

**TERRITORY 35 - ERIE, NIAGARA**  
**REPRESENTATIVE ANNUAL PREMIUMS**  
**RATES IN EFFECT AS OF April 1, 2007**

Company	Homeowners				Tenants or Coop Owners				Condo Unit Owners			
	Frame Construction		Brick Construction		Frame Construction		Brick Construction		Frame Construction		Brick Construction	
	HO-2 Broad Form	HO-3 Special Form	HO-2 Broad Form	HO-3 Special Form	HO-4 1 to 4 Units	HO-4 Over 4 Units	HO-4 1 to 4 Units	HO-4 Over 4 Units	HO-6 1 to 4 Units	HO-6 Over 4 Units	HO-6 1 to 4 Units	HO-6 Over 4 Units
Adirondack Insurance Exchange	551	653	529	627	166	166	160	160	199	199	192	192
Allstate Indemnity Company	538	668	514	639	151	151	151	151	188	221	188	221
American Automobile Ins Co	N/O	941	N/O	895	N/O	N/O	N/O	N/O	N/O	N/O	N/O	N/O
American Insurance Company	N/O	1,034	N/O	983	374	374	374	374	257	257	257	257
American International Ins. Co.	N/O	788	N/O	755	411	N/O	381	N/O	318	N/O	296	N/O
Amica Mutual Insurance Co.	N/O	586	N/O	586	164	164	144	144	189	189	169	169
Automobile Ins Co of Hartford	617	701	617	701	178	223	178	223	169	211	169	211
Charter Oak Fire Ins Co	679	772	679	772	214	268	214	268	201	251	201	251
Chubb Indemnity Insurance Co	N/O	1,130	N/O	1,130	554	N/O	554	N/O	429	N/O	429	N/O
Citizens Ins Co Of Amer	N/O	671	N/O	691	N/O	N/O	N/O	N/O	N/O	N/O	N/O	N/O
Encompass Indemnity Company	698	986	640	905	341	N/O	272	N/O	263	N/O	212	N/O
Erie and Niagara Ins Association	539	610	513	581	181	242	181	242	N/O	N/O	N/O	N/O
Erie Insurance Company	657	692	643	666	140	140	133	133	135	135	130	130
Farmers New Century Ins Co	N/O	1,104	N/O	1,065	306	306	291	291	296	296	282	282
Farmington Casualty Company	822	933	822	933	285	356	285	356	236	295	236	295
Federal Insurance Company	N/O	1,130	N/O	1,130	554	N/O	554	N/O	429	N/O	429	N/O
Fireman's Fund Insurance Co	N/O	585	N/O	555	N/O	N/O	N/O	N/O	N/O	N/O	N/O	N/O
First Liberty Insurance Corp	1,048	1,103	1,009	1,062	163	193	163	193	153	181	153	181
Foremost Insurance Company	N/O	1,028	N/O	925	N/O	N/O	N/O	N/O	N/O	N/O	N/O	N/O
Graphic Arts Mutual Insurance Co	543	702	543	702	194	194	170	170	244	244	218	218
Great Northern Insurance Co	N/O	808	N/O	808	554	N/O	554	N/O	429	N/O	429	N/O
Massachusetts Bay Ins Co	N/O	802	N/O	802	214	N/O	193	N/O	239	N/O	221	N/O
Merrimack Mutual Fire Ins Co	N/O	1,442	N/O	1,442	329	329	287	287	293	293	263	263
Metropolitan P&C Ins Co	588	588	559	559	334	334	334	334	253	253	253	253
Nationwide P & C Ins. Co	N/O	1,655	N/O	1,516	437	588	437	437	352	498	352	352
New York Central Mutual	383	453	380	443	178	178	139	139	187	187	180	180
NGM Insurance Company	509	565	509	565	232	232	202	202	140	140	121	121
Otsego Mutual Fire Ins Co	471	553	451	528	158	214	158	214	N/O	N/O	N/O	N/O
Pacific Indemnity Ins Co	N/O	1,021	N/O	1,021	501	N/O	501	N/O	388	N/O	388	N/O
Peerles Insurance Company	631	741	580	681	247	247	223	223	219	219	199	199
Preferred Mutual Insurance Co	568	629	517	573	168	229	168	229	129	175	129	175
Property and Casualty Co. of Hartford	391	425	378	410	158	158	153	153	165	165	161	161
Security Mutual Insurance Co.	504	571	481	544	172	229	172	229	225	225	225	225
Sentinel Insurance Company, Ltd.	544	595	544	595	165	165	160	160	172	172	169	169
State Farm Fire & Casualty	N/O	683	N/O	647	112	112	112	112	131	131	131	131
Sterling Insurance Company	487	551	464	525	185	274	185	274	N/O	N/O	N/O	N/O
Tower Insurance of New York	584	686	584	686	357	397	312	351	355	394	309	349
TravCo Insurance Company	549	622	549	622	N/O	N/O	N/O	N/O	N/O	N/O	N/O	N/O
United Services Automobile Assoc.	N/O	547	N/O	522	N/O	N/O	N/O	N/O	127	127	127	127
USAA Casualty Insurance Company	N/O	602	N/O	574	N/O	N/O	N/O	N/O	156	156	156	156
Vigilant Insurance Company	N/O	1,021	N/O	1,021	501	N/O	501	N/O	388	N/O	388	N/O

N/O = Coverage Not Offered