

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 \$1150 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 - January 2006

Central Counties *

COMPANY	County	Adams		Bedford		Blair		Cambria		Cameron		Centre	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		554 - 1364	466 - 1140	568 - 1606	476 - 1318	588 - 1436	492 - 1224	618 - 1498	514 - 1274	632 - 1438	524 - 1220	550 - 1432	458 - 1214
Allstate Indemnity Company (1)		1528 - 1982	1264 - 1660	1734 - 2228	1428 - 1866	1734 - 2228	1428 - 1866	1734 - 2228	1428 - 1866	1938 - 2490	1572 - 2052	1734 - 2228	1428 - 1866
American Independent Insurance Co.		2927 - 6378	2205 - 4864	2406 - 6102	1907 - 4536	2475 - 5478	1920 - 4293	2686 - 6026	2036 - 4579	2773 - 6092	2071 - 4595	2406 - 8104	1907 - 6340
Dongel Mutual Insurance Company		736 - 884	642 - 766	962 - 1156	856 - 1026	826 - 1012	720 - 882	788 - 1164	688 - 1034	850 - 1260	750 - 1096	864 - 1038	760 - 908
Erie Insurance Company		598 - 2249	517 - 1941	682 - 2562	605 - 2273	620 - 2542	541 - 2213	596 - 2434	517 - 2131	722 - 2709	641 - 2396	621 - 2332	545 - 2046
Erie Insurance Exchange		535 - 1540	463 - 1332	610 - 1758	542 - 1559	552 - 1739	480 - 1515	533 - 1661	460 - 1454	645 - 1858	570 - 1646	554 - 1598	486 - 1402
Farmers New Century Insurance Co.		745 - 1768	619 - 1468	837 - 1986	708 - 1680	807 - 1914	664 - 1575	710 - 2028	586 - 1699	863 - 2047	723 - 1714	736 - 1746	620 - 1472
GEICO General Insurance Company		549 - 1097	450 - 899	580 - 1160	479 - 958	614 - 1227	509 - 1017	641 - 1371	525 - 1137	622 - 1242	517 - 1033	529 - 1067	442 - 888
Harleysville Preferred Insurance Company		504 - 1386	420 - 1200	677 - 1923	586 - 1713	616 - 1733	523 - 1516	644 - 1925	546 - 1667	785 - 2261	675 - 1992	504 - 1386	420 - 1200
Liberty Mutual Fire Company (2)		821 - 1651	703 - 1451	887 - 1755	781 - 1573	887 - 1761	781 - 1573	881 - 2055	764 - 1813	1070 - 1655	951 - 1487	841 - 1761	735 - 1569
Nationwide Mutual Insurance Company		635 - 1155	527 - 971	672 - 1232	563 - 1044	680 - 1297	572 - 1094	638 - 1297	538 - 1094	722 - 1325	608 - 1127	600 - 1099	503 - 930
Pennsylvania National Mutual Casualty		556 - 1432	480 - 1236	646 - 1690	562 - 1470	596 - 1538	516 - 1326	590 - 1576	504 - 1364	656 - 1698	568 - 1466	594 - 1542	518 - 1352
Progressive Specialty Insurance Company		594 - 2305	515 - 1937	625 - 3048	551 - 2539	625 - 2587	551 - 2163	632 - 2726	543 - 2273	666 - 2523	589 - 2161	530 - 2696	465 - 2279
Progressive Halcyon Insurance Company		581 - 1888	478 - 1528	593 - 2276	487 - 1812	593 - 2012	487 - 1629	602 - 2069	490 - 1677	589 - 1962	485 - 1584	546 - 2155	449 - 1748
State Farm Fire and Casualty Company		783 - 1745	676 - 1533	888 - 1993	775 - 1764	888 - 2199	775 - 1924	856 - 2016	741 - 1778	918 - 2062	807 - 1841	783 - 1745	676 - 1533
State Farm Mutual Automobile Ins. Co.		679 - 1515	588 - 1334	777 - 1745	680 - 1550	777 - 1906	680 - 1671	741 - 1759	644 - 1556	804 - 1810	710 - 1620	679 - 1515	588 - 1334
Travelers Personal Insurance Company		584 - 2587	506 - 2239	669 - 2956	583 - 2579	675 - 2981	580 - 2562	663 - 3037	568 - 2605	674 - 2983	589 - 2605	607 - 2691	526 - 2325
Westfield Insurance Company		644 - 1420	554 - 1221	789 - 1740	687 - 1515	735 - 1620	630 - 1389	715 - 1697	609 - 1459	796 - 1755	690 - 1522	714 - 1574	617 - 1360
Assigned Risk Plan - Clean (3)		1710	1515	2214	1985	2000	1773	2078 - 2134	1856 - 1913	2090	1885	2149	1936
Assigned Risk Plan - Other Than Clean		2440	2168	3163	2838	2868	2549	2975 - 3049	2662 - 2739	2997	2706	3068	2767

(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, 2004 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 - January 2006

Central Counties *

COMPANY	County		Clearfield		Clinton		Cumberland		Dauphin		Franklin		Fulton	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	
Allstate Fire and Casualty Ins. Co.		588 - 1438	492 - 1220	616 - 1396	508 - 1180	540 - 1398	452 - 1188	554 - 1398	470 - 1188	540 - 1380	452 - 1172	568 - 1288	476 - 1102	
Allstate Indemnity Company (1)		1734 - 2228	1428 - 1866	1734 - 2228	1428 - 1866	1518 - 1982	1256 - 1660	1518 - 2792	1256 - 2338	1518 - 1982	1256 - 1660	1734 - 2228	1428 - 1866	
American Independent Insurance Co.		2476 - 5472	1928 - 4306	2406 - 5324	1907 - 4263	2325 - 6378	1778 - 4864	2481 - 6586	1907 - 5243	2927 - 6378	2205 - 4864	2813 - 6102	2067 - 4536	
Doregal Mutual Insurance Company		1032 - 1246	920 - 1102	864 - 1038	760 - 908	710 - 966	618 - 836	736 - 966	642 - 836	736 - 884	642 - 766	962 - 1156	856 - 1026	
Erie Insurance Company		686 - 2575	604 - 2263	589 - 2212	516 - 1933	564 - 2249	492 - 1941	571 - 2384	497 - 2063	598 - 2249	517 - 1941	676 - 2540	598 - 2248	
Erie Insurance Exchange		611 - 1762	538 - 1551	524 - 1512	458 - 1323	506 - 1540	441 - 1332	507 - 1631	441 - 1412	535 - 1540	463 - 1332	604 - 1742	535 - 1542	
Farmers New Century Insurance Co.		873 - 2070	740 - 1755	813 - 1930	695 - 1650	705 - 1811	587 - 1497	675 - 1811	559 - 1497	745 - 1768	619 - 1468	837 - 1986	708 - 1680	
GEICO General Insurance Company		621 - 1241	515 - 1029	529 - 1114	442 - 917	508 - 1161	418 - 944	511 - 1080	419 - 886	549 - 1097	450 - 899	580 - 1160	479 - 958	
Harleysville Preferred Insurance Company		691 - 1967	584 - 1709	626 - 1763	537 - 1558	537 - 1488	450 - 1291	504 - 1662	420 - 1416	626 - 1763	537 - 1558	677 - 1923	586 - 1713	
Liberty Mutual Fire Company (2)		887 - 2055	781 - 1813	887 - 2046	781 - 1844	821 - 1680	703 - 1505	821 - 2098	703 - 1843	821 - 1680	703 - 1505	873 - 1680	754 - 1505	
Nationwide Mutual Insurance Company		675 - 1234	566 - 1046	675 - 1234	566 - 1046	597 - 1149	495 - 978	635 - 1337	527 - 1129	672 - 1232	563 - 1044	672 - 1232	563 - 1044	
Pennsylvania National Mutual Casualty		656 - 1700	564 - 1458	594 - 1542	518 - 1352	534 - 1488	468 - 1284	532 - 1488	462 - 1284	550 - 1418	474 - 1218	646 - 1690	562 - 1470	
Progressive Specialty Insurance Company		625 - 2696	551 - 2279	625 - 2523	551 - 2161	501 - 2718	441 - 2214	557 - 2791	487 - 2274	594 - 2305	515 - 1937	799 - 3048	688 - 2539	
Progressive Halcyon Insurance Company		593 - 2155	487 - 1755	589 - 1963	481 - 1574	536 - 2121	437 - 1699	575 - 2153	472 - 1699	581 - 1888	474 - 1516	682 - 2276	556 - 1812	
State Farm Fire and Casualty Company		898 - 2016	781 - 1778	783 - 1745	676 - 1533	751 - 1745	642 - 1533	751 - 1971	642 - 1713	783 - 1745	676 - 1533	888 - 1993	775 - 1764	
State Farm Mutual Automobile Ins. Co.		783 - 1759	683 - 1556	679 - 1515	588 - 1334	649 - 1515	557 - 1334	649 - 1706	557 - 1486	679 - 1515	588 - 1334	777 - 1745	680 - 1550	
Travelers Personal Insurance Company		695 - 3076	599 - 2653	607 - 2691	526 - 2325	542 - 2603	465 - 2239	568 - 2603	491 - 2242	584 - 2587	506 - 2239	669 - 2956	583 - 2579	
Westfield Insurance Company		805 - 1776	693 - 1528	714 - 1574	617 - 1360	614 - 1480	525 - 1271	644 - 1480	554 - 1271	644 - 1420	554 - 1221	789 - 1740	687 - 1515	
Assigned Risk Plan - Clean (3)		1938	1721	2149	1936	1710 - 1777	1515 - 1565	1710 - 2124	1515 - 1903	1710	1515	2214	1985	
Assigned Risk Plan - Other Than Clean		2780	2475	3068	2767	2440 - 2539	2168 - 2243	2440 - 3049	2168 - 2733	2440	2168	3163	2838	

(1) Comprehensive deductible is \$250.

(2) \$50,000/\$100,000/\$50,000 B/UPD 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, 2004 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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Central Counties *

COMPANY	County		Huntingdon		Juniata		Lycoming		Mifflin		Montour		Northumberland	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	
Allstate Fire and Casualty Ins. Co.		588 - 1432	492 - 1214	588 - 1336	492 - 1142	602 - 1402	498 - 1186	588 - 1336	492 - 1142	600 - 1360	498 - 1152	600 - 1374	498 - 1158	
Allstate Indemnity Company (1)		1734 - 2228	1428 - 1866	1680 - 2182	1398 - 1840	1734 - 2228	1428 - 1866	1734 - 2228	1428 - 1866	1734 - 2228	1428 - 1866	1734 - 2228	1428 - 1866	
American Independent Insurance Co.		2046 - 5324	1907 - 4263	2325 - 5324	1778 - 4263	2406 - 8104	1907 - 6340	2406 - 6378	1907 - 4864	2549 - 5658	2003 - 4492	2117 - 5658	1622 - 4492	
Donegal Mutual Insurance Company		864 - 1038	760 - 908	864 - 1038	760 - 908	864 - 1318	760 - 1144	864 - 1038	760 - 908	822 - 974	724 - 856	822 - 1288	724 - 1134	
Erie Insurance Company		621 - 2332	545 - 2046	621 - 2332	545 - 2046	620 - 2332	545 - 2046	621 - 2332	545 - 2046	604 - 2268	527 - 1976	604 - 2342	527 - 2011	
Erie Insurance Exchange		554 - 1598	486 - 1402	554 - 1598	486 - 1402	552 - 1598	485 - 1402	554 - 1598	486 - 1402	539 - 1551	470 - 1351	539 - 1602	470 - 1374	
Farmers New Century Insurance Co.		813 - 1930	695 - 1650	813 - 1930	695 - 1650	813 - 1943	685 - 1650	813 - 1930	695 - 1650	762 - 1808	640 - 1518	758 - 1808	636 - 1518	
GEICO General Insurance Company		529 - 1057	442 - 883	529 - 1057	442 - 883	529 - 1179	442 - 987	523 - 1057	428 - 883	542 - 1082	450 - 898	542 - 1278	450 - 1050	
Harleysville Preferred Insurance Company		626 - 1763	537 - 1558	626 - 1763	537 - 1558	626 - 1763	537 - 1558	626 - 1763	537 - 1558	557 - 1551	469 - 1355	557 - 1992	469 - 1736	
Liberty Mutual Fire Company (2)		887 - 1758	781 - 1561	873 - 1680	754 - 1505	841 - 1966	735 - 1779	887 - 1362	781 - 1215	884 - 1680	771 - 1505	873 - 1879	754 - 1681	
Nationwide Mutual Insurance Company		672 - 1232	563 - 1044	672 - 1232	563 - 1044	648 - 1234	546 - 1046	672 - 1232	563 - 1044	617 - 1124	514 - 948	617 - 1384	514 - 1136	
Pennsylvania National Mutual Casualty		594 - 1542	518 - 1352	594 - 1542	518 - 1352	582 - 1542	506 - 1352	594 - 1542	518 - 1352	594 - 1534	516 - 1336	594 - 1652	546 - 1394	
Progressive Specialty Insurance Company		625 - 2380	551 - 2032	625 - 2380	551 - 2032	594 - 2538	515 - 2143	625 - 2380	551 - 2032	524 - 2027	458 - 1712	524 - 2791	458 - 2274	
Progressive Haleyon Insurance Company		593 - 1963	484 - 1578	593 - 1963	488 - 1583	581 - 2009	473 - 1607	593 - 1963	487 - 1583	535 - 1768	431 - 1389	535 - 2153	431 - 1674	
State Farm Fire and Casualty Company		888 - 1993	775 - 1764	783 - 1745	676 - 1533	783 - 1857	676 - 1633	783 - 1745	676 - 1533	783 - 1745	676 - 1533	783 - 2058	676 - 1800	
State Farm Mutual Automobile Ins. Co.		777 - 1745	680 - 1550	679 - 1515	588 - 1334	679 - 1612	588 - 1420	679 - 1515	588 - 1334	679 - 1515	588 - 1334	679 - 1786	588 - 1566	
Travelers Personal Insurance Company		607 - 2691	526 - 2325	607 - 2691	526 - 2325	607 - 2691	525 - 2325	607 - 2691	526 - 2325	592 - 2622	507 - 2244	592 - 2842	507 - 2433	
Westfield Insurance Company		714 - 1574	617 - 1360	714 - 1574	617 - 1360	714 - 1633	617 - 1405	714 - 1574	617 - 1360	679 - 1496	584 - 1287	679 - 1753	584 - 1503	
Assigned Risk Plan - Clean (3)		2149	1936	2149	1936	2149 - 2449	1936 - 2192	2149	1936	2102	1892	2102 - 2167	1892 - 1934	
Assigned Risk Plan - Other Than Clean		3068	2767	3068	2767	3068 - 3507	2767 - 3151	3068	2767	3018	2726	3018 - 3090	2726 - 2762	

(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, 2004 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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Central Counties *

COMPANY	Perry		Potter		Snyder		Sullivan		Tioga		Union		
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		588 - 1336	492 - 1142	750 - 1728	618 - 1452	588 - 1358	492 - 1148	630 - 1422	522 - 1208	632 - 1728	534 - 1452	602 - 1358	498 - 1148
Allstate Indemnity Company (1)		1680 - 2182	1398 - 1840	1938 - 2490	1572 - 2052	1734 - 2228	1428 - 1866	1956 - 2536	1644 - 2164	1956 - 2536	1644 - 2164	1734 - 2228	1428 - 1866
American Independent Insurance Co.		2406 - 5324	1907 - 4263	2773 - 6627	2071 - 5039	2927 - 6378	2205 - 4864	2406 - 5324	1907 - 4263	2972 - 6627	2243 - 5039	2927 - 6378	2205 - 4864
Donegal Mutual Insurance Company		864 - 1038	760 - 908	850 - 1260	750 - 1096	736 - 884	642 - 766	864 - 1038	760 - 908	1332 - 1616	1196 - 1440	736 - 884	642 - 766
Erle Insurance Company		621 - 2332	545 - 2046	722 - 2709	641 - 2396	568 - 2134	495 - 1856	621 - 2332	545 - 2046	689 - 2586	610 - 2287	568 - 2134	495 - 1856
Erle Insurance Exchange		554 - 1598	486 - 1702	645 - 1858	570 - 1646	507 - 1460	441 - 1269	554 - 1598	486 - 1402	615 - 1776	545 - 1574	507 - 1460	441 - 1269
Farmers New Century Insurance Co.		706 - 1676	600 - 1423	863 - 2047	723 - 1714	745 - 1768	619 - 1468	813 - 1930	695 - 1650	1034 - 2452	896 - 2125	745 - 1768	619 - 1468
GEICO General Insurance Company		529 - 1057	442 - 883	622 - 1391	517 - 1152	523 - 1044	428 - 854	529 - 1114	442 - 917	696 - 1391	577 - 1152	523 - 1044	428 - 854
Harleysville Preferred Insurance Company		626 - 1763	537 - 1558	785 - 2261	675 - 1992	504 - 1386	420 - 1200	626 - 1763	537 - 1558	810 - 2234	693 - 2045	504 - 1386	420 - 1200
Liberty Mutual Fire Company (2)		821 - 1680	703 - 1505	1030 - 2046	919 - 1844	873 - 1680	754 - 1505	887 - 1966	781 - 1779	887 - 1966	781 - 1779	873 - 1680	754 - 1505
Nationwide Mutual Insurance Company		672 - 1232	563 - 1044	709 - 1302	598 - 1110	617 - 1124	514 - 948	783 - 1384	630 - 1136	709 - 1302	598 - 1110	617 - 1124	514 - 948
Pennsylvania National Mutual Casualty		594 - 1542	518 - 1352	684 - 1780	600 - 1558	532 - 1376	462 - 1194	594 - 1542	518 - 1352	672 - 1738	584 - 1506	532 - 1376	462 - 1194
Progressive Specialty Insurance Company		625 - 2380	551 - 2032	666 - 2793	589 - 2352	594 - 2380	515 - 2032	625 - 2380	551 - 2032	625 - 2793	551 - 2352	594 - 2305	515 - 1937
Progressive Haleyon Insurance Company		593 - 1963	488 - 1583	589 - 2122	482 - 1719	581 - 1963	473 - 1568	593 - 1963	483 - 1571	589 - 2122	482 - 1719	581 - 1888	473 - 1513
State Farm Fire and Casualty Company		783 - 1745	676 - 1533	918 - 2062	807 - 1841	783 - 1745	676 - 1533	918 - 2062	807 - 1841	918 - 2062	807 - 1841	783 - 1745	676 - 1533
State Farm Mutual Automobile Ins. Co.		679 - 1515	588 - 1334	804 - 1810	710 - 1620	679 - 1515	588 - 1334	804 - 1810	710 - 1620	804 - 1810	710 - 1620	679 - 1515	588 - 1334
Travelers Personal Insurance Company		607 - 2691	526 - 2325	674 - 2983	589 - 2605	584 - 2587	506 - 2239	607 - 2691	526 - 2325	781 - 3459	682 - 3010	584 - 2587	506 - 2239
Westfield Insurance Company		714 - 1574	617 - 1360	796 - 1755	690 - 1522	644 - 1420	554 - 1221	714 - 1574	617 - 1360	911 - 2008	791 - 1744	644 - 1420	554 - 1221
Assigned Risk Plan - Clean (3)		2149	1936	2090	1885	1710	1515	2149	1936	2738	2482	1710	1515
Assigned Risk Plan - Other Than Clean		3068	2767	2997	2706	2440	2168	3068	2767	3923	3570	2440	2168

(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 2004 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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