

INSURANCE FACTS
for Pennsylvania Consumers

Your Guide to
**Auto Insurance
Premiums**

1-877-881-6388

Toll-free Automated *Consumer Line*

www.insurance.state.pa.us

Pennsylvania Insurance Department Website

Required Coverages in Pennsylvania

- **Medical Benefits** — This pays medical bills for you and others covered on your policy regardless of fault. The minimum limit is \$5,000 of coverage. Higher limits are available.
- **Bodily Injury Liability** — If you injure someone in a car accident, this coverage pays their medical and rehabilitation expenses and any damages for which you are found liable. You must buy coverage of at least \$15,000/\$30,000. The \$15,000 pays for injuries to one person while the \$30,000 represents the total available for one accident.
- **Property Damage Liability** — If you damage someone's property in an accident and you are at fault, this coverage pays for it. You must buy at least \$5,000 of coverage. Some companies offer a single limit of \$35,000 which meets the bodily injury liability and property damage liability minimum requirements.

Other Options under Pennsylvania's Auto Law

- **Limited Tort** — Offers savings on your premiums. You are still able to recover all out-of-pocket medical and other expenses, however you are not able to recover certain damages such as payments for pain and suffering unless injuries are defined as serious.
- **Full Tort** — With this selection you retain unrestricted rights to bring suit against the negligent party.
- **Uninsured Motorist (UM)** — This covers bodily injury for you or your family if you are hit by an at-fault uninsured motorist.
- **Underinsured Motorist (UIM)** — This covers bodily injury losses for you or your passengers if you are hit by an at-fault motorist who does not have enough insurance to cover your claim.
- **Stacking of UM or UIM** — This coverage allows you to multiply the amount of uninsured or underinsured motorist coverage by the number of vehicles on your policy. It costs extra to stack uninsured or underinsured motorist coverage.
- **Funeral Benefit** — Pays up to \$2,500 if you or a family member dies as a result of an auto accident.
- **Income Loss** — Pays your wages when injuries sustained in an auto accident keep you from working.
- **Collision** — This benefit pays to repair damage to your car as a result of an accident. Most banks or lenders require you to buy this coverage to receive a car loan. Under Pennsylvania law, the company applies a \$500 deductible unless you request a lower amount. The higher your deductible, the lower your premium.
- **Comprehensive** — Generally, this pays for theft or damage to your car from hazards including fire, flood, vandalism or striking an animal. Most banks or lenders require you to buy this coverage to receive a car loan. There are various levels of deductible to purchase.
- **Extraordinary Medical Benefits** — This coverage pays when medical and rehabilitation expenses exceed \$100,000. It provides a maximum of \$1 million of coverage.

Assigned Risk Program

If you are unable to find a company willing to sell you insurance, ask an agent to help you make an application to the Pennsylvania Assigned Risk Plan. In order for your agent to offer you an assigned risk plan policy, he or she must be certified by the Plan.

Within the Assigned Risk Plan, you may qualify for the clean risk rate. The clean risk rates are lower than the regular assigned risk rates. You may qualify for the Assigned Risk Plan's **clean risk rate** if within the preceding 36 months all licensed drivers in the household:

1. have had no accidents other than those in which your auto insurance company paid no more than \$1150 for any claims on your behalf.
2. have received no more than three traffic violation points.
3. have had no suspension or revocation of an operator's license.
4. the named insured (the person[s] listed on the policy) has been a licensed operator for three years.

Frequently Asked Questions About Your Auto Insurance

1. My automobile policy was canceled because I did not pay my premium on time. Is this legal?

Pennsylvania law does not require companies to extend a grace period for premium payments. If payment is not received by your due date, the company is permitted to cancel for nonpayment of the premium.

2. Can my insurance company cancel my auto insurance policy if I am found guilty of drunk driving?

Yes. In Pennsylvania, if you are convicted of driving under the influence, whether or not you take the Accelerated Rehabilitation Disposition Program (ARD), your driver's license will be suspended. A license suspension is a valid reason for a cancellation or nonrenewal.

3. What should I do if I receive a cancellation or nonrenewal notice from my insurance company?

First, contact your agent or your insurance company for specific details regarding the action. Pennsylvania law allows companies to cancel or nonrenew policies for certain reasons. If you still are not satisfied with your company's explanation, submit a statement detailing the reasons you disagree with the action to the Pennsylvania Insurance Department. The statement must be received by the Insurance Department within 30 days of your receipt of the notice.

4. What is a surcharge?

A surcharge is an additional premium charge, for a limited number of years, as a result of violations, suspensions or accidents on the driving record of any driver covered under your policy.

5. What protection do I have against unreasonable surcharges or policy terminations?

Motorists in Pennsylvania may no longer be surcharged or have their policy nonrenewed if the claim(s) resulting from the accident(s) in the preceding three years do not add to more than \$1150 after payment of any deductible, or if the insurance company is reimbursed for at least 60 percent of the total amount of the paid claim.

6. Can I exclude my spouse or teenager from my insurance policy to lower my premium or avoid being canceled?

Yes. The FIRST NAMED insured may exclude any family member from the policy provided that the person being excluded can prove he or she has auto insurance with another company or the Assigned Risk Plan.

7. How much is my insurance company required to pay me if my car is damaged?

Your insurance company is required to pay the amount necessary to return the motor vehicle to its same condition just prior to the damage in question. At your request, you may obtain information from the insurance company regarding repair facilities within a reasonable distance of where the motor vehicle is located and where work will be performed in accordance with the written appraisal. You are not required to use any specific repair shop.

8. Is it legal for my insurance company to nonrenew my auto insurance because I have too many claims?

A company may nonrenew a policy for two or more accidents of certain types within 36 months, when the amount paid in claims for both accidents exceeds \$1050 after the insured pays any applicable deductible.

9. I don't understand all the terms in my policy. What should I do?

First, contact your agent. Your agent is responsible for servicing your policy, including responding to any questions you may have regarding the terms in your policy. If you purchased your policy directly from the insurance company, a company representative should be able to respond to your questions. After contacting your agent or company, you may choose to write or call one of four offices of the Bureau of Consumer Services of the Pennsylvania Insurance Department. We will be pleased to answer your questions.

10. What could cause my premiums to increase?

Various factors can change the cost of your auto premium such as: adding or increasing coverages, adding another vehicle to the policy, replacing an older vehicle with a newer one, adding a new driver, changing the usage of the vehicle (driving to work, using for business purposes), increasing the number of miles per year and moving to another area. In addition, your company may have been granted a rate increase since your renewal. Some rate increases are not due to a specific incident or condition of your policy, but rather, it is applied to all policyholders with the company. Direct questions on increases to your agent or company.

11. How can I lower my auto insurance premium?

You may save money on your auto insurance premium by: choosing the limited tort option (which is explained in this brochure); increasing your collision and comprehensive deductible or dropping collision and comprehensive coverage on an older car; lowering or eliminating your uninsured (UM) and underinsured motorist (UIM) coverage; rejecting the stacking option of UM or UIM coverage; eliminating income loss or funeral benefits, lowering the medical benefits to the minimum limit requirement and inquiring about special discounts offered by your individual company. Make sure you understand the consequences of not purchasing the optional coverages, increasing your deductible or eliminating coverages prior to making your decision.

12. What are the risks of changing insurance companies?

You should be aware that an insurance company has 60 days to underwrite and investigate your application. The company has the right to refuse or cancel your coverage for various reasons within the first 60 days. However, the company may not refuse someone because of age, marital status, occupation or any other unfair discriminatory reason.

13. Why do companies charge different rates for different geographical areas?

One factor used in determining insurance rates is the geographical area in which an individual resides. Based on the company's losses for that defined area, a company will determine premiums based on accident rates and repair costs for that area.

14. What is the Pennsylvania Assigned Risk Plan?

Pennsylvania's Assigned Risk Plan is a program that offers automobile insurance to those are unable to obtain coverage. All insurance companies writing automobile insurance in the Commonwealth are required to participate in the assigned risk plan. Applicants are assigned to insurance companies in proportion to the amount of business each company writes in the Commonwealth.

Your agent may have recommended coverage through the assigned risk plan because of your driving record, type of vehicle or unobtainable motor vehicle record. You may contact the plan's customer service office at (401) 946-2800 or toll free (800) 477-6146.

15. What is the difference between limited and full tort coverage?

Full and Limited Tort are options that you can choose under your auto insurance policy as a result of the Pennsylvania motor vehicle financial responsibility law. *Limited Tort* allows you to save on your premiums by waiving your right to recover certain damages such as payments for pain and suffering unless the injuries you sustain in an automobile accident is defined as serious. *Full Tort* allows you to retain unrestricted rights to bring suit against the negligent party in an automobile accident.

16. What is the minimum required insurance coverage needed to own and operate a vehicle in Pennsylvania?

The minimum required coverages in Pennsylvania are:

- **Medical Benefits** — This pays medical bills for you and others covered on your policy regardless of fault. The minimum limit is \$5,000 of coverage. Higher limits are available.
- **Bodily Injury Liability** — If you injure someone in a car accident, this coverage pays their medical and rehabilitation expenses and any damages for which you are found liable. You must buy coverage of at least \$15,000/\$30,000. The \$15,000 pays for injuries to one person while the \$30,000 represents the total available for one accident.
- **Property Damage Liability** — If you damage someone's property in an accident and you are at fault, this coverage pays for it. You must buy at least \$5,000 of coverage. Some companies offer a single limit of \$35,000 which meets the bodily injury liability and property damage liability minimum requirements.

17. Can PennDOT suspend my vehicle registration if I don't have automobile insurance?

The Department of Transportation can suspend your vehicle's registration if you do not maintain the required insurance. Additionally, your driver's vehicle license may be suspended if you operate the vehicle without the required insurance.

Guide to the Premium Charts

The sample rates in the attachment are only an estimate and not intended to enable you to calculate your exact auto insurance premium.

It is important to remember insurance premiums vary depending on the coverage you select and the amount of those coverages. If you carry the minimum amount of insurance that is required by law, your rates will be lower than the rates listed in the following charts.

Specific coverages in the rate comparison are for a Pennsylvania Driver carrying \$10,000 medical; \$50,000/\$100,000 bodily injury liability; \$25,000 property damage liability; \$50,000/\$100,000 unstacked uninsured motorists; \$50,000/\$100,000 unstacked underinsured motorists; comprehensive with a \$100 deductible; and collision with a \$500 deductible. Please refer to Page 1 for an explanation of these coverages. ***The coverages listed are more than the minimum automobile package required by law in Pennsylvania.***

The companies listed in the comparison chart are the top writers of auto insurance by market share in Pennsylvania. To use the guide, first locate the company name in the left margin, then read across to your county residence. The counties are listed in alphabetical order. Each county block contains a rate for a limited and full tort elector. (For a definition and explanation of tort selection turn to the inside of this guide.) Where two numbers exist in a block, that insurance company has more than one rating territory or subdivision in the county and a range from the low to the high premium for that county is listed.

Premium Comparison of Largest Auto Insurance Writers in Pennsylvania - June 2004

Eastern Counties *

COMPANY	County	Berks		Bradford		Bucks		Carbon		Chester		Columbia	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Indemnity Company (1)		1506 - 3752	1217 - 3125	1701 - 3394	1382 - 2868	2057 - 7445	1587 - 5571	1534 - 3011	1207 - 2447	1376 - 4305	1105 - 3438	1541 - 3009	1230 - 2496
Allstate Property and Casualty Ins. Co.		655 - 2744	552 - 2412	694 - 2258	583 - 1976	877 - 5094	706 - 3914	673 - 2203	551 - 1869	636 - 2916	528 - 2459	650 - 2085	537 - 1796
American Independent Insurance Co.		2178 - 5434	1685 - 4108	2344 - 5217	1789 - 4006	3242 - 7136	2408 - 5434	1726 - 3781	1337 - 2953	2530 - 7706	1881 - 5931	1726 - 4451	1337 - 3555
Donegal Mutual Insurance Company		718 - 1078	624 - 954	1290 - 1566	1154 - 1390	1322 - 2028	1124 - 1646	1036 - 1252	916 - 1098	1250 - 2058	1088 - 1712	798 - 1252	700 - 1098
Erie Insurance Company		1104 - 1340	950 - 1163	1241	1092	1485 - 2376	1253 - 1887	1236	1068	1104 - 1607	950 - 1352	1101 - 1236	956 - 1068
Erie Insurance Exchange		716 - 867	621 - 758	814	721	959 - 1514	815 - 1213	800	697	716 - 1035	621 - 878	717 - 800	627 - 697
Farmers New Century Insurance Co.		976 - 1458	814 - 1218	1206 - 1828	1036 - 1588	1186 - 2690	970 - 2176	1022 - 1484	868 - 1258	1266 - 1864	1042 - 1526	898 - 1484	756 - 1258
GEICO General Insurance Company		653 - 1377	537 - 1124	672 - 1376	554 - 1136	777 - 2114	629 - 1615	769 - 1652	633 - 1328	816 - 1562	656 - 1219	654 - 1230	543 - 1012
Harleysville Preferred Insurance Company		564 - 1303	475 - 1136	923 - 1696	790 - 1472	710 - 2355	591 - 1901	797 - 1454	678 - 1256	670 - 2083	553 - 1718	603 - 1454	511 - 1256
Liberty Mutual Fire Company (2)		828 - 1543	714 - 1351	977 - 1640	866 - 1473	961 - 3658	834 - 2894	946 - 2025	822 - 1761	828 - 2359	714 - 1901	841 - 1518	736 - 1290
Nationwide Mutual Insurance Company		689 - 1364	593 - 1191	769 - 1425	673 - 1258	883 - 2229	741 - 1785	720 - 1305	601 - 1105	878 - 1637	741 - 1385	673 - 1236	583 - 1082
Pennsylvania National Mutual Casualty		580 - 1416	510 - 1238	840 - 1730	738 - 1518	1072 - 2700	876 - 2182	704 - 1442	604 - 1234	956 - 1954	810 - 1658	608 - 1442	528 - 1234
Progressive Casualty Insurance Company		614 - 3254	521 - 2732	628 - 3120	539 - 2657	780 - 5211	639 - 3985	638 - 3829	533 - 3132	697 - 5035	585 - 3935	465 - 3042	397 - 2525
Progressive Halcyon Insurance Company		673 - 2852	559 - 2380	655 - 2728	545 - 2312	801 - 4300	636 - 3308	665 - 3137	543 - 2533	730 - 4213	592 - 3277	537 - 2633	444 - 2170
State Farm Fire and Casualty Company		1200 - 2125	1042 - 1854	1202 - 1939	1068 - 1723	1379 - 3281	1188 - 2640	1200 - 1936	1042 - 1680	1448 - 2381	1244 - 2050	1081 - 1743	945 - 1524
State Farm Mutual Automobile Ins. Co.		918 - 1150	797 - 1003	934 - 1049	832 - 932	1054 - 1774	908 - 1428	918 - 1048	797 - 909	1102 - 1288	947 - 1109	831 - 943	727 - 825
Travelers Personal Insurance Company		515 - 2696	444 - 2324	727 - 3219	641 - 2836	813 - 4922	683 - 3967	606 - 2686	525 - 2324	711 - 4174	611 - 3484	583 - 2665	500 - 2309
Westfield Insurance Company		727 - 1577	636 - 1373	891 - 1918	775 - 1669	957 - 2877	807 - 2312	828 - 1784	716 - 1542	831 - 2861	711 - 2324	648 - 1784	561 - 1542
Assigned Risk Plan - Clean (3)		1658 - 1989	1463 - 1768	2646	2390	2755 - 3418	2416 - 2956	2100	1867	2565 - 3818	2283 - 3335	2036 - 2110	1826 - 1869
Assigned Risk Plan - Other Than Clean		2366 - 2834	2094 - 2522	3792	3439	3937 - 4883	3467 - 4240	2994	2666	3682 - 5461	3286 - 4790	2919 - 3017	2627 - 2678

- (1) Comprehensive deductible is \$250.
(2) \$50,000/\$100,000/\$50,000 BI/PD limits.
(3) The definition of "Clean" appears in the consumer's guide.

* The annual rates shown are for a married adult operator, age 35, who drives a four-door, 2003 Ford Taurus SE equipped with dual frontal air bags, anti-lock brakes, and a passive anti-theft device. The vehicle is driven five miles to work one way and 12,000 miles annually. The operator is experienced, has not had any accidents or violations, and is currently insured by another company.

Premium Comparison of Largest Auto Insurance Writers in Pennsylvania - June 2004

Eastern Counties *

COMPANY	County	Dauphin		Delaware		Lackawanna		Lancaster		Lebanon		Lehigh	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Indemnity Company (1)		1368 - 3752	1100 - 3125	1954 - 6765	1542 - 5046	1612 - 3203	1272 - 2604	1331 - 2734	1062 - 2262	1368 - 2999	1100 - 2499	1506 - 3752	1217 - 3125
Allstate Property and Casualty Ins. Co.		572 - 2744	477 - 2412	844 - 4497	697 - 3478	730 - 2403	600 - 2043	603 - 2135	506 - 1827	572 - 2173	477 - 1894	655 - 2744	552 - 2412
American Independent Insurance Co.		1924 - 4942	1481 - 3930	2530 - 9479	1881 - 7121	1726 - 6511	1337 - 5014	1967 - 4804	1491 - 3679	1967 - 4804	1491 - 3679	2383 - 5380	1819 - 4163
Donegal Mutual Insurance Company		718 - 946	624 - 816	1250 - 2058	1088 - 1712	1036 - 1542	916 - 1346	718 - 940	624 - 804	718 - 940	624 - 804	930 - 1128	826 - 990
Erie Insurance Company		1049 - 1164	909 - 1004	1646 - 2362	1396 - 1905	1310 - 1328	1126	1104 - 1132	950 - 976	1104 - 1132	950 - 976	1257 - 1319	1084 - 1129
Erie Insurance Exchange		682 - 756	596 - 657	1059 - 1517	904 - 1234	854 - 861	736 - 740	716 - 732	621 - 636	716 - 732	621 - 636	816 - 856	708 - 737
Farmers New Century Insurance Co.		822 - 1344	686 - 1120	1486 - 2632	1222 - 2128	1022 - 1612	868 - 1362	846 - 1252	708 - 1040	830 - 1252	684 - 1040	926 - 1590	770 - 1340
GEICO General Insurance Company		620 - 1125	509 - 917	827 - 2114	653 - 1615	672 - 1230	554 - 1012	653 - 1143	537 - 948	653 - 1143	537 - 948	737 - 1481	602 - 1205
Harleysville Preferred Insurance Company		564 - 1195	475 - 1047	969 - 2083	814 - 1718	797 - 1671	678 - 1411	564 - 1217	475 - 1057	564 - 1217	475 - 1057	710 - 1380	591 - 1215
Liberty Mutual Fire Company (2)		783 - 1752	668 - 1530	1142 - 4826	973 - 3945	841 - 2025	736 - 1761	828 - 1857	714 - 1598	828 - 1558	714 - 1361	961 - 1921	834 - 1691
Nationwide Mutual Insurance Company		669 - 1287	575 - 1117	1049 - 2281	853 - 1860	743 - 1355	625 - 1152	644 - 1300	551 - 1129	644 - 1217	551 - 1042	688 - 1308	590 - 1132
Pennsylvania National Mutual Casualty		580 - 1304	510 - 1136	1096 - 2554	944 - 2078	704 - 1676	604 - 1466	580 - 1328	510 - 1176	580 - 1328	510 - 1176	714 - 1598	626 - 1424
Progressive Casualty Insurance Company		519 - 3102	446 - 2574	780 - 6412	639 - 4892	616 - 3120	512 - 2657	539 - 3263	463 - 2709	552 - 2819	478 - 2357	590 - 3428	504 - 2787
Progressive Halcyon Insurance Company		574 - 2667	481 - 2222	801 - 5241	636 - 4022	651 - 2728	527 - 2312	592 - 3119	496 - 2556	595 - 2435	502 - 2031	657 - 2990	533 - 2416
State Farm Fire and Casualty Company		1024 - 1796	882 - 1551	1477 - 3454	1271 - 2800	1200 - 2130	1042 - 1768	1101 - 1867	952 - 1612	1024 - 1867	882 - 1612	1200 - 2113	1042 - 1823
State Farm Mutual Automobile Ins. Co.		780 - 972	672 - 840	1124 - 1868	967 - 1515	918 - 1153	797 - 958	839 - 1010	725 - 872	780 - 1010	672 - 872	918 - 1143	797 - 987
Travelers Personal Insurance Company		504 - 2475	436 - 2149	889 - 5107	749 - 4130	606 - 3016	525 - 2633	515 - 2468	444 - 2148	515 - 2468	444 - 2148	606 - 2687	524 - 2362
Westfield Insurance Company		613 - 1356	528 - 1172	976 - 2861	832 - 2324	828 - 1877	716 - 1613	613 - 1419	528 - 1216	613 - 1419	528 - 1216	739 - 1610	642 - 1390
Assigned Risk Plan - Clean (3)		1658 - 2057	1463 - 1836	2565 - 3818	2283 - 3335	2100 - 2668	1867 - 2396	1658 - 1775	1463 - 1576	1658 - 1775	1463 - 1576	1783 - 1882	1593 - 1682
Assigned Risk Plan - Other Than Clean		2366 - 2953	2094 - 2637	3682 - 5461	3286 - 4790	2994 - 3826	2666 - 3446	2366 - 2542	2094 - 2260	2366 - 2542	2094 - 2260	2555 - 2691	2285 - 2408

- (1) Comprehensive deductible is \$250.
(2) \$50,000/\$100,000/\$50,000 BI/PD limits.
(3) The definition of "Clean" appears in the consumer's guide.

* The annual rates shown are for a married adult operator, age 35, who drives a four-door, 2003 Ford Taurus SE equipped with dual frontal air bags, anti-lock brakes, and a passive anti-theft device. The vehicle is driven five miles to work one way and 12,000 miles annually. The operator is experienced, has not had any accidents or violations, and is currently insured by another company.

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Eastern Counties *

COMPANY	County	Luzerne		Monroe		Montgomery		Northampton		Northumberland		Philadelphia	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Indemnity Company (1)		1534 - 3011	1207 - 2447	1701 - 3472	1382 - 2930	1954 - 5727	1542 - 4416	1491 - 2973	1211 - 2488	1541 - 3009	1230 - 2496	3130 - 12493	2311 - 8965
Allstate Property and Casualty Ins. Co.		673 - 2203	551 - 1869	694 - 2704	583 - 2345	844 - 4031	697 - 3217	680 - 2260	568 - 1951	650 - 2085	537 - 1796	1327 - 8261	1011 - 6281
American Independent Insurance Co.		1726 - 4770	1337 - 3615	2344 - 5217	1789 - 4006	3242 - 9479	2408 - 7121	2383 - 7211	1819 - 5383	1726 - 4451	1337 - 3555	3607 - 9973	2766 - 7596
Donegal Mutual Insurance Company		1016 - 1252	898 - 1098	1290 - 1566	1154 - 1390	1322 - 2058	1124 - 1712	930 - 1128	826 - 990	798 - 1252	700 - 1098	2346 - 4112	1906 - 3338
Erie Insurance Company		1222 - 1260	1048 - 1057	1436	1243	1446 - 2126	1218 - 1735	1257 - 1319	1084 - 1129	1101 - 1142	956 - 978	3345 - 3914	2609 - 3058
Erie Insurance Exchange		794 - 813	685 - 687	937	817	934 - 1364	794 - 1123	816 - 856	708 - 737	717 - 743	627 - 640	2139 - 2500	1683 - 1971
Farmers New Century Insurance Co.		1022 - 1490	850 - 1258	1256 - 1820	1078 - 1564	1186 - 2690	970 - 2176	926 - 1590	770 - 1340	898 - 1346	756 - 1132	3034 - 5132	2472 - 4214
GEICO General Insurance Company		750 - 1230	610 - 1012	777 - 1652	629 - 1328	821 - 2584	646 - 1933	737 - 1481	602 - 1205	654 - 1230	543 - 1012	1524 - 3358	1143 - 2472
Harleysville Preferred Insurance Company		717 - 1454	587 - 1256	923 - 1696	790 - 1472	710 - 2083	591 - 1718	710 - 1380	591 - 1215	603 - 1454	511 - 1256	2089 - 4437	1635 - 3633
Liberty Mutual Fire Company (2)		841 - 2025	736 - 1761	946 - 2025	822 - 1761	961 - 3963	834 - 3174	922 - 1915	796 - 1653	841 - 1587	736 - 1398	1564 - 4826	1256 - 3945
Nationwide Mutual Insurance Company		735 - 1348	605 - 1150	931 - 1716	784 - 1459	896 - 2300	749 - 1856	688 - 1308	590 - 1132	615 - 1348	528 - 1150	1826 - 3462	1389 - 2703
Pennsylvania National Mutual Casualty		704 - 1626	604 - 1364	840 - 1730	738 - 1518	1128 - 2554	950 - 2078	714 - 1598	626 - 1424	608 - 1442	528 - 1234	2168 - 4802	1696 - 3886
Progressive Casualty Insurance Company		605 - 3042	503 - 2525	708 - 3829	594 - 3132	651 - 6412	549 - 4892	590 - 3428	504 - 2787	465 - 3042	397 - 2525	1284 - 10299	993 - 7517
Progressive Halcyon Insurance Company		639 - 2633	518 - 2170	720 - 3137	587 - 2533	703 - 5241	569 - 4022	657 - 3183	533 - 2559	537 - 2633	444 - 2170	1225 - 8112	932 - 5933
State Farm Fire and Casualty Company		1217 - 2126	1020 - 1749	1451 - 2340	1246 - 2010	1420 - 3126	1212 - 2539	1200 - 2113	1042 - 1823	1081 - 1936	945 - 1680	2504 - 4859	1981 - 3934
State Farm Mutual Automobile Ins. Co.		933 - 1150	782 - 947	1114 - 1266	960 - 1088	1080 - 1691	922 - 1374	918 - 1143	797 - 987	831 - 1048	727 - 909	1926 - 2627	1520 - 2127
Travelers Personal Insurance Company		597 - 2707	516 - 2362	727 - 3219	641 - 2836	813 - 5107	683 - 4130	606 - 2687	524 - 2362	583 - 2641	500 - 2284	1859 - 9689	1473 - 7610
Westfield Insurance Company		806 - 1784	682 - 1542	891 - 1918	775 - 1669	935 - 2861	785 - 2324	739 - 1610	642 - 1390	648 - 1784	561 - 1542	2047 - 5638	1591 - 4415
Assigned Risk Plan - Clean (3)		2100 - 2113	1867 - 1876	2646	2390	2755 - 3818	2416 - 3335	1783 - 1882	1593 - 1682	2036 - 2100	1826 - 1867	4862 - 5535	4001 - 4660
Assigned Risk Plan - Other Than Clean		2994 - 3013	2666 - 2679	3792	3439	3937 - 5461	3467 - 4790	2555 - 2691	2285 - 2408	2919 - 2994	2627 - 2666	6919 - 7910	5715 - 6684

- (1) Comprehensive deductible is \$250.
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Eastern Counties *

COMPANY	County	Pike		Schuylkill		Susquehanna		Wayne		Wyoming		York	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Indemnity Company (1)		1729 - 3472	1407 - 2930	1506 - 2999	1217 - 2499	1701 - 3472	1382 - 2930	1701 - 3472	1382 - 2930	1701 - 3394	1382 - 2868	1331 - 2734	1062 - 2262
Allstate Property and Casualty Ins. Co.		812 - 2704	682 - 2345	655 - 2173	552 - 1894	694 - 2704	583 - 2345	694 - 2704	583 - 2345	694 - 2258	583 - 1976	603 - 2135	506 - 1827
American Independent Insurance Co.		2344 - 5217	1789 - 4006	1726 - 3869	1337 - 3064	2344 - 5217	1789 - 4006	1726 - 5217	1337 - 4006	1905 - 4202	1512 - 3359	1967 - 4804	1491 - 3679
Donegal Mutual Insurance Company		1290 - 1566	1154 - 1390	940 - 1252	828 - 1098	1290 - 1566	1154 - 1390	1290 - 1566	1154 - 1390	840 - 1008	736 - 878	718 - 946	624 - 816
Erie Insurance Company		1436	1243	1236	1068	1241	1092	1436	1243	1201	1055	1096 - 1132	950 - 976
Erie Insurance Exchange		937	817	800	697	814	721	937	817	784	694	711 - 732	620 - 636
Farmers New Century Insurance Co.		1260 - 1828	1096 - 1588	1022 - 1532	868 - 1272	1260 - 1828	1096 - 1588	1260 - 1828	1096 - 1588	980 - 1420	834 - 1212	830 - 1252	684 - 1040
GEICO General Insurance Company		861 - 1652	710 - 1328	653 - 1230	537 - 1012	861 - 1376	710 - 1136	769 - 1376	633 - 1136	672 - 1376	554 - 1136	658 - 1062	546 - 872
Harleysville Preferred Insurance Company		923 - 1696	790 - 1472	671 - 1454	566 - 1256	923 - 1696	790 - 1472	923 - 1696	790 - 1472	660 - 1190	565 - 1039	564 - 1217	475 - 1057
Liberty Mutual Fire Company (2)		1198 - 2025	1031 - 1761	839 - 1518	730 - 1290	841 - 1587	736 - 1398	977 - 2025	866 - 1761	841 - 1500	736 - 1257	783 - 1406	668 - 1223
Nationwide Mutual Insurance Company		872 - 1604	742 - 1380	708 - 1348	607 - 1150	769 - 1425	673 - 1258	859 - 1571	741 - 1373	743 - 1348	625 - 1150	644 - 1270	555 - 1105
Pennsylvania National Mutual Casualty		840 - 1730	738 - 1518	668 - 1442	574 - 1234	840 - 1730	738 - 1518	840 - 1730	738 - 1518	636 - 1312	560 - 1158	580 - 1328	510 - 1176
Progressive Casualty Insurance Company		628 - 3829	539 - 3132	552 - 3042	478 - 2525	628 - 3120	539 - 2657	628 - 3483	539 - 2890	583 - 3120	499 - 2657	539 - 2588	463 - 2214
Progressive Halcyon Insurance Company		661 - 3147	551 - 2541	595 - 2633	496 - 2170	655 - 2728	545 - 2312	655 - 2995	545 - 2464	625 - 2728	519 - 2312	592 - 2283	496 - 1943
State Farm Fire and Casualty Company		1451 - 2340	1246 - 2010	1200 - 1936	1042 - 1680	1202 - 1939	1068 - 1723	1451 - 2340	1246 - 2010	1202 - 1939	1068 - 1723	1024 - 1867	882 - 1612
State Farm Mutual Automobile Ins. Co.		1114 - 1266	960 - 1088	918 - 1048	797 - 909	934 - 1049	832 - 932	1114 - 1266	960 - 1088	934 - 1049	832 - 932	780 - 1010	672 - 872
Travelers Personal Insurance Company		727 - 3219	641 - 2836	602 - 2686	522 - 2324	727 - 3219	641 - 2836	727 - 3219	641 - 2836	592 - 2614	510 - 2251	504 - 2495	436 - 2173
Westfield Insurance Company		891 - 1918	775 - 1669	732 - 1784	632 - 1542	891 - 1918	775 - 1669	891 - 1918	775 - 1669	687 - 1479	598 - 1288	613 - 1419	528 - 1216
Assigned Risk Plan - Clean (3)		2646	2390	2100 - 2110	1867 - 1869	2646	2390	2646	2390	2080	1867	1658 - 1775	1463 - 1576
Assigned Risk Plan - Other Than Clean		3792	3439	2994 - 3017	2666 - 2678	3792	3439	3792	3439	2968	2667	2366 - 2542	2094 - 2260

- (1) Comprehensive deductible is \$250.
(2) \$50,000/\$100,000/\$50,000 BI/PD limits.
(3) The definition of "Clean" appears in the consumer's guide.

* The annual rates shown are for a married adult operator, age 35, who drives a four-door, 2003 Ford Taurus SE equipped with dual frontal air bags, anti-lock brakes, and a passive anti-theft device. The vehicle is driven five miles to work one way and 12,000 miles annually. The operator is experienced, has not had any accidents or violations, and is currently insured by another company.

*Questions or problems concerning your auto insurance should first be directed to your agent or company. For unresolved problems or questions, contact the Pennsylvania Insurance Department toll-free at **1-877-881-6388**, visit our website at www.insurance.state.pa.us or contact any of our four regional offices.*

Harrisburg Regional Office

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Your Guide to Auto Insurance Premiums



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