

A rate comparison guide for

# **Automobile Insurance in Pennsylvania (Western Region)**

a supplement to the  
*Automobile Insurance Guide*



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

## Western Counties \*

COMPANY	County	Allegheny		Armstrong		Beaver		Butler		Cambria		Cameron	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		568 - 2464	468 - 2093	592 - 2326	489 - 1963	601 - 2020	491 - 1697	584 - 2326	484 - 1963	580 - 1888	480 - 1628	592 - 1812	489 - 1559
American Independent Insurance Co.		2607 - 7189	2044 - 5620	2635 - 6682	2063 - 5368	2607 - 6492	2044 - 4881	2635 - 5843	2063 - 4620	2847 - 6351	2178 - 4759	2928 - 6452	2202 - 4901
Donegal Mutual Insurance Company		890 - 1780	792 - 1602	890 - 1260	792 - 1120	948 - 1442	840 - 1266	890 - 1260	792 - 1120	696 - 1168	604 - 1034	766 - 1270	678 - 1108
Erie Insurance Company		690 - 3318	585 - 2854	796 - 2993	681 - 2561	701 - 2839	586 - 2383	709 - 3018	599 - 2589	637 - 2556	541 - 2170	740 - 2780	637 - 2389
Erie Insurance Exchange		515 - 1889	435 - 1616	606 - 1745	518 - 1491	528 - 1640	440 - 1374	532 - 1758	447 - 1508	477 - 1490	404 - 1258	566 - 1630	486 - 1401
Farmers New Century Insurance Co.		965 - 3505	811 - 2915	998 - 3421	831 - 2897	1038 - 3188	867 - 2702	988 - 3192	839 - 2660	807 - 3017	665 - 2552	994 - 3034	830 - 2532
First Liberty Insurance Corporation (1)		587 - 7734	492 - 6847	646 - 6959	546 - 6207	607 - 6304	509 - 5527	587 - 6504	492 - 5737	558 - 6959	468 - 6207	679 - 6894	589 - 6237
GEICO General Insurance Company		461 - 1405	387 - 1153	524 - 1387	437 - 1150	540 - 1223	444 - 1006	461 - 1387	387 - 1150	421 - 1407	481 - 1170	580 - 1312	485 - 1097
Harleysville Preferred Insurance Company		769 - 2838	655 - 2036	769 - 2293	655 - 2009	953 - 2593	810 - 2284	769 - 2293	655 - 2009	857 - 2236	737 - 1953	1053 - 2638	918 - 2342
Liberty Mutual Fire Insurance Company (1)		587 - 7734	492 - 6847	646 - 6959	546 - 6207	607 - 6304	509 - 5527	587 - 6504	492 - 5737	558 - 6959	468 - 6207	679 - 6894	589 - 6237
Nationwide Mutual Insurance Company		687 - 1528	607 - 1304	722 - 1357	644 - 1199	741 - 1504	620 - 1272	727 - 1482	646 - 1297	695 - 1420	590 - 1204	788 - 1452	668 - 1243
Pennsylvania National Mutual Casualty Ins. Co.		658 - 1918	568 - 1626	652 - 1770	554 - 1512	676 - 1830	576 - 1590	652 - 1786	558 - 1536	580 - 1646	486 - 1416	656 - 1788	564 - 1542
Progressive Direct Insurance Company		579 - 3171	473 - 2543	652 - 2837	532 - 2319	579 - 2710	473 - 2212	596 - 2837	490 - 2319	611 - 2740	493 - 2220	594 - 2584	484 - 2095
Progressive Specialty Insurance Company		618 - 3419	543 - 2885	692 - 3468	602 - 2972	602 - 3100	524 - 2615	650 - 3556	573 - 3053	666 - 3571	570 - 3005	704 - 3165	626 - 2758
State Farm Fire & Casualty Co.		842 - 2434	731 - 2111	956 - 2240	822 - 1966	876 - 2366	750 - 2060	842 - 2234	731 - 1939	836 - 2111	717 - 1869	860 - 2055	763 - 1851
State Farm Mutual Automobile Ins. Co.		731 - 2108	636 - 1832	835 - 1958	720 - 1724	761 - 2058	654 - 1796	731 - 1947	636 - 1695	727 - 1844	625 - 1637	757 - 1810	675 - 1636
Travelers Home and Marine Ins. Co.		463 - 2824	400 - 2105	529 - 1721	455 - 1452	477 - 1555	408 - 1277	479 - 1794	412 - 1519	465 - 1753	398 - 1460	527 - 1572	467 - 1351
Westfield Insurance Company		610 - 2078	523 - 1812	637 - 1811	556 - 1587	639 - 1829	546 - 1570	637 - 1811	556 - 1587	527 - 1703	451 - 1482	626 - 1782	545 - 1562
Assigned Risk Plan - Clean (2)		2121 - 2828	1904 - 2589	2121	1904	2319 - 2323	2083 - 2095	2121	1904	2275 - 2336	2053 - 2115	2294	2089
Assigned Risk Plan - Other Than Clean		3038 - 4038	2733 - 3707	3038	2733	3316 - 3324	2992 - 3000	3038	2733	3259 - 3337	2946 - 3027	3294	3003

- (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

## Western Counties \*

COMPANY	County	Clarion		Clearfield		Crawford		Elk		Erie		Fayette	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		592 - 2326	489 - 1963	524 - 1812	437 - 1559	662 - 2171	547 - 1833	592 - 1812	489 - 1559	627 - 2171	511 - 1833	626 - 2055	506 - 1722
American Independent Insurance Co.		2635 - 6452	2063 - 4901	2635 - 5843	2063 - 4620	2928 - 6452	2202 - 4901	2928 - 6452	2202 - 4901	2635 - 7309	2063 - 5388	3017 - 6744	2332 - 5255
Donegal Mutual Insurance Company		890 - 1260	792 - 1120	890 - 1260	792 - 1120	766 - 1270	678 - 1108	766 - 1270	678 - 1108	902 - 1364	782 - 1188	1094 - 1544	984 - 1380
Erie Insurance Company		758 - 2849	650 - 2438	698 - 2625	599 - 2249	740 - 2780	637 - 2389	740 - 2780	637 - 2389	764 - 3151	639 - 2666	680 - 2735	578 - 2283
Erie Insurance Exchange		576 - 1664	493 - 1422	534 - 1536	456 - 1310	566 - 1630	486 - 1401	566 - 1630	486 - 1401	570 - 1795	476 - 1514	518 - 1581	438 - 1318
Farmers New Century Insurance Co.		994 - 3162	830 - 2694	838 - 3016	706 - 2560	994 - 3034	830 - 2532	994 - 3034	830 - 2532	1072 - 3469	883 - 2805	965 - 3421	811 - 2897
First Liberty Insurance Corporation (1)		599 - 6959	510 - 6207	573 - 5974	490 - 5327	679 - 6914	584 - 6237	679 - 6894	589 - 6237	659 - 7014	553 - 6127	666 - 7109	562 - 6237
GEICO General Insurance Company		557 - 1263	463 - 1048	557 - 1263	463 - 1048	624 - 1413	521 - 1180	580 - 1312	485 - 1097	591 - 1512	484 - 1266	605 - 1370	496 - 1123
Harleysville Preferred Insurance Company		922 - 2293	792 - 2009	922 - 2293	792 - 2009	1053 - 2638	918 - 2342	1053 - 2638	918 - 2342	1053 - 2870	918 - 2452	901 - 2236	770 - 1953
Liberty Mutual Fire Insurance Company (1)		599 - 6959	510 - 6207	573 - 5974	490 - 5327	679 - 6914	584 - 6237	679 - 6894	589 - 6237	659 - 7014	553 - 6127	666 - 7109	562 - 6237
Nationwide Mutual Insurance Company		722 - 1357	644 - 1199	736 - 1353	621 - 1154	771 - 1455	677 - 1263	788 - 1452	668 - 1243	735 - 1512	641 - 1306	774 - 1432	650 - 1213
Pennsylvania National Mutual Casualty Ins. Co.		652 - 1770	554 - 1512	652 - 1770	554 - 1512	686 - 1872	598 - 1632	656 - 1788	564 - 1542	718 - 1998	612 - 1732	702 - 1918	598 - 1640
Progressive Direct Insurance Company		657 - 2837	538 - 2319	596 - 2837	485 - 2317	594 - 2837	481 - 2316	594 - 2584	484 - 2095	581 - 3054	475 - 2401	652 - 3027	532 - 2429
Progressive Specialty Insurance Company		699 - 3441	616 - 2954	662 - 3467	583 - 2950	710 - 3278	622 - 2808	673 - 3105	601 - 2697	612 - 3487	534 - 2876	712 - 3742	612 - 3119
State Farm Fire & Casualty Co.		977 - 2326	850 - 2055	882 - 2111	771 - 1869	1037 - 2441	892 - 2140	882 - 2111	771 - 1869	940 - 2234	793 - 1943	961 - 2272	817 - 1964
State Farm Mutual Automobile Ins. Co.		854 - 2034	746 - 1802	771 - 1844	676 - 1637	905 - 2132	781 - 1876	771 - 1844	676 - 1637	813 - 1937	687 - 1695	836 - 1977	713 - 1714
Travelers Home and Marine Ins. Co.		533 - 1802	463 - 1509	463 - 1735	406 - 1458	485 - 1681	430 - 1436	495 - 1677	432 - 1420	487 - 1933	424 - 1590	523 - 1978	450 - 1626
Westfield Insurance Company		622 - 1769	542 - 1549	622 - 1769	542 - 1549	626 - 1782	545 - 1562	626 - 1782	545 - 1562	681 - 2027	587 - 1750	699 - 1995	603 - 1728
Assigned Risk Plan - Clean (2)		2121	1904	2121	1904	2294	2089	2294	2089	2188 - 2199	1953 - 1967	3054	2812
Assigned Risk Plan - Other Than Clean		3038	2733	3038	2733	3294	3003	3294	3003	3122 - 3149	2805 - 2810	4370	4031

(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

## Western Counties \*

COMPANY	County	Forest		Greene		Indiana		Jefferson		Lawrence		McKean	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		592 - 2326	489 - 1963	688 - 2137	561 - 1797	601 - 2139	499 - 1598	592 - 1812	489 - 1559	601 - 2145	491 - 1819	662 - 2051	547 - 1765
American Independent Insurance Co.		2928 - 6452	2202 - 4901	2847 - 6342	2178 - 4895	2635 - 6342	2063 - 4895	2635 - 5843	2063 - 4620	2607 - 6492	2044 - 4881	2928 - 6452	2202 - 4901
Donegal Mutual Insurance Company		766 - 1270	678 - 1108	862 - 1168	768 - 1034	862 - 1168	768 - 1034	890 - 1042	792 - 912	948 - 1442	840 - 1266	766 - 1270	678 - 1108
Erie Insurance Company		740 - 2780	637 - 2389	793 - 2981	669 - 2514	750 - 2817	641 - 2405	698 - 2625	599 - 2249	711 - 2805	593 - 2349	740 - 2780	637 - 2389
Erie Insurance Exchange		566 - 1630	486 - 1401	601 - 1733	507 - 1461	573 - 1653	490 - 1411	534 - 1536	456 - 1310	537 - 1617	446 - 1350	566 - 1630	486 - 1401
Farmers New Century Insurance Co.		988 - 3034	830 - 2560	1021 - 3114	849 - 2590	989 - 3046	831 - 2552	988 - 3034	830 - 2560	1038 - 3188	867 - 2702	994 - 3034	830 - 2532
First Liberty Insurance Corporation (1)		599 - 6894	510 - 6237	697 - 7109	588 - 6237	666 - 6959	562 - 6207	599 - 5974	510 - 5327	607 - 6304	509 - 5527	679 - 6894	589 - 6237
GEICO General Insurance Company		624 - 1413	521 - 1180	605 - 1370	496 - 1123	580 - 1407	517 - 1170	557 - 1263	463 - 1048	540 - 1459	444 - 1186	580 - 1312	485 - 1097
Harleysville Preferred Insurance Company		1053 - 2638	918 - 2342	901 - 2236	770 - 1953	769 - 2236	655 - 1953	922 - 2293	792 - 2009	1035 - 2593	895 - 2284	1053 - 2638	918 - 2342
Liberty Mutual Fire Insurance Company (1)		599 - 6894	510 - 6237	697 - 7109	588 - 6237	666 - 6959	562 - 6207	599 - 5974	510 - 5327	607 - 6304	509 - 5527	679 - 6894	589 - 6237
Nationwide Mutual Insurance Company		740 - 1390	649 - 1207	820 - 1299	695 - 1299	722 - 1357	644 - 1199	722 - 1357	644 - 1199	775 - 1504	641 - 1272	788 - 1452	668 - 1243
Pennsylvania National Mutual Casualty Ins. Co.		686 - 1872	598 - 1632	606 - 1646	520 - 1416	606 - 1646	520 - 1416	652 - 1770	554 - 1512	676 - 1874	576 - 1590	686 - 1872	598 - 1632
Progressive Direct Insurance Company		594 - 2584	484 - 2095	636 - 2760	517 - 2227	634 - 2837	516 - 2319	594 - 2837	484 - 2317	579 - 2642	473 - 2093	594 - 2584	481 - 2088
Progressive Specialty Insurance Company		707 - 3140	632 - 2744	696 - 3278	611 - 2795	712 - 3507	616 - 2980	724 - 3401	641 - 2917	662 - 3413	577 - 2822	639 - 2924	570 - 2532
State Farm Fire & Casualty Co.		977 - 2326	850 - 2055	963 - 2312	837 - 2033	1019 - 2397	883 - 2119	882 - 2111	771 - 1869	941 - 2221	805 - 1936	860 - 2055	763 - 1851
State Farm Mutual Automobile Ins. Co.		854 - 2034	746 - 1802	842 - 2021	734 - 1783	891 - 2099	776 - 1862	771 - 1844	676 - 1637	818 - 1931	702 - 1687	757 - 1810	675 - 1636
Travelers Home and Marine Ins. Co.		515 - 1747	459 - 1491	509 - 1650	442 - 1390	515 - 1664	444 - 1396	509 - 1667	446 - 1402	479 - 1656	408 - 1366	499 - 1574	436 - 1347
Westfield Insurance Company		626 - 1782	545 - 1562	598 - 1703	519 - 1482	598 - 1703	519 - 1482	622 - 1769	542 - 1549	644 - 1829	550 - 1570	626 - 1782	545 - 1562
Assigned Risk Plan - Clean (2)		2294	2089	2275	2053	2275	2053	2121	1904	2319 - 2323	2083 - 2095	2294	2089
Assigned Risk Plan - Other Than Clean		3294	3003	3259	2946	3259	2946	3038	2733	3316 - 3324	2992 - 3000	3294	3003

- (1) Comprehensive deductible is \$100.  
 (2) \$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.

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

### Western Counties \*

COMPANY	County	Mercer		Somerset		Venango		Warren		Washington		Westmoreland	
	Option	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited	Full	Limited
Allstate Fire and Casualty Ins. Co.		612 - 2326	495 - 1963	617 - 1888	511 - 1628	662 - 2326	547 - 1963	662 - 2051	547 - 1765	633 - 2134	524 - 1796	588 - 2170	495 - 1833
American Independent Insurance Co.		2928 - 6492	2202 - 4881	2847 - 6342	2178 - 4895	2362 - 6452	1855 - 4901	2928 - 6452	2202 - 4901	3638 - 8046	2783 - 6214	2635 - 7189	2063 - 5620
Donegal Mutual Insurance Company		1040 - 1442	916 - 1266	862 - 1168	768 - 1034	882 - 1260	784 - 1120	766 - 1270	678 - 1108	1034 - 1460	918 - 1294	920 - 1294	818 - 1146
Erie Insurance Company		746 - 2805	627 - 2355	680 - 2556	578 - 2170	758 - 2849	650 - 2438	740 - 2780	637 - 2389	702 - 2957	592 - 2520	775 - 2931	652 - 2487
Erie Insurance Exchange		562 - 1621	472 - 1362	518 - 1490	438 - 1258	576 - 1664	493 - 1422	566 - 1630	486 - 1401	527 - 1711	443 - 1454	582 - 1702	488 - 1441
Farmers New Century Insurance Co.		994 - 3272	830 - 2741	976 - 3114	820 - 2590	980 - 3016	817 - 2560	994 - 3034	830 - 2532	965 - 3034	811 - 2532	998 - 3162	831 - 2694
First Liberty Insurance Corporation (1)		674 - 6894	571 - 6237	558 - 5809	468 - 5197	677 - 6864	578 - 6112	679 - 6894	589 - 6237	587 - 7109	492 - 6237	587 - 7109	492 - 6237
GEICO General Insurance Company		612 - 1413	500 - 1180	621 - 1453	481 - 1197	557 - 1512	463 - 1246	624 - 1413	521 - 1180	572 - 1397	425 - 1147	516 - 1370	425 - 1133
Harleysville Preferred Insurance Company		1035 - 2593	895 - 2284	901 - 2236	770 - 1953	887 - 2293	761 - 2009	1053 - 2638	918 - 2342	901 - 2236	770 - 1953	769 - 1884	655 - 1645
Liberty Mutual Fire Insurance Company (1)		674 - 6894	571 - 6237	558 - 5809	468 - 5197	677 - 6864	578 - 6112	679 - 6894	589 - 6237	587 - 7109	492 - 6237	587 - 7109	492 - 6237
Nationwide Mutual Insurance Company		771 - 1455	677 - 1263	769 - 1420	646 - 1204	722 - 1357	644 - 1199	740 - 1390	649 - 1207	687 - 1578	607 - 1374	729 - 1418	638 - 1228
Pennsylvania National Mutual Casualty Ins. Co.		686 - 1874	584 - 1590	606 - 1646	520 - 1416	652 - 1792	554 - 1550	686 - 1872	598 - 1632	652 - 1778	550 - 1498	684 - 1852	580 - 1564
Progressive Direct Insurance Company		594 - 2837	481 - 2310	611 - 2740	496 - 2218	599 - 2837	483 - 2319	594 - 2584	483 - 2094	612 - 2887	499 - 2275	634 - 3027	519 - 2429
Progressive Specialty Insurance Company		684 - 3264	587 - 2797	672 - 3718	574 - 3168	709 - 3304	617 - 2811	660 - 3145	582 - 2718	655 - 3591	572 - 2941	676 - 3487	588 - 2922
State Farm Fire & Casualty Co.		906 - 2135	770 - 1849	836 - 2290	717 - 2000	977 - 2326	850 - 2055	860 - 2055	763 - 1851	875 - 2399	752 - 2086	912 - 2333	772 - 2033
State Farm Mutual Automobile Ins. Co.		790 - 1862	674 - 1617	727 - 1996	625 - 1749	854 - 2034	746 - 1802	757 - 1810	675 - 1636	759 - 2087	654 - 1820	790 - 2029	672 - 1772
Travelers Home and Marine Ins. Co.		489 - 1648	426 - 1388	505 - 1658	436 - 1386	497 - 1650	430 - 1408	473 - 1749	416 - 1493	495 - 1703	424 - 1406	491 - 2790	420 - 2101
Westfield Insurance Company		639 - 1821	546 - 1563	598 - 1703	519 - 1482	622 - 1811	538 - 1587	626 - 1782	545 - 1562	626 - 1926	537 - 1667	610 - 1733	523 - 1487
Assigned Risk Plan - Clean (2)		2319	2083	2275	2053	2121 - 2548	1904 - 2307	2294	2089	2725	2470	2478	2262
Assigned Risk Plan - Other Than Clean		3324	2992	3259	2946	3038 - 3649	2733 - 3308	3294	3003	3924	3566	3549	3245

- (1) Comprehensive deductible is \$100.  
(2) \$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.

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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](http://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