



State of West Virginia
Offices *of the* Insurance Commissioner

2021 West Virginia Automobile Survey



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Insurance Commissioner
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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 in West Virginia.

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 2021 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, 2021.

Section I: Assumptions

Comparing auto insurance rates is a complex undertaking. Rates will vary due to many factors, including the driver's age or sex, financial strength, garaging location, the type of vehicle and household makeup, just to name a few. To simplify the comparisons, specific driver criteria and certain levels of coverage have been assumed 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. 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. The written instructions provided to insurers participating in the survey are included as Exhibit 1 of this report.

For more information about compulsory automobile 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 ages, gender, 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 nine 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 nine 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.

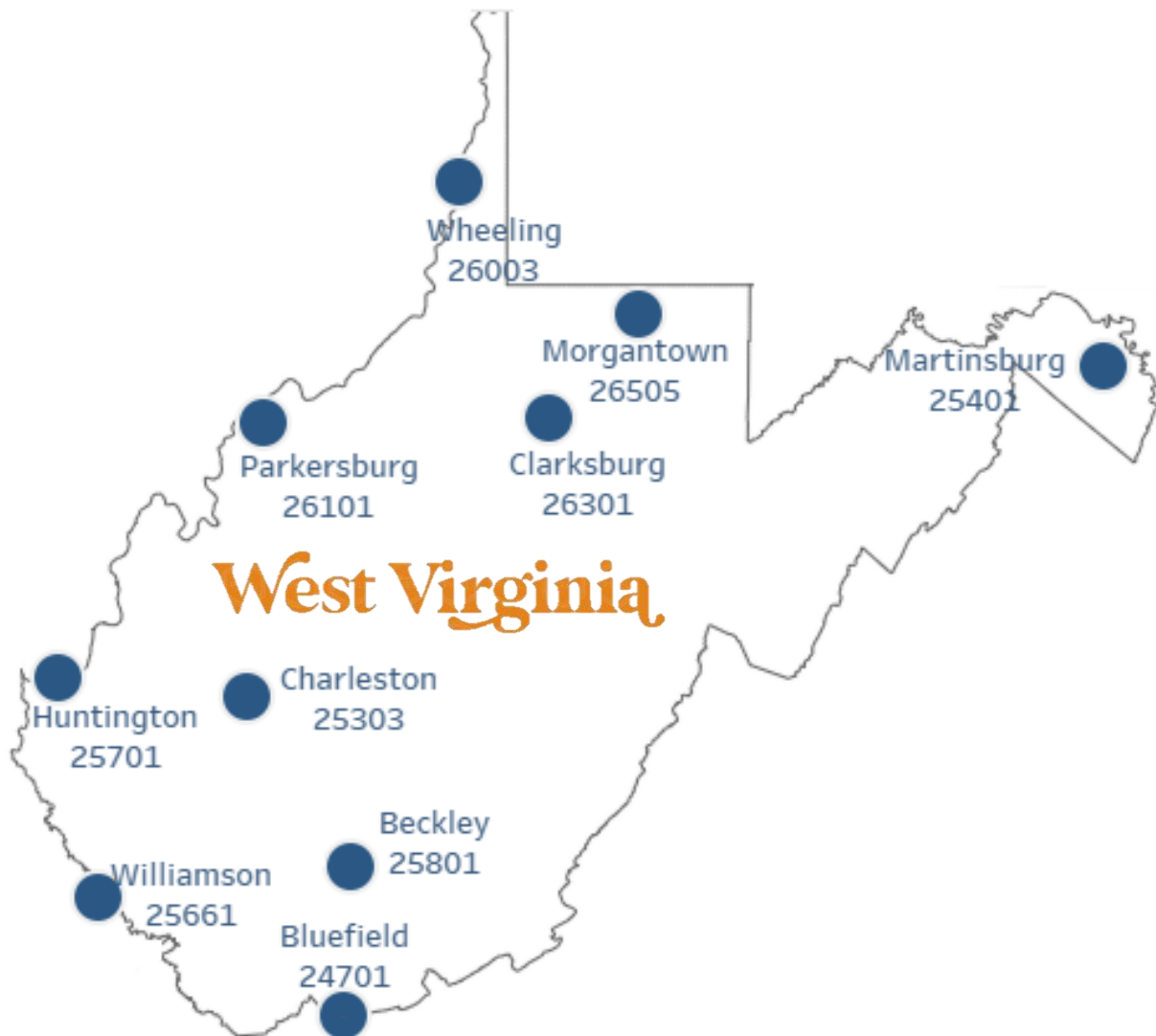


A **62-year-old married male** who has forty-six years of driving experience, is the principal operator of the vehicle, does not regularly commute (pleasure usage only), and averages driving about 12,000 miles per year.



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 intra-city rates being provided are indeed based upon comparable criteria. For the survey, the following cities and zip codes were assigned for the purpose of responding to the survey:



While the selected example cities may not fit your situation, they do provide a relative guideline. It is important to understand that even if you reside within or nearby one of these regions, your automobile rates may be significantly different due to the multitude and variability of factors used in the rating process. 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 2021 report, the sample rated vehicle remained unchanged from the 2018 Toyota Camry that was used in last year's report.

While the vehicle is the same as previously used for rating purposes, one cannot compare rates from 2020 to 2021 due to the COVID-19 pandemic. COVID-19 changed an entire nation's driving habits and automobile usage because of public shutdowns, quarantines, social distancing and other measures taken to reduce virus infection. As a result, auto insurers may have reduced base rates or issued other forms of premium relief due to fewer miles being driven by insureds. Any COVID-19 premium reductions or base rate decreases are likely to be temporary until such time as the national driving habits return to pre-pandemic levels.

Section II: Assumptions

Six (6) West Virginia cities with nearby out of state cities were selected to be surveyed for the purposes of establishing a state-to-state comparison within the same general geographical area. 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. 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 of how different mandatory limits and coverages 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). Premiums for both state minimum and equivalent limits comparisons are included in a later section of this report.

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



*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.*

Based on the 2020 NAIC automobile 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, \$5 medical benefit
- 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.

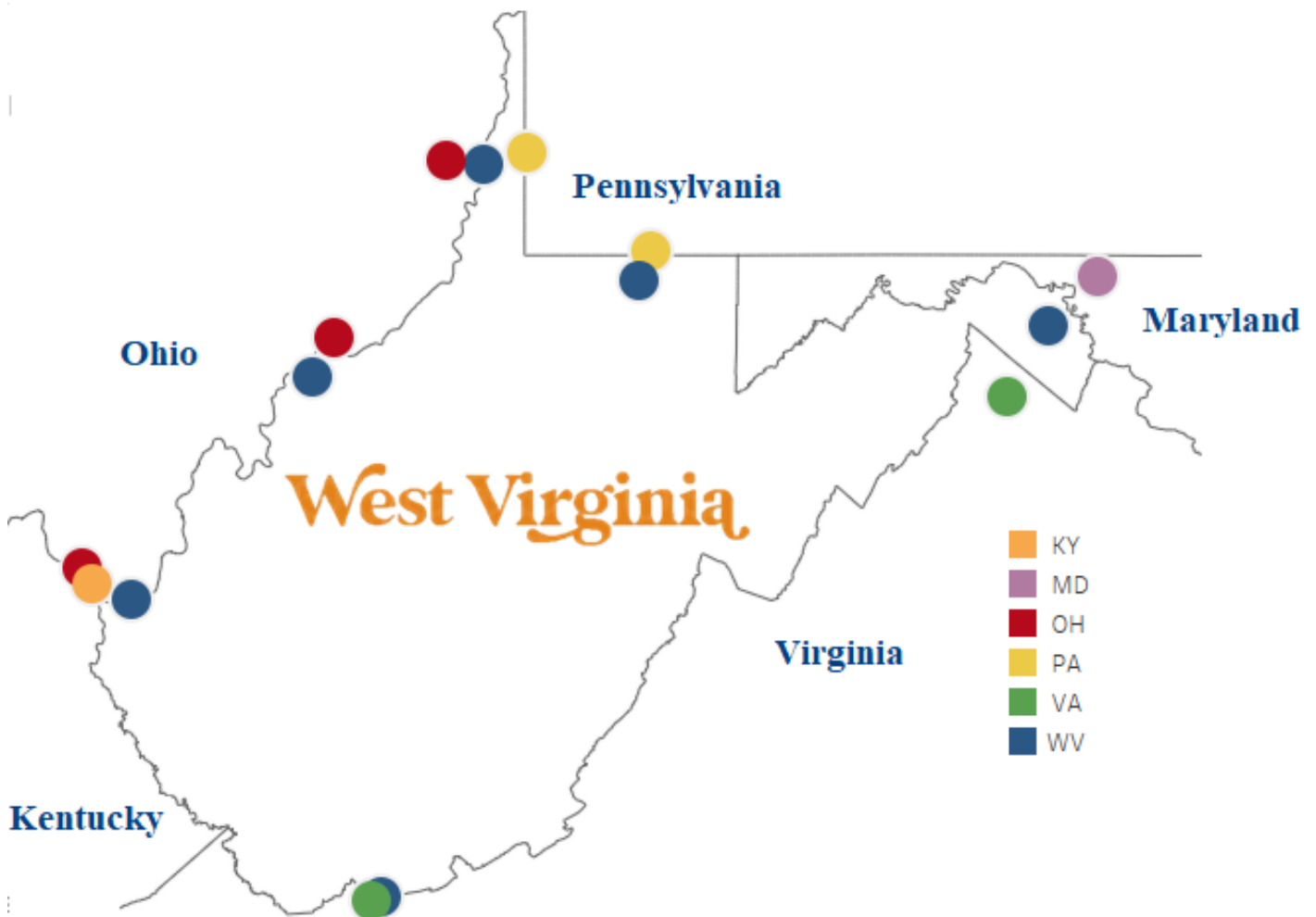
The second portion of this section of the survey requested that the premiums provided for each of the selected cities should afford coverage at the same limit and type of coverage. The premiums provided for each of the cities then would not vary by the amounts and types of coverage except in those states 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

The companies which appear in this report were selected for inclusion in the survey because their calendar year 2020 market shares by written premium volume were among the top 50 active licensed insurers 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 company's written premiums in West Virginia compared to the total written premiums of all companies for the same timeframes and same line of insurance. Thus, many active companies with smaller private passenger auto premium volumes do not appear in this survey. Specifically, in 2020 there were a total of 120 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, 41 companies provided standard sample premiums with three companies providing non-standard sample premiums. The carriers comprise approximately 82.98% of the personal auto insurance premiums written in West Virginia during calendar year 2020.

The inclusion of an insurer's rates in this survey does not imply that the company is 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.

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. 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 responding companies selected the rate category which they were providing rate samples

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 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 insurer 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 service persons who are either currently serving, retired, or have an honorable discharge as well as 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

- Does not write new business in West Virginia but provided rate samples for surrounding states:

Motorists Mut Ins Co

The COVID-19 pandemic restrictions and stay home orders across the nation greatly affected automobile usage with fewer miles driven and less traffic on the roadways resulting in fewer claims. Automobile insurers reacted swiftly by providing differing types of premium relief as a result of less exposure to risk due to decreased or changed driving habits. The premium relief may have been in the form of dividends issued to policyholders, a rate decrease, temporary premium credits, moratoriums on cancellations or non-renewals or extended payment grace periods with no penalty. An Insurance Journal article from May 2020¹ estimated that premium relief to policyholders may reach ~\$11 billion nationwide dependent on the duration and severity of the pandemic. The WVOIC records pandemic premium relief credits when an insurer makes a filing. At the writing of this report, the total private passenger premium relief provided to West Virginia policyholders was \$97M.

The insurer provided rates shown in the rate tables may be lower than previous years due to pandemic base rate decreases that may or may not increase as the nation's driving habits return to pre-pandemic levels.

¹ <https://www.insurancejournal.com/news/national/2020/05/01/567180.htm>

SECTION I

2021 Auto Insurance Survey Responses

Rates Effective January 2021

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$1,396	\$1,442	\$1,386	\$1,266	\$1,510
<i>American Natl Gen Ins Co</i>	\$2,240	\$2,132	\$2,182	\$1,818	\$2,358
<i>American Natl Prop & Cas Co</i>	\$1,428	\$1,354	\$1,398	\$1,176	\$1,508
<i>American Select Ins Co</i>	\$1,155	\$997	\$1,021	\$975	\$1,220
<i>Amica Mut Ins Co</i>	\$4,993	\$4,993	\$5,150	\$4,581	\$4,873
<i>Economy Premier Assur Co</i>	\$1,506	\$1,506	\$1,794	\$1,444	\$1,536
<i>Encompass Home & Auto Ins Co</i>	\$1,399	\$1,068	\$1,128	\$1,208	\$1,127
<i>Erie Ins Prop & Cas Co</i>	\$1,107	\$977	\$1,078	\$958	\$1,115
<i>Esurance Prop & Cas Ins Co</i>	\$3,634	\$3,044	\$3,634	\$3,050	\$3,350
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$1,753	\$1,598	\$1,543	\$1,219	\$1,510
<i>Garrison Prop & Cas Ins Co</i>	\$1,587	\$1,754	\$1,551	\$1,420	\$1,643
<i>GEICO Advantage Ins Co</i>	\$1,645	\$1,645	\$1,785	\$1,474	\$1,824
<i>GEICO Choice Ins Co</i>	\$2,034	\$2,034	\$2,214	\$1,837	\$2,263
<i>GEICO Secure Ins Co</i>	\$2,157	\$2,157	\$2,326	\$1,928	\$2,374
<i>Hartford Accident & Ind Co</i>	\$2,659	\$2,996	\$2,593	\$2,420	\$2,751
<i>Hartford Cas Ins Co</i>	\$1,961	\$2,327	\$1,975	\$1,922	\$2,152
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$895	\$895	\$1,045	\$908	\$1,112
<i>Horace Mann Prop & Cas Ins Co</i>	\$2,045	\$2,045	\$2,655	\$2,369	\$2,825
<i>LM Gen Ins Co</i>	\$5,515	\$5,511	\$4,859	\$5,127	\$5,404
<i>LM Ins Corp</i>	\$6,130	\$6,125	\$5,398	\$5,696	\$6,004
<i>Metropolitan Cas Ins Co</i>	\$1,313	\$1,313	\$1,438	\$1,134	\$1,603
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,406	\$1,406	\$1,643	\$1,448	\$1,583
<i>Metropolitan Prop & Cas Ins Co</i>	\$903	\$903	\$985	\$780	\$1,100
<i>Mico Ins Co</i>	\$3,680	\$2,908	\$3,031	\$2,558	\$3,161
<i>Milbank Ins Co</i>	\$1,473	\$1,502	\$1,459	\$1,357	\$1,607
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$3,551	\$3,489	\$3,696	\$3,088	\$3,503
<i>Nationwide Ins Co Of Amer</i>	\$1,589	\$1,727	\$2,346	\$1,820	\$2,270
<i>Progressive Classic Ins Co</i>	\$2,483	\$1,988	\$2,272	\$1,672	\$2,142
<i>Progressive Max Ins Co</i>	\$2,716	\$2,171	\$2,510	\$2,019	\$2,396
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$3,043	\$3,043	\$2,758	\$2,114	\$2,777
<i>State Farm Fire & Cas Co</i>	\$2,616	\$2,284	\$2,309	\$2,311	\$2,492
<i>State Farm Mut Auto Ins Co</i>	\$1,750	\$1,526	\$1,542	\$1,544	\$1,666
<i>Teachers Ins Co</i>	\$2,341	\$2,341	\$2,914	\$2,462	\$2,964
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$1,106	\$1,225	\$1,078	\$981	\$1,142
<i>USAA Cas Ins Co</i>	\$1,077	\$1,207	\$1,087	\$987	\$1,199
<i>USAA Gen Ind Co</i>	\$1,373	\$1,562	\$1,352	\$1,254	\$1,492
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$5,052	\$4,657	\$5,052	\$5,224	\$5,224
<i>Permanent Gen Assur Corp</i>	\$3,521	\$4,060	\$3,823	\$3,109	\$3,924
<i>West Virginia Natl Auto Ins Co</i>	\$4,543	\$5,709	\$6,321	\$4,098	\$5,932

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$1,170	\$1,256	\$1,340	\$1,226	\$1,488
<i>American Natl Gen Ins Co</i>	\$1,794	\$2,018	\$2,024	\$1,922	\$2,558
<i>American Natl Prop & Cas Co</i>	\$1,158	\$1,308	\$1,292	\$1,236	\$1,608
<i>American Select Ins Co</i>	\$939	\$994	\$1,152	\$924	\$1,294
<i>Amica Mut Ins Co</i>	\$4,035	\$4,581	\$4,833	\$4,391	\$5,305
<i>Economy Premier Assur Co</i>	\$1,156	\$1,444	\$1,693	\$1,512	\$2,347
<i>Encompass Home & Auto Ins Co</i>	\$975	\$1,014	\$1,167	\$1,234	\$1,411
<i>Erie Ins Prop & Cas Co</i>	\$781	\$943	\$931	\$931	\$1,081
<i>Esurance Prop & Cas Ins Co</i>	\$2,752	\$2,968	\$3,446	\$3,050	\$3,882
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$1,211	\$1,161	\$1,476	\$1,510	\$1,870
<i>Garrison Prop & Cas Ins Co</i>	\$1,362	\$1,217	\$1,605	\$1,594	\$1,776
<i>GEICO Advantage Ins Co</i>	\$1,356	\$1,621	\$1,625	\$1,471	\$1,781
<i>GEICO Choice Ins Co</i>	\$1,688	\$2,010	\$2,016	\$1,830	\$2,205
<i>GEICO Secure Ins Co</i>	\$1,780	\$2,113	\$2,122	\$1,933	\$2,340
<i>Hartford Accident & Ind Co</i>	\$2,742	\$2,191	\$2,475	\$2,170	\$3,951
<i>Hartford Cas Ins Co</i>	\$2,176	\$1,678	\$1,901	\$1,749	\$3,083
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$731	\$908	\$868	\$895	\$861
<i>Horace Mann Prop & Cas Ins Co</i>	\$2,023	\$2,369	\$2,338	\$2,494	\$2,289
<i>LM Gen Ins Co</i>	\$5,445	\$5,095	\$4,919	\$5,084	\$7,643
<i>LM Ins Corp</i>	\$6,049	\$5,661	\$5,466	\$5,649	\$8,490
<i>Metropolitan Cas Ins Co</i>	\$1,458	\$1,134	\$1,339	\$1,102	\$1,792
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,162	\$1,448	\$1,359	\$1,369	\$1,647
<i>Metropolitan Prop & Cas Ins Co</i>	\$997	\$780	\$921	\$756	\$1,384
<i>Mico Ins Co</i>	\$2,381	\$2,646	\$2,962	\$2,457	\$3,805
<i>Milbank Ins Co</i>	\$1,242	\$1,348	\$1,417	\$1,289	\$1,568
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$2,389	\$2,860	\$3,456	\$2,984	\$3,871
<i>Nationwide Ins Co Of Amer</i>	\$1,569	\$1,629	\$2,158	\$1,978	\$3,073
<i>Progressive Classic Ins Co</i>	\$1,658	\$1,789	\$1,985	\$1,678	\$2,592
<i>Progressive Max Ins Co</i>	\$2,023	\$2,084	\$2,262	\$1,985	\$2,805
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$2,114	\$2,519	\$2,949	\$2,482	\$3,051
<i>State Farm Fire & Cas Co</i>	\$1,812	\$1,952	\$2,328	\$2,051	\$2,838
<i>State Farm Mut Auto Ins Co</i>	\$1,207	\$1,301	\$1,555	\$1,368	\$1,899
<i>Teachers Ins Co</i>	\$2,096	\$2,462	\$2,467	\$2,622	\$2,566
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$906	\$849	\$1,019	\$1,109	\$1,235
<i>USAA Cas Ins Co</i>	\$915	\$856	\$1,030	\$1,114	\$1,247
<i>USAA Gen Ind Co</i>	\$1,127	\$1,041	\$1,310	\$1,430	\$1,532
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$5,052	\$5,224	\$5,224	\$4,653	\$6,031
<i>Permanent Gen Assur Corp</i>	\$2,890	\$3,292	\$4,183	\$3,768	\$4,408
<i>West Virginia Natl Auto Ins Co</i>	\$3,820	\$5,487	\$4,654	\$4,598	\$5,877

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$1,326	\$1,374	\$1,316	\$1,200	\$1,436
<i>American Natl Gen Ins Co</i>	\$2,068	\$1,970	\$2,016	\$1,680	\$2,178
<i>American Natl Prop & Cas Co</i>	\$1,322	\$1,252	\$1,294	\$1,088	\$1,396
<i>American Select Ins Co</i>	\$943	\$814	\$833	\$796	\$995
<i>Amica Mut Ins Co</i>	\$4,583	\$4,583	\$4,727	\$4,206	\$4,472
<i>Economy Premier Assur Co</i>	\$1,052	\$1,052	\$1,251	\$1,008	\$1,072
<i>Encompass Home & Auto Ins Co</i>	\$1,399	\$1,068	\$1,128	\$1,208	\$1,127
<i>Erie Ins Prop & Cas Co</i>	\$846	\$748	\$824	\$734	\$852
<i>Esurance Prop & Cas Ins Co</i>	\$2,924	\$2,466	\$2,924	\$2,470	\$2,704
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$1,218	\$1,111	\$174	\$852	\$1,052
<i>Garrison Prop & Cas Ins Co</i>	\$1,393	\$1,538	\$1,361	\$1,248	\$1,442
<i>GEICO Advantage Ins Co</i>	\$1,940	\$1,940	\$2,108	\$1,737	\$2,156
<i>GEICO Choice Ins Co</i>	\$2,219	\$2,219	\$2,418	\$2,004	\$2,473
<i>GEICO Secure Ins Co</i>	\$2,049	\$2,049	\$2,209	\$1,841	\$2,255
<i>Hartford Accident & Ind Co</i>	\$2,490	\$2,800	\$2,439	\$2,270	\$2,568
<i>Hartford Cas Ins Co</i>	\$1,749	\$2,070	\$1,759	\$1,711	\$1,918
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$886	\$886	\$1,035	\$898	\$1,101
<i>Horace Mann Prop & Cas Ins Co</i>	\$1,341	\$1,341	\$1,739	\$1,553	\$1,850
<i>LM Gen Ins Co</i>	\$4,973	\$4,974	\$4,388	\$4,626	\$4,882
<i>LM Ins Corp</i>	\$5,526	\$5,527	\$4,875	\$5,140	\$5,425
<i>Metropolitan Cas Ins Co</i>	\$1,247	\$1,247	\$1,365	\$1,080	\$1,518
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,335	\$1,335	\$1,561	\$1,378	\$1,502
<i>Metropolitan Prop & Cas Ins Co</i>	\$859	\$859	\$937	\$742	\$1,044
<i>Mico Ins Co</i>	\$3,878	\$3,048	\$3,192	\$2,693	\$3,330
<i>Milbank Ins Co</i>	\$1,300	\$1,335	\$1,288	\$1,191	\$1,422
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$3,101	\$3,048	\$3,226	\$2,696	\$3,060
<i>Nationwide Ins Co Of Amer</i>	\$1,249	\$1,353	\$1,821	\$1,421	\$1,763
<i>Progressive Classic Ins Co</i>	\$2,235	\$1,790	\$2,051	\$1,513	\$1,932
<i>Progressive Max Ins Co</i>	\$2,503	\$2,006	\$2,321	\$1,880	\$2,216
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$2,809	\$2,809	\$2,549	\$1,961	\$2,567
<i>State Farm Fire & Cas Co</i>	\$2,081	\$1,819	\$1,838	\$1,840	\$1,983
<i>State Farm Mut Auto Ins Co</i>	\$1,389	\$1,212	\$1,225	\$1,226	\$1,323
<i>Teachers Ins Co</i>	\$1,535	\$1,535	\$1,908	\$1,614	\$1,941
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$1,054	\$1,167	\$1,027	\$936	\$1,088
<i>USAA Cas Ins Co</i>	\$1,025	\$1,148	\$1,034	\$939	\$1,140
<i>USAA Gen Ind Co</i>	\$1,205	\$1,369	\$1,186	\$1,102	\$1,308
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$4,578	\$4,221	\$4,578	\$4,734	\$4,734
<i>Permanent Gen Assur Corp</i>	\$3,364	\$3,875	\$3,650	\$2,972	\$3,746
<i>West Virginia Natl Auto Ins Co</i>	\$3,597	\$4,516	\$4,997	\$3,246	\$4,691

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$1,108	\$1,190	\$1,274	\$1,162	\$1,416
<i>American Natl Gen Ins Co</i>	\$1,658	\$1,864	\$1,870	\$1,774	\$2,362
<i>American Natl Prop & Cas Co</i>	\$1,072	\$1,212	\$1,196	\$1,144	\$1,488
<i>American Select Ins Co</i>	\$765	\$810	\$939	\$754	\$1,056
<i>Amica Mut Ins Co</i>	\$3,705	\$4,206	\$4,437	\$4,032	\$4,869
<i>Economy Premier Assur Co</i>	\$808	\$1,008	\$1,180	\$1,056	\$1,635
<i>Encompass Home & Auto Ins Co</i>	\$975	\$1,014	\$1,167	\$1,234	\$1,411
<i>Erie Ins Prop & Cas Co</i>	\$601	\$723	\$714	\$713	\$827
<i>Esurance Prop & Cas Ins Co</i>	\$2,242	\$2,408	\$2,778	\$2,470	\$3,116
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$847	\$813	\$1,029	\$1,052	\$1,299
<i>Garrison Prop & Cas Ins Co</i>	\$1,197	\$1,072	\$1,408	\$1,399	\$1,558
<i>GEICO Advantage Ins Co</i>	\$1,595	\$1,918	\$1,916	\$1,732	\$2,097
<i>GEICO Choice Ins Co</i>	\$1,840	\$2,198	\$2,199	\$1,995	\$2,403
<i>GEICO Secure Ins Co</i>	\$1,701	\$2,018	\$2,018	\$1,842	\$2,211
<i>Hartford Accident & Ind Co</i>	\$2,567	\$2,062	\$2,323	\$2,032	\$3,679
<i>Hartford Cas Ins Co</i>	\$1,938	\$1,498	\$1,695	\$1,562	\$2,738
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$723	\$898	\$859	\$886	\$854
<i>Horace Mann Prop & Cas Ins Co</i>	\$1,327	\$1,553	\$1,533	\$1,635	\$1,501
<i>LM Gen Ins Co</i>	\$4,923	\$4,608	\$4,451	\$4,599	\$6,885
<i>LM Ins Corp</i>	\$5,469	\$5,121	\$4,945	\$5,110	\$7,650
<i>Metropolitan Cas Ins Co</i>	\$1,382	\$1,080	\$1,271	\$1,046	\$1,695
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,106	\$1,378	\$1,295	\$1,303	\$1,559
<i>Metropolitan Prop & Cas Ins Co</i>	\$947	\$742	\$877	\$718	\$1,311
<i>Mico Ins Co</i>	\$2,504	\$2,783	\$3,120	\$2,574	\$4,015
<i>Milbank Ins Co</i>	\$1,088	\$1,182	\$1,254	\$1,133	\$1,389
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$2,174	\$2,498	\$3,014	\$2,607	\$3,383
<i>Nationwide Ins Co Of Amer</i>	\$1,231	\$1,276	\$1,679	\$1,542	\$2,372
<i>Progressive Classic Ins Co</i>	\$1,503	\$1,624	\$1,794	\$1,515	\$2,323
<i>Progressive Max Ins Co</i>	\$1,887	\$1,943	\$2,097	\$1,845	\$2,573
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$1,958	\$2,334	\$2,722	\$2,299	\$2,814
<i>State Farm Fire & Cas Co</i>	\$1,446	\$1,556	\$1,854	\$1,635	\$2,257
<i>State Farm Mut Auto Ins Co</i>	\$960	\$1,034	\$1,235	\$1,087	\$1,507
<i>Teachers Ins Co</i>	\$1,375	\$1,614	\$1,617	\$1,718	\$1,682
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$864	\$810	\$971	\$1,057	\$1,176
<i>USAA Cas Ins Co</i>	\$871	\$815	\$980	\$1,059	\$1,186
<i>USAA Gen Ind Co</i>	\$991	\$916	\$1,150	\$1,254	\$1,343
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$4,578	\$4,734	\$4,734	\$4,216	\$5,422
<i>Permanent Gen Assur Corp</i>	\$2,773	\$3,145	\$3,990	\$3,597	\$4,209
<i>West Virginia Natl Auto Ins Co</i>	\$3,028	\$4,341	\$3,685	\$3,641	\$4,647

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$580	\$596	\$578	\$530	\$614
<i>American Natl Gen Ins Co</i>	\$864	\$826	\$844	\$704	\$910
<i>American Natl Prop & Cas Co</i>	\$560	\$532	\$550	\$464	\$590
<i>American Select Ins Co</i>	\$499	\$431	\$438	\$419	\$525
<i>Amica Mut Ins Co</i>	\$1,727	\$1,727	\$1,781	\$1,590	\$1,687
<i>Economy Premier Assur Co</i>	\$812	\$812	\$965	\$778	\$829
<i>Encompass Home & Auto Ins Co</i>	\$579	\$453	\$477	\$507	\$476
<i>Erie Ins Prop & Cas Co</i>	\$498	\$443	\$485	\$435	\$500
<i>Esurance Prop & Cas Ins Co</i>	\$1,148	\$1,026	\$1,148	\$1,026	\$1,090
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$700	\$641	\$620	\$497	\$607
<i>Garrison Prop & Cas Ins Co</i>	\$763	\$837	\$747	\$689	\$788
<i>GEICO Advantage Ins Co</i>	\$548	\$548	\$583	\$496	\$596
<i>GEICO Choice Ins Co</i>	\$610	\$610	\$651	\$558	\$666
<i>GEICO Secure Ins Co</i>	\$879	\$879	\$927	\$800	\$947
<i>Hartford Accident & Ind Co</i>	\$1,207	\$1,347	\$1,180	\$1,108	\$1,246
<i>Hartford Cas Ins Co</i>	\$1,338	\$1,574	\$1,347	\$1,311	\$1,460
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$475	\$475	\$552	\$480	\$586
<i>Horace Mann Prop & Cas Ins Co</i>	\$702	\$702	\$908	\$811	\$965
<i>LM Gen Ins Co</i>	\$1,389	\$1,390	\$1,229	\$1,293	\$1,367
<i>LM Ins Corp</i>	\$1,543	\$1,545	\$1,365	\$1,437	\$1,520
<i>Metropolitan Cas Ins Co</i>	\$537	\$537	\$585	\$465	\$652
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$559	\$559	\$648	\$571	\$621
<i>Metropolitan Prop & Cas Ins Co</i>	\$380	\$380	\$408	\$330	\$456
<i>Mico Ins Co</i>	\$1,680	\$1,329	\$1,394	\$1,182	\$1,452
<i>Milbank Ins Co</i>	\$465	\$478	\$461	\$428	\$506
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$975	\$959	\$1,015	\$851	\$964
<i>Nationwide Ins Co Of Amer</i>	\$563	\$601	\$766	\$620	\$745
<i>Progressive Classic Ins Co</i>	\$1,005	\$813	\$924	\$692	\$872
<i>Progressive Max Ins Co</i>	\$1,250	\$1,063	\$1,181	\$1,015	\$1,142
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$727	\$727	\$670	\$546	\$677
<i>State Farm Fire & Cas Co</i>	\$982	\$863	\$872	\$873	\$938
<i>State Farm Mut Auto Ins Co</i>	\$642	\$562	\$568	\$568	\$612
<i>Teachers Ins Co</i>	\$790	\$790	\$980	\$831	\$997
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$539	\$592	\$524	\$481	\$555
<i>USAA Cas Ins Co</i>	\$553	\$614	\$555	\$508	\$610
<i>USAA Gen Ind Co</i>	\$673	\$761	\$664	\$619	\$729
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,999	\$1,846	\$1,999	\$2,065	\$2,065
<i>Permanent Gen Assur Corp</i>	\$1,183	\$1,336	\$1,256	\$1,035	\$1,302
<i>West Virginia Natl Auto Ins Co</i>	\$1,473	\$1,835	\$2,024	\$1,335	\$1,903

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$502	\$528	\$552	\$524	\$610
<i>American Natl Gen Ins Co</i>	\$694	\$780	\$780	\$746	\$984
<i>American Natl Prop & Cas Co</i>	\$456	\$516	\$506	\$488	\$628
<i>American Select Ins Co</i>	\$404	\$427	\$494	\$398	\$556
<i>Amica Mut Ins Co</i>	\$1,408	\$1,590	\$1,674	\$1,526	\$1,832
<i>Economy Premier Assur Co</i>	\$652	\$778	\$911	\$816	\$1,259
<i>Encompass Home & Auto Ins Co</i>	\$415	\$431	\$486	\$519	\$589
<i>Erie Ins Prop & Cas Co</i>	\$360	\$429	\$423	\$424	\$488
<i>Esurance Prop & Cas Ins Co</i>	\$966	\$1,010	\$1,110	\$1,026	\$1,200
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$493	\$475	\$594	\$607	\$745
<i>Garrison Prop & Cas Ins Co</i>	\$663	\$598	\$771	\$766	\$847
<i>GEICO Advantage Ins Co</i>	\$463	\$538	\$538	\$497	\$585
<i>GEICO Choice Ins Co</i>	\$522	\$602	\$602	\$558	\$652
<i>GEICO Secure Ins Co</i>	\$751	\$860	\$862	\$804	\$938
<i>Hartford Accident & Ind Co</i>	\$1,241	\$1,013	\$1,130	\$1,004	\$1,744
<i>Hartford Cas Ins Co</i>	\$1,476	\$1,154	\$1,298	\$1,199	\$2,065
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$388	\$480	\$460	\$475	\$459
<i>Horace Mann Prop & Cas Ins Co</i>	\$695	\$811	\$801	\$854	\$785
<i>LM Gen Ins Co</i>	\$1,380	\$1,292	\$1,249	\$1,290	\$1,921
<i>LM Ins Corp</i>	\$1,533	\$1,436	\$1,387	\$1,432	\$2,135
<i>Metropolitan Cas Ins Co</i>	\$589	\$465	\$547	\$450	\$730
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$465	\$571	\$541	\$543	\$650
<i>Metropolitan Prop & Cas Ins Co</i>	\$412	\$330	\$386	\$318	\$577
<i>Mico Ins Co</i>	\$1,106	\$1,226	\$1,362	\$1,135	\$1,736
<i>Milbank Ins Co</i>	\$394	\$425	\$450	\$409	\$495
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$714	\$790	\$945	\$883	\$1,067
<i>Nationwide Ins Co Of Amer</i>	\$550	\$567	\$714	\$664	\$965
<i>Progressive Classic Ins Co</i>	\$687	\$737	\$813	\$694	\$1,046
<i>Progressive Max Ins Co</i>	\$1,018	\$1,038	\$1,097	\$1,003	\$1,277
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$543	\$626	\$710	\$622	\$732
<i>State Farm Fire & Cas Co</i>	\$695	\$745	\$879	\$780	\$1,061
<i>State Farm Mut Auto Ins Co</i>	\$448	\$481	\$572	\$505	\$695
<i>Teachers Ins Co</i>	\$709	\$831	\$832	\$883	\$865
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$447	\$421	\$498	\$540	\$596
<i>USAA Cas Ins Co</i>	\$473	\$445	\$528	\$569	\$633
<i>USAA Gen Ind Co</i>	\$560	\$520	\$645	\$700	\$747
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,999	\$2,065	\$2,065	\$1,834	\$2,391
<i>Permanent Gen Assur Corp</i>	\$969	\$1,099	\$1,342	\$1,233	\$1,470
<i>West Virginia Natl Auto Ins Co</i>	\$1,249	\$1,766	\$1,507	\$1,490	\$1,886

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$608	\$624	\$604	\$554	\$644
<i>American Natl Gen Ins Co</i>	\$906	\$864	\$884	\$740	\$956
<i>American Natl Prop & Cas Co</i>	\$586	\$558	\$576	\$486	\$620
<i>American Select Ins Co</i>	\$436	\$379	\$384	\$367	\$461
<i>Amica Mut Ins Co</i>	\$1,727	\$1,727	\$1,781	\$1,590	\$1,687
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$579	\$453	\$477	\$507	\$476
<i>Erie Ins Prop & Cas Co</i>	\$511	\$455	\$497	\$446	\$513
<i>Esurance Prop & Cas Ins Co</i>	\$1,152	\$1,030	\$1,152	\$1,030	\$1,094
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$578	\$530	\$514	\$414	\$503
<i>Garrison Prop & Cas Ins Co</i>	\$700	\$768	\$686	\$633	\$723
<i>GEICO Advantage Ins Co</i>	\$742	\$742	\$794	\$669	\$815
<i>GEICO Choice Ins Co</i>	\$660	\$660	\$702	\$600	\$720
<i>GEICO Secure Ins Co</i>	\$921	\$921	\$970	\$837	\$993
<i>Hartford Accident & Ind Co</i>	\$1,199	\$1,339	\$1,174	\$1,101	\$1,238
<i>Hartford Cas Ins Co</i>	\$1,207	\$1,418	\$1,215	\$1,183	\$1,317
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$470	\$470	\$547	\$475	\$580
<i>Horace Mann Prop & Cas Ins Co</i>	\$476	\$476	\$612	\$548	\$651
<i>LM Gen Ins Co</i>	\$1,335	\$1,338	\$1,183	\$1,246	\$1,319
<i>LM Ins Corp</i>	\$1,483	\$1,487	\$1,315	\$1,385	\$1,465
<i>Metropolitan Cas Ins Co</i>	\$531	\$531	\$579	\$465	\$642
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$551	\$551	\$644	\$569	\$621
<i>Metropolitan Prop & Cas Ins Co</i>	\$374	\$374	\$406	\$328	\$448
<i>Mico Ins Co</i>	\$1,781	\$1,407	\$1,476	\$1,251	\$1,537
<i>Milbank Ins Co</i>	\$478	\$494	\$474	\$437	\$521
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$884	\$872	\$922	\$771	\$874
<i>Nationwide Ins Co Of Amer</i>	\$524	\$558	\$706	\$574	\$687
<i>Progressive Classic Ins Co</i>	\$966	\$781	\$890	\$667	\$840
<i>Progressive Max Ins Co</i>	\$1,289	\$1,091	\$1,216	\$1,041	\$1,175
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$719	\$719	\$663	\$543	\$671
<i>State Farm Fire & Cas Co</i>	\$907	\$798	\$806	\$806	\$866
<i>State Farm Mut Auto Ins Co</i>	\$591	\$517	\$523	\$523	\$563
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$515	\$566	\$501	\$460	\$530
<i>USAA Cas Ins Co</i>	\$525	\$582	\$527	\$482	\$578
<i>USAA Gen Ind Co</i>	\$617	\$696	\$609	\$568	\$667
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$2,442	\$2,072	\$2,242	\$2,312	\$4,734
<i>Permanent Gen Assur Corp</i>	\$1,183	\$1,336	\$1,256	\$1,035	\$1,302
<i>West Virginia Natl Auto Ins Co</i>	\$1,216	\$1,510	\$1,667	\$1,107	\$1,569

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$524	\$550	\$578	\$546	\$638
<i>American Natl Gen Ins Co</i>	\$730	\$818	\$820	\$780	\$1,032
<i>American Natl Prop & Cas Co</i>	\$478	\$538	\$530	\$510	\$658
<i>American Select Ins Co</i>	\$355	\$374	\$432	\$349	\$488
<i>Amica Mut Ins Co</i>	\$1,408	\$1,590	\$1,674	\$1,526	\$1,832
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$415	\$431	\$486	\$519	\$589
<i>Erie Ins Prop & Cas Co</i>	\$369	\$439	\$433	\$435	\$501
<i>Esurance Prop & Cas Ins Co</i>	\$970	\$1,014	\$1,114	\$1,030	\$1,204
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$411	\$395	\$493	\$503	\$615
<i>Garrison Prop & Cas Ins Co</i>	\$610	\$551	\$707	\$703	\$777
<i>GEICO Advantage Ins Co</i>	\$621	\$733	\$729	\$669	\$793
<i>GEICO Choice Ins Co</i>	\$560	\$648	\$649	\$601	\$706
<i>GEICO Secure Ins Co</i>	\$786	\$902	\$901	\$841	\$980
<i>Hartford Accident & Ind Co</i>	\$1,234	\$1,008	\$1,124	\$998	\$1,729
<i>Hartford Cas Ins Co</i>	\$1,331	\$1,044	\$1,173	\$1,085	\$1,853
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$385	\$475	\$456	\$471	\$455
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>LM Gen Ins Co</i>	\$1,331	\$1,248	\$1,205	\$1,245	\$1,844
<i>LM Ins Corp</i>	\$1,480	\$1,385	\$1,339	\$1,382	\$2,049
<i>Metropolitan Cas Ins Co</i>	\$583	\$465	\$541	\$446	\$716
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$461	\$569	\$537	\$539	\$637
<i>Metropolitan Prop & Cas Ins Co</i>	\$406	\$328	\$382	\$316	\$567
<i>Mico Ins Co</i>	\$1,170	\$1,297	\$1,442	\$1,201	\$1,839
<i>Milbank Ins Co</i>	\$401	\$433	\$463	\$418	\$511
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$648	\$717	\$856	\$800	\$970
<i>Nationwide Ins Co Of Amer</i>	\$511	\$526	\$659	\$614	\$884
<i>Progressive Classic Ins Co</i>	\$663	\$713	\$783	\$667	\$1,002
<i>Progressive Max Ins Co</i>	\$1,044	\$1,066	\$1,127	\$1,027	\$1,316
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$538	\$622	\$702	\$618	\$723
<i>State Farm Fire & Cas Co</i>	\$643	\$689	\$812	\$721	\$979
<i>State Farm Mut Auto Ins Co</i>	\$413	\$444	\$527	\$466	\$640
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$428	\$404	\$476	\$516	\$570
<i>USAA Cas Ins Co</i>	\$450	\$423	\$502	\$540	\$600
<i>USAA Gen Ind Co</i>	\$515	\$479	\$591	\$641	\$684
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$2,242	\$2,312	\$2,312	\$2,051	\$2,703
<i>Permanent Gen Assur Corp</i>	\$969	\$1,099	\$1,050	\$1,233	\$1,470
<i>West Virginia Natl Auto Ins Co</i>	\$1,037	\$1,459	\$1,245	\$1,232	\$1,553

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$576	\$592	\$574	\$526	\$610
<i>American Natl Gen Ins Co</i>	\$698	\$666	\$682	\$572	\$734
<i>American Natl Prop & Cas Co</i>	\$454	\$432	\$448	\$378	\$478
<i>American Select Ins Co</i>	\$311	\$270	\$271	\$260	\$327
<i>Amica Mut Ins Co</i>	\$1,842	\$1,842	\$1,898	\$1,696	\$1,800
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$449	\$357	\$374	\$396	\$373
<i>Erie Ins Prop & Cas Co</i>	\$392	\$351	\$382	\$344	\$393
<i>Esurance Prop & Cas Ins Co</i>	\$1,024	\$922	\$1,024	\$924	\$976
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$522	\$479	\$464	\$374	\$455
<i>Garrison Prop & Cas Ins Co</i>	\$580	\$634	\$568	\$526	\$598
<i>GEICO Advantage Ins Co</i>	\$602	\$602	\$635	\$538	\$653
<i>GEICO Choice Ins Co</i>	\$663	\$663	\$703	\$600	\$721
<i>GEICO Secure Ins Co</i>	\$988	\$988	\$1,033	\$884	\$1,061
<i>Hartford Accident & Ind Co</i>	\$889	\$986	\$868	\$820	\$918
<i>Hartford Cas Ins Co</i>	\$934	\$1,090	\$938	\$916	\$1,017
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$269	\$269	\$312	\$272	\$330
<i>Horace Mann Prop & Cas Ins Co</i>	\$476	\$476	\$612	\$548	\$651
<i>LM Gen Ins Co</i>	\$870	\$873	\$771	\$811	\$860
<i>LM Ins Corp</i>	\$965	\$969	\$858	\$902	\$955
<i>Metropolitan Cas Ins Co</i>	\$358	\$358	\$390	\$314	\$428
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$368	\$368	\$428	\$380	\$412
<i>Metropolitan Prop & Cas Ins Co</i>	\$259	\$259	\$278	\$225	\$306
<i>Mico Ins Co</i>	\$698	\$561	\$589	\$506	\$611
<i>Milbank Ins Co</i>	\$378	\$393	\$375	\$344	\$413
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$581	\$572	\$605	\$508	\$575
<i>Nationwide Ins Co Of Amer</i>	\$446	\$472	\$585	\$482	\$570
<i>Progressive Classic Ins Co</i>	\$815	\$664	\$752	\$569	\$712
<i>Progressive Max Ins Co</i>	\$1,109	\$960	\$1,054	\$921	\$1,023
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$657	\$657	\$606	\$500	\$614
<i>State Farm Fire & Cas Co</i>	\$798	\$702	\$709	\$710	\$762
<i>State Farm Mut Auto Ins Co</i>	\$523	\$458	\$463	\$463	\$499
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$413	\$452	\$403	\$371	\$425
<i>USAA Cas Ins Co</i>	\$426	\$471	\$428	\$393	\$469
<i>USAA Gen Ind Co</i>	\$513	\$577	\$507	\$474	\$554
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,471	\$1,359	\$1,471	\$1,517	\$1,517
<i>Permanent Gen Assur Corp</i>	\$1,253	\$1,057	\$993	\$825	\$1,034
<i>West Virginia Natl Auto Ins Co</i>	\$1,132	\$1,404	\$1,545	\$1,027	\$1,455

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$498	\$522	\$548	\$520	\$606
<i>American Natl Gen Ins Co</i>	\$564	\$632	\$632	\$602	\$792
<i>American Natl Prop & Cas Co</i>	\$370	\$418	\$410	\$398	\$510
<i>American Select Ins Co</i>	\$251	\$265	\$305	\$247	\$345
<i>Amica Mut Ins Co</i>	\$1,502	\$1,696	\$1,786	\$1,629	\$1,953
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$327	\$344	\$382	\$404	\$457
<i>Erie Ins Prop & Cas Co</i>	\$287	\$339	\$334	\$336	\$385
<i>Esurance Prop & Cas Ins Co</i>	\$874	\$912	\$992	\$924	\$1,064
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$372	\$358	\$446	\$455	\$555
<i>Garrison Prop & Cas Ins Co</i>	\$508	\$461	\$586	\$582	\$641
<i>GEICO Advantage Ins Co</i>	\$502	\$583	\$587	\$542	\$647
<i>GEICO Choice Ins Co</i>	\$560	\$646	\$650	\$603	\$712
<i>GEICO Secure Ins Co</i>	\$829	\$951	\$959	\$895	\$1,062
<i>Hartford Accident & Ind Co</i>	\$914	\$754	\$836	\$751	\$1,262
<i>Hartford Cas Ins Co</i>	\$1,025	\$813	\$907	\$844	\$1,413
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$222	\$272	\$262	\$270	\$261
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>LM Gen Ins Co</i>	\$870	\$814	\$787	\$812	\$1,200
<i>LM Ins Corp</i>	\$965	\$905	\$875	\$902	\$1,334
<i>Metropolitan Cas Ins Co</i>	\$390	\$314	\$366	\$302	\$479
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$310	\$380	\$360	\$362	\$424
<i>Metropolitan Prop & Cas Ins Co</i>	\$276	\$225	\$263	\$217	\$386
<i>Mico Ins Co</i>	\$479	\$525	\$574	\$492	\$1,099
<i>Milbank Ins Co</i>	\$316	\$341	\$368	\$330	\$405
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$427	\$475	\$561	\$526	\$637
<i>Nationwide Ins Co Of Amer</i>	\$434	\$445	\$549	\$513	\$723
<i>Progressive Classic Ins Co</i>	\$564	\$605	\$664	\$571	\$848
<i>Progressive Max Ins Co</i>	\$923	\$940	\$987	\$911	\$1,131
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$494	\$570	\$642	\$569	\$663
<i>State Farm Fire & Cas Co</i>	\$566	\$606	\$715	\$635	\$862
<i>State Farm Mut Auto Ins Co</i>	\$366	\$394	\$467	\$413	\$566
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$346	\$328	\$384	\$414	\$455
<i>USAA Cas Ins Co</i>	\$368	\$348	\$409	\$439	\$486
<i>USAA Gen Ind Co</i>	\$431	\$402	\$493	\$533	\$567
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,471	\$1,517	\$1,517	\$1,345	\$1,788
<i>Permanent Gen Assur Corp</i>	\$775	\$876	\$1,147	\$973	\$1,165
<i>West Virginia Natl Auto Ins Co</i>	\$962	\$1,350	\$1,157	\$1,144	\$1,442

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$612	\$628	\$608	\$556	\$648
<i>American Natl Gen Ins Co</i>	\$680	\$650	\$666	\$556	\$716
<i>American Natl Prop & Cas Co</i>	\$442	\$420	\$436	\$368	\$466
<i>American Select Ins Co</i>	\$288	\$250	\$251	\$241	\$303
<i>Amica Mut Ins Co</i>	\$1,842	\$1,842	\$1,898	\$1,696	\$1,800
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$449	\$357	\$374	\$396	\$373
<i>Erie Ins Prop & Cas Co</i>	\$398	\$355	\$388	\$349	\$399
<i>Esurance Prop & Cas Ins Co</i>	\$1,008	\$912	\$1,008	\$914	\$962
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$522	\$479	\$464	\$374	\$420
<i>Garrison Prop & Cas Ins Co</i>	\$595	\$650	\$582	\$539	\$613
<i>GEICO Advantage Ins Co</i>	\$554	\$554	\$587	\$502	\$603
<i>GEICO Choice Ins Co</i>	\$605	\$605	\$639	\$550	\$656
<i>GEICO Secure Ins Co</i>	\$919	\$919	\$959	\$827	\$985
<i>Hartford Accident & Ind Co</i>	\$900	\$1,000	\$879	\$830	\$931
<i>Hartford Cas Ins Co</i>	\$919	\$1,072	\$922	\$901	\$1,001
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$267	\$267	\$309	\$269	\$327
<i>Horace Mann Prop & Cas Ins Co</i>	\$476	\$476	\$612	\$548	\$651
<i>LM Gen Ins Co</i>	\$795	\$799	\$707	\$743	\$788
<i>LM Ins Corp</i>	\$884	\$888	\$786	\$827	\$876
<i>Metropolitan Cas Ins Co</i>	\$304	\$304	\$330	\$269	\$362
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$312	\$312	\$364	\$326	\$352
<i>Metropolitan Prop & Cas Ins Co</i>	\$223	\$223	\$239	\$195	\$259
<i>Mico Ins Co</i>	\$696	\$559	\$589	\$505	\$609
<i>Milbank Ins Co</i>	\$354	\$368	\$351	\$322	\$386
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$708	\$699	\$739	\$618	\$701
<i>Nationwide Ins Co Of Amer</i>	\$446	\$472	\$585	\$482	\$570
<i>Progressive Classic Ins Co</i>	\$918	\$746	\$843	\$635	\$799
<i>Progressive Max Ins Co</i>	\$1,191	\$1,022	\$1,128	\$976	\$1,092
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$620	\$620	\$574	\$476	\$582
<i>State Farm Fire & Cas Co</i>	\$798	\$702	\$709	\$710	\$762
<i>State Farm Mut Auto Ins Co</i>	\$523	\$458	\$463	\$463	\$499
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$424	\$464	\$413	\$380	\$436
<i>USAA Cas Ins Co</i>	\$437	\$483	\$439	\$403	\$481
<i>USAA Gen Ind Co</i>	\$527	\$592	\$520	\$486	\$568
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,518	\$1,403	\$1,518	\$1,566	\$1,566
<i>Permanent Gen Assur Corp</i>	\$1,153	\$1,149	\$1,081	\$895	\$1,123
<i>West Virginia Natl Auto Ins Co</i>	\$1,135	\$1,408	\$1,552	\$1,031	\$1,460

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$526	\$554	\$582	\$550	\$644
<i>American Natl Gen Ins Co</i>	\$548	\$616	\$616	\$588	\$774
<i>American Natl Prop & Cas Co</i>	\$360	\$408	\$400	\$386	\$496
<i>American Select Ins Co</i>	\$233	\$246	\$283	\$229	\$320
<i>Amica Mut Ins Co</i>	\$1,502	\$1,696	\$1,786	\$1,629	\$1,953
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$327	\$344	\$382	\$404	\$457
<i>Erie Ins Prop & Cas Co</i>	\$291	\$344	\$340	\$341	\$391
<i>Esurance Prop & Cas Ins Co</i>	\$864	\$900	\$978	\$914	\$1,048
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$372	\$358	\$446	\$455	\$555
<i>Garrison Prop & Cas Ins Co</i>	\$520	\$472	\$600	\$597	\$657
<i>GEICO Advantage Ins Co</i>	\$469	\$545	\$543	\$503	\$590
<i>GEICO Choice Ins Co</i>	\$515	\$592	\$593	\$552	\$645
<i>GEICO Secure Ins Co</i>	\$777	\$888	\$893	\$836	\$983
<i>Hartford Accident & Ind Co</i>	\$926	\$764	\$847	\$760	\$1,279
<i>Hartford Cas Ins Co</i>	\$1,008	\$799	\$893	\$831	\$1,388
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$220	\$269	\$259	\$268	\$259
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>LM Gen Ins Co</i>	\$797	\$748	\$723	\$745	\$1,098
<i>LM Ins Corp</i>	\$886	\$830	\$802	\$828	\$1,220
<i>Metropolitan Cas Ins Co</i>	\$328	\$269	\$312	\$257	\$404
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$263	\$326	\$308	\$308	\$356
<i>Metropolitan Prop & Cas Ins Co</i>	\$235	\$195	\$227	\$187	\$328
<i>Mico Ins Co</i>	\$477	\$525	\$574	\$490	\$1,113
<i>Milbank Ins Co</i>	\$295	\$319	\$344	\$309	\$379
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$521	\$578	\$684	\$641	\$778
<i>Nationwide Ins Co Of Amer</i>	\$434	\$445	\$549	\$513	\$723
<i>Progressive Classic Ins Co</i>	\$629	\$673	\$744	\$637	\$958
<i>Progressive Max Ins Co</i>	\$977	\$996	\$1,050	\$965	\$1,218
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$471	\$541	\$607	\$540	\$626
<i>State Farm Fire & Cas Co</i>	\$566	\$606	\$715	\$635	\$862
<i>State Farm Mut Auto Ins Co</i>	\$366	\$394	\$467	\$413	\$566
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$354	\$335	\$393	\$424	\$467
<i>USAA Cas Ins Co</i>	\$377	\$356	\$419	\$450	\$498
<i>USAA Gen Ind Co</i>	\$441	\$411	\$505	\$546	\$582
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,518	\$1,566	\$1,566	\$1,389	\$1,827
<i>Permanent Gen Assur Corp</i>	\$840	\$983	\$1,050	\$1,059	\$1,268
<i>West Virginia Natl Auto Ins Co</i>	\$967	\$1,356	\$1,162	\$1,149	\$1,447

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$576	\$592	\$574	\$526	\$610
<i>American Natl Gen Ins Co</i>	\$662	\$632	\$648	\$542	\$698
<i>American Natl Prop & Cas Co</i>	\$432	\$412	\$426	\$360	\$456
<i>American Select Ins Co</i>	\$324	\$282	\$284	\$271	\$341
<i>Amica Mut Ins Co</i>	\$1,737	\$1,737	\$1,789	\$1,600	\$1,696
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$449	\$357	\$374	\$396	\$373
<i>Erie Ins Prop & Cas Co</i>	\$374	\$335	\$365	\$328	\$375
<i>Esurance Prop & Cas Ins Co</i>	\$990	\$896	\$990	\$898	\$946
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$481	\$442	\$428	\$347	\$420
<i>Garrison Prop & Cas Ins Co</i>	\$561	\$612	\$550	\$509	\$578
<i>GEICO Advantage Ins Co</i>	\$652	\$652	\$686	\$579	\$707
<i>GEICO Choice Ins Co</i>	\$724	\$724	\$768	\$653	\$789
<i>GEICO Secure Ins Co</i>	\$1,072	\$1,072	\$1,120	\$954	\$1,152
<i>Hartford Accident & Ind Co</i>	\$889	\$986	\$867	\$820	\$919
<i>Hartford Cas Ins Co</i>	\$784	\$910	\$788	\$771	\$851
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$280	\$280	\$324	\$281	\$342
<i>Horace Mann Prop & Cas Ins Co</i>	\$476	\$476	\$612	\$548	\$651
<i>LM Gen Ins Co</i>	\$882	\$884	\$782	\$822	\$872
<i>LM Ins Corp</i>	\$980	\$982	\$869	\$913	\$968
<i>Metropolitan Cas Ins Co</i>	\$348	\$348	\$376	\$306	\$414
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$356	\$356	\$412	\$366	\$398
<i>Metropolitan Prop & Cas Ins Co</i>	\$251	\$251	\$267	\$219	\$296
<i>Mico Ins Co</i>	\$579	\$468	\$493	\$425	\$510
<i>Milbank Ins Co</i>	\$375	\$391	\$373	\$342	\$410
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$613	\$605	\$640	\$537	\$608
<i>Nationwide Ins Co Of Amer</i>	\$446	\$472	\$585	\$482	\$570
<i>Progressive Classic Ins Co</i>	\$775	\$632	\$714	\$541	\$677
<i>Progressive Max Ins Co</i>	\$1,084	\$943	\$1,032	\$905	\$1,002
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$649	\$649	\$597	\$494	\$607
<i>State Farm Fire & Cas Co</i>	\$804	\$708	\$715	\$715	\$768
<i>State Farm Mut Auto Ins Co</i>	\$527	\$462	\$467	\$467	\$503
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$400	\$437	\$390	\$359	\$411
<i>USAA Cas Ins Co</i>	\$412	\$455	\$414	\$381	\$453
<i>USAA Gen Ind Co</i>	\$479	\$538	\$473	\$442	\$516
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,372	\$1,267	\$1,372	\$1,415	\$1,415
<i>Permanent Gen Assur Corp</i>	\$945	\$1,057	\$993	\$825	\$1,034
<i>West Virginia Natl Auto Ins Co</i>	\$1,005	\$1,244	\$1,369	\$914	\$1,289

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$498	\$522	\$548	\$520	\$606
<i>American Natl Gen Ins Co</i>	\$534	\$600	\$598	\$572	\$752
<i>American Natl Prop & Cas Co</i>	\$352	\$398	\$390	\$378	\$484
<i>American Select Ins Co</i>	\$262	\$277	\$319	\$258	\$361
<i>Amica Mut Ins Co</i>	\$1,418	\$1,600	\$1,683	\$1,536	\$1,841
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$327	\$344	\$382	\$404	\$457
<i>Erie Ins Prop & Cas Co</i>	\$275	\$324	\$320	\$321	\$368
<i>Esurance Prop & Cas Ins Co</i>	\$850	\$886	\$960	\$898	\$1,030
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$345	\$332	\$412	\$420	\$511
<i>Garrison Prop & Cas Ins Co</i>	\$491	\$447	\$566	\$563	\$619
<i>GEICO Advantage Ins Co</i>	\$539	\$628	\$633	\$585	\$703
<i>GEICO Choice Ins Co</i>	\$607	\$705	\$708	\$656	\$779
<i>GEICO Secure Ins Co</i>	\$892	\$1,027	\$1,037	\$967	\$1,155
<i>Hartford Accident & Ind Co</i>	\$913	\$754	\$834	\$750	\$1,263
<i>Hartford Cas Ins Co</i>	\$858	\$687	\$763	\$712	\$1,167
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$229	\$281	\$271	\$281	\$273
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>LM Gen Ins Co</i>	\$881	\$824	\$795	\$821	\$1,220
<i>LM Ins Corp</i>	\$978	\$916	\$885	\$914	\$1,354
<i>Metropolitan Cas Ins Co</i>	\$376	\$306	\$356	\$292	\$465
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$300	\$366	\$348	\$352	\$408
<i>Metropolitan Prop & Cas Ins Co</i>	\$267	\$219	\$255	\$209	\$374
<i>Mico Ins Co</i>	\$403	\$441	\$480	\$415	\$598
<i>Milbank Ins Co</i>	\$314	\$339	\$365	\$328	\$402
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$453	\$501	\$592	\$556	\$675
<i>Nationwide Ins Co Of Amer</i>	\$434	\$445	\$549	\$513	\$723
<i>Progressive Classic Ins Co</i>	\$537	\$574	\$631	\$543	\$806
<i>Progressive Max Ins Co</i>	\$905	\$922	\$967	\$895	\$1,107
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$487	\$563	\$635	\$564	\$657
<i>State Farm Fire & Cas Co</i>	\$571	\$611	\$720	\$640	\$869
<i>State Farm Mut Auto Ins Co</i>	\$369	\$397	\$470	\$416	\$570
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$335	\$317	\$371	\$400	\$440
<i>USAA Cas Ins Co</i>	\$356	\$337	\$395	\$424	\$469
<i>USAA Gen Ind Co</i>	\$403	\$376	\$460	\$497	\$529
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,372	\$1,415	\$1,415	\$1,256	\$1,650
<i>Permanent Gen Assur Corp</i>	\$775	\$877	\$1,050	\$973	\$1,165
<i>West Virginia Natl Auto Ins Co</i>	\$858	\$1,198	\$1,028	\$1,016	\$1,278

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$612	\$628	\$608	\$556	\$648
<i>American Natl Gen Ins Co</i>	\$662	\$632	\$648	\$542	\$698
<i>American Natl Prop & Cas Co</i>	\$432	\$412	\$426	\$360	\$456
<i>American Select Ins Co</i>	\$300	\$261	\$262	\$251	\$316
<i>Amica Mut Ins Co</i>	\$1,737	\$1,737	\$1,789	\$1,600	\$1,696
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$449	\$357	\$374	\$396	\$373
<i>Erie Ins Prop & Cas Co</i>	\$380	\$339	\$371	\$333	\$381
<i>Esurance Prop & Cas Ins Co</i>	\$992	\$898	\$992	\$900	\$948
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$481	\$442	\$428	\$347	\$420
<i>Garrison Prop & Cas Ins Co</i>	\$580	\$634	\$568	\$526	\$598
<i>GEICO Advantage Ins Co</i>	\$566	\$566	\$595	\$509	\$613
<i>GEICO Choice Ins Co</i>	\$627	\$627	\$660	\$568	\$679
<i>GEICO Secure Ins Co</i>	\$952	\$952	\$989	\$851	\$1,018
<i>Hartford Accident & Ind Co</i>	\$905	\$1,006	\$882	\$833	\$935
<i>Hartford Cas Ins Co</i>	\$780	\$904	\$783	\$766	\$847
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$278	\$278	\$322	\$278	\$339
<i>Horace Mann Prop & Cas Ins Co</i>	\$476	\$476	\$612	\$548	\$651
<i>LM Gen Ins Co</i>	\$767	\$770	\$683	\$717	\$761
<i>LM Ins Corp</i>	\$854	\$857	\$758	\$796	\$846
<i>Metropolitan Cas Ins Co</i>	\$294	\$294	\$320	\$261	\$350
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$302	\$302	\$350	\$310	\$338
<i>Metropolitan Prop & Cas Ins Co</i>	\$215	\$215	\$229	\$191	\$251
<i>Mico Ins Co</i>	\$559	\$452	\$476	\$411	\$492
<i>Milbank Ins Co</i>	\$338	\$352	\$335	\$307	\$369
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$754	\$743	\$786	\$657	\$747
<i>Nationwide Ins Co Of Amer</i>	\$419	\$444	\$545	\$452	\$532
<i>Progressive Classic Ins Co</i>	\$834	\$680	\$768	\$580	\$727
<i>Progressive Max Ins Co</i>	\$1,144	\$988	\$1,085	\$945	\$1,053
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$613	\$613	\$566	\$470	\$575
<i>State Farm Fire & Cas Co</i>	\$804	\$708	\$715	\$715	\$768
<i>State Farm Mut Auto Ins Co</i>	\$527	\$462	\$467	\$467	\$503
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$413	\$452	\$403	\$371	\$425
<i>USAA Cas Ins Co</i>	\$426	\$471	\$428	\$393	\$469
<i>USAA Gen Ind Co</i>	\$496	\$557	\$489	\$458	\$535
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,433	\$1,324	\$1,433	\$1,478	\$1,478
<i>Permanent Gen Assur Corp</i>	\$913	\$1,020	\$958	\$797	\$997
<i>West Virginia Natl Auto Ins Co</i>	\$1,056	\$1,309	\$1,441	\$961	\$1,357

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$526	\$554	\$582	\$550	\$644
<i>American Natl Gen Ins Co</i>	\$534	\$600	\$598	\$572	\$752
<i>American Natl Prop & Cas Co</i>	\$352	\$398	\$390	\$378	\$484
<i>American Select Ins Co</i>	\$242	\$256	\$295	\$239	\$334
<i>Amica Mut Ins Co</i>	\$1,418	\$1,600	\$1,683	\$1,536	\$1,841
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$327	\$344	\$382	\$404	\$457
<i>Erie Ins Prop & Cas Co</i>	\$278	\$330	\$325	\$326	\$374
<i>Esurance Prop & Cas Ins Co</i>	\$852	\$886	\$964	\$900	\$1,032
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$345	\$332	\$412	\$420	\$511
<i>Garrison Prop & Cas Ins Co</i>	\$508	\$461	\$586	\$582	\$641
<i>GEICO Advantage Ins Co</i>	\$475	\$551	\$551	\$512	\$605
<i>GEICO Choice Ins Co</i>	\$531	\$610	\$612	\$571	\$671
<i>GEICO Secure Ins Co</i>	\$800	\$913	\$920	\$863	\$1,021
<i>Hartford Accident & Ind Co</i>	\$930	\$766	\$849	\$764	\$1,288
<i>Hartford Cas Ins Co</i>	\$854	\$684	\$759	\$709	\$1,160
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$227	\$278	\$268	\$279	\$271
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>LM Gen Ins Co</i>	\$769	\$720	\$697	\$719	\$1,061
<i>LM Ins Corp</i>	\$855	\$800	\$774	\$798	\$1,178
<i>Metropolitan Cas Ins Co</i>	\$318	\$261	\$300	\$249	\$392
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$255	\$310	\$296	\$296	\$342
<i>Metropolitan Prop & Cas Ins Co</i>	\$229	\$191	\$221	\$179	\$320
<i>Mico Ins Co</i>	\$390	\$427	\$464	\$401	\$576
<i>Milbank Ins Co</i>	\$282	\$304	\$329	\$295	\$363
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$552	\$613	\$728	\$683	\$829
<i>Nationwide Ins Co Of Amer</i>	\$408	\$418	\$512	\$480	\$669
<i>Progressive Classic Ins Co</i>	\$574	\$615	\$677	\$582	\$870
<i>Progressive Max Ins Co</i>	\$947	\$964	\$1,014	\$935	\$1,169
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$463	\$534	\$600	\$535	\$620
<i>State Farm Fire & Cas Co</i>	\$571	\$611	\$720	\$640	\$869
<i>State Farm Mut Auto Ins Co</i>	\$369	\$397	\$470	\$416	\$570
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
<i>United Serv Automobile Assn</i>	\$346	\$328	\$384	\$414	\$455
<i>USAA Cas Ins Co</i>	\$368	\$348	\$409	\$439	\$486
<i>USAA Gen Ind Co</i>	\$416	\$388	\$476	\$514	\$548
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,433	\$1,478	\$1,478	\$1,310	\$1,731
<i>Permanent Gen Assur Corp</i>	\$749	\$848	\$877	\$938	\$1,125
<i>West Virginia Natl Auto Ins Co</i>	\$901	\$1,261	\$1,081	\$1,069	\$1,344

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$598	\$614	\$594	\$544	\$632
<i>American Natl Gen Ins Co</i>	\$626	\$600	\$612	\$514	\$658
<i>American Natl Prop & Cas Co</i>	\$410	\$392	\$402	\$342	\$434
<i>American Select Ins Co</i>	\$332	\$289	\$290	\$279	\$348
<i>Amica Mut Ins Co</i>	\$1,737	\$1,737	\$1,789	\$1,600	\$1,696
<i>Economy Premier Assur Co</i>	\$452	\$452	\$535	\$434	\$463
<i>Encompass Home & Auto Ins Co</i>	\$447	\$353	\$370	\$392	\$370
<i>Erie Ins Prop & Cas Co</i>	\$362	\$324	\$353	\$318	\$363
<i>Esurance Prop & Cas Ins Co</i>	\$984	\$890	\$984	\$892	\$940
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$453	\$416	\$403	\$328	\$395
<i>Garrison Prop & Cas Ins Co</i>	\$565	\$617	\$553	\$512	\$582
<i>GEICO Advantage Ins Co</i>	\$623	\$623	\$656	\$553	\$675
<i>GEICO Choice Ins Co</i>	\$785	\$785	\$832	\$703	\$856
<i>GEICO Secure Ins Co</i>	\$1,124	\$1,124	\$1,175	\$998	\$1,210
<i>Hartford Accident & Ind Co</i>	\$921	\$1,023	\$897	\$848	\$951
<i>Hartford Cas Ins Co</i>	\$753	\$870	\$757	\$739	\$814
<i>Hartford Ins Co Of The Midwest</i>	\$593	\$630	\$610	\$511	\$635
<i>Horace Mann Ins Co</i>	\$321	\$321	\$372	\$326	\$395
<i>Horace Mann Prop & Cas Ins Co</i>	\$352	\$352	\$452	\$405	\$479
<i>LM Gen Ins Co</i>	\$837	\$838	\$743	\$779	\$827
<i>LM Ins Corp</i>	\$930	\$932	\$824	\$867	\$918
<i>Metropolitan Cas Ins Co</i>	\$328	\$328	\$356	\$288	\$390
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$340	\$340	\$396	\$354	\$382
<i>Metropolitan Prop & Cas Ins Co</i>	\$239	\$239	\$253	\$207	\$280
<i>Mico Ins Co</i>	\$637	\$513	\$541	\$465	\$560
<i>Milbank Ins Co</i>	\$328	\$341	\$326	\$300	\$358
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$618	\$611	\$646	\$541	\$613
<i>Nationwide Ins Co Of Amer</i>	\$419	\$444	\$545	\$452	\$532
<i>Progressive Classic Ins Co</i>	\$710	\$579	\$656	\$498	\$621
<i>Progressive Max Ins Co</i>	\$1,072	\$931	\$1,022	\$897	\$992
<i>Property & Cas Ins Co Of Hartford</i>	\$511	\$537	\$542	\$479	\$565
<i>Safeco Ins Co Of Amer</i>	\$627	\$627	\$578	\$479	\$587
<i>State Farm Fire & Cas Co</i>	\$766	\$675	\$682	\$682	\$732
<i>State Farm Mut Auto Ins Co</i>	\$501	\$440	\$444	\$445	\$478
<i>Teachers Ins Co</i>	\$395	\$395	\$487	\$414	\$495
<i>Trumbull Ins Co</i>	\$668	\$739	\$650	\$618	\$690
<i>Twin City Fire Ins Co Co</i>	\$742	\$822	\$724	\$687	\$766
<i>United Serv Automobile Assn</i>	\$424	\$465	\$414	\$381	\$436
<i>USAA Cas Ins Co</i>	\$438	\$484	\$440	\$404	\$481
<i>USAA Gen Ind Co</i>	\$346	\$387	\$343	\$321	\$372
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,315	\$1,215	\$1,315	\$1,357	\$1,357
<i>Permanent Gen Assur Corp</i>	\$969	\$1,085	\$1,020	\$846	\$1,060
<i>West Virginia Natl Auto Ins Co</i>	\$980	\$1,213	\$1,334	\$892	\$1,257

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$516	\$540	\$568	\$538	\$628
<i>American Natl Gen Ins Co</i>	\$506	\$568	\$568	\$540	\$710
<i>American Natl Prop & Cas Co</i>	\$336	\$378	\$372	\$358	\$458
<i>American Select Ins Co</i>	\$268	\$284	\$326	\$264	\$368
<i>Amica Mut Ins Co</i>	\$1,418	\$1,600	\$1,683	\$1,536	\$1,841
<i>Economy Premier Assur Co</i>	\$352	\$434	\$507	\$456	\$698
<i>Encompass Home & Auto Ins Co</i>	\$323	\$334	\$379	\$403	\$457
<i>Erie Ins Prop & Cas Co</i>	\$265	\$314	\$310	\$312	\$355
<i>Esurance Prop & Cas Ins Co</i>	\$844	\$880	\$954	\$892	\$1,024
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$326	\$314	\$387	\$395	\$481
<i>Garrison Prop & Cas Ins Co</i>	\$494	\$449	\$570	\$567	\$624
<i>GEICO Advantage Ins Co</i>	\$515	\$598	\$605	\$560	\$675
<i>GEICO Choice Ins Co</i>	\$653	\$760	\$766	\$708	\$848
<i>GEICO Secure Ins Co</i>	\$932	\$1,075	\$1,087	\$1,012	\$1,214
<i>Hartford Accident & Ind Co</i>	\$946	\$779	\$864	\$776	\$1,311
<i>Hartford Cas Ins Co</i>	\$822	\$661	\$733	\$684	\$1,113
<i>Hartford Ins Co Of The Midwest</i>	\$475	\$505	\$594	\$571	\$721
<i>Horace Mann Ins Co</i>	\$266	\$326	\$313	\$321	\$310
<i>Horace Mann Prop & Cas Ins Co</i>	\$349	\$405	\$400	\$425	\$392
<i>LM Gen Ins Co</i>	\$836	\$780	\$754	\$779	\$1,156
<i>LM Ins Corp</i>	\$928	\$869	\$839	\$866	\$1,285
<i>Metropolitan Cas Ins Co</i>	\$356	\$288	\$336	\$276	\$438
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$288	\$354	\$334	\$334	\$394
<i>Metropolitan Prop & Cas Ins Co</i>	\$253	\$207	\$243	\$197	\$354
<i>Mico Ins Co</i>	\$440	\$484	\$527	\$452	\$656
<i>Milbank Ins Co</i>	\$276	\$297	\$319	\$288	\$351
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$457	\$505	\$598	\$562	\$679
<i>Nationwide Ins Co Of Amer</i>	\$408	\$418	\$512	\$480	\$669
<i>Progressive Classic Ins Co</i>	\$495	\$530	\$580	\$499	\$737
<i>Progressive Max Ins Co</i>	\$900	\$917	\$959	\$887	\$1,090
<i>Property & Cas Ins Co Of Hartford</i>	\$429	\$476	\$539	\$513	\$593
<i>Safeco Ins Co Of Amer</i>	\$472	\$545	\$614	\$546	\$635
<i>State Farm Fire & Cas Co</i>	\$545	\$583	\$687	\$611	\$828
<i>State Farm Mut Auto Ins Co</i>	\$352	\$378	\$448	\$396	\$543
<i>Teachers Ins Co</i>	\$356	\$414	\$415	\$440	\$431
<i>Trumbull Ins Co</i>	\$682	\$571	\$629	\$570	\$934
<i>Twin City Fire Ins Co Co</i>	\$762	\$633	\$699	\$632	\$1,043
<i>United Serv Automobile Assn</i>	\$355	\$336	\$394	\$425	\$468
<i>USAA Cas Ins Co</i>	\$377	\$356	\$419	\$451	\$499
<i>USAA Gen Ind Co</i>	\$294	\$275	\$334	\$359	\$381

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,315	\$1,357	\$1,357	\$1,204	\$1,590
<i>Permanent Gen Assur Corp</i>	\$794	\$900	\$1,079	\$998	\$1,197
<i>West Virginia Natl Auto Ins Co</i>	\$836	\$1,169	\$1,003	\$992	\$1,246

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Prop & Cas Ins Co</i>	\$596	\$612	\$592	\$542	\$630
<i>American Natl Gen Ins Co</i>	\$728	\$696	\$712	\$596	\$768
<i>American Natl Prop & Cas Co</i>	\$472	\$450	\$464	\$392	\$498
<i>American Select Ins Co</i>	\$307	\$267	\$268	\$257	\$323
<i>Amica Mut Ins Co</i>	\$1,737	\$1,737	\$1,789	\$1,600	\$1,696
<i>Economy Premier Assur Co</i>	\$452	\$452	\$535	\$434	\$463
<i>Encompass Home & Auto Ins Co</i>	\$447	\$353	\$370	\$392	\$370
<i>Erie Ins Prop & Cas Co</i>	\$373	\$334	\$363	\$327	\$374
<i>Esurance Prop & Cas Ins Co</i>	\$944	\$856	\$944	\$856	\$904
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$453	\$416	\$403	\$328	\$395
<i>Garrison Prop & Cas Ins Co</i>	\$565	\$617	\$553	\$512	\$582
<i>GEICO Advantage Ins Co</i>	\$523	\$523	\$549	\$471	\$564
<i>GEICO Choice Ins Co</i>	\$652	\$652	\$688	\$590	\$708
<i>GEICO Secure Ins Co</i>	\$943	\$943	\$980	\$845	\$1,009
<i>Hartford Accident & Ind Co</i>	\$932	\$1,037	\$910	\$859	\$965
<i>Hartford Cas Ins Co</i>	\$757	\$875	\$761	\$743	\$818
<i>Hartford Ins Co Of The Midwest</i>	\$593	\$630	\$610	\$511	\$635
<i>Horace Mann Ins Co</i>	\$318	\$318	\$369	\$323	\$392
<i>Horace Mann Prop & Cas Ins Co</i>	\$352	\$352	\$452	\$405	\$479
<i>LM Gen Ins Co</i>	\$654	\$657	\$582	\$610	\$650
<i>LM Ins Corp</i>	\$727	\$729	\$647	\$679	\$722
<i>Metropolitan Cas Ins Co</i>	\$288	\$288	\$310	\$253	\$342
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$298	\$298	\$348	\$306	\$334
<i>Metropolitan Prop & Cas Ins Co</i>	\$211	\$211	\$225	\$183	\$247
<i>Mico Ins Co</i>	\$579	\$468	\$493	\$425	\$510
<i>Milbank Ins Co</i>	\$285	\$297	\$283	\$259	\$310
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$640	\$631	\$668	\$560	\$633
<i>Nationwide Ins Co Of Amer</i>	\$410	\$433	\$530	\$440	\$517
<i>Progressive Classic Ins Co</i>	\$732	\$597	\$675	\$511	\$639
<i>Progressive Max Ins Co</i>	\$1,078	\$938	\$1,027	\$902	\$997
<i>Property & Cas Ins Co Of Hartford</i>	\$511	\$537	\$542	\$479	\$565
<i>Safeco Ins Co Of Amer</i>	\$580	\$580	\$537	\$448	\$545
<i>State Farm Fire & Cas Co</i>	\$766	\$675	\$682	\$682	\$732
<i>State Farm Mut Auto Ins Co</i>	\$501	\$440	\$444	\$445	\$478
<i>Teachers Ins Co</i>	\$395	\$395	\$487	\$414	\$495
<i>Trumbull Ins Co</i>	\$671	\$739	\$650	\$618	\$691
<i>Twin City Fire Ins Co Co</i>	\$751	\$832	\$732	\$695	\$776
<i>United Serv Automobile Assn</i>	\$424	\$465	\$414	\$381	\$436
<i>USAA Cas Ins Co</i>	\$438	\$484	\$440	\$404	\$481
<i>USAA Gen Ind Co</i>	\$346	\$387	\$343	\$321	\$372
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,312	\$1,212	\$1,312	\$1,354	\$1,354
<i>Permanent Gen Assur Corp</i>	\$1,017	\$1,140	\$1,072	\$887	\$1,114
<i>West Virginia Natl Auto Ins Co</i>	\$910	\$1,126	\$1,244	\$835	\$1,172

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$514	\$540	\$566	\$536	\$626
<i>American Natl Gen Ins Co</i>	\$586	\$658	\$658	\$628	\$828
<i>American Natl Prop & Cas Co</i>	\$386	\$434	\$428	\$412	\$528
<i>American Select Ins Co</i>	\$248	\$262	\$302	\$244	\$341
<i>Amica Mut Ins Co</i>	\$1,418	\$1,600	\$1,683	\$1,536	\$1,841
<i>Economy Premier Assur Co</i>	\$352	\$434	\$507	\$456	\$698
<i>Encompass Home & Auto Ins Co</i>	\$323	\$334	\$379	\$403	\$457
<i>Erie Ins Prop & Cas Co</i>	\$272	\$323	\$319	\$321	\$366
<i>Esurance Prop & Cas Ins Co</i>	\$812	\$846	\$918	\$856	\$982
<i>Farmers & Mechanics Fire & Cas Ins I</i>	\$326	\$314	\$387	\$395	\$481
<i>Garrison Prop & Cas Ins Co</i>	\$494	\$449	\$570	\$567	\$624
<i>GEICO Advantage Ins Co</i>	\$441	\$509	\$509	\$474	\$557
<i>GEICO Choice Ins Co</i>	\$551	\$636	\$637	\$593	\$697
<i>GEICO Secure Ins Co</i>	\$794	\$907	\$912	\$856	\$1,009
<i>Hartford Accident & Ind Co</i>	\$960	\$789	\$876	\$786	\$1,331
<i>Hartford Cas Ins Co</i>	\$825	\$664	\$737	\$688	\$1,059
<i>Hartford Ins Co Of The Midwest</i>	\$475	\$505	\$594	\$571	\$721
<i>Horace Mann Ins Co</i>	\$263	\$323	\$310	\$319	\$307
<i>Horace Mann Prop & Cas Ins Co</i>	\$349	\$405	\$400	\$425	\$392
<i>LM Gen Ins Co</i>	\$657	\$614	\$594	\$613	\$903
<i>LM Ins Corp</i>	\$729	\$683	\$661	\$682	\$1,002
<i>Metropolitan Cas Ins Co</i>	\$310	\$253	\$294	\$241	\$380
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$251	\$306	\$292	\$294	\$340
<i>Metropolitan Prop & Cas Ins Co</i>	\$223	\$183	\$215	\$175	\$312
<i>Mico Ins Co</i>	\$404	\$443	\$481	\$414	\$596
<i>Milbank Ins Co</i>	\$238	\$256	\$278	\$249	\$305
<i>Motorists Mut Ins Co</i>	-	-	-	-	-
<i>National Gen Assur Co</i>	\$472	\$522	\$620	\$580	\$702
<i>Nationwide Ins Co Of Amer</i>	\$398	\$408	\$498	\$467	\$649
<i>Progressive Classic Ins Co</i>	\$507	\$543	\$596	\$513	\$763
<i>Progressive Max Ins Co</i>	\$903	\$919	\$963	\$892	\$1,098
<i>Property & Cas Ins Co Of Hartford</i>	\$429	\$476	\$539	\$513	\$593
<i>Safeco Ins Co Of Amer</i>	\$442	\$508	\$569	\$509	\$587
<i>State Farm Fire & Cas Co</i>	\$545	\$583	\$687	\$611	\$828
<i>State Farm Mut Auto Ins Co</i>	\$352	\$378	\$448	\$396	\$543
<i>Teachers Ins Co</i>	\$356	\$414	\$415	\$440	\$431
<i>Trumbull Ins Co</i>	\$684	\$572	\$630	\$571	\$946
<i>Twin City Fire Ins Co Co</i>	\$771	\$640	\$707	\$639	\$1,057
<i>United Serv Automobile Assn</i>	\$355	\$336	\$394	\$425	\$468
<i>USAA Cas Ins Co</i>	\$377	\$356	\$419	\$451	\$499
<i>USAA Gen Ind Co</i>	\$294	\$275	\$334	\$359	\$381
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,312	\$1,354	\$1,354	\$1,202	\$1,571
<i>Permanent Gen Assur Corp</i>	\$834	\$943	\$1,138	\$1,051	\$1,257
<i>West Virginia Natl Auto Ins Co</i>	\$787	\$1,094	\$933	\$924	\$1,158

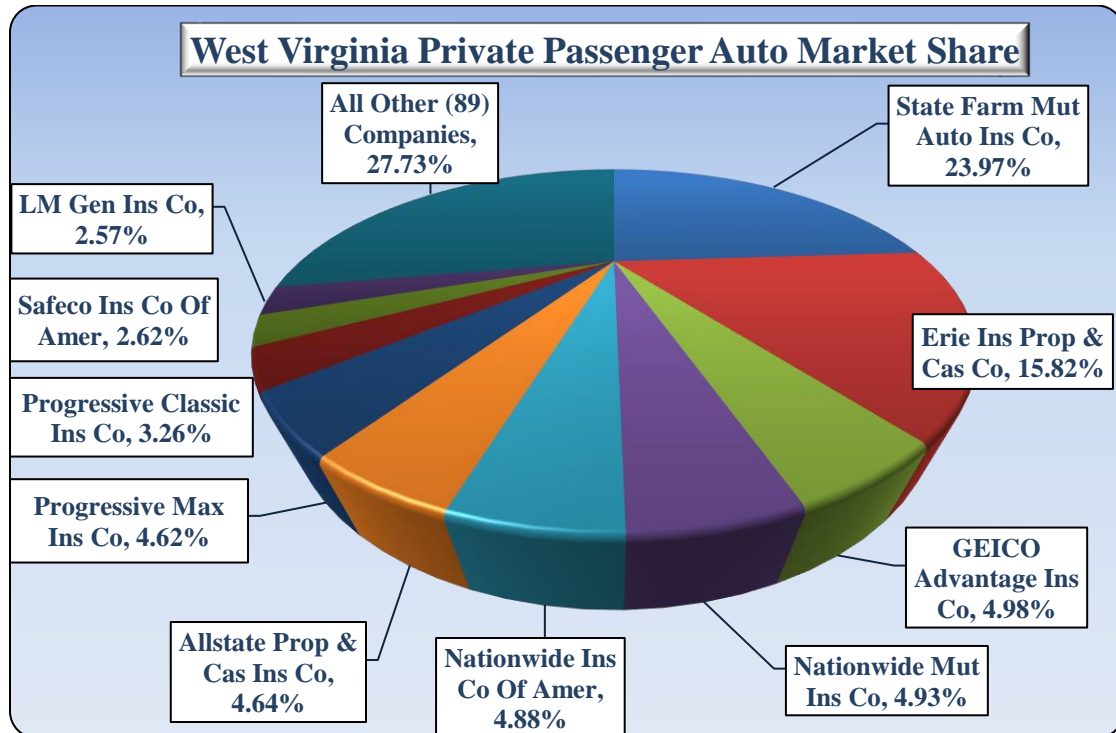
Section I—Discussion

This report provides current auto rates throughout West Virginia. These rates are influenced by many cost factors. Included in these factors are historical loss exposures, medical costs, accident frequency and severity, pricing competition, and many, many other factors. 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 2020, a total of 96 different licensed insurance companies had reported personal auto insurance premiums 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, 2020

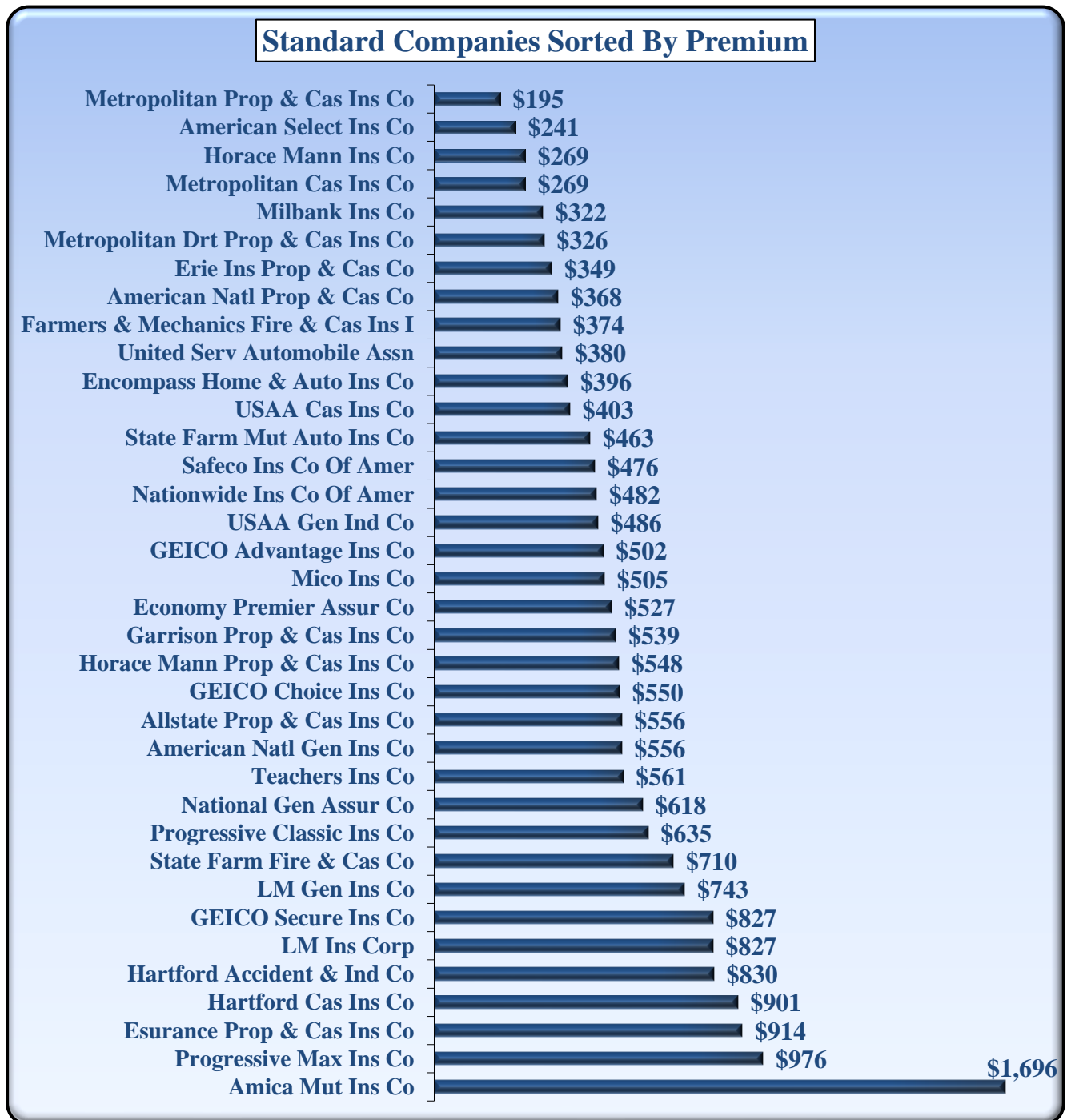


Source: National Association of Insurance Commissioners Market Share Reports for PPA physical damage and liability; based on direct premiums written for CY2020 and excludes \$0 premium written reports.

The pie chart from Figure 1 shows that the dominant company, State Farm Mutual Automobile Insurance Company, currently has a market share of approximately 24%. The second insurer, Erie Insurance Property and Casualty Company, writes 15.82% of the market, and GEICO Advantage Insurance Company is third with 4.98%.

At first, we might presume that the top five leading companies, who write over one-half (54.29%) 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: 2021 Auto Survey rate examples submitted by insurer for 35-year-old married female residing in Clarksburg.

Figure 2 suggests that the market leaders are not systematically more expensive nor cheaper than the smaller insurers, 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 exist in the marketplace and, therefore, consumers are advised to obtain quotes from several insurance companies before securing coverage.

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, varying exposure to weather, differences in theft rates, and many other factors. Because of the complicated nature of insurance underwriting, it is difficult to pinpoint the strongest explanatory variable in this list. Nevertheless, the following table attempts to identify these regional differences.

Table 1: Rate Comparison by West Virginia City

Metropolitan Area	Average Annual Rate	Comparison to Statewide Average
Martinsburg	\$519	(12.0%)
Morgantown	\$540	(8.5%)
Clarksburg	\$549	(6.9%)
Wheeling	\$553	(6.3%)
Parkersburg	\$582	(1.4%)
Bluefield	\$600	1.7%
Charleston	\$612	3.7%
Beckley	\$613	3.9%
Huntington	\$627	6.3%
Williamson	\$705	19.5%
Statewide Average	\$590	—

Source: 2021 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; more than 35% higher than rates in the Martinsburg area for the same risk. Moreover, Williamson’s rates are 19.5% higher than the statewide average, whereas Martinsburg’s rates are shown to be 12% lower. The best explanation for this large rate disparity is that 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. Based on demographics, the higher premium rates apply in southern West Virginia cities while the lower rates apply to central or northern West Virginia cities. These regional premium differences have been consistent over the past several years. The 2021 statewide average of \$590 is 5.6% less than the 2020 statewide average of \$625.

SECTION II

Comparison of Auto Insurance Costs to Surrounding States

**Rates Effective
January 2021**

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Prop & Cas Ins Co</i>	\$934	\$524	\$610	\$310	\$592
<i>American Natl Gen Ins Co</i>	\$986	\$350	\$698	\$510	\$632
<i>American Natl Prop & Cas Co</i>	\$708	\$358	\$456	\$424	\$412
<i>American Select Ins Co</i>	\$237	\$172	\$341	-	\$282
<i>Amica Mut Ins Co</i>	\$3,702	\$766	\$1,696	\$2,167	\$1,737
<i>Economy Premier Assur Co</i>	-	\$538	\$559	\$638	\$549
<i>Encompass Home & Auto Ins Co</i>	\$1,224	\$570	\$373	\$429	\$357
<i>Erie Ins Prop & Cas Co</i>	\$670	\$231	\$375	\$273	\$335
<i>Esurance Prop & Cas Ins Co</i>	\$1,192	\$961	\$946	\$916	\$896
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$420	-	\$442
<i>GEICO Advantage Ins Co</i>	-	\$311	\$707	\$444	\$652
<i>GEICO Choice Ins Co</i>	-	\$377	\$789	\$479	\$724
<i>GEICO Secure Ins Co</i>	-	\$558	\$1,152	\$671	\$1,072
<i>Hartford Accident & Ind Co</i>	\$1,965	\$459	\$919	\$428	\$986
<i>Hartford Cas Ins Co</i>	\$2,057	\$549	\$851	\$477	\$910
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	-	\$236	\$342	\$234	\$280
<i>Horace Mann Prop & Cas Ins Co</i>	-	\$223	\$651	\$266	\$476
<i>LM Gen Ins Co</i>	\$1,650	\$834	\$872	\$1,504	\$884
<i>LM Ins Corp</i>	\$1,833	\$927	\$968	-	\$982
<i>Metropolitan Cas Ins Co</i>	\$555	-	\$414	\$647	\$348
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$946	\$384	\$398	\$746	\$356
<i>Metropolitan Prop & Cas Ins Co</i>	\$558	\$325	\$296	\$404	\$251
<i>Mico Ins Co</i>	-	\$324	\$510	-	\$468
<i>Milbank Ins Co</i>	\$619	\$225	\$410	\$323	\$391
<i>Motorists Mut Ins Co</i>	\$966	-	-	-	-
<i>National Gen Assur Co</i>	\$1,150	\$1,272	\$608	\$454	\$605
<i>Nationwide Ins Co Of Amer</i>	\$1,082	\$441	\$570	\$443	\$472
<i>Progressive Classic Ins Co</i>	\$518	\$318	\$677	\$434	\$632
<i>Progressive Max Ins Co</i>	\$1,015	\$503	\$1,002	\$668	\$943
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$506	\$393	\$607	\$449	\$649
<i>State Farm Fire & Cas Co</i>	\$988	\$379	\$768	\$494	\$708
<i>State Farm Mut Auto Ins Co</i>	\$596	\$306	\$503	\$327	\$462
<i>Teachers Ins Co</i>	-	\$296	\$672	\$319	\$535
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Peak Prop & Cas Ins Corp</i>	\$1,563	\$684	\$1,415	\$866	\$1,267
<i>Permanent Gen Assur Corp</i>	\$1,729	\$683	\$1,034	\$874	\$1,057
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$1,289	-	\$1,244

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Prop & Cas Ins Co</i>	\$860	\$300	\$498	\$938	\$522
<i>American Natl Gen Ins Co</i>	-	\$440	\$534	\$592	\$600
<i>American Natl Prop & Cas Co</i>	\$802	\$366	\$352	\$526	\$398
<i>American Select Ins Co</i>	-	-	\$262	\$268	\$277
<i>Amica Mut Ins Co</i>	\$2,063	\$1,611	\$1,418	\$1,720	\$1,600
<i>Economy Premier Assur Co</i>	\$646	\$382	\$424	\$728	\$527
<i>Encompass Home & Auto Ins Co</i>	\$961	\$421	\$327	\$709	\$344
<i>Erie Ins Prop & Cas Co</i>	\$449	\$257	\$275	\$304	\$324
<i>Esurance Prop & Cas Ins Co</i>	\$1,382	\$758	\$850	\$722	\$886
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$345	-	\$332
<i>GEICO Advantage Ins Co</i>	-	\$403	\$539	-	\$628
<i>GEICO Choice Ins Co</i>	-	\$445	\$607	-	\$705
<i>GEICO Secure Ins Co</i>	-	\$614	\$892	\$624	\$1,027
<i>Hartford Accident & Ind Co</i>	\$954	\$507	\$913	\$1,027	\$754
<i>Hartford Cas Ins Co</i>	\$1,144	\$561	\$858	\$1,082	\$687
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$388	\$204	\$229	\$764	\$281
<i>Horace Mann Prop & Cas Ins Co</i>	\$525	\$221	\$471	\$466	\$548
<i>LM Gen Ins Co</i>	\$1,192	\$1,628	\$881	\$859	\$824
<i>LM Ins Corp</i>	\$1,324	-	\$978	\$682	\$916
<i>Metropolitan Cas Ins Co</i>	\$694	\$573	\$376	\$1,137	\$306
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$982	\$696	\$300	\$658	\$366
<i>Metropolitan Prop & Cas Ins Co</i>	\$827	\$340	\$267	\$570	\$219
<i>Mico Ins Co</i>	-	-	\$403	-	\$441
<i>Milbank Ins Co</i>	\$487	\$268	\$314	\$370	\$339
<i>Motorists Mut Ins Co</i>	-	-	-	\$880	-
<i>National Gen Assur Co</i>	\$1,171	\$347	\$453	\$960	\$501
<i>Nationwide Ins Co Of Amer</i>	\$779	\$427	\$434	\$548	\$445
<i>Progressive Classic Ins Co</i>	\$641	\$397	\$537	\$315	\$574
<i>Progressive Max Ins Co</i>	\$920	\$642	\$905	\$345	\$922
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$819	\$369	\$487	\$292	\$563
<i>State Farm Fire & Cas Co</i>	\$1,030	\$504	\$571	\$529	\$611
<i>State Farm Mut Auto Ins Co</i>	\$599	\$334	\$369	\$402	\$397
<i>Teachers Ins Co</i>	\$546	\$287	\$480	\$914	\$561
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Peak Prop & Cas Ins Corp</i>	\$1,563	\$863	\$1,372	\$1,187	\$1,415
<i>Permanent Gen Assur Corp</i>	-	\$728	\$775	\$570	\$877
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$858	-	\$1,198

State Minimum Requirements Comparison

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Prop & Cas Ins Co</i>	\$516	\$994	\$520	\$538	\$548
<i>American Natl Gen Ins Co</i>	\$300	\$574	\$572	\$298	\$598
<i>American Natl Prop & Cas Co</i>	\$308	\$516	\$378	\$304	\$390
<i>American Select Ins Co</i>	\$195	\$262	\$258	\$194	\$319
<i>Amica Mut Ins Co</i>	\$837	\$1,757	\$1,536	\$766	\$1,683
<i>Economy Premier Assur Co</i>	\$568	\$680	\$551	\$538	\$615
<i>Encompass Home & Auto Ins Co</i>	\$458	\$786	\$404	\$570	\$382
<i>Erie Ins Prop & Cas Co</i>	\$221	\$330	\$321	\$227	\$320
<i>Esurance Prop & Cas Ins Co</i>	\$925	\$728	\$898	\$957	\$960
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$420	-	\$412
<i>GEICO Advantage Ins Co</i>	\$300	-	\$585	\$286	\$633
<i>GEICO Choice Ins Co</i>	\$364	-	\$656	\$346	\$708
<i>GEICO Secure Ins Co</i>	\$547	\$620	\$967	\$526	\$1,037
<i>Hartford Accident & Ind Co</i>	\$429	\$961	\$750	\$384	\$834
<i>Hartford Cas Ins Co</i>	\$484	\$1,056	\$712	\$488	\$763
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$223	\$855	\$281	\$222	\$271
<i>Horace Mann Prop & Cas Ins Co</i>	\$225	\$440	\$577	\$234	\$541
<i>LM Gen Ins Co</i>	\$765	\$799	\$821	\$722	\$795
<i>LM Ins Corp</i>	\$850	\$600	\$914	\$803	\$885
<i>Metropolitan Cas Ins Co</i>	-	\$1,135	\$292	-	\$356
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$366	\$618	\$352	\$376	\$348
<i>Metropolitan Prop & Cas Ins Co</i>	\$313	\$598	\$209	\$331	\$255
<i>Mico Ins Co</i>	\$293	-	\$415	\$294	\$480
<i>Milbank Ins Co</i>	\$240	\$359	\$328	\$192	\$365
<i>Motorists Mut Ins Co</i>	-	\$847	-	-	-
<i>National Gen Assur Co</i>	\$1,012	\$1,061	\$556	\$1,164	\$592
<i>Nationwide Ins Co Of Amer</i>	\$358	\$548	\$513	\$353	\$549
<i>Progressive Classic Ins Co</i>	\$294	\$314	\$543	\$295	\$631
<i>Progressive Max Ins Co</i>	\$498	\$328	\$895	\$495	\$967
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$356	\$308	\$564	\$392	\$635
<i>State Farm Fire & Cas Co</i>	\$371	\$607	\$640	\$388	\$720
<i>State Farm Mut Auto Ins Co</i>	\$299	\$464	\$416	\$313	\$470
<i>Teachers Ins Co</i>	\$316	\$999	\$597	\$326	\$562
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Peak Prop & Cas Ins Corp</i>	\$744	\$1,187	\$1,256	\$720	\$1,415
<i>Permanent Gen Assur Corp</i>	\$638	\$552	\$973	\$641	\$1,050
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$1,016	-	\$1,028

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Prop & Cas Ins Co</i>	\$1,014	\$524	\$648	\$332	\$628
<i>American Natl Gen Ins Co</i>	\$1,064	\$350	\$698	\$510	\$632
<i>American Natl Prop & Cas Co</i>	\$762	\$358	\$456	\$424	\$412
<i>American Select Ins Co</i>	\$237	\$172	\$316	-	\$261
<i>Amica Mut Ins Co</i>	\$3,702	\$766	\$1,696	\$2,167	\$1,737
<i>Economy Premier Assur Co</i>	-	\$508	\$559	\$638	\$549
<i>Encompass Home & Auto Ins Co</i>	\$1,224	\$570	\$373	\$429	\$357
<i>Erie Ins Prop & Cas Co</i>	\$670	\$231	\$381	\$278	\$339
<i>Esurance Prop & Cas Ins Co</i>	\$1,242	\$961	\$948	\$910	\$898
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$420	-	\$442
<i>GEICO Advantage Ins Co</i>	-	\$271	\$613	\$389	\$566
<i>GEICO Choice Ins Co</i>	-	\$325	\$679	\$423	\$627
<i>GEICO Secure Ins Co</i>	-	\$501	\$1,018	\$603	\$952
<i>Hartford Accident & Ind Co</i>	\$2,071	\$465	\$935	\$424	\$1,006
<i>Hartford Cas Ins Co</i>	\$2,182	\$544	\$847	\$472	\$904
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	-	\$234	\$339	\$234	\$278
<i>Horace Mann Prop & Cas Ins Co</i>	-	\$221	\$651	\$266	\$476
<i>LM Gen Ins Co</i>	\$1,466	\$720	\$761	\$1,343	\$770
<i>LM Ins Corp</i>	\$1,629	\$801	\$846	-	\$857
<i>Metropolitan Cas Ins Co</i>	\$525	-	\$350	\$555	\$294
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$920	\$384	\$338	\$636	\$302
<i>Metropolitan Prop & Cas Ins Co</i>	\$493	\$278	\$251	\$346	\$215
<i>Mico Ins Co</i>	-	\$313	\$492	-	\$452
<i>Milbank Ins Co</i>	\$563	\$198	\$369	\$295	\$352
<i>Motorists Mut Ins Co</i>	\$966	-	-	-	-
<i>National Gen Assur Co</i>	\$1,104	\$1,241	\$747	\$486	\$743
<i>Nationwide Ins Co Of Amer</i>	\$1,064	\$410	\$532	\$416	\$444
<i>Progressive Classic Ins Co</i>	\$601	\$343	\$727	\$495	\$680
<i>Progressive Max Ins Co</i>	\$1,129	\$530	\$1,053	\$695	\$988
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$485	\$402	\$575	\$426	\$613
<i>State Farm Fire & Cas Co</i>	\$988	\$379	\$768	\$494	\$708
<i>State Farm Mut Auto Ins Co</i>	\$596	\$306	\$503	\$327	\$462
<i>Teachers Ins Co</i>	-	\$294	\$672	\$318	\$535
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Peak Prop & Cas Ins Corp</i>	\$1,240	\$720	\$1,478	\$891	\$1,324
<i>Permanent Gen Assur Corp</i>	\$1,556	\$590	\$997	\$760	\$1,020
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$1,357	-	\$1,309

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Prop & Cas Ins Co</i>	\$920	\$318	\$526	\$938	\$554
<i>American Natl Gen Ins Co</i>	-	\$440	\$534	\$592	\$600
<i>American Natl Prop & Cas Co</i>	\$866	\$366	\$352	\$526	\$398
<i>American Select Ins Co</i>	-	-	\$242	\$268	\$256
<i>Amica Mut Ins Co</i>	\$2,063	\$1,611	\$1,418	\$1,720	\$1,600
<i>Economy Premier Assur Co</i>	\$974	\$382	\$424	\$728	\$527
<i>Encompass Home & Auto Ins Co</i>	\$961	\$421	\$327	\$709	\$344
<i>Erie Ins Prop & Cas Co</i>	\$449	\$262	\$278	\$304	\$330
<i>Esurance Prop & Cas Ins Co</i>	\$1,384	\$754	\$852	\$722	\$886
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$345	-	\$332
<i>GEICO Advantage Ins Co</i>	-	\$358	\$475	-	\$551
<i>GEICO Choice Ins Co</i>	-	\$394	\$531	-	\$610
<i>GEICO Secure Ins Co</i>	-	\$553	\$800	\$624	\$913
<i>Hartford Accident & Ind Co</i>	\$990	\$502	\$930	\$1,027	\$766
<i>Hartford Cas Ins Co</i>	\$1,188	\$555	\$854	\$1,082	\$684
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$378	\$204	\$227	\$764	\$278
<i>Horace Mann Prop & Cas Ins Co</i>	\$510	\$222	\$471	\$466	\$548
<i>LM Gen Ins Co</i>	\$1,017	\$1,455	\$769	\$859	\$720
<i>LM Ins Corp</i>	\$1,130	-	\$855	\$682	\$800
<i>Metropolitan Cas Ins Co</i>	\$639	\$503	\$318	\$1,137	\$261
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$892	\$594	\$255	\$658	\$310
<i>Metropolitan Prop & Cas Ins Co</i>	\$774	\$292	\$229	\$570	\$191
<i>Mico Ins Co</i>	-	-	\$390	-	\$427
<i>Milbank Ins Co</i>	\$448	\$247	\$282	\$370	\$304
<i>Motorists Mut Ins Co</i>	-	-	-	\$880	-
<i>National Gen Assur Co</i>	\$1,161	\$371	\$552	\$960	\$613
<i>Nationwide Ins Co Of Amer</i>	\$745	\$404	\$408	\$548	\$418
<i>Progressive Classic Ins Co</i>	\$741	\$449	\$574	\$315	\$615
<i>Progressive Max Ins Co</i>	\$997	\$661	\$947	\$345	\$964
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$778	\$352	\$463	\$292	\$534
<i>State Farm Fire & Cas Co</i>	\$1,030	\$504	\$571	\$529	\$611
<i>State Farm Mut Auto Ins Co</i>	\$599	\$334	\$369	\$402	\$397
<i>Teachers Ins Co</i>	\$532	\$286	\$480	\$914	\$561
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Peak Prop & Cas Ins Corp</i>	\$1,549	\$888	\$1,433	\$1,187	\$1,478
<i>Permanent Gen Assur Corp</i>	-	\$642	\$749	\$570	\$848
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$901	-	\$1,261

State Minimum Requirements Comparison

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Prop & Cas Ins Co</i>	\$516	\$994	\$550	\$538	\$582
<i>American Natl Gen Ins Co</i>	\$300	\$574	\$572	\$298	\$598
<i>American Natl Prop & Cas Co</i>	\$308	\$516	\$378	\$304	\$390
<i>American Select Ins Co</i>	\$195	\$262	\$239	\$194	\$295
<i>Amica Mut Ins Co</i>	\$837	\$1,757	\$1,536	\$766	\$1,683
<i>Economy Premier Assur Co</i>	\$538	\$680	\$551	\$508	\$615
<i>Encompass Home & Auto Ins Co</i>	\$458	\$786	\$404	\$570	\$382
<i>Erie Ins Prop & Cas Co</i>	\$221	\$330	\$326	\$227	\$325
<i>Esurance Prop & Cas Ins Co</i>	\$925	\$728	\$900	\$957	\$964
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$420	-	\$412
<i>GEICO Advantage Ins Co</i>	\$264	-	\$512	\$252	\$551
<i>GEICO Choice Ins Co</i>	\$315	-	\$571	\$301	\$612
<i>GEICO Secure Ins Co</i>	\$492	\$620	\$863	\$474	\$920
<i>Hartford Accident & Ind Co</i>	\$435	\$961	\$764	\$389	\$849
<i>Hartford Cas Ins Co</i>	\$480	\$1,056	\$709	\$483	\$759
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$221	\$855	\$279	\$220	\$268
<i>Horace Mann Prop & Cas Ins Co</i>	\$224	\$440	\$577	\$232	\$541
<i>LM Gen Ins Co</i>	\$662	\$799	\$719	\$626	\$697
<i>LM Ins Corp</i>	\$735	\$600	\$798	\$695	\$774
<i>Metropolitan Cas Ins Co</i>	-	\$1,135	\$249	-	\$300
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$366	\$618	\$296	\$376	\$296
<i>Metropolitan Prop & Cas Ins Co</i>	\$269	\$598	\$179	\$284	\$221
<i>Mico Ins Co</i>	\$282	-	\$401	\$284	\$464
<i>Milbank Ins Co</i>	\$210	\$359	\$295	\$169	\$329
<i>Motorists Mut Ins Co</i>	-	\$847	-	-	-
<i>National Gen Assur Co</i>	\$989	\$1,061	\$683	\$1,137	\$728
<i>Nationwide Ins Co Of Amer</i>	\$336	\$548	\$480	\$331	\$512
<i>Progressive Classic Ins Co</i>	\$316	\$314	\$582	\$318	\$677
<i>Progressive Max Ins Co</i>	\$526	\$328	\$935	\$522	\$1,014
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$347	\$308	\$535	\$383	\$600
<i>State Farm Fire & Cas Co</i>	\$371	\$607	\$640	\$388	\$720
<i>State Farm Mut Auto Ins Co</i>	\$299	\$464	\$416	\$313	\$470
<i>Teachers Ins Co</i>	\$314	\$999	\$597	\$323	\$562
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Peak Prop & Cas Ins Corp</i>	\$780	\$1,187	\$1,310	\$756	\$1,478
<i>Permanent Gen Assur Corp</i>	\$557	\$552	\$938	\$560	\$877
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$1,069	-	\$1,081

\$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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Prop & Cas Ins Co</i>	\$1,094	\$566	\$656	\$370	\$638
<i>American Natl Gen Ins Co</i>	\$1,154	\$418	\$828	\$640	\$758
<i>American Natl Prop & Cas Co</i>	\$830	\$426	\$536	\$538	\$488
<i>American Select Ins Co</i>	\$306	\$210	\$451	-	\$376
<i>Amica Mut Ins Co</i>	\$1,632	\$587	\$874	\$1,155	\$921
<i>Economy Premier Assur Co</i>	-	\$654	\$732	\$814	\$738
<i>Encompass Home & Auto Ins Co</i>	\$1,227	\$595	\$435	\$455	\$418
<i>Erie Ins Prop & Cas Co</i>	\$800	\$271	\$436	\$354	\$393
<i>Esurance Prop & Cas Ins Co</i>	\$1,542	\$1,236	\$1,104	\$1,242	\$1,046
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$566	-	\$597
<i>GEICO Advantage Ins Co</i>	-	\$380	\$811	\$627	\$758
<i>GEICO Choice Ins Co</i>	-	\$461	\$1,016	\$694	\$942
<i>GEICO Secure Ins Co</i>	-	\$667	\$1,496	\$985	\$1,402
<i>Hartford Accident & Ind Co</i>	\$1,937	\$481	\$931	\$548	\$985
<i>Hartford Cas Ins Co</i>	\$2,080	\$612	\$909	\$617	\$962
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	-	\$277	\$465	\$315	\$387
<i>Horace Mann Prop & Cas Ins Co</i>	-	\$257	\$763	\$351	\$570
<i>LM Gen Ins Co</i>	\$2,030	\$1,099	\$1,294	\$2,103	\$1,318
<i>LM Ins Corp</i>	\$2,256	\$1,222	\$1,438	-	\$1,465
<i>Metropolitan Cas Ins Co</i>	\$758	-	\$518	\$771	\$433
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,126	\$486	\$491	\$1,016	\$442
<i>Metropolitan Prop & Cas Ins Co</i>	\$727	\$431	\$372	\$490	\$310
<i>Mico Ins Co</i>	-	\$399	\$614	-	\$571
<i>Milbank Ins Co</i>	\$710	\$260	\$553	\$419	\$534
<i>Motorists Mut Ins Co</i>	\$1,215	-	-	-	-
<i>National Gen Assur Co</i>	\$1,591	\$1,372	\$801	\$693	\$799
<i>Nationwide Ins Co Of Amer</i>	\$1,101	\$477	\$602	\$479	\$516
<i>Progressive Classic Ins Co</i>	\$645	\$404	\$910	\$599	\$864
<i>Progressive Max Ins Co</i>	\$1,068	\$525	\$1,180	\$727	\$1,121
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$609	\$386	\$785	\$533	\$852
<i>State Farm Fire & Cas Co</i>	\$1,152	\$593	\$945	\$701	\$871
<i>State Farm Mut Auto Ins Co</i>	\$700	\$458	\$616	\$450	\$567
<i>Teachers Ins Co</i>	-	\$358	\$795	\$418	\$643
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Peak Prop & Cas Ins Corp</i>	\$1,506	\$1,092	\$2,110	\$1,385	\$1,899
<i>Permanent Gen Assur Corp</i>	\$1,729	\$853	\$1,306	\$1,146	\$1,330
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$2,857	-	\$2,782

\$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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Prop & Cas Ins Co</i>	\$824	\$344	\$526	\$994	\$552
<i>American Natl Gen Ins Co</i>	-	\$536	\$630	\$638	\$706
<i>American Natl Prop & Cas Co</i>	\$924	\$450	\$414	\$590	\$466
<i>American Select Ins Co</i>	-	-	\$334	\$445	\$362
<i>Amica Mut Ins Co</i>	\$992	\$850	\$748	\$1,724	\$828
<i>Economy Premier Assur Co</i>	\$782	\$470	\$571	\$1,112	\$686
<i>Encompass Home & Auto Ins Co</i>	\$909	\$433	\$381	\$668	\$388
<i>Erie Ins Prop & Cas Co</i>	\$481	\$324	\$318	\$391	\$372
<i>Esurance Prop & Cas Ins Co</i>	\$1,720	\$950	\$970	\$808	\$1,012
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$464	-	\$448
<i>GEICO Advantage Ins Co</i>	-	\$535	\$604	-	\$698
<i>GEICO Choice Ins Co</i>	-	\$606	\$755	-	\$874
<i>GEICO Secure Ins Co</i>	-	\$848	\$1,115	\$766	\$1,284
<i>Hartford Accident & Ind Co</i>	\$1,048	\$638	\$919	\$1,074	\$780
<i>Hartford Cas Ins Co</i>	\$1,214	\$711	\$896	\$1,143	\$758
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$549	\$268	\$312	\$993	\$380
<i>Horace Mann Prop & Cas Ins Co</i>	\$695	\$296	\$560	\$548	\$642
<i>LM Gen Ins Co</i>	\$1,497	\$2,219	\$1,302	\$1,131	\$1,205
<i>LM Ins Corp</i>	\$1,664	-	\$1,446	\$1,106	\$1,339
<i>Metropolitan Cas Ins Co</i>	\$812	\$667	\$480	\$1,589	\$380
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,258	\$930	\$370	\$886	\$454
<i>Metropolitan Prop & Cas Ins Co</i>	\$926	\$404	\$336	\$766	\$267
<i>Mico Ins Co</i>	-	-	\$479	-	\$522
<i>Milbank Ins Co</i>	\$580	\$340	\$406	\$423	\$441
<i>Motorists Mut Ins Co</i>	-	-	-	\$1,200	-
<i>National Gen Assur Co</i>	\$1,384	\$486	\$582	\$1,151	\$645
<i>Nationwide Ins Co Of Amer</i>	\$731	\$452	\$459	\$548	\$476
<i>Progressive Classic Ins Co</i>	\$693	\$512	\$737	\$453	\$776
<i>Progressive Max Ins Co</i>	\$938	\$677	\$1,050	\$466	\$1,068
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$983	\$442	\$604	\$422	\$711
<i>State Farm Fire & Cas Co</i>	\$1,287	\$713	\$704	\$678	\$753
<i>State Farm Mut Auto Ins Co</i>	\$733	\$458	\$454	\$509	\$487
<i>Teachers Ins Co</i>	\$722	\$371	\$575	\$1,214	\$663
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Peak Prop & Cas Ins Corp</i>	\$1,714	\$1,359	\$2,053	\$1,837	\$2,110
<i>Permanent Gen Assur Corp</i>	-	\$910	\$962	\$825	\$1,091
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$1,909	-	\$2,645

\$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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Prop & Cas Ins Co</i>	\$576	\$1,048	\$554	\$580	\$582
<i>American Natl Gen Ins Co</i>	\$352	\$620	\$680	\$348	\$712
<i>American Natl Prop & Cas Co</i>	\$362	\$580	\$444	\$356	\$462
<i>American Select Ins Co</i>	\$239	\$435	\$339	\$237	\$417
<i>Amica Mut Ins Co</i>	\$641	\$1,810	\$804	\$587	\$862
<i>Economy Premier Assur Co</i>	\$694	\$1,044	\$736	\$654	\$800
<i>Encompass Home & Auto Ins Co</i>	\$476	\$730	\$479	\$595	\$442
<i>Erie Ins Prop & Cas Co</i>	\$263	\$420	\$375	\$268	\$375
<i>Esurance Prop & Cas Ins Co</i>	\$1,184	\$806	\$1,044	\$1,231	\$1,124
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$566	-	\$551
<i>GEICO Advantage Ins Co</i>	\$359	-	\$669	\$343	\$721
<i>GEICO Choice Ins Co</i>	\$435	-	\$835	\$416	\$902
<i>GEICO Secure Ins Co</i>	\$644	\$748	\$1,237	\$618	\$1,329
<i>Hartford Accident & Ind Co</i>	\$450	\$997	\$787	\$403	\$850
<i>Hartford Cas Ins Co</i>	\$534	\$1,108	\$766	\$539	\$827
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$257	\$1,097	\$393	\$256	\$369
<i>Horace Mann Prop & Cas Ins Co</i>	\$258	\$509	\$692	\$268	\$639
<i>LM Gen Ins Co</i>	\$995	\$1,034	\$1,207	\$930	\$1,163
<i>LM Ins Corp</i>	\$1,106	\$965	\$1,340	\$1,034	\$1,293
<i>Metropolitan Cas Ins Co</i>	-	\$1,557	\$361	-	\$431
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$474	\$826	\$430	\$476	\$426
<i>Metropolitan Prop & Cas Ins Co</i>	\$421	\$818	\$261	\$428	\$314
<i>Mico Ins Co</i>	\$349	-	\$504	\$354	\$577
<i>Milbank Ins Co</i>	\$279	\$412	\$430	\$221	\$491
<i>Motorists Mut Ins Co</i>	-	\$1,164	-	-	-
<i>National Gen Assur Co</i>	\$1,076	\$1,253	\$730	\$1,254	\$764
<i>Nationwide Ins Co Of Amer</i>	\$388	\$548	\$559	\$382	\$592
<i>Progressive Classic Ins Co</i>	\$365	\$450	\$755	\$372	\$853
<i>Progressive Max Ins Co</i>	\$516	\$441	\$1,053	\$516	\$1,133
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$349	\$443	\$728	\$382	\$837
<i>State Farm Fire & Cas Co</i>	\$537	\$779	\$788	\$558	\$887
<i>State Farm Mut Auto Ins Co</i>	\$420	\$589	\$511	\$436	\$577
<i>Teachers Ins Co</i>	\$375	\$1,305	\$719	\$389	\$669
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Peak Prop & Cas Ins Corp</i>	\$1,152	\$1,837	\$1,864	\$1,164	\$2,110
<i>Permanent Gen Assur Corp</i>	\$778	\$799	\$1,225	\$778	\$1,287
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$2,276	-	\$2,305

\$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**

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Prop & Cas Ins Co</i>	\$1,164	\$566	\$698	\$394	\$678
<i>American Natl Gen Ins Co</i>	\$1,232	\$418	\$828	\$640	\$758
<i>American Natl Prop & Cas Co</i>	\$884	\$426	\$536	\$538	\$488
<i>American Select Ins Co</i>	\$306	\$210	\$416	-	\$346
<i>Amica Mut Ins Co</i>	\$1,632	\$587	\$874	\$1,155	\$921
<i>Economy Premier Assur Co</i>	-	\$654	\$732	\$812	\$738
<i>Encompass Home & Auto Ins Co</i>	\$1,227	\$595	\$435	\$455	\$418
<i>Erie Ins Prop & Cas Co</i>	\$800	\$271	\$443	\$360	\$399
<i>Esurance Prop & Cas Ins Co</i>	\$1,608	\$1,238	\$1,102	\$1,218	\$1,042
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$566	-	\$597
<i>GEICO Advantage Ins Co</i>	-	\$327	\$697	\$544	\$653
<i>GEICO Choice Ins Co</i>	-	\$394	\$868	\$608	\$808
<i>GEICO Secure Ins Co</i>	-	\$592	\$1,311	\$879	\$1,234
<i>Hartford Accident & Ind Co</i>	\$2,029	\$489	\$945	\$545	\$1,001
<i>Hartford Cas Ins Co</i>	\$2,178	\$608	\$904	\$613	\$956
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	-	\$275	\$462	\$317	\$385
<i>Horace Mann Prop & Cas Ins Co</i>	-	\$255	\$763	\$353	\$570
<i>LM Gen Ins Co</i>	\$1,791	\$944	\$1,129	\$1,886	\$1,148
<i>LM Ins Corp</i>	\$1,900	\$1,049	\$1,255	-	\$1,276
<i>Metropolitan Cas Ins Co</i>	\$699	-	\$433	\$655	\$371
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,090	\$486	\$416	\$842	\$376
<i>Metropolitan Prop & Cas Ins Co</i>	\$637	\$373	\$316	\$416	\$267
<i>Mico Ins Co</i>	-	\$386	\$592	-	\$551
<i>Milbank Ins Co</i>	\$639	\$228	\$498	\$385	\$482
<i>Motorists Mut Ins Co</i>	\$1,215	-	-	-	-
<i>National Gen Assur Co</i>	\$1,440	\$1,341	\$981	\$745	\$980
<i>Nationwide Ins Co Of Amer</i>	\$1,081	\$445	\$563	\$451	\$486
<i>Progressive Classic Ins Co</i>	\$738	\$433	\$970	\$677	\$922
<i>Progressive Max Ins Co</i>	\$1,168	\$557	\$1,240	\$766	\$1,175
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$580	\$370	\$739	\$522	\$800
<i>State Farm Fire & Cas Co</i>	\$1,152	\$593	\$945	\$701	\$871
<i>State Farm Mut Auto Ins Co</i>	\$700	\$458	\$616	\$450	\$567
<i>Teachers Ins Co</i>	-	\$357	\$795	\$419	\$643
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Peak Prop & Cas Ins Corp</i>	\$1,541	\$1,152	\$2,216	\$1,430	\$1,995
<i>Permanent Gen Assur Corp</i>	\$1,556	\$723	\$1,265	\$981	\$1,287
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$2,999	-	\$2,919

\$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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Prop & Cas Ins Co</i>	\$872	\$366	\$556	\$994	\$584
<i>American Natl Gen Ins Co</i>	-	\$536	\$630	\$638	\$706
<i>American Natl Prop & Cas Co</i>	\$988	\$450	\$414	\$590	\$466
<i>American Select Ins Co</i>	-	-	\$317	\$445	\$335
<i>Amica Mut Ins Co</i>	\$992	\$850	\$748	\$1,724	\$828
<i>Economy Premier Assur Co</i>	\$782	\$467	\$571	\$1,112	\$686
<i>Encompass Home & Auto Ins Co</i>	\$909	\$433	\$381	\$668	\$388
<i>Erie Ins Prop & Cas Co</i>	\$481	\$329	\$322	\$391	\$379
<i>Esurance Prop & Cas Ins Co</i>	\$1,726	\$936	\$968	\$808	\$1,010
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$464	-	\$448
<i>GEICO Advantage Ins Co</i>	-	\$471	\$528	-	\$608
<i>GEICO Choice Ins Co</i>	-	\$533	\$654	-	\$752
<i>GEICO Secure Ins Co</i>	-	\$760	\$990	\$766	\$1,133
<i>Hartford Accident & Ind Co</i>	\$1,079	\$633	\$934	\$1,074	\$791
<i>Hartford Cas Ins Co</i>	\$1,247	\$706	\$890	\$1,143	\$753
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$538	\$269	\$310	\$993	\$377
<i>Horace Mann Prop & Cas Ins Co</i>	\$678	\$298	\$560	\$548	\$642
<i>LM Gen Ins Co</i>	\$1,272	\$1,993	\$1,137	\$1,131	\$1,053
<i>LM Ins Corp</i>	\$1,414	-	\$1,263	\$1,106	\$1,170
<i>Metropolitan Cas Ins Co</i>	\$742	\$579	\$405	\$1,589	\$326
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,158	\$774	\$316	\$886	\$384
<i>Metropolitan Prop & Cas Ins Co</i>	\$860	\$348	\$286	\$766	\$231
<i>Mico Ins Co</i>	-	-	\$464	-	\$504
<i>Milbank Ins Co</i>	\$536	\$314	\$365	\$423	\$397
<i>Motorists Mut Ins Co</i>	-	-	-	\$1,200	-
<i>National Gen Assur Co</i>	\$1,375	\$521	\$714	\$1,151	\$791
<i>Nationwide Ins Co Of Amer</i>	\$701	\$425	\$433	\$548	\$448
<i>Progressive Classic Ins Co</i>	\$797	\$574	\$782	\$453	\$824
<i>Progressive Max Ins Co</i>	\$974	\$706	\$1,097	\$466	\$1,116
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$930	\$419	\$572	\$422	\$671
<i>State Farm Fire & Cas Co</i>	\$1,287	\$713	\$704	\$678	\$753
<i>State Farm Mut Auto Ins Co</i>	\$733	\$458	\$454	\$509	\$487
<i>Teachers Ins Co</i>	\$706	\$372	\$575	\$1,214	\$663
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Peak Prop & Cas Ins Corp</i>	\$1,744	\$1,403	\$2,156	\$1,837	\$2,216
<i>Permanent Gen Assur Corp</i>	-	\$791	\$932	\$825	\$1,057
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$2,000	-	\$2,777

\$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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Prop & Cas Ins Co</i>	\$576	\$1,048	\$586	\$580	\$620
<i>American Natl Gen Ins Co</i>	\$352	\$620	\$680	\$348	\$712
<i>American Natl Prop & Cas Co</i>	\$362	\$580	\$444	\$356	\$462
<i>American Select Ins Co</i>	\$239	\$435	\$313	\$237	\$385
<i>Amica Mut Ins Co</i>	\$641	\$1,810	\$804	\$587	\$862
<i>Economy Premier Assur Co</i>	\$694	\$1,044	\$736	\$654	\$800
<i>Encompass Home & Auto Ins Co</i>	\$476	\$730	\$479	\$595	\$442
<i>Erie Ins Prop & Cas Co</i>	\$263	\$420	\$381	\$268	\$380
<i>Esurance Prop & Cas Ins Co</i>	\$1,186	\$806	\$1,044	\$1,233	\$1,124
<i>Farmers & Mechanics Fire & Cas Ins I</i>	-	-	\$566	-	\$551
<i>GEICO Advantage Ins Co</i>	\$311	-	\$580	\$297	\$622
<i>GEICO Choice Ins Co</i>	\$373	-	\$720	\$357	\$773
<i>GEICO Secure Ins Co</i>	\$572	\$748	\$1,094	\$551	\$1,169
<i>Hartford Accident & Ind Co</i>	\$457	\$997	\$798	\$408	\$863
<i>Hartford Cas Ins Co</i>	\$530	\$1,108	\$762	\$535	\$821
<i>Hartford Ins Co Of The Midwest</i>	-	-	-	-	-
<i>Horace Mann Ins Co</i>	\$256	\$1,097	\$391	\$254	\$367
<i>Horace Mann Prop & Cas Ins Co</i>	\$257	\$509	\$692	\$266	\$639
<i>LM Gen Ins Co</i>	\$855	\$1,034	\$1,054	\$802	\$1,018
<i>LM Ins Corp</i>	\$951	\$965	\$1,171	\$891	\$1,130
<i>Metropolitan Cas Ins Co</i>	-	\$1,557	\$307	-	\$367
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$474	\$826	\$366	\$476	\$364
<i>Metropolitan Prop & Cas Ins Co</i>	\$367	\$818	\$225	\$369	\$269
<i>Mico Ins Co</i>	\$336	-	\$488	\$342	\$556
<i>Milbank Ins Co</i>	\$244	\$412	\$387	\$194	\$442
<i>Motorists Mut Ins Co</i>	-	\$1,164	-	-	-
<i>National Gen Assur Co</i>	\$1,053	\$1,253	\$893	\$1,227	\$938
<i>Nationwide Ins Co Of Amer</i>	\$365	\$548	\$523	\$359	\$553
<i>Progressive Classic Ins Co</i>	\$391	\$450	\$802	\$398	\$908
<i>Progressive Max Ins Co</i>	\$546	\$441	\$1,100	\$546	\$1,188
<i>Property & Cas Ins Co Of Hartford</i>	-	-	-	-	-
<i>Safeco Ins Co Of Amer</i>	\$335	\$443	\$683	\$366	\$786
<i>State Farm Fire & Cas Co</i>	\$537	\$779	\$788	\$558	\$887
<i>State Farm Mut Auto Ins Co</i>	\$420	\$589	\$511	\$436	\$577
<i>Teachers Ins Co</i>	\$373	\$1,305	\$719	\$386	\$669
<i>Trumbull Ins Co</i>	-	-	-	-	-
<i>Twin City Fire Ins Co Co</i>	-	-	-	-	-
Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Peak Prop & Cas Ins Corp</i>	\$1,212	\$1,837	\$1,957	\$1,224	\$2,216
<i>Permanent Gen Assur Corp</i>	\$666	\$799	\$1,217	\$668	\$1,244
<i>West Virginia Natl Auto Ins Co</i>	-	-	\$2,385	-	\$2,415

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 dataset. Considering only companies responding under the Standard category, the following relationships can be found by averaging the premiums by city.

City	Premium
St. Clairsville, OH	\$441
Marietta, OH	\$444
Ironton, OH	\$470
Winchester, VA	\$511
Martinsburg	\$548
Bluefield, VA	\$567
Morgantown	\$576
Wheeling	\$576
Parkersburg	\$613
Bluefield	\$626
Huntington	\$661
Pt. Marion, PA	\$687
W. Alexander, PA	\$695
Hagerstown, MD	\$887
Ashland, KY	\$1,111
6 State Average	\$628
WV Average	\$600
5 State Avg (WV excluded)	\$646

In this sample, the West Virginia average premium is \$46 lower than the surrounding states (excluding West Virginia) combined average. However, if the Kentucky outlier is removed from consideration, the average premium for the surrounding states is \$588. In this case, West Virginia average premiums would be \$12 more than the remaining four (4) surrounding states. The average per state is shown below.

State	Premium
Ohio	\$452
Virginia	\$539
West Virginia	\$600
Pennsylvania	\$691
Maryland	\$887
Kentucky	\$1,111

Equivalent Limits Comparison

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

City	Premium
St. Clairsville, OH	\$493
Marietta, OH	\$496
Ironton, OH	\$531
Winchester, VA	\$580
Martinsburg	\$619
Morgantown	\$647
Bluefield, VA	\$655
Wheeling	\$659
Parkersburg	\$695
Bluefield	\$716
Huntington	\$752
Pt. Marion, PA	\$843
W. Alexander, PA	\$846
Hagerstown, MD	\$951
Ashland, KY	\$1,162

6 State Average	\$710
WV Average	\$681
5 State Avg (WV excluded)	\$729

Like the prior section, the West Virginia premiums are again shown to be in the middle of the pricing variance. In this sample, the West Virginia average premium is \$48 lower 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 \$677. Taking a step further and removing the two (2) outliers from Maryland and Kentucky would result in an average of \$656. When considering both scenarios, the West Virginia average premiums continue to be in-line with surrounding states with Pennsylvania having a higher average, Virginia with a similar average and Ohio with a lower average. The average per state is shown below.

State	Premium
Ohio	\$507
Virginia	\$618
West Virginia	\$681
Pennsylvania	\$845
Maryland	\$951
Kentucky	\$1,162

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 state at a minimum level, but there are also key differences between the basic legal mechanisms mandated for auto insurance claims within a state. Other factors that affect premium price that can vary from one area or state to another are: cost and frequency of litigation; medical care and car repair costs; prevalence of auto insurance fraud; and weather trends.

Because there are too many factors to determine a single probable cause why West Virginia rates are higher than Ohio and Virginia but lower than the other three surrounding states, this report will provide additional research from various sources outlining state rankings for the overall costs of insurance.

Similar to the results of the sample rates included within this report, Insure.com² also ranked West Virginia as the 25th lowest insurance rates with an average rate that is \$66 below the national average. Meanwhile, Moneygeek.com³ rated West Virginia as the 36th lowest insurance rates with an average rate that is 28.1% below the national average for minimum liability only coverage.

The National Association of Insurance Commissioners (NAIC) released their analysis report⁴ that included a combined average premium for full coverage (comprehensive, collision and liability) for West Virginia at \$1,096.80 for all drivers. This annual cost is below the national average of \$1,132.90 and again ranked West Virginia as the 26th lowest insurance average premium rated state.

² <https://www.insure.com/car-insurance/car-insurance-rates.html>

³ <https://www.moneygeek.com/insurance/auto/car-insurance-rates-by-state/>

⁴ https://www.naic.org/prod_serv/AUT-PB-17.pdf

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



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

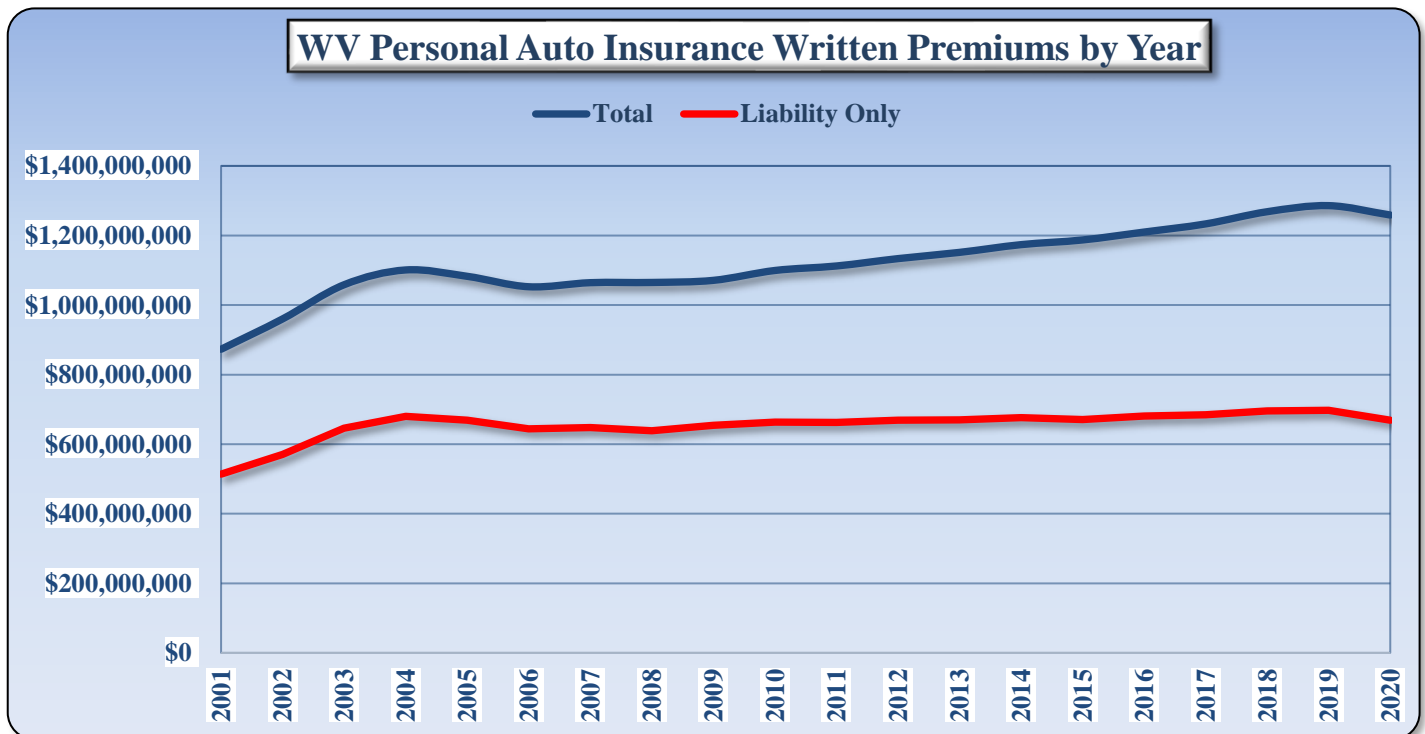


Section III—Discussion

As noted in the Discussion portion of Section I, a small number of companies write a significant share 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.

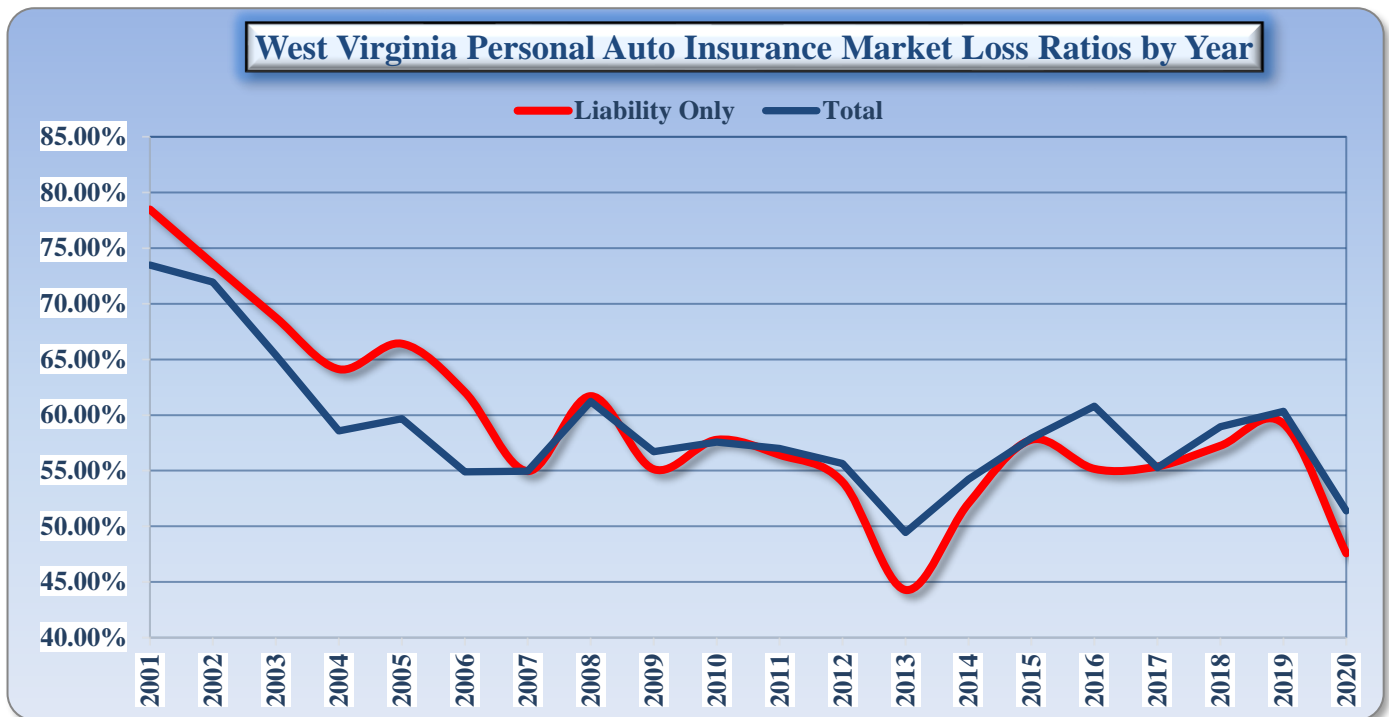
Number of Companies totaling 80% of WV Market Share	
2011	16
2012	14
2013	16
2014	18
2015	18
2016	17
2017	16
2018	16
2019	16
2020	15

The aggregate changes in auto insurance premiums written in West Virginia over the last 20 years are demonstrated in the graph below.



While the increase in auto insurance premiums from 2001 to 2004 was somewhat dramatic, liability premium volume has leveled out with only slight variances since that time. The 2020 total premiums decreased for the first time since 2008 and the liability premium decreased for the first time since 2006. The decreases were likely due to the COVID-19 premium relief efforts in place for most of 2020. As the pandemic continues into 2021, there may be additional premium credits or rate decreases applied by insurers due to continued to pandemic effects.

Since premium and rates are generally based on loss experience, we need to review the loss ratios to see the loss trending over the years, including the 2020 pandemic results. The loss ratio review shows that liability and total loss ratios have been volatile but had been on a general downward trend since 2001. Obviously, the 2020 loss ratio decrease was due to less traffic and losses as a result of the COVID-19 shutdowns and travel restrictions. The 2020 total loss ratio was ~15% lower than 2019 which does support the premium and rate decreases implemented by insurers throughout the pandemic. The graph below shows the 20-year historical loss ratio by year for West Virginia experience.



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 interstate 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 vehicles. Although accidents and auto damage can never be completely eliminated, prudent steps will help to mitigate future increases in auto insurance rates.

There is uncertainty surrounding the future of automobile insurance in West Virginia due to the lasting effects of COVID-19. Some industry experts believe that premiums will revert to a more “normal” level in 2022 due to the opening of the economy and more traffic on the roadways after the shutdowns and mandates are fully lifted while other industry experts believe that premiums will take a while to return to pre-COVID levels because even though the economy is slowly beginning a path to recovery, some of the changes brought on by the pandemic may be permanent due to continued remote and hybrid work options, tanking new car sales, ease of grocery pickup or food delivery services as well as virtual entertainment options. Without a doubt, consumer insurance needs have evolved over the past year in response to COVID-19. Key drivers of this evolution include a significant reduction in miles driven leading to fewer claims, an increase in remote work and ongoing financial hardship. The lingering effects of these challenges will have an impact on how insurers must approach and interact with customers in 2021 and beyond. As the broader environment begins to normalize, insurers will again need to implement strategies that help them increase segmentation and remain competitive in the wake of COVID-19.

Frequently Asked Questions — General

- 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 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.
-

Frequently Asked Questions — General (Continued)

- 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)

- 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.
-

- Q.** What is a pay per mile insurance program?
- A.** Most insurance policies are priced on an estimated annual mileage amount. A pay per mile program is based on actual miles driven. This is an optional program designed for people who do not drive as often or as many miles, such as telecommuters or senior citizens. Not all insurers are offering this program as a way to save premium based on actual driving miles so you may inquire with your insurer to see if they offer this type of program and the particulars of their program. An insurer will review your typical annual mileage driven and advise if this program would result in a premium savings for you. You will be required to allow the insurer to track your mileage; this will be done by placing a device in your vehicle. Insurer programs may differ among companies so please ensure you understand the requirements and expectations of any program you into agree to via policy contract.
-

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.

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.

Q. How serious are teenage motor vehicle crashes?

A. In 2017, according to the [Centers for Disease Control and Prevention](#) data, 2,364 teen drivers ages 16 through 19 were involved in fatal motor vehicle crashes. The article states “In 2017, young people aged 15-19 represented 6.5% of the U.S. population. However, motor vehicle injuries, both fatal and nonfatal, among young people in this age group represented about \$13.1 billion, or almost 8%, of the total costs of motor vehicle injuries.”

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.

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.

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.

Exhibit 1

2021 Auto Survey Request and Completion Instructions

MEMORANDUM

To: Top 50 Premium Market Share Groups Writing Automobile Insurance in West Virginia

From: James A. Dodrill; West Virginia Insurance Commissioner

Date: March 8, 2021

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 provided 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. Discounts would include multi-line, accident free or any other bundled rate. If any surcharges or discounts are necessary, the response should contain information in the comments 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 **2018 Toyota Camry L, 4 cylinders, with VIN: 4T1B11HK0JU538558**.

- 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 most 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.

INSTRUCTIONS FOR ENTERING AND SUBMITTING DATA

The survey is located at this link: http://www.wvinsurance.gov/AutoRates_Survey.aspx

The survey is set up similar to an Excel spreadsheet. A detailed description of each portion of the survey is included below.

PUBLICATION OF AUTOMOBILE INSURANCE RATES WEST VIRGINIA CODE §33-20-19	
1	<input type="button" value="Reset Form Data"/>
<i>You DO NOT need to enter a company identifier to begin inputting data into the form. Upon saving Form Data, you will receive a company identifier. The identifier will be used to load previously entered data so that you may enter data at your convenience. Please ensure you click 'Save Form Data' before you exit the webpage.</i>	
2 COMPANY IDENTIFIER:	<input type="text"/> 3 <input type="button" value="Load Company Data"/>
4 COMPANY NAME:	<input type="text"/>
RATE TYPE:	<input checked="" type="radio"/> Standard 5 <input type="radio"/> Non-Standard
6 CONTACT NAME:	<input type="text"/> PHONE: 7 <input type="text"/>
8 EMAIL:	<input type="text"/>
TABS:	9 <input type="radio"/> WV Ratings <input checked="" type="radio"/> WV and Surrounding States
Please provide comments or information related to your company's response to the COVID-19 pandemic. This may include premium relief credits, base rate decreases, dividends or other mechanisms implemented that resulted in consumer savings. Please include a monetary value for these changes to West Virginia consumers, if known.	
10	
11 FORM DATA IS FINAL ? <input checked="" type="radio"/> NO <input type="radio"/> YES	12 <input type="button" value="Save Form Data"/>

- 1** This button will clear all data you have entered into the form.
- 2** This will be a unique company identifier sent you to via email ONLY IF YOU SAVE FORM DATA. This allows the contact to work gradually through the form, entering in data at their convenience, and then retrieving all entered data with a company identifier received via email only when Save Form Data is clicked. This email will be sent to the Contact Email entered into Part 8 of this section. Please note that you will receive an email each time the Save Form Data is clicked but the company identifier will be the same each time. Please see the instructions and the directions above the data field for additional information.

PUBLICATION OF AUTOMOBILE INSURANCE RATES WEST VIRGINIA CODE §33-20-19	
1	<input type="button" value="Reset Form Data"/>
<i>You DO NOT need to enter a company identifier to begin inputting data into the form. Upon saving Form Data, you will receive a company identifier. The identifier will be used to load previously entered data so that you may enter data at your convenience. Please ensure you click 'Save Form Data' before you exit the webpage.</i>	
2	COMPANY IDENTIFIER: <input type="text"/> <input type="button" value="Load Company Data"/> 3
4	COMPANY NAME: <input type="text"/>
	RATE TYPE: <input checked="" type="radio"/> Standard ← 5 → <input type="radio"/> Non-Standard
6	CONTACT NAME: <input type="text"/> PHONE: <input type="text"/> 7
8	EMAIL: <input type="text"/>
	TABS: <input type="radio"/> WV Ratings <input checked="" type="radio"/> WV and Surrounding States 9
<p>Please provide comments or information related to your company's response to the COVID-19 pandemic. This may include premium relief credits, base rate decreases, dividends or other mechanisms implemented that resulted in consumer savings. Please include a monetary value for these changes to West Virginia consumers, if known.</p> <div style="border: 1px solid black; height: 40px; width: 100%; margin-top: 5px;"></div>	
10	
<input checked="" type="radio"/> 11 FORM DATA IS FINAL ? <input checked="" type="radio"/> NO <input type="radio"/> YES <input type="button" value="Save Form Data"/> 12	

- 3 When the company identifier you received via email is entered into the input box, and the LOAD COMPANY DATA button is clicked, any data already inputted and previously saved will be pre-filled and the contact may continue where they left off.
- 4 The insurance company name submitting the rating examples.
- 5 Please state if the rating examples you are providing are standard or non-standard rates.
- 6 The name of the person within your company that we would contact for follow-up questions.
- 7 The telephone number of the person within your company that we would contact for follow-up questions.
- 8 The email address of the person within your company that we would contact for follow-up questions.

PUBLICATION OF AUTOMOBILE INSURANCE RATES WEST VIRGINIA CODE §33-20-19	
1	Reset Form Data
<i>You DO NOT need to enter a company identifier to begin inputting data into the form. Upon saving Form Data, you will receive a company identifier. The identifier will be used to load previously entered data so that you may enter data at your convenience. Please ensure you click 'Save Form Data' before you exit the webpage.</i>	
2 COMPANY IDENTIFIER:	<input type="text"/> 3 Load Company Data
4 COMPANY NAME:	<input type="text"/>
RATE TYPE:	<input checked="" type="radio"/> Standard 5 <input type="radio"/> Non-Standard
6 CONTACT NAME:	<input type="text"/> PHONE: 7 <input type="text"/>
8 EMAIL:	<input type="text"/>
TABS:	9 <input type="radio"/> WV Ratings <input checked="" type="radio"/> WV and Surrounding States
Please provide comments or information related to your company's response to the COVID-19 pandemic. This may include premium relief credits, base rate decreases, dividends or other mechanisms implemented that resulted in consumer savings. Please include a monetary value for these changes to West Virginia consumers, if known.	
10	
11 FORM DATA IS FINAL ? <input checked="" type="radio"/> NO <input type="radio"/> YES	12 Save Form Data

9 These tabs are similar in structure to an Excel tab system. **This section indicates there are two (2) parts of the survey that need to be completed.**

- The WV Ratings tab includes five (5) age examples - each having a male and female annual premium requirement for 10 different West Virginia cities.
- The WV and Surrounding States tab includes two (2) age examples – each having a male and female annual premium requirement for seven (7) surrounding state cities as well as six (6) different West Virginia cities.

10 The OIC is asking insurers to provide comments regarding any actions affecting rates or premium offsets due to the COVID-19 pandemic. Please include a monetary premium impact, if available. This is not a required field.

11 You may continue to work on the survey by choosing NO and saving form data. However, once you have verified all rating information has been entered and is ready for final submission, please choose **YES** and then save form data.

12 The Save Form Data is used to save, and later retrieve using the company identifier, any data entered into the survey form. It is also used to submit your final data when used in conjunction with the Form Data is Final option.

The table below includes the requirements needed for the WV Ratings tab.

RATING EXAMPLES - WV Ratings										
Please use rates as of January 01, 2021										
AGE	18		25		35		48		62	
SEX	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
MARITAL STATUS	Single		Single		Married		Married		Married	
YEARS DRIVING EXP.	2		9		19		32		46	
CAR USAGE	10,000 Miles Annually		20,000 Miles Annually		20,000 Miles Annually		20,000 Miles Annually		12,000 Miles Annually	
CAR USAGE	Commutes To School		Work 10 Miles (One Way)		Work 10 Miles (One Way)		Work 10 Miles (One Way)		Pleasure	
BI	\$25,000/\$50,000		\$25,000/\$50,000		\$25,000/\$50,000		\$25,000/\$50,000		\$25,000/\$50,000	
PD	\$25,000		\$25,000		\$25,000		\$25,000		\$25,000	
UM-BI/PD	\$25,000/\$50,000/\$25,000		\$25,000/\$50,000/\$25,000		\$25,000/\$50,000/\$25,000		\$25,000/\$50,000/\$25,000		\$25,000/\$50,000/\$25,000	
CITY	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT
BECKLEY, WV - (25801)										
BLUEFIELD, WV - (24701)										
CHARLESTON, WV - (25303)										
CLARKSBURG, WV - (26301)										
HUNTINGTON, WV - (25701)										
MARTINSBURG, WV - (25401)										
MORGANTOWN, WV - (26505)										
PARKERSBURG, WV - (26101)										
WHEELING, WV - (26003)										
WILLIAMSON, WV - (25661)										

Enter comments about "WV Ratings"

RATING EXAMPLES - WV and Surrounding States				
Please use rates as of January 01, 2021				
AGE	48		48	
SEX	Male	Female	Male	Female
MARITAL STATUS	Married		Married	
YEARS DRIVING EXP.	32		32	
CAR USAGE	20,000 Miles Annually		20,000 Miles Annually	
CAR USAGE	Work 10 Miles (One Way)		Work 10 Miles (One Way)	
BI	Minimum required or \$25,000/\$50,000 if greater		\$100,000/\$300,000 or nearest limit (state if other)	
PD	Minimum required or \$25,000 if greater		\$50,000 or nearest limit	
UM-BI/PD	Minimum required or \$25,000/\$50,000/\$25,000		\$100,000/\$300,000/\$50,000 or nearest limit	
PIP	Minimum required (if any)		Minimum required (if any)	
CITY	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT	ANNUAL PREMIUM AMOUNT
ASHLAND, KY - (41101) 25/50/25 BI/PD + PIP				
HAGERSTOWN, MD - (21740) 30/60/15 BI/PD, PIP, UM, UIM				
IRONTON, OH - (45638) 25/50/25 BI/PD only				
MARIETTA, OH - (45750) 25/50/25 BI/PD only				
ST. CLAIRSVILLE, OH - (43950) 25/50/25 BI/PD only				
POINT MARION, PA - (15474) 15/30/5 BI/PD + PIP				
WEST ALEXANDER, PA - (15376) 15/30/5 BI/PD + PIP				
BLUEFIELD, VA - (24605) 25/50/20 BI/PD, UM, UIM				
WINCHESTER, VA - (22601) 25/50/20 BI/PD, UM, UIM				
BLUEFIELD, WV - (24701) 25/50/25 + UM				
HUNTINGTON, WV - (25701) 25/50/25 + UM				
MARTINSBURG, WV - (25401) 25/50/25 + UM				
MORGANTOWN, WV - (26505) 25/50/25 + UM				
PARKERSBURG, WV - (26101) 25/50/25 + UM				
WHEELING, WV - (26003) 25/50/25 + UM				

Enter comments about "WV and Surrounding States"

PLEASE NOTE: The annual premium boxes allow for integer inputs. However, if your company does not quote a premium for a specific example, you may enter either N/A (not applicable) or N/E (not eligible). No other text will be accepted in the data boxes.

A comment section has been provided for you to explain any N/As or to provide additional notes, comments or assumptions used in the premium ratings.