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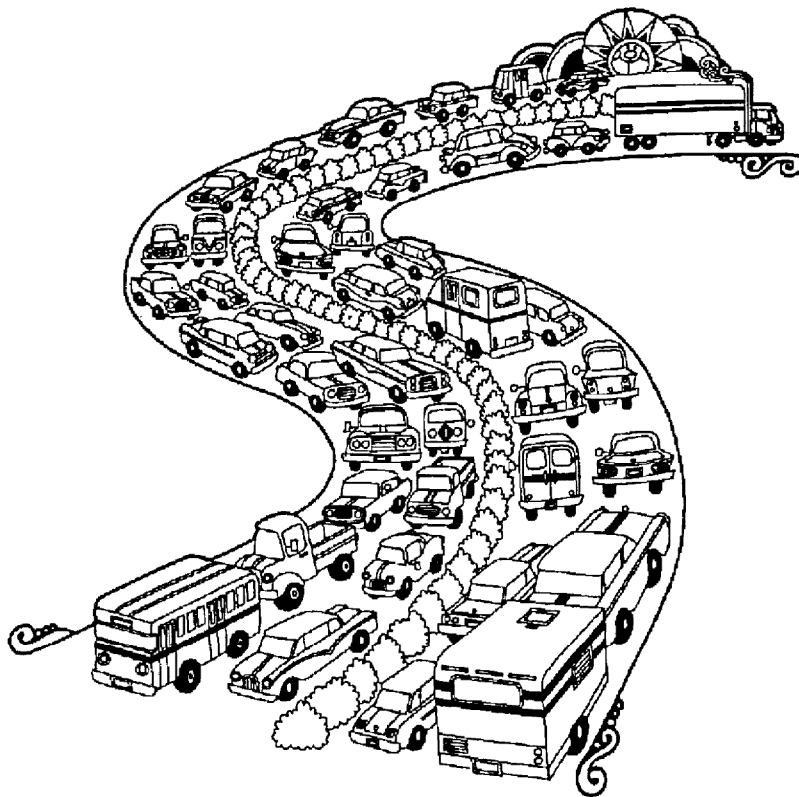
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1995 CONSUMERS GUIDE ON AUTOMOBILE INSURANCE (DOWNSTATE)



GEORGE E. PATAKI, Governor

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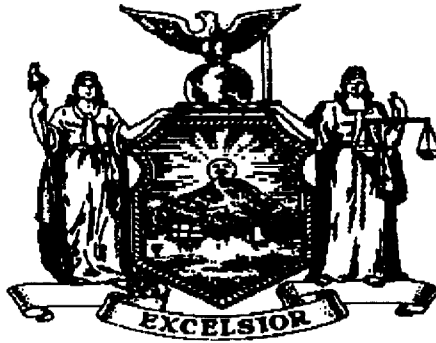
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Ms. Joan Kurtzner
NYS Insurance Department, Publications Unit
Empire State Plaza
Agency Building One
Albany, NY 12257



**NEW YORK STATE
INSURANCE DEPARTMENT**



**1995
CONSUMERS GUIDE
ON
AUTOMOBILE INSURANCE**



**GEORGE E. PATAKI
GOVERNOR**

**EDWARD J. MUHL
SUPERINTENDENT OF INSURANCE**



GEORGE E. PATAKI
GOVERNOR



STATE OF NEW YORK
EXECUTIVE CHAMBER
ALBANY 12224

Dear Fellow New Yorkers:

Trying to find the best automobile insurance company for your needs can be a difficult chore. The Insurance Department has prepared this annual Consumers Guide on Automobile Insurance to help you begin your search as an "educated consumer." The guide provides practical cost-saving tips, information about required and optional coverages, and advice about how to file a claim or make a complaint against an insurer.

One of the most important things to remember is to comparison shop. There are over 100 insurers that write auto insurance in New York State. To give you a starting point, this booklet contains prices for 25 New York automobile insurance companies in addition to the Assigned Risk Plan.

The Insurance Department continually works towards promoting free and fair competition among insurers to make the best auto insurance coverage readily available and generally affordable throughout the State. New York State has one of the largest auto insurance markets in the country. This guide will help our consumers be among the best informed.

Please shop wisely and drive safely.

Very truly yours,

George E. Pataki



Edward J. Muhl
Superintendent of Insurance



STATE OF NEW YORK
INSURANCE DEPARTMENT
160 WEST BROADWAY
NEW YORK, NEW YORK 10013

Dear New Yorkers:

Many people need sound advice when looking for the right automobile insurance company. The Insurance Department offers you some help in your search with its updated Consumers Guide on Automobile Insurance. This guide, published each year, provides valuable information to help you find the best auto insurance protection for you and your family. The guide not only serves to inform consumers about laws, regulations, and policies governing auto insurance in New York State, but also provides practical tips and sample premiums for 25 New York automobile insurance companies and the Assigned Risk Plan.

As you read through this guidebook, keep in mind the most valuable advice is to comparison shop. Be aware of discounts that are available such as those for anti-theft devices. You'll find there have also been some recent changes to the auto insurance market. For example, there is now an optional no-fault managed care system which is explained further in this guide.

This guide will help you become a better and more informed automobile insurance consumer.

Sincerely,

Edward J. Muhl

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