

INSURANCE FACTS
for Pennsylvania Consumers

Your Guide to
Homeowners
Insurance

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

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.

Company Name	04				31				32				33				34				35			
	HO-3		HO-4		HO-8		HO-3		HO-4		HO-8		HO-3		HO-4		HO-8		HO-3		HO-4		HO-8	
	\$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.	926	1487	283	655	470	754	123	331	470	754	123	331	470	754	123	331	588	1181	170	393	475	951	176	316
	550	972	283	436	273	479	123	220	273	479	123	220	273	479	123	220	358	664	170	262	283	526	176	211
Donegal Mutual Ins. Co. *	506	909	221	N/A	265	475	116	N/A	247	444	110	N/A	247	444	104	N/A	367	659	201	N/A	285	513	147	N/A
	465	669	202	N/A	244	324	104	N/A	232	314	93	N/A	228	314	94	N/A	337	416	182	N/A	262	329	133	N/A
Encompass Ins. Co. **	680	1209	245	N/A	273	473	146	N/A	260	450	146	N/A	236	406	146	N/A	369	647	230	N/A	287	498	177	N/A
	680	1209	245	N/A	270	467	146	N/A	260	450	146	N/A	236	406	146	N/A	369	647	230	N/A	287	498	177	N/A
Erie Ins. Exchange	1596	3010	301	1449	576	1086	199	522	576	1086	199	522	504	954	196	458	845	1596	301	768	656	1238	255	596
	446	840	85	405	157	296	55	142	141	266	55	128	138	260	53	125	236	446	85	214	176	332	69	160
Farmers New Century Ins. Co.	867	1571	334	N/A	339	619	124	N/A	307	561	116	N/A	313	572	116	N/A	455	824	172	N/A	361	653	134	N/A
	578	1046	284	N/A	214	392	100	N/A	196	359	97	N/A	199	360	97	N/A	303	549	146	N/A	240	435	114	N/A
First Liberty	1709	2921	205	1510	1026	1753	107	906	949	1624	132	839	1005	1718	97	888	1060	1812	132	938	1060	1812	132	938
	468	799	205	413	190	325	91	168	190	325	91	168	190	325	91	168	290	495	132	256	226	385	93	199
Harleysville Mutual Ins. Co.	854	1366	291	N/A	339	543	133	N/A	327	520	125	N/A	308	493	120	N/A	481	768	180	N/A	381	609	140	N/A
	494	791	233	N/A	195	291	100	N/A	174	279	100	N/A	177	285	100	N/A	276	443	145	N/A	297	315	111	N/A
Keystone Ins. Co. ***	485	984	155	605	214	432	83	265	188	382	80	234	169	340	100	210	216	435	127	267	242	491	123	302
	485	984	155	605	194	393	82	243	188	382	80	234	169	340	100	210	216	435	127	267	242	491	123	302
Liberty Mutual Fire Ins.	1899	3245	228	1678	1140	1948	120	1006	1055	1804	146	933	1116	1908	107	987	1179	2014	146	1042	1179	2014	146	1042
	518	888	228	459	212	362	101	187	212	362	101	187	212	362	101	187	322	551	146	284	251	429	103	221
Nationwide Mutual Fire Ins. Co.	808	1300	278	659	332	534	136	270	350	563	136	285	350	452	136	285	400	643	189	327	400	643	189	327
	808	1300	278	659	332	534	136	270	272	437	136	222	272	437	136	222	400	643	189	327	296	476	156	342
Property & Casualty Ins. Co. of Hartford	708	1281	146	N/A	262	450	76	N/A	252	431	76	N/A	267	460	76	N/A	335	588	116	N/A	259	445	104	N/A
	576	1035	146	N/A	256	438	76	N/A	223	379	76	N/A	226	383	76	N/A	335	588	116	N/A	259	445	104	N/A
Peerless Ins. Co.	1682	2722	206	N/A	652	1056	124	N/A	598	969	124	N/A	670	1083	122	N/A	913	1478	191	N/A	721	1166	156	N/A
	942	726	206	N/A	203	264	124	N/A	187	244	124	N/A	209	271	122	N/A	511	402	191	N/A	225	291	156	N/A
Penn National Mutual Casualty Ins. Co. ****	635	1104	151	468	244	424	99	180	221	386	99	164	221	386	70	164	320	557	144	236	279	486	120	207
	540	939	151	468	208	361	99	180	189	328	99	164	189	328	70	164	271	473	144	236	237	413	120	207
Philadelphia Contributionship Ins. Co.	546	1276	165	493	256	598	77	231	209	488	62	189	249	582	78	225	316	738	149	285	254	592	98	229
	546	1276	165	493	256	598	77	231	209	488	62	189	249	582	78	225	316	738	149	285	254	592	98	229
Phoenix Ins. Co.	847	1154	131	N/A	338	460	125	N/A	290	394	125	N/A	295	402	125	N/A	437	595	125	N/A	314	429	125	N/A
	847	1154	131	N/A	276	375	125	N/A	290	394	125	N/A	261	355	125	N/A	437	595	125	N/A	314	429	125	N/A
State Farm Fire and Casualty Co.	781	1428	215	N/A	412	755	149	N/A	412	755	149	N/A	401	734	109	N/A	496	908	173	N/A	408	748	152	N/A
	781	1428	215	N/A	412	755	149	N/A	339	621	109	N/A	316	579	102	N/A	496	908	173	N/A	408	748	152	N/A
Travelers Indemnity Co.	962	1310	131	N/A	383	522	125	N/A	329	448	125	N/A	336	458	125	N/A	496	676	125	N/A	429	487	125	N/A
	962	1310	131	N/A	314	427	125	N/A	329	448	125	N/A	296	404	125	N/A	496	676	125	N/A	429	487	125	N/A
United Services Automobile Assoc.	1415	2247	N/A	N/A	679	1078	N/A	N/A	741	1177	N/A	N/A	661	1050	N/A	N/A	884	1404	N/A	N/A	884	1404	N/A	N/A
	481	764	N/A	N/A	231	367	N/A	N/A	228	362	N/A	N/A	228	362	N/A	N/A	258	410	N/A	N/A	258	410	N/A	N/A
USAA Casualty Ins. Co.	1531	2432	N/A	N/A	735	1167	N/A	N/A	802	1274	N/A	N/A	715	1274	N/A	N/A	957	1520	N/A	N/A	957	1520	N/A	N/A
	521	827	N/A	N/A	250	397	N/A	N/A	246	391	N/A	N/A	246	391	N/A	N/A	279	444	N/A	N/A	279	444	N/A	N/A
Westfield Ins. Co.	1161	2044	353	1121	454	798	184	439	410	718	184	395	410	708	129	395	651	1145	337	628	475	836	222	459
	411	725	125	398	143	251	65	138	145	255	65	140	145	255	45	140	230	405	119	222	167	296	79	162

* HO-3 rates are based on a minimum filing of \$80,000.

** HO-3 rates are based on \$5,000 in medical coverage

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

**** HO-3 rates are based on a minimum filing of \$85,000.

Company Name	36, 37				38, 39				40-42				43				44-47				48, 49			
	HO-3		HO-4	HO-8	HO-3		HO-4	HO-8	HO-3		HO-4	HO-8	HO-3		HO-4	HO-8	HO-3		HO-4	HO-8				
	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40	\$75	\$150	\$25	\$40				
Allstate Ins. Co.	469	939	137	313	442	885	146	294	607	1218	176	407	506	1012	137	337	578	927	137	407	519	1038	123	347
	299	553	137	209	274	507	146	196	375	693	176	271	309	573	137	225	342	603	137	271	312	579	123	231
Donegal Mutual Ins. Co. *	298	534	119	N/A	300	539	122	N/A	292	524	122	N/A	306	551	118	N/A	431	776	178	N/A	312	561	118	N/A
	266	369	107	N/A	286	413	110	N/A	265	352	107	N/A	253	347	107	N/A	254	358	105	N/A	265	338	106	N/A
Encompass Ins. Co. **	352	615	146	N/A	347	606	146	N/A	317	552	146	N/A	364	637	146	N/A	445	784	202	N/A	315	548	142	N/A
	349	610	146	N/A	325	566	146	N/A	310	539	146	N/A	324	565	146	N/A	342	598	189	N/A	276	478	142	N/A
Erie Ins. Exchange	650	1225	225	588	647	1218	225	586	676	1275	240	613	787	1485	248	713	1111	2093	218	1007	639	1208	216	580
	181	342	62	164	172	325	60	156	167	315	56	151	157	296	53	142	194	365	56	175	158	296	53	142
Farmers New Century Ins. Co.	422	764	158	N/A	414	750	160	N/A	418	757	154	N/A	436	791	158	N/A	532	973	195	N/A	394	713	148	N/A
	273	495	132	N/A	255	461	125	N/A	277	502	128	N/A	253	459	125	N/A	275	502	130	N/A	233	422	114	N/A
First Liberty	1022	1749	105	904	1078	1842	123	952	970	1657	131	857	1078	1842	129	952	1709	2921	205	1510	1035	1769	123	915
	234	400	105	206	190	327	97	169	226	385	93	199	190	327	93	169	190	325	91	168	190	327	91	169
Harleysville Mutual Ins. Co.	527	841	140	N/A	468	747	113	N/A	401	642	110	N/A	563	898	151	N/A	841	1422	254	N/A	462	741	120	N/A
	279	445	100	N/A	254	409	100	N/A	183	293	100	N/A	215	343	100	N/A	172	291	100	N/A	211	339	100	N/A
Keystone Ins. Co. ***	277	562	83	345	278	564	94	346	279	566	80	350	314	636	77	391	388	786	115	480	257	519	80	317
	247	502	80	307	237	480	80	293	220	446	80	275	314	636	77	391	239	485	112	297	214	432	77	265
Liberty Mutual Fire Ins.	1137	1943	117	1004	1198	2047	137	1058	1091	1842	145	952	1198	2047	143	1058	1899	3245	228	1678	1150	1967	137	1017
	260	444	117	229	213	363	107	188	251	429	103	221	213	363	103	188	212	362	101	187	213	363	101	188
Nationwide Mutual Fire Ins. Co.	404	649	159	330	393	632	155	321	382	615	144	312	435	700	163	355	628	1010	158	512	429	690	155	350
	404	649	155	330	384	618	144	314	330	531	144	269	285	459	144	233	375	603	158	306	372	598	144	303
Property & Casualty Ins. Co. of Hartford	325	567	78	N/A	289	501	78	N/A	315	551	78	N/A	305	530	78	N/A	458	815	104	N/A	283	490	75	N/A
	311	541	78	N/A	268	464	78	N/A	280	483	78	N/A	298	518	78	N/A	317	555	104	N/A	254	436	75	N/A
Peerless Ins. Co.	895	1448	131	N/A	935	1513	124	N/A	829	1342	131	N/A	795	1286	124	N/A	1146	1854	184	N/A	783	1267	120	N/A
	280	354	131	N/A	259	331	124	N/A	241	310	131	N/A	248	318	124	N/A	499	393	184	N/A	245	314	120	N/A
Penn National Mutual Casualty Ins. Co. ****	315	548	120	232	347	602	122	256	297	515	95	219	285	497	88	211	466	811	142	344	267	464	99	197
	261	454	102	226	248	430	97	215	230	402	83	201	239	416	88	208	236	411	126	205	202	352	76	175
Philadelphia Contributionship Ins. Co.	311	725	107	281	335	782	87	302	311	725	98	281	294	686	87	265	343	801	104	310	305	711	99	275
	269	629	86	243	313	730	85	283	277	647	75	249	294	686	87	265	269	629	91	243	289	675	81	261
Phoenix Ins. Co.	393	534	125	N/A	413	563	125	N/A	358	486	125	N/A	398	542	125	N/A	623	849	125	N/A	379	505	125	N/A
	384	523	125	N/A	348	474	125	N/A	346	470	125	N/A	311	423	125	N/A	386	527	125	N/A	311	423	125	N/A
State Farm Fire and Casualty Co.	462	846	145	N/A	432	788	149	N/A	498	912	145	N/A	617	1126	173	N/A	752	1377	148	N/A	520	951	136	N/A
	462	846	145	N/A	397	727	136	N/A	433	793	117	N/A	433	793	117	N/A	433	797	148	N/A	316	579	102	N/A
Travelers Indemnity Co.	446	469	125	N/A	469	638	125	N/A	406	553	125	N/A	451	614	125	N/A	707	962	125	N/A	421	572	125	N/A
	437	394	125	N/A	394	536	125	N/A	391	532	125	N/A	353	481	125	N/A	440	772	125	N/A	353	481	125	N/A
United Services Automobile Assoc.	849	1348	N/A	N/A	750	1192	N/A	N/A	866	1376	N/A	N/A	786	1248	N/A	N/A	1268	2014	N/A	N/A	741	1177	N/A	N/A
	288	458	N/A	N/A	255	405	N/A	N/A	273	434	N/A	N/A	258	410	N/A	N/A	316	502	N/A	N/A	255	405	N/A	N/A
USAA Casualty Ins. Co.	918	1458	N/A	N/A	812	1290	N/A	N/A	938	1489	N/A	N/A	851	1351	N/A	N/A	1373	2180	N/A	N/A	802	1274	N/A	N/A
	312	496	N/A	N/A	276	438	N/A	N/A	296	470	N/A	N/A	279	444	N/A	N/A	342	543	N/A	N/A	276	438	N/A	N/A
Westfield Ins. Co.	552	972	222	533	572	1007	226	554	511	898	172	484	532	936	172	484	691	1216	265	669	506	892	184	489
	195	344	67	210	181	319	65	196	174	306	56	168	177	313	56	176	204	360	83	198	176	309	50	170

* HO-3 rates are based on a minimum filing of \$80,000.

** HO-3 rates are based on \$5,000 in medical coverage

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

**** HO-3 rates are based on a minimum filing of \$85,000.

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
Schuykill	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	HO-1	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	HO-2	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	HO-3 ---- Incl. HO-15	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	HO-4	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	HO-6	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	HO-8	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** 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