

A rate comparison guide for

Automobile Insurance in Pennsylvania (Central Region)

a supplement to the
Automobile Insurance Guide



Premium Comparison of Largest Auto Insurance Writers in Pennsylvania - January 2007

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.		511 - 1735	423 - 1361	506 - 2020	422 - 1697	524 - 1714	437 - 1486	580 - 1888	480 - 1628	592 - 1812	489 - 1559	514 - 1798	427 - 1546
American Independent Insurance Co.		3081 - 6737	2336 - 5168	2591 - 6414	2064 - 4800	2632 - 5843	2053 - 4602	2847 - 6342	2178 - 4895	2928 - 6452	2202 - 4901	2591 - 5756	2064 - 4630
Donegal Mutual Insurance Company		704 - 940	618 - 822	844 - 1166	752 - 1036	720 - 1012	628 - 878	696 - 1168	604 - 1034	766 - 1270	678 - 1108	760 - 1042	670 - 912
Erie Insurance Company		606 - 2276	510 - 1907	703 - 2646	608 - 2285	671 - 2677	572 - 2292	637 - 2556	541 - 2170	740 - 2780	637 - 2389	650 - 2446	559 - 2098
Erie Insurance Exchange		453 - 1306	378 - 1087	538 - 1552	465 - 1341	510 - 1544	432 - 1317	477 - 1490	404 - 1258	566 - 1630	486 - 1401	493 - 1419	423 - 1214
Farmers New Century Insurance Co.		798 - 2603	664 - 2155	925 - 2980	791 - 2503	914 - 2789	752 - 2295	807 - 3017	665 - 2552	994 - 3034	830 - 2532	838 - 2556	706 - 2153
First Liberty Insurance Corporation (1)		542 - 5324	454 - 4677	573 - 5649	490 - 5087	573 - 5984	490 - 5327	558 - 6959	468 - 6207	679 - 6894	589 - 6237	531 - 5649	449 - 5087
GEICO General Insurance Company		502 - 1136	411 - 931	552 - 1251	458 - 1035	570 - 1290	474 - 1072	421 - 1407	481 - 1170	580 - 1312	485 - 1097	471 - 1101	393 - 923
Harleysville Preferred Insurance Company		666 - 1612	565 - 1407	909 - 2256	799 - 2025	769 - 1884	566 - 1645	857 - 2236	737 - 1953	1053 - 2638	918 - 2342	666 - 1612	565 - 1407
Liberty Mutual Fire Insurance Company (1)		542 - 5324	454 - 4677	573 - 5649	490 - 5087	573 - 5984	490 - 5327	558 - 6959	468 - 6207	679 - 6894	589 - 6237	531 - 5649	449 - 5087
Nationwide Mutual Insurance Company		690 - 1263	577 - 1067	733 - 1350	618 - 1151	740 - 1420	628 - 1204	695 - 1420	590 - 1204	788 - 1452	668 - 1243	652 - 1202	550 - 1023
Pennsylvania National Mutual Casualty Ins. Co.		550 - 1506	472 - 1294	650 - 1760	560 - 1520	590 - 1612	502 - 1380	580 - 1646	486 - 1416	656 - 1788	564 - 1542	592 - 1602	512 - 1392
Progressive Direct Insurance Company		585 - 2450	479 - 1984	596 - 2999	485 - 2403	596 - 2643	485 - 2138	611 - 2740	493 - 2220	594 - 2584	484 - 2095	548 - 2837	447 - 2310
Progressive Specialty Insurance Company		569 - 2759	505 - 2351	737 - 4082	638 - 3430	709 - 3302	620 - 2786	666 - 3571	570 - 3005	704 - 3165	626 - 2758	516 - 3013	457 - 2591
State Farm Fire & Casualty Co.		800 - 1906	693 - 1675	923 - 2214	810 - 1966	882 - 2325	771 - 2036	836 - 2111	717 - 1869	860 - 2055	763 - 1851	733 - 1740	637 - 1537
State Farm Mutual Automobile Ins. Co.		694 - 1653	603 - 1653	810 - 1941	713 - 1729	771 - 2015	676 - 1767	727 - 1844	625 - 1637	757 - 1810	675 - 1636	637 - 1512	556 - 1339
Travelers Home and Marine Ins. Co.		438 - 1444	380 - 1208	479 - 1594	422 - 1357	471 - 1497	412 - 1256	465 - 1753	398 - 1460	527 - 1572	467 - 1351	440 - 1594	386 - 1343
Westfield Insurance Company		517 - 1462	446 - 1269	595 - 1694	519 - 1485	555 - 1573	478 - 1359	527 - 1703	451 - 1482	626 - 1782	545 - 1562	536 - 1517	464 - 1320
Assigned Risk Plan - Clean (2)		1868	1673	2429	2200	2184	1957	2275 - 2336	2053 - 2115	2294	2089	2361	2148
Assigned Risk Plan - Other Than Clean		2660	2388	3470	3145	3134	2815	3259 - 3337	2946 - 3027	3294	3003	3370	3069

- (1) Comprehensive deductible is \$100.
(2) \$50,000/\$100,000/\$25,000 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, 2005 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 2007

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.		524 - 1812	437 - 1559	546 - 1658	452 - 1432	507 - 1750	423 - 1504	492 - 1812	416 - 1574	507 - 1735	423 - 1489	506 - 1544	422 - 1348
American Independent Insurance Co.		2635 - 5843	2063 - 4620	2591 - 5756	2064 - 4630	2456 - 6737	1889 - 5168	2628 - 7052	2031 - 5638	3081 - 6737	2336 - 5168	2946 - 6414	2181 - 4800
Donegal Mutual Insurance Company		890 - 1260	792 - 1120	760 - 1042	670 - 912	666 - 1024	580 - 894	704 - 1024	618 - 894	704 - 940	618 - 822	844 - 1166	752 - 1036
Erie Insurance Company		698 - 2625	599 - 2249	635 - 2386	545 - 2045	556 - 2277	468 - 1918	580 - 2532	489 - 2156	606 - 2276	510 - 1907	743 - 2796	645 - 2422
Erie Insurance Exchange		534 - 1536	456 - 1310	482 - 1383	411 - 1180	419 - 1306	351 - 1088	437 - 1459	366 - 1237	453 - 1306	378 - 1087	568 - 1634	493 - 1416
Farmers New Century Insurance Co.		838 - 3016	706 - 2560	925 - 2824	791 - 2413	798 - 2655	664 - 2190	770 - 2655	637 - 2190	853 - 2603	706 - 2155	976 - 2980	820 - 2503
First Liberty Insurance Corporation (1)		573 - 5974	490 - 5327	573 - 5649	490 - 5087	504 - 5649	418 - 5087	754 - 6894	454 - 6052	542 - 5299	454 - 4677	573 - 5649	490 - 5087
GEICO General Insurance Company		557 - 1263	463 - 1048	486 - 1210	408 - 1002	464 - 1188	384 - 965	466 - 1174	384 - 970	502 - 1136	411 - 931	552 - 1251	458 - 1035
Harleysville Preferred Insurance Company		922 - 2293	792 - 2009	836 - 2062	728 - 1837	666 - 1936	565 - 1715	666 - 1936	565 - 1715	666 - 1612	565 - 1407	909 - 2256	799 - 2025
Liberty Mutual Fire Insurance Company (1)		573 - 5974	490 - 5327	573 - 5649	490 - 5087	504 - 5649	418 - 5087	754 - 6894	454 - 6052	542 - 5299	454 - 4677	573 - 5649	490 - 5087
Nationwide Mutual Insurance Company		736 - 1353	621 - 1154	736 - 1353	621 - 1154	646 - 1257	540 - 1076	690 - 1464	577 - 1243	733 - 1350	618 - 1151	733 - 1350	618 - 1151
Pennsylvania National Mutual Casualty Ins. Co.		652 - 1770	554 - 1512	592 - 1602	512 - 1392	528 - 1872	454 - 1324	528 - 1548	454 - 1324	534 - 1460	454 - 1242	650 - 1760	560 - 1520
Progressive Direct Insurance Company		596 - 2837	485 - 2317	594 - 2584	480 - 2085	541 - 2814	438 - 2244	579 - 2817	472 - 2244	585 - 2450	475 - 1972	683 - 2999	551 - 2403
Progressive Specialty Insurance Company		662 - 3467	583 - 2950	620 - 2915	552 - 2528	531 - 2879	468 - 2357	590 - 3228	508 - 2689	625 - 3045	547 - 2574	808 - 3739	706 - 3170
State Farm Fire & Casualty Co.		882 - 2111	771 - 1869	733 - 1740	637 - 1537	728 - 1820	627 - 1595	792 - 2420	681 - 2091	800 - 1906	693 - 1675	923 - 2214	810 - 1966
State Farm Mutual Automobile Ins. Co.		771 - 1844	676 - 1637	637 - 1512	556 - 1339	631 - 1581	544 - 1388	685 - 2097	591 - 1815	694 - 1653	603 - 1456	810 - 1941	713 - 1729
Travelers Home and Marine Ins. Co.		463 - 1735	406 - 1458	459 - 1529	406 - 1303	406 - 1467	358 - 1224	436 - 1634	378 - 1357	432 - 1507	380 - 1275	509 - 1616	448 - 1351
Westfield Insurance Company		622 - 1769	542 - 1549	536 - 1517	464 - 1320	468 - 1462	401 - 1269	474 - 1420	408 - 1229	517 - 1462	446 - 1269	595 - 1694	519 - 1485
Assigned Risk Plan - Clean (2)		2121	1904	2361	2148	1868 - 1932	1673 - 1720	1868 - 2323	1673 - 2102	1868	1673	2429	2200
Assigned Risk Plan - Other Than Clean		3038	2733	3370	3069	2660 - 2766	2388 - 2470	2660 - 3335	2388 - 3019	2660	2388	3470	3145

(1) Comprehensive deductible is \$100.
(2) \$50,000/\$100,000/\$25,000 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, 2005 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.		524 - 1798	437 - 1546	524 - 1599	437 - 1394	536 - 1791	442 - 1543	524 - 1599	437 - 1394	534 - 1615	442 - 1398	534 - 1791	442 - 1543
American Independent Insurance Co.		2591 - 5756	2064 - 4630	2456 - 5756	1889 - 4630	2591 - 8623	2064 - 6781	2591 - 6737	2064 - 5168	2722 - 6063	2150 - 4834	2247 - 6063	1732 - 4834
Donegal Mutual Insurance Company		760 - 1042	670 - 912	760 - 1042	670 - 912	760 - 1400	670 - 1224	760 - 1042	670 - 912	772 - 1042	682 - 924	772 - 1378	682 - 1224
Erie Insurance Company		650 - 2446	559 - 2098	650 - 2446	559 - 2098	640 - 2446	547 - 2098	650 - 2446	559 - 2098	610 - 2290	517 - 1937	610 - 2397	517 - 1987
Erie Insurance Exchange		493 - 1419	423 - 1214	493 - 1419	423 - 1214	484 - 1419	412 - 1214	493 - 1419	423 - 1214	460 - 1326	387 - 1114	460 - 1388	387 - 1145
Farmers New Century Insurance Co.		838 - 2824	706 - 2413	853 - 2824	706 - 2413	925 - 2839	778 - 2413	853 - 2824	706 - 2413	866 - 2643	726 - 2216	853 - 2643	706 - 2216
First Liberty Insurance Corporation (1)		531 - 5649	449 - 5087	542 - 5649	454 - 5087	531 - 5649	449 - 5087	573 - 5649	490 - 5087	566 - 5569	479 - 4942	566 - 6324	479 - 5627
GEICO General Insurance Company		486 - 1101	408 - 923	486 - 1101	408 - 923	534 - 1210	442 - 1013	486 - 1132	391 - 943	500 - 1132	417 - 943	500 - 1376	417 - 1135
Harleysville Preferred Insurance Company		666 - 1612	565 - 1407	666 - 1612	565 - 1407	836 - 2233	728 - 1926	666 - 1612	565 - 1407	738 - 1803	633 - 1588	666 - 1803	565 - 1588
Liberty Mutual Fire Insurance Company (1)		531 - 5649	449 - 5087	542 - 5649	454 - 5087	531 - 5649	449 - 5087	573 - 5649	490 - 5087	566 - 5569	479 - 4942	566 - 6324	479 - 5627
Nationwide Mutual Insurance Company		733 - 1350	618 - 1151	733 - 1350	618 - 1151	706 - 1353	598 - 1154	733 - 1350	618 - 1151	672 - 1229	563 - 1043	672 - 1507	563 - 1245
Pennsylvania National Mutual Casualty Ins. Co.		592 - 1602	512 - 1392	592 - 1602	512 - 1392	574 - 1602	494 - 1392	592 - 1602	512 - 1392	592 - 1604	512 - 1396	592 - 1722	512 - 1438
Progressive Direct Insurance Company		596 - 2558	482 - 2066	596 - 2558	486 - 2071	585 - 2650	474 - 2120	596 - 2558	485 - 2071	540 - 2282	431 - 1805	540 - 2817	431 - 2200
Progressive Specialty Insurance Company		644 - 4082	573 - 3430	645 - 2926	570 - 2524	614 - 2983	534 - 2563	621 - 3001	550 - 2587	594 - 2579	526 - 2212	564 - 3401	499 - 2802
State Farm Fire & Casualty Co.		893 - 2118	774 - 1867	766 - 1820	661 - 1595	785 - 1919	675 - 1683	766 - 1820	661 - 1595	785 - 1849	675 - 1619	785 - 2149	675 - 1881
State Farm Mutual Automobile Ins. Co.		779 - 1848	678 - 1633	665 - 1581	576 - 1388	682 - 1666	589 - 1464	665 - 1581	576 - 1388	682 - 1608	589 - 1411	682 - 1867	589 - 1638
Travelers Home and Marine Ins. Co.		448 - 1493	394 - 1281	459 - 1499	404 - 1265	448 - 1588	392 - 1347	457 - 1557	402 - 1323	469 - 1402	414 - 1172	442 - 1612	388 - 1347
Westfield Insurance Company		536 - 1517	464 - 1320	536 - 1517	464 - 1320	564 - 1619	484 - 1413	536 - 1517	464 - 1320	533 - 1512	461 - 1312	533 - 1796	461 - 1562
Assigned Risk Plan - Clean (2)		2361	2148	2361	2148	2361 - 2677	2148 - 2420	2361	2148	2311	2101	2311 - 2369	2101 - 2136
Assigned Risk Plan - Other Than Clean		3370	3069	3370	3069	3370 - 3835	3069 - 3479	3370	3069	3315	3023	3315 - 3380	3023 - 3052

- (1) Comprehensive deductible is \$100.
(2) \$50,000/\$100,000/\$25,000 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, 2005 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	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.		524 - 1599	437 - 1394	662 - 2051	547 - 1765	524 - 1609	437 - 1394	589 - 1791	486 - 1543	588 - 2051	486 - 1765	536 - 1609	442 - 1390
American Independent Insurance Co.		2591 - 5756	2064 - 4630	2928 - 7026	2202 - 5378	3081 - 5168	2336 - 5168	2591 - 5756	2064 - 4630	3143 - 7026	2389 - 5378	3081 - 6737	2336 - 5168
Donegal Mutual Insurance Company		760 - 1042	670 - 912	766 - 1270	678 - 1108	704 - 940	618 - 822	760 - 1042	670 - 912	1312 - 1740	1184 - 1564	704 - 940	618 - 822
Erie Insurance Company		650 - 2446	559 - 2098	740 - 2780	637 - 2389	595 - 2239	509 - 1907	650 - 2446	559 - 2098	705 - 2649	611 - 2290	595 - 2239	509 - 1907
Erie Insurance Exchange		493 - 1419	423 - 1214	566 - 1630	486 - 1401	449 - 1291	381 - 1094	493 - 1419	423 - 1214	541 - 1560	467 - 1346	449 - 1291	381 - 1094
Farmers New Century Insurance Co.		802 - 2449	681 - 2079	925 - 3034	791 - 2532	853 - 2603	706 - 2155	925 - 2824	791 - 2413	1201 - 3665	1025 - 3128	853 - 2824	706 - 2413
First Liberty Insurance Corporation (1)		573 - 5649	490 - 5087	679 - 6894	589 - 6237	542 - 5649	454 - 5087	573 - 5649	490 - 5087	573 - 6584	490 - 5967	542 - 5649	454 - 5087
GEICO General Insurance Company		486 - 1101	408 - 923	580 - 1312	485 - 1097	477 - 1080	390 - 883	534 - 1210	442 - 1002	622 - 1409	515 - 1166	477 - 1080	390 - 883
Harleysville Preferred Insurance Company		666 - 1612	565 - 1407	1053 - 2638	918 - 2342	666 - 1612	565 - 1407	836 - 2062	728 - 1837	1086 - 2729	942 - 2411	666 - 1612	565 - 1407
Liberty Mutual Fire Insurance Company (1)		573 - 5649	490 - 5087	679 - 6894	589 - 6237	542 - 5649	454 - 5087	573 - 5649	490 - 5087	573 - 6584	490 - 5967	542 - 5649	454 - 5087
Nationwide Mutual Insurance Company		733 - 1350	618 - 1151	775 - 1429	658 - 1225	672 - 1229	563 - 1043	846 - 1507	687 - 1245	775 - 1429	658 - 1225	672 - 1229	563 - 1043
Pennsylvania National Mutual Casualty Ins. Co.		592 - 1602	512 - 1392	686 - 1872	598 - 1632	528 - 1436	454 - 1236	592 - 1602	512 - 1392	676 - 1822	580 - 1570	528 - 1432	454 - 1236
Progressive Direct Insurance Company		596 - 2558	486 - 2071	594 - 2823	481 - 2292	585 - 2558	474 - 2056	596 - 2558	481 - 2059	594 - 2823	481 - 2292	585 - 2450	474 - 1969
Progressive Specialty Insurance Company		645 - 3096	561 - 2662	664 - 3164	589 - 2698	610 - 2932	530 - 2500	673 - 3048	597 - 2614	644 - 3212	572 - 2730	605 - 2762	525 - 2336
State Farm Fire & Casualty Co.		845 - 2017	727 - 1760	860 - 2055	763 - 1851	766 - 1820	661 - 1595	785 - 1849	675 - 1619	852 - 2035	753 - 1825	766 - 1820	661 - 1595
State Farm Mutual Automobile Ins. Co.		733 - 1749	632 - 1529	757 - 1810	675 - 1636	665 - 1581	576 - 1388	682 - 1608	589 - 1411	749 - 1789	664 - 1609	665 - 1581	576 - 1388
Travelers Home and Marine Ins. Co.		452 - 1495	394 - 1246	513 - 1578	459 - 1347	448 - 1428	394 - 1226	485 - 1489	430 - 1279	511 - 1664	452 - 1410	448 - 1467	394 - 1250
Westfield Insurance Company		536 - 1517	464 - 1320	626 - 1782	545 - 1562	471 - 1329	406 - 1153	570 - 1619	496 - 1413	703 - 2008	611 - 1756	471 - 1329	406 - 1153
Assigned Risk Plan - Clean (2)		2361	2148	2294	2089	1868	1673	2361	2148	3013	2757	1868	1673
Assigned Risk Plan - Other Than Clean		3370	3069	3294	3003	2660	2388	3370	3069	4321	3968	2660	2388

- (1) Comprehensive deductible is \$100.
(2) \$50,000/\$100,000/\$25,000 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, 2005 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.

How to use 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 that insurance premiums vary depending on the coverage you select and the amount of those coverages. If you carry only 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 of 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, please refer to the Auto Insurance Glossary supplement.) If two numbers exist in a block, that insurance company has more than one rating territory or subdivision in the county and, in that case, a range from the low to the high premium for that county is listed.

The **Auto Insurance Rate Comparison Guide**, a supplement to the *Automobile Insurance Guide*, is brought to you by the Pennsylvania Insurance Department.

For more information and additional resources, log onto www.insurance.state.pa.us or call us toll-free on our automated hotline at 1-877-881-6388, or at any of our three regional offices listed below:

Harrisburg Regional Office

Room 1321 Strawberry Square
Third and Walnut Streets
Harrisburg, PA 17120
(717) 787-2317
fax (717) 787-8585
TTY/TDD: (717) 783-3898

Philadelphia Regional Office

Room 1701 State Office Bldg.
1400 Spring Garden Street
Philadelphia, PA 19130
(215) 560-2630
fax (215) 560-2648
TTY/TDD: (215) 560-2471

Pittsburgh Regional Office

Room 304 State Office Bldg.
300 Liberty Avenue
Pittsburgh, PA 15222
(412) 565-5020
fax (412) 565-7648
TTY/TDD: (412) 565-2376