

**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](http://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.

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## 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.

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## 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.

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## 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

## Eastern Counties \*

COMPANY	County	Berks		Bradford		Bucks		Carbon		Chester		Columbia	
	Option	Full	Limited										
Allstate Fire and Casualty Ins. Co.		626 - 1982	530 - 1596	632 - 1698	534 - 1444	640 - 3154	540 - 2416	666 - 1868	546 - 1590	586 - 2038	492 - 1660	590 - 1548	496 - 1290
Allstate Indemnity Company (1)		1680 - 2792	1398 - 2338	1956 - 2536	1644 - 2164	2240 - 5572	1780 - 4182	1692 - 2184	1374 - 1796	1528 - 3144	1264 - 2534	1734 - 2228	1428 - 1866
American Independent Insurance Co.		2952 - 6830	2255 - 5151	2972 - 6627	2243 - 5039	3116 - 8514	2327 - 6412	2117 - 4635	1622 - 3591	2927 - 9046	2205 - 6842	2217 - 5658	1622 - 4492
Donegal Mutual Insurance Company		736 - 1112	642 - 988	1332 - 1616	1196 - 1440	1356 - 2074	1158 - 1692	1068 - 1288	948 - 1134	1288 - 2104	1126 - 1758	822 - 1288	724 - 1134
Ernie Insurance Company		598 - 2734	517 - 2379	689 - 2586	610 - 2287	802 - 4760	680 - 3807	671 - 2525	585 - 2195	598 - 3237	517 - 2747	604 - 2525	527 - 2195
Ernie Insurance Exchange		535 - 1865	463 - 1625	615 - 1776	545 - 1574	715 - 3249	605 - 2598	599 - 1724	520 - 1497	535 - 2209	463 - 1871	539 - 1724	470 - 1497
Farmers New Century Insurance Co.		849 - 2055	701 - 1715	1034 - 2503	896 - 2135	1065 - 3770	869 - 3038	895 - 2122	757 - 1795	1077 - 2603	880 - 2134	762 - 2122	640 - 1795
GEICO General Insurance Company		616 - 1427	506 - 1162	696 - 1430	577 - 1178	696 - 2185	546 - 1668	639 - 1719	525 - 1379	675 - 1578	541 - 1229	542 - 1278	450 - 1050
Harleysville Preferred Insurance Company		637 - 1931	546 - 1702	810 - 2334	693 - 2045	654 - 3360	547 - 2765	699 - 1992	594 - 1736	630 - 3074	521 - 2564	699 - 2261	594 - 1992
Liberty Mutual Fire Company (2)		873 - 2170	754 - 1934	1030 - 1592	919 - 1435	970 - 4324	841 - 3449	954 - 2428	803 - 2123	873 - 2800	754 - 2272	884 - 1897	771 - 1681
Nationwide Mutual Insurance Company		697 - 1337	581 - 1130	709 - 1302	598 - 1110	826 - 2052	704 - 1685	759 - 1340	609 - 1096	845 - 1629	698 - 1348	617 - 1124	514 - 948
Pennsylvania National Mutual Casualty		532 - 1638	462 - 1432	738 - 1914	640 - 1662	940 - 2828	784 - 2240	644 - 1652	540 - 1394	702 - 2380	586 - 2008	594 - 1700	516 - 1460
Progressive Specialty Insurance Company		666 - 3152	570 - 2595	726 - 2793	634 - 2352	819 - 4500	677 - 3397	712 - 3702	601 - 2963	768 - 4336	650 - 3374	524 - 2791	458 - 2274
Progressive Haleyon Insurance Company		641 - 2275	515 - 1822	639 - 2122	524 - 1716	751 - 3378	590 - 2348	652 - 2514	517 - 1931	687 - 3306	547 - 2348	535 - 2153	431 - 1674
State Farm Fire and Casualty Company		916 - 2196	790 - 1923	918 - 2062	807 - 1841	1053 - 3168	901 - 2546	916 - 2058	790 - 1800	1123 - 2636	962 - 2279	783 - 1745	676 - 1533
State Farm Mutual Automobile Ins. Co.		794 - 1905	687 - 1671	804 - 1810	710 - 1620	913 - 2734	780 - 2202	794 - 1786	687 - 1566	972 - 2283	835 - 1977	679 - 1515	588 - 1334
Travelers Personal Insurance Company		584 - 2922	506 - 2501	781 - 3459	682 - 3010	836 - 5279	697 - 4203	697 - 3094	601 - 2666	812 - 4256	692 - 3549	592 - 2921	507 - 2504
Westfield Insurance Company		745 - 1654	647 - 1430	911 - 2008	791 - 1744	999 - 3033	837 - 2424	795 - 1753	682 - 1503	814 - 2938	697 - 2376	679 - 1753	584 - 1503
Assigned Risk Plan - Clean (3)		1710 - 2053	1515 - 1832	2738	2482	2839 - 3519	2500 - 3057	2167	1934	2649 - 3936	2367 - 3453	2102 - 2177	1892 - 1936
Assigned Risk Plan - Other Than Clean		2440 - 2924	2168 - 2612	3923	3570	4061 - 5030	3591 - 4387	3090	2762	3801 - 5633	3405 - 4962	3018 - 3113	2726 - 2774

(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

## Eastern Counties \*

COMPANY	County		Dauphin		Delaware		Lackawanna		Lancaster		Lebanon		Lehigh	
	Option	Full	Limited											
Allstate Fire and Casualty Ins. Co.		554 - 1398	470 - 1188	812 - 2582	678 - 2012	726 - 1868	608 - 1590	558 - 1746	466 - 1462	554 - 1380	470 - 1172	614 - 1780	520 - 1526	
Allstate Indemnity Company (1)		1518 - 2792	1256 - 2338	2148 - 5064	1746 - 3794	1784 - 2314	1452 - 1906	1468 - 1982	1206 - 1660	1518 - 2182	1256 - 1840	1680 - 2792	1398 - 2338	
American Independent Insurance Co.		2481 - 6586	1907 - 5243	3251 - 9046	2376 - 6842	2117 - 8530	1622 - 6530	2485 - 6378	1875 - 4864	2406 - 6378	1907 - 4864	3185 - 7287	2434 - 5567	
Donegal Mutual Insurance Company		736 - 966	642 - 836	1288 - 2104	1126 - 1758	1068 - 1584	948 - 1388	736 - 962	642 - 826	736 - 962	642 - 826	958 - 1158	854 - 1020	
Erie Insurance Company		571 - 2384	497 - 2063	885 - 4774	755 - 3872	718 - 2703	614 - 2334	598 - 2291	517 - 1981	598 - 2291	517 - 1981	685 - 2677	594 - 2300	
Erie Insurance Exchange		507 - 1631	441 - 1412	789 - 3260	672 - 2647	641 - 1848	546 - 1596	535 - 1570	463 - 1358	535 - 1570	463 - 1358	608 - 1828	526 - 1572	
Farmers New Century Insurance Co.		675 - 1811	559 - 1497	1278 - 3815	1051 - 3071	895 - 2166	757 - 1823	713 - 1768	594 - 1468	712 - 1768	590 - 1468	797 - 2215	662 - 1854	
GEICO General Insurance Company		511 - 1080	419 - 886	682 - 2186	537 - 1669	558 - 1278	459 - 1050	541 - 1136	443 - 941	541 - 1182	443 - 978	609 - 1532	497 - 1244	
Harleysville Preferred Insurance Company		504 - 1662	420 - 1416	899 - 3074	759 - 2564	699 - 1992	594 - 1736	504 - 1724	420 - 1200	504 - 1724	420 - 1200	654 - 1852	547 - 1593	
Liberty Mutual Fire Company (2)		821 - 2098	703 - 1843	1201 - 5738	1028 - 4721	887 - 2428	781 - 2123	873 - 2222	754 - 1921	858 - 1865	739 - 1641	970 - 2305	841 - 2043	
Nationwide Mutual Insurance Company		635 - 1337	527 - 1129	963 - 2303	814 - 1895	756 - 1384	601 - 1136	630 - 1285	522 - 1086	630 - 1155	522 - 971	621 - 1287	541 - 1119	
Pennsylvania National Mutual Casualty		532 - 1488	462 - 1284	894 - 2812	764 - 2264	644 - 1900	540 - 1630	532 - 1532	462 - 1336	532 - 1532	462 - 1336	626 - 1830	546 - 1606	
Progressive Specialty Insurance Company		557 - 2791	487 - 2274	784 - 5650	663 - 4203	642 - 2793	536 - 2352	575 - 2983	500 - 2455	594 - 2371	515 - 1971	626 - 3182	540 - 2529	
Progressive Haleyon Insurance Company		575 - 2153	472 - 1699	751 - 4190	590 - 2843	612 - 2153	484 - 1716	581 - 2265	474 - 1783	581 - 1989	474 - 1594	613 - 2361	496 - 1851	
State Farm Fire and Casualty Company		751 - 1971	642 - 1713	1167 - 3557	997 - 2864	916 - 2217	790 - 1841	851 - 1910	730 - 1661	751 - 1910	642 - 1661	916 - 2145	790 - 1871	
State Farm Mutual Automobile Ins. Co.		649 - 1706	557 - 1486	1009 - 3072	863 - 2479	794 - 1916	687 - 1596	736 - 1652	633 - 1440	649 - 1652	557 - 1440	794 - 1858	687 - 1623	
Travelers Personal Insurance Company		568 - 2603	491 - 2242	933 - 5155	781 - 4171	697 - 3183	601 - 2713	584 - 2647	506 - 2309	584 - 2647	506 - 2309	657 - 2962	558 - 2544	
Westfield Insurance Company		644 - 1480	554 - 1271	1006 - 2938	852 - 2376	795 - 1914	682 - 1631	644 - 1514	554 - 1292	644 - 1514	554 - 1292	766 - 1759	665 - 1513	
Assigned Risk Plan - Clean (3)		1710 - 2124	1515 - 1903	2649 - 3936	2367 - 3453	2167 - 2758	1934 - 2486	1710 - 1830	1515 - 1631	1710 - 1830	1515 - 1631	1840 - 1944	1650 - 1744	
Assigned Risk Plan - Other Than Clean		2440 - 3049	2168 - 2733	3801 - 5633	3405 - 4962	3090 - 3954	2762 - 3574	2440 - 2622	2168 - 2340	2440 - 2622	2168 - 2340	2636 - 2777	2366 - 2494	

(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

## Eastern Counties \*

COMPANY	County		Luzerne		Monroe		Montgomery		Northampton		Northumberland		Philadelphia	
	Option	Full	Limited	Full	Limited									
Allstate Fire and Casualty Ins. Co.		590 - 1868	496 - 1590	788 - 1920	664 - 1636	804 - 3694	656 - 2752	618 - 1614	518 - 1352	600 - 1374	498 - 1158	1186 - 4998	912 - 3644	
Allstate Indemnity Company (1)		1692 - 2184	1374 - 1796	1956 - 2582	1644 - 2204	2240 - 4220	1780 - 3278	1664 - 2164	1390 - 1830	1734 - 2228	1428 - 1866	3372 - 9360	2572 - 6668	
American Independent Insurance Co.		2117 - 6146	1622 - 4616	2972 - 6627	2243 - 5039	3938 - 9046	2933 - 6842	3185 - 8762	2434 - 6572	2117 - 5658	1622 - 4492	4324 - 12361	3207 - 9011	
Doregal Mutual Insurance Company		1046 - 1288	928 - 1134	1332 - 1616	1196 - 1440	1356 - 2104	1158 - 1758	958 - 1158	854 - 1020	822 - 1288	724 - 1134	2400 - 4212	1960 - 3438	
Erie Insurance Company		668 - 2557	574 - 2161	787 - 2964	686 - 2579	776 - 4291	658 - 3522	685 - 2677	594 - 2300	604 - 2342	527 - 2011	1796 - 7925	1313 - 5814	
Erie Insurance Exchange		596 - 1745	511 - 1476	704 - 2030	612 - 1765	693 - 2924	588 - 2398	608 - 1828	526 - 1572	539 - 1602	470 - 1374	1599 - 5412	1170 - 3972	
Farmers New Century Insurance Co.		873 - 2122	716 - 1795	1019 - 2418	870 - 2065	1065 - 3770	869 - 3038	797 - 2215	662 - 1854	758 - 1808	636 - 1518	2588 - 7252	2096 - 5920	
GEICO General Insurance Company		620 - 1278	504 - 1050	549 - 1719	521 - 1379	542 - 2682	450 - 2004	609 - 1332	497 - 1244	542 - 1278	450 - 1050	1261 - 3481	945 - 2560	
Harleysville Preferred Insurance Company		662 - 1992	545 - 1736	810 - 2334	693 - 2045	654 - 3074	547 - 2007	654 - 1852	547 - 1593	557 - 1992	469 - 1736	1969 - 6408	1544 - 5299	
Liberty Mutual Fire Company (2)		884 - 2428	771 - 2123	970 - 2428	841 - 2123	1012 - 4696	881 - 3790	970 - 2428	841 - 2123	873 - 1879	754 - 1681	1641 - 5738	1323 - 4721	
Nationwide Mutual Insurance Company		783 - 1406	625 - 1136	953 - 1723	774 - 1419	797 - 2232	685 - 1756	621 - 1287	541 - 1119	617 - 1384	514 - 1136	1640 - 3402	1217 - 2595	
Pennsylvania National Mutual Casualty		644 - 1914	540 - 1584	738 - 1914	640 - 1662	940 - 2812	784 - 2264	626 - 1830	516 - 1606	594 - 1652	546 - 1394	1918 - 5518	1472 - 4406	
Progressive Specialty Insurance Company		657 - 2920	549 - 2370	853 - 3702	707 - 2963	666 - 5650	576 - 4203	626 - 3182	540 - 2529	524 - 2791	458 - 2274	1337 - 8671	1037 - 6170	
Progressive Halcyon Insurance Company		612 - 2153	485 - 1677	692 - 2514	560 - 1931	671 - 4190	542 - 2843	613 - 2514	496 - 1922	535 - 2153	431 - 1674	1184 - 6169	845 - 3832	
State Farm Fire and Casualty Company		1021 - 2261	837 - 1872	1046 - 2362	889 - 2033	1110 - 3183	942 - 2578	916 - 2145	790 - 1871	783 - 2058	676 - 1800	1827 - 4809	1400 - 3795	
State Farm Mutual Automobile Ins. Co.		883 - 1952	723 - 1628	910 - 2057	776 - 1776	959 - 2745	816 - 2228	794 - 1858	687 - 1623	679 - 1786	588 - 1566	1568 - 4153	1206 - 3287	
Travelers Personal Insurance Company		643 - 3094	550 - 2666	781 - 3459	682 - 3010	836 - 5155	697 - 4188	657 - 2962	558 - 2544	592 - 2842	507 - 2433	1903 - 9471	1493 - 7445	
Westfield Insurance Company		795 - 1786	682 - 1523	911 - 2008	791 - 1744	956 - 2938	797 - 2376	766 - 1759	665 - 1513	679 - 1753	584 - 1503	2229 - 6006	1729 - 4645	
Assigned Risk Plan - Clean (3)		2167 - 2181	1934 - 1944	2738	2482	2839 - 3926	2500 - 3453	1840 - 1944	1650 - 1744	2102 - 2167	1892 - 1934	4987 - 5692	4126 - 4817	
Assigned Risk Plan - Other Than Clean		3090 - 3108	2762 - 2774	3923	3570	4061 - 5653	3591 - 4962	2636 - 2777	2366 - 2494	3018 - 3090	2726 - 2762	7097 - 8137	5893 - 6911	

(1) Comprehensive deductible is \$250.

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# Premium Comparison of Largest Auto Insurance Writers in Pennsylvania - January 2006

## Eastern Counties \*

COMPANY	County		Pike		Schuylkill		Susquehanna		Wayne		Wyoming		York	
	Option	Full	Limited											
Aistate Fire and Casualty Ins. Co.		810 - 1920	682 - 1636	590 - 1548	496 - 1290	632 - 1698	534 - 1444	726 - 1920	608 - 1636	630 - 1598	522 - 1330	554 - 1398	466 - 1180	
Aistate Indemnity Company (1)		1988 - 2582	1672 - 2204	1680 - 2182	1398 - 1840	1956 - 2582	1644 - 2204	1956 - 2582	1644 - 2204	1956 - 2536	1644 - 2164	1468 - 1982	1206 - 1660	
American Independent Insurance Co.		2972 - 6627	2243 - 5039	2117 - 4884	1622 - 3846	2972 - 6627	2243 - 5039	2117 - 6627	1622 - 5039	2406 - 5324	1907 - 4263	2485 - 6378	1875 - 4864	
Donegal Mutual Insurance Company		1332 - 1616	1196 - 1440	968 - 1288	856 - 1134	1332 - 1616	1196 - 1440	1332 - 1616	1196 - 1440	864 - 1038	760 - 908	736 - 966	642 - 836	
Erle Insurance Company		787 - 2964	686 - 2579	671 - 2525	585 - 2195	689 - 2586	610 - 2287	787 - 2964	686 - 2579	662 - 2487	585 - 2194	594 - 2291	517 - 1981	
Erle Insurance Exchange		704 - 2030	612 - 1765	599 - 1724	520 - 1497	615 - 1776	545 - 1574	704 - 2030	612 - 1765	589 - 1701	520 - 1500	528 - 1570	458 - 1358	
Farmers New Century Insurance Co.		1034 - 2452	896 - 2125	891 - 2122	736 - 1795	1034 - 2452	896 - 2125	1034 - 2452	896 - 2125	813 - 1930	695 - 1650	712 - 1768	590 - 1468	
GEICO General Insurance Company		716 - 1719	590 - 1379	541 - 1278	443 - 1050	622 - 1430	517 - 1178	639 - 1430	525 - 1178	558 - 1114	459 - 917	544 - 1097	450 - 900	
Harleysville Preferred Insurance Company		810 - 2334	693 - 2045	629 - 1992	532 - 1546	810 - 2234	693 - 2045	810 - 2234	693 - 2045	626 - 1763	537 - 1558	504 - 1724	420 - 1200	
Liberty Mutual Fire Company (2)		1260 - 1961	1091 - 1710	884 - 1897	771 - 1681	887 - 1966	781 - 1779	996 - 2428	869 - 2123	887 - 1966	781 - 1779	821 - 1681	703 - 1470	
Nationwide Mutual Insurance Company		901 - 1621	730 - 1333	662 - 1384	581 - 1136	709 - 1302	598 - 1110	872 - 1555	725 - 1317	783 - 1384	630 - 1136	617 - 1165	513 - 985	
Pennsylvania National Mutual Casualty		738 - 1914	640 - 1662	644 - 1700	540 - 1460	738 - 1914	640 - 1662	738 - 1914	640 - 1662	594 - 1542	518 - 1352	532 - 1532	462 - 1336	
Progressive Specialty Insurance Company		726 - 3702	634 - 2963	594 - 2920	515 - 2370	726 - 2793	634 - 2352	726 - 3425	634 - 2728	625 - 2793	551 - 2352	575 - 2370	500 - 1982	
Progressive Haleyon Insurance Company		639 - 2514	525 - 1934	581 - 2153	473 - 1674	639 - 2122	524 - 1716	639 - 2307	524 - 1829	593 - 2153	483 - 1716	581 - 1930	474 - 1580	
State Farm Fire and Casualty Company		1046 - 2362	889 - 2033	916 - 2058	790 - 1800	918 - 2062	807 - 1841	1046 - 2362	889 - 2033	918 - 2062	807 - 1841	751 - 1910	642 - 1661	
State Farm Mutual Automobile Ins. Co.		910 - 2057	776 - 1776	794 - 1786	687 - 1566	804 - 1810	710 - 1620	910 - 2057	776 - 1776	804 - 1810	710 - 1620	649 - 1652	557 - 1440	
Travelers Personal Insurance Company		781 - 3459	682 - 3010	660 - 3094	566 - 2666	781 - 3459	682 - 3010	781 - 3459	682 - 3010	607 - 2691	526 - 2325	568 - 2675	491 - 2315	
Westfield Insurance Company		911 - 2008	791 - 1744	757 - 1753	652 - 1503	911 - 2008	791 - 1744	911 - 2008	791 - 1744	714 - 1574	617 - 1360	644 - 1514	554 - 1292	
Assigned Risk Plan - Clean (3)		2738	2482	2167 - 2177	1934 - 1936	2738	2482	2738	2482	2149	1936	1710 - 1830	1515 - 1631	
Assigned Risk Plan - Other Than Clean		3923	3570	3090 - 3113	2762 - 2774	3923	3570	3923	3570	3068	2767	2440 - 2622	2168 - 2340	

(1) Comprehensive deductible is \$250.

(2) \$50,000/\$100,000/\$50,000 B/PPD 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](http://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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