

A rate comparison guide for

Automobile Insurance in Pennsylvania (Eastern Region)

a supplement to the
Automobile Insurance Guide



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

Eastern Counties *

COMPANY	County	Berks		Bradford		Bucks		Carbon		Chester		Columbia	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		548 - 2276	464 - 1911	588 - 2148	495 - 1852	602 - 3553	505 - 2792	626 - 2249	512 - 1953	549 - 2344	461 - 1950	525 - 1939	441 - 1636
American Independent Insurance Co.		3123 - 7210	2400 - 5472	3143 - 7026	2389 - 5378	3279 - 9007	2465 - 6830	2247 - 4938	1732 - 3848	3081 - 9623	2336 - 7331	2247 - 6063	1732 - 4834
Donegal Mutual Insurance Company		704 - 1186	618 - 1030	1312 - 1740	1184 - 1564	1252 - 2186	1076 - 1804	1018 - 1378	906 - 1224	1190 - 2226	1048 - 1880	772 - 1378	682 - 1224
Erie Insurance Company		606 - 2728	510 - 2309	705 - 2649	611 - 2290	806 - 4770	660 - 3692	703 - 2642	594 - 2225	606 - 3392	510 - 2830	610 - 2642	517 - 2225
Erie Insurance Exchange		453 - 1576	378 - 1322	541 - 1560	467 - 1346	607 - 2754	495 - 2119	532 - 1531	446 - 1284	453 - 1946	378 - 1616	460 - 1531	387 - 1284
Farmers New Century Insurance Co.		853 - 3026	706 - 2518	1201 - 3665	1025 - 3128	904 - 5608	706 - 2518	1053 - 3212	881 - 2688	853 - 5007	706 - 4070	866 - 3212	726 - 2688
First Liberty Insurance Corporation (1)		542 - 7039	454 - 6247	652 - 6584	566 - 5967	619 - 10919	519 - 8700	629 - 6324	536 - 5627	641 - 7482	542 - 6498	566 - 6078	479 - 5197
GEICO General Insurance Company		604 - 1663	500 - 1363	622 - 1512	515 - 1239	626 - 2147	496 - 1651	608 - 1903	501 - 1519	623 - 1454	503 - 1163	500 - 1376	417 - 1135
Harleysville Preferred Insurance Company		816 - 2233	699 - 2001	1086 - 2729	942 - 2411	869 - 3886	738 - 3224	869 - 2148	738 - 1864	832 - 3557	697 - 2990	666 - 2060	565 - 1809
Liberty Mutual Fire Insurance Company (1)		542 - 7039	454 - 6247	652 - 6584	566 - 5967	619 - 10919	519 - 8700	629 - 6324	536 - 5627	641 - 7482	542 - 6498	566 - 6078	479 - 5197
Nationwide Mutual Insurance Company		757 - 1462	635 - 1242	775 - 1429	658 - 1225	898 - 2232	767 - 1838	819 - 1458	663 - 1201	917 - 1777	763 - 1479	672 - 1229	563 - 1043
Pennsylvania National Mutual Casualty Ins. Co.		528 - 1700	454 - 1480	740 - 2000	636 - 1730	600 - 2892	488 - 2296	630 - 1722	528 - 1438	686 - 2242	568 - 2042	592 - 1764	512 - 1504
Progressive Direct Insurance Company		647 - 3021	516 - 2420	643 - 2823	523 - 2289	771 - 4518	599 - 3149	656 - 3391	517 - 2601	693 - 4387	548 - 3149	540 - 2817	431 - 2200
Progressive Specialty Insurance Company		700 - 3889	610 - 3210	666 - 3382	581 - 2890	700 - 5586	600 - 4275	770 - 4492	657 - 3579	779 - 4727	660 - 3729	594 - 3395	519 - 2814
State Farm Fire & Casualty Co.		933 - 2655	802 - 2324	852 - 2035	753 - 1825	1063 - 3404	912 - 2696	905 - 2149	780 - 1881	1069 - 2962	912 - 2563	785 - 1849	675 - 1619
State Farm Mutual Automobile Ins. Co.		809 - 2306	698 - 2023	749 - 1789	664 - 1609	922 - 2936	794 - 2331	786 - 1867	680 - 1638	927 - 2568	793 - 2227	682 - 1608	589 - 1411
Travelers Home and Marine Ins. Co.		505 - 2792	430 - 2115	525 - 1689	465 - 1428	606 - 2642	509 - 2026	517 - 1903	436 - 1549	560 - 2612	473 - 1994	455 - 1574	402 - 1321
Westfield Insurance Company		527 - 1633	459 - 1633	703 - 2008	611 - 1756	728 - 3095	609 - 2467	632 - 1796	547 - 1562	642 - 2963	551 - 2426	533 - 1796	461 - 1562
Assigned Risk Plan - Clean (2)		1868 - 2243	1673 - 2022	3013	2757	3096 - 3828	2757 - 3366	2369	2136	2901 - 4296	2619 - 3813	2311 - 2380	2101 - 2139
Assigned Risk Plan - Other Than Clean		2660 - 3199	2388 - 2887	4321	3968	4431 - 5478	3961 - 4835	3380	3052	4166 - 6151	3770 - 5480	3315 - 3401	3023 - 3062

(1) \$50,000/\$100,000/\$25,000 BI/PD limits.

(2) 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

Eastern Counties *

COMPANY	County	Dauphin		Delaware		Lackawanna		Lancaster		Lebanon		Lehigh	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		492 - 1812	416 - 1574	715 - 3168	599 - 2506	610 - 2249	501 - 1953	511 - 2057	429 - 1761	492 - 1812	416 - 1574	548 - 2235	460 - 1944
American Independent Insurance Co.		2628 - 7052	2031 - 5638	3409 - 9623	2511 - 9623	2247 - 9047	1732 - 6967	2618 - 6737	1989 - 5168	2591 - 6737	2064 - 5168	3368 - 7689	2589 - 5907
Donegal Mutual Insurance Company		704 - 1024	618 - 894	1190 - 2226	1048 - 1880	1018 - 1692	906 - 1496	704 - 1018	618 - 882	704 - 1018	618 - 882	814 - 1154	726 - 1022
Erie Insurance Company		580 - 2532	489 - 2156	913 - 5016	751 - 3920	748 - 2897	615 - 2422	606 - 2373	510 - 1999	606 - 2373	510 - 1999	698 - 2790	587 - 2341
Erie Insurance Exchange		437 - 1459	366 - 1237	683 - 2895	560 - 2246	558 - 1680	457 - 1404	453 - 1359	378 - 1139	453 - 1359	378 - 1139	522 - 1605	436 - 1339
Farmers New Century Insurance Co.		770 - 2655	637 - 2190	1216 - 5621	994 - 4510	1051 - 3357	881 - 2776	770 - 2603	637 - 2155	809 - 2603	669 - 2155	904 - 3259	750 - 2720
First Liberty Insurance Corporation (1)		542 - 6894	454 - 6052	754 - 10879	625 - 8790	573 - 6538	490 - 5537	542 - 5614	454 - 4902	542 - 5354	454 - 4697	619 - 8153	519 - 7222
GEICO General Insurance Company		466 - 1174	384 - 970	632 - 2121	504 - 1644	534 - 1260	442 - 1033	518 - 1223	429 - 1016	518 - 1283	429 - 1061	591 - 1733	486 - 1409
Harleysville Preferred Insurance Company		666 - 1936	565 - 1715	1201 - 3557	1019 - 2637	1086 - 2750	931 - 2411	666 - 2000	565 - 1761	666 - 2000	565 - 1761	869 - 2283	738 - 2036
Liberty Mutual Fire Insurance Company (1)		542 - 6894	454 - 6052	754 - 10879	625 - 8790	573 - 6538	490 - 5537	542 - 5614	454 - 4902	542 - 5354	454 - 4697	619 - 8153	519 - 7222
Nationwide Mutual Insurance Company		690 - 1464	577 - 1243	1045 - 2509	886 - 2071	816 - 1507	654 - 1245	684 - 1406	570 - 1196	684 - 1263	570 - 1067	678 - 1411	592 - 1231
Pennsylvania National Mutual Casualty Ins. Co.		528 - 1548	454 - 1324	878 - 2878	742 - 2292	630 - 1964	528 - 1662	528 - 1586	454 - 1372	528 - 1586	454 - 1372	626 - 1896	540 - 1648
Progressive Direct Insurance Company		579 - 2817	472 - 2244	746 - 5671	585 - 3905	617 - 2823	485 - 2289	585 - 2943	475 - 2324	585 - 2605	475 - 2085	622 - 3214	498 - 2509
Progressive Specialty Insurance Company		590 - 3228	508 - 2689	856 - 6655	724 - 5011	659 - 3827	569 - 3239	612 - 3361	532 - 2824	556 - 3054	490 - 2595	724 - 3893	621 - 3148
State Farm Fire & Casualty Co.		792 - 2420	681 - 2091	1119 - 4130	958 - 3277	979 - 2476	804 - 2067	795 - 2222	687 - 1936	845 - 1999	721 - 1733	933 - 2496	800 - 2148
State Farm Mutual Automobile Ins. Co.		685 - 2097	591 - 1815	970 - 3563	832 - 2836	847 - 2139	699 - 1789	688 - 1923	595 - 1679	732 - 1731	626 - 1504	809 - 2161	696 - 1863
Travelers Home and Marine Ins. Co.		436 - 1634	378 - 1357	632 - 3139	539 - 2339	505 - 2899	428 - 2153	432 - 2864	376 - 2141	448 - 1537	394 - 1295	485 - 1915	420 - 1557
Westfield Insurance Company		474 - 1420	408 - 1229	763 - 2963	648 - 2426	632 - 2085	547 - 1803	524 - 1489	451 - 1304	524 - 1489	451 - 1304	571 - 1671	497 - 1450
Assigned Risk Plan - Clean (2)		1868 - 2323	1673 - 2102	2901 - 4296	2619 - 3813	2369 - 3024	2136 - 2752	1868 - 1998	1673 - 1799	1868 - 1998	1673 - 1799	2011 - 2126	1821 - 1926
Assigned Risk Plan - Other Than Clean		2660 - 3335	2388 - 3019	4166 - 6151	3770 - 5480	3380 - 4337	3052 - 3957	2660 - 2864	2388 - 2582	2660 - 2864	2388 - 2582	2880 - 3039	2610 - 2756

(1) \$50,000/\$100,000/\$25,000 BI/PD limits.

(2) 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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Eastern Counties *

COMPANY	County	Luzerne		Monroe		Montgomery		Northampton		Northumberland		Philadelphia	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		525 - 2249	441 - 1953	703 - 2430	592 - 2097	713 - 4134	583 - 3156	549 - 1905	460 - 1643	534 - 1791	442 - 1543	1123 - 5555	860 - 4161
American Independent Insurance Co.		2247 - 6461	1732 - 4884	3143 - 7026	2389 - 5378	4149 - 9623	3111 - 7331	3368 - 9252	2589 - 6988	2247 - 6063	1732 - 4834	4572 - 13060	3416 - 9603
Donegal Mutual Insurance Company		994 - 1378	884 - 1224	1312 - 1740	1184 - 1564	1252 - 2226	1076 - 1880	814 - 1154	726 - 1022	772 - 1378	682 - 1224	1858 - 4138	1526 - 3414
Erie Insurance Company		743 - 2886	600 - 2409	853 - 3208	720 - 2699	835 - 4267	685 - 3334	698 - 2790	587 - 2341	610 - 2397	517 - 1987	1637 - 8184	1121 - 5659
Erie Insurance Exchange		555 - 1663	447 - 1385	644 - 1859	539 - 1559	626 - 2463	510 - 1913	522 - 1605	436 - 1339	460 - 1388	387 - 1145	1254 - 4786	849 - 3284
Farmers New Century Insurance Co.		866 - 3212	726 - 2688	1166 - 3597	994 - 3116	904 - 5608	750 - 4493	904 - 3259	750 - 2720	853 - 2643	706 - 2216	2964 - 10703	2394 - 8717
First Liberty Insurance Corporation (1)		566 - 6078	479 - 5197	814 - 8368	683 - 7287	641 - 9384	542 - 7685	619 - 8153	519 - 7222	566 - 6324	479 - 5627	1136 - 18401	875 - 15049
GEICO General Insurance Company		564 - 1376	458 - 1135	627 - 1421	627 - 1519	500 - 2043	417 - 1587	591 - 1733	486 - 1409	500 - 1376	417 - 1135	1115 - 3520	839 - 2592
Harleysville Preferred Insurance Company		873 - 2729	942 - 2411	869 - 2148	738 - 1864	869 - 3557	738 - 2990	869 - 2283	738 - 2036	666 - 1803	565 - 1588	2578 - 7436	2056 - 6213
Liberty Mutual Fire Insurance Company (1)		566 - 6078	479 - 5197	814 - 8368	683 - 7287	641 - 9384	542 - 7685	619 - 8153	519 - 7222	566 - 6324	479 - 5627	1136 - 18401	875 - 15049
Nationwide Mutual Insurance Company		846 - 1526	679 - 1245	1034 - 1882	847 - 1560	866 - 2418	746 - 1914	678 - 1411	592 - 1231	672 - 1507	563 - 1245	1751 - 3686	1311 - 2833
Pennsylvania National Mutual Casualty Ins. Co.		630 - 1976	528 - 1624	740 - 2000	636 - 1730	600 - 2878	488 - 2296	626 - 1896	540 - 1648	592 - 1722	512 - 1438	1846 - 5648	1398 - 4472
Progressive Direct Insurance Company		623 - 2817	490 - 2203	711 - 3391	568 - 2601	673 - 5671	540 - 3905	622 - 3391	498 - 2592	540 - 2817	431 - 2200	1219 - 8697	850 - 5523
Progressive Specialty Insurance Company		632 - 3697	555 - 3027	903 - 4823	751 - 3858	730 - 6708	627 - 5056	685 - 3556	583 - 2888	564 - 3401	499 - 2802	1359 - 9017	1062 - 6517
State Farm Fire & Casualty Co.		785 - 2472	675 - 2066	1116 - 2639	938 - 2254	1099 - 3735	926 - 2985	933 - 2496	800 - 2148	785 - 2149	675 - 1881	1684 - 5169	1359 - 4111
State Farm Mutual Automobile Ins. Co.		682 - 2141	589 - 1794	971 - 2297	819 - 1968	950 - 3220	803 - 2579	809 - 2161	696 - 1863	682 - 1867	589 - 1638	1458 - 4471	1180 - 3568
Travelers Home and Marine Ins. Co.		477 - 2937	408 - 2194	600 - 2034	513 - 1667	596 - 3555	507 - 2612	493 - 2798	424 - 2066	442 - 1612	388 - 1347	941 - 4006	737 - 2998
Westfield Insurance Company		632 - 1829	547 - 1565	703 - 2008	611 - 1756	728 - 2963	609 - 2426	571 - 1671	497 - 1450	533 - 1796	461 - 1562	2131 - 6121	1675 - 4834
Assigned Risk Plan - Clean (2)		2369 - 2382	2136 - 2145	3013	2757	3096 - 4296	2757 - 3813	2011 - 2126	1821 - 1926	2311 - 2369	2101 - 2136	5372 - 6169	4511 - 5294
Assigned Risk Plan - Other Than Clean		3380 - 3397	3052 - 3063	4321	3968	4431 - 6151	3961 - 5480	2880 - 3039	2610 - 2756	3315 - 3380	3023 - 3052	7649 - 8831	6445 - 7605

(1) \$50,000/\$100,000/\$25,000 BI/PD limits.

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* 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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Eastern Counties *

COMPANY	County	Pike		Schuylkill		Susquehanna		Wayne		Wyoming		York	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		756 - 2430	635 - 2097	525 - 1939	441 - 1636	588 - 2148	486 - 1852	677 - 2430	566 - 2097	589 - 2148	486 - 1852	511 - 1735	423 - 1489
American Independent Insurance Co.		3143 - 7026	2389 - 5378	2247 - 5236	1732 - 4144	3143 - 7026	2389 - 5378	2247 - 7026	1732 - 5378	2591 - 5756	2064 - 4630	2618 - 6737	1989 - 5168
Donegal Mutual Insurance Company		1312 - 1740	1184 - 1564	898 - 1378	802 - 1224	1312 - 1740	1184 - 1564	1312 - 1740	1184 - 1564	760 - 1042	670 - 912	704 - 1024	618 - 894
Erie Insurance Company		853 - 3208	720 - 2699	703 - 2642	594 - 2225	705 - 2649	611 - 2290	853 - 3208	720 - 2699	730 - 2744	628 - 2351	605 - 2373	510 - 1999
Erie Insurance Exchange		644 - 1859	539 - 1559	532 - 1531	446 - 1284	541 - 1560	467 - 1346	644 - 1859	539 - 1559	554 - 1595	473 - 1363	450 - 1359	450 - 1139
Farmers New Century Insurance Co.		1179 - 3597	1021 - 3116	1026 - 3212	843 - 2688	1201 - 3665	1025 - 3128	1051 - 3597	881 - 3116	925 - 3597	791 - 3116	809 - 2603	669 - 2155
First Liberty Insurance Corporation (1)		774 - 7899	649 - 6947	566 - 6324	566 - 5627	652 - 6584	566 - 5967	629 - 8368	536 - 7287	573 - 6584	490 - 5967	542 - 5669	454 - 4997
GEICO General Insurance Company		668 - 1903	547 - 1519	518 - 1376	429 - 1135	668 - 1512	547 - 1239	608 - 1512	501 - 1239	534 - 1210	442 - 1002	502 - 1137	411 - 947
Harleysville Preferred Insurance Company		1086 - 2729	942 - 2411	835 - 2251	666 - 2001	1086 - 2729	942 - 2411	1086 - 2729	942 - 2411	836 - 2062	728 - 1837	666 - 2000	565 - 1761
Liberty Mutual Fire Insurance Company (1)		774 - 7899	649 - 6947	566 - 6324	566 - 5627	652 - 6584	566 - 5967	629 - 8368	536 - 7287	573 - 6584	490 - 5967	542 - 5669	454 - 4997
Nationwide Mutual Insurance Company		976 - 1770	798 - 1465	725 - 1507	638 - 1245	775 - 1429	658 - 1225	948 - 1703	795 - 1452	846 - 1507	687 - 1245	671 - 1272	562 - 1081
Pennsylvania National Mutual Casualty Ins. Co.		740 - 2000	636 - 1730	630 - 1764	528 - 1504	740 - 2000	636 - 1730	740 - 2000	636 - 1730	592 - 1602	512 - 1392	528 - 1586	454 - 1372
Progressive Direct Insurance Company		643 - 3391	524 - 2604	585 - 2817	474 - 2200	643 - 2823	523 - 2289	643 - 3177	523 - 2501	596 - 2823	481 - 2289	585 - 2650	475 - 2076
Progressive Specialty Insurance Company		941 - 4527	788 - 3633	690 - 3628	600 - 2979	745 - 3697	647 - 3125	790 - 4415	683 - 3586	659 - 3427	571 - 2855	588 - 3225	504 - 2754
State Farm Fire & Casualty Co.		1116 - 2639	938 - 2254	905 - 2149	780 - 1881	1000 - 2349	870 - 2086	979 - 2332	835 - 2019	1000 - 2349	870 - 2086	795 - 2148	677 - 1860
State Farm Mutual Automobile Ins. Co.		971 - 2297	819 - 1968	786 - 1867	680 - 1638	875 - 2058	765 - 1834	855 - 2038	733 - 1770	875 - 2058	765 - 1834	688 - 1860	588 - 1614
Travelers Home and Marine Ins. Co.		572 - 2060	499 - 1695	463 - 1614	398 - 1321	551 - 1806	485 - 1539	566 - 1967	501 - 1642	509 - 1743	450 - 1495	438 - 1491	378 - 1252
Westfield Insurance Company		703 - 2008	611 - 1756	589 - 1796	516 - 1562	703 - 2008	611 - 1756	703 - 2008	611 - 1756	570 - 1619	496 - 1413	503 - 1476	433 - 1275
Assigned Risk Plan - Clean (2)		3013	2757	2369 - 2380	2136 - 2139	3013	2757	3013	2757	2361	2148	1868 - 1998	1673 - 1799
Assigned Risk Plan - Other Than Clean		4321	3968	3380 - 3401	3052 - 3062	4321	3968	4321	3968	3370	3069	2660 - 2864	2388 - 2582

(1) \$50,000/\$100,000/\$25,000 BI/PD limits.

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* 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.pa.gov or call us toll-free on our automated hotline at 1-877-881-6388, or at any of our two 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
801 Market Street, Room 6062
Philadelphia, PA 19107
Phone: (215) 560-2630
Fax: (215) 560-2648
TTY/TDD: (215) 560-2471