	867	1096	1548	847	* Broker
Selective Insurance Company of America	848	1027	1442	786	Agent or Broker
Sentry Insurance	831	1054	1485	811	Yellow Pages
St. Paul Mercury Insurance	1078	1050	1765	786	* Agent or Broker
State Farm	1020	864	1391	682	Agent or Broker
Tokio Marine & Fire	831	1054	1486	812	* Agent or Broker
Transamerica Insurance Company	831	1054	1485	811	* Independent Agent
Travelers Indemnity, Travelers of America	648	902	1166	652	Agent
USAA Casualty, United Services Auto Association	672	929	1495	725	1-800-531-8080
USF&G, Fidelity & Guaranty	831	1050	1482	815	Agent
Utica Mutual Insurance	740	1042	1534	774	* 1-800-448-3355
West American Insurance	679	946	1313	742	* Yellow Pages
=====	=====	=====	=====	=====	=====
Average:	832	1011	1429	762	

Territory 7 = CAMDEN territory comprises the entire city of Camden and all territory and places lying within the area enclosed by the outside boundaries of the following cities or boroughs in Camden County: Gloucester and Brooklawn; also all territory and places lying within the area enclosed by the outside boundaries of that section of Haddon Township which is west of the Black Horse Pike (which includes the villages of West Collingswood Heights and Northmont.)

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	Contact
Aetna Casualty & Surety Co	630	798	1098	568	* Independent Agent
Agway Insurance	889	935	1306	757	* Company Direct
Allstate Insurance	675	828	1340	645	* Agent
American Employers, Employers Fire	683	860	1236	696	* Independent Agent
American National Fire	584	854	1370	692	* Agent or Broker
American Policyholders	579	813	1119	656	* Agent
American Protection, American Manufacturers Mutual	747	921	1333	713	* 704-372-7150
American Reliance Casualty	765	935	1289	757	* Agent
Amica Mutual Insurance	618	880	1210	715	* 201-652-7700
Atlantic Employers, Pacific Employers	711	939	1308	756	* Agent
Atlantic Mutual, Centennial	711	939	1156	760	* Agent or Broker
Camden Fire Insurance Association	834	946	1375	757	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	765	973	1361	725	* Agent or Broker
Colonial Penn Insurance	1029	1079	1692	901	* 1-800-523-1919
Commercial Union Insurance	827	939	1368	760	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	711	939	1310	761	* Agent
Continental Insurance of NJ, Niagara Fire	711	938	1307	761	* Independent Agent
Crum & Forster, Westchester Fire	705	919	1289	730	* Agent
Electric Insurance	638	798	1347	629	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	618	840	1005	700	* 314-878-1800
Farm Family Mutual	746	954	1542	774	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	618	874	1198	706	* Agent or Broker
Hanover Insurance	579	860	1184	702	* Agent
Harleysville Mutual, Harleysville of NJ	772	950	1322	764	* Independent Agent
Hartford Underwriters, Twin City	711	939	1508	761	* Agent
Home Insurance, Home Indemnity	711	939	1150	761	* Agent or Broker
Horace Mann Insurance	578	677	909	476	* 1-800-258-6766
IFA Insurance Company	711	939	1310	761	* Agent or Broker
JUA	711	939	1310	761	* Agent or Broker
Keystone Insurance Company	726	905	1297	638	* Agent
Liberty Mutual Fire Insurance	655	829	1122	645	* Yellow Pages
Lumbermens Mutual, American Motorists	773	981	1369	799	* 704-372-7150
Maryland Casualty	827	977	1432	750	* Agent or Broker
Michigan Mutual Insurance	750	873	1250	622	* Agent
Motor Club of America (MCA)	882	968	1413	769	* Agent or Broker
National General Insurance	574	804	904	646	* 1-800-325-1190
New Jersey Manufacturers Insurance	674	782	1095	610	* 609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	712	940	1309	762	* Agent
Ohio Casualty	711	940	1311	762	* Yellow Pages
Pennsylvania National Mutual Casualty	711	939	1310	761	* Agent
Phoenix Insurance Company	504	741	947	535	* Agent
Prudential Property and Casualty	712	880	1038	680	* Yellow Pages
Public Service Mutual	711	977	977	761	* Agent or Broker
Reliance Insurance, United Pacific Insurance	603	744	1173	541	* Agent
Rutgers Casualty Insurance	741	977	1366	797	* Broker
Selective Insurance Company of America	721	924	1284	745	* Agent or Broker
Sentry Insurance	711	939	1310	761	* Yellow Pages
St. Paul Mercury Insurance	903	933	1559	745	* Agent or Broker
State Farm	947	860	1302	669	* Agent or Broker
Tokio Marine & Fire	711	939	1308	761	* Agent or Broker
Transamerica Insurance Company	711	939	1310	761	* Independent Agent
Travelers Indemnity, Travelers of America	568	832	1074	616	* Agent
USAA Casualty, United Services Auto Association	572	827	1339	669	* 1-800-531-8080
USF&G, Fidelity & Guaranty	711	935	1304	751	* Agent
Utica Mutual Insurance	714	924	1360	722	* 1-800-448-3355
West American Insurance	579	848	1152	680	* Yellow Pages
=====	=====	=====	=====	=====	=====
Average:	709	898	1265	712	

Territory 11 - SOUTHERN BERGEN COUNTY territory comprises territory and places lying within the area enclosed by the outside boundaries of the following boroughs, city, township and village in Bergen County: Carlstadt, Cliffside Park, East Rutherford, Edgewater, Fairview, Fort Lee, Hackensack, Hasbrouck Heights, Little Ferry, Lyndhurst, Maywood, Moonachie, North Arlington, Palisades Park, Ridgefield, Ridgefield Park, Township, Ridgefield Park Village, Rochelle Park, Rutherford, Saddle Brook, South Hackensack, Teeterboro and Wood-Ridge.

Aetna Casualty & Surety Co	666	838	1170	634	*	Independent Agent
Agway Insurance	876	916	1264	736	*	Company Direct
Allstate Insurance	678	818	1312	632	*	Agent
American Employers, Employers Fire	695	840	1202	673	*	Independent Agent
American National Fire	582	834	1330	664	*	Agent or Broker
American Policyholders	578	807	1084	637	*	Agent
American Protection, American Manufacturers Mutual	763	907	1305	695	*	704-372-7150
American Reliance Casualty	760	916	1248	735	*	Agent
Amica Mutual Insurance	617	863	1174	692	*	201-652-7700
Atlantic Employers, Pacific Employers	709	920	1267	733	*	Agent
Atlantic Mutual, Centennial	710	920	1268	742	*	Agent or Broker
Camden Fire Insurance Association	849	929	1345	735	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	760	956	1323	796	*	Agent or Broker
Colonial Penn Insurance	1029	1048	1636	867	*	1-800-523-1919
Commercial Union Insurance	840	920	1333	740	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	709	920	1268	740	*	Agent
Continental Insurance of NJ, Niagara Fire	708	919	1267	740	*	Independent Agent
Crum & Forster, Westchester Fire	702	900	1248	707	*	Agent
Electric Insurance	648	781	1097	610	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	615	822	977	679	*	314-878-1800
Farm Family Mutual	738	934	1501	753	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	614	856	1160	682	*	Agent or Broker
Manover Insurance	578	840	1142	680	*	Agent
Harleysville Mutual, Harleysville of NJ	766	934	1284	750	*	Independent Agent
Hartford Underwriters, Twin City	709	920	1467	738	*	Agent
Home Insurance, Home Indemnity	709	920	1107	740	*	Agent or Broker
Borace Mann Insurance	577	659	879	454	*	1-800-258-6766
IFA Insurance Company	709	920	1268	740	*	Agent or Broker
JUA	709	920	1268	740	*	Agent or Broker
Keystone Insurance Company	722	889	1259	627	*	Agent
Liberty Mutual Fire Insurance	614	781	1037	599	*	Yellow Pages
Lumbermens Mutual, American Motorists	767	965	1335	781	*	704-372-7150
Maryland Casualty	840	942	1393	726	*	Agent or Broker
Michigan Mutual Insurance	759	856	1233	621	*	Agent
Motor Club of America (MCA)	897	950	1381	745	*	Agent or Broker
National General Insurance	574	792	866	624	*	1-800-325-1190
New Jersey Manufacturers Insurance	666	768	1064	592	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	710	921	1268	740	*	Agent
Ohio Casualty	709	920	1268	740	*	Yellow Pages
Pennsylvania National Mutual Casualty	709	920	1268	740	*	Agent
Phoenix Insurance Company	470	687	855	488	*	Agent
Prudential Property and Casualty	712	870	1020	666	*	Yellow Pages
Public Service Mutual	709	955	955	739	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	601	732	1146	530	*	Agent
Rutgers Casualty Insurance	736	953	1318	771	*	Broker
Selective Insurance Company of America	715	904	1242	723	*	Agent or Broker
Sentry Insurance	709	920	1268	740	*	Yellow Pages
St. Paul Mercury Insurance	913	911	1520	718	*	Agent or Broker
State Farm	833	793	1183	610	*	Agent or Broker
Tokio Marine & Fire	709	920	1267	739	*	Agent or Broker
Transamerica Insurance Company	709	920	1268	740	*	Independent Agent
Travelers Indemnity, Travelers of America	528	768	966	562	*	Agent
SAA Casualty, United Services Auto Association	571	809	1300	648	*	1-800-531-8080
SF&G, Fidelity & Guaranty	709	916	1263	735	*	Agent
Tica Mutual Insurance	710	908	1324	712	*	1-800-448-3355
West American Insurance	578	827	1120	659	*	Yellow Pages
Average:	705	878	1225	692		

Territory 10 - NORTHERN BERGEN COUNTY territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, townships and villages in Bergen County: Allendale, Alpine, Bergenfield, Bogota, Closter, Cresskill, Demarest, Dumont, Emerson, Englewood, Englewood Cliffs, Fair Lawn, Franklin Lakes, Glen Rock, Harrington Park, Haworth, Hillsdale, Ho-Ho-Kus, Leonia, Mahwah, Midland Park, Montvale, New Milford, Northvale, Norwood, Oakland, Old Tappan, Oradell, Paramus, Park Ridge, Ramsey, Ridgewood Village, Ridgewood Township, River Edge, River Vale, Rockleigh, Saddle River, Teaneck, Tenafly, Upper Saddle River, Waldwick, Washington, Westwood, Woodcliff Lake and Wyckoff AND all territory and places lying within the area enclosed by the outside boundaries of the following borough and township in Passaic County: Pompton Lakes and Wayne.

Company

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Contact

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	Contact
Aetna Casualty & Surety Co	726	870	1200	630	* Independent Agent
Agway Insurance	1051	1051	1421	774	* Company Direct
Allstate Insurance	771	909	1451	669	* Agent
American Employers, Employers Fire	804	926	1351	708	* Independent Agent
American National Fire	666	922	1466	702	* Agent or Broker
American Policyholders	658	890	1215	706	* Agent
American Protection, American Manufacturers Mutual	889	987	1445	721	* 704-372-7150
American Reliance Casualty	874	1015	1407	774	* Agent
Amica Mutual Insurance	711	943	1300	723	* 201-652-7700
Atlantic Employers, Pacific Employers	806	1019	1425	772	* Agent
Atlantic Mutual, Centennial	806	1019	1425	717	* Agent or Broker
Camden Fire Insurance Association	979	1028	1519	766	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	874	1047	1466	741	* Agent or Broker
Colonial Penn Insurance	1131	1147	1816	962	* 1-800-523-1919
Commercial Union Insurance	970	1019	1507	779	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	806	1019	1425	778	* Agent
Continental Insurance of NJ, Niagara Fire	805	1019	1425	779	* Independent Agent
Crum & Forster, Westchester Fire	799	999	1405	737	* Agent
Electric Insurance	746	857	1231	639	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	705	913	1095	717	* 314-878-1800
Farm Family Mutual	847	1020	1639	780	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	712	944	1298	720	* Agent or Broker
Hanover Insurance	658	926	1279	740	* Agent
Harleysville Mutual, Harleysville of NJ	878	1022	1424	776	* Independent Agent
Hartford Underwriters, Twin City	806	1019	1625	779	* Agent
Home Insurance, Home Indemnity	806	1017	1253	778	* Agent or Broker
Horace Mann Insurance	669	729	995	509	* 1-800-258-6766
IFA Insurance Company	806	1019	1425	778	* Agent or Broker
JUA	806	1019	1425	778	* Agent or Broker
Keystone Insurance Company	866	998	1419	685	* Agent
Liberty Mutual Fire Insurance	759	897	1220	669	* Yellow Pages
Lumbermens Mutual, American Motorists	879	1055	1477	809	* 704-372-7150
Maryland Casualty	970	1057	1574	757	* Agent or Broker
Michigan Mutual Insurance	887	939	1584	626	* Agent
Motor Club of America (MCA)	1037	1056	1567	785	* Agent or Broker
National General Insurance	642	864	968	636	* 1-800-325-1190
New Jersey Manufacturers Insurance	784	848	1188	622	* 609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	807	1020	1426	779	* Agent
Ohio Casualty	806	1017	1421	777	* Yellow Pages
Pennsylvania National Mutual Casualty	806	1019	1425	778	* Agent
Phoenix Insurance Company	549	776	995	545	* Agent
Prudential Property and Casualty	822	958	1128	732	* Yellow Pages
Public Service Mutual	806	1057	1057	803	* Agent or Broker
Reliance Insurance, United Pacific Insurance	677	810	1266	568	* Agent
Rutgers Casualty Insurance	839	1059	1487	814	* Broker
Selective Insurance Company of America	822	990	1378	753	* Agent or Broker
Sentry Insurance	806	1019	1425	778	* Yellow Pages
St. Paul Mercury Insurance	1043	1011	1696	750	* Agent or Broker
State Farm	930	849	1281	659	* Agent or Broker
Tokio Marine & Fire	806	1019	1425	778	* Agent or Broker
Transamerica Insurance Company	806	1019	1425	778	* Independent Agent
Travelers Indemnity, Travelers of America	622	874	1132	630	* Agent
USAA Casualty, United Services Auto Association	650	893	1434	692	* 1-800-531-8080
USF&G, Fidelity & Guaranty	806	1015	1421	774	* Agent
Utica Mutual Insurance	800	1004	1462	744	* 1-800-448-3355
West American Insurance	657	913	1255	694	* Yellow Pages
Average:	808	971	1373	729	

Territory 13 = CAMDEN COUNTY (BALANCE) That portion of Camden County not included in Camden (Territory 7) or Camden Suburban (Territory 12).

* companies which have promised NO RATE INCREASE until at least December 1989

AUGUST 21, 1989

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	652	816	1134	614	*	Independent Agent
Agway Insurance	975	941	1317	757	*	Company Direct
Allstate Insurance	717	843	1366	654	*	Agent
American Employers, Employers Fire	716	862	1239	692	*	Independent Agent
American National Fire	622	856	1374	688	*	Agent or Broker
American Policyholders	614	830	1132	656	*	Agent
American Protection, American Manufacturers Mutual	793	917	1327	705	*	704-372-7150
American Reliance Casualty	811	941	1303	757	*	Agent
Amica Mutual Insurance	662	881	1213	709	*	201-652-7700
Atlantic Employers, Pacific Employers	750	945	1321	756	*	Agent
Atlantic Mutual, Centennial	750	945	1322	760	*	Agent or Broker
Camden Fire Insurance Association	869	954	1390	759	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	811	974	1363	726	*	Agent or Broker
Colonial Penn Insurance	1126	1120	1768	936	*	1-800-523-1919
Commercial Union Insurance	864	945	1378	761	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	750	945	1321	761	*	Agent
Continental Insurance of NJ, Niagara Fire	750	945	1320	761	*	Independent Agent
Crum & Forster, Westchester Fire	744	925	1300	729	*	Agent
Electric Insurance	666	802	1144	629	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	655	847	1016	699	*	314-878-1800
Farm Family Mutual	792	955	1544	770	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	662	878	1206	704	*	Agent or Broker
Hanover Insurance	614	862	1188	684	*	Agent
Harleysville Mutual, Harleysville of NJ	814	950	1322	760	*	Independent Agent
Hartford Underwriters, Twin City	750	945	1521	761	*	Agent
Home Insurance, Home Indemnity	750	945	1161	761	*	Agent or Broker
Horace Mann Insurance	612	694	936	490	*	1-800-258-6766
IFA Insurance Company	750	945	1321	761	*	Agent or Broker
JUA	750	945	1321	761	*	Agent or Broker
Keystone Insurance Company	774	891	1252	627	*	Agent
Liberty Mutual Fire Insurance	713	843	1155	654	*	Yellow Pages
Lumbermens Mutual, American Motorists	815	979	1369	791	*	704-372-7150
Maryland Casualty	864	978	1435	750	*	Agent or Broker
Michigan Mutual Insurance	794	875	1253	632	*	Agent
Motor Club of America (MCA)	920	976	1427	770	*	Agent or Broker
National General Insurance	608	810	914	648	*	1-800-325-1190
New Jersey Manufacturers Insurance	725	784	1099	606	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	751	946	1322	762	*	Agent
Ohio Casualty	750	944	1319	760	*	Yellow Pages
Pennsylvania National Mutual Casualty	750	945	1321	761	*	Agent
Phoenix Insurance Company	542	764	981	531	*	Agent
Prudential Property and Casualty	772	910	1078	710	*	Yellow Pages
Public Service Mutual	750	978	978	761	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	635	752	1190	545	*	Agent
Rutgers Casualty Insurance	780	981	1376	795	*	Broker
Selective Insurance Company of America	767	926	1288	742	*	Agent or Broker
Sentry Insurance	750	945	1321	761	*	Yellow Pages
St. Paul Mercury Insurance	943	941	1574	746	*	Agent or Broker
State Farm	899	803	1199	612	*	Agent or Broker
Tokio Marine & Fire	750	926	1321	761	*	Agent or Broker
Transamerica Insurance Company	750	945	1321	761	*	Independent Agent
Travelers Indemnity, Travelers of America	614	866	1116	612	*	Agent
USAA Casualty, United Services Auto Association	606	832	1348	668	*	1-800-531-8080
USF&G, Fidelity & Guaranty	750	941	1317	757	*	Agent
Utica Mutual Insurance	748	930	1364	726	*	1-800-448-3355
West American Insurance	613	849	1217	678	*	Yellow Pages
Average:	749	904	1275	712		

* companies which have promised NO RATE INCREASE until at least December 1989

Territory 12 - CAMDEN SUPPLEMENTARY territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and townships in Camden County: Audubon, Audubon Park, Barrington, Belmar, Cherry Hill, Collingswood, Haddon (that portion lying east of the Black Horse Pike), Haddonfield, Haddon Heights, Merchantville, Mount Ephraim, Oaklyn, Pennsauken, Tavistock, and Wood-Lynne.

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Company	EX. 1	EX. 2	EX. 3	EX. 4	Contact
Aetna Casualty & Surety Co	564	728	982	536	* Independent Agent
Agway Insurance	749	817	1104	643	* Company Direct
Allstate Insurance	585	728	1171	549	* Agent
American Employers, Employers Fire	604	754	1050	591	* Independent Agent
American National Fire	518	754	1200	590	* Agent or Broker
American Policyholders	509	726	954	559	* Agent
American Protection, American Manufacturers Mutual	659	807	1133	607	* 704-372-7150
American Reliance Casualty	653	817	1090	642	* Agent
Amica Mutual Insurance	540	775	1032	611	* 201-652-7700
Atlantic Employers, Pacific Employers	612	821	1106	641	* Agent
Atlantic Mutual, Centennial	612	821	1154	648	* Agent or Broker
Camden Fire Insurance Association	724	829	1169	643	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	653	850	1150	624	* Agent or Broker
Colonial Penn Insurance	911	953	1464	778	* 1-800-523-1919
Commercial Union Insurance	717	821	1161	648	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	612	821	1108	647	* Agent
Continental Insurance of NJ, Niagara Fire	611	820	1106	646	* Independent Agent
Crum & Forster, Westchester Fire	605	801	1088	616	* Agent
Electric Insurance	566	706	967	538	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	538	741	869	596	* 314-878-1800
Farm Family Mutual	636	833	1333	657	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	538	768	1016	600	* Agent or Broker
Fireover Insurance	509	754	1002	596	* Agent
Harleysville Mutual, Harleysville of NJ	658	830	1118	652	* Independent Agent
Hartford Underwriters, Twin City	612	821	1306	646	* Agent
Home Insurance, Home Indemnity	613	821	949	647	* Agent or Broker
Horace Mann Insurance	525	610	796	459	* 1-800-258-6766
IFA Insurance Company	612	821	1108	647	* Agent or Broker
IUA	612	821	1108	647	* Agent or Broker
Leystone Insurance Company	641	771	1062	530	* Agent
Liberty Mutual Fire Insurance	556	714	932	538	* Yellow Pages
Lombard Mutual, American Motorists	659	857	1159	679	* 704-372-7150
Maryland Casualty	717	850	1210	635	* Agent or Broker
Michigan Mutual Insurance	660	788	1100	563	* Agent
Motor Club of America (MCA)	765	847	1201	653	* Agent or Broker
National General Insurance	504	712	790	550	* 1-800-325-1190
New Jersey Manufacturers Insurance	570	682	925	513	* 609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	613	822	1107	647	* Agent
Nio Casualty	612	820	1106	647	* Yellow Pages
Pennsylvania National Mutual Casualty	612	821	1108	648	* Agent
Phoenix Insurance Company	459	667	829	469	* Agent
Prudential Property and Casualty	614	768	880	570	* Yellow Pages
Public Service Mutual	612	850	850	646	* Agent or Broker
Reliance Insurance, United Pacific Insurance	520	651	1016	457	* Agent
Stegers Casualty Insurance	637	851	1153	675	* Broker
Selective Insurance Company of America	619	808	1087	633	* Agent or Broker
Entry Insurance	612	821	1108	647	* Yellow Pages
St. Paul Mercury Insurance	793	814	1350	629	* Agent or Broker
State Farm	639	649	924	474	* Agent or Broker
Tokio Marine & Fire	612	821	1106	646	* Agent or Broker
Transamerica Insurance Company	612	821	1108	647	* Independent Agent
Travelers Indemnity, Travelers of America	514	744	936	540	* Agent
TAA Casualty, United Services Auto Association	501	725	1165	567	* 1-800-531-8080
SV&G, Fidelity & Guaranty	612	817	1102	642	* Agent
Tica Mutual Insurance	612	810	1154	620	* 1-800-448-3355
West American Insurance	508	743	1032	578	* Yellow Pages
Average:	611	786	1077	606	

Territory 15 - TRENTON SUBURBAN territory comprises all of Mercer County not included in Trenton territory (Territory 6) and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Burlington County: Bordertown, Chesterfield, North Hanover AND all territory and places lying within the area enclosed by the outside boundaries of the following borough and townships in Middlesex County: Cranbury, Jamesburg, Monroe, and Plainsboro AND all territory and places lying within the area enclosed by the outside boundaries of the following townships in Monmouth County: Millstone and Upper Freehold.

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	Contact
Aetna Casualty & Surety Co	652	816	1134	614	* Independent Agent
Agway Insurance	975	941	1317	757	* Company Direct
Allstate Insurance	717	843	1366	654	* Agent
American Employers, Employers Fire	716	862	1239	692	* Independent Agent
American National Fire	622	856	1374	688	Agent or Broker
American Policyholders	614	830	1132	656	* Agent
American Protection, American Manufacturers Mutual	793	917	1327	705	* 704-372-7150
American Reliance Casualty	811	941	1303	757	* Agent
Amica Mutual Insurance	662	881	1213	709	* 201-652-7700
Atlantic Employers, Pacific Employers	750	945	1321	756	Agent
Atlantic Mutual, Centennial	750	945	1322	760	Agent or Broker
Camden Fire Insurance Association	869	954	1390	759	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	811	974	1363	726	Agent or Broker
Colonial Penn Insurance	1126	1120	1768	936	1-800-523-1919
Commercial Union Insurance	864	945	1378	761	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	750	945	1321	761	* Agent
Continental Insurance of NJ, Niagara Fire	750	945	1320	761	Independent Agent
Crum & Forster, Westchester Fire	744	925	1300	729	Agent
Electric Insurance	666	802	1144	629	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	655	847	1016	699	* 314-878-1800
Farm Family Mutual	792	955	1544	770	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	662	878	1206	704	Agent or Broker
Hanover Insurance	614	862	1188	684	Agent
Harleysville Mutual, Harleysville of NJ	814	950	1322	760	Independent Agent
Hartford Underwriters, Twin City	750	945	1521	761	Agent
Home Insurance, Home Indemnity	750	945	1161	761	Agent or Broker
Horace Mann Insurance	612	694	936	490	* 1-800-258-6766
IPA Insurance Company	750	945	1321	761	* Agent or Broker
JUA	750	945	1321	761	Agent or Broker
Keystone Insurance Company	774	891	1252	627	Agent
Liberty Mutual Fire Insurance	713	843	1155	654	Yellow Pages
Lumbermens Mutual, American Motorists	815	979	1369	791	* 704-372-7150
Maryland Casualty	864	978	1435	750	Agent or Broker
Michigan Mutual Insurance	794	875	1253	632	* Agent
Motor Club of America (MCA)	920	976	1427	770	* Agent or Broker
National General Insurance	608	810	914	648	1-800-325-1190
New Jersey Manufacturers Insurance	725	784	1099	606	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	751	946	1322	762	Agent
Ohio Casualty	750	944	1319	760	* Yellow Pages
Pennsylvania National Mutual Casualty	750	945	1321	761	Agent
Phoenix Insurance Company	542	764	981	531	Agent
Prudential Property and Casualty	772	910	1078	710	* Yellow Pages
Public Service Mutual	750	978	978	761	* Agent or Broker
Reliance Insurance, United Pacific Insurance	635	752	1190	545	Agent
Rutgers Casualty Insurance	780	981	1376	795	* Broker
Selective Insurance Company of America	767	926	1288	742	Agent or Broker
Sentry Insurance	750	945	1321	761	Yellow Pages
St. Paul Mercury Insurance	943	941	1574	746	* Agent or Broker
State Farm	899	803	1199	612	Agent or Broker
Tokio Marine & Fire	750	926	1321	761	* Agent or Broker
Transamerica Insurance Company	750	945	1321	761	* Independent Agent
Travelers Indemnity, Travelers of America	614	866	1116	612	Agent
USAA Casualty, United Services Auto Association	606	832	1348	668	1-800-531-8080
USF&G, Fidelity & Guaranty	750	941	1317	757	Agent
Utica Mutual Insurance	748	930	1364	726	* 1-800-448-3355
West American Insurance	613	849	1217	678	* Yellow Pages
Average:	749	904	1275	712	

* companies which have promised NO RATE INCREASE until at least December 1989

Territory 12 = CAMDEN SUPRAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and townships in Camden County: Audubon, Audubon Park, Barrington, Belmar, Cherry Hill, Collingswood, Haddon (that portion lying east of the Black Horse Pike), Haddonfield, Haddon Heights, Merchantville, Mount Ephraim, Oaklyn, Pennsauken, Tavistock, and Wood-Lynne.

Company

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Contact

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	630	790	1088	590	*	Independent Agent
Agway Insurance	883	900	1230	718	*	Company Direct
Allstate Insurance	678	817	1301	630	*	Agent
American Employers, Employers Fire	708	830	1183	661	*	Independent Agent
American National Fire	584	826	1308	658	*	Agent or Broker
American Policyholders	579	800	1066	628	*	Agent
American Protection, American Manufacturers Mutual	773	881	1261	673	*	704-372-7150
American Reliance Casualty	751	900	1217	718	*	Agent
Amica Mutual Insurance	620	849	1143	678	*	201-652-7700
Atlantic Employers, Pacific Employers	700	904	1234	716	*	Agent
Atlantic Mutual, Centennial	700	904	1235	724	*	Agent or Broker
Camden Fire Insurance Association	849	912	1316	716	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	751	931	1273	692	*	Agent or Broker
Colonial Penn Insurance	901	960	1476	785	*	1-800-523-1919
Commercial Union Insurance	844	904	1306	721	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	700	904	1234	722	*	Agent
Continental Insurance of NJ, Niagara Fire	700	904	1233	723	*	Independent Agent
Cross & Forster, Westchester Fire	694	884	1213	689	*	Agent
Electric Insurance	658	782	1099	599	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	617	815	963	667	*	314-878-1800
Farm Family Mutual	727	907	1449	726	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	620	842	1132	672	*	Agent or Broker
Manover Insurance	579	830	1119	669	*	Agent
Harleysville Mutual, Harleysville of NJ	754	910	1238	724	*	Independent Agent
Hartford Underwriters, Twin City	700	904	1434	722	*	Agent
Home Insurance, Home Indemnity	700	904	1072	722	*	Agent or Broker
Horace Mann Insurance	626	678	910	518	*	1-800-258-6766
IFA Insurance Company	700	904	1234	722	*	Agent or Broker
JUA	700	904	1234	722	*	Agent or Broker
Keystone Insurance Company	777	908	1259	644	*	Agent
Liberty Mutual Fire Insurance	672	819	1093	632	*	Yellow Pages
Lumbermens Mutual, American Motorists	755	937	1279	753	*	704-372-7150
Maryland Casualty	844	936	1361	708	*	Agent or Broker
Michigan Mutual Insurance	777	842	1174	603	*	Agent
Motor Club of America (MCA)	902	936	1356	727	*	Agent or Broker
National General Insurance	574	784	876	616	*	1-800-325-1190
New Jersey Manufacturers Insurance	664	752	1029	576	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	701	905	1235	723	*	Agent
Ohio Casualty	700	906	1237	722	*	Yellow Pages
Pennsylvania National Mutual Casualty	700	904	1234	722	*	Agent
Phoenix Insurance Company	490	724	900	516	*	Agent
Prudential Property and Casualty	712	856	994	646	*	Yellow Pages
Public Service Mutual	700	936	936	722	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	595	727	1130	524	*	Agent
Rutgers Casualty Insurance	729	940	1285	756	*	Broker
Selective Insurance Company of America	710	886	1205	704	*	Agent or Broker
Sentry Insurance	700	904	1234	722	*	Yellow Pages
St. Paul Mercury Insurance	923	900	1501	704	*	Agent or Broker
State Farm	881	783	1164	592	*	Agent or Broker
Tokio Marine & Fire	700	904	1234	722	*	Agent or Broker
Transamerica Insurance Company	700	904	1234	722	*	Independent Agent
Travelers Indemnity, Travelers of America	552	812	1020	594	*	Agent
USAA Casualty, United Services Auto Association	572	800	1279	639	*	1-800-531-8080
USF&G, Fidelity & Guaranty	700	900	1230	718	*	Agent
Utica Mutual Insurance	698	890	1270	694	*	1-800-448-3355
West American Insurance	578	818	1098	647	*	Yellow Pages
Average:	704	866	1197	678		

* companies which have promised NO RATE INCREASE until at least December 1989

Territory 14 = BURLINGTON COUNTY (BALANCE) That portion of Burlington County not included in Trenton Suburban Territory (Territory 15) AND the entire counties of GLOUCESTER COUNTY and SALEM COUNTY.

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	646	808	1120	608	*	Independent Agent
Agway Insurance	903	901	1245	719	*	Company Direct
Allstate Insurance	673	806	1300	619	*	Agent
American Employers, Employers Fire	683	824	1172	654	*	Independent Agent
American National Fire	584	820	1310	650		Agent or Broker
American Policyholders	579	794	1068	621	*	Agent
American Protection, American Manufacturers Mutual	753	881	1213	673	*	704-372-7150
American Reliance Casualty	760	901	1231	718	*	Agent
Amica Mutual Insurance	623	843	1146	671	*	201-652-7700
Atlantic Employers, Pacific Employers	706	905	1248	717		Agent
Atlantic Mutual, Centennial	706	905	1249	722		Agent or Broker
Camden Fire Insurance Association	829	916	1322	722	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	760	932	1288	692		Agent or Broker
Colonial Penn Insurance	1036	1032	1606	849		1-800-523-1919
Commercial Union Insurance	822	905	1307	722	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	896	1004	1423	805	*	Agent
Continental Insurance of NJ, Niagara Fire	706	905	1248	722		Independent Agent
Crum & Forster, Westchester Fire	700	885	1229	691		Agent
Electric Insurance	635	770	1163	595	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	616	813	966	663	*	314-878-1800
Farm Family Mutual	741	913	1469	730	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	624	842	1142	666		Agent or Broker
Hanover Insurance	579	823	1118	659		Agent
Harleysville Mutual, Harleysville of NJ	766	910	1250	724		Independent Agent
Hartford Underwriters, Twin City	706	905	1448	721		Agent
Home Insurance, Home Indemnity	706	905	1089	723		Agent or Broker
Horace Mann Insurance	602	671	898	461	*	1-800-258-6766
IFA Insurance Company	706	905	1249	723	*	Agent or Broker
JUA	706	905	1249	723		Agent or Broker
Keystone Insurance Company	715	857	1212	599		Agent
Liberty Mutual Fire Insurance	640	799	1066	614		Yellow Pages
Lumbermens Mutual, American Motorists	767	941	1301	755	*	704-372-7150
Maryland Casualty	822	937	1362	711		Agent or Broker
Michigan Mutual Insurance	745	837	1187	600	*	Agent
Motor Club of America (MCA)	877	935	1355	730	*	Agent or Broker
National General Insurance	574	776	874	612		1-800-325-1190
New Jersey Manufacturers Insurance	676	751	1040	573		609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	707	906	1249	723		Agent
Ohio Casualty	706	904	1248	721	*	Yellow Pages
Pennsylvania National Mutual Casualty	706	905	1249	723		Agent
Phoenix Insurance Company	487	700	881	503		Agent
Prudential Property and Casualty	702	852	1000	650	*	Yellow Pages
Public Service Mutual	706	937	937	722	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	598	738	1161	534		Agent
Rutgers Casualty Insurance	734	937	1299	753	*	Broker
Selective Insurance Company of America	721	886	1217	703		Agent or Broker
Sentry Insurance	706	905	1249	723		Yellow Pages
St. Paul Mercury Insurance	898	897	1495	703	*	Agent or Broker
State Farm	813	762	1126	576		Agent or Broker
Tokio Marine & Fire	706	905	1248	722	*	Agent or Broker
Transamerica Insurance Company	706	905	1249	723	*	Independent Agent
Travelers Indemnity, Travelers of America	548	784	998	578		Agent
USAA Casualty, United Services Auto Association	572	795	1282	631		1-800-531-8080
USF&G, Fidelity & Guaranty	706	901	1244	718		Agent
Utica Mutual Insurance	704	894	1290	680	*	1-800-448-3355
West American Insurance	579	812	1101	641	*	Yellow Pages
Average:	707	866	1209	677		

* companies which have promised NO RATE INCREASE until at least December 1989

Territory 17 - MONMOUTH COUNTY (BALANCE) that portion of Monmouth County not included in Long Branch (Territory 16) or Trenton Suburban (Territory 15) territories.

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Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Metna Casualty & Surety Co	636	816	1130	612	*	Independent Agent
Mtway Insurance	946	940	1301	756	*	Company Direct
Multi-state Insurance	713	862	1355	657	*	Agent
American Employers, Employers Fire	736	859	1235	689	*	Independent Agent
American National Fire	616	858	1366	682	*	Agent or Broker
American Policyholders	608	832	1114	654	*	Agent
American Protection, American Manufacturers Mutual	813	923	1335	709	*	704-372-7150
American Reliance Casualty	798	940	1286	755	*	Agent
Amica Mutual Insurance	652	879	1197	706	*	201-652-7700
Atlantic Employers, Pacific Employers	741	944	1304	752	*	Agent
Atlantic Mutual, Centennial	741	944	1305	758	*	Agent or Broker
Audon Fire Insurance Association	889	950	1382	750	*	Independent Agent
Babb Insurance of NJ, Federal Insurance	798	973	1347	728	*	Agent or Broker
Colonial Penn Insurance	1094	1089	1710	905	*	1-800-523-1919
Commercial Union Insurance	884	944	1376	760	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	741	944	1305	760	*	Agent
Continental Insurance of NJ, Niagara Fire	741	944	1304	759	*	Independent Agent
Tru & Forster, Westchester Fire	735	924	1284	724	*	Agent
Electric Insurance	686	800	1100	624	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	651	848	1008	689	*	314-878-1800
Farm Family Mutual	774	949	1523	765	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	650	876	1190	698	*	Agent or Broker
Flanagan Insurance	608	858	1170	695	*	Agent
Harleysville Mutual, Harleysville of NJ	804	952	1310	760	*	Independent Agent
Hartford Underwriters, Twin City	741	944	1504	758	*	Agent
Home Insurance, Home Indemnity	741	944	1144	760	*	Agent or Broker
Horace Mann Insurance	604	667	892	457	*	1-800-258-6766
IFA Insurance Company	741	944	1305	760	*	Agent or Broker
IVA	741	944	1305	760	*	Agent or Broker
Laystone Insurance Company	743	875	1227	615	*	Agent
Liberty Mutual Fire Insurance	641	796	1061	610	*	Yellow Pages
Lumbermens Mutual, American Motorists	805	981	1357	791	*	704-372-7150
Maryland Casualty	884	978	1435	744	*	Agent or Broker
Michigan Mutual Insurance	810	874	1251	630	*	Agent
Motor Club of America (MCA)	945	977	1428	764	*	Agent or Broker
National General Insurance	602	810	152	642	*	1-800-325-1190
New Jersey Manufacturers Insurance	716	789	1095	609	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	742	945	1305	760	*	Agent
Nio Casualty	741	943	1303	759	*	Yellow Pages
Pennsylvania National Mutual Casualty	741	944	1305	770	*	Agent
Phoenix Insurance Company	534	734	929	530	*	Agent
Prudential Property and Casualty	750	896	1050	680	*	Yellow Pages
Public Service Mutual	741	978	978	759	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	634	757	1184	549	*	Agent
Ritgers Casualty Insurance	773	981	1359	794	*	Broker
Selective Insurance Company of America	752	923	1271	736	*	Agent or Broker
Shenry Insurance	741	944	1305	760	*	Yellow Pages
St. Paul Mercury Insurance	963	939	1569	738	*	Agent or Broker
State Farm	784	739	1086	556	*	Agent or Broker
Tokio Marine & Fire	741	944	1304	759	*	Agent or Broker
Transamerica Insurance Company	741	944	1305	760	*	Independent Agent
Travelers Indemnity, Travelers of America	604	824	1054	610	*	Agent
USA Casualty, United Services Auto Association	601	829	1330	665	*	1-800-531-8080
USF&G, Fidelity & Guaranty	741	940	1300	755	*	Agent
Utica Mutual Insurance	744	930	1346	728	*	1-800-448-3355
West American Insurance	605	847	1150	637	*	Yellow Pages
Average:	740	899	1242	706		

Territory 16 = LONG BRANCH territory comprises all the entire cities of Asbury Park and Long Branch and all territory and places lying within the areas enclosed by the outside boundaries of the following boroughs and townships in Monmouth County: Allenhurst, Atlantic Highlands, Avon-by-the-Sea, Belford, Belmar, Bradley Beach, Cliffwood, Deal, East Keanburg, Eatontown, Fair Haven, Fairview River Plaza, Green Grove, Hazlet, Highlands, Interlaken, Keanburg, Keyport, Leonardo, Little Silver, Matawan Borough, Matawan Township, Middletown, Monmouth Beach, Neptune, Neptune City, New Shrewsbury, Oakhurst, Ocean, Oceanport, Port Monmouth, Raritan, Red Bank, Rumson, Sea Bright, Shrewsbury Borough, Shrewsbury Township, Union Beach, Wanamassa, Wayside and West Long Branch.

* companies which have promised NO RATE INCREASE until at least December 1989

Company

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Contact

Territory 22 = NEWARK SUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the towns of Belleville and Irvington in Essex County.

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	Contact
Aetna Casualty & Surety Co	668	846	1178	610	* Independent Agent
Agway Insurance	926	974	1360	748	* Company Direct
Allstate Insurance	714	869	1394	639	* Agent
American Employers, Employers Fire	733	899	1304	692	* Independent Agent
American National Fire	610	890	1422	682	* Agent or Broker
American Policyholders	605	860	1171	687	* Agent
American Protection, American Manufacturers Mutual	803	965	1407	709	* 704-372-7150
American Reliance Casualty	795	974	1344	748	* Agent
Amica Mutual Insurance	647	921	1270	709	* 201-652-7700
Atlantic Employers, Pacific Employers	741	978	1363	795	* Agent
Atlantic Mutual, Centennial	741	978	1364	750	* Agent or Broker
Camden Fire Insurance Association	889	986	1445	739	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	795	1013	1417	715	* Agent or Broker
Colonial Penn Insurance	1146	1170	1858	987	* 1-800-523-1919
Commercial Union Insurance	884	978	1435	750	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	741	978	1364	752	* Agent
Continental Insurance of NJ, Niagara Fire	741	978	1363	751	* Independent Agent
Crum & Forster, Westchester Fire	735	958	1344	713	* Agent
Electric Insurance	681	830	1184	624	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	646	876	1048	695	* 314-878-1800
Farm Family Mutual	771	989	1593	763	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	644	912	1254	698	* Agent or Broker
Hanover Insurance	605	898	1238	706	* Agent
Harleysville Mutual, Harleysville of NJ	800	988	1374	752	* Independent Agent
Hartford Underwriters, Twin City	741	978	1563	750	* Agent
Home Insurance, Home Indemnity	741	978	1195	752	* Agent or Broker
Horace Mann Insurance	601	711	965	504	* 1-800-258-6766
IFA Insurance Company	741	978	1364	752	* Agent or Broker
JUA	741	978	1364	752	* Agent or Broker
Keystone Insurance Company	776	947	1348	645	* Agent
Liberty Mutual Fire Insurance	705	879	1193	659	* Yellow Pages
Lumbermens Mutual, American Motorists	801	1019	1425	785	* 704-372-7150
Maryland Casualty	884	1020	1508	733	* Agent or Broker
Michigan Mutual Insurance	802	913	1324	620	* Agent
Motor Club of America (MCA)	947	1011	1489	758	* Agent or Broker
National General Insurance	598	836	940	622	* 1-800-325-1190
New Jersey Manufacturers Insurance	703	817	1143	602	* 609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	742	979	1364	753	* Agent
Ohio Casualty	741	979	1365	752	* Yellow Pages
Pennsylvania National Mutual Casualty	741	977	1364	752	* Agent
Phoenix Insurance Company	509	754	967	547	* Agent
Prudential Property and Casualty	764	956	1128	750	* Yellow Pages
Public Service Mutual	741	1020	1020	752	* Agent or Broker
Reliance Insurance, United Pacific Insurance	629	773	1211	540	* Agent
Rutgers Casualty Insurance	773	1017	1422	785	* Broker
Selective Insurance Company of America	752	961	1337	733	* Agent or Broker
Sentry Insurance	741	978	1364	752	* Yellow Pages
St. Paul Mercury Insurance	963	974	1630	728	* Agent or Broker
State Farm	1008	903	1378	674	* Agent or Broker
Tokio Marine & Fire	741	969	1363	752	* Agent or Broker
Transamerica Insurance Company	741	978	1364	752	* Independent Agent
Travelers Indemnity, Travelers of America	574	848	1098	630	* Agent
USAA Casualty, United Services Auto Association	598	865	1394	672	* 1-800-531-8080
USF&G, Fidelity & Guaranty	741	974	1359	748	* Agent
Utica Mutual Insurance	744	966	1420	716	* 1-800-448-3355
West American Insurance	605	882	1306	675	* Yellow Pages
Average:	744	938	1324	711	

* companies which have promised NO RATE INCREASE until at least December 1989

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Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	Contact
Aetna Casualty & Surety Co	720	904	1278	658	* Independent Agent
Agway Insurance	1097	1054	1479	806	* Company Direct
Allstate Insurance	808	942	1499	695	* Agent
American Employers, Employers Fire	858	959	1409	734	* Independent Agent
American National Fire	700	950	1510	724	* Agent or Broker
American Policyholders	693	922	1261	732	* Agent
American Protection, American Manufacturers Mutual	943	1027	1517	751	* 704-372-7150
American Reliance Casualty	916	1054	1463	806	* Agent
Amica Mutual Insurance	747	977	1350	748	* 201-652-7700
Atlantic Employers, Pacific Employers	847	1058	1483	856	* Agent
Atlantic Mutual, Centennial	847	1058	1482	810	* Agent or Broker
Camden Fire Insurance Association	1039	1065	1583	793	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	916	1089	1529	774	* Agent or Broker
Colonial Penn Insurance	1211	1184	1884	996	* 1-800-523-1919
Commercial Union Insurance	1032	1058	1575	810	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	1092	1186	1707	907	* Agent
Continental Insurance of NJ, Niagara Fire	847	1058	1483	811	* Independent Agent
Crum & Forster, Westchester Fire	841	1038	1463	766	* Agent
Electric Insurance	794	887	1282	663	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	742	945	1133	750	* 314-878-1800
Farm Family Mutual	885	1058	1698	811	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	744	976	1348	744	* Agent or Broker
Hanover Insurance	693	959	1326	754	* Agent
Harleysville Mutual, Harleysville of NJ	922	1062	1484	812	* Independent Agent
Hartford Underwriters, Twin City	847	1058	1683	811	* Agent
Home Insurance, Howe Indemnity	847	1058	1309	810	* Agent or Broker
Borace Mann Insurance	739	772	1066	543	* 1-800-258-6766
IFA Insurance Company	847	1058	1483	810	* Agent or Broker
JUA	847	1058	1483	810	* Agent or Broker
Keystone Insurance Company	895	1051	1497	727	* Agent
Liberty Mutual Fire Insurance	738	890	1211	665	* Yellow Pages
Lumbermens Mutual, American Motorists	923	1097	1539	845	* 704-372-7150
Maryland Casualty	1032	1096	1642	786	* Agent or Broker
Michigan Mutual Insurance	944	974	1428	661	* Agent
Motor Club of America (MCA)	1102	1096	1637	870	* Agent or Broker
National General Insurance	670	892	1004	664	* 1-800-325-1190
New Jersey Manufacturers Insurance	826	882	1239	650	* 609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	848	1059	1484	811	* Agent
Ohio Casualty	847	1056	1480	810	* Yellow Pages
Pennsylvania National Mutual Casualty	847	1058	1483	796	* Agent
Phoenix Insurance Company	584	793	1010	560	* Agent
Prudential Property and Casualty	862	1012	1196	768	* Yellow Pages
Public Service Mutual	847	1096	1096	810	* Agent or Broker
Reliance Insurance, United Pacific Insurance	705	831	1298	587	* Agent
Rutgers Casualty Insurance	882	1100	1545	846	* Broker
Selective Insurance Company of America	863	1032	1442	787	* Agent or Broker
Sentry Insurance	847	1058	1483	810	* Yellow Pages
St. Paul Mercury Insurance	1108	1052	1766	782	* Agent or Broker
State Farm	1020	905	1383	676	* Agent or Broker
Tokio Marine & Fire	847	1058	1483	810	* Agent or Broker
Transamerica Insurance Company	847	1058	1483	810	* Independent Agent
Travelers Indemnity, Travelers of America	662	894	1150	646	* Agent
USAA Casualty, United Services Auto Association	686	927	1482	721	* 1-800-531-8080
USF&G, Fidelity & Guaranty	847	1054	1479	812	* Agent
Utica Mutual Insurance	852	1046	1530	776	* 1-800-448-3355
West American Insurance	692	945	1297	719	* Yellow Pages
Average:	855	1009	1429	763	

* companies which have promised NO RATE INCREASE until at least December 1989

Company

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Contact

Territory 24 = Essex County (BALANCE) That portion of Essex County not included in East Orange-Orange (Territory 38), Newark (Territory 2), Newark Semi-Suburban (Territory 22), and/or Newark Suburban (Territory 31) territories.

Company	EX. 1	EX. 2	EX. 3	EX. 4	Contact
Aetna Casualty & Surety Co	674	824	1136	618	* Independent Agent
Agway Insurance	857	902	1239	723	* Company Direct
Allstate Insurance	673	810	1296	625	* Agent
American Employers, Employers Fire	693	829	1182	662	* Independent Agent
American National Fire	578	826	1312	656	* Agent or Broker
American Policyholders	574	798	1068	628	* Agent
American Protection, American Manufacturers Mutual	757	895	1285	685	* 704-372-7150
American Reliance Casualty	748	902	1223	723	* Agent
Amica Mutual Insurance	611	853	1156	684	* 201-652-7700
Atlantic Employers, Pacific Employers	700	906	1242	721	* Agent
Atlantic Mutual, Centennial	700	906	1244	727	* Agent or Broker
Camden Fire Insurance Association	839	916	1321	723	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	748	942	1298	701	* Agent or Broker
Colonial Penn Insurance	1044	1032	1606	849	* 1-800-523-1919
Commercial Union Insurance	832	906	1309	727	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	700	906	1243	727	* Agent
Continental Insurance of NJ, Niagara Fire	699	905	1241	727	* Independent Agent
Crum & Forster, Westchester Fire	693	886	1223	694	* Agent
Electric Insurance	646	772	1081	600	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	612	815	966	671	* 314-878-1800
Farm Family Mutual	726	920	1476	739	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	608	846	1142	674	* Agent or Broker
Hanover Insurance	574	830	1125	672	* Agent
Harleysville Mutual, Harleysville of NJ	752	918	1258	736	* Independent Agent
Hartford Underwriters, Twin City	700	906	1442	726	* Agent
Home Insurance, Home Indemnity	700	906	1082	727	* Agent or Broker
Horace Mann Insurance	594	660	880	504	* 1-800-258-6766
IFA Insurance Company	700	906	1243	727	* Agent or Broker
JUA	700	906	1243	727	* Agent or Broker
Keystone Insurance Company	719	848	1184	593	* Agent
Liberty Mutual Fire Insurance	639	799	1072	616	* Yellow Pages
Lumbermens Mutual, American Motorists	753	947	1305	765	* 704-372-7150
Maryland Casualty	832	940	1367	714	* Agent or Broker
Michigan Mutual Insurance	737	849	1156	609	* Agent
Motor Club of America (MCA)	890	936	1357	732	* Agent or Broker
National General Insurance	568	780	872	614	* 1-800-325-1190
New Jersey Manufacturers Insurance	655	757	1043	582	* 609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	701	907	1243	728	* Agent
Ohio Casualty	700	906	1243	727	* Yellow Pages
Pennsylvania National Mutual Casualty	700	906	1243	727	* Agent
Phoenix Insurance Company	477	668	838	473	* Agent
Prudential Property and Casualty	702	856	1000	654	* Yellow Pages
Public Service Mutual	700	940	940	727	* Agent or Broker
Reliance Insurance, United Pacific Insurance	546	705	1099	506	* Agent
Rutgers Casualty Insurance	727	940	1293	759	* Broker
Selective Insurance Company of America	708	896	1228	715	* Agent or Broker
Sentry Insurance	700	906	1248	727	* Yellow Pages
St. Paul Mercury Insurance	908	899	1499	707	* Agent or Broker
State Farm	807	763	1128	578	* Agent or Broker
Tokio Marine & Fire	700	906	1242	727	* Agent or Broker
Transamerica Insurance Company	700	906	1243	727	* Independent Agent
Travelers Indemnity, Travelers of America	536	746	946	544	* Agent
USAA Casualty, United Services Auto Association	567	799	1283	639	* 1-800-531-8080
USF&G, Fidelity & Guaranty	700	902	1238	723	* Agent
Utica Mutual Insurance	700	894	1300	698	* 1-800-448-3355
West American Insurance	574	816	1100	649	* Yellow Pages
Average:	698	865	1201	680	

* companies which have promised NO RATE INCREASE until at least December 1989

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	726	870	1220	628	*	Independent Agent
Agway Insurance	925	940	1316	717	*	Company Direct
Allstate Insurance	694	832	1349	607	*	Agent
American Employers, Employers Fire	693	866	1246	661	*	Independent Agent
American National Fire	600	860	1384	660	*	Agent or Broker
American Policyholders	594	831	1135	657	*	Agent
American Protection, American Manufacturers Mutual	763	927	1343	677	*	704-372-7150
American Reliance Casualty	784	940	1300	717	*	Agent
Amica Mutual Insurance	638	887	1225	678	*	201-652-7700
Atlantic Employers, Pacific Employers	728	944	1319	761	*	Agent
Atlantic Mutual, Centennial	728	944	1280	721	*	Agent or Broker
Camden Fire Insurance Association	844	952	1386	712	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	784	976	1368	686	*	Agent or Broker
Colonial Penn Insurance	1081	1132	1788	952	*	1-800-523-1919
Commercial Union Insurance	839	944	1376	720	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	728	944	1320	721	*	Agent
Continental Insurance of NJ, Niagara Fire	728	943	1319	720	*	Independent Agent
Crum & Forster, Westchester Fire	722	924	1300	685	*	Agent
Electric Insurance	646	802	1086	598	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	633	845	1012	661	*	314-878-1800
Farm Family Mutual	766	958	1550	733	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	636	882	1214	672	*	Agent or Broker
Hanover Insurance	594	866	1195	672	*	Agent
Harleysville Mutual, Harleysville of NJ	788	952	1328	720	*	Independent Agent
Hartford Underwriters, Twin City	728	944	1519	720	*	Agent
Home Insurance, Home Indemnity	728	944	1155	721	*	Agent or Broker
Horace Mann Insurance	586	688	927	488	*	1-800-258-6766
IFA Insurance Company	728	944	1320	721	*	Agent or Broker
JUA	728	944	1320	721	*	Agent or Broker
Keystone Insurance Company	732	904	1293	610	*	Agent
Liberty Mutual Fire Insurance	673	834	1134	618	*	Yellow Pages
Lumbermens Mutual, American Motorists	789	983	1377	753	*	704-372-7150
Maryland Casualty	839	982	1442	707	*	Agent or Broker
Michigan Mutual Insurance	764	879	1261	596	*	Agent
Motor Club of America (MCA)	895	974	1424	728	*	Agent or Broker
National General Insurance	588	806	906	594	*	1-800-325-1190
New Jersey Manufacturers Insurance	697	785	1102	572	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	729	945	1320	722	*	Agent
Ohio Casualty	728	944	1320	720	*	Yellow Pages
Pennsylvania National Mutual Casualty	728	944	1320	721	*	Agent
Phoenix Insurance Company	528	777	1002	538	*	Agent
Prudential Property and Casualty	734	914	1074	712	*	Yellow Pages
Public Service Mutual	728	982	982	721	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	563	713	1123	487	*	Agent
Rutgers Casualty Insurance	759	980	1375	752	*	Broker
Selective Insurance Company of America	740	925	1288	701	*	Agent or Broker
Sentry Insurance	728	944	1320	721	*	Yellow Pages
St. Paul Mercury Insurance	918	938	1566	699	*	Agent or Broker
State Farm	877	823	1236	637	*	Agent or Broker
Tokio Marine & Fire	728	944	1319	721	*	Agent or Broker
Transamerica Insurance Company	728	944	1320	721	*	Independent Agent
Travelers Indemnity, Travelers of America	596	874	1140	620	*	Agent
USAA Casualty, United Services Auto Association	587	834	1353	640	*	1-800-531-8080
USF&G, Fidelity & Guaranty	728	940	1315	717	*	Agent
Utica Mutual Insurance	726	930	1366	684	*	1-800-448-3355
West American Insurance	593	850	1170	644	*	Yellow Pages
Average:	725	906	1276	681		

* companies which have promised NO RATE INCREASE until at least December 1989

Territory 23 - HUDSON COUNTY (BALANCE) That portion of Hudson County not included in Bayonne (Territory 5) and Jersey City (Territory 1) territories.

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	Contact
Aetna Casualty & Surety Co	600	780	1060	580	* Independent Agent
Agway Insurance	786	869	1175	696	* Company Direct
Allstate Insurance	626	781	1239	600	* Agent
American Employers, Employers Fire	666	803	1136	640	* Independent Agent
American National Fire	546	802	1268	636	Agent or Broker
American Policyholders	538	773	1019	607	* Agent
American Protection, American Manufacturers Mutual	729	867	1235	661	* 704-372-7150
American Reliance Casualty	693	869	1162	691	* Agent
Amica Mutual Insurance	569	826	1104	661	* 201-652-7700
Atlantic Employers, Pacific Employers	649	873	1179	692	Agent
Atlantic Mutual, Centennial	649	873	1180	698	Agent or Broker
Camden Fire Insurance Association	799	881	1263	692	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	693	906	1229	672	Agent or Broker
Colonial Penn Insurance	771	860	1294	692	1-800-523-1919
Commercial Union Insurance	792	873	1250	699	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	649	873	1179	700	* Agent
Continental Insurance of NJ, Niagara Fire	649	873	1179	699	Independent Agent
Crum & Forster, Westchester Fire	643	853	1160	665	Agent
Electric Insurance	622	750	1043	580	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	573	786	923	645	* 314-878-1800
Farm Family Mutual	669	882	1405	708	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	570	818	1088	650	Agent or Broker
Hanover Insurance	538	804	1075	650	Agent
Harleysville Mutual, Harleysville of NJ	700	886	1196	704	Independent Agent
Hartford Underwriters, Twin City	649	873	1379	697	Agent
Home Insurance, Home Indemnity	649	873	1018	700	Agent or Broker
Horace Mann Insurance	580	650	863	489	* 1-800-258-6766
IFA Insurance Company	649	873	1179	700	* Agent or Broker
JUA	649	873	1179	700	Agent or Broker
Keystone Insurance Company	639	809	1104	565	Agent
Liberty Mutual Fire Insurance	563	740	957	564	Yellow Pages
Lumbermens Mutual, American Motorists	701	915	1243	733	* 704-372-7150
Maryland Casualty	792	906	1308	684	Agent or Broker
Michigan Mutual Insurance	725	820	1158	585	* Agent
Motor Club of America (MCA)	847	902	1298	701	* Agent or Broker
National General Insurance	532	756	840	594	1-800-325-1190
New Jersey Manufacturers Insurance	603	731	993	559	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	650	874	1180	700	Agent
Ohio Casualty	649	873	1179	700	* Yellow Pages
Pennsylvania National Mutual Casualty	649	873	1179	700	Agent
Phoenix Insurance Company	426	646	805	454	Agent
Prudential Property and Casualty	606	768	888	572	* Yellow Pages
Public Service Mutual	649	906	906	699	* Agent or Broker
Reliance Insurance, United Pacific Insurance	554	701	1086	504	Agent
Rutgers Casualty Insurance	675	907	1228	730	* Broker
Selective Insurance Company of America	652	859	1158	683	Agent or Broker
Sentry Insurance	649	873	1179	700	Yellow Pages
St. Paul Mercury Insurance	868	856	1442	676	* Agent or Broker
State Farm	589	643	913	473	Agent or Broker
Tokio Marine & Fire	649	873	1179	699	* Agent or Broker
Transamerica Insurance Company	649	873	1179	700	* Independent Agent
Travelers Indemnity, Travelers of America	476	720	908	522	Agent
USAA Casualty, United Services Auto Association	531	775	1235	618	1-800-531-8080
USF&G, Fidelity & Guaranty	649	869	1175	695	Agent
Utica Mutual Insurance	648	864	1234	672	* 1-800-448-3355
West American Insurance	537	792	1053	628	* Yellow Pages
=====	=====	=====	=====	=====	=====
Average:	644	829	1137	648	

Territory 26 - HUNTERDON COUNTY (Entire County) AND SUSSEX COUNTY (Entire County)
AND WARREN COUNTY (Entire County).

* companies which have promised NO RATE INCREASE until at least December 1989

Territory 25 - MORRISTOWN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, towns and townships in Morris County: Boonton (town), Boonton Township, Butler, Chatham Borough, Chatham Township, East Hanover, Florham Park, Hanover, Harding, Kinnelon, Lincoln Park, Madison, Mine Hill, Montville, Morris, Morris Plains, Morristown, Mountain Lakes, Parsippany-Troy Hills, Passaic, Pequannock and Riverdale AND all territory and places lying within the area enclosed by the outside boundaries of the following borough, city and township in Union County: Berkeley Heights, New Providence Borough and Summit AND DOVER territory comprising all that part of Morris County not included in Morristown territory and places lying within the area enclosed by the outside boundaries of the following boroughs and townships in Passaic County: Bloomfield, Ringwood, Manaque and West Milford. Note: This includes all of Passaic County north and west of Pompton Lakes AND SOMERVILLE territory comprising all territory in Somerset County except the township of Green Brook (formerly North Plainfield) and the boroughs of North Plainfield and Watchung and except all territory and places lying within the area enclosed by the outside boundaries of Franklin Township.

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	588	774	1062	574	*	Independent Agent
Agway Insurance	780	848	1147	674	*	Company Direct
Allstate Insurance	615	761	1214	581	*	Agent
American Employers, Employers Fire	645	784	1102	621	*	Independent Agent
American National Fire	536	780	1238	614	*	Agent or Broker
American Policyholders	531	755	994	589	*	Agent
American Protection, American Manufacturers Mutual	707	847	1203	645	*	704-372-7150
American Reliance Casualty	684	865	1134	674	*	Agent
Amica Mutual Insurance	563	805	1074	640	*	201-652-7700
Atlantic Employers, Pacific Employers	640	852	1151	672	*	Agent
Atlantic Mutual, Centennial	640	852	1152	677	*	Agent or Broker
Camden Fire Insurance Association	769	858	1223	671	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	684	885	1201	654	*	Agent or Broker
Colonial Penn Insurance	894	935	1430	760	*	1-800-523-1919
Commercial Union Insurance	766	852	1214	678	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	640	852	1151	678	*	Agent
Continental Insurance of NJ, Niagara Fire	640	852	1151	678	*	Independent Agent
Crum & Forster, Westchester Fire	634	832	1131	645	*	Agent
Electric Insurance	603	732	1011	578	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	479	768	901	625	*	314-878-1800
Farm Family Mutual	663	864	1380	689	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	560	800	1066	630	*	Agent or Broker
Hanover Insurance	531	785	1047	630	*	Agent
Harleysville Mutual, Harleysville of NJ	688	864	1166	684	*	Independent Agent
Hartford Underwriters, Twin City	640	852	1351	677	*	Agent
Hose Insurance, Home Indemnity	641	852	991	678	*	Agent or Broker
Horace Mann Insurance	549	627	825	471	*	1-800-258-6766
IFA Insurance Company	640	852	1151	678	*	Agent or Broker
JUA	640	852	1151	678	*	Agent or Broker
Keystone Insurance Company	599	759	1043	520	*	Agent
Liberty Mutual Fire Insurance	564	731	951	554	*	Yellow Pages
Lumbermens Mutual, American Motorists	689	891	1209	713	*	704-372-7150
Maryland Casualty	766	883	1269	665	*	Agent or Broker
Michigan Mutual Insurance	704	802	1106	570	*	Agent
Motor Club of America (MCA)	820	880	1260	682	*	Agent or Broker
National General Insurance	526	738	820	578	*	1-800-325-1190
New Jersey Manufacturers Insurance	598	712	968	540	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	641	853	1152	679	*	Agent
Ohio Casualty	640	852	1151	678	*	Yellow Pages
Pennsylvania National Mutual Casualty	640	875	1151	678	*	Agent
Phoenix Insurance Company	454	666	833	465	*	Agent
Prudential Property and Casualty	638	792	914	598	*	Yellow Pages
Public Service Mutual	640	883	883	678	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	549	687	1068	490	*	Agent
Rutgers Casualty Insurance	666	884	1199	708	*	Broker
Selective Insurance Company of America	647	841	1135	666	*	Agent or Broker
Sentry Insurance	640	852	1151	678	*	Yellow Pages
St. Paul Mercury Insurance	848	848	1410	660	*	Agent or Broker
State Farm	697	698	1012	520	*	Agent or Broker
Tokio Marine & Fire	640	852	1151	678	*	Agent or Broker
Transamerica Insurance Company	640	852	1151	678	*	Independent Agent
Travelers Indemnity, Travelers of America	508	744	940	534	*	Agent
AAA Casualty, United Services Auto Association	524	756	1209	598	*	1-800-531-8080
NY&G, Fidelity & Guaranty	640	848	1147	674	*	Agent
Utica Mutual Insurance	642	840	1204	650	*	1-800-448-3355
West American Insurance	531	774	1029	610	*	Yellow Pages
Average:	637	815	1117	634		

* companies which have promised NO RATE INCREASE until at least December 1989

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	678	654	1196	646	*	Independent Agent
Agway Insurance	910	931	1294	750	*	Company Direct
Allstate Insurance	698	836	1345	649	*	Agent
American Employers, Employers Fire	708	856	1229	688	*	Independent Agent
American National Fire	600	852	1362	682	*	Agent or Broker
American Policyholders	594	824	1116	652	*	Agent
American Protection, American Manufacturers Mutual	777	919	1327	709	*	704-372-7150
American Reliance Casualty	779	941	1277	750	*	Agent
Amica Mutual Insurance	635	879	1204	710	*	201-652-7700
Atlantic Employers, Pacific Employers	725	935	1296	748	*	Agent
Atlantic Mutual, Centennial	725	935	1297	752	*	Agent or Broker
Camden Fire Insurance Association	854	941	1366	747	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	779	969	1348	724	*	Agent or Broker
Colonial Penn Insurance	1054	1061	1660	879	*	1-800-523-1919
Commercial Union Insurance	851	935	1361	754	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	725	935	1298	754	*	Agent
Continental Insurance of NJ, Niagara Fire	725	934	1295	754	*	Independent Agent
Crum & Forster, Westchester Fire	719	915	1277	721	*	Agent
Electric Insurance	658	795	1122	624	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	634	839	1000	694	*	314-878-1800
Farm Family Mutual	758	948	1528	766	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	634	870	1186	696	*	Agent or Broker
Hanover Insurance	594	856	1172	696	*	Agent
Harleysville Mutual, Harleysville of NJ	782	942	1304	754	*	Independent Agent
Hartford Underwriters, Twin City	725	935	1496	754	*	Agent
Home Insurance, Home Indemnity	725	935	1138	754	*	Agent or Broker
Horace Mann Insurance	584	670	897	466	*	1-800-258-6766
IFA Insurance Company	725	935	1298	754	*	Agent or Broker
JUA	725	935	1298	754	*	Agent or Broker
Keystone Insurance Company	720	855	1207	597	*	Agent
Liberty Mutual Fire Insurance	675	841	1135	656	*	Yellow Pages
Lumbermens Mutual, American Motorists	783	973	1351	789	*	704-372-7150
Maryland Casualty	851	970	1419	741	*	Agent or Broker
Michigan Mutual Insurance	777	873	1250	629	*	Agent
Motor Club of America (MCA)	910	966	1410	761	*	Agent or Broker
National General Insurance	588	806	908	644	*	1-800-325-1190
New Jersey Manufacturers Insurance	691	781	1089	603	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	726	936	1297	755	*	Agent
Ohio Casualty	725	935	1298	755	*	Yellow Pages
Pennsylvania National Mutual Casualty	725	935	1298	754	*	Agent
Phoenix Insurance Company	504	710	907	512	*	Agent
Prudential Property and Casualty	732	886	1040	682	*	Yellow Pages
Public Service Mutual	725	970	970	754	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	622	751	1174	546	*	Agent
Rutgers Casualty Insurance	756	970	1350	786	*	Broker
Selective Insurance Company of America	737	919	1272	736	*	Agent or Broker
Sentry Insurance	725	935	1298	754	*	Yellow Pages
St. Paul Mercury Insurance	933	932	1556	738	*	Agent or Broker
State Farm	855	803	1201	619	*	Agent or Broker
Tokio Marine & Fire	725	935	1296	754	*	Agent or Broker
Transamerica Insurance Company	725	935	1298	754	*	Independent Agent
Travelers Indemnity, Travelers of America	568	802	1028	590	*	Agent
USAA Casualty, United Services Auto Association	587	826	1332	665	*	1-800-531-8080
USF&G, Fidelity & Guaranty	725	931	1246	750	*	Agent
Utica Mutual Insurance	726	920	1346	720	*	1-800-448-3355
West American Insurance	593	842	1148	674	*	Yellow Pages
Average:	723	890	1252	705		

Territory 31 - NEWARK SUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, cities, towns, townships and village in Essex County: Bloomfield, Cedar Grove, Glen Ridge, Maplewood, Milburn, Montclair, Nutley, South Orange, Verona, and West Orange.

Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	630	774	1044	576	*	Independent Agent
Agway Insurance	861	886	1206	707	*	Company Direct
Allstate Insurance	661	799	1270	613	*	Agent
American Employers, Employers Fire	696	815	1157	648	*	Independent Agent
American National Fire	576	814	1290	644	*	Agent or Broker
American Policyholders	568	786	1041	615	*	Agent
American Protection, American Manufacturers Mutual	763	871	1241	665	*	704-372-7150
American Reliance Casualty	735	886	1193	706	*	Agent
Amica Mutual Insurance	607	833	1116	663	*	201-652-7700
Atlantic Employers, Pacific Employers	686	890	1210	703	*	Agent
Atlantic Mutual, Centennial	586	890	1209	709	*	Agent or Broker
Camden Fire Insurance Association	834	896	1288	701	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	735	918	1251	682	*	Agent or Broker
Colonial Penn Insurance	871	894	1356	718	*	1-800-523-1919
Commercial Union Insurance	829	890	1281	711	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	686	890	1210	711	*	Agent
Continental Insurance of NJ, Niagara Fire	686	890	1209	710	*	Independent Agent
Crum & Forster, Westchester Fire	680	870	1190	675	*	Agent
Electric Insurance	651	760	1060	596	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	606	800	942	654	*	314-878-1800
Farm Family Mutual	711	894	1427	715	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	504	832	1114	658	*	Agent or Broker
Hanover Insurance	568	816	1094	655	*	Agent
Harleysville Mutual, Harleysville of NJ	740	896	1212	712	*	Independent Agent
Hartford Underwriters, Twin City	686	890	1410	709	*	Agent
Home Insurance, Home Indemnity	686	890	1049	711	*	Agent or Broker
Horace Mann Insurance	619	669	895	508	*	1-800-258-6766
IFA Insurance Company	686	890	1210	711	*	Agent or Broker
JUA	686	890	1210	711	*	Agent or Broker
Keystone Insurance Company	722	850	1191	593	*	Agent
Liberty Mutual Fire Insurance	649	795	1058	608	*	Yellow Pages
Lumbermens Mutual, American Motorists	741	923	1255	739	*	704-372-7150
Maryland Casualty	829	921	1335	695	*	Agent or Broker
Michigan Mutual Insurance	762	830	1175	593	*	Agent
Motor Club of America (MCA)	885	920	1328	713	*	Agent or Broker
National General Insurance	562	768	858	476	*	1-800-325-1190
New Jersey Manufacturers Insurance	656	742	1013	566	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	687	891	1211	711	*	Agent
Ohio Casualty	686	889	1208	710	*	Yellow Pages
Pennsylvania National Mutual Casualty	686	890	1210	711	*	Agent
Phoenix Insurance Company	474	686	875	494	*	Agent
Prudential Property and Casualty	692	842	978	640	*	Yellow Pages
Public Service Mutual	686	921	921	710	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	589	719	1116	517	*	Agent
Rutgers Casualty Insurance	713	923	1257	740	*	Broker
Selective Insurance Company of America	692	870	1178	689	*	Agent or Broker
Sentry Insurance	686	890	1210	711	*	Yellow Pages
St. Paul Mercury Insurance	908	886	1477	690	*	Agent or Broker
State Farm	796	741	1089	556	*	Agent or Broker
Tokio Marine & Fire	686	890	1210	710	*	Agent or Broker
Transamerica Insurance Company	686	890	1210	711	*	Independent Agent
Travelers Indemnity, Travelers of America	532	774	990	568	*	Agent
USAA Casualty, United Services Auto Association	561	785	1254	624	*	1-800-531-8080
USF&G, Fidelity & Guaranty	686	886	1206	706	*	Agent
Utica Mutual Insurance	688	878	1250	682	*	1-800-448-3355
West American Insurance	567	804	1074	634	*	Yellow Pages
Average:	685	849	1170	661		

Territory 27 - ATLANTIC COUNTY (Balance)
 in Atlantic City Territory (Territory 19)
 CUMBERLAND COUNTY (Entire County) AND OCEAN COUNTY (Entire County).
 That portion of Atlantic County not included
 AND CAPE MAY COUNTY (Entire County) AND

* companies which have promised NO RATE INCREASE until at least December 1989

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Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	*	Contact
Aetna Casualty & Surety Co	576	738	1014	540	*	Independent Agent
Agway Insurance	799	848	1161	673	*	Company Direct
Allstate Insurance	619	755	1222	575	*	Agent
American Employers, Employers Fire	621	779	1094	615	*	Independent Agent
American National Fire	542	778	1248	610	*	Agent or Broker
American Policyholders	534	750	999	582	*	Agent
American Protection, American Manufacturers Mutual	683	839	1189	637	*	704-372-7150
American Reliance Casualty	695	848	1146	673	*	Agent
Amica Mutual Insurance	567	803	1084	636	*	201-652-7700
Atlantic Employers, Pacific Employers	649	852	1164	672	*	Agent
Atlantic Mutual, Centennial	649	852	1166	677	*	Agent or Broker
Camden Fire Insurance Association	754	863	1229	677	*	Independent Agent
Chubb Insurance of NJ, Federal Insurance	714	886	1216	653	*	Agent or Broker
Colonial Penn Insurance	949	1000	1548	824	*	1-800-523-1919
Commercial Union Insurance	747	852	1214	676	*	Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	649	852	1165	677	*	Agent
Continental Insurance of NJ, Niagara Fire	649	851	1164	676	*	Independent Agent
Crum & Forster, Westchester Fire	643	832	1146	646	*	Agent
Electric Insurance	581	730	1009	571	*	800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	566	767	906	622	*	314-878-1800
Farm Family Mutual	679	870	1400	692	*	Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	568	796	1070	628	*	Agent or Broker
Hanover Insurance	534	778	1049	620	*	Agent
Harleysville Mutual, Harleysville of NJ	700	864	1180	684	*	Independent Agent
Hartford Underwriters, Twin City	649	852	1364	676	*	Agent
Home Insurance, Home Indemnity	649	852	1007	677	*	Agent or Broker
Horace Mann Insurance	510	618	811	476	*	1-800-258-6766
IFA Insurance Company	649	852	1165	677	*	Agent or Broker
JUA	645	852	1165	677	*	Agent or Broker
Keystone Insurance Company	645	799	1122	553	*	Agent
Liberty Mutual Fire Insurance	613	766	1021	585	*	Yellow Pages
Lumbermens Mutual, American Motorists	701	893	1225	715	*	704-372-7150
Maryland Casualty	747	884	1269	667	*	Agent or Broker
Michigan Mutual Insurance	682	799	1121	570	*	Agent
Motor Club of America (MCA)	797	879	1257	684	*	Agent or Broker
National General Insurance	530	734	822	516	*	1-800-325-1190
New Jersey Manufacturers Insurance	610	711	979	539	*	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	650	853	1165	678	*	Agent
Ohio Casualty	649	852	1165	678	*	Yellow Pages
Pennsylvania National Mutual Casualty	649	852	1165	677	*	Agent
Phoenix Insurance Company	445	674	815	464	*	Agent
Prudential Property and Casualty	676	846	986	636	*	Yellow Pages
Public Service Mutual	649	884	884	677	*	Agent or Broker
Reliance Insurance, United Pacific Insurance	543	674	1062	477	*	Agent
Rutgers Casualty Insurance	674	882	1212	705	*	Broker
Selective Insurance Company of America	659	842	1149	664	*	Agent or Broker
Sentry Insurance	649	852	1165	677	*	Yellow Pages
St. Paul Mercury Insurance	823	845	1404	659	*	Agent or Broker
State Farm	814	757	1117	571	*	Agent or Broker
Tokio Marine & Fire	649	852	1164	677	*	Agent or Broker
Transamerica Insurance Company	649	852	1165	677	*	Independent Agent
Travelers Indemnity, Travelers of America	498	754	920	534	*	Agent
USAA Casualty, United Services Auto Association	526	751	1214	591	*	1-800-531-8080
USF&G, Fidelity & Guaranty	649	848	1160	673	*	Agent
Utica Mutual Insurance	652	840	1222	650	*	1-800-448-3355
West American Insurance	533	769	1032	603	*	Yellow Pages
Average:	645	817	1130	634		

Territory 39 - PLAINFIELD territory comprises the entire city of Plainfield and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, city, town and townships in Union County: Clark, Cranford, Fanwood, Garwood, Mountainside, Plainfield, Scotch Plains, Springfield, Westfield, and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and township in Somerset County: Green Brook, North Plainfield, Watchung.

* companies which have promised NO RATE INCREASE until at least December 1989

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Company	Ex. 1	Ex. 2	Ex. 3	Ex. 4	Contact
Aetna Casualty & Surety Co	732	932	1310	674	* Independent Agent
Agway Insurance	1124	1114	1586	865	* Company Direct
Allstate Insurance	835	984	1573	734	* Agent
American Employers, Employers Fire	873	1020	1515	795	* Independent Agent
American National Fire	718	1012	1618	784	Agent or Broker
American Policyholders	711	975	1355	790	* Agent
American Protection, American Manufacturers Mutual	957	1093	1633	809	* 704-372-7150
American Reliance Casualty	943	1114	1568	865	* Agent
Amica Mutual Insurance	765	1042	1465	812	* 201-652-7700
Atlantic Employers, Pacific Employers	874	1118	1590	921	Agent
Atlantic Mutual, Centennial	874	1118	1587	870	Agent or Broker
Camden Fire Insurance Association	1059	1124	1689	851	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	943	1154	1644	824	Agent or Broker
Colonial Penn Insurance	1211	1210	1930	1023	1-800-523-1919
Commercial Union Insurance	1054	1118	1680	868	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	874	1118	1590	869	* Agent
Continental Insurance of NJ, Niagara Fire	874	1118	1590	869	Independent Agent
Crum & Forster, Westchester Fire	868	1098	1570	825	Agent
Electric Insurance	806	935	1367	712	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	762	996	1206	799	* 314-878-1800
Farm Family Mutual	913	1124	1814	875	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	762	1034	1452	800	Agent or Broker
Hanover Insurance	711	1020	1433	813	Agent
Harleysville Mutual, Harleysville of NJ	948	1124	1594	866	Independent Agent
Hartford Underwriters, Twin City	874	1118	1790	868	Agent
Home Insurance, Home Indemnity	874	1118	1416	869	Agent or Broker
Horace Mann Insurance	742	793	1101	563	* 1-800-258-6766
IFA Insurance Company	874	1118	1590	869	* Agent or Broker
JUA	874	1118	1590	869	Agent or Broker
Keystone Insurance Company	946	1091	1577	757	Agent
Liberty Mutual Fire Insurance	789	952	1313	718	Yellow Pages
Lumbermens Mutual, American Motorists	949	1161	1655	905	* 704-372-7150
Maryland Casualty	1054	1166	1765	814	Agent or Broker
Michigan Mutual Insurance	959	1034	1532	708	* Agent
Motor Club of America (MCA)	1130	1158	1746	875	* Agent or Broker
National General Insurance	684	920	1042	688	1-800-325-1190
New Jersey Manufacturers Insurance	851	940	1342	704	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	875	1119	1591	870	Agent
Ohio Casualty	874	1118	1590	869	* Yellow Pages
Pennsylvania National Mutual Casualty	874	1118	1590	869	Agent
Phoenix Insurance Company	548	822	1059	578	Agent
Prudential Property and Casualty	884	1052	1250	792	* Yellow Pages
Public Service Mutual	874	1166	1166	869	* Agent or Broker
Reliance Insurance, United Pacific Insurance	725	861	1350	611	Agent
Rutgers Casualty Insurance	912	1165	1661	908	* Broker
Selective Insurance Company of America	887	1091	1547	843	Agent or Broker
Sentry Insurance	874	1118	1590	869	Yellow Pages
St. Paul Mercury Insurance	1133	1113	1874	840	* Agent or Broker
State Farm	1020	917	1403	688	Agent or Broker
Tokio Marine & Fire	864	1118	1590	869	* Agent or Broker
Transamerica Insurance Company	874	1118	1590	930	* Independent Agent
Travelers Indemnity, Travelers of America	620	928	1208	668	Agent
USAA Casualty, United Services Auto Association	704	984	1585	777	1-800-531-8080
USF&G, Fidelity & Guaranty	874	1114	1586	926	Agent
Utica Mutual Insurance	878	1104	1650	824	* 1-800-448-3355
West American Insurance	710	1001	1402	674	* Yellow Pages
=====	=====	=====	=====	=====	=====
Average:	871	1061	1520	811	

* companies which have promised NO RATE INCREASE until at least December 1989

Territory 38 - EAST ORANGE-ORANGE territory comprises the entire cities of East Orange and Orange in Essex County.

Company	1987	1988	1989	1990	Contact
Aetna Casualty & Surety Co	632	810	1108	606	* Independent Agent
Agway Insurance	876	889	1220	708	* Company Direct
Allstate Insurance	666	801	1284	614	* Agent
American Employers, Employers Fire	685	816	1159	648	* Independent Agent
American National Fire	574	810	1286	640	Agent or Broker
American Policyholders	571	787	1051	616	* Agent
American Protection, American Manufacturers Mutual	753	871	1245	665	* 704-372-7150
American Reliance Casualty	744	889	1206	708	* Agent
Amica Mutual Insurance	613	835	1126	663	* 201-652-7700
Atlantic Employers, Pacific Employers	693	893	1223	706	Agent
Atlantic Mutual, Centennial	693	893	1225	710	Agent or Broker
Camden Fire Insurance Association	824	902	1298	708	* Independent Agent
Chubb Insurance of NJ, Federal Insurance	744	921	1264	683	Agent or Broker
Colonial Penn Insurance	1081	1088	1708	905	1-800-523-1919
Commercial Union Insurance	819	893	1287	712	* Independent Agent
Continental Casualty, Valley Forge, Amer Casualty	693	893	1224	712	* Agent
Continental Insurance of NJ, Niagara Fire	693	893	1223	712	Independent Agent
Crum & Forster, Westchester Fire	687	873	1203	679	Agent
Electric Insurance	635	761	963	588	* 800-227-2757
Employers Insurance of Wausau, Wausau Underwriters	609	804	951	656	* 314-878-1800
Farm Family Mutual	723	900	1443	718	* Local Farm Bureau
Fireman's Fund, Associated Indemnity, American Ins	610	832	1120	656	Agent or Broker
Hanover Insurance	571	816	1101	654	Agent
Harleysville Mutual, Harleysville of NJ	748	898	1226	714	Independent Agent
Hartford Underwriters, Twin City	693	893	1423	712	Agent
Home Insurance, Home Indemnity	693	893	1064	712	Agent or Broker
Horace Mann Insurance	552	631	832	480	* 1-800-258-6766
IFA Insurance Company	693	893	1224	722	* Agent or Broker
JUA	693	893	1224	712	Agent or Broker
Keystone Insurance Company	666	811	1127	562	Agent
Liberty Mutual Fire Insurance	646	800	1069	616	Yellow Pages
Lumbermens Mutual, American Motorists	749	927	1273	743	* 704-372-7150
Maryland Casualty	819	923	1338	735	Agent or Broker
Michigan Mutual Insurance	754	830	1175	594	* Agent
Motor Club of America (MCA)	875	924	1336	719	* Agent or Broker
National General Insurance	566	768	862	602	1-800-325-1190
New Jersey Manufacturers Insurance	656	741	1018	564	609-883-1300
Newark Insurance, Royal Insurance, Royal Indemnity	694	894	1224	713	Agent
Ohio Casualty	693	891	1221	709	* Yellow Pages
Pennsylvania National Mutual Casualty	693	893	1224	712	Agent
Phoenix Insurance Company	482	698	885	501	Agent
Prudential Property and Casualty	700	854	996	648	* Yellow Pages
Public Service Mutual	693	923	923	712	* Agent or Broker
Reliance Insurance, United Pacific Insurance	589	717	1120	513	Agent
Rutgers Casualty Insurance	721	926	1273	743	* Broker
Selective Insurance Company of America	702	873	1190	690	Agent or Broker
Sentry Insurance	693	893	1224	712	Yellow Pages
St. Paul Mercury Insurance	898	888	1480	694	* Agent or Broker
State Farm	769	736	1079	553	Agent or Broker
Tokio Marine & Fire	693	893	1223	712	* Agent or Broker
Transamerica Insurance Company	693	893	1224	712	* Independent Agent
Travelers Indemnity, Travelers of America	542	782	1002	578	Agent
USAA Casualty, United Services Auto Association	564	787	1264	624	1-800-531-8080
USF&G, Fidelity & Guaranty	693	889	1219	708	Agent
Utica Mutual Insurance	696	880	1268	682	* 1-800-448-3355
West American Insurance	571	804	1081	635	* Yellow Pages
=====	=====	=====	=====	=====	=====
Average:	692	854	1183	668	

Territory 40 = NEW BRUNSWICK territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, cities and townships in Middlesex County: Dunellen, East Brunswick, Edison (formerly Raritan), Helmetta, Highland Park, Madison, Metuchen, Middlesex, Milltown, New Brunswick, North Brunswick, Piscataway, Sayreville, South Amboy, South Brunswick, South Plainfield, South River and Spotswood and the township of Franklin in Somerset County.

* companies which have promised NO RATE INCREASE until at least December 1989

