

INSURANCE FACTS  
for Pennsylvania Consumers

Your Guide to  
Homeowners  
Insurance

**1-877-881-6388**  
Toll-free Automated *Consumer Line*

**[www.insurance.state.pa.us](http://www.insurance.state.pa.us)**  
Pennsylvania Insurance Department Website

The Pennsylvania Insurance Department provides consumers with a variety of publications. “Your Guide to Homeowners Insurance” will help you compare the rates charged by various companies for homeowners insurance in ten geographic areas of the Commonwealth.

To help you understand homeowners insurance, the guide contains explanations of terms commonly used by insurance companies in writing homeowners policies. Also included are some money saving tips and answers to frequently asked questions.

An informed consumer can obtain more value for his or her insurance dollar. This guide provides some basic information to help you determine if you can lower the cost of your homeowners insurance and increase the value of the insurance you receive.

*There are five basic types of homeowners policies offered by most companies. They are generally referred to as Forms 2, 3 and 8 for homeowners; Form 4 for tenants or renters; and Form 6 for condominium owners.*

***However, it is important to note that not all companies offer the types of policies described in this brochure. Therefore, it is important to read your policy carefully.***

# Types of Homeowners Policies

## ***Single dwelling homeowners policies***

This policy offers a comprehensive package of protection against losses or damage to your house and its contents caused by fire, windstorm, vandalism, theft and personal liability, among others. In addition to coverage to the structure, homeowners policies usually contain additional types of coverage: additional living expenses, personal liability and medical payments.

## ***Condominium***

This type of policy insures for the contents and property not covered by the condominium association's policy.

## ***Tenants or Renters Policies***

In addition to its availability to homeowners, similar protections are available to those who rent homes or apartments. If you are a renter, you do not need protection against damage to the building itself, but you do need protection against damage to or theft of your personal property and liability in the event someone falls or gets hurt on the part of the premises you rent.

## ***Homeowners Basic Form (Form 1)***

Covers damage due to fire or lightning, windstorm or hail, vandalism or malicious mischief, theft, damage from vehicles and aircraft, explosion, riot or civil commotion, glass breakage, smoke, volcanic eruption, and personal liability.

## ***Homeowners Broad Form (Form 2)***

Covers damage due to perils listed in Form 1, plus building collapse; freezing of or accidental discharge of water or steam from internal plumbing, heating, air-conditioning systems or domestic appliances, falling objects, weight of ice, snow or sleet, rupture or bursting of steam or hot water heating systems, and personal liability.

## ***Homeowners Special Form (Form 3)***

Covers risk of direct loss to physical property except with certain specified exclusions, such as earthquake and flood, for damage to or loss of the home (dwelling) or other structures such as a garage; all perils covered by Form 2 for damage to or loss of personal property (damage to contents); and personal liability. Form 3 is more comprehensive and offers more protection than Form 2.

## ***Tenants Homeowners or Cooperative Homeowners Form (Form 4)***

Offers coverage for personal property for all of the perils covered under Homeowners Form 2 including personal liability.

## ***Homeowners Form (Form 5)***

Covers damage to physical property and contents, except with certain specified exclusions, such as earthquake and flood, for damage to or loss of the home (dwelling) or other structures such as a garage, and personal liability. Form 5 is more comprehensive and offers more protection than Form 3.

## ***Condominium Homeowners Form (Form 6)***

Form 6 is designed for condominium owners to cover their personal property and liability, their portions of the building and loss of use from the same perils as Form 2.

***Homeowners Older Home Form  
(Form 8)***

Form 8 is for the owner of an older home who has trouble purchasing standard homeowners insurance. It resembles other homeowner policies, but provides limited theft coverage.

***Important Limitation of Losses  
Resulting from Freezing***

When water escapes from the heating system or the hot water heater ruptures as a result of freezing, the loss is covered on all homeowners forms (except Form 8) with one important limitation. Specifically, coverage does not apply if the premises are vacant or unoccupied when a loss occurs, and the insured has not taken reasonable care to maintain heat in the building or shut off the water supply and drain the system and appliances of water. Vacancy or unoccupancy does not mean a temporary absence if there is an intention to return, such as a 3-week vacation.

***Damage from Flood is Excluded from  
All Homeowners Forms***

An important exclusion in ***all*** homeowners policies is loss due to flood. The National Flood Insurance Program (NFIP) defines flood as a general and temporary condition of partial or complete inundation of normally dry land areas from: overflow of inland or tidal waters; unusual and rapid accumulation or runoff of surface waters from any source; mudslides (i.e., mudflows) which are proximately caused by flood, as defined above, and are akin to a river of liquid and flowing mud on the surface of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current; or the collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding the cyclical levels which result in flood, as defined above.

Flood insurance can be purchased for any insurable property, even if it is not located in a flood plain. An insurance agent or broker can assist you purchasing flood insurance. You are encouraged to purchase this coverage if you live in an area prone to flooding. To obtain information on flood insurance, call the Insurance Department's toll-free automated consumer hotline at **1-877-881-6388** and request a copy of the "Flood Insurance Easy Reference Fact Sheet" or call the NFIP toll free at 1-800-638-6620. After reviewing the material, contact your homeowners insurance agent.

When natural running water seeps into the soil and erodes underground limestone or dolomite deposits, a cavern is formed. When the roof of the cavern caves in, a sinkhole is formed. Earth movement is categorized by

***Damage caused by sinkholes/earth movement is excluded from Homeowners Forms***

earth shifting, rising or sinking. Both occurrences are generally excluded from a homeowners insurance policy. Consumers may have the option of “buying back” coverage and should consult their insurance agent. Communities above old mines may fall victim to mine subsidence, the “caving in” of old abandoned mines. Residents in these communities can purchase mine subsidence coverage through the State by calling 1-800-922-1678.

***Coverage against damage to an unattached garage or other structures on your lot***

Usually, this coverage is limited to 10 percent of the amount of insurance on the house. For example, under a \$100,000 policy, the most you will receive to rebuild your damaged garage is \$10,000 unless you specifically request and obtain an increase as part of your homeowners policy.

***Coverage against damage to or loss of personal property (includes household contents and other personal belongings)***

Homeowners insurance policies (except Form 4 for tenants and Form 6 for condominium owners) include an additional amount of insurance for loss or damage to personal property (contents), based on 50 percent of the insurance on your house. For example, if your house is insured for \$100,000, your coverage for contents would be \$50,000.

The contents coverage usually is provided on an **actual cash value** basis, the amount of money it would take to replace or rebuild your home or repair damages with materials of similar kind and quality minus any depreciation (decrease in the value due to age, wear and tear since the time the structure was built or purchased), not **replacement cost**, the amount it would take to replace or rebuild your home or repair damages with materials of similar kind and quality without deducting for depreciation. However, most companies offer a replacement cost option for your personal property at additional cost. The amount of the contents coverage can also be increased if you need additional protection.

On Tenants Form 4 and Condominium Owners Form 6, you must request and obtain the specific amount of coverage you need.

If you temporarily reside at another location while on business or vacation, your contents coverage at your principal home would continue to apply. Personal belongings brought with you to a temporary address are insured for 10% of your homeowners policy contents coverage unless you ask for a higher limit or \$1,000, whichever is greater.

For example, a son or daughter attending college would be provided with \$1,000 worth of insurance or 10% of your contents coverage (whichever is greater) for the personal property he or she takes to school.

## Components of a Homeowners Policy

***Important limitation on silverware, silver, jewelry and furs***

There generally is a limit of \$200 coverage on silver coins and silver other than silverware. Silverware and silver-plated ware are limited to \$2,500 for loss by theft. Theft coverage provided for jewelry and furs is limited to \$1,000. These coverages can be broadened and limits increased by adding a scheduled personal property endorsement, sometimes called a floater, to your policy. This endorsement lists each covered item and its insured value and provides coverage when added to the policy.

***Coverage for liability claims***

The personal liability coverage protects you against a claim or lawsuit resulting from (non-auto and non-business) bodily injury or property damage to others caused by your negligence. This coverage applies to you and all family members who live with you. Basic amounts of coverage are usually \$100,000 per occurrence. Check with your agent or insurance company to determine if the amount of personal liability coverage you have is sufficient.

***Coverage for medical payments***

The policy includes coverage for the medical expenses of others who suffer accidental injury at the insured location. This expense is paid regardless of your legal liability. Basic amounts of coverage are usually \$1,000 per person for medical payments. You can obtain additional amounts at minimal cost, if you request them.

***Coverage for additional living expenses***

The policy includes an additional amount of insurance to cover the necessary increased costs in living expenses to permit you to continue your normal standard of living during the time your house cannot be occupied due to a covered loss such as fire or lightning; windstorm or hail; vandalism or malicious mischief; theft; damage from vehicles or aircraft; explosion; riot or civil commotion; glass breakage; smoke; volcanic eruption; and personal liability. Amounts vary depending on the policy.

The following illustrates the amount of additional living expenses afforded for each form:

***Insure your home to replacement cost value***

Forms 2, 3, and 5 -- 30% of insured value on home  
Form 4 -- 20% of insured value on personal property  
Form 6 -- 40% of insured value on personal property  
Form 8 -- 10% of insured value on home

### ***Insure your home to replacement value***

It is important to insure your home to replacement cost value because under certain circumstances you may be subject to a recovery amount less than what it would cost you to restore your home to its pre-loss condition.

***Replacement cost*** is the amount it would take to replace or rebuild your home or repair damages with materials of similar kind and quality without deducting for depreciation.

***Actual cash value*** is the replacement cost minus any depreciation (decrease in the value due to age, wear and tear since the time the structure was built or purchased.)

***It is recommended that 100% replacement coverage be carried to protect you in the event of a loss.***

The amount of coverage you carry is important in the event of a partial loss (a loss less than the total destruction of your home). Most people suffer a partial loss.

Homeowner policies specify the minimum amount of coverage a homeowner must purchase to be fully covered in the event of a loss. Most companies require that a homeowner purchase at least 80% of the replacement cost of the home. Some policies require that you purchase more than 80% coverage. The example in this brochure is based upon an 80% cutoff point.

If a homeowner fails to insure for at least 80% of the replacement cost, then the cost paid to replace a loss will be paid at a percentage of what the home is insured for or actual cash value, whichever is greater.

***Example:*** If it costs \$100,000 to replace your home and it is insured for \$80,000 (80% of its replacement value), and a fire causes \$25,000 worth of damage, then your insurance company will pay the full \$25,000, less the deductible.

However, if your \$100,000 home is insured for \$60,000 (which is less than 80% of its replacement value), and if you suffer a \$25,000 loss, your company would pay for only part of the loss. You would have to pay the balance out-of-pocket. Your company would pay for damages based upon the following formula:

$$\left( \frac{\text{Amt. of insurance carried}}{\text{Amt. of insurance necessary}} \times \text{loss} \right) - \text{Deductible} \\ = \text{Recovery}$$

$$\left( \frac{\$60,000}{\$80,000} \times \$25,000 \right) - \$500 = \$18,250$$

*Therefore, you would have to pay \$6,750*

If actual cash value were used as the basis for calculating your insurance coverage, you would not receive the full amount it would take to replace the damaged building. For example, if your roof has a 20-year warranty and is 17 years old, there would be depreciation for the age and condition of the roof. As the numbers show in the above diagram, insuring your home for a minimum of 80% of its replacement cost is a wise decision to avoid paying out-of-pocket expenses should a loss occur.

### ***Maintain adequate replacement coverage***

One way to help maintain your replacement coverage is to add an “*Inflation Guard Endorsement*” to your policy. **You should also check with your agent or insurance company at least once a year to make sure your policy provides adequate coverage.** Whether your home is insured for replacement or actual cash value, it is important to keep track of its value. For instance, home improvements and yearly inflation all increase the replacement cost of your home, while the actual cash value of the home may decrease over time.

## **For your Protection**

*Once you have selected the insurance coverages you need and an insurance agent or company, there are steps you can take to make certain you get your money’s worth.*

### ***The Policy***

When you purchase home insurance, you will receive a policy. *A home insurance policy is a legal contract. Read the policy and make sure that you understand its contents.* It is written so that your rights and responsibilities, as well as those of the insurance company, are clearly stated. Keep your policy in a safe place and know the name of your insurer. If you have questions about your insurance policy, contact your insurance agent or company for clarification.

### ***Unlicensed insurers***

It is illegal for unlicensed insurers to sell insurance. Business cards are not proof of a licensed insurance agent or company. If you do business with an unlicensed agent or company, you have no guarantee that the coverage you pay for will ever be honored. If you purchase insurance from companies not legally doing business within Pennsylvania, you will not be protected by the guaranty fund should the company become insolvent (fail).

If you have any questions about the legitimacy of your agent or company, call the Pennsylvania Insurance Department at one of the numbers listed on the back cover. By doing so, you may protect yourself and others from being victimized.

## *Shop and Compare*

Prices for nearly identical coverage can vary greatly among companies.

## *Deductibles*

Your policy contains a deductible, such as \$250, which means you must pay the first \$250 of each loss (except for the personal liability coverage of your policy for which there is no deductible). You may want to consider increasing this deductible, if you can afford the loss at the time, as this selection can save you money on your homeowners insurance premium. The higher your deductible, the lower your premium.

## *Premium Reductions*

Many companies give a premium reduction if you install a smoke detector, burglar alarm, dead bolt locks and fire extinguishers.

## *Discounts*

Discounts may be obtained if you purchase other policies through the same company.

## *Seek Unbiased Information*

Information is available to consumers from a number of unbiased sources. These sources include public libraries, consumer groups and consumer publications. The Pennsylvania Insurance Department has personnel available to answer questions regarding home insurance coverage. Please call our toll-free automated consumer hotline at **1-877-881-6388**.

## *Where to Shop*

When you begin to contact insurers, there are a few things you should know about how insurance companies market their products.

Most insurance companies and many agents advertise. Check the newspaper and yellow pages of the telephone directory for companies and agents in your area, as well as the world wide web. In addition, contact your neighbors, relatives and friends for recommendations on insurance companies and agents. Ask them about their experience regarding price and service. Specifically, ask them what kind of claim service they have received from the companies they recommend.

## *Price Quotations*

When asking for price quotations, it is crucial that you provide the same information to each agent or company.

To give you an accurate quote, the agent or company will usually request the following information:

- description of your house
- distance from the nearest fire department and fire hydrant
- square footage
- security devices
- a picture of your home
- coverages you want
- limits you want

Not all insurance companies use insurance agents to sell their product. Insurance companies generally use one of three methods to market their product: direct marketing, independent agents or exclusive agents. The type of marketing method may not meet all of the needs of a consumer due to the differences in the type of services offered. Therefore, consumers need to be aware of each of the three methods and may want to consider them in their purchase decision.

**Direct marketers** sell insurance through the mail and by telephone. In some cases, consumers can save money with direct marketers because these companies do not have to pay insurance agents commissions to sell their policies. Companies can pass along some of these savings to the consumer. However, some consumers prefer to pay an additional premium for the opportunity to have a local agent available to them.

**Independent agents** represent several companies therefore, you can get quotes for more than one company from one agent. This is considered an advantage to many consumers. If you decide to call agents for quotations, ask them how many companies they represent. Some insurance companies sell coverage through agents that only represent their company. These companies call their agents an exclusive agents force. **Exclusive agents** can only offer you coverage from the company they represent. Therefore, you can only get a quote from one company for each exclusive agent that you talk to.

Sometimes exclusive agents may work for a lower rate of commission than independent agents. This is because companies do not have to give the agent an incentive to write their product over another company's product. The lower commission structure, especially on commissions for renewal business, can represent significant cost savings to the insurance company and often a portion of that savings is passed along to the consumer in lower premiums.

## Understanding Your Insurance Coverage

### *Determine how much homeowners insurance you need*

- *Dwelling protection*: You should carry enough insurance to equal the replacement cost of your dwelling.
- *Self protection*: You need enough liability coverage to protect yourself and your assets from lawsuits resulting from your negligence.
- *Lender Requirements*: Your lender i.e., bank, may require you to cover the house for at least the amount of the mortgage. You are not required to purchase insurance from the insurer recommended by your lender.
- *Policy Requirements*: Insurers may impose some coverage requirements for replacement cost protection as described earlier in this guide.
- *Contents Protection*: You should carry enough insurance to cover the replacement of all your belongings including furniture, clothing, kitchen utensils, etc.

### *Characteristics that affect homeowners insurance prices*

- *Type of Construction*: Frame houses usually cost more to insure than brick.
- *Age of House*: New homes are usually less expensive to insure than old homes.
- *Local Fire Protection*: Your home's distance from a fire hydrant and the quality of your local fire department determine your fire protection class and affect your insurance costs.
- *Amount of Coverage*: The amount of coverage you buy for your house, contents and personal liability will affect the price you pay.
- *Deductible Amount*: Your choice of a higher deductible will reduce the price for home insurance.
- *Discounts*: Some insurers offer lower prices for things such as insuring your home and car with the same company and installing deadbolt locks or alarm systems.

### *Replacement Cost Coverage*

The item(s) must be replaced in order to receive the full replacement cost. For example, if a \$500 television is destroyed, the insurance company will pay the actual cash value amount, around \$300 as an estimate, until the television is replaced. When the television is replaced and the bill of sale is produced, the insurance company will pay the difference up to the replacement amount. This, of course, is subject to any limitations listed in the replacement coverage section of your homeowners insurance policy.

No matter how much insurance you carry, no insurance policy can adequately compensate you for all your pain, trauma and inconvenience following a fire or theft. To avoid these things from happening, or at least to minimize disruption in the event of a loss:

- Install appropriate smoke detector(s). These can give you early notice of a fire and may save your life. Cost is minimal.
- Practice home fire drills. This will let your entire family, particularly your children, know deposit box or the home of a relative. In the event of a fire or theft, such documentation will be very beneficial in filing your claim.
- Consider purchasing flood insurance. Runoff water undermining home foundations is not covered on a homeowners policy. Flood insurance will protect this type of loss.

## Where to Purchase Homeowners Insurance

### *Licensed Insurance Companies*

There are over 200 licensed insurers that sell homeowners policies in Pennsylvania. A licensed company has met the financial requirements established by the Pennsylvania Insurance Department that are designed to ensure that the carrier can meet its obligations to policyholders now and in the future.

### *The Pennsylvania Fair Plan*

All Pennsylvania residents are guaranteed the availability of basic fire and crime insurance at comparable rates through the Pennsylvania “FAIR Plan.” Coverages are available through any insurance agent or broker. You may also call the FAIR Plan toll-free at 1-800-462-4972 for information.

### *The Surplus Lines Market*

The surplus lines market is an alternative for homeowners who are unsuccessful in obtaining coverage from insurers licensed to do business in Pennsylvania. Surplus lines companies are permitted to issue policies to Pennsylvania residents, but are not licensed by the Department. Surplus lines policies are subject to all the same insurance laws and regulations as are the licensed insurers. However, you will not be protected by the guaranty fund should the company become insolvent.

## Commonly Asked Questions

***My homeowners policy was cancelled because I did not pay my premium on time. Is this legal?***

Yes. Pennsylvania insurance 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.

***How does a rate increase differ from a surcharge?***

A rate increase is an increase in premiums applied to all policies issued by an insurance company and must be approved by the Insurance Department prior to use. A surcharge is an increase in premium to be charged to a policy meeting a certain condition. An example of a surcharge may be losses which occur within a certain period of time.

***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 your notice along with 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 10 days of your receipt of the notice.

***Is the purchase of homeowners insurance mandatory in Pennsylvania?***

No. Pennsylvania insurance law does not require that an individual carrier homeowner's insurance. However, a lender may require, as part of a mortgage agreement, that certain insurance and coverage be maintained in order to qualify for funding.

***Is it legal for my insurance company to nonrenew my homeowners insurance because I have too many claims?***

No. Pennsylvania insurance law prohibits an insurance company from terminating a homeowners insurance policy for "claims" or "loss history". However, if a similar type claim is re-occurring, the insurance company may request improvements to correct the problem causing the loss. Failure to comply with recommendations may result in termination.

***Does my homeowners insurance cover damage caused by flooding?***

No. It is important to be aware that a standard homeowner's or renter's policy does not cover damages resulting from a flood. Flood insurance is a federally regulated program. Additional information is available through the National Flood Insurance Program at 1-888-CALL-FLOOD.

***How can I protect my personal property if I am a renter?***

Contact your agent and request information on applying for a tenants homeowners or cooperative homeowners policy (Form 4). This type of policy provides coverage for personal property damaged due to: fire or lightning, windstorm or hail, vandalism or malicious mischief, theft, damage from vehicles and aircraft, explosion, riot or civil commotion, glass breakage, smoke, volcanic eruption, building collapse; freezing of or accidental discharge of water or steam from internal plumbing, heating, air-conditioning systems or domestic appliances; falling objects; weight of ice, snow or sleet; rupture or bursting of steam or hot water heating systems.

***What should I do if I disagree with the amount the insurance company has offered to settle my claim?***

First, contact your insurance company for specific details regarding the offer and to attempt to negotiate the claim. If you still are not satisfied with your company's offer, you have the right to activate the appraisal clause of your policy. By doing so, you agree to allow two independent appraisers, one on your behalf and one on behalf of the insurance company, to determine the amount of damages.

***What are the risks in 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.

***Why should I insure my home to replacement cost value?***

It is important to insure your home to replacement cost value because under certain circumstances you may be subject to a recovery amount less than what it would cost you to restore your home to its pre-loss condition.

## Explanation of Premium Comparison Charts

The cost of homeowners insurance depends in part upon where you live in Pennsylvania. Most companies divide the state into ten geographic areas for the purpose of setting homeowners insurance rates. The attached comparison chart will show you the rating territory in which your city or county is located. A variety of factors are used to calculate your premium including:

- proximity to fire fighting equipment and public facilities available to extinguish a fire
- house frame construction
- age of house
- installation of smoke alarms
- installation of deadbolt locks

These factors, along with the value of your house, determine your specific rate for your homeowners insurance coverage. In addition, based on additional characteristics of your home, discounts or surcharges may be applied to your homeowners rates.

To find the cost for a particular type of policy in your area,

- Look to find the code number for the territory (county or city) where you live.
- Find the territory number at the top of the comparison chart.
- Beneath the territory line in the comparison chart, you will find three different types of coverage shown: HO-3, the most common form of homeowners insurance, HO-4 for renters, and HO-8, a more limited coverage for older homes.
- Under the heading, you will see two different premiums, one for a \$75,000 home and one a \$150,000 home.
- Down the left side, find the names of some of the largest insurance companies writing homeowners insurance in Pennsylvania.
- Reading down the chart you can see what the cost would be for a specific type and amount of coverage with a particular insurer in your home territory.
- Where two numbers are shown in the square, the higher cost applies to the largest city within the county.

## Comparison of Largest Homeowners Writers in PA

Pennsylvania Insurance Department

Company Name	04				31				32				33				34				35							
	HO-3		HO-4		HO-3		HO-4		HO-3		HO-4		HO-3		HO-4		HO-3		HO-4		HO-3		HO-4					
	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40				
Allstate Ins. Co.	562	905	226	483	284	458	98	244	284	458	98	244	284	458	98	244	357	719	141	307	357	719	141	307	357	719	141	307
	435	700	226	374	256	412	98	220	256	412	98	220	256	412	98	220	321	647	141	276	238	480	117	205	238	480	117	205
Buckeye Union Ins. Co. *	1960	2944	376	1371	1234	1805	296	889	1234	1761	296	886	1748	2597	389	1230	1794	2644	362	1275	2031	2973	362	1451	2031	2973	362	1451
	488	726	102	346	306	441	83	224	298	430	83	218	285	417	83	206	317	466	83	227	344	505	83	247	344	505	83	247
Donegal Mutual Ins. Co.	491	909	221	N/A	256	475	116	N/A	239	444	110	N/A	238	444	104	N/A	356	659	201	N/A	276	513	147	N/A	276	513	147	N/A
	491	669	180		246	324	93		236	314	82		231	314	84		356	466	164		276	365	119		276	365	119	
Erie Ins. Exchange	569	1073	98	517	204	385	65	185	204	385	65	185	178	335	65	161	317	598	98	288	242	457	85	219	242	457	85	219
	569	1073	98	517	199	373	65	180	176	332	65	160	175	330	65	158	317	598	98	288	227	428	83	205	227	428	83	205
Farmers New Century Ins. Co.	750	1359	332	N/A	276	505	123	N/A	257	470	115	N/A	259	473	116	N/A	387	700	171	N/A	300	543	133	N/A	300	543	133	N/A
	555	1006	282		194	355	100		189	345	97		189	345	97		286	518	145		222	402	113		222	402	113	
Farmington Casualty Co.	606	1101	151	N/A	207	375	125	N/A	185	337	125	N/A	183	334	125	N/A	302	548	138	N/A	210	382	125	N/A	210	382	125	N/A
	606	1101	151		180	328	125		185	337	125		165	300	125		302	548	138		210	382	125		210	382	125	
Harleysville Mutual Ins. Co.	815	1409	337	396	347	600	163	187	340	587	153	183	285	493	127	154	467	808	207	253	369	639	147	200	369	639	147	200
	815	1198	337	396	304	446	127	165	291	427	125	158	285	419	127	154	398	688	207	253	315	544	147	200	315	544	147	200
Keystone Ins. Co. **	522	1057	155	636	202	409	83	246	187	379	80	228	180	366	100	221	199	404	127	242	247	501	123	302	247	501	123	302
	522	1057	155	636	192	390	82	236	187	379	80	228	180	366	100	221	199	404	127	242	247	501	123	302	247	501	123	302
Liberty Mutual Fire Ins.	799	1495	242	N/A	466	873	131	N/A	448	839	131	N/A	451	843	123	N/A	475	890	163	N/A	464	867	149	N/A	464	867	149	N/A
	799	1495	242		313	585	111		313	585	111		313	585	111		475	890	163		389	729	117		389	729	117	
Nationwide Mutual Fire Ins. Co.	675	1242	251	524	294	540	127	228	269	494	127	208	269	494	127	208	336	618	173	260	336	618	173	260	336	618	173	260
	675	1242	251	524	294	540	127	228	269	494	127	208	269	494	127	208	336	618	173	260	250	460	138	194	250	460	138	194
Old Guard Ins. Co.	717	1358	254	698	292	551	132	284	259	490	132	252	259	490	93	252	406	764	242	394	292	551	159	284	292	551	159	284
	387	732	137	376	122	233	71	120	140	264	71	136	140	264	50	136	219	411	130	212	157	297	86	154	157	297	86	154
Property & Casualty Ins. Co. of Hartford	709	1281	146	N/A	256	438	76	N/A	252	431	76	N/A	268	461	76	N/A	336	588	116	N/A	259	445	104	N/A	259	445	104	N/A
	470	836	125		213	359	75		187	312	75		190	315	75		277	479	102		216	364	91		216	364	91	
Penn National Mutual Casualty Ins. Co.	579	1068	151	440	222	412	99	170	203	375	99	155	203	375	70	155	292	539	144	222	265	490	120	203	265	490	120	203
	491	908	151	440	189	350	99	170	172	318	99	155	172	318	70	155	248	457	144	222	226	417	120	203	226	417	120	203
Philadelphia Contributionship Ins. Co. ***	518	1210	175	468	200	467	84	181	208	486	86	188	213	496	73	193	332	777	160	301	216	504	88	195	216	504	88	195
	518	1210	175	468	200	467	84	181	208	486	86	188	213	496	73	193	332	777	160	301	216	504	88	195	216	504	88	195
Phoenix Ins. Co.	683	1243	151	N/A	233	425	125	N/A	215	391	125	N/A	214	388	125	N/A	349	634	138	N/A	243	442	125	N/A	243	442	125	N/A
	683	1243	151		209	378	125		215	391	125		191	348	125		349	634	138		243	442	125		243	442	125	
Prudential Property & Casualty Ins. Co.	1588	2974	472	N/A	718	1346	302	N/A	576	1082	302	N/A	532	1000	260	N/A	656	1228	328	N/A	542	1016	282	N/A	542	1016	282	N/A
	449	841	211		252	473	118		191	359	109		191	359	109		208	389	139		208	389	126		208	389	126	
State Farm Fire and Casualty Co.	635	1200	178	N/A	293	553	100	N/A	293	553	100	N/A	275	518	88	N/A	353	666	136	N/A	300	566	108	N/A	300	566	108	N/A
	635	1200	178		293	553	100		235	444	82		235	444	82		353	666	136		300	566	108		300	566	108	
Travelers Indemnity Co.	776	1420	151	N/A	265	485	125	N/A	245	448	125	N/A	242	443	125	N/A	397	726	138	N/A	276	505	125	N/A	276	505	125	N/A
	776	1420	151		237	433	125		245	448	125		218	398	125		397	726	138		276	505	125		276	505	125	
United Services Automobile Assoc.	1287	2279	N/A	N/A	596	1055	N/A	N/A	731	1294	N/A	N/A	572	1013	N/A	N/A	810	1435	N/A	N/A	810	1435	N/A	N/A	810	1435	N/A	N/A
	437	775			203	359			186	330			186	330			227	402			227	402			227	402		
USAA Casualty Ins. Co.	1467	2596	N/A	N/A	679	1203	N/A	N/A	833	1475	N/A	N/A	652	1155	N/A	N/A	924	1636	N/A	N/A	924	1636	N/A	N/A	924	1636	N/A	N/A
	499	883			231	409			212	376			212	376			259	458			259	458			259	458		

\* Premiums are based on a minimum of \$5,000 medical expenses.

HO-3 & HO-8 rates are based on a minimum deductible of \$500.

\*\* HO-8 rates are based on a minimum coverage of \$50,000.

\*\*\* HO-8 rates are based on a minimum deductible of \$500.

## Comparison of Largest Homeowners Writers in PA

Pennsylvania Insurance Department

Company Name	36, 37				38, 39				40-42				43				44-47				48, 49																											
	HO-3		HO-4		HO-3		HO-4		HO-3		HO-4		HO-3		HO-4		HO-3		HO-4		HO-3		HO-4																									
	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40																								
Allstate Ins. Co.	283	570	109	243	267	536	117	230	369	742	141	317	369	742	141	317	640	1031	238	550	327	656	138	281	255	513	109	219	240	483	117	206	277	558	98	238	238	480	98	205	315	508	98	271	221	446	98	190
Buckeye Union Ins. Co. *	1592	2334	296	1137	1719	2597	296	1179	1631	2425	296	1149	1723	2597	296	1227	2183	3258	418	1538	1454	2188	296	1014	386	567	83	276	344	505	80	247	344	505	83	247	285	417	80	206	408	607	105	288	285	417	80	206
Donegal Mutual Ins. Co.	288	534	119	N/A	292	539	122	N/A	283	524	122	N/A	297	551	118	N/A	418	776	178	N/A	303	561	118	N/A	280	413	97		290	413	98		279	394	97		268	385	97		256	358	94		279	358	96	
Erie Ins. Exchange	239	452	74	211	229	432	76	208	248	468	81	225	281	531	83	255	387	729	71	351	228	429	72	206	233	440	73	206	210	396	72	191	224	423	65	203	218	411	65	198	251	472	66	228	207	390	65	188
Farmers New Century Ins. Co.	355	642	157	N/A	358	649	159	N/A	345	625	153	N/A	356	644	157	N/A	434	792	194	N/A	333	604	148	N/A	257	466	131		245	444	125		251	455	128		243	441	125		264	482	129		224	405	114	
Farmington Casualty Co.	269	490	125	N/A	274	499	125	N/A	246	447	125	N/A	265	482	125	N/A	346	628	125	N/A	227	415	125	N/A	265	482	125		235	428	125		229	417	125		212	385	125		249	453	125		212	385	125	
Harleysville Mutual Ins. Co.	513	887	147	278	456	788	120	247	390	674	118	211	548	946	174	295	752	1376	296	433	450	777	127	243	400	691	133	254	431	633	114	233	293	506	116	185	289	501	112	184	266	414	127	153	304	523	108	192
Keystone Ins. Co. **	277	563	83	338	247	501	94	301	248	503	80	304	280	567	77	342	367	743	115	445	258	522	80	313	236	479	80	288	229	466	80	278	213	430	80	260	280	567	77	342	244	495	112	298	221	447	77	269
Liberty Mutual Fire Ins.	481	901	128	N/A	483	904	152	N/A	464	867	151	N/A	483	904	149	N/A	698	1306	158	N/A	465	868	152	N/A	404	756	128		330	618	123		389	729	117		357	668	117		313	585	111		330	618	113	
Nationwide Mutual Fire Ins. Co.	339	624	145	263	351	646	137	272	333	612	134	258	377	694	146	293	546	1006	150	424	359	660	137	278	339	624	137	263	310	571	134	240	280	516	134	218	241	443	134	187	304	558	150	236	302	555	134	234
Old Guard Ins. Co.	314	591	159	304	350	661	163	340	331	625	127	323	303	573	117	294	406	764	191	394	324	614	132	316	168	319	73	164	168	319	70	164	159	302	60	155	163	309	63	158	183	344	90	177	169	321	56	165
Property & Casualty Ins. Co. of Hartford	325	567	78	N/A	289	501	78	N/A	316	551	78	N/A	304	530	78	N/A	459	815	104	N/A	284	490	75	N/A	257	441	75		224	380	75		232	395	75		247	423	75		263	452	91		212	357	75	
Penn National Mutual Casualty Ins. Co.	287	529	120	218	316	584	122	241	282	521	95	215	272	502	88	207	425	784	142	322	254	468	99	193	238	439	102	213	226	417	97	203	219	405	83	196	224	414	88	201	264	488	126	237	193	355	76	172
Philadelphia Contributionship Ins. Co. ***	293	683	107	265	335	782	121	302	245	571	99	221	265	618	69	239	340	795	126	308	250	584	81	226	256	598	103	231	280	655	90	253	225	527	73	203	265	618	69	239	218	510	100	197	248	579	75	224
Phoenix Ins. Co.	313	568	125	N/A	318	577	125	N/A	284	517	125	N/A	306	556	125	N/A	401	722	125	N/A	265	480	125	N/A	306	556	125		272	496	125		267	485	125		245	445	125		287	528	125		245	445	125	
Prudential Property & Casualty Ins. Co.	530	992	296	N/A	682	1276	268	N/A	656	1228	296	N/A	656	1228	296	N/A	1310	2456	362	N/A	656	1228	268	N/A	265	496	148		236	442	121		208	389	126		328	614	148		191	359	109		328	614	134	
State Farm Fire and Casualty Co.	361	680	107	N/A	350	659	108	N/A	336	634	107	N/A	450	846	120	N/A	529	1003	109	N/A	345	650	108	N/A	361	680	107		283	533	106		318	600	98		318	600	98		308	586	109		240	454	88	
Travelers Indemnity Co.	355	649	125	N/A	361	660	125	N/A	323	592	125	N/A	348	636	125	N/A	455	831	125	N/A	300	548	125	N/A	348	636	125		310	566	125		302	553	125		300	548	125		327	607	125		278	515	125	
United Services Automobile Assoc.	747	1322	N/A	N/A	675	1196	N/A	N/A	762	1350	N/A	N/A	826	1463	N/A	N/A	1223	2166	N/A	N/A	731	1294	N/A	N/A	254	450	230	407	240	426	240	426	227	402	270	478	224	397										
USAA Casualty Ins. Co.	851	1507	N/A	N/A	770	1363	N/A	N/A	869	1539	N/A	N/A	942	1668	N/A	N/A	1394	2470	N/A	N/A	833	1475	N/A	N/A	289	513	262	463	274	485	259	458	308	545	256	453												

\* Premiums are based on a minimum of \$5,000 medical expenses.  
HO-3 & HO-8 rates are based on a minimum deductible of \$500.  
\*\* HO-8 rates are based on a minimum coverage of \$50,000.  
\*\*\* HO-8 rates are based on a minimum deductible of \$500.

# KEY TO TERRITORIAL CODES

IN THE COUNTY OF	CODE
Adams	33
Allegheny (except City of Pittsburgh)	35
City of Pittsburgh	34
Armstrong	43
Beaver	40
Bedford	49
Berks	32
Blair	49
Bradford	43
Bucks	44
Butler	43
Cambria	43
Cameron	43
Carbon	49
Centre	49
Chester	46
Clarion	43
Clearfield	43
Clinton	49
Columbia	43
Crawford	43
Cumberland	33
Dauphin	33
Delaware	47
Elk	43
Erie	37
Fayette	43
Forest	43
Franklin	33
Fulton	49
Greene	43
Huntingdon	49
Indiana	43
Jefferson	43
Juniata	49
Lackawanna	38

IN THE COUNTY OF	CODE
Lancaster	32
Lawrence	43
Lebanon	33
Lehigh	31
Luzerne	39
Lycoming	48
Mckean	43
Mercer	43
Mifflin	49
Monroe	49
Montgomery	45
Montour	49
Northampton	31
Northumberland	49
Perry	49
Philadelphia	04
Pike	49
Potter	43
Schuylkill	49
Snyder	49
Somerset	43
Sullivan	43
Susquehanna	43
Tioga	43
Union	49
Venango	43
Warren	43
Washington	41
Wayne	43
Westmoreland	42
Wyoming	43
York	33

	HO (Homeowners) Form (see key below)	Comprehensive Personal Liability Coverage	Coverage Part (see key below)	Loss Deductible	Fire, Lightning, Smoke, Wind- storm, Hail	Explosion	Riot — Civil Commotion	Vandalism or Malicious Mischief	Theft	Falling Objects	Weight of Ice & Snow/Sleet	Collapse of Building	Freezing	Flood
HO-1 Basic Form	<b>HO-1</b>	yes	A&B C D	yes yes no	yes yes yes	yes yes yes	yes yes yes	yes yes yes	yes yes no	no no no	no no no	no no no	no no no	no no no
HO-2 Broad Form	<b>HO-2</b>	yes	A&B C D	yes yes no	yes yes yes	yes yes yes	yes yes yes	yes yes yes	yes yes no	yes yes yes	yes yes yes	yes yes yes	yes yes yes	no no no
HO-3 Special Form	<b>HO-3</b> ---- Incl. <b>HO-15</b>	yes	*A&B C D	yes yes no	yes yes yes	yes yes yes	yes yes yes	yes yes yes	yes yes no	yes yes yes	yes yes yes	yes yes yes	yes yes yes	no no no
HO-4 Tenants Form	<b>HO-4</b>	yes	A&B C D	---- yes no	---- yes yes	---- yes yes	---- yes yes	---- yes yes	---- yes no	---- yes yes	---- yes yes	---- yes yes	---- yes yes	---- no no
HO-6 Condo Owners Form	<b>HO-6</b>	yes	A&B C D	---- yes no	---- yes yes	---- yes yes	---- yes yes	---- yes yes	---- yes no	---- yes yes	---- yes yes	---- yes yes	---- yes yes	---- no no
HO-8 Older Home Form	<b>HO-8</b>	yes	A&B C D	yes yes no	yes yes yes	yes yes yes	yes yes yes	yes yes yes	yes yes no	no no no	no no no	no no no	no no no	no no no

**Homeowners Form**

**Coverage Part**

- |                              |   |
|------------------------------|---|
| HO-1 Basic Form              | A Dwelling (house)  |
| HO-2 Broad Form              |   |
| HO-3 Special Form            | B Other structures (such as detached garage, tool shed, greenhouse, etc.) |
| HO-4 Tenants Form            |   |
| HO-6 Condominium Owners Form |   |
| HO-8 Older Home Form         | C Personal Property (contents)  |
|                              | D Additional living expense   |

\* Covers "RISKS OF DIRECT LOSS TO PHYSICAL PROPERTY" except specific policy exclusions.

If you have questions or problems concerning your homeowners insurance, please call your agent. For unresolved problems or questions, contact the Pennsylvania Insurance Department's toll-free automated *Consumer Line* at **1-877-881-6388**. Consumers may also visit our website at **[www.insurance.state.pa.us](http://www.insurance.state.pa.us)** or any of our four offices.

**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 Building  
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 Building  
300 Liberty Avenue  
Pittsburgh, PA 15222  
(412) 565-5020  
fax (412) 565-7648  
TTY/TDD: (412) 565-2376

**Your Guide to Homeowners Insurance**

**June 2002**



**A consumer service initiative of the  
Pennsylvania Insurance Department**

**1-877-881-6388**

**[www.insurance.state.pa.us](http://www.insurance.state.pa.us)**