



State of West Virginia  
Offices of the Insurance Commissioner

# 2019 West Virginia Automobile Survey



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## Introduction

West Virginia Code Chapter 33, Article 20, Section 19 requires the Offices of the Insurance Commissioner to publish annually a list of current premium rates for minimum automobile liability insurance.

**Section I** of this report contains auto rates for writers of mandatory coverage limits as set forth in §17D-4-2 of the West Virginia Code. Only liability and uninsured motorist insurance premium data were collected because the Code does not require comprehensive, collision, medical payments, underinsured motorist, or any other additional or special coverage. For the 2018 Survey, **Section II** of the report lists auto rates for selected West Virginia border cities as well as for neighboring cities in the surrounding states. This information is presented at both State required minimum limits of insurance (which will vary from state to state) as well as on a comparable limit basis using approved rates in effect as of January 1, 2019.

### **Section I: Assumptions**

Comparing auto insurance rates is somewhat complex. These rates will vary due to many factors, including the driver's age or sex, garaging location, the type of vehicle and household makeup, just to name a few. In order to simplify the comparisons, specific driver criteria and certain levels of coverage have been assumed so as to obtain premiums which are only for the purposes of comparison. The coverage which is included in the comparison examples in this Section meet only the minimum insurance requirements of our financial responsibility limits law §17D-4-2. The current West Virginia mandatory minimum limits are: \$25,000 bodily injury liability per person, \$50,000 bodily injury liability per accident, and \$25,000 property damage liability per event. This is commonly referred to as "\$25/\$50/\$25" liability coverage. The minimum limits were increased effective January 1, 2016 from the previous \$20,000/\$40,000/\$10,000 limits. Similarly, \$25/\$50/\$25 coverage for uninsured motorists insurance is also mandatory in accordance with §33-6-31 and therefore has also been included in all of the rating examples. All rates shown in this report were requested to be provided on an annual basis. The "preferred/standard" writing company premiums will generally assume that the hypothetical drivers have not incurred any moving violations, license suspensions, or chargeable accidents during their experience rating period and that they have also maintained continuous auto insurance as is required by law. The "non-standard" writing company premiums generally apply to drivers who may have incidents on their driving records, or who have otherwise failed to maintain compulsory auto insurance as required by law. Note, however, that no accident or moving violations are assumed in the rating examples for either category of writing company. The exact written instructions provided to every company participating in the survey are included as [Exhibit 1](#) of this report.

For more information about compulsory insurance, please contact our offices at:

**West Virginia Offices of the Insurance Commissioner  
Consumer Services  
900 Pennsylvania Avenue  
P.O. Box 50540  
Charleston, WV 25301  
304-558-3386 or 1-888-TRY-WVIC  
<http://www.wvinsurance.gov>**

As has been done historically, ten hypothetical drivers were selected for this portion of the survey. These vary only with respect to their ages, sex, marital status, and annual mileage driven. The sample risks included in the survey are:



An **18-year-old single male** who has two years of driving experience, is the principal operator of the vehicle, who regularly commutes to-and-from school, and averages driving about 10,000 miles per year.



An **18-year-old single female** who has two years of driving experience, is the principal operator of the vehicle, who regularly commutes to-and-from school, and averages driving about 10,000 miles per year.



A **25-year-old single male** who has eight years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.



A **25-year-old single female** who has eight years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.



A **35-year-old married male** who has nineteen years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.



A **35-year-old married female** who has nineteen years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.



A **48-year-old married male** who has thirty-two years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.



A **48-year-old married female** who has thirty-two years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.



A **62-year-old married male** who has forty-six years of driving experience, is the principal operator of the vehicle, does not regularly commute (pleasure usage only), and averages driving about 12,000 miles per year.



A **62-year-old married female** who has forty-six years of driving experience, is the principal operator of the vehicle, does not regularly commute (pleasure usage only), and averages driving about 12,000 miles per year.

The premiums for each example driver are provided for ten cities: Beckley, Bluefield, Charleston, Clarksburg, Huntington, Martinsburg, Morgantown, Parkersburg, Wheeling and Williamson. As it is now commonplace that insurance companies vary their premiums based upon the specific garaging zip code of a risk, and several of the cities included in the survey have multiple zip codes associated with them, specific zip codes have been selected to better ensure that the intra-city rates being provided are indeed based upon comparable criteria. For the survey, the following zip codes by city were assigned for the purpose of responding to the survey:

City	Zip Code
Beckley	25801
Bluefield	24701
Charleston	25303
Clarksburg	26301
Huntington	25701
Martinsburg	25401
Morgantown	26505
Parkersburg	26101
Wheeling	26003
Williamson	25661

While the selected example cities may not fit your situation, they do provide a relative guideline. Your exact rate would be based on each company’s individual underwriting and rating rules, and because companies vary greatly in those criteria, it is always advisable to get quotes from several companies using the same coverage options and limits when shopping for insurance.

For the 2019 report, the sample rated vehicle was changed from a 2012 Toyota Camry to a 2017 Toyota Camry. This change does not allow for a premium comparison of current premiums to prior years.

## **Section II: Assumptions**

Six (6) West Virginia cities were selected which are located at or very near to our state’s borders. For each of the West Virginia cities, at least one nearby city located in a neighboring state was also surveyed for the purposes of establishing a state to state comparison. Because the minimum amounts and types of insurance vary from state to state, two distinct comparisons were made. The first comparison was made on a minimum required limit, or on a minimum cost-to-cost basis. In other words, premiums were provided for only the minimum amount and type of coverage required by the law of the state in which the city is located, and this comparison provides some insight about how the different mandatory limits and coverage in each state impact the by-state premiums, and how the actual basic expenses of individuals who are only insured at state minimum levels compare from state to state. The second comparison attempts to obtain premiums on a more equitable basis by comparing premiums for the same limit of coverage between each of the selected cities. In other words, all premiums are for the same level and type of coverage (to the degree that the same is possible due to variances in state insurance laws). While not every company surveyed was capable of writing personal auto insurance in every state surrounding West Virginia, most of the surveyed companies were able to provide a rate for the surveyed cities and comparing the rates of these companies provides a fairly equitable basis of comparison.

Similar to the procedure of Section I, only two different examples were chosen for this portion of the survey:

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A **48-year-old *married male*** who has thirty-two years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.




A **48-year-old *married female*** who has thirty-two years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.

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Based on the July 2018 Insurance Information Institute (III) automobile insurance responsibilities report, the minimum insurance amounts and types of coverages for the surrounding states are:

Kentucky:  Liability at \$25/\$50/\$25, PIP

Maryland:  Liability at \$30/\$60/\$15, PIP, UM and UIM

Ohio:  Liability at \$25/\$50/\$25


Pennsylvania:  Liability at \$15/\$30/\$5, and PIP


Virginia:  Liability at \$25/\$50/\$20, UM and UIM

Where PIP is Personal Injury Protection; UM is Uninsured Motorist Coverage; UIM is Underinsured Motorist Coverage. PIP is mandatory in no-fault states and includes medical, rehabilitation, loss of earnings and funeral expenses coverages. In some states, PIP includes essential services such as child care.





The second portion of this section of the survey requested that the premiums provided for each of the selected cities should afford coverage at the same limit and type of coverage. The premiums provided for each of the cities then would not vary by the amounts and types of coverage except in those states where PIP or UIM coverage is mandatory. This section then proceeds to compare the rates of each of the surveyed cities with the following limits and coverage for each of the following states:


Kentucky:  Liability at \$100/\$300/\$50, UM at \$100/\$300/\$50, and PIP

Maryland:  Liability at \$100/\$300/\$50, UM, UIM, and PIP

Ohio:  Liability at \$100/\$300/\$50, UM at \$100/\$300/\$50

Pennsylvania:  Liability at \$100/\$300/\$50, UM at \$100/\$300/\$50, and PIP

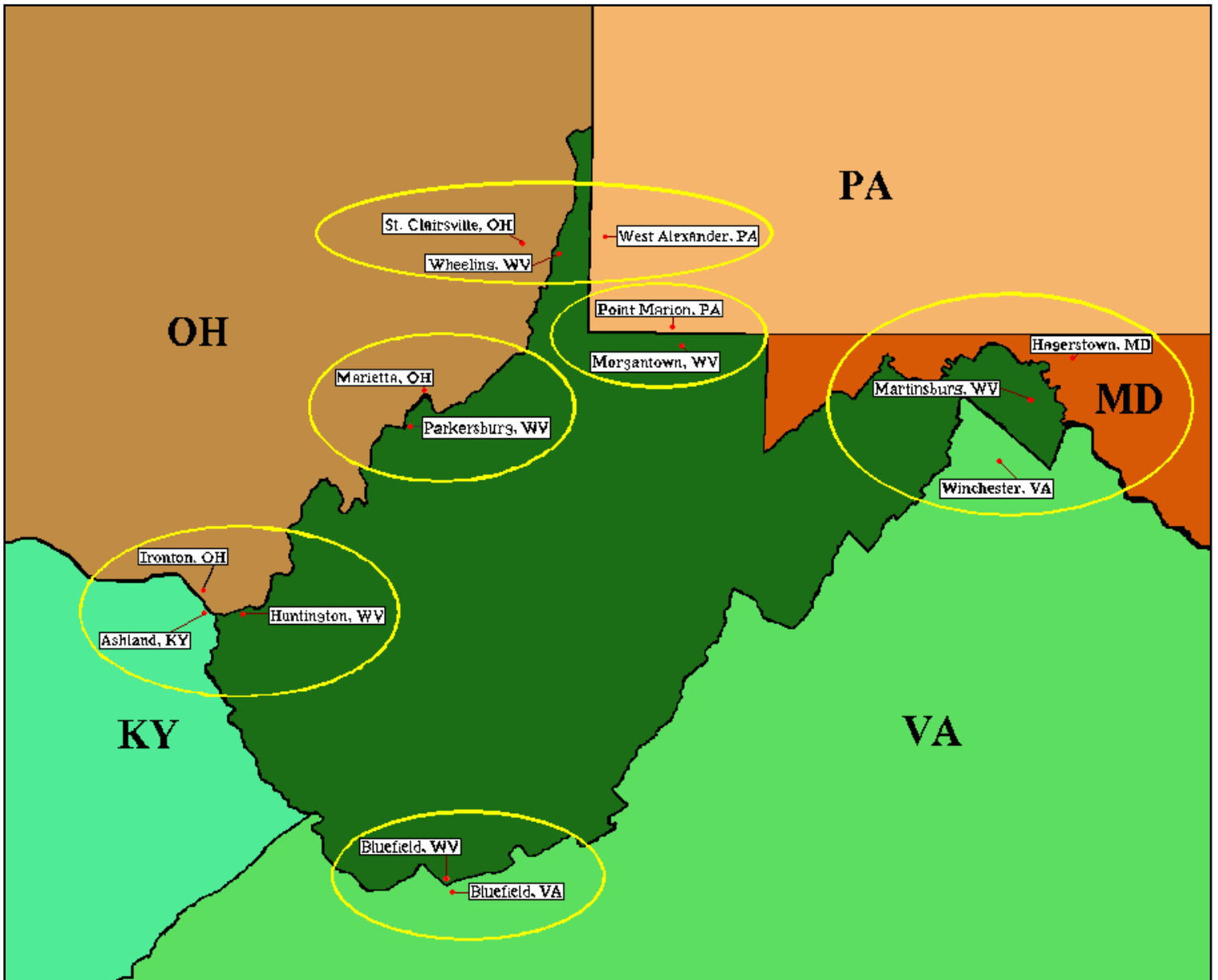
Virginia:  Liability at \$100/\$300/\$50, UM and UIM at \$100/\$300/\$50

West Virginia:  Liability at \$100/\$300/\$50, UM at \$100/\$300/\$50

As in Section I, specific zip codes were utilized for the cities in the surrounding states:

City	Zip Code
Ashland, KY	41101
Hagerstown, MD	21740
Ironton, OH	45638
Marietta, OH	45750
St. Clairsville, OH	43950
Point Marion, PA	15474
West Alexander, PA	15376
Bluefield, VA	24605
Winchester, VA	22601

For the purposes of examining how the rates for personal auto insurance in West Virginia compare to those in our neighboring states, the following interstate examples can then be examined:



Some comparisons may then be drawn by examining the premium relationships between the following groups of cities:

- Bluefield, West Virginia ⇔ Bluefield, Virginia*
- Huntington, West Virginia ⇔ Ashland, Kentucky ⇔ Ironton, Ohio*
- Parkersburg, West Virginia ⇔ Marietta, Ohio*
- Wheeling, West Virginia ⇔ St. Clairsville, Ohio ⇔ West Alexander, Pennsylvania*
- Morgantown, West Virginia ⇔ Point Marion, Pennsylvania*
- Martinsburg, West Virginia ⇔ Hagerstown, Maryland ⇔ Winchester, Virginia*



## **Additional Information about the Sampled Companies**

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The companies which appear in this report were selected for inclusion in the survey because their individual calendar year 2018 market shares by earned premium volume were among the top 50 active licensed companies writing business in West Virginia OR the company was part of a group that was listed in the top 50 auto insurers by premium market share. A company's market share is determined by comparing the dollar amount of premiums that a company had earned in West Virginia during a given year to the total premiums earned by all companies over the same period, for the same line of business. Thus, many active companies with smaller private passenger auto premium volumes do not appear in this survey. Specifically, in 2018 there were a total of 130 licensed companies reporting activity in West Virginia (where activity is defined as either writing premiums, earning premiums, incurring losses or paying losses) in the private passenger automobile line of insurance business. For this survey, 37 companies provided standard sample premiums with three companies providing non-standard sample premiums. The carriers comprise approximately 84% of the personal auto insurance premiums earned in West Virginia during calendar year 2018.

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The inclusion of any particular company's rates in this survey does not necessarily imply that they are accepting new business at any given time. Generally, if a company is not writing new business in West Virginia, that company would not provide sample rates in the auto survey.

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The companies have been divided into categories labeled "Preferred, Standard Companies" and "Non-Standard Companies." This is not a precise distinction, but rather is subject to some interpretation. Generally, the "Preferred, Standard Companies" write policies for the drivers who have maintained continuous auto insurance coverage, whereas the "Non-Standard Companies" write policies for drivers who have one or more driving violation(s) or who have failed to maintain compulsory automobile insurance. The companies responding to the survey each made a selection to indicate whether the rates which they were providing were either "Standard" or "Non-Standard" rates. Non-standard Companies are those which are subject to the specific requirements of §33-6-31c and §114CSR37 and make use of what are otherwise known as "Substandard" rates. The survey was performed online via this webpage: [WV Auto Rates Survey](#). A company's submitted rates may not be representative of a similar risk pricing coverage because there is a myriad of specific components involved in calculating a policyholder's final rate. Company rates are provided voluntarily, and this report is reliant on the carrier to provide accurate and consistent rates using the components given to them in the survey instructions.

As of the publication date of this survey, the following companies have specific eligibility requirements:

- Insurance through one of the USAA property and casualty insurance companies is generally available to U.S. military servicemen who are either currently serving, retired, or have a discharge type of “honorable” and the adult children and former spouses of USAA members:

*United Services Automobile Association*

*USAA Casualty Insurance Company*

*USAA General Indemnity Company*

*Garrison Property and Casualty Insurance Company*

- Eligibility for the following companies require AARP Membership:

*Hartford Insurance Company of the Midwest*

*Property and Casualty Insurance Company of Hartford*

*Trumbull Insurance Company*

*Twin City Fire Insurance Company*

# **SECTION I**

## **2019 Auto Insurance Survey Responses**

### **Rates Effective January 2019**

**Rates for each example include  
liability and uninsured motorist coverage only  
with \$25/\$50/\$25 limits**

**18 yr. Male, single, principal operator, no accidents or violations,  
Commutes to school, 10,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$1,548	\$1,600	\$1,536	\$1,402	\$1,678
<i>American Natl Prop &amp; Cas Co</i>	\$1,294	\$1,298	\$1,448	\$1,182	\$1,548
<i>American Select Ins Co</i>	\$981	\$981	\$981	\$1,061	\$1,061
<i>Auto Club Prop Cas Ins Co</i>	\$4,636	\$4,067	\$4,433	\$3,695	\$4,066
<i>Encompass Home &amp; Auto Ins Co</i>	\$1,107	\$848	\$897	\$859	\$894
<i>Encompass Ind Co</i>	\$1,913	\$1,913	\$1,881	\$1,666	\$2,036
<i>Encompass Ins Co Of Amer</i>	\$1,462	\$1,462	\$1,482	\$1,287	\$1,560
<i>Erie Ins Prop &amp; Cas Co</i>	\$1,215	\$1,064	\$1,185	\$1,036	\$1,212
<i>Esurance Prop &amp; Cas Ins Co</i>	\$3,628	\$3,038	\$3,628	\$3,044	\$3,344
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$1,942	\$1,770	\$1,698	\$1,354	\$1,673
<i>Garrison Prop &amp; Cas Ins Co</i>	\$1,432	\$1,581	\$1,400	\$1,283	\$1,482
<i>GEICO Advantage Ins Co</i>	\$1,473	\$1,473	\$1,595	\$1,322	\$1,629
<i>GEICO Choice Ins Co</i>	\$1,748	\$1,748	\$1,898	\$1,584	\$1,939
<i>GEICO Secure Ins Co</i>	\$2,022	\$2,022	\$2,177	\$1,810	\$2,222
<i>Hartford Accident &amp; Ind Co</i>	\$2,624	\$2,957	\$2,562	\$2,391	\$2,710
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$1,133	\$1,133	\$1,329	\$1,148	\$1,425
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$1,924	\$1,924	\$2,507	\$2,164	\$2,606
<i>Liberty Mut Fire Ins Co</i>	\$3,692	\$3,692	\$3,877	\$2,953	\$3,415
<i>LM Gen Ins Co</i>	\$2,701	\$2,706	\$2,385	\$2,517	\$2,657
<i>LM Ins Corp</i>	\$3,770	\$3,775	\$3,326	\$3,511	\$3,704
<i>Milbank Ins Co</i>	\$2,528	\$2,312	\$2,504	\$2,073	\$2,482
<i>Motorists Mut Ins Co</i>	\$2,876	\$2,876	\$2,887	\$1,942	\$2,927
<i>National Gen Assur Co</i>	\$3,319	\$3,261	\$3,454	\$2,886	\$3,274
<i>Nationwide Ins Co Of Amer</i>	\$1,175	\$1,452	\$2,017	\$1,523	\$1,893
<i>Progressive Classic Ins Co</i>	\$3,428	\$2,766	\$3,155	\$2,355	\$2,976
<i>Progressive Max Ins Co</i>	\$3,048	\$2,445	\$2,834	\$2,307	\$2,705
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$3,331	\$3,331	\$3,257	\$2,751	\$3,239
<i>State Farm Fire &amp; Cas Co</i>	\$3,059	\$2,696	\$2,725	\$2,626	\$2,912
<i>State Farm Mut Auto Ins Co</i>	\$2,057	\$1,810	\$1,830	\$1,763	\$1,957
<i>Teachers Ins Co</i>	\$2,311	\$2,311	\$3,026	\$2,577	\$3,113
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$998	\$1,105	\$973	\$887	\$1,030
<i>USAA Cas Ins Co</i>	\$973	\$1,088	\$982	\$892	\$1,081
<i>USAA Gen Ind Co</i>	\$1,237	\$1,406	\$1,219	\$1,132	\$1,343
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$4,532	\$4,176	\$4,532	\$4,686	\$4,686
<i>Permanent General Assurance Corp</i>	\$3,706	\$3,722	\$3,511	\$2,869	\$3,592
<i>West Virginia Natl Auto Ins Co</i>	\$5,165	\$6,063	\$5,693	\$4,161	\$5,957

**18 yr. Male, single, principal operator, no accidents or violations,  
Commutes to school, 10,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$1,294	\$1,390	\$1,484	\$1,356	\$1,650
<i>American Natl Prop &amp; Cas Co</i>	\$1,118	\$1,326	\$1,318	\$1,316	\$1,604
<i>American Select Ins Co</i>	\$1,061	\$1,061	\$1,061	\$1,061	\$1,061
<i>Auto Club Prop Cas Ins Co</i>	\$3,205	\$3,903	\$3,529	\$4,066	\$6,223
<i>Encompass Home &amp; Auto Ins Co</i>	\$763	\$791	\$922	\$984	\$1,131
<i>Encompass Ind Co</i>	\$1,588	\$1,666	\$1,918	\$2,119	\$2,603
<i>Encompass Ins Co Of Amer</i>	\$1,321	\$1,287	\$1,392	\$1,704	\$1,652
<i>Erie Ins Prop &amp; Cas Co</i>	\$798	\$1,006	\$991	\$1,012	\$1,216
<i>Esurance Prop &amp; Cas Ins Co</i>	\$2,746	\$2,962	\$3,440	\$3,044	\$3,876
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$1,341	\$1,286	\$1,631	\$1,677	\$2,077
<i>Garrison Prop &amp; Cas Ins Co</i>	\$1,231	\$1,102	\$1,448	\$1,438	\$1,601
<i>GEICO Advantage Ins Co</i>	\$1,219	\$1,452	\$1,455	\$1,320	\$1,592
<i>GEICO Choice Ins Co</i>	\$1,460	\$1,728	\$1,733	\$1,579	\$1,891
<i>GEICO Secure Ins Co</i>	\$1,673	\$1,980	\$1,989	\$1,815	\$2,191
<i>Hartford Accident &amp; Ind Co</i>	\$2,704	\$2,162	\$2,443	\$2,138	\$3,899
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$969	\$1,148	\$1,082	\$1,148	\$1,155
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$1,881	\$2,164	\$2,163	\$2,200	\$2,210
<i>Liberty Mut Fire Ins Co</i>	\$2,981	\$3,181	\$4,108	\$3,562	\$4,556
<i>LM Gen Ins Co</i>	\$2,679	\$2,511	\$2,424	\$2,504	\$3,736
<i>LM Ins Corp</i>	\$3,734	\$3,500	\$3,379	\$3,491	\$5,128
<i>Milbank Ins Co</i>	\$1,904	\$2,171	\$2,330	\$1,966	\$2,776
<i>Motorists Mut Ins Co</i>	\$2,236	\$2,444	\$2,487	\$2,445	\$3,345
<i>National Gen Assur Co</i>	\$2,233	\$2,673	\$3,230	\$2,789	\$3,618
<i>Nationwide Ins Co Of Amer</i>	\$1,259	\$1,593	\$1,805	\$1,781	\$2,566
<i>Progressive Classic Ins Co</i>	\$2,342	\$2,520	\$2,772	\$2,358	\$3,558
<i>Progressive Max Ins Co</i>	\$2,320	\$2,389	\$2,566	\$2,260	\$3,119
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$2,808	\$3,177	\$3,256	\$3,279	\$3,685
<i>State Farm Fire &amp; Cas Co</i>	\$2,138	\$2,280	\$2,748	\$2,420	\$3,350
<i>State Farm Mut Auto Ins Co</i>	\$1,432	\$1,528	\$1,845	\$1,623	\$2,254
<i>Teachers Ins Co</i>	\$2,269	\$2,577	\$2,592	\$2,647	\$2,570
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$819	\$769	\$920	\$1,001	\$1,113
<i>USAA Cas Ins Co</i>	\$828	\$775	\$931	\$1,005	\$1,124
<i>USAA Gen Ind Co</i>	\$1,018	\$941	\$1,181	\$1,288	\$1,379
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$4,532	\$4,686	\$4,686	\$4,177	\$5,421
<i>Permanent General Assurance Corp</i>	\$2,680	\$3,026	\$3,851	\$3,470	\$4,023
<i>West Virginia Natl Auto Ins Co</i>	\$3,792	\$4,954	\$4,954	\$4,584	\$5,851

**18 yr. Female, single, principal operator, no accidents or violations,  
Commutes to school, 10,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$1,468	\$1,524	\$1,458	\$1,326	\$1,594
<i>American Natl Prop &amp; Cas Co</i>	\$1,196	\$1,202	\$1,338	\$1,094	\$1,434
<i>American Select Ins Co</i>	\$868	\$868	\$868	\$940	\$940
<i>Auto Club Prop Cas Ins Co</i>	\$4,136	\$3,629	\$3,955	\$3,297	\$3,628
<i>Encompass Home &amp; Auto Ins Co</i>	\$1,029	\$788	\$832	\$889	\$831
<i>Encompass Ind Co</i>	\$1,222	\$1,222	\$1,204	\$1,070	\$1,298
<i>Encompass Ins Co Of Amer</i>	\$1,044	\$1,044	\$1,058	\$922	\$1,113
<i>Erie Ins Prop &amp; Cas Co</i>	\$841	\$738	\$820	\$719	\$839
<i>Esurance Prop &amp; Cas Ins Co</i>	\$2,920	\$2,462	\$2,920	\$2,466	\$2,700
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$1,348	\$1,230	\$1,181	\$944	\$1,164
<i>Garrison Prop &amp; Cas Ins Co</i>	\$1,259	\$1,388	\$1,231	\$1,130	\$1,303
<i>GEICO Advantage Ins Co</i>	\$1,811	\$1,811	\$1,965	\$1,623	\$2,010
<i>GEICO Choice Ins Co</i>	\$1,904	\$1,904	\$2,069	\$1,724	\$2,116
<i>GEICO Secure Ins Co</i>	\$1,922	\$1,922	\$2,068	\$1,729	\$2,111
<i>Hartford Accident &amp; Ind Co</i>	\$2,451	\$2,755	\$2,403	\$2,237	\$2,521
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$1,041	\$1,041	\$1,220	\$1,063	\$1,314
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$1,263	\$1,263	\$1,643	\$1,419	\$1,707
<i>Liberty Mut Fire Ins Co</i>	\$2,338	\$2,338	\$2,455	\$1,874	\$2,164
<i>LM Gen Ins Co</i>	\$2,460	\$2,469	\$2,178	\$2,296	\$2,425
<i>LM Ins Corp</i>	\$3,398	\$3,407	\$3,003	\$3,168	\$3,346
<i>Milbank Ins Co</i>	\$2,137	\$1,954	\$2,118	\$1,755	\$2,099
<i>Motorists Mut Ins Co</i>	\$1,862	\$1,862	\$1,869	\$1,279	\$1,894
<i>National Gen Assur Co</i>	\$2,898	\$2,849	\$3,015	\$2,520	\$2,860
<i>Nationwide Ins Co Of Amer</i>	\$974	\$1,196	\$1,646	\$1,251	\$1,547
<i>Progressive Classic Ins Co</i>	\$2,995	\$2,415	\$2,763	\$2,068	\$2,604
<i>Progressive Max Ins Co</i>	\$2,802	\$2,255	\$2,612	\$2,137	\$2,494
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$3,026	\$3,026	\$2,961	\$2,505	\$2,944
<i>State Farm Fire &amp; Cas Co</i>	\$2,379	\$2,098	\$2,121	\$2,044	\$2,266
<i>State Farm Mut Auto Ins Co</i>	\$1,596	\$1,405	\$1,420	\$1,368	\$1,519
<i>Teachers Ins Co</i>	\$1,515	\$1,515	\$1,981	\$1,689	\$2,038
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$951	\$1,053	\$928	\$846	\$982
<i>USAA Cas Ins Co</i>	\$926	\$1,035	\$934	\$849	\$1,029
<i>USAA Gen Ind Co</i>	\$1,087	\$1,234	\$1,071	\$995	\$1,179
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$4,054	\$3,736	\$4,054	\$4,194	\$4,194
<i>Permanent General Assurance Corp</i>	\$3,537	\$3,552	\$3,352	\$2,742	\$3,412
<i>West Virginia Natl Auto Ins Co</i>	\$4,088	\$4,794	\$4,503	\$3,298	\$4,711



**18 yr. Female, single, principal operator, no accidents or violations,  
Commutes to school, 10,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$1,224	\$1,316	\$1,410	\$1,284	\$1,570
<i>American Natl Prop &amp; Cas Co</i>	\$1,034	\$1,226	\$1,220	\$1,218	\$1,484
<i>American Select Ins Co</i>	\$940	\$940	\$940	\$940	\$940
<i>Auto Club Prop Cas Ins Co</i>	\$2,860	\$3,483	\$3,150	\$3,628	\$5,552
<i>Encompass Home &amp; Auto Ins Co</i>	\$706	\$723	\$855	\$920	\$1,060
<i>Encompass Ind Co</i>	\$1,020	\$1,070	\$1,226	\$1,352	\$1,654
<i>Encompass Ins Co Of Amer</i>	\$946	\$922	\$996	\$1,214	\$1,178
<i>Erie Ins Prop &amp; Cas Co</i>	\$555	\$699	\$688	\$704	\$843
<i>Esurance Prop &amp; Cas Ins Co</i>	\$2,238	\$2,404	\$2,774	\$2,466	\$3,112
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$936	\$899	\$1,135	\$1,167	\$1,440
<i>Garrison Prop &amp; Cas Ins Co</i>	\$1,084	\$972	\$1,273	\$1,264	\$1,406
<i>GEICO Advantage Ins Co</i>	\$1,492	\$1,790	\$1,788	\$1,619	\$1,956
<i>GEICO Choice Ins Co</i>	\$1,587	\$1,886	\$1,887	\$1,717	\$2,058
<i>GEICO Secure Ins Co</i>	\$1,600	\$1,893	\$1,892	\$1,730	\$2,071
<i>Hartford Accident &amp; Ind Co</i>	\$2,524	\$2,029	\$2,287	\$1,996	\$3,620
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$894	\$1,063	\$998	\$1,052	\$1,049
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$1,234	\$1,419	\$1,418	\$1,443	\$1,449
<i>Liberty Mut Fire Ins Co</i>	\$1,892	\$2,017	\$2,600	\$2,257	\$2,882
<i>LM Gen Ins Co</i>	\$2,448	\$2,297	\$2,217	\$2,289	\$3,404
<i>LM Ins Corp</i>	\$3,374	\$3,164	\$3,057	\$3,156	\$4,699
<i>Milbank Ins Co</i>	\$1,615	\$1,839	\$1,970	\$1,663	\$2,341
<i>Motorists Mut Ins Co</i>	\$1,462	\$1,593	\$1,619	\$1,593	\$2,155
<i>National Gen Assur Co</i>	\$2,032	\$2,335	\$2,817	\$2,436	\$3,162
<i>Nationwide Ins Co Of Amer</i>	\$1,040	\$1,307	\$1,477	\$1,457	\$2,085
<i>Progressive Classic Ins Co</i>	\$2,061	\$2,219	\$2,430	\$2,065	\$3,095
<i>Progressive Max Ins Co</i>	\$2,152	\$2,214	\$2,370	\$2,091	\$2,860
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$2,557	\$2,888	\$2,956	\$2,978	\$3,338
<i>State Farm Fire &amp; Cas Co</i>	\$1,667	\$1,777	\$2,139	\$1,886	\$2,604
<i>State Farm Mut Auto Ins Co</i>	\$1,113	\$1,187	\$1,432	\$1,261	\$1,748
<i>Teachers Ins Co</i>	\$1,487	\$1,689	\$1,699	\$1,734	\$1,684
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$782	\$734	\$878	\$954	\$1,061
<i>USAA Cas Ins Co</i>	\$789	\$739	\$886	\$956	\$1,069
<i>USAA Gen Ind Co</i>	\$896	\$830	\$1,038	\$1,131	\$1,211
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$4,054	\$4,194	\$4,194	\$3,738	\$4,816
<i>Permanent General Assurance Corp</i>	\$2,546	\$2,875	\$3,658	\$3,297	\$3,822
<i>West Virginia Natl Auto Ins Co</i>	\$3,007	\$3,921	\$3,922	\$3,631	\$4,629

**25 yr. Male, single, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$628	\$644	\$624	\$570	\$664
<i>American Natl Prop &amp; Cas Co</i>	\$510	\$514	\$570	\$470	\$608
<i>American Select Ins Co</i>	\$450	\$450	\$450	\$485	\$485
<i>Auto Club Prop Cas Ins Co</i>	\$980	\$862	\$938	\$783	\$861
<i>Encompass Home &amp; Auto Ins Co</i>	\$564	\$438	\$461	\$490	\$461
<i>Encompass Ind Co</i>	\$589	\$589	\$579	\$519	\$622
<i>Encompass Ins Co Of Amer</i>	\$700	\$700	\$709	\$620	\$744
<i>Erie Ins Prop &amp; Cas Co</i>	\$430	\$382	\$421	\$370	\$430
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,146	\$1,024	\$1,146	\$1,024	\$1,088
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$772	\$706	\$680	\$548	\$669
<i>Garrison Prop &amp; Cas Ins Co</i>	\$695	\$762	\$681	\$629	\$718
<i>GEICO Advantage Ins Co</i>	\$537	\$537	\$571	\$487	\$584
<i>GEICO Choice Ins Co</i>	\$599	\$599	\$638	\$548	\$652
<i>GEICO Secure Ins Co</i>	\$863	\$863	\$909	\$786	\$929
<i>Hartford Accident &amp; Ind Co</i>	\$1,190	\$1,327	\$1,164	\$1,093	\$1,225
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$544	\$544	\$636	\$553	\$683
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$705	\$705	\$913	\$791	\$949
<i>Liberty Mut Fire Ins Co</i>	\$1,547	\$1,547	\$1,623	\$1,243	\$1,433
<i>LM Gen Ins Co</i>	\$853	\$856	\$755	\$796	\$842
<i>LM Ins Corp</i>	\$947	\$950	\$839	\$883	\$935
<i>Milbank Ins Co</i>	\$721	\$668	\$712	\$594	\$709
<i>Motorists Mut Ins Co</i>	\$1,422	\$1,422	\$1,427	\$991	\$1,445
<i>National Gen Assur Co</i>	\$911	\$896	\$949	\$795	\$901
<i>Nationwide Ins Co Of Amer</i>	\$527	\$625	\$820	\$644	\$776
<i>Progressive Classic Ins Co</i>	\$1,324	\$1,082	\$1,228	\$939	\$1,162
<i>Progressive Max Ins Co</i>	\$1,279	\$1,086	\$1,214	\$1,048	\$1,171
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$899	\$899	\$878	\$759	\$872
<i>State Farm Fire &amp; Cas Co</i>	\$1,105	\$980	\$990	\$956	\$1,054
<i>State Farm Mut Auto Ins Co</i>	\$728	\$643	\$650	\$626	\$693
<i>Teachers Ins Co</i>	\$844	\$844	\$1,100	\$939	\$1,131
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$491	\$539	\$478	\$440	\$505
<i>USAA Cas Ins Co</i>	\$504	\$558	\$506	\$464	\$555
<i>USAA Gen Ind Co</i>	\$612	\$690	\$604	\$563	\$661
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$2,102	\$1,940	\$2,102	\$2,171	\$2,171
<i>Permanent General Assurance Corp</i>	\$1,050	\$1,449	\$1,372	\$1,140	\$1,407
<i>West Virginia Natl Auto Ins Co</i>	\$1,838	\$2,146	\$2,019	\$1,493	\$2,110

**25 yr. Male, single, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$540	\$568	\$596	\$564	\$660
<i>American Natl Prop &amp; Cas Co</i>	\$444	\$526	\$516	\$520	\$628
<i>American Select Ins Co</i>	\$485	\$485	\$485	\$485	\$485
<i>Auto Club Prop Cas Ins Co</i>	\$681	\$828	\$747	\$861	\$1,306
<i>Encompass Home &amp; Auto Ins Co</i>	\$396	\$405	\$471	\$508	\$582
<i>Encompass Ind Co</i>	\$497	\$519	\$588	\$647	\$783
<i>Encompass Ins Co Of Amer</i>	\$636	\$620	\$669	\$810	\$786
<i>Erie Ins Prop &amp; Cas Co</i>	\$291	\$362	\$354	\$364	\$431
<i>Esurance Prop &amp; Cas Ins Co</i>	\$964	\$1,008	\$1,108	\$1,024	\$1,198
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$544	\$522	\$653	\$671	\$823
<i>Garrison Prop &amp; Cas Ins Co</i>	\$606	\$549	\$703	\$698	\$771
<i>GEICO Advantage Ins Co</i>	\$455	\$528	\$528	\$488	\$573
<i>GEICO Choice Ins Co</i>	\$512	\$590	\$591	\$548	\$639
<i>GEICO Secure Ins Co</i>	\$739	\$844	\$846	\$790	\$920
<i>Hartford Accident &amp; Ind Co</i>	\$1,222	\$998	\$1,114	\$988	\$1,718
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$468	\$553	\$521	\$550	\$550
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$689	\$791	\$790	\$804	\$807
<i>Liberty Mut Fire Ins Co</i>	\$1,255	\$1,337	\$1,718	\$1,494	\$1,903
<i>LM Gen Ins Co</i>	\$850	\$796	\$769	\$794	\$1,177
<i>LM Ins Corp</i>	\$945	\$885	\$856	\$883	\$1,309
<i>Milbank Ins Co</i>	\$543	\$617	\$669	\$569	\$803
<i>Motorists Mut Ins Co</i>	\$1,126	\$1,223	\$1,242	\$1,223	\$1,638
<i>National Gen Assur Co</i>	\$667	\$738	\$883	\$825	\$997
<i>Nationwide Ins Co Of Amer</i>	\$550	\$669	\$745	\$736	\$1,012
<i>Progressive Classic Ins Co</i>	\$937	\$1,003	\$1,090	\$937	\$1,363
<i>Progressive Max Ins Co</i>	\$1,055	\$1,076	\$1,129	\$1,031	\$1,295
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$776	\$861	\$876	\$886	\$980
<i>State Farm Fire &amp; Cas Co</i>	\$787	\$836	\$998	\$885	\$1,205
<i>State Farm Mut Auto Ins Co</i>	\$512	\$546	\$655	\$578	\$796
<i>Teachers Ins Co</i>	\$828	\$939	\$944	\$964	\$936
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$409	\$386	\$455	\$492	\$542
<i>USAA Cas Ins Co</i>	\$433	\$408	\$432	\$519	\$576
<i>USAA Gen Ind Co</i>	\$511	\$475	\$586	\$635	\$677
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$2,102	\$2,171	\$2,171	\$1,931	\$2,529
<i>Permanent General Assurance Corp</i>	\$1,072	\$1,200	\$1,484	\$1,353	\$1,568
<i>West Virginia Natl Auto Ins Co</i>	\$1,366	\$1,765	\$1,766	\$1,638	\$2,073

**25 yr. Female, single, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$658	\$676	\$654	\$596	\$698
<i>American Natl Prop &amp; Cas Co</i>	\$534	\$538	\$596	\$492	\$638
<i>American Select Ins Co</i>	\$427	\$427	\$427	\$461	\$461
<i>Auto Club Prop Cas Ins Co</i>	\$847	\$745	\$810	\$677	\$744
<i>Encompass Home &amp; Auto Ins Co</i>	\$561	\$437	\$461	\$490	\$458
<i>Encompass Ind Co</i>	\$524	\$524	\$516	\$463	\$556
<i>Encompass Ins Co Of Amer</i>	\$547	\$547	\$555	\$487	\$581
<i>Erie Ins Prop &amp; Cas Co</i>	\$409	\$362	\$400	\$352	\$408
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,150	\$1,028	\$1,150	\$1,028	\$1,092
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$637	\$584	\$561	\$455	\$554
<i>Garrison Prop &amp; Cas Ins Co</i>	\$639	\$700	\$627	\$580	\$660
<i>GEICO Advantage Ins Co</i>	\$697	\$697	\$745	\$630	\$764
<i>GEICO Choice Ins Co</i>	\$647	\$647	\$688	\$589	\$705
<i>GEICO Secure Ins Co</i>	\$904	\$904	\$952	\$823	\$974
<i>Hartford Accident &amp; Ind Co</i>	\$1,180	\$1,316	\$1,156	\$1,085	\$1,214
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$540	\$540	\$631	\$549	\$677
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$477	\$477	\$617	\$535	\$640
<i>Liberty Mut Fire Ins Co</i>	\$1,151	\$1,151	\$1,208	\$928	\$1,068
<i>LM Gen Ins Co</i>	\$818	\$824	\$727	\$766	\$810
<i>LM Ins Corp</i>	\$911	\$915	\$808	\$850	\$902
<i>Milbank Ins Co</i>	\$729	\$675	\$721	\$601	\$717
<i>Motorists Mut Ins Co</i>	\$1,131	\$1,131	\$1,135	\$800	\$1,155
<i>National Gen Assur Co</i>	\$826	\$815	\$862	\$721	\$817
<i>Nationwide Ins Co Of Amer</i>	\$491	\$580	\$754	\$596	\$714
<i>Progressive Classic Ins Co</i>	\$1,234	\$1,008	\$1,147	\$877	\$1,084
<i>Progressive Max Ins Co</i>	\$1,305	\$1,103	\$1,238	\$1,066	\$1,193
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$902	\$902	\$880	\$762	\$874
<i>State Farm Fire &amp; Cas Co</i>	\$1,039	\$922	\$932	\$899	\$992
<i>State Farm Mut Auto Ins Co</i>	\$683	\$604	\$610	\$588	\$651
<i>Teachers Ins Co</i>	\$570	\$570	\$741	\$634	\$762
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$470	\$515	\$458	\$421	\$483
<i>USAA Cas Ins Co</i>	\$478	\$530	\$481	\$441	\$527
<i>USAA Gen Ind Co</i>	\$561	\$632	\$554	\$518	\$606
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$2,298	\$2,122	\$2,298	\$2,371	\$2,371
<i>Permanent General Assurance Corp</i>	\$1,050	\$1,449	\$1,372	\$1,140	\$1,407
<i>West Virginia Natl Auto Ins Co</i>	\$1,689	\$1,971	\$1,855	\$1,374	\$1,938

**25 yr. Female, single, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$564	\$594	\$624	\$590	\$692
<i>American Natl Prop &amp; Cas Co</i>	\$466	\$550	\$542	\$544	\$658
<i>American Select Ins Co</i>	\$461	\$461	\$461	\$461	\$461
<i>Auto Club Prop Cas Ins Co</i>	\$589	\$716	\$646	\$744	\$1,126
<i>Encompass Home &amp; Auto Ins Co</i>	\$396	\$405	\$471	\$505	\$580
<i>Encompass Ind Co</i>	\$444	\$463	\$527	\$577	\$697
<i>Encompass Ins Co Of Amer</i>	\$499	\$487	\$524	\$630	\$613
<i>Erie Ins Prop &amp; Cas Co</i>	\$276	\$345	\$339	\$346	\$410
<i>Esurance Prop &amp; Cas Ins Co</i>	\$968	\$1,012	\$1,112	\$1,028	\$1,202
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$451	\$435	\$541	\$555	\$678
<i>Garrison Prop &amp; Cas Ins Co</i>	\$558	\$507	\$646	\$642	\$708
<i>GEICO Advantage Ins Co</i>	\$585	\$688	\$685	\$629	\$744
<i>GEICO Choice Ins Co</i>	\$550	\$636	\$636	\$590	\$692
<i>GEICO Secure Ins Co</i>	\$773	\$886	\$885	\$826	\$962
<i>Hartford Accident &amp; Ind Co</i>	\$1,213	\$992	\$1,106	\$980	\$1,700
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$464	\$549	\$517	\$549	\$547
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$467	\$535	\$534	\$543	\$545
<i>Liberty Mut Fire Ins Co</i>	\$936	\$997	\$1,278	\$1,112	\$1,413
<i>LM Gen Ins Co</i>	\$819	\$769	\$743	\$766	\$1,130
<i>LM Ins Corp</i>	\$911	\$855	\$826	\$852	\$1,256
<i>Milbank Ins Co</i>	\$550	\$625	\$676	\$575	\$810
<i>Motorists Mut Ins Co</i>	\$904	\$978	\$993	\$984	\$1,297
<i>National Gen Assur Co</i>	\$606	\$670	\$800	\$748	\$907
<i>Nationwide Ins Co Of Amer</i>	\$511	\$618	\$686	\$679	\$927
<i>Progressive Classic Ins Co</i>	\$877	\$940	\$1,018	\$875	\$1,267
<i>Progressive Max Ins Co</i>	\$1,073	\$1,096	\$1,149	\$1,047	\$1,320
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$781	\$864	\$877	\$888	\$981
<i>State Farm Fire &amp; Cas Co</i>	\$742	\$788	\$939	\$833	\$1,133
<i>State Farm Mut Auto Ins Co</i>	\$481	\$512	\$615	\$543	\$747
<i>Teachers Ins Co</i>	\$560	\$634	\$637	\$650	\$632
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$392	\$370	\$435	\$471	\$519
<i>USAA Cas Ins Co</i>	\$412	\$388	\$458	\$493	\$546
<i>USAA Gen Ind Co</i>	\$470	\$438	\$538	\$583	\$621
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$2,298	\$2,371	\$2,371	\$2,105	\$2,793
<i>Permanent General Assurance Corp</i>	\$1,072	\$1,200	\$1,484	\$1,353	\$1,568
<i>West Virginia Natl Auto Ins Co</i>	\$1,257	\$1,623	\$1,622	\$1,506	\$1,905

**35 yr. Male, married, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$608	\$622	\$606	\$554	\$642
<i>American Natl Prop &amp; Cas Co</i>	\$414	\$418	\$464	\$382	\$494
<i>American Select Ins Co</i>	\$291	\$291	\$291	\$313	\$313
<i>Auto Club Prop Cas Ins Co</i>	\$686	\$604	\$657	\$549	\$603
<i>Encompass Home &amp; Auto Ins Co</i>	\$446	\$351	\$368	\$391	\$368
<i>Encompass Ind Co</i>	\$438	\$438	\$432	\$390	\$463
<i>Encompass Ins Co Of Amer</i>	\$452	\$452	\$459	\$405	\$480
<i>Erie Ins Prop &amp; Cas Co</i>	\$357	\$316	\$350	\$308	\$358
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,024	\$922	\$1,024	\$924	\$976
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$574	\$526	\$507	\$412	\$500
<i>Garrison Prop &amp; Cas Ins Co</i>	\$532	\$580	\$522	\$484	\$548
<i>GEICO Advantage Ins Co</i>	\$638	\$638	\$675	\$570	\$693
<i>GEICO Choice Ins Co</i>	\$650	\$650	\$688	\$589	\$707
<i>GEICO Secure Ins Co</i>	\$970	\$970	\$1,013	\$869	\$1,041
<i>Hartford Accident &amp; Ind Co</i>	\$872	\$967	\$853	\$806	\$898
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$384	\$384	\$447	\$395	\$483
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$477	\$477	\$617	\$535	\$640
<i>Liberty Mut Fire Ins Co</i>	\$1,151	\$1,151	\$1,208	\$928	\$1,068
<i>LM Gen Ins Co</i>	\$536	\$539	\$477	\$500	\$531
<i>LM Ins Corp</i>	\$595	\$598	\$529	\$557	\$590
<i>Milbank Ins Co</i>	\$612	\$569	\$604	\$505	\$602
<i>Motorists Mut Ins Co</i>	\$1,023	\$1,023	\$1,026	\$730	\$1,039
<i>National Gen Assur Co</i>	\$543	\$535	\$565	\$475	\$537
<i>Nationwide Ins Co Of Amer</i>	\$420	\$489	\$623	\$499	\$592
<i>Progressive Classic Ins Co</i>	\$1,092	\$898	\$1,014	\$781	\$961
<i>Progressive Max Ins Co</i>	\$1,136	\$978	\$1,082	\$944	\$1,047
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$840	\$840	\$816	\$709	\$810
<i>State Farm Fire &amp; Cas Co</i>	\$925	\$821	\$829	\$801	\$883
<i>State Farm Mut Auto Ins Co</i>	\$609	\$538	\$544	\$525	\$580
<i>Teachers Ins Co</i>	\$570	\$570	\$741	\$634	\$762
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$379	\$414	\$370	\$342	\$389
<i>USAA Cas Ins Co</i>	\$391	\$431	\$393	\$362	\$429
<i>USAA Gen Ind Co</i>	\$469	\$526	\$463	\$434	\$505
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,510	\$1,395	\$1,510	\$1,557	\$1,557
<i>Permanent General Assurance Corp</i>	\$901	\$1,239	\$1,173	\$982	\$1,205
<i>West Virginia Natl Auto Ins Co</i>	\$1,195	\$1,389	\$1,309	\$977	\$1,367



**35 yr. Male, married, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$524	\$550	\$576	\$548	\$638
<i>American Natl Prop &amp; Cas Co</i>	\$362	\$430	\$420	\$424	\$510
<i>American Select Ins Co</i>	\$313	\$313	\$313	\$313	\$313
<i>Auto Club Prop Cas Ins Co</i>	\$478	\$581	\$524	\$603	\$911
<i>Encompass Home &amp; Auto Ins Co</i>	\$319	\$327	\$377	\$405	\$460
<i>Encompass Ind Co</i>	\$372	\$390	\$440	\$481	\$578
<i>Encompass Ins Co Of Amer</i>	\$414	\$405	\$434	\$519	\$505
<i>Erie Ins Prop &amp; Cas Co</i>	\$243	\$304	\$297	\$302	\$357
<i>Esurance Prop &amp; Cas Ins Co</i>	\$874	\$912	\$992	\$924	\$1,064
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$408	\$393	\$488	\$501	\$611
<i>Garrison Prop &amp; Cas Ins Co</i>	\$467	\$426	\$537	\$534	\$587
<i>GEICO Advantage Ins Co</i>	\$531	\$618	\$622	\$574	\$687
<i>GEICO Choice Ins Co</i>	\$549	\$634	\$637	\$591	\$698
<i>GEICO Secure Ins Co</i>	\$815	\$934	\$941	\$879	\$1,042
<i>Hartford Accident &amp; Ind Co</i>	\$895	\$740	\$820	\$735	\$1,236
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$333	\$395	\$370	\$387	\$382
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$467	\$535	\$534	\$543	\$545
<i>Liberty Mut Fire Ins Co</i>	\$936	\$997	\$1,278	\$1,112	\$1,413
<i>LM Gen Ins Co</i>	\$537	\$504	\$487	\$503	\$738
<i>LM Ins Corp</i>	\$596	\$559	\$541	\$559	\$752
<i>Milbank Ins Co</i>	\$460	\$523	\$569	\$485	\$684
<i>Motorists Mut Ins Co</i>	\$822	\$888	\$901	\$888	\$1,170
<i>National Gen Assur Co</i>	\$399	\$444	\$524	\$492	\$595
<i>Nationwide Ins Co Of Amer</i>	\$433	\$517	\$570	\$564	\$756
<i>Progressive Classic Ins Co</i>	\$779	\$831	\$903	\$780	\$1,126
<i>Progressive Max Ins Co</i>	\$949	\$967	\$1,011	\$931	\$1,152
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$728	\$804	\$815	\$827	\$914
<i>State Farm Fire &amp; Cas Co</i>	\$661	\$702	\$835	\$742	\$1,008
<i>State Farm Mut Auto Ins Co</i>	\$430	\$458	\$548	\$485	\$665
<i>Teachers Ins Co</i>	\$560	\$634	\$637	\$650	\$632
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$319	\$303	\$353	\$380	\$417
<i>USAA Cas Ins Co</i>	\$339	\$321	\$375	\$402	\$444
<i>USAA Gen Ind Co</i>	\$395	\$369	\$450	\$486	\$517
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,510	\$1,557	\$1,557	\$1,381	\$1,847
<i>Permanent General Assurance Corp</i>	\$925	\$1,033	\$1,264	\$1,159	\$1,339
<i>West Virginia Natl Auto Ins Co</i>	\$897	\$1,149	\$1,150	\$1,069	\$1,344

**35 yr. Female, married, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$608	\$622	\$606	\$554	\$642
<i>American Natl Prop &amp; Cas Co</i>	\$404	\$408	\$452	\$372	\$482
<i>American Select Ins Co</i>	\$291	\$291	\$291	\$313	\$313
<i>Auto Club Prop Cas Ins Co</i>	\$665	\$636	\$636	\$532	\$585
<i>Encompass Home &amp; Auto Ins Co</i>	\$446	\$351	\$368	\$391	\$368
<i>Encompass Ind Co</i>	\$438	\$438	\$432	\$390	\$463
<i>Encompass Ins Co Of Amer</i>	\$452	\$452	\$459	\$405	\$480
<i>Erie Ins Prop &amp; Cas Co</i>	\$357	\$316	\$350	\$308	\$358
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,006	\$910	\$1,006	\$912	\$960
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$574	\$526	\$507	\$412	\$500
<i>Garrison Prop &amp; Cas Ins Co</i>	\$545	\$594	\$534	\$496	\$562
<i>GEICO Advantage Ins Co</i>	\$587	\$587	\$623	\$531	\$639
<i>GEICO Choice Ins Co</i>	\$593	\$593	\$627	\$541	\$643
<i>GEICO Secure Ins Co</i>	\$903	\$903	\$942	\$813	\$967
<i>Hartford Accident &amp; Ind Co</i>	\$881	\$978	\$862	\$814	\$908
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$381	\$381	\$443	\$391	\$479
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$477	\$477	\$617	\$535	\$640
<i>Liberty Mut Fire Ins Co</i>	\$1,151	\$1,151	\$1,208	\$928	\$1,068
<i>LM Gen Ins Co</i>	\$490	\$494	\$437	\$459	\$487
<i>LM Ins Corp</i>	\$544	\$548	\$485	\$510	\$541
<i>Milbank Ins Co</i>	\$569	\$530	\$561	\$470	\$560
<i>Motorists Mut Ins Co</i>	\$1,023	\$1,023	\$1,026	\$730	\$1,039
<i>National Gen Assur Co</i>	\$662	\$653	\$691	\$578	\$655
<i>Nationwide Ins Co Of Amer</i>	\$420	\$489	\$623	\$499	\$592
<i>Progressive Classic Ins Co</i>	\$1,223	\$1,001	\$1,131	\$864	\$1,072
<i>Progressive Max Ins Co</i>	\$1,257	\$1,068	\$1,192	\$1,027	\$1,151
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$779	\$779	\$759	\$660	\$753
<i>State Farm Fire &amp; Cas Co</i>	\$925	\$821	\$829	\$801	\$883
<i>State Farm Mut Auto Ins Co</i>	\$609	\$538	\$544	\$525	\$580
<i>Teachers Ins Co</i>	\$570	\$570	\$741	\$634	\$762
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$388	\$424	\$379	\$350	\$399
<i>USAA Cas Ins Co</i>	\$400	\$442	\$402	\$370	\$439
<i>USAA Gen Ind Co</i>	\$481	\$539	\$475	\$444	\$518
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,528	\$1,411	\$1,528	\$1,576	\$1,576
<i>Permanent General Assurance Corp</i>	\$938	\$1,291	\$1,223	\$1,021	\$1,253
<i>West Virginia Natl Auto Ins Co</i>	\$1,361	\$1,585	\$1,492	\$1,111	\$1,559

**35 yr. Female, married, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$524	\$550	\$576	\$548	\$638
<i>American Natl Prop &amp; Cas Co</i>	\$354	\$418	\$410	\$414	\$496
<i>American Select Ins Co</i>	\$313	\$313	\$313	\$313	\$313
<i>Auto Club Prop Cas Ins Co</i>	\$464	\$563	\$508	\$585	\$882
<i>Encompass Home &amp; Auto Ins Co</i>	\$319	\$327	\$377	\$405	\$460
<i>Encompass Ind Co</i>	\$372	\$390	\$440	\$481	\$578
<i>Encompass Ins Co Of Amer</i>	\$414	\$405	\$434	\$519	\$505
<i>Erie Ins Prop &amp; Cas Co</i>	\$243	\$304	\$297	\$302	\$357
<i>Esurance Prop &amp; Cas Ins Co</i>	\$862	\$898	\$976	\$912	\$1,046
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$408	\$393	\$488	\$501	\$611
<i>Garrison Prop &amp; Cas Ins Co</i>	\$478	\$436	\$550	\$547	\$601
<i>GEICO Advantage Ins Co</i>	\$496	\$578	\$575	\$532	\$626
<i>GEICO Choice Ins Co</i>	\$506	\$581	\$582	\$542	\$633
<i>GEICO Secure Ins Co</i>	\$765	\$873	\$877	\$822	\$965
<i>Hartford Accident &amp; Ind Co</i>	\$905	\$748	\$829	\$742	\$1,251
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$330	\$391	\$367	\$383	\$379
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$467	\$535	\$534	\$543	\$545
<i>Liberty Mut Fire Ins Co</i>	\$936	\$997	\$1,278	\$1,112	\$1,413
<i>LM Gen Ins Co</i>	\$493	\$463	\$447	\$462	\$675
<i>LM Ins Corp</i>	\$547	\$514	\$497	\$513	\$750
<i>Milbank Ins Co</i>	\$428	\$486	\$529	\$452	\$637
<i>Motorists Mut Ins Co</i>	\$822	\$888	\$901	\$888	\$1,170
<i>National Gen Assur Co</i>	\$487	\$540	\$639	\$599	\$727
<i>Nationwide Ins Co Of Amer</i>	\$433	\$517	\$570	\$564	\$756
<i>Progressive Classic Ins Co</i>	\$860	\$919	\$1,003	\$865	\$1,267
<i>Progressive Max Ins Co</i>	\$1,031	\$1,053	\$1,107	\$1,012	\$1,278
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$678	\$747	\$756	\$768	\$846
<i>State Farm Fire &amp; Cas Co</i>	\$661	\$702	\$835	\$742	\$1,008
<i>State Farm Mut Auto Ins Co</i>	\$430	\$458	\$548	\$485	\$665
<i>Teachers Ins Co</i>	\$560	\$634	\$637	\$650	\$632
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$326	\$309	\$361	\$389	\$427
<i>USAA Cas Ins Co</i>	\$347	\$328	\$384	\$412	\$455
<i>USAA Gen Ind Co</i>	\$405	\$378	\$462	\$498	\$530
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,528	\$1,576	\$1,576	\$1,399	\$1,855
<i>Permanent General Assurance Corp</i>	\$962	\$1,074	\$1,315	\$1,205	\$1,393
<i>West Virginia Natl Auto Ins Co</i>	\$1,018	\$1,308	\$1,308	\$1,216	\$1,532

**48 yr. Male, married, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$608	\$622	\$606	\$554	\$642
<i>American Natl Prop &amp; Cas Co</i>	\$394	\$398	\$440	\$364	\$470
<i>American Select Ins Co</i>	\$301	\$301	\$301	\$325	\$325
<i>Auto Club Prop Cas Ins Co</i>	\$656	\$577	\$628	\$525	\$577
<i>Encompass Home &amp; Auto Ins Co</i>	\$446	\$351	\$368	\$391	\$368
<i>Encompass Ind Co</i>	\$438	\$438	\$432	\$390	\$463
<i>Encompass Ins Co Of Amer</i>	\$452	\$452	\$459	\$405	\$480
<i>Erie Ins Prop &amp; Cas Co</i>	\$333	\$298	\$327	\$288	\$333
<i>Esurance Prop &amp; Cas Ins Co</i>	\$988	\$894	\$988	\$896	\$944
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$529	\$486	\$467	\$381	\$461
<i>Garrison Prop &amp; Cas Ins Co</i>	\$515	\$561	\$505	\$469	\$530
<i>GEICO Advantage Ins Co</i>	\$665	\$665	\$700	\$590	\$721
<i>GEICO Choice Ins Co</i>	\$710	\$710	\$752	\$640	\$773
<i>GEICO Secure Ins Co</i>	\$1,052	\$1,052	\$1,098	\$937	\$1,130
<i>Hartford Accident &amp; Ind Co</i>	\$872	\$967	\$852	\$805	\$899
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$400	\$400	\$466	\$412	\$504
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$477	\$477	\$617	\$535	\$640
<i>Liberty Mut Fire Ins Co</i>	\$1,151	\$1,151	\$1,208	\$928	\$1,068
<i>LM Gen Ins Co</i>	\$553	\$556	\$491	\$517	\$547
<i>LM Ins Corp</i>	\$615	\$617	\$547	\$575	\$608
<i>Milbank Ins Co</i>	\$607	\$564	\$599	\$501	\$597
<i>Motorists Mut Ins Co</i>	\$1,031	\$1,031	\$1,035	\$735	\$1,047
<i>National Gen Assur Co</i>	\$573	\$565	\$598	\$502	\$568
<i>Nationwide Ins Co Of Amer</i>	\$420	\$489	\$623	\$499	\$592
<i>Progressive Classic Ins Co</i>	\$1,067	\$877	\$990	\$762	\$938
<i>Progressive Max Ins Co</i>	\$1,111	\$959	\$1,058	\$927	\$1,025
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$836	\$836	\$808	\$703	\$801
<i>State Farm Fire &amp; Cas Co</i>	\$925	\$821	\$829	\$801	\$883
<i>State Farm Mut Auto Ins Co</i>	\$609	\$538	\$544	\$525	\$580
<i>Teachers Ins Co</i>	\$570	\$570	\$741	\$634	\$762
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$367	\$400	\$358	\$331	\$377
<i>USAA Cas Ins Co</i>	\$378	\$417	\$380	\$350	\$414
<i>USAA Gen Ind Co</i>	\$438	\$491	\$433	\$406	\$471
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,305	\$1,205	\$1,305	\$1,346	\$1,346
<i>Permanent General Assurance Corp</i>	\$863	\$1,186	\$1,124	\$943	\$1,154
<i>West Virginia Natl Auto Ins Co</i>	\$1,133	\$1,317	\$1,241	\$927	\$1,295

**48 yr. Male, married, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$524	\$550	\$576	\$548	\$638
<i>American Natl Prop &amp; Cas Co</i>	\$346	\$408	\$398	\$402	\$484
<i>American Select Ins Co</i>	\$325	\$325	\$325	\$325	\$325
<i>Auto Club Prop Cas Ins Co</i>	\$457	\$555	\$501	\$577	\$870
<i>Encompass Home &amp; Auto Ins Co</i>	\$319	\$327	\$377	\$405	\$460
<i>Encompass Ind Co</i>	\$372	\$390	\$440	\$481	\$578
<i>Encompass Ins Co Of Amer</i>	\$414	\$405	\$434	\$519	\$505
<i>Erie Ins Prop &amp; Cas Co</i>	\$229	\$282	\$278	\$284	\$335
<i>Esurance Prop &amp; Cas Ins Co</i>	\$848	\$884	\$958	\$896	\$1,028
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$378	\$364	\$451	\$462	\$563
<i>Garrison Prop &amp; Cas Ins Co</i>	\$453	\$413	\$520	\$517	\$567
<i>GEICO Advantage Ins Co</i>	\$550	\$641	\$645	\$597	\$718
<i>GEICO Choice Ins Co</i>	\$596	\$691	\$694	\$644	\$763
<i>GEICO Secure Ins Co</i>	\$877	\$1,009	\$1,018	\$950	\$1,133
<i>Hartford Accident &amp; Ind Co</i>	\$895	\$739	\$819	\$735	\$1,238
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$347	\$412	\$386	\$404	\$399
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$467	\$535	\$534	\$543	\$545
<i>Liberty Mut Fire Ins Co</i>	\$936	\$997	\$1,278	\$1,112	\$1,413
<i>LM Gen Ins Co</i>	\$553	\$519	\$502	\$517	\$764
<i>LM Ins Corp</i>	\$614	\$576	\$557	\$575	\$849
<i>Milbank Ins Co</i>	\$456	\$519	\$564	\$481	\$678
<i>Motorists Mut Ins Co</i>	\$828	\$894	\$908	\$894	\$1,180
<i>National Gen Assur Co</i>	\$423	\$468	\$553	\$520	\$631
<i>Nationwide Ins Co Of Amer</i>	\$433	\$517	\$570	\$564	\$756
<i>Progressive Classic Ins Co</i>	\$759	\$810	\$881	\$762	\$1,100
<i>Progressive Max Ins Co</i>	\$931	\$948	\$991	\$915	\$1,128
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$726	\$799	\$809	\$824	\$913
<i>State Farm Fire &amp; Cas Co</i>	\$661	\$702	\$835	\$742	\$1,008
<i>State Farm Mut Auto Ins Co</i>	\$430	\$458	\$548	\$485	\$665
<i>Teachers Ins Co</i>	\$560	\$634	\$637	\$650	\$632
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$309	\$293	\$341	\$367	\$403
<i>USAA Cas Ins Co</i>	\$328	\$311	\$363	\$389	\$429
<i>USAA Gen Ind Co</i>	\$370	\$346	\$421	\$454	\$482
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,305	\$1,346	\$1,346	\$1,195	\$1,586
<i>Permanent General Assurance Corp</i>	\$889	\$991	\$1,209	\$1,110	\$1,282
<i>West Virginia Natl Auto Ins Co</i>	\$852	\$1,090	\$1,090	\$1,014	\$1,273

**48 yr. Female, married, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$608	\$622	\$606	\$554	\$642
<i>American Natl Prop &amp; Cas Co</i>	\$394	\$398	\$440	\$364	\$470
<i>American Select Ins Co</i>	\$301	\$301	\$301	\$325	\$325
<i>Auto Club Prop Cas Ins Co</i>	\$656	\$577	\$628	\$525	\$577
<i>Encompass Home &amp; Auto Ins Co</i>	\$446	\$351	\$368	\$391	\$368
<i>Encompass Ind Co</i>	\$438	\$438	\$432	\$390	\$463
<i>Encompass Ins Co Of Amer</i>	\$452	\$452	\$459	\$405	\$480
<i>Erie Ins Prop &amp; Cas Co</i>	\$333	\$298	\$327	\$288	\$333
<i>Esurance Prop &amp; Cas Ins Co</i>	\$992	\$898	\$992	\$900	\$948
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$529	\$486	\$467	\$381	\$461
<i>Garrison Prop &amp; Cas Ins Co</i>	\$532	\$580	\$522	\$484	\$548
<i>GEICO Advantage Ins Co</i>	\$578	\$578	\$607	\$518	\$625
<i>GEICO Choice Ins Co</i>	\$615	\$615	\$647	\$558	\$666
<i>GEICO Secure Ins Co</i>	\$935	\$935	\$971	\$837	\$1,000
<i>Hartford Accident &amp; Ind Co</i>	\$886	\$984	\$865	\$817	\$913
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$397	\$397	\$463	\$407	\$500
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$477	\$477	\$617	\$535	\$640
<i>Liberty Mut Fire Ins Co</i>	\$1,151	\$1,151	\$1,208	\$928	\$1,068
<i>LM Gen Ins Co</i>	\$481	\$484	\$428	\$450	\$479
<i>LM Ins Corp</i>	\$535	\$538	\$476	\$501	\$531
<i>Milbank Ins Co</i>	\$541	\$504	\$533	\$447	\$532
<i>Motorists Mut Ins Co</i>	\$1,031	\$1,031	\$1,035	\$735	\$1,047
<i>National Gen Assur Co</i>	\$705	\$694	\$735	\$614	\$698
<i>Nationwide Ins Co Of Amer</i>	\$396	\$459	\$579	\$467	\$551
<i>Progressive Classic Ins Co</i>	\$1,146	\$940	\$1,061	\$812	\$1,005
<i>Progressive Max Ins Co</i>	\$1,218	\$1,040	\$1,155	\$999	\$1,116
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$770	\$770	\$745	\$650	\$739
<i>State Farm Fire &amp; Cas Co</i>	\$925	\$821	\$829	\$801	\$883
<i>State Farm Mut Auto Ins Co</i>	\$609	\$538	\$544	\$525	\$580
<i>Teachers Ins Co</i>	\$570	\$570	\$741	\$634	\$762
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$379	\$414	\$370	\$342	\$389
<i>USAA Cas Ins Co</i>	\$391	\$431	\$393	\$362	\$429
<i>USAA Gen Ind Co</i>	\$453	\$508	\$447	\$419	\$488
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,360	\$1,256	\$1,360	\$1,402	\$1,402
<i>Permanent General Assurance Corp</i>	\$907	\$1,250	\$1,183	\$990	\$1,212
<i>West Virginia Natl Auto Ins Co</i>	\$1,203	\$1,399	\$1,319	\$984	\$1,376



**48 yr. Female, married, principal operator, no accidents or violations,  
20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$524	\$550	\$576	\$548	\$638
<i>American Natl Prop &amp; Cas Co</i>	\$346	\$408	\$398	\$402	\$484
<i>American Select Ins Co</i>	\$325	\$325	\$325	\$325	\$325
<i>Auto Club Prop Cas Ins Co</i>	\$457	\$555	\$501	\$577	\$870
<i>Encompass Home &amp; Auto Ins Co</i>	\$319	\$327	\$377	\$405	\$460
<i>Encompass Ind Co</i>	\$372	\$390	\$440	\$481	\$578
<i>Encompass Ins Co Of Amer</i>	\$414	\$405	\$434	\$519	\$505
<i>Erie Ins Prop &amp; Cas Co</i>	\$229	\$282	\$278	\$284	\$335
<i>Esurance Prop &amp; Cas Ins Co</i>	\$852	\$886	\$964	\$900	\$1,032
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$378	\$364	\$451	\$462	\$563
<i>Garrison Prop &amp; Cas Ins Co</i>	\$467	\$426	\$537	\$534	\$587
<i>GEICO Advantage Ins Co</i>	\$484	\$562	\$562	\$522	\$617
<i>GEICO Choice Ins Co</i>	\$522	\$599	\$601	\$561	\$658
<i>GEICO Secure Ins Co</i>	\$787	\$898	\$904	\$848	\$1,002
<i>Hartford Accident &amp; Ind Co</i>	\$909	\$750	\$832	\$747	\$1,259
<i>Hartford Ins Co Of The Midwest</i>	\$0	\$0	\$0	\$0	\$0
<i>Horace Mann Ins Co</i>	\$344	\$407	\$383	\$400	\$396
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$467	\$535	\$534	\$543	\$545
<i>Liberty Mut Fire Ins Co</i>	\$936	\$997	\$1,278	\$1,112	\$1,413
<i>LM Gen Ins Co</i>	\$484	\$453	\$438	\$452	\$664
<i>LM Ins Corp</i>	\$537	\$504	\$488	\$503	\$738
<i>Milbank Ins Co</i>	\$407	\$462	\$503	\$430	\$605
<i>Motorists Mut Ins Co</i>	\$828	\$894	\$908	\$894	\$1,180
<i>National Gen Assur Co</i>	\$516	\$573	\$680	\$638	\$775
<i>Nationwide Ins Co Of Amer</i>	\$407	\$483	\$531	\$526	\$700
<i>Progressive Classic Ins Co</i>	\$808	\$864	\$942	\$813	\$1,187
<i>Progressive Max Ins Co</i>	\$1,004	\$1,023	\$1,076	\$985	\$1,239
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$0	\$0	\$0	\$0	\$0
<i>Safeco Ins Co Of Amer</i>	\$671	\$737	\$745	\$759	\$838
<i>State Farm Fire &amp; Cas Co</i>	\$661	\$702	\$835	\$742	\$1,008
<i>State Farm Mut Auto Ins Co</i>	\$430	\$458	\$548	\$485	\$665
<i>Teachers Ins Co</i>	\$560	\$634	\$637	\$650	\$632
<i>Trumbull Ins Co</i>	\$0	\$0	\$0	\$0	\$0
<i>Twin City Fire Ins Co Co</i>	\$0	\$0	\$0	\$0	\$0
<i>United Serv Automobile Assn</i>	\$319	\$303	\$353	\$380	\$417
<i>USAA Cas Ins Co</i>	\$339	\$321	\$375	\$402	\$444
<i>USAA Gen Ind Co</i>	\$382	\$357	\$435	\$470	\$499
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,360	\$1,402	\$1,402	\$1,244	\$1,661
<i>Permanent General Assurance Corp</i>	\$933	\$1,041	\$1,269	\$1,165	\$1,346
<i>West Virginia Natl Auto Ins Co</i>	\$903	\$1,157	\$1,156	\$1,076	\$1,353

**62 yr. Male, married, principal operator, no accidents or violations,  
12,000 miles annually, Pleasure usage.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$614	\$628	\$610	\$558	\$648
<i>American Natl Prop &amp; Cas Co</i>	\$374	\$378	\$418	\$346	\$444
<i>American Select Ins Co</i>	\$285	\$285	\$285	\$306	\$306
<i>Auto Club Prop Cas Ins Co</i>	\$610	\$537	\$584	\$488	\$536
<i>Encompass Home &amp; Auto Ins Co</i>	\$400	\$317	\$333	\$351	\$331
<i>Encompass Ind Co</i>	\$371	\$371	\$366	\$332	\$392
<i>Encompass Ins Co Of Amer</i>	\$381	\$381	\$385	\$341	\$403
<i>Erie Ins Prop &amp; Cas Co</i>	\$333	\$296	\$326	\$287	\$332
<i>Esurance Prop &amp; Cas Ins Co</i>	\$984	\$890	\$984	\$892	\$940
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$498	\$457	\$440	\$359	\$434
<i>Garrison Prop &amp; Cas Ins Co</i>	\$518	\$564	\$508	\$471	\$533
<i>GEICO Advantage Ins Co</i>	\$662	\$662	\$696	\$586	\$717
<i>GEICO Choice Ins Co</i>	\$769	\$769	\$815	\$689	\$838
<i>GEICO Secure Ins Co</i>	\$1,102	\$1,102	\$1,152	\$979	\$1,186
<i>Hartford Accident &amp; Ind Co</i>	\$904	\$1,004	\$883	\$834	\$931
<i>Hartford Ins Co Of The Midwest</i>	\$593	\$630	\$610	\$511	\$635
<i>Horace Mann Ins Co</i>	\$360	\$360	\$418	\$370	\$452
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$353	\$353	\$455	\$395	\$472
<i>Liberty Mut Fire Ins Co</i>	\$995	\$995	\$1,044	\$803	\$923
<i>LM Gen Ins Co</i>	\$525	\$527	\$466	\$491	\$520
<i>LM Ins Corp</i>	\$583	\$586	\$517	\$544	\$578
<i>Milbank Ins Co</i>	\$531	\$494	\$525	\$440	\$523
<i>Motorists Mut Ins Co</i>	\$940	\$940	\$943	\$675	\$954
<i>National Gen Assur Co</i>	\$578	\$571	\$604	\$506	\$573
<i>Nationwide Ins Co Of Amer</i>	\$396	\$459	\$579	\$467	\$551
<i>Progressive Classic Ins Co</i>	\$1,012	\$831	\$940	\$723	\$890
<i>Progressive Max Ins Co</i>	\$1,143	\$980	\$1,089	\$949	\$1,053
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$511	\$537	\$542	\$479	\$565
<i>Safeco Ins Co Of Amer</i>	\$806	\$806	\$780	\$680	\$774
<i>State Farm Fire &amp; Cas Co</i>	\$881	\$782	\$790	\$763	\$841
<i>State Farm Mut Auto Ins Co</i>	\$579	\$512	\$518	\$499	\$552
<i>Teachers Ins Co</i>	\$421	\$421	\$545	\$467	\$560
<i>Trumbull Ins Co</i>	\$669	\$741	\$652	\$621	\$692
<i>Twin City Fire Ins Co Co</i>	\$817	\$905	\$800	\$756	\$841
<i>United Serv Automobile Assn</i>	\$389	\$425	\$379	\$350	\$400
<i>USAA Cas Ins Co</i>	\$401	\$443	\$403	\$371	\$440
<i>USAA Gen Ind Co</i>	\$317	\$354	\$315	\$296	\$341
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,258	\$1,161	\$1,258	\$1,297	\$1,297
<i>Permanent General Assurance Corp</i>	\$885	\$1,218	\$1,154	\$966	\$1,184
<i>West Virginia Natl Auto Ins Co</i>	\$1,139	\$1,323	\$1,247	\$932	\$1,301

**62 yr. Male, married, principal operator, no accidents or violations,  
12,000 miles annually, Pleasure usage.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$528	\$554	\$582	\$552	\$644
<i>American Natl Prop &amp; Cas Co</i>	\$328	\$386	\$378	\$384	\$460
<i>American Select Ins Co</i>	\$306	\$306	\$306	\$306	\$306
<i>Auto Club Prop Cas Ins Co</i>	\$425	\$516	\$466	\$536	\$808
<i>Encompass Home &amp; Auto Ins Co</i>	\$286	\$294	\$338	\$364	\$413
<i>Encompass Ind Co</i>	\$319	\$332	\$372	\$406	\$486
<i>Encompass Ins Co Of Amer</i>	\$349	\$341	\$365	\$435	\$423
<i>Erie Ins Prop &amp; Cas Co</i>	\$228	\$281	\$279	\$284	\$335
<i>Esurance Prop &amp; Cas Ins Co</i>	\$844	\$880	\$954	\$892	\$1,024
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$356	\$343	\$424	\$435	\$530
<i>Garrison Prop &amp; Cas Ins Co</i>	\$455	\$415	\$523	\$520	\$571
<i>GEICO Advantage Ins Co</i>	\$545	\$634	\$642	\$593	\$717
<i>GEICO Choice Ins Co</i>	\$640	\$744	\$751	\$694	\$830
<i>GEICO Secure Ins Co</i>	\$915	\$1,055	\$1,066	\$993	\$1,190
<i>Hartford Accident &amp; Ind Co</i>	\$928	\$765	\$849	\$761	\$1,286
<i>Hartford Ins Co Of The Midwest</i>	\$475	\$505	\$594	\$571	\$721
<i>Horace Mann Ins Co</i>	\$313	\$370	\$347	\$362	\$358
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$346	\$395	\$395	\$401	\$403
<i>Liberty Mut Fire Ins Co</i>	\$811	\$862	\$1,104	\$962	\$1,220
<i>LM Gen Ins Co</i>	\$525	\$491	\$476	\$492	\$725
<i>LM Ins Corp</i>	\$583	\$546	\$528	\$544	\$805
<i>Milbank Ins Co</i>	\$402	\$456	\$494	\$422	\$592
<i>Motorists Mut Ins Co</i>	\$759	\$818	\$930	\$818	\$1,072
<i>National Gen Assur Co</i>	\$427	\$472	\$559	\$525	\$635
<i>Nationwide Ins Co Of Amer</i>	\$407	\$483	\$531	\$526	\$700
<i>Progressive Classic Ins Co</i>	\$720	\$770	\$836	\$722	\$1,044
<i>Progressive Max Ins Co</i>	\$955	\$973	\$1,017	\$934	\$1,157
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$429	\$476	\$539	\$513	\$593
<i>Safeco Ins Co Of Amer</i>	\$701	\$771	\$780	\$795	\$877
<i>State Farm Fire &amp; Cas Co</i>	\$631	\$669	\$796	\$707	\$960
<i>State Farm Mut Auto Ins Co</i>	\$409	\$436	\$522	\$461	\$633
<i>Teachers Ins Co</i>	\$414	\$467	\$470	\$479	\$466
<i>Trumbull Ins Co</i>	\$686	\$573	\$631	\$573	\$937
<i>Twin City Fire Ins Co Co</i>	\$839	\$696	\$769	\$691	\$1,153
<i>United Serv Automobile Assn</i>	\$327	\$310	\$362	\$390	\$428
<i>USAA Cas Ins Co</i>	\$347	\$329	\$385	\$413	\$456
<i>USAA Gen Ind Co</i>	\$271	\$254	\$307	\$329	\$348
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,258	\$1,297	\$1,297	\$1,151	\$1,536
<i>Permanent General Assurance Corp</i>	\$911	\$1,016	\$1,241	\$1,139	\$1,316
<i>West Virginia Natl Auto Ins Co</i>	\$856	\$1,095	\$1,096	\$1,019	\$1,280

**62 yr. Female, married, principal operator, no accidents or violations,  
12,000 miles annually, Pleasure usage.**

<b>Preferred/Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$614	\$628	\$610	\$558	\$648
<i>American Natl Prop &amp; Cas Co</i>	\$432	\$436	\$482	\$398	\$514
<i>American Select Ins Co</i>	\$285	\$285	\$285	\$306	\$306
<i>Auto Club Prop Cas Ins Co</i>	\$610	\$537	\$584	\$488	\$536
<i>Encompass Home &amp; Auto Ins Co</i>	\$400	\$317	\$333	\$351	\$331
<i>Encompass Ind Co</i>	\$371	\$371	\$366	\$332	\$392
<i>Encompass Ins Co Of Amer</i>	\$381	\$381	\$385	\$341	\$403
<i>Erie Ins Prop &amp; Cas Co</i>	\$333	\$296	\$326	\$287	\$332
<i>Esurance Prop &amp; Cas Ins Co</i>	\$944	\$856	\$944	\$856	\$904
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$498	\$457	\$440	\$359	\$434
<i>Garrison Prop &amp; Cas Ins Co</i>	\$518	\$564	\$508	\$471	\$533
<i>GEICO Advantage Ins Co</i>	\$553	\$553	\$582	\$498	\$598
<i>GEICO Choice Ins Co</i>	\$640	\$640	\$675	\$580	\$694
<i>GEICO Secure Ins Co</i>	\$927	\$927	\$962	\$831	\$991
<i>Hartford Accident &amp; Ind Co</i>	\$914	\$1,016	\$893	\$843	\$943
<i>Hartford Ins Co Of The Midwest</i>	\$593	\$630	\$610	\$511	\$635
<i>Horace Mann Ins Co</i>	\$360	\$360	\$419	\$369	\$452
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$353	\$353	\$455	\$395	\$472
<i>Liberty Mut Fire Ins Co</i>	\$995	\$995	\$1,044	\$803	\$923
<i>LM Gen Ins Co</i>	\$409	\$412	\$365	\$384	\$407
<i>LM Ins Corp</i>	\$455	\$458	\$405	\$426	\$453
<i>Milbank Ins Co</i>	\$469	\$436	\$463	\$389	\$461
<i>Motorists Mut Ins Co</i>	\$940	\$940	\$943	\$675	\$954
<i>National Gen Assur Co</i>	\$598	\$590	\$624	\$523	\$592
<i>Nationwide Ins Co Of Amer</i>	\$387	\$447	\$563	\$455	\$536
<i>Progressive Classic Ins Co</i>	\$1,024	\$839	\$951	\$729	\$899
<i>Progressive Max Ins Co</i>	\$1,166	\$997	\$1,108	\$964	\$1,071
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$511	\$537	\$542	\$479	\$565
<i>Safeco Ins Co Of Amer</i>	\$699	\$699	\$678	\$593	\$672
<i>State Farm Fire &amp; Cas Co</i>	\$881	\$782	\$790	\$763	\$841
<i>State Farm Mut Auto Ins Co</i>	\$579	\$512	\$518	\$499	\$552
<i>Teachers Ins Co</i>	\$421	\$421	\$545	\$467	\$560
<i>Trumbull Ins Co</i>	\$671	\$742	\$653	\$622	\$694
<i>Twin City Fire Ins Co Co</i>	\$826	\$916	\$808	\$764	\$851
<i>United Serv Automobile Assn</i>	\$389	\$425	\$379	\$350	\$400
<i>USAA Cas Ins Co</i>	\$401	\$443	\$403	\$371	\$440
<i>USAA Gen Ind Co</i>	\$317	\$354	\$315	\$296	\$341
<b>Non-Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,247	\$1,152	\$1,247	\$1,287	\$1,287
<i>Permanent General Assurance Corp</i>	\$841	\$1,155	\$1,094	\$918	\$1,125
<i>West Virginia Natl Auto Ins Co</i>	\$1,187	\$1,380	\$1,301	\$971	\$1,357

**62 yr. Female, married, principal operator, no accidents or violations,  
12,000 miles annually, Pleasure usage.**

<b>Preferred/Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$528	\$554	\$582	\$552	\$644
<i>American Natl Prop &amp; Cas Co</i>	\$378	\$446	\$438	\$440	\$532
<i>American Select Ins Co</i>	\$306	\$306	\$306	\$306	\$306
<i>Auto Club Prop Cas Ins Co</i>	\$425	\$516	\$466	\$536	\$808
<i>Encompass Home &amp; Auto Ins Co</i>	\$286	\$294	\$338	\$364	\$413
<i>Encompass Ind Co</i>	\$319	\$332	\$372	\$406	\$486
<i>Encompass Ins Co Of Amer</i>	\$349	\$341	\$365	\$435	\$423
<i>Erie Ins Prop &amp; Cas Co</i>	\$228	\$281	\$279	\$284	\$335
<i>Esurance Prop &amp; Cas Ins Co</i>	\$812	\$846	\$918	\$856	\$982
<i>Farmers &amp; Mechanics Fire &amp; Cas Ins</i>	\$356	\$343	\$424	\$435	\$530
<i>Garrison Prop &amp; Cas Ins Co</i>	\$455	\$415	\$523	\$520	\$571
<i>GEICO Advantage Ins Co</i>	\$465	\$539	\$539	\$501	\$591
<i>GEICO Choice Ins Co</i>	\$542	\$624	\$625	\$582	\$684
<i>GEICO Secure Ins Co</i>	\$782	\$892	\$896	\$842	\$991
<i>Hartford Accident &amp; Ind Co</i>	\$939	\$773	\$859	\$769	\$1,303
<i>Hartford Ins Co Of The Midwest</i>	\$475	\$505	\$594	\$571	\$721
<i>Horace Mann Ins Co</i>	\$312	\$369	\$347	\$363	\$360
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$346	\$395	\$395	\$401	\$403
<i>Liberty Mut Fire Ins Co</i>	\$811	\$862	\$1,104	\$962	\$1,220
<i>LM Gen Ins Co</i>	\$412	\$386	\$373	\$385	\$565
<i>LM Ins Corp</i>	\$458	\$429	\$414	\$427	\$627
<i>Milbank Ins Co</i>	\$356	\$403	\$437	\$374	\$522
<i>Motorists Mut Ins Co</i>	\$759	\$818	\$930	\$818	\$1,072
<i>National Gen Assur Co</i>	\$441	\$488	\$579	\$542	\$656
<i>Nationwide Ins Co Of Amer</i>	\$398	\$470	\$517	\$511	\$678
<i>Progressive Classic Ins Co</i>	\$727	\$778	\$844	\$728	\$1,056
<i>Progressive Max Ins Co</i>	\$968	\$988	\$1,034	\$949	\$1,182
<i>Property &amp; Cas Ins Co Of Hartford</i>	\$429	\$476	\$539	\$513	\$593
<i>Safeco Ins Co Of Amer</i>	\$611	\$670	\$676	\$689	\$756
<i>State Farm Fire &amp; Cas Co</i>	\$631	\$669	\$796	\$707	\$960
<i>State Farm Mut Auto Ins Co</i>	\$409	\$436	\$522	\$461	\$633
<i>Teachers Ins Co</i>	\$414	\$467	\$470	\$479	\$466
<i>Trumbull Ins Co</i>	\$688	\$574	\$632	\$574	\$939
<i>Twin City Fire Ins Co Co</i>	\$848	\$703	\$778	\$699	\$1,168
<i>United Serv Automobile Assn</i>	\$327	\$310	\$362	\$390	\$428
<i>USAA Cas Ins Co</i>	\$347	\$329	\$385	\$413	\$456
<i>USAA Gen Ind Co</i>	\$271	\$254	\$307	\$329	\$348
<b>Non-Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,247	\$1,287	\$1,287	\$1,143	\$1,508
<i>Permanent General Assurance Corp</i>	\$865	\$965	\$1,179	\$1,082	\$1,250
<i>West Virginia Natl Auto Ins Co</i>	\$891	\$1,141	\$1,142	\$1,062	\$1,334

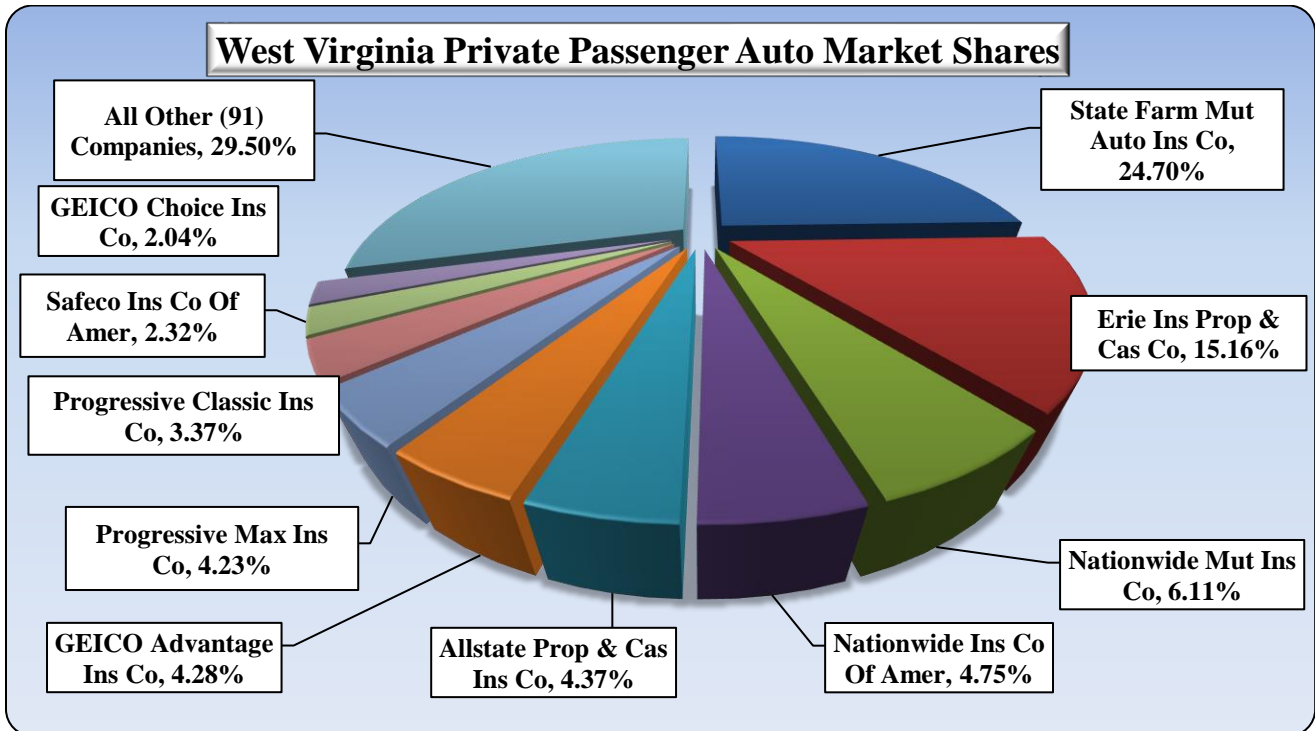
## Section I—Discussion

This report provides current auto rates throughout West Virginia. These rates are influenced by many cost factors. Included in these factors are historical loss exposure, medical costs, accident frequency and severity, pricing competition, and many, many others. Below we discuss two factors that impact auto insurance rates: auto insurance company market shares and regional loss differences within the state.

### Market Share

As of 2018, a total of 101 different licensed insurance companies were actively writing personal auto insurance in West Virginia. However, the personal automobile insurance market is characterized by only a few dominant companies which account for a large part of automobile insurance premiums.

**Figure 1: West Virginia Private Passenger Auto Market Share, 2018**



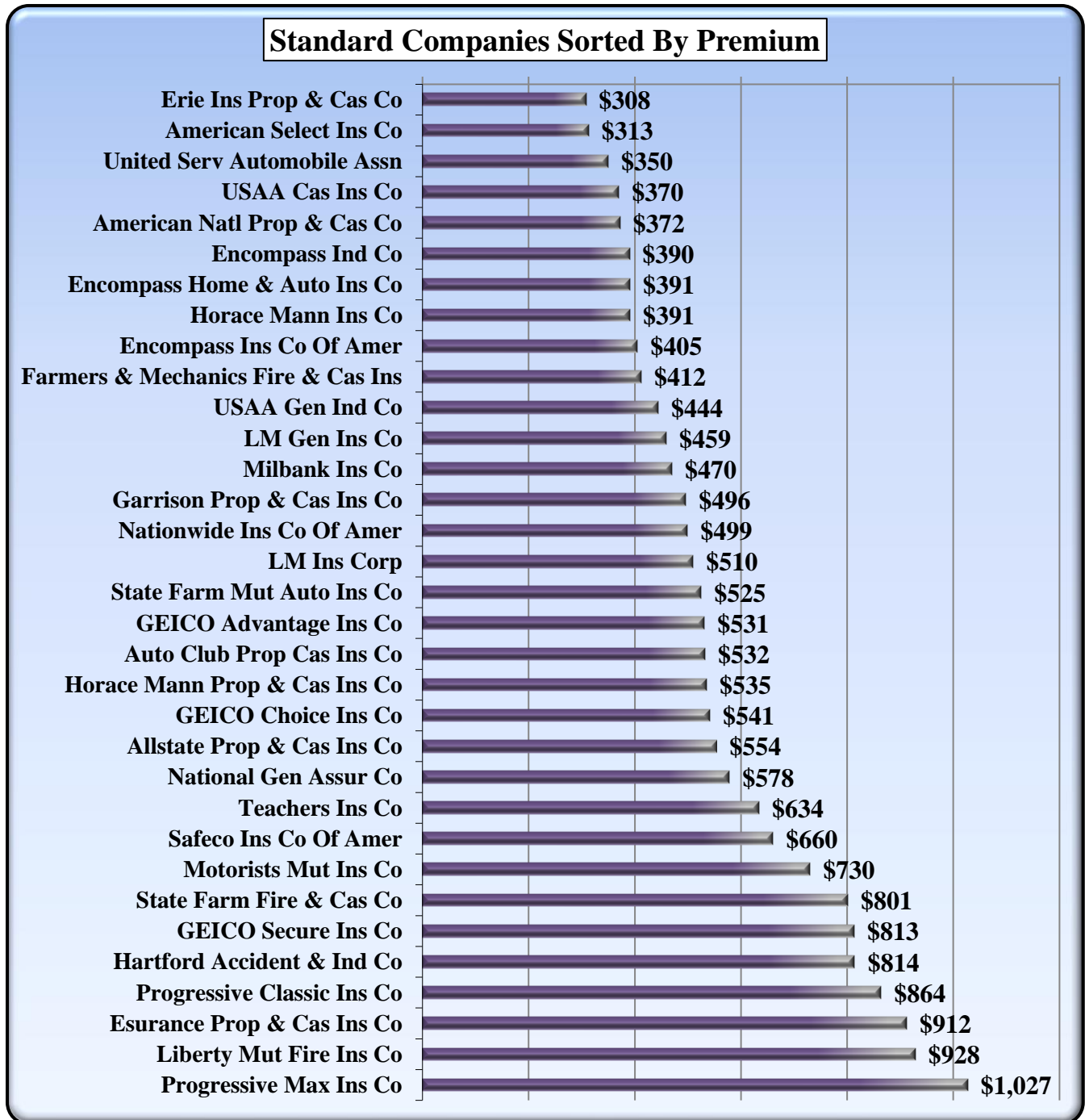
*Source: National Association of Insurance Commissioners Market Share Reports for PPA physical damage and liability; based on direct premiums written for CY2018 and excludes \$0 premium written reports.*

The pie chart from Figure 1 shows that the dominant company, State Farm Mutual Automobile Insurance Company, currently has a market share of over 24 percent. The second carrier, Erie Insurance Property and Casualty Company, is a distant second with 15.16% of the market, and Nationwide Mutual Insurance Company is third with 6.11%.



At first, we might suppose that the top five leading companies, who write over one-half (55.09%) of the total auto market, may be able to control the market to the detriment of all other competitors. However, when the companies are ranked by average premiums, the relationship between auto rates and market dominance is much less clear. This is shown graphically in Figure 2 below.

**Figure 2: Standard Companies Sorted by Premium**



Source: 2019 Auto Survey rate examples submitted by carrier; 35-year-old married female in Clarksburg.

Figure 2 suggests that the market leaders are not systematically more expensive or cheaper than the smaller firms, as the top five companies are generally towards the middle of the pricing continuum demonstrated above. Alternatively, it is also established that a great deal of variation in auto insurance rates can be seen to exist in the marketplace and, therefore, consumers are advised to obtain quotes from several insurance companies before making a decision to purchase.

### Regional Differences in Auto Rates

Fairly significant regional differences exist in auto insurance premiums within the state. Differences in auto insurance rates in general between separate territorial areas can be attributed to many factors: differences in urban versus rural exposures (for example: traffic exposures, road surfacing, commuting mileage, animal hazards, etc.), varying exposure to weather conditions (disparate propensities for loss due to hail, flood, or wind and wind-blown debris in different areas), differences in theft rates, and many others. Because of the complicated nature of insurance underwriting, it is difficult to pinpoint the strongest explanatory variable in this list. Nevertheless, we identify these regional differences in rates in Table 1.

**Table 1: Rate Comparison by West Virginia City**

<i>Metropolitan Area</i>	Average Annual Rate	Comparison to Statewide Average
<b>Martinsburg</b>	<b>\$530</b>	<b>(12.9%)</b>
<b>Clarksburg</b>	<b>\$557</b>	<b>(8.4%)</b>
<b>Morgantown</b>	<b>\$559</b>	<b>(8.1%)</b>
<b>Wheeling</b>	<b>\$585</b>	<b>(3.8%)</b>
<b>Parkersburg</b>	<b>\$602</b>	<b>(1.0%)</b>
<b>Bluefield</b>	<b>\$615</b>	<b>1.1%</b>
<b>Charleston</b>	<b>\$632</b>	<b>3.9%</b>
<b>Huntington</b>	<b>\$636</b>	<b>4.6%</b>
<b>Beckley</b>	<b>\$644</b>	<b>5.9%</b>
<b>Williamson</b>	<b>\$723</b>	<b>18.9%</b>
<i>Statewide Average</i>	<b>\$608</b>	—

*Source: 2019 Auto Survey; 48-year-old married female; standard companies only.*

Table 1 shows averaged rates from all companies responding to the survey for a typical 48-year-old married female driver. In this comparison, rates are the highest in the Williamson area; over 36% higher than rates in the Martinsburg area for the same risk. Moreover, Williamson’s rates are nearly 19% higher than the state average, whereas Martinsburg’s rates are shown to be approximately 13% lower. Further, if Williamson’s rates were excluded from the survey, the statewide average would be \$596 with a 21.5% differential between the high and low rates. The best explanation for this large rate disparity is that company losses have generally and historically tended to be higher in the Williamson area as opposed to those in the other comparison cities, and losses in the Martinsburg area for this type of risk are trending lower. These regional premium differences have been consistent over the past several years.

## **SECTION II**

### **Comparison of Auto Insurance Costs to Surrounding States**

**Rates Effective  
January 2019**

## State Minimum Requirements Comparison

**48 yr. Male, married, principal operator, no accidents or violations  
Commutes to work, 20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Ashland, KY</b>	<b>Ironton, OH</b>	<b>Huntington</b>	<b>Bluefield, VA</b>	<b>Bluefield</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$968	\$474	\$642	\$332	\$622
<i>American Natl Prop &amp; Cas Co</i>	\$762	\$344	\$470	\$376	\$398
<i>American Select Ins Co</i>	\$459	\$407	\$325	\$0	\$301
<i>Auto Club Prop Cas Ins Co</i>	\$1,319	\$0	\$577	\$0	\$577
<i>Encompass Home &amp; Auto Ins Co</i>	\$0	\$537	\$368	\$482	\$351
<i>Encompass Ind Co</i>	\$842	\$590	\$463	\$648	\$438
<i>Encompass Ins Co Of Amer</i>	\$1,102	\$598	\$480	\$746	\$452
<i>Erie Ins Prop &amp; Cas Co</i>	\$846	\$202	\$333	\$295	\$298
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,162	\$682	\$944	\$870	\$894
<i>Garrison Prop &amp; Cas Ins Co</i>	\$689	\$296	\$530	\$319	\$561
<i>GEICO Advantage Ins Co</i>	\$0	\$366	\$721	\$414	\$665
<i>GEICO Choice Ins Co</i>	\$0	\$441	\$773	\$470	\$710
<i>GEICO Secure Ins Co</i>	\$0	\$642	\$1,130	\$642	\$1,052
<i>Hartford Accident &amp; Ind Co</i>	\$2,336	\$461	\$941	\$734	\$1,009
<i>Horace Mann Ins Co</i>	\$0	\$248	\$504	\$348	\$400
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$0	\$257	\$640	\$641	\$477
<i>LM Gen Ins Co</i>	\$1,133	\$658	\$547	\$897	\$556
<i>LM Ins Corp</i>	\$1,260	\$733	\$608	\$0	\$617
<i>Milbank Ins Co</i>	\$926	\$416	\$597	\$455	\$564
<i>Motorists Mut Ins Co</i>	\$1,032	\$549	\$1,047	\$0	\$1,031
<i>National Gen Assur Co</i>	\$1,075	\$1,189	\$568	\$424	\$565
<i>Nationwide Ins Co Of Amer</i>	\$1,314	\$541	\$592	\$541	\$489
<i>Progressive Classic Ins Co</i>	\$879	\$475	\$861	\$486	\$805
<i>Progressive Max Ins Co</i>	\$1,099	\$539	\$974	\$549	\$912
<i>Safeco Ins Co Of Amer</i>	\$714	\$904	\$801	\$1,417	\$836
<i>State Farm Fire &amp; Cas Co</i>	\$1,045	\$493	\$883	\$548	\$821
<i>State Farm Mut Auto Ins Co</i>	\$596	\$398	\$580	\$385	\$538
<i>Teachers Ins Co</i>	\$0	\$372	\$762	\$854	\$570
<i>United Serv Automobile Assn</i>	\$431	\$244	\$377	\$214	\$400
<i>USAA Cas Ins Co</i>	\$534	\$240	\$414	\$244	\$417
<i>USAA Gen Ind Co</i>	\$420	\$208	\$335	\$219	\$348
<b>Non-Standard Companies</b>	<b>Ashland, KY</b>	<b>Ironton, OH</b>	<b>Huntington</b>	<b>Bluefield, VA</b>	<b>Bluefield</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,365	\$552	\$1,346	\$696	\$1,205
<i>Permanent General Assurance Corp</i>	\$1,310	\$610	\$1,247	\$959	\$1,282
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$1,295	\$0	\$1,317

## State Minimum Requirements Comparison

**48 yr. Male, married, principal operator, no accidents or violations  
Commutes to work, 20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Hagerstown, MD</b>	<b>Winchester, VA</b>	<b>Martinsburg</b>	<b>Pt. Marion, PA</b>	<b>Morgantown</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$808	\$304	\$524	\$840	\$550
<i>American Natl Prop &amp; Cas Co</i>	\$508	\$314	\$346	\$556	\$408
<i>American Select Ins Co</i>	\$0	\$0	\$325	\$699	\$325
<i>Auto Club Prop Cas Ins Co</i>	\$0	\$0	\$457	\$0	\$555
<i>Encompass Home &amp; Auto Ins Co</i>	\$775	\$476	\$319	\$689	\$327
<i>Encompass Ind Co</i>	\$581	\$468	\$372	\$320	\$390
<i>Encompass Ins Co Of Amer</i>	\$430	\$540	\$414	\$331	\$405
<i>Erie Ins Prop &amp; Cas Co</i>	\$427	\$270	\$229	\$286	\$282
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,128	\$754	\$848	\$686	\$884
<i>Garrison Prop &amp; Cas Ins Co</i>	\$657	\$367	\$453	\$444	\$413
<i>GEICO Advantage Ins Co</i>	\$0	\$371	\$550	\$639	\$641
<i>GEICO Choice Ins Co</i>	\$0	\$430	\$596	\$920	\$691
<i>GEICO Secure Ins Co</i>	\$0	\$578	\$877	\$953	\$1,009
<i>Hartford Accident &amp; Ind Co</i>	\$888	\$844	\$937	\$1,086	\$781
<i>Horace Mann Ins Co</i>	\$360	\$289	\$347	\$736	\$412
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$515	\$513	\$467	\$530	\$535
<i>LM Gen Ins Co</i>	\$982	\$990	\$553	\$353	\$519
<i>LM Ins Corp</i>	\$1,092	\$0	\$614	\$392	\$576
<i>Milbank Ins Co</i>	\$580	\$371	\$456	\$417	\$519
<i>Motorists Mut Ins Co</i>	\$0	\$0	\$828	\$653	\$894
<i>National Gen Assur Co</i>	\$1,024	\$324	\$423	\$897	\$468
<i>Nationwide Ins Co Of Amer</i>	\$893	\$494	\$433	\$616	\$517
<i>Progressive Classic Ins Co</i>	\$725	\$428	\$695	\$442	\$742
<i>Progressive Max Ins Co</i>	\$939	\$512	\$883	\$400	\$900
<i>Safeco Ins Co Of Amer</i>	\$1,209	\$1,013	\$726	\$805	\$799
<i>State Farm Fire &amp; Cas Co</i>	\$631	\$543	\$661	\$619	\$702
<i>State Farm Mut Auto Ins Co</i>	\$422	\$382	\$430	\$473	\$458
<i>Teachers Ins Co</i>	\$570	\$737	\$560	\$868	\$634
<i>United Serv Automobile Assn</i>	\$569	\$261	\$309	\$297	\$293
<i>USAA Cas Ins Co</i>	\$553	\$281	\$328	\$299	\$311
<i>USAA Gen Ind Co</i>	\$539	\$262	\$266	\$469	\$250
<b>Non-Standard Companies</b>	<b>Hagerstown, MD</b>	<b>Winchester, VA</b>	<b>Martinsburg</b>	<b>Pt. Marion, PA</b>	<b>Morgantown</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,486	\$697	\$1,305	\$1,174	\$1,346
<i>Permanent General Assurance Corp</i>	\$1,196	\$814	\$956	\$645	\$1,067
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$852	\$0	\$1,090

## State Minimum Requirements Comparison

**48 yr. Male, married, principal operator, no accidents or violations  
Commutes to work, 20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>St. Clairsville, OH</b>	<b>W. Alexander, PA</b>	<b>Wheeling</b>	<b>Marietta, OH</b>	<b>Parkersburg</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$462	\$890	\$548	\$488	\$576
<i>American Natl Prop &amp; Cas Co</i>	\$304	\$516	\$402	\$300	\$398
<i>American Select Ins Co</i>	\$438	\$672	\$325	\$406	\$325
<i>Auto Club Prop Cas Ins Co</i>	\$0	\$0	\$577	\$0	\$501
<i>Encompass Home &amp; Auto Ins Co</i>	\$474	\$760	\$405	\$537	\$377
<i>Encompass Ind Co</i>	\$441	\$310	\$481	\$590	\$440
<i>Encompass Ins Co Of Amer</i>	\$488	\$323	\$519	\$598	\$434
<i>Erie Ins Prop &amp; Cas Co</i>	\$194	\$381	\$284	\$201	\$278
<i>Esurance Prop &amp; Cas Ins Co</i>	\$678	\$686	\$896	\$678	\$958
<i>Garrison Prop &amp; Cas Ins Co</i>	\$262	\$471	\$517	\$296	\$520
<i>GEICO Advantage Ins Co</i>	\$359	\$626	\$597	\$341	\$645
<i>GEICO Choice Ins Co</i>	\$433	\$898	\$644	\$412	\$694
<i>GEICO Secure Ins Co</i>	\$629	\$928	\$950	\$603	\$1,018
<i>Hartford Accident &amp; Ind Co</i>	\$431	\$1,026	\$777	\$386	\$861
<i>Horace Mann Ins Co</i>	\$246	\$824	\$404	\$262	\$386
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$260	\$530	\$543	\$272	\$534
<i>LM Gen Ins Co</i>	\$601	\$311	\$517	\$574	\$502
<i>LM Ins Corp</i>	\$669	\$346	\$575	\$638	\$557
<i>Milbank Ins Co</i>	\$368	\$404	\$481	\$379	\$564
<i>Motorists Mut Ins Co</i>	\$479	\$636	\$894	\$549	\$908
<i>National Gen Assur Co</i>	\$946	\$992	\$520	\$1,088	\$553
<i>Nationwide Ins Co Of Amer</i>	\$497	\$584	\$564	\$490	\$570
<i>Progressive Classic Ins Co</i>	\$402	\$425	\$698	\$407	\$808
<i>Progressive Max Ins Co</i>	\$486	\$387	\$869	\$497	\$940
<i>Safeco Ins Co Of Amer</i>	\$1,190	\$940	\$824	\$1,041	\$809
<i>State Farm Fire &amp; Cas Co</i>	\$477	\$713	\$742	\$493	\$835
<i>State Farm Mut Auto Ins Co</i>	\$385	\$550	\$485	\$399	\$548
<i>Teachers Ins Co</i>	\$398	\$949	\$650	\$412	\$637
<i>United Serv Automobile Assn</i>	\$201	\$293	\$367	\$215	\$341
<i>USAA Cas Ins Co</i>	\$218	\$323	\$389	\$227	\$363
<i>USAA Gen Ind Co</i>	\$175	\$447	\$323	\$187	\$301
<b>Non-Standard Companies</b>	<b>St. Clairsville, OH</b>	<b>W. Alexander, PA</b>	<b>Wheeling</b>	<b>Marietta, OH</b>	<b>Parkersburg</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$600	\$1,174	\$1,195	\$576	\$1,346
<i>Permanent General Assurance Corp</i>	\$565	\$651	\$1,200	\$573	\$1,309
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$1,014	\$0	\$1,090

## State Minimum Requirements Comparison

**48 yr. Female, married, principal operator, no accidents or violations,  
Commutes to work, 20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Ashland, KY</b>	<b>Ironton, OH</b>	<b>Huntington</b>	<b>Bluefield, VA</b>	<b>Bluefield</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$968	\$474	\$642	\$352	\$622
<i>American Natl Prop &amp; Cas Co</i>	\$830	\$344	\$470	\$376	\$398
<i>American Select Ins Co</i>	\$459	\$407	\$325	\$0	\$301
<i>Auto Club Prop Cas Ins Co</i>	\$1,319	\$0	\$577	\$0	\$577
<i>Encompass Home &amp; Auto Ins Co</i>	\$0	\$537	\$368	\$482	\$351
<i>Encompass Ind Co</i>	\$842	\$590	\$463	\$648	\$438
<i>Encompass Ins Co Of Amer</i>	\$1,102	\$598	\$480	\$746	\$452
<i>Erie Ins Prop &amp; Cas Co</i>	\$914	\$202	\$333	\$295	\$298
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,216	\$682	\$948	\$868	\$898
<i>Garrison Prop &amp; Cas Ins Co</i>	\$716	\$305	\$548	\$329	\$580
<i>GEICO Advantage Ins Co</i>	\$0	\$317	\$625	\$362	\$578
<i>GEICO Choice Ins Co</i>	\$0	\$377	\$666	\$413	\$615
<i>GEICO Secure Ins Co</i>	\$0	\$570	\$1,000	\$576	\$935
<i>Hartford Accident &amp; Ind Co</i>	\$2,463	\$467	\$955	\$742	\$1,026
<i>Horace Mann Ins Co</i>	\$0	\$247	\$500	\$353	\$397
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$0	\$256	\$640	\$653	\$477
<i>LM Gen Ins Co</i>	\$1,017	\$580	\$479	\$815	\$484
<i>LM Ins Corp</i>	\$1,131	\$645	\$531	\$0	\$538
<i>Milbank Ins Co</i>	\$841	\$362	\$532	\$409	\$504
<i>Motorists Mut Ins Co</i>	\$1,032	\$549	\$1,047	\$0	\$1,031
<i>National Gen Assur Co</i>	\$1,032	\$1,160	\$698	\$454	\$694
<i>Nationwide Ins Co Of Amer</i>	\$1,312	\$503	\$551	\$508	\$459
<i>Progressive Classic Ins Co</i>	\$1,028	\$493	\$925	\$539	\$864
<i>Progressive Max Ins Co</i>	\$1,262	\$602	\$1,059	\$598	\$988
<i>Safeco Ins Co Of Amer</i>	\$667	\$794	\$739	\$1,290	\$770
<i>State Farm Fire &amp; Cas Co</i>	\$1,045	\$493	\$883	\$548	\$821
<i>State Farm Mut Auto Ins Co</i>	\$596	\$398	\$580	\$385	\$538
<i>Teachers Ins Co</i>	\$0	\$370	\$762	\$865	\$570
<i>United Serv Automobile Assn</i>	\$455	\$248	\$389	\$221	\$414
<i>USAA Cas Ins Co</i>	\$565	\$244	\$429	\$252	\$431
<i>USAA Gen Ind Co</i>	\$436	\$238	\$347	\$225	\$360
<b>Non-Standard Companies</b>	<b>Ashland, KY</b>	<b>Ironton, OH</b>	<b>Huntington</b>	<b>Bluefield, VA</b>	<b>Bluefield</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,363	\$576	\$1,402	\$716	\$1,256
<i>Permanent General Assurance Corp</i>	\$1,259	\$580	\$1,199	\$913	\$1,233
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$1,376	\$0	\$1,399

## State Minimum Requirements Comparison

**48 yr. Female, married, principal operator, no accidents or violations,  
Commutes to work, 20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>Hagerstown, MD</b>	<b>Winchester, VA</b>	<b>Martinsburg</b>	<b>Pt. Marion, PA</b>	<b>Morgantown</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$808	\$324	\$524	\$840	\$550
<i>American Natl Prop &amp; Cas Co</i>	\$530	\$314	\$346	\$556	\$408
<i>American Select Ins Co</i>	\$0	\$0	\$325	\$699	\$325
<i>Auto Club Prop Cas Ins Co</i>	\$0	\$0	\$457	\$0	\$555
<i>Encompass Home &amp; Auto Ins Co</i>	\$775	\$476	\$319	\$689	\$327
<i>Encompass Ind Co</i>	\$581	\$468	\$372	\$320	\$390
<i>Encompass Ins Co Of Amer</i>	\$430	\$540	\$414	\$331	\$405
<i>Erie Ins Prop &amp; Cas Co</i>	\$427	\$270	\$229	\$286	\$282
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,130	\$756	\$852	\$686	\$886
<i>Garrison Prop &amp; Cas Ins Co</i>	\$680	\$379	\$497	\$444	\$426
<i>GEICO Advantage Ins Co</i>	\$0	\$329	\$484	\$639	\$562
<i>GEICO Choice Ins Co</i>	\$0	\$380	\$522	\$920	\$599
<i>GEICO Secure Ins Co</i>	\$0	\$522	\$787	\$953	\$898
<i>Hartford Accident &amp; Ind Co</i>	\$919	\$856	\$951	\$1,086	\$792
<i>Horace Mann Ins Co</i>	\$349	\$292	\$344	\$736	\$407
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$501	\$520	\$467	\$530	\$535
<i>LM Gen Ins Co</i>	\$846	\$903	\$484	\$353	\$453
<i>LM Ins Corp</i>	\$941	\$0	\$537	\$392	\$504
<i>Milbank Ins Co</i>	\$530	\$334	\$407	\$417	\$462
<i>Motorists Mut Ins Co</i>	\$0	\$0	\$828	\$653	\$894
<i>National Gen Assur Co</i>	\$1,015	\$347	\$516	\$897	\$573
<i>Nationwide Ins Co Of Amer</i>	\$856	\$465	\$407	\$616	\$483
<i>Progressive Classic Ins Co</i>	\$834	\$470	\$742	\$442	\$792
<i>Progressive Max Ins Co</i>	\$1,037	\$552	\$952	\$407	\$970
<i>Safeco Ins Co Of Amer</i>	\$1,127	\$926	\$671	\$805	\$737
<i>State Farm Fire &amp; Cas Co</i>	\$631	\$543	\$661	\$619	\$702
<i>State Farm Mut Auto Ins Co</i>	\$422	\$382	\$430	\$473	\$458
<i>Teachers Ins Co</i>	\$556	\$744	\$560	\$868	\$634
<i>United Serv Automobile Assn</i>	\$589	\$269	\$319	\$297	\$303
<i>USAA Cas Ins Co</i>	\$572	\$290	\$339	\$299	\$321
<i>USAA Gen Ind Co</i>	\$554	\$271	\$275	\$269	\$257
<b>Non-Standard Companies</b>	<b>Hagerstown, MD</b>	<b>Winchester, VA</b>	<b>Martinsburg</b>	<b>Pt. Marion, PA</b>	<b>Morgantown</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,481	\$716	\$1,360	\$1,174	\$1,402
<i>Permanent General Assurance Corp</i>	\$1,086	\$775	\$919	\$645	\$1,025
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$903	\$0	\$1,157



## State Minimum Requirements Comparison

**48 yr. Female, married, principal operator, no accidents or violations,  
Commutes to work, 20,000 miles annually.**

<b>Preferred/Standard Companies</b>	<b>St. Clairsville, OH</b>	<b>W. Alexander, PA</b>	<b>Wheeling</b>	<b>Marietta, OH</b>	<b>Parkersburg</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$462	\$890	\$548	\$488	\$576
<i>American Natl Prop &amp; Cas Co</i>	\$304	\$516	\$402	\$300	\$398
<i>American Select Ins Co</i>	\$438	\$672	\$325	\$406	\$325
<i>Auto Club Prop Cas Ins Co</i>	\$0	\$0	\$577	\$0	\$501
<i>Encompass Home &amp; Auto Ins Co</i>	\$474	\$760	\$405	\$537	\$377
<i>Encompass Ind Co</i>	\$441	\$310	\$481	\$590	\$440
<i>Encompass Ins Co Of Amer</i>	\$488	\$323	\$519	\$598	\$434
<i>Erie Ins Prop &amp; Cas Co</i>	\$194	\$381	\$284	\$201	\$278
<i>Esurance Prop &amp; Cas Ins Co</i>	\$678	\$686	\$900	\$678	\$964
<i>Garrison Prop &amp; Cas Ins Co</i>	\$270	\$471	\$534	\$305	\$537
<i>GEICO Advantage Ins Co</i>	\$312	\$626	\$522	\$297	\$562
<i>GEICO Choice Ins Co</i>	\$371	\$898	\$561	\$354	\$601
<i>GEICO Secure Ins Co</i>	\$560	\$928	\$848	\$538	\$904
<i>Hartford Accident &amp; Ind Co</i>	\$437	\$1,026	\$789	\$391	\$874
<i>Horace Mann Ins Co</i>	\$244	\$824	\$400	\$360	\$383
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$258	\$530	\$543	\$269	\$534
<i>LM Gen Ins Co</i>	\$530	\$311	\$452	\$508	\$438
<i>LM Ins Corp</i>	\$590	\$346	\$503	\$564	\$488
<i>Milbank Ins Co</i>	\$320	\$404	\$430	\$329	\$503
<i>Motorists Mut Ins Co</i>	\$479	\$636	\$894	\$549	\$908
<i>National Gen Assur Co</i>	\$924	\$992	\$638	\$1,063	\$680
<i>Nationwide Ins Co Of Amer</i>	\$464	\$584	\$526	\$457	\$531
<i>Progressive Classic Ins Co</i>	\$417	\$425	\$747	\$423	\$865
<i>Progressive Max Ins Co</i>	\$537	\$392	\$936	\$551	\$1,020
<i>Safeco Ins Co Of Amer</i>	\$1,043	\$940	\$759	\$912	\$745
<i>State Farm Fire &amp; Cas Co</i>	\$477	\$713	\$742	\$493	\$835
<i>State Farm Mut Auto Ins Co</i>	\$385	\$550	\$485	\$399	\$548
<i>Teachers Ins Co</i>	\$395	\$949	\$650	\$409	\$637
<i>United Serv Automobile Assn</i>	\$205	\$293	\$380	\$218	\$353
<i>USAA Cas Ins Co</i>	\$222	\$323	\$402	\$232	\$375
<i>USAA Gen Ind Co</i>	\$19	\$447	\$334	\$212	\$311
<b>Non-Standard Companies</b>	<b>St. Clairsville, OH</b>	<b>W. Alexander, PA</b>	<b>Wheeling</b>	<b>Marietta, OH</b>	<b>Parkersburg</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$624	\$1,174	\$1,244	\$588	\$1,402
<i>Permanent General Assurance Corp</i>	\$538	\$651	\$1,153	\$546	\$1,258
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$1,076	\$0	\$1,156

**\$100/\$300/\$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)**

**48 yr. Male, married, principal operator, no accidents or violations**

**Commutes to work, 20,000 miles annually.**

**\$100 / \$300 / \$50 Limits**

<b>Preferred/Standard Companies</b>	<b>Ashland, KY</b>	<b>Ironton, OH</b>	<b>Huntington</b>	<b>Bluefield, VA</b>	<b>Bluefield</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$1,206	\$560	\$814	\$424	\$794
<i>American Natl Prop &amp; Cas Co</i>	\$878	\$412	\$548	\$484	\$466
<i>American Select Ins Co</i>	\$555	\$523	\$414	\$0	\$384
<i>Auto Club Prop Cas Ins Co</i>	\$1,472	\$0	\$730	\$0	\$731
<i>Encompass Home &amp; Auto Ins Co</i>	\$0	\$577	\$445	\$527	\$424
<i>Encompass Ind Co</i>	\$927	\$598	\$534	\$744	\$508
<i>Encompass Ins Co Of Amer</i>	\$1,249	\$693	\$559	\$853	\$529
<i>Erie Ins Prop &amp; Cas Co</i>	\$950	\$240	\$411	\$392	\$371
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,500	\$812	\$1,104	\$1,100	\$1,046
<i>Garrison Prop &amp; Cas Ins Co</i>	\$811	\$355	\$660	\$381	\$700
<i>GEICO Advantage Ins Co</i>	\$0	\$431	\$944	\$564	\$880
<i>GEICO Choice Ins Co</i>	\$0	\$536	\$995	\$635	\$922
<i>GEICO Secure Ins Co</i>	\$0	\$766	\$1,465	\$910	\$1,374
<i>Hartford Accident &amp; Ind Co</i>	\$2,238	\$488	\$1,090	\$864	\$1,160
<i>Horace Mann Ins Co</i>	\$0	\$304	\$592	\$436	\$477
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$0	\$305	\$759	\$807	\$578
<i>LM Gen Ins Co</i>	\$1,483	\$859	\$801	\$1,135	\$816
<i>LM Ins Corp</i>	\$1,648	\$954	\$890	\$0	\$908
<i>Milbank Ins Co</i>	\$814	\$431	\$723	\$552	\$690
<i>Motorists Mut Ins Co</i>	\$1,479	\$683	\$1,372	\$0	\$1,383
<i>National Gen Assur Co</i>	\$1,487	\$1,282	\$749	\$648	\$747
<i>Nationwide Ins Co Of Amer</i>	\$1,356	\$588	\$670	\$596	\$569
<i>Progressive Classic Ins Co</i>	\$1,031	\$547	\$1,026	\$666	\$973
<i>Progressive Max Ins Co</i>	\$1,113	\$573	\$1,062	\$607	\$1,004
<i>Safeco Ins Co Of Amer</i>	\$940	\$933	\$1,000	\$1,710	\$1,064
<i>State Farm Fire &amp; Cas Co</i>	\$1,366	\$722	\$1,095	\$768	\$1,019
<i>State Farm Mut Auto Ins Co</i>	\$793	\$543	\$718	\$520	\$666
<i>Teachers Ins Co</i>	\$0	\$451	\$902	\$1,068	\$688
<i>United Serv Automobile Assn</i>	\$495	\$286	\$469	\$251	\$499
<i>USAA Cas Ins Co</i>	\$604	\$274	\$508	\$284	\$511
<i>USAA Gen Ind Co</i>	\$444	\$288	\$385	\$270	\$402
<b>Non-Standard Companies</b>	<b>Ashland, KY</b>	<b>Ironton, OH</b>	<b>Huntington</b>	<b>Bluefield, VA</b>	<b>Bluefield</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,679	\$1,044	\$1,820	\$961	\$1,635
<i>Permanent General Assurance Corp</i>	\$0	\$0	\$0	\$0	\$0
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$2,869	\$0	\$2,916

**\$100/\$300/\$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)**

**48 yr. Male, married, principal operator, no accidents or violations**

**Commutes to work, 20,000 miles annually.**

**\$100 / \$300 / \$50 Limits**

<b>Preferred/Standard Companies</b>	<b>Hagerstown, MD</b>	<b>Winchester, VA</b>	<b>Martinsburg</b>	<b>Pt. Marion, PA</b>	<b>Morgantown</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$872	\$374	\$630	\$966	\$668
<i>American Natl Prop &amp; Cas Co</i>	\$604	\$392	\$402	\$622	\$474
<i>American Select Ins Co</i>	\$0	\$0	\$414	\$819	\$414
<i>Auto Club Prop Cas Ins Co</i>	\$0	\$0	\$579	\$0	\$703
<i>Encompass Home &amp; Auto Ins Co</i>	\$918	\$509	\$387	\$817	\$392
<i>Encompass Ind Co</i>	\$702	\$537	\$436	\$410	\$454
<i>Encompass Ins Co Of Amer</i>	\$512	\$617	\$487	\$430	\$476
<i>Erie Ins Prop &amp; Cas Co</i>	\$491	\$354	\$283	\$311	\$343
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,374	\$890	\$970	\$820	\$1,012
<i>Garrison Prop &amp; Cas Ins Co</i>	\$738	\$436	\$558	\$532	\$506
<i>GEICO Advantage Ins Co</i>	\$0	\$478	\$695	\$680	\$808
<i>GEICO Choice Ins Co</i>	\$0	\$551	\$740	\$1,057	\$856
<i>GEICO Secure Ins Co</i>	\$0	\$775	\$1,094	\$1,183	\$1,259
<i>Hartford Accident &amp; Ind Co</i>	\$937	\$996	\$1,078	\$1,033	\$905
<i>Horace Mann Ins Co</i>	\$360	\$360	\$413	\$979	\$484
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$515	\$664	\$562	\$635	\$633
<i>LM Gen Ins Co</i>	\$1,217	\$1,224	\$806	\$547	\$749
<i>LM Ins Corp</i>	\$1,352	\$0	\$897	\$608	\$831
<i>Milbank Ins Co</i>	\$641	\$433	\$537	\$490	\$617
<i>Motorists Mut Ins Co</i>	\$0	\$0	\$1,109	\$896	\$1,179
<i>National Gen Assur Co</i>	\$1,210	\$454	\$544	\$1,076	\$603
<i>Nationwide Ins Co Of Amer</i>	\$786	\$532	\$488	\$662	\$587
<i>Progressive Classic Ins Co</i>	\$775	\$550	\$831	\$584	\$878
<i>Progressive Max Ins Co</i>	\$905	\$541	\$950	\$484	\$967
<i>Safeco Ins Co Of Amer</i>	\$1,377	\$1,201	\$915	\$716	\$1,009
<i>State Farm Fire &amp; Cas Co</i>	\$771	\$763	\$823	\$804	\$873
<i>State Farm Mut Auto Ins Co</i>	\$508	\$515	\$533	\$611	\$567
<i>Teachers Ins Co</i>	\$570	\$927	\$671	\$1,169	\$749
<i>United Serv Automobile Assn</i>	\$597	\$306	\$378	\$379	\$359
<i>USAA Cas Ins Co</i>	\$590	\$325	\$394	\$374	\$374
<i>USAA Gen Ind Co</i>	\$660	\$326	\$301	\$546	\$282
<b>Non-Standard Companies</b>	<b>Hagerstown, MD</b>	<b>Winchester, VA</b>	<b>Martinsburg</b>	<b>Pt. Marion, PA</b>	<b>Morgantown</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,859	\$953	\$1,769	\$1,799	\$1,820
<i>Permanent General Assurance Corp</i>	\$0	\$0	\$0	\$0	\$0
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$1,902	\$0	\$2,415

**\$100/\$300/\$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)**

**48 yr. Male, married, principal operator, no accidents or violations**

**Commutes to work, 20,000 miles annually.**

**\$100 / \$300 / \$50 Limits**

<b>Preferred/Standard Companies</b>	<b>St. Clairsville, OH</b>	<b>W. Alexander, PA</b>	<b>Wheeling</b>	<b>Marietta, OH</b>	<b>Parkersburg</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$538	\$1,016	\$670	\$574	\$720
<i>American Natl Prop &amp; Cas Co</i>	\$354	\$576	\$476	\$352	\$468
<i>American Select Ins Co</i>	\$564	\$789	\$414	\$421	\$414
<i>Auto Club Prop Cas Ins Co</i>	\$0	\$0	\$730	\$0	\$634
<i>Encompass Home &amp; Auto Ins Co</i>	\$510	\$902	\$488	\$577	\$453
<i>Encompass Ind Co</i>	\$446	\$395	\$554	\$598	\$507
<i>Encompass Ins Co Of Amer</i>	\$561	\$418	\$604	\$693	\$508
<i>Erie Ins Prop &amp; Cas Co</i>	\$233	\$411	\$352	\$240	\$347
<i>Esurance Prop &amp; Cas Ins Co</i>	\$812	\$812	\$1,044	\$808	\$1,124
<i>Garrison Prop &amp; Cas Ins Co</i>	\$309	\$580	\$644	\$355	\$640
<i>GEICO Advantage Ins Co</i>	\$417	\$657	\$773	\$396	\$836
<i>GEICO Choice Ins Co</i>	\$518	\$1,014	\$818	\$492	\$883
<i>GEICO Secure Ins Co</i>	\$740	\$1,129	\$1,214	\$708	\$1,302
<i>Hartford Accident &amp; Ind Co</i>	\$456	\$973	\$910	\$408	\$993
<i>Horace Mann Ins Co</i>	\$300	\$1,076	\$482	\$313	\$457
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$305	\$631	\$656	\$320	\$638
<i>LM Gen Ins Co</i>	\$771	\$479	\$750	\$728	\$723
<i>LM Ins Corp</i>	\$858	\$532	\$833	\$809	\$803
<i>Milbank Ins Co</i>	\$379	\$477	\$581	\$390	\$685
<i>Motorists Mut Ins Co</i>	\$657	\$877	\$1,192	\$683	\$1,202
<i>National Gen Assur Co</i>	\$1,006	\$1,171	\$682	\$1,172	\$714
<i>Nationwide Ins Co Of Amer</i>	\$546	\$642	\$657	\$537	\$659
<i>Progressive Classic Ins Co</i>	\$448	\$559	\$850	\$460	\$962
<i>Progressive Max Ins Co</i>	\$508	\$464	\$948	\$524	\$1,022
<i>Safeco Ins Co Of Amer</i>	\$1,228	\$836	\$1,052	\$1,083	\$1,026
<i>State Farm Fire &amp; Cas Co</i>	\$659	\$924	\$922	\$679	\$1,037
<i>State Farm Mut Auto Ins Co</i>	\$507	\$710	\$600	\$524	\$678
<i>Teachers Ins Co</i>	\$473	\$1,256	\$783	\$491	\$759
<i>United Serv Automobile Assn</i>	\$231	\$378	\$458	\$250	\$421
<i>USAA Cas Ins Co</i>	\$244	\$415	\$477	\$260	\$440
<i>USAA Gen Ind Co</i>	\$235	\$526	\$372	\$254	\$342

<b>Non-Standard Companies</b>	<b>St. Clairsville, OH</b>	<b>W. Alexander, PA</b>	<b>Wheeling</b>	<b>Marietta, OH</b>	<b>Parkersburg</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,104	\$1,799	\$1,611	\$1,068	\$1,820
<i>Permanent General Assurance Corp</i>	\$0	\$0	\$0	\$0	\$0
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$2,270	\$0	\$2,422

**\$100/\$300/\$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)**

**48 yr. Female, married, principal operator, no accidents or violations**

**Commutes to work, 20,000 miles annually.**

**\$100 / \$300 / \$50 Limits**

<b>Preferred/Standard Companies</b>	<b>Ashland, KY</b>	<b>Ironton, OH</b>	<b>Huntington</b>	<b>Bluefield, VA</b>	<b>Bluefield</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$1,206	\$560	\$814	\$450	\$794
<i>American Natl Prop &amp; Cas Co</i>	\$946	\$412	\$548	\$484	\$466
<i>American Select Ins Co</i>	\$555	\$523	\$414	\$0	\$384
<i>Auto Club Prop Cas Ins Co</i>	\$1,472	\$0	\$730	\$0	\$731
<i>Encompass Home &amp; Auto Ins Co</i>	\$0	\$577	\$445	\$527	\$424
<i>Encompass Ind Co</i>	\$927	\$598	\$534	\$744	\$508
<i>Encompass Ins Co Of Amer</i>	\$1,249	\$693	\$559	\$853	\$529
<i>Erie Ins Prop &amp; Cas Co</i>	\$1,018	\$240	\$411	\$392	\$371
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,572	\$812	\$1,100	\$1,086	\$1,040
<i>Garrison Prop &amp; Cas Ins Co</i>	\$844	\$366	\$683	\$394	\$724
<i>GEICO Advantage Ins Co</i>	\$0	\$368	\$808	\$486	\$754
<i>GEICO Choice Ins Co</i>	\$0	\$454	\$850	\$553	\$792
<i>GEICO Secure Ins Co</i>	\$0	\$673	\$1,286	\$807	\$1,211
<i>Hartford Accident &amp; Ind Co</i>	\$2,345	\$496	\$1,107	\$874	\$1,179
<i>Horace Mann Ins Co</i>	\$0	\$305	\$587	\$444	\$473
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$0	\$305	\$759	\$824	\$578
<i>LM Gen Ins Co</i>	\$1,332	\$753	\$699	\$1,021	\$710
<i>LM Ins Corp</i>	\$1,479	\$835	\$776	\$0	\$789
<i>Milbank Ins Co</i>	\$726	\$375	\$648	\$499	\$619
<i>Motorists Mut Ins Co</i>	\$1,479	\$683	\$1,372	\$0	\$1,383
<i>National Gen Assur Co</i>	\$1,346	\$1,253	\$917	\$696	\$916
<i>Nationwide Ins Co Of Amer</i>	\$1,333	\$550	\$624	\$560	\$534
<i>Progressive Classic Ins Co</i>	\$1,187	\$605	\$1,098	\$753	\$1,042
<i>Progressive Max Ins Co</i>	\$1,267	\$642	\$1,157	\$672	\$1,090
<i>Safeco Ins Co Of Amer</i>	\$874	\$818	\$918	\$1,553	\$975
<i>State Farm Fire &amp; Cas Co</i>	\$1,366	\$722	\$1,095	\$768	\$1,019
<i>State Farm Mut Auto Ins Co</i>	\$793	\$543	\$718	\$520	\$666
<i>Teachers Ins Co</i>	\$0	\$452	\$902	\$1,084	\$688
<i>United Serv Automobile Assn</i>	\$521	\$292	\$485	\$258	\$517
<i>USAA Cas Ins Co</i>	\$636	\$279	\$526	\$293	\$529
<i>USAA Gen Ind Co</i>	\$460	\$296	\$399	\$278	\$416
<b>Non-Standard Companies</b>	<b>Ashland, KY</b>	<b>Ironton, OH</b>	<b>Huntington</b>	<b>Bluefield, VA</b>	<b>Bluefield</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,685	\$1,092	\$1,905	\$991	\$1,713
<i>Permanent General Assurance Corp</i>	\$0	\$0	\$0	\$0	\$0
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$3,044	\$0	\$3,094

**\$100/\$300/\$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)**

**48 yr. Female, married, principal operator, no accidents or violations**

**Commutes to work, 20,000 miles annually.**

**\$100 / \$300 / \$50 Limits**

<b>Preferred/Standard Companies</b>	<b>Hagerstown, MD</b>	<b>Winchester, VA</b>	<b>Martinsburg</b>	<b>Pt. Marion, PA</b>	<b>Morgantown</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$872	\$398	\$630	\$966	\$668
<i>American Natl Prop &amp; Cas Co</i>	\$626	\$392	\$402	\$622	\$474
<i>American Select Ins Co</i>	\$0	\$0	\$414	\$819	\$414
<i>Auto Club Prop Cas Ins Co</i>	\$0	\$0	\$579	\$0	\$703
<i>Encompass Home &amp; Auto Ins Co</i>	\$918	\$509	\$387	\$817	\$392
<i>Encompass Ind Co</i>	\$702	\$537	\$436	\$410	\$454
<i>Encompass Ins Co Of Amer</i>	\$512	\$617	\$487	\$430	\$476
<i>Erie Ins Prop &amp; Cas Co</i>	\$491	\$354	\$283	\$311	\$343
<i>Esurance Prop &amp; Cas Ins Co</i>	\$1,380	\$882	\$966	\$820	\$1,008
<i>Garrison Prop &amp; Cas Ins Co</i>	\$762	\$451	\$576	\$532	\$522
<i>GEICO Advantage Ins Co</i>	\$0	\$418	\$605	\$680	\$701
<i>GEICO Choice Ins Co</i>	\$0	\$483	\$642	\$1,057	\$738
<i>GEICO Secure Ins Co</i>	\$0	\$692	\$973	\$1,183	\$1,113
<i>Hartford Accident &amp; Ind Co</i>	\$963	\$1,010	\$1,096	\$1,033	\$918
<i>Horace Mann Ins Co</i>	\$349	\$364	\$409	\$979	\$479
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$501	\$678	\$562	\$635	\$633
<i>LM Gen Ins Co</i>	\$1,042	\$1,106	\$704	\$547	\$654
<i>LM Ins Corp</i>	\$1,159	\$0	\$781	\$608	\$725
<i>Milbank Ins Co</i>	\$586	\$392	\$482	\$490	\$552
<i>Motorists Mut Ins Co</i>	\$0	\$0	\$1,109	\$896	\$1,179
<i>National Gen Assur Co</i>	\$1,202	\$487	\$667	\$1,076	\$739
<i>Nationwide Ins Co Of Amer</i>	\$751	\$502	\$459	\$662	\$549
<i>Progressive Classic Ins Co</i>	\$872	\$616	\$883	\$584	\$932
<i>Progressive Max Ins Co</i>	\$984	\$591	\$1,024	\$484	\$1,044
<i>Safeco Ins Co Of Amer</i>	\$1,278	\$1,095	\$840	\$716	\$925
<i>State Farm Fire &amp; Cas Co</i>	\$771	\$763	\$823	\$804	\$873
<i>State Farm Mut Auto Ins Co</i>	\$508	\$515	\$533	\$611	\$567
<i>Teachers Ins Co</i>	\$556	\$940	\$671	\$1,169	\$749
<i>United Serv Automobile Assn</i>	\$616	\$316	\$390	\$379	\$371
<i>USAA Cas Ins Co</i>	\$609	\$336	\$407	\$374	\$386
<i>USAA Gen Ind Co</i>	\$677	\$336	\$311	\$546	\$291
<b>Non-Standard Companies</b>	<b>Hagerstown, MD</b>	<b>Winchester, VA</b>	<b>Martinsburg</b>	<b>Pt. Marion, PA</b>	<b>Morgantown</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,866	\$982	\$1,853	\$1,799	\$1,905
<i>Permanent General Assurance Corp</i>	\$0	\$0	\$0	\$0	\$0
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$2,011	\$0	\$2,559

**\$100/\$300/\$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)**

**48 yr. Female, married, principal operator, no accidents or violations**

**Commutes to work, 20,000 miles annually.**

**\$100 / \$300 / \$50 Limits**

<b>Preferred/Standard Companies</b>	<b>St. Clairsville, OH</b>	<b>W. Alexander, PA</b>	<b>Wheeling</b>	<b>Marietta, OH</b>	<b>Parkersburg</b>
<i>Allstate Prop &amp; Cas Ins Co</i>	\$538	\$1,016	\$670	\$574	\$720
<i>American Natl Prop &amp; Cas Co</i>	\$354	\$576	\$476	\$352	\$468
<i>American Select Ins Co</i>	\$564	\$789	\$414	\$421	\$414
<i>Auto Club Prop Cas Ins Co</i>	\$0	\$0	\$730	\$0	\$634
<i>Encompass Home &amp; Auto Ins Co</i>	\$510	\$902	\$488	\$577	\$453
<i>Encompass Ind Co</i>	\$446	\$395	\$554	\$598	\$507
<i>Encompass Ins Co Of Amer</i>	\$561	\$418	\$604	\$693	\$508
<i>Erie Ins Prop &amp; Cas Co</i>	\$233	\$411	\$352	\$240	\$347
<i>Esurance Prop &amp; Cas Ins Co</i>	\$812	\$812	\$1,042	\$808	\$1,122
<i>Garrison Prop &amp; Cas Ins Co</i>	\$318	\$580	\$666	\$366	\$661
<i>GEICO Advantage Ins Co</i>	\$359	\$657	\$668	\$341	\$718
<i>GEICO Choice Ins Co</i>	\$440	\$1,014	\$706	\$419	\$757
<i>GEICO Secure Ins Co</i>	\$652	\$1,129	\$1,074	\$625	\$1,147
<i>Hartford Accident &amp; Ind Co</i>	\$465	\$973	\$924	\$414	\$1,008
<i>Horace Mann Ins Co</i>	\$300	\$1,076	\$479	\$313	\$453
<i>Horace Mann Prop &amp; Cas Ins Co</i>	\$305	\$631	\$656	\$320	\$638
<i>LM Gen Ins Co</i>	\$677	\$479	\$654	\$639	\$631
<i>LM Ins Corp</i>	\$750	\$532	\$726	\$711	\$702
<i>Milbank Ins Co</i>	\$329	\$477	\$522	\$339	\$614
<i>Motorists Mut Ins Co</i>	\$657	\$877	\$1,192	\$683	\$1,202
<i>National Gen Assur Co</i>	\$984	\$1,171	\$835	\$1,147	\$877
<i>Nationwide Ins Co Of Amer</i>	\$513	\$642	\$612	\$504	\$614
<i>Progressive Classic Ins Co</i>	\$492	\$559	\$906	\$507	\$1,027
<i>Progressive Max Ins Co</i>	\$565	\$464	\$1,022	\$584	\$1,109
<i>Safeco Ins Co Of Amer</i>	\$1,074	\$836	\$964	\$947	\$940
<i>State Farm Fire &amp; Cas Co</i>	\$659	\$924	\$922	\$679	\$1,037
<i>State Farm Mut Auto Ins Co</i>	\$507	\$710	\$600	\$524	\$678
<i>Teachers Ins Co</i>	\$473	\$1,256	\$783	\$491	\$759
<i>United Serv Automobile Assn</i>	\$235	\$378	\$473	\$255	\$435
<i>USAA Cas Ins Co</i>	\$249	\$415	\$493	\$265	\$455
<i>USAA Gen Ind Co</i>	\$241	\$526	\$385	\$261	\$354

<b>Non-Standard Companies</b>	<b>St. Clairsville, OH</b>	<b>W. Alexander, PA</b>	<b>Wheeling</b>	<b>Marietta, OH</b>	<b>Parkersburg</b>
<i>Peak Prop &amp; Cas Ins Corp</i>	\$1,152	\$1,799	\$1,685	\$1,128	\$1,905
<i>Permanent General Assurance Corp</i>	\$0	\$0	\$0	\$0	\$0
<i>West Virginia Natl Auto Ins Co</i>	\$0	\$0	\$2,404	\$0	\$2,567

## Section II—Discussion

### Minimum Requirements Comparison

From the detailed information provided above, an analysis of the state minimum requirement samples can be made using the 48-year-old married male group. Considering only companies responding under the Standard category, the following relationships can be found averaging the premiums by city.

City	Premium
St. Clairsville, OH	\$453
Marietta, OH	\$466
Ironton, OH	\$483
Winchester, VA	\$486
Martinsburg	\$523
Bluefield, VA	\$539
Morgantown	\$555
Wheeling	\$573
Parkersburg	\$586
Pt. Marion, PA	\$591
Bluefield	\$602
W. Alexander, PA	\$605
Huntington	\$638
Hagerstown, MD	\$712
Ashland, KY	\$956
<hr/>	
<b>6 State Average</b>	<b>\$585</b>
<b>WV Average</b>	<b>\$580</b>
<b>5 State Avg (-WV)</b>	<b>\$588</b>

As you can see, the West Virginia sample premiums are in the middle segment of the pricing continuum. In this sample, the West Virginia average premium is \$8 lower than the surrounding states (excluding West Virginia) average. However, if the Kentucky outlier is removed from consideration, the average premium in the surrounding states is \$542. In this case, West Virginia average premiums would be \$38 higher than the remaining four (4) surrounding states. Intuitively, the relationships between the minimum limits of insurance required by state should also be examined to determine to what degree, if any, those limits may be contributing to differences in premiums.



## Equivalent Limits Comparison

As was done for the preceding section, an analysis of the responses provided under the equivalent limits comparison question can be made for the 48-year-old married female group as a sample. Again, examining only companies responding under the Standard category; the following relationships were observed by averaging the premiums provided by city.

City	Premium
<b>St. Clairsville, OH</b>	<b>\$509</b>
<b>Marietta, OH</b>	<b>\$520</b>
<b>Ironton, OH</b>	<b>\$549</b>
<b>Winchester, VA</b>	<b>\$584</b>
<b>Martinsburg</b>	<b>\$630</b>
<b>Bluefield, VA</b>	<b>\$662</b>
<b>Morgantown</b>	<b>\$664</b>
<b>Wheeling</b>	<b>\$697</b>
<b>Pt. Marion, PA</b>	<b>\$708</b>
<b>Parkersburg</b>	<b>\$709</b>
<b>W. Alexander, PA</b>	<b>\$721</b>
<b>Bluefield</b>	<b>\$737</b>
<b>Huntington</b>	<b>\$773</b>
<b>Hagerstown, MD</b>	<b>\$787</b>
<b>Ashland, KY</b>	<b>\$1,122</b>

<b>6 State Average</b>	<b>\$691</b>
<b>WV Average</b>	<b>\$702</b>
<b>5 State Avg (-WV)</b>	<b>\$685</b>

Similar to the finding in the prior section, the West Virginia premiums are again shown to be in the middle to high segment of the pricing continuum. In this sample, the West Virginia average premium is \$17 higher than the surrounding states (excluding West Virginia) average. Due to the large comparative variance between the Kentucky and all other city/state average premiums, it was noted that when excluding the Ashland, Kentucky average premium, all other cities/states (including West Virginia) have an average premium of \$661. Taking a step further and removing the highest outliers in Maryland and Kentucky would result in an average of \$651. When considering both of these scenarios, the West Virginia average premium continues to be much higher than surrounding states.

Many factors certainly contribute to differences in auto insurance premiums which exist between states. It is not only a factor of the differing amounts and types of coverage which are mandatory in a given state at a minimum level, but there are also key differences between the basic legal mechanisms through which all auto insurance claims within any given state will pass.

In the following table, you may note how these differences exist between West Virginia and all of our surrounding states.

State	No Fault State	No Fault First Party Benefits	Traditional Tort State	Lawsuit Restrictions
Kentucky	X	Mandatory		Monetary
Maryland	X	Mandatory		No
Ohio			X	No
Pennsylvania	X	Mandatory		Injury
Virginia	X	Optional		No
West Virginia			X	No

Most notable from the preceding table is that the legal systems of Ohio and West Virginia, as both are traditional tort states, are most similar with respect to insurance liability claims as opposed to the other surrounding states. In our other surrounding states, an insured’s own policy will provide some or all of the indemnity for bodily injury or property damage without regard to fault. While the no-fault states of Maryland and Virginia do not have any statutory threshold above which a suit can be brought, both Kentucky and Pennsylvania have established those types of limits in an attempt to further reduce auto liability lawsuits and ultimately auto insurance costs overall. Being that such key structure differences exist between West Virginia and our surrounding states, even a strict limit to limit comparison of auto insurance premiums by state lacks a certain degree of relevance.

However, if a comparison of only Ohio and West Virginia sampled premiums is made at the same amounts and types of coverage being afforded (Bodily Injury and Property Damage Liability, and Uninsured Motorists Coverage each at \$100/\$300/\$50 as requested in the survey instructions) where the state to state systems governing claim settlement are substantially similar, the following average premiums by city are found using the same sample which was analyzed on the prior page:

City	Premium
St. Clairsville, OH	\$509
Marietta, OH	\$520
Ironton, OH	\$549
Martinsburg	\$630
Morgantown	\$664
Wheeling	\$697
Parkersburg	\$709
Bluefield	\$737
Huntington	\$773

2 State Average	\$643
WV Average	\$702
OH Average	\$526

Clearly, a significant difference can be noted to exist between the West Virginia and Ohio premiums as the surveyed state average premiums differ by more than 33%. The surveyed companies provided rating examples for both states and thus the systems of expense provisions which underlie their premiums could be assumed to be substantially similar by company and by state (excepting the known difference in state insurance premium taxes.) It is therefore reasonable to assume that some corresponding difference in loss experience should be apparent between West Virginia and Ohio to account for the premium disparity.

Using the five (5) most recent years of available data with the number of private passenger autos which are available to be insured in the voluntary market by state the West Virginia Department of Motor Vehicles and the Ohio Bureau of Motor Vehicles, and aggregated by state incurred loss data as obtained from the National Association of Insurance Commissioners (NAIC) database, we can attempt to gauge whether or not any differences do in fact exist between Ohio and West Virginia on a loss cost basis as indicated above. It follows then:

<b>OH</b>	<b>Total Losses</b>	<b>PP Autos</b>	<b>Loss Cost</b>
<b>2014</b>	\$1,896,378,622	8,462,060	<b>\$224.10</b>
<b>2015</b>	\$2,071,668,337	8,639,367	<b>\$239.79</b>
<b>2016</b>	\$2,281,825,346	8,749,933	<b>\$260.78</b>
<b>2017</b>	\$2,343,605,336	8,716,870	<b>\$268.86</b>
<b>2018</b>	\$2,180,589,536	8,862,376	<b>\$246.05</b>

<b>WV</b>	<b>Total Losses</b>	<b>PP Autos</b>	<b>Loss Cost</b>
<b>2014</b>	\$350,441,243	1,384,547	<b>\$253.11</b>
<b>2015</b>	\$387,441,597	1,280,718	<b>\$302.52</b>
<b>2016</b>	\$373,032,945	1,316,489	<b>\$283.35</b>
<b>2017</b>	\$376,174,538	1,376,643	<b>\$273.25</b>
<b>2018</b>	\$396,980,812	1,362,629	<b>\$291.33</b>

<b>OH</b>	<b>5 year Losses</b>	<b>5 year Autos</b>	<b>5 year Loss Cost</b>
	\$10,774,067,177	43,430,606	<b>\$248.08</b>

<b>WV</b>	<b>5 year Losses</b>	<b>5 year Autos</b>	<b>5 year Loss Cost</b>
	\$1,884,071,135	6,721,026	<b>\$280.32</b>

<b>OH</b>	<b>3 year Losses</b>	<b>3 year Autos</b>	<b>3 year Loss Cost</b>
	\$6,806,020,218	26,329,179	<b>\$258.50</b>

<b>WV</b>	<b>3 year Losses</b>	<b>3 year Autos</b>	<b>3 year Loss Cost</b>
	\$1,146,188,295	4,055,761	<b>\$282.61</b>

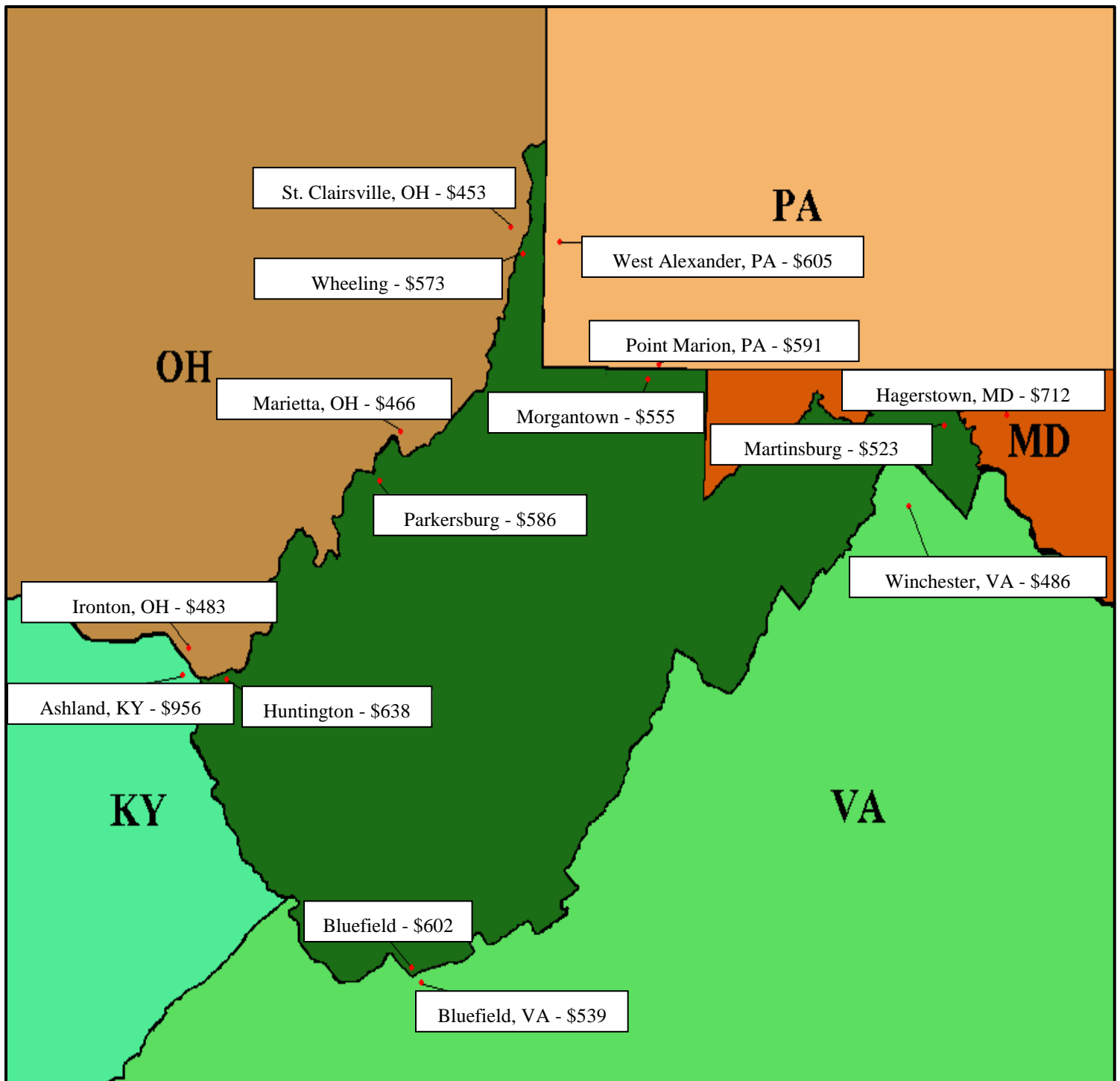
*(Losses are for the Liability line with no Physical Damage Coverage)*

When reviewing five (5) years of aggregate data by state from the table above, the observed difference in the average surveyed premiums between Ohio and West Virginia shows that that West Virginia loss costs are 13.0% higher than Ohio loss costs. A ten (10) year review resulted in an even greater variance of 18.9%. While this doesn't offset the 33% rate differential, it does indicate West Virginia incurs more liability losses which would support higher premium rates. A number of other factors will likely underlie any observed differences in actual losses by state as well, a difference in relative loss experience between the two states does merit a difference in the reported premiums.

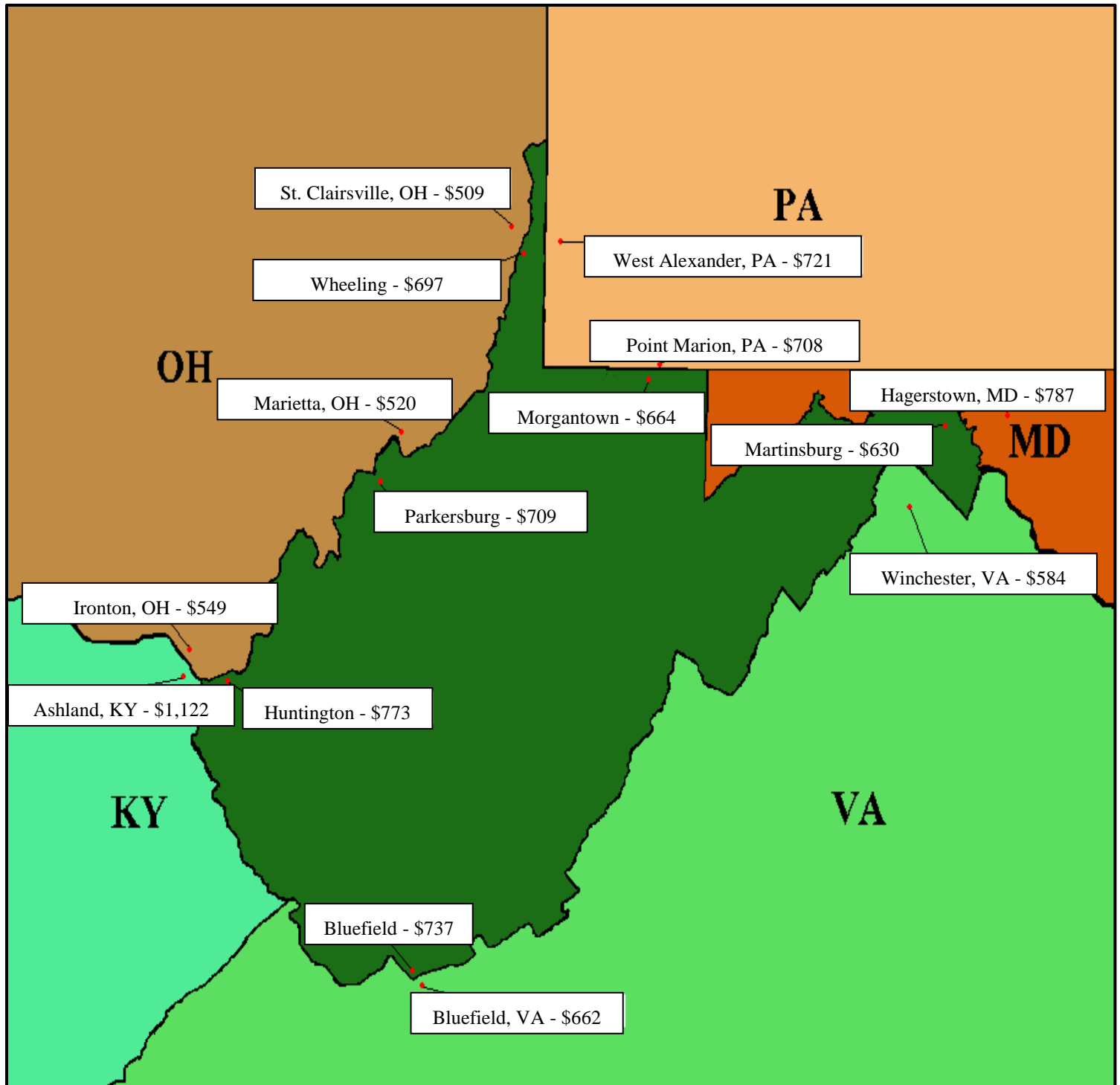
The 2018 Insurance Fact Book<sup>1</sup> by the Insurance Information Institute states that Ohio is ranked 22<sup>nd</sup> (higher value indicates higher uninsured percentages) for its 12.4% uninsured motorist rate. The same source states that West Virginia is ranked 32<sup>nd</sup> with an uninsured motorist rate of 10.1%. It was noted that even though the Ohio premiums are lower on average, more drivers may be uninsured in Ohio than in West Virginia.

<sup>1</sup> <https://www.iii.org/fact-statistic/facts-statistics-uninsured-motorists>

Below is a graphical representation of the rate average minimum limits comparison for the surveyed 48-year-old married male.



Below is a graphical representation of the rate average equivalent limits comparison for the surveyed 48-year-old married female.



## Section III—Discussion

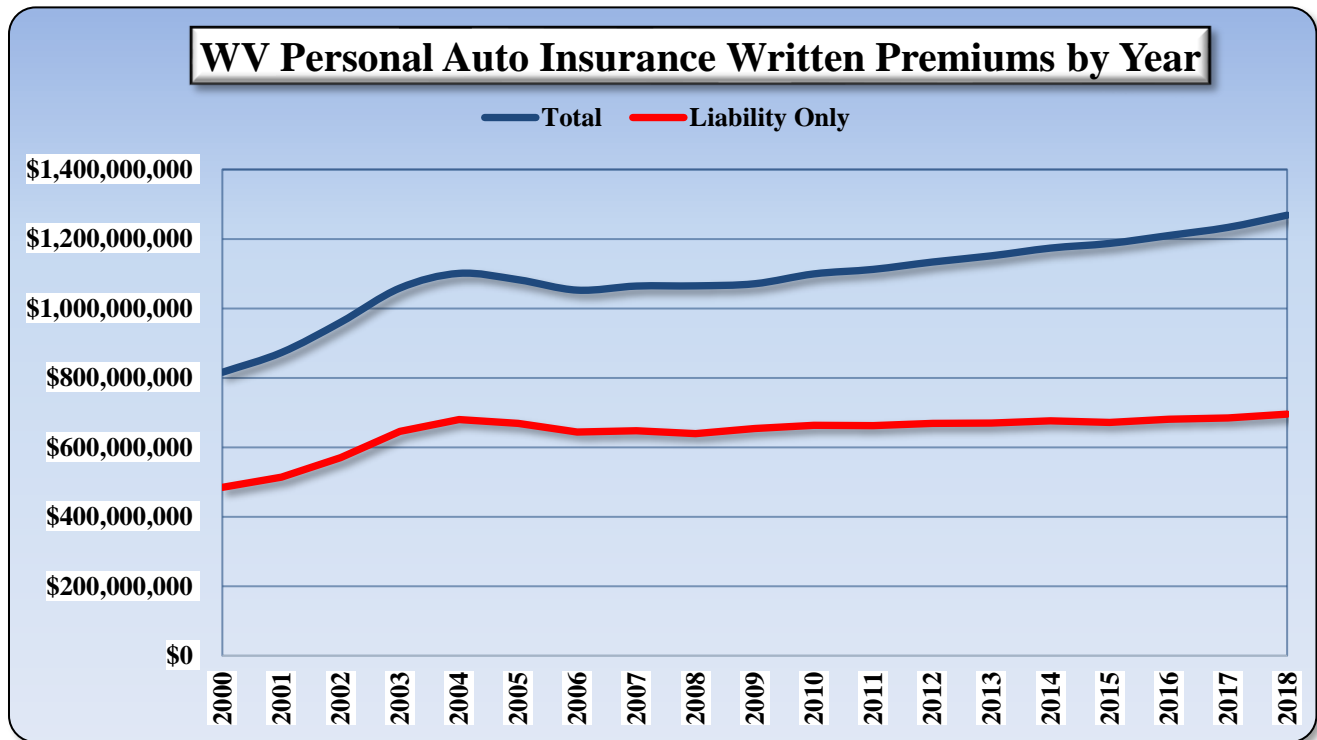
As noted in the Discussion portion of Section I, a very small number of companies write a significant portion of the personal auto insurance market in West Virginia. The table below includes a ten (10) year historical compilation that includes the number of carriers that are writing approximately 80% of the West Virginia automobile insurance market.

<b>Number of Companies totaling 80% of WV Market Share</b>	
<b>2009</b>	16
<b>2010</b>	16
<b>2011</b>	16
<b>2012</b>	14
<b>2013</b>	16
<b>2014</b>	18
<b>2015</b>	18
<b>2016</b>	17
<b>2017</b>	16
<b>2018</b>	16

A more thorough analysis of historical West Virginia personal auto premium volumes reveals shifts within the middle to upper ranges of our market over more recent years:

	<b>Number of companies having written premium volumes of at least:</b>										
	<b>\$25K</b>	<b>\$50K</b>	<b>\$100K</b>	<b>\$250K</b>	<b>\$500K</b>	<b>\$1M</b>	<b>\$2M</b>	<b>\$5M</b>	<b>\$10M</b>	<b>\$50M</b>	<b>\$100M</b>
<b>2009</b>	88	85	81	69	57	50	44	33	20	3	3
<b>2010</b>	88	84	79	65	55	50	44	34	21	3	3
<b>2011</b>	89	86	78	67	60	52	45	35	21	3	3
<b>2012</b>	82	79	72	64	56	48	41	31	19	3	3
<b>2013</b>	89	85	79	65	58	53	46	36	23	3	3
<b>2014</b>	90	86	82	69	63	57	51	38	22	3	3
<b>2015</b>	92	85	82	71	64	58	50	36	25	3	3
<b>2016</b>	93	85	79	71	63	55	48	38	22	3	2
<b>2017</b>	90	81	73	65	58	54	45	36	24	5	2
<b>2018</b>	84	79	71	63	58	54	43	36	25	7	2

The aggregate changes in auto insurance premiums written in West Virginia occurring over the time period referenced above are demonstrated graphically:



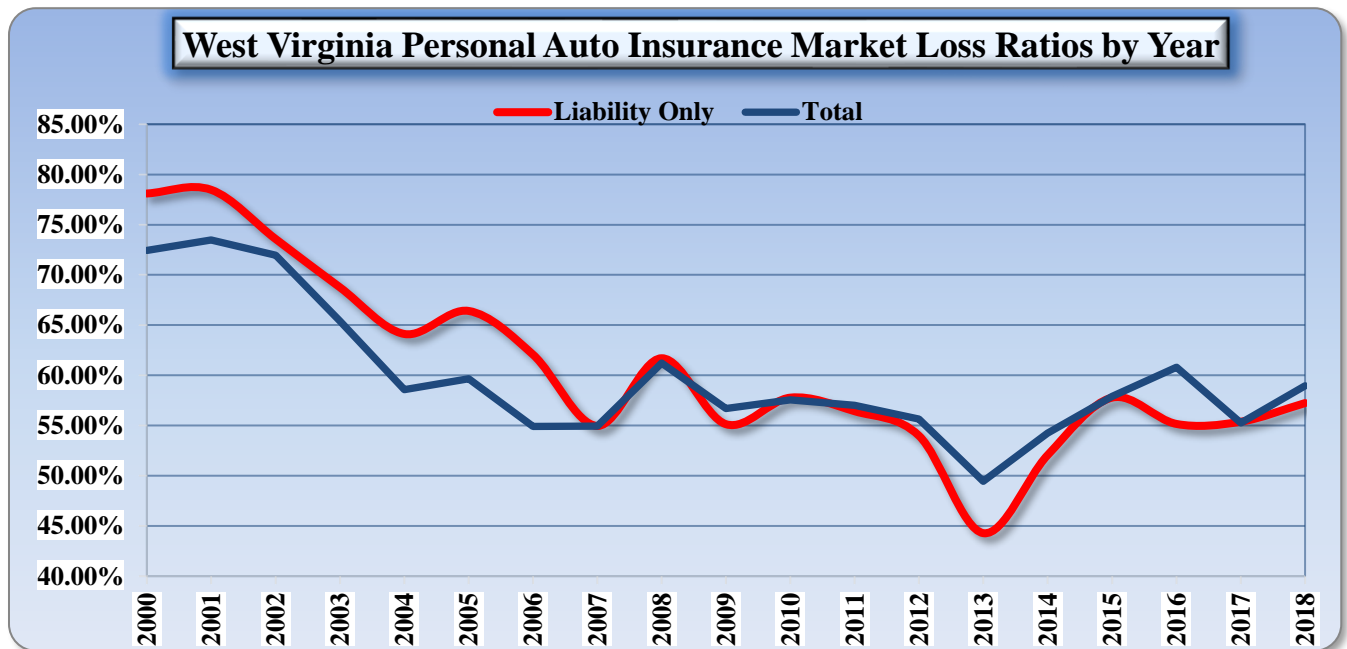
While the increase in auto insurance premiums from 2000 to 2004 was somewhat dramatic, liability premium volume has shown to have leveled out with only slight variances since that time. When considering the liability premium volume in 2008 (\$638,976,698) compared to the liability premium volume of 2018 (\$695,489,744) overall change is +8.8%. However, the overall auto premiums that include both liability and physical damage is increasing at a more rapid pace. Considering the same timeframe between 2008 and 2018, the overall auto premiums have increased +19.1%. This may be explained by the continued increase in vehicle and parts replacement with more advanced technology such as back-up cameras, blind spot detectors, adaptive cruise control, LED and automatic sensing headlights and automated parking options.

In a 2019 study<sup>2</sup> released by the Insurance Institute, it was noted that the previous ten (10) year consumer price index for motor vehicle insurance increased by more than 58%. The 58.5% increase was the highest among these named goods and services:

- Cost of living; +17% increase
- Medical care items; +29% increase
- Physician services; +18.6% increase
- Hospital services; +57.7% increase

<sup>2</sup> <https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>

The loss ratio review shows that liability loss ratios have been volatile but has been on a general downward trend since 2000. The liability loss ratio has remained consistent for the most recent four (4) years while the overall continues to experience volatility in the market.



## Summary

This report provides a comparison of basic auto insurance rates for West Virginians. It has emphasized that a significant variation in auto rates can be observed from company to company even for substantially similar risks. The inter-state portion of the survey indicates that the average auto insurance premiums in West Virginia are similar to those of our surrounding states, and many equitable factors are contributing to the reasonability of the current auto insurance rates being used in West Virginia, not the least of which is our relative historical loss experience as well as the somewhat recent change in minimum automobile insurance limits. Other considerations will also function as factors in establishing state specific auto insurance rates such as having a traditional tort system as opposed to a no-fault system, differences in exposures such as the number of rural road miles versus urban road miles driven, the costs for auto repair completed in our state, the number of insurance companies competing within the marketplace, etc.

It is helpful to be reminded how we can keep auto insurance rates from increasing: drive carefully. This includes always wearing seatbelts, avoiding distractions while driving like talking on cell phones and texting, obeying the rules of the road and properly maintaining your vehicles. Although accidents and auto damage can never be completely eliminated, prudent steps will help to mitigate future increases in auto insurance rates.



## Frequently Asked Questions — General

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- Q.** Is an insurance company obligated to issue an automobile insurance policy to me?
- A.** No. Automobile insurance companies operating in West Virginia are not required to issue policies to all applicants. Each company has its own underwriting requirements and may decline to issue a policy if the applicant does not meet the company's criteria.
- 
- Q.** How much will my insurance cost?
- A.** Prices vary widely. The type of automobile you drive, your driving record, your age, your gender, where you live, how much you drive, and even your credit usage history may affect the cost. Also, you may qualify for various discounts.
- 
- Q.** What is an insurance score and does it affect my premium?
- A.** An insurance score is a score calculated from information on your credit report. Insurance scores are not the same as a credit score. An insurance score predicts the likelihood of you becoming involved in a future accident or insurance claim. The score includes a multitude of data analytic factors. Favorable factors from your credit report that may lower premium includes long-established credit history; multiple open accounts in good standing; no late payments or past due accounts; and low use of available credit. Insurance premiums are directly affected by insurance scoring. Higher insurance scores may lower premium while lower scores can increase premium.
- 
- Q.** Will my rates go up or will I lose my insurance if I am involved in an accident or get a ticket?
- A.** The answer depends upon whether the accident or ticket is your first or one of many, and whether you were determined to be at fault for the accident. Multiple accidents or moving violations within a specified time period are grounds for an insurance company to either cancel or non-renew your automobile insurance policy. Short of actual cancellation or nonrenewal, tickets for moving violations and at-fault accidents are often factored into the premium you will pay for your automobile insurance. If you are involved in an accident and it is determined that someone else was at-fault, then there will generally not be an increase in your premium due to the accident. Additionally, failing to maintain continuous auto insurance coverage is generally viewed by auto insurers as a negative indicator of your specific exposure to future loss. Talk to your agent to become familiar with what your specific insurance company does.
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## Frequently Asked Questions — General (Continued)

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- Q.** How can I obtain insurance if I have been rejected by several companies?
- A.** If all attempts fail and you are unable to obtain automobile insurance, any licensed agent may obtain insurance for you through the West Virginia Assigned Risk Plan (“*AIPSO*” or the *Auto Insurance Plan Services Office*). *AIPSO* should be a last resort because the premium is generally substantially higher than that of any of the voluntary insurance companies. *AIPSO* is designed to provide a means by which risks that in good faith are entitled to automobile liability insurance but are unable to secure it in the voluntary market, may be assigned to an authorized insurance company. Comprehensive and collision coverage are available, subject to a deductible, but cannot be purchased separately from the liability insurance. Non-owned vehicles in which you have an insurable interest as well as commercial vehicles may also be insured with *AIPSO*.
- 

- Q.** Do I have a grace period for the payment of my automobile insurance premium?
- A.** No. There is no grace period in an automobile insurance policy, therefore it is imperative that the insurance company receive the premium on or before the date it is due. If time is short, you may want to contact your agent to make arrangements for the payment of your premium at the agency. You may also have an option to submit the payment electronically.
- 

- Q.** If I call an agent for a quote of auto insurance premiums and later decide to apply for a policy based on the rate that was quoted, is the company bound to provide coverage using that rate?
- A.** No. The quote is merely a tentative offer of insurance coverage using an expected premium based upon the information that you had provided to them. The insurance company will determine the final premium if it later elects to issue the policy.
- 

- Q.** Will the insurance company settle my claim based on the lowest repair estimate I submit?
- A.** Perhaps. If a company feels the repair estimates submitted are too high, they have the right to check elsewhere. However, if they direct an insured to a specific shop, they are giving an implied warranty on that shop’s workmanship and must stand behind the work.
- 

- Q.** Under the terms of the collision coverage in my automobile policy, do I have the right to make the decision as to whether repair, replace or receive cash for my wrecked automobile?
- A.** No. That is one of the rights given to the company under your policy.
-

## Frequently Asked Questions — General (Continued)

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- Q.** I recently had an accident in my five-year-old automobile and the company wants to repair it by using after-market crash parts (*i.e. parts not manufactured by the original manufacturer*). Can they do this?
- A.** Insurance companies may not require the use of after market crash parts on motor vehicles requiring repair in the current year of their manufacture or the two following years. For further information about this issue, contact the West Virginia Offices of the Insurance Commissioner's Consumer Services Division at 1-888-TRY-WVIC.
- 

- Q.** My insurance carrier asked me to participate in a telematics program. What is this program and how may it affect my premium?
- A.** Telematics, also called black box insurance, is a car insurance program where a small box is fitted to your car. The black box measures various aspects of how, when and where you drive. The box has built in elements such as a GPS system, accelerometer or motion sensor, SIM card and analytical software. These elements provide the carrier with specialized information related to your individual driving habits. Carriers are offering premium discounts to participate in these programs. Presently, policyholders are not surcharged based on the information captured by telematics.
-

## Frequently Asked Questions — Teenage Drivers

In every country in the world where cars are a common mode of transportation, teenagers are disproportionately involved in motor vehicle crashes. Newer approaches, such as graduated licensing systems, have been enacted in some states to try to reduce teenage crashes and the deaths and injuries they cause.

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**Q.** Why are insurance premium rates for teenagers so high?

**A.** Teenage drivers have very high rates of both fatal and nonfatal crashes compared with drivers of other ages. Mile for mile, teenagers are involved in three times as many fatal crashes as all other drivers.

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**Q.** How serious is the teenage motor vehicle crash problem?

**A.** In 2016, according to [National Highway Traffic Safety Administration](#) data, 2,082 teen drivers were involved in fatal motor vehicle crashes. Motor vehicle crashes are the leading cause of death for 15-18 year-olds.

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**Q.** How do crashes involving teenagers differ from those of other drivers?

**A.** Teenagers not only have higher crash rates than other age groups but their crashes are different. Analysis of fatal crash data indicate that teenage drivers are: more likely to be at-fault in their crashes; their crashes often involve speeding; they are often single vehicle crashes; their crashes are often at night and involve the use of smaller and older cars compared to adults.

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**Q.** How do teenage crash rates compare with rates among elderly drivers?

**A.** Although elderly drivers' mileage-based crash rates are as high as teenagers', older drivers have lower insurance rates. The fact that relatively few elderly drivers are involved in crashes, despite their high crash risk, is because elderly people with licenses drive fewer miles on average than do younger drivers.

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**Q.** Can I be added to my parents' automobile insurance policy?

**A.** If you reside in your parents' household and operate a motor vehicle listed on your parents' policy, then you may be added to your parents' policy; however, depending upon the age and the driving record of the newly added operator, the cost of the policy may increase. If you have your own automobile, your parents' company may also sell you a separate policy but at a different rate than that of your parents.

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# Exhibit 1

2019 Auto Survey Request and Completion Instructions

## MEMORANDUM

**To: Companies Licensed to Sell Automobile Insurance in West Virginia**

**From: James A. Dodrill; West Virginia Insurance Commissioner**

**Date: March 5, 2019**

The purpose of this survey is to compare rates between auto writers for the basic mandatory coverage limits as set forth in WV Code §17D-4-2. As the Code does not mandate comprehensive, collision, medical payments, or underinsured motorist coverage, please do not include these coverages when rating the examples, unless specifically requested. Once compiled, the survey will be mailed to all public libraries and county sheriffs' offices in our State in addition to being made available on our website.

## INSTRUCTIONS

- 1) Each writing company should complete all requested information.
- 2) We realize that not all criteria used in our examples will correspond to your rating plans. You will have to use some judgment to determine the appropriate rate. Our objective is to obtain base premium comparisons for similar coverage from all companies which vary only by the age and marital status of the operator and by garaging location.
- 3) For companies with multiple tiers or programs in their personal automobile portfolios, please use the rates in the tier or program currently having the most business in our state if the example permits.
- 4) Please round the premiums to the nearest whole dollar. Do not include the West Virginia Fire and Casualty surcharge and do not consider as part of a bundled premium package.
- 5) **No surcharges or discounts should be assumed** unless such is a prerequisite to providing any rate. If these are necessary, the response should contain information indicating the types and amounts of each.
- 6) If the year, make and model of the vehicle are instrumental in determining your liability rates, please utilize a **2017 Toyota Camry, 4 cylinders, with VIN: 4T1BF1FK6HU781161.**

- 7) Other key assumptions: Operator has no incidents, accidents or violations in the experience period. The sample operator is the only operator or the principle operator. The sample vehicle is the only vehicle. The operator's insurance score would result in the operator being classified similarly to the majority of insureds in your program in West Virginia, i.e. an average score relative to your entire book of business.
- 8) Note that each sample city includes specific zip codes for rating. If the zip code shown for a city is not contemplated by your rating plan, please use another zip code for that same city.
- 9) The second section of the survey response form is intended to compare WV rates to those in neighboring states. The same general principles as above apply. If your company is not licensed in one of those sample states, please indicate N/A for that state's rate in your response.
- 10) Note that other than the gender variations, the differences on the WV and Surrounding States section are the limits of insurance.
- 11) On the WV and Surrounding States section we are attempting to compare basic costs. Accordingly, please provide rates for the minimum amounts and types of coverage required by the applicable law of the state of the example city.
- 12) On the WV and Surrounding States section, on the second example we are attempting to compare pricing of the same coverages and limits which vary only by garaging state. Accordingly, please provide all rates on a \$100/\$300/\$50 basis for Bodily Injury and Property Damage Liability as well as Uninsured Motorists Bodily Injury and Property Damage. If those specific limits are not available in your program, please use the available limits which most closely approximate those limits. If other limits are used, please indicate what those limits are.
- 13) On the WV and Surrounding States section, on the second example, please identify the Personal Injury Protection coverage premium separately from the Liability and UM premiums. Provide the PIP premium only where required by law and in the minimum amounts required.

The webform to enter your company information and sample rates is located here: [West Virginia Auto Rates Survey](#).