



**State of West Virginia
Offices of the Insurance Commissioner**

2022 West Virginia Automobile Survey



Photo Credit: Rick Burgess Photography

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Insurance Commissioner
May 2022**

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Introduction and Rating Example Criteria

West Virginia Code Chapter 33, Article 20, Section 19 requires the Offices of the Insurance Commissioner (OIC) 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 automobile 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. All rating examples are based on insurer rates effective as of January 1, 2022.

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 demographics, and many other individual characteristics. The coverage limits used in the premium rate examples meet the minimum insurance requirements mandated in West Virginia Code §17D-4-2. The current West Virginia mandatory minimum limits are commonly referred to as 25/50/25; \$25,000 bodily injury liability per person, \$50,000 bodily injury liability per accident, and \$25,000 property damage liability per event. Similarly, 25/50/25 coverage is mandatory for uninsured motorists.

All rates shown in this report were requested to be provided on an annual basis. The "preferred/standard" insurer 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" insurer 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 the 2022 survey, there has been a change of content compared to previous years. Historically, the OIC provided a comparative analysis and publication of several West Virginia cities and neighboring cities of surrounding states. The OIC attempted to provide technical analysis of the rate disparities observed in each border state. However, as insurer rate development has diversified by using highly complex rate and predictive modeling, telematics, and artificial intelligence, there is no credible methodology of determining premium differences among individuals, much less entire geographical regions. For these reasons, this report will focus on bringing knowledge, awareness and information to West Virginia consumers.

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

**West Virginia Offices of the Insurance Commissioner
Consumer and Claims 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.

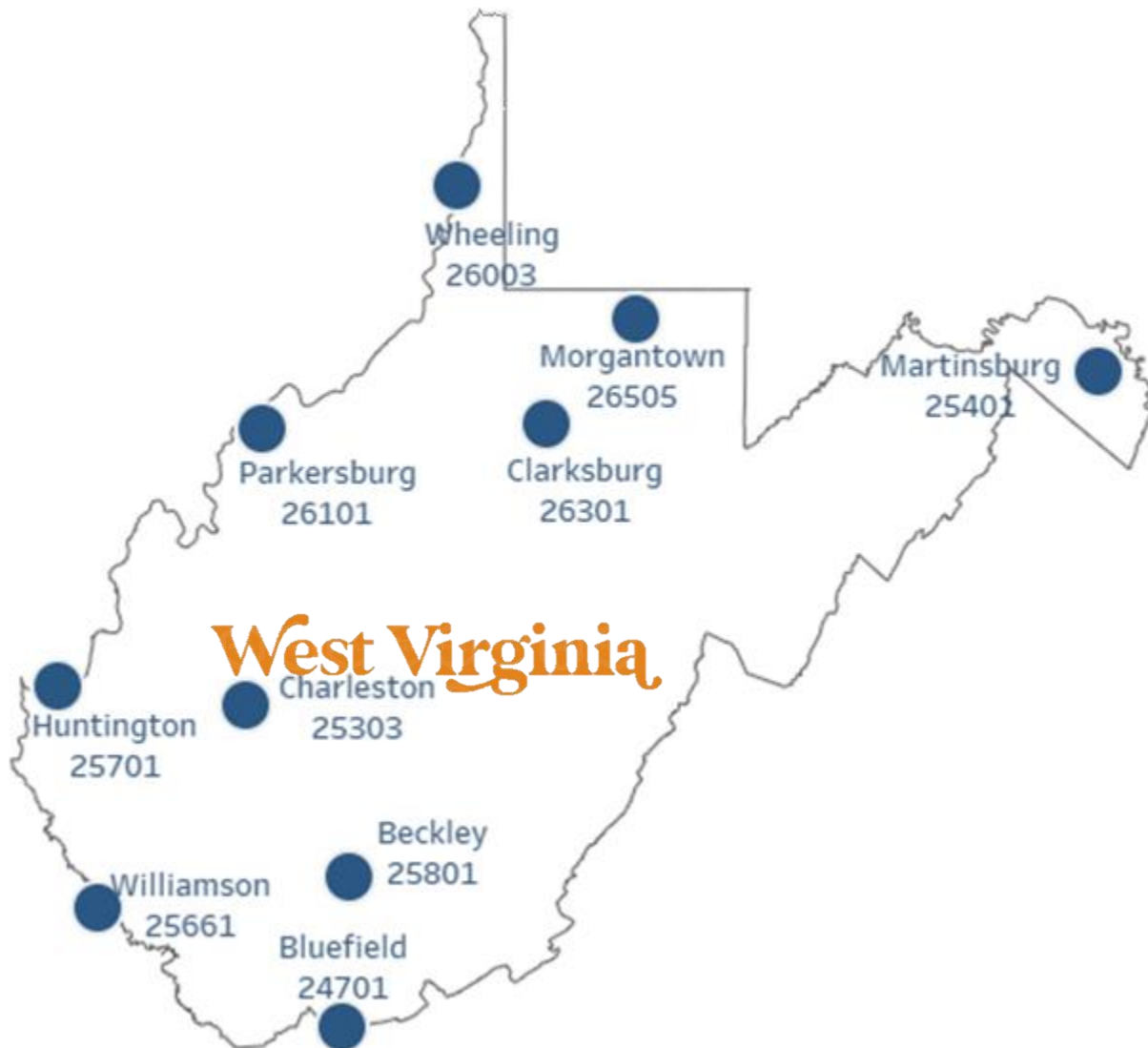


A **62-year-old married male** who has forty-six years of driving experience, is the principal operator of the vehicle, does not regularly commute (pleasure usage only), and averages driving about 12,000 miles per year.



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 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 2022 report, the sample rated vehicle remained unchanged from the **2018 Toyota Camry** that was used in last year's report.

While the sample vehicle is the same as previously used for rating purposes, one cannot compare rates from 2020 to 2022 due to the COVID-19 pandemic. In 2020, 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. Throughout 2021 and into 2022, while some cities and other geographical locations continue to have some mitigation efforts and restrictions in place, the majority of the United States have returned to pre-pandemic driving practices. The increase in driving habits is also noted in insurer rate filings that are trending higher and are now more in-line with pre-COVID rates as opposed to the rate decreases and premium relief efforts implemented by insurers in 2020. It is unknown how COVID-19 will ultimately affect the rates as the nation continues to experience variant surges and outbreaks as well as economic factors such as inflation, supply chain issues and product shortages that may affect overall driving practices.

Additional Information about the Sampled Companies

The companies which appear in this report were selected for inclusion in the survey because their calendar year 2021 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 2021 there were a total of 131 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. One hundred five (105) of the companies reported written premiums for 2021. For this survey, 43 companies provided standard sample premiums and three (3) companies provided non-standard sample premiums. The carriers comprise approximately 84.5% of the personal auto insurance premiums written in West Virginia during calendar year 2021.

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 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 via an online survey portal: **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 and examples 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

Section 1:

2022 Auto Insurance
Survey Responses

Rates Effective
January 2022

**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>	\$1,290	\$1,272	\$1,322	\$1,134	\$1,346
<i>American Natl Gen Ins Co</i>	\$1,834	\$1,744	\$1,790	\$1,498	\$1,934
<i>American Natl Prop & Cas Co</i>	\$1,178	\$1,114	\$1,156	\$976	\$1,246
<i>American Select Ins Co</i>	\$1,045	\$903	\$921	\$881	\$1,101
<i>Amica Mut Ins Co</i>	\$4,993	\$4,993	\$5,150	\$4,581	\$4,873
<i>CSAA Fire & Cas Ins Co</i>	\$2,110	\$2,111	\$2,285	\$2,209	\$2,298
<i>Economy Premier Assur Co</i>	\$1,506	\$1,506	\$1,794	\$1,444	\$1,536
<i>Encompass Home & Auto Ins Co</i>	\$1,409	\$1,078	\$1,136	\$1,214	\$1,137
<i>Erie Ins Prop & Cas Co</i>	\$1,025	\$918	\$1,008	\$891	\$1,034
<i>Esurance Prop & Cas Ins Co</i>	\$3,634	\$3,044	\$3,634	\$3,050	\$3,350
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$1,753	\$1,598	\$1,543	\$1,219	\$1,510
<i>Farmers Cas Ins Co</i>	\$1,313	\$1,313	\$1,438	\$1,134	\$1,603
<i>Farmers Direct Prop & Cas Ins Co</i>	\$1,406	\$1,406	\$1,643	\$1,448	\$1,583
<i>Farmers Prop & Cas Ins Co</i>	\$903	\$903	\$985	\$780	\$1,100
<i>Garrison Prop & Cas Ins Co</i>	\$1,794	\$1,979	\$1,749	\$1,603	\$1,855
<i>GEICO Advantage Ins Co</i>	\$1,513	\$1,513	\$1,635	\$1,371	\$1,622
<i>GEICO Choice Ins Co</i>	\$1,775	\$1,775	\$1,905	\$1,604	\$1,890
<i>GEICO Secure Ins Co</i>	\$1,776	\$1,776	\$1,917	\$1,610	\$1,953
<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>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>Liberty Mut Ins Co</i>	\$3,770	\$3,630	\$3,392	\$3,450	\$3,812
<i>Liberty Mut Personal Ins Co</i>	\$3,419	\$3,294	\$3,081	\$3,132	\$3,456
<i>Mico Ins Co</i>	\$1,570	\$1,311	\$1,308	\$1,111	\$1,425
<i>Midvale Ind Co</i>	\$2,833	\$2,737	\$2,903	\$2,724	\$2,903
<i>Milbank Ins Co</i>	\$1,677	\$1,693	\$1,660	\$1,558	\$1,823
<i>National Gen Assur Co</i>	\$3,551	\$3,489	\$3,696	\$3,088	\$3,503
<i>Nationwide Ins Co Of America</i>	\$1,472	\$1,582	\$2,142	\$1,691	\$2,112
<i>Progressive Classic Ins Co</i>	\$2,237	\$1,944	\$1,901	\$1,760	\$2,044
<i>Progressive Max Ins Co</i>	\$2,481	\$2,175	\$2,171	\$2,094	\$2,303
<i>Root Insurance Company</i>	\$1,532	\$1,229	\$1,401	\$1,141	\$1,350
<i>Safeco Ins Co Of Amer</i>	\$2,926	\$2,926	\$2,636	\$2,013	\$2,660
<i>State Farm Fire & Cas Co</i>	\$2,733	\$2,386	\$2,412	\$2,414	\$2,603
<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>United Serv Automobile Assn</i>	\$1,178	\$1,302	\$1,141	\$1,040	\$1,214
<i>USAA Cas Ins Co</i>	\$1,162	\$1,300	\$1,169	\$1,062	\$1,291
<i>USAA Gen Ind Co</i>	\$1,295	\$1,473	\$1,279	\$1,188	\$1,409
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$5,187	\$4,781	\$5,187	\$5,363	\$5,363
<i>Permanent Gen Assur Corp</i>	\$3,456	\$3,995	\$3,733	\$3,065	\$3,856
<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>	\$1,116	\$1,184	\$1,288	\$1,152	\$1,390
<i>American Natl Gen Ins Co</i>	\$1,478	\$1,664	\$1,660	\$1,578	\$2,082
<i>American Natl Prop & Cas Co</i>	\$960	\$1,088	\$1,066	\$1,022	\$1,316
<i>American Select Ins Co</i>	\$848	\$898	\$1,039	\$835	\$1,168
<i>Amica Mut Ins Co</i>	\$4,035	\$4,581	\$4,833	\$4,391	\$5,305
<i>CSAA Fire & Cas Ins Co</i>	\$1,782	\$1,926	\$2,034	\$2,134	\$2,518
<i>Economy Premier Assur Co</i>	\$1,156	\$1,444	\$1,693	\$1,512	\$2,347
<i>Encompass Home & Auto Ins Co</i>	\$980	\$1,017	\$1,173	\$1,243	\$1,427
<i>Erie Ins Prop & Cas Co</i>	\$737	\$892	\$888	\$869	\$1,003
<i>Esurance Prop & Cas Ins Co</i>	\$2,752	\$2,968	\$3,446	\$3,050	\$3,882
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$984	\$1,161	\$1,191	\$1,510	\$1,870
<i>Farmers Cas Ins Co</i>	\$1,458	\$1,134	\$1,339	\$1,102	\$1,792
<i>Farmers Direct Prop & Cas Ins Co</i>	\$1,162	\$1,448	\$1,359	\$1,369	\$1,647
<i>Farmers Prop & Cas Ins Co</i>	\$997	\$780	\$921	\$756	\$1,384
<i>Garrison Prop & Cas Ins Co</i>	\$1,537	\$1,375	\$1,809	\$1,800	\$2,004
<i>GEICO Advantage Ins Co</i>	\$1,266	\$1,528	\$1,489	\$1,302	\$1,605
<i>GEICO Choice Ins Co</i>	\$1,482	\$1,777	\$1,741	\$1,526	\$1,883
<i>GEICO Secure Ins Co</i>	\$1,494	\$1,764	\$1,756	\$1,607	\$1,905
<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>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>Liberty Mut Ins Co</i>	\$3,594	\$3,477	\$3,843	\$3,486	\$4,221
<i>Liberty Mut Personal Ins Co</i>	\$3,262	\$3,154	\$3,484	\$3,163	\$3,824
<i>Mico Ins Co</i>	\$1,010	\$1,096	\$1,336	\$1,127	\$1,715
<i>Midvale Ind Co</i>	\$2,649	\$2,721	\$2,745	\$2,711	\$3,181
<i>Milbank Ins Co</i>	\$1,430	\$1,550	\$1,608	\$1,477	\$1,775
<i>National Gen Assur Co</i>	\$2,389	\$2,860	\$3,456	\$2,984	\$3,871
<i>Nationwide Ins Co Of America</i>	\$1,467	\$1,514	\$1,975	\$1,796	\$2,730
<i>Progressive Classic Ins Co</i>	\$1,762	\$1,772	\$1,823	\$1,749	\$2,543
<i>Progressive Max Ins Co</i>	\$2,056	\$2,063	\$2,105	\$2,044	\$2,746
<i>Root Insurance Company</i>	\$1,153	\$1,136	\$1,277	\$1,100	\$1,579
<i>Safeco Ins Co Of Amer</i>	\$2,014	\$2,402	\$2,840	\$2,378	\$2,953
<i>State Farm Fire & Cas Co</i>	\$1,893	\$2,039	\$2,432	\$2,142	\$2,964
<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>United Serv Automobile Assn</i>	\$958	\$900	\$1,080	\$1,179	\$1,311
<i>USAA Cas Ins Co</i>	\$984	\$921	\$1,108	\$1,200	\$1,343
<i>USAA Gen Ind Co</i>	\$1,068	\$987	\$1,240	\$1,350	\$1,445
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$5,187	\$5,363	\$5,363	\$4,777	\$6,192
<i>Permanent Gen Assur Corp</i>	\$2,859	\$3,239	\$4,136	\$3,716	\$4,318
<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>	\$1,226	\$1,210	\$1,256	\$1,074	\$1,278
<i>American Natl Gen Ins Co</i>	\$1,694	\$1,610	\$1,654	\$1,384	\$1,786
<i>American Natl Prop & Cas Co</i>	\$1,090	\$1,030	\$1,070	\$902	\$1,152
<i>American Select Ins Co</i>	\$1,045	\$903	\$921	\$881	\$1,101
<i>Amica Mut Ins Co</i>	\$4,583	\$4,583	\$4,727	\$4,206	\$4,472
<i>CSAA Fire & Cas Ins Co</i>	\$1,953	\$1,955	\$2,114	\$2,045	\$2,124
<i>Economy Premier Assur Co</i>	\$1,052	\$1,052	\$1,251	\$1,008	\$1,072
<i>Encompass Home & Auto Ins Co</i>	\$1,409	\$1,078	\$1,136	\$1,214	\$1,137
<i>Erie Ins Prop & Cas Co</i>	\$883	\$792	\$869	\$769	\$891
<i>Esurance Prop & Cas Ins Co</i>	\$2,924	\$2,466	\$2,924	\$2,704	\$2,704
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$1,218	\$1,111	\$1,074	\$852	\$1,052
<i>Farmers Cas Ins Co</i>	\$1,247	\$1,247	\$1,365	\$1,080	\$1,518
<i>Farmers Direct Prop & Cas Ins Co</i>	\$1,335	\$1,335	\$1,561	\$1,378	\$1,502
<i>Farmers Prop & Cas Ins Co</i>	\$859	\$859	\$937	\$742	\$1,044
<i>Garrison Prop & Cas Ins Co</i>	\$1,670	\$1,841	\$1,626	\$1,491	\$1,726
<i>GEICO Advantage Ins Co</i>	\$1,780	\$1,780	\$1,927	\$1,613	\$1,913
<i>GEICO Choice Ins Co</i>	\$1,933	\$1,933	\$2,077	\$1,746	\$2,062
<i>GEICO Secure Ins Co</i>	\$1,697	\$1,697	\$1,829	\$1,545	\$1,865
<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>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>Liberty Mut Ins Co</i>	\$3,503	\$3,386	\$3,162	\$3,216	\$3,545
<i>Liberty Mut Personal Ins Co</i>	\$3,178	\$3,074	\$2,872	\$2,920	\$3,218
<i>Mico Ins Co</i>	\$1,651	\$1,379	\$1,373	\$1,165	\$1,498
<i>Midvale Ind Co</i>	\$2,755	\$2,662	\$2,818	\$2,647	\$2,818
<i>Milbank Ins Co</i>	\$1,471	\$1,496	\$1,457	\$1,359	\$1,603
<i>National Gen Assur Co</i>	\$3,101	\$3,048	\$3,226	\$2,696	\$3,060
<i>Nationwide Ins Co Of America</i>	\$1,159	\$1,242	\$1,666	\$1,323	\$1,643
<i>Progressive Classic Ins Co</i>	\$2,015	\$1,752	\$1,718	\$1,592	\$1,841
<i>Progressive Max Ins Co</i>	\$2,293	\$2,012	\$2,016	\$1,949	\$2,128
<i>Root Insurance Company</i>	\$1,549	\$1,241	\$1,416	\$1,152	\$1,364
<i>Safeco Ins Co Of Amer</i>	\$2,708	\$2,708	\$2,444	\$1,873	\$2,468
<i>State Farm Fire & Cas Co</i>	\$2,174	\$1,900	\$1,920	\$1,922	\$2,072
<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>United Serv Automobile Assn</i>	\$1,123	\$1,241	\$1,088	\$992	\$1,157
<i>USAA Cas Ins Co</i>	\$1,115	\$1,247	\$1,121	\$1,019	\$1,239
<i>USAA Gen Ind Co</i>	\$1,207	\$1,372	\$1,191	\$1,106	\$1,311
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$4,700	\$4,333	\$4,700	\$4,860	\$4,860
<i>Permanent Gen Assur Corp</i>	\$3,299	\$3,810	\$3,593	\$2,928	\$3,678
<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>	\$1,056	\$1,118	\$1,222	\$1,092	\$1,324
<i>American Natl Gen Ins Co</i>	\$1,364	\$1,538	\$1,532	\$1,458	\$1,922
<i>American Natl Prop & Cas Co</i>	\$888	\$1,008	\$988	\$946	\$1,218
<i>American Select Ins Co</i>	\$848	\$898	\$1,039	\$835	\$1,168
<i>Amica Mut Ins Co</i>	\$3,705	\$4,206	\$4,437	\$4,032	\$4,869
<i>CSAA Fire & Cas Ins Co</i>	\$1,653	\$1,785	\$1,884	\$1,974	\$2,327
<i>Economy Premier Assur Co</i>	\$808	\$1,008	\$1,180	\$1,056	\$1,635
<i>Encompass Home & Auto Ins Co</i>	\$980	\$1,017	\$1,173	\$1,243	\$1,427
<i>Erie Ins Prop & Cas Co</i>	\$636	\$770	\$766	\$750	\$865
<i>Esurance Prop & Cas Ins Co</i>	\$2,242	\$2,408	\$2,778	\$2,470	\$3,116
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$691	\$813	\$833	\$1,052	\$1,299
<i>Farmers Cas Ins Co</i>	\$1,382	\$1,080	\$1,271	\$1,046	\$1,695
<i>Farmers Direct Prop & Cas Ins Co</i>	\$1,106	\$1,378	\$1,295	\$1,303	\$1,559
<i>Farmers Prop & Cas Ins Co</i>	\$947	\$742	\$877	\$718	\$1,311
<i>Garrison Prop & Cas Ins Co</i>	\$1,431	\$1,280	\$1,682	\$1,675	\$1,864
<i>GEICO Advantage Ins Co</i>	\$1,486	\$1,804	\$1,751	\$1,528	\$1,885
<i>GEICO Choice Ins Co</i>	\$1,612	\$1,939	\$1,896	\$1,659	\$2,047
<i>GEICO Secure Ins Co</i>	\$1,436	\$1,694	\$1,679	\$1,539	\$1,810
<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>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>Liberty Mut Ins Co</i>	\$3,351	\$3,245	\$3,576	\$3,249	\$3,915
<i>Liberty Mut Personal Ins Co</i>	\$3,044	\$2,947	\$3,245	\$2,950	\$3,551
<i>Mico Ins Co</i>	\$1,060	\$1,151	\$1,403	\$1,182	\$1,805
<i>Midvale Ind Co</i>	\$2,570	\$2,638	\$2,669	\$2,632	\$3,106
<i>Milbank Ins Co</i>	\$1,245	\$1,351	\$1,414	\$1,290	\$1,563
<i>National Gen Assur Co</i>	\$2,174	\$2,498	\$3,014	\$2,607	\$3,383
<i>Nationwide Ins Co Of America</i>	\$1,153	\$1,188	\$1,539	\$1,403	\$2,112
<i>Progressive Classic Ins Co</i>	\$1,597	\$1,605	\$1,646	\$1,580	\$2,276
<i>Progressive Max Ins Co</i>	\$1,916	\$1,922	\$1,954	\$1,899	\$2,517
<i>Root Insurance Company</i>	\$1,165	\$1,147	\$1,290	\$1,110	\$1,597
<i>Safeco Ins Co Of Amer</i>	\$1,871	\$2,232	\$2,629	\$2,210	\$2,732
<i>State Farm Fire & Cas Co</i>	\$1,510	\$1,625	\$1,936	\$1,707	\$2,357
<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>United Serv Automobile Assn</i>	\$914	\$859	\$1,030	\$1,124	\$1,249
<i>USAA Cas Ins Co</i>	\$944	\$884	\$1,063	\$1,151	\$1,289
<i>USAA Gen Ind Co</i>	\$995	\$920	\$1,155	\$1,257	\$1,346

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$4,700	\$4,860	\$4,860	\$4,329	\$5,566
<i>Permanent Gen Assur Corp</i>	\$2,733	\$3,092	\$3,943	\$3,545	\$4,119
<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>	\$534	\$530	\$546	\$478	\$550
<i>American Natl Gen Ins Co</i>	\$714	\$680	\$698	\$586	\$752
<i>American Natl Prop & Cas Co</i>	\$466	\$442	\$460	\$388	\$492
<i>American Select Ins Co</i>	\$399	\$347	\$349	\$335	\$419
<i>Amica Mut Ins Co</i>	\$1,727	\$1,727	\$1,781	\$1,590	\$1,687
<i>CSAA Fire & Cas Ins Co</i>	\$917	\$918	\$978	\$948	\$981
<i>Economy Premier Assur Co</i>	\$812	\$812	\$965	\$778	\$829
<i>Encompass Home & Auto Ins Co</i>	\$583	\$455	\$479	\$509	\$478
<i>Erie Ins Prop & Cas Co</i>	\$539	\$487	\$532	\$471	\$544
<i>Esurance Prop & Cas Ins Co</i>	\$1,148	\$1,026	\$1,148	\$1,026	\$1,090
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$700	\$641	\$620	\$497	\$607
<i>Farmers Cas Ins Co</i>	\$537	\$537	\$585	\$465	\$652
<i>Farmers Direct Prop & Cas Ins Co</i>	\$559	\$559	\$648	\$571	\$621
<i>Farmers Prop & Cas Ins Co</i>	\$380	\$380	\$408	\$330	\$456
<i>Garrison Prop & Cas Ins Co</i>	\$976	\$1,070	\$950	\$876	\$1,006
<i>GEICO Advantage Ins Co</i>	\$507	\$507	\$538	\$465	\$537
<i>GEICO Choice Ins Co</i>	\$544	\$544	\$573	\$499	\$572
<i>GEICO Secure Ins Co</i>	\$757	\$757	\$796	\$698	\$812
<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>Horace Mann Ins Co</i>	\$475	\$475	\$552	\$480	\$586
<i>Horace Mann Prop & Cas Ins Co</i>	\$702	\$702	\$908	\$811	\$965
<i>Liberty Mut Ins Co</i>	\$2,056	\$1,991	\$1,856	\$1,881	\$2,069
<i>Liberty Mut Personal Ins Co</i>	\$1,876	\$1,820	\$1,696	\$1,720	\$1,888
<i>Mico Ins Co</i>	\$1,171	\$982	\$986	\$838	\$1,067
<i>Midvale Ind Co</i>	\$1,990	\$1,941	\$2,016	\$1,932	\$2,021
<i>Milbank Ins Co</i>	\$514	\$522	\$510	\$477	\$557
<i>National Gen Assur Co</i>	\$975	\$959	\$1,015	\$851	\$964
<i>Nationwide Ins Co Of America</i>	\$530	\$560	\$709	\$584	\$701
<i>Progressive Classic Ins Co</i>	\$907	\$794	\$778	\$724	\$833
<i>Progressive Max Ins Co</i>	\$1,170	\$1,065	\$1,065	\$1,040	\$1,108
<i>Root Insurance Company</i>	\$643	\$524	\$589	\$485	\$570
<i>Safeco Ins Co Of Amer</i>	\$804	\$804	\$735	\$594	\$744
<i>State Farm Fire & Cas Co</i>	\$1,025	\$901	\$911	\$911	\$979
<i>State Farm Mut Auto Ins Co</i>	\$642	\$562	\$568	\$568	\$612
<i>Teachers Ins Co</i>	\$790	\$790	\$980	\$831	\$997
<i>United Serv Automobile Assn</i>	\$579	\$635	\$560	\$515	\$594
<i>USAA Cas Ins Co</i>	\$615	\$683	\$616	\$564	\$678
<i>USAA Gen Ind Co</i>	\$858	\$969	\$845	\$787	\$928

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$2,053	\$1,895	\$2,053	\$2,120	\$2,120
<i>Permanent Gen Assur Corp</i>	\$1,271	\$1,451	\$1,369	\$1,125	\$1,408
<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>	\$474	\$492	\$524	\$490	\$566
<i>American Natl Gen Ins Co</i>	\$578	\$652	\$646	\$618	\$808
<i>American Natl Prop & Cas Co</i>	\$382	\$432	\$422	\$408	\$518
<i>American Select Ins Co</i>	\$322	\$340	\$391	\$317	\$442
<i>Amica Mut Ins Co</i>	\$1,408	\$1,590	\$1,674	\$1,526	\$1,832
<i>CSAA Fire & Cas Ins Co</i>	\$800	\$848	\$890	\$924	\$1,063
<i>Economy Premier Assur Co</i>	\$625	\$778	\$911	\$816	\$1,259
<i>Encompass Home & Auto Ins Co</i>	\$416	\$433	\$488	\$522	\$593
<i>Erie Ins Prop & Cas Co</i>	\$393	\$472	\$469	\$460	\$530
<i>Esurance Prop & Cas Ins Co</i>	\$966	\$1,010	\$1,110	\$1,026	\$1,200
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$408	\$475	\$486	\$607	\$745
<i>Farmers Cas Ins Co</i>	\$589	\$465	\$547	\$450	\$730
<i>Farmers Direct Prop & Cas Ins Co</i>	\$465	\$571	\$541	\$543	\$650
<i>Farmers Prop & Cas Ins Co</i>	\$412	\$330	\$386	\$318	\$577
<i>Garrison Prop & Cas Ins Co</i>	\$843	\$760	\$981	\$978	\$1,082
<i>GEICO Advantage Ins Co</i>	\$435	\$509	\$498	\$447	\$533
<i>GEICO Choice Ins Co</i>	\$469	\$542	\$533	\$481	\$570
<i>GEICO Secure Ins Co</i>	\$660	\$749	\$745	\$699	\$798
<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>Horace Mann Ins Co</i>	\$388	\$480	\$460	\$475	\$459
<i>Horace Mann Prop & Cas Ins Co</i>	\$695	\$811	\$801	\$854	\$785
<i>Liberty Mut Ins Co</i>	\$1,956	\$1,885	\$2,084	\$1,905	\$2,307
<i>Liberty Mut Personal Ins Co</i>	\$1,786	\$1,723	\$1,901	\$1,742	\$2,103
<i>Mico Ins Co</i>	\$741	\$801	\$1,001	\$852	\$1,276
<i>Midvale Ind Co</i>	\$1,879	\$1,923	\$1,945	\$1,909	\$2,271
<i>Milbank Ins Co</i>	\$440	\$475	\$496	\$455	\$544
<i>National Gen Assur Co</i>	\$714	\$790	\$945	\$883	\$1,067
<i>Nationwide Ins Co Of America</i>	\$521	\$534	\$663	\$613	\$869
<i>Progressive Classic Ins Co</i>	\$725	\$728	\$748	\$720	\$1,024
<i>Progressive Max Ins Co</i>	\$1,028	\$1,030	\$1,042	\$1,022	\$1,256
<i>Root Insurance Company</i>	\$488	\$481	\$540	\$470	\$665
<i>Safeco Ins Co Of Amer</i>	\$590	\$684	\$785	\$683	\$813
<i>State Farm Fire & Cas Co</i>	\$726	\$778	\$918	\$815	\$1,108
<i>State Farm Mut Auto Ins Co</i>	\$448	\$481	\$572	\$505	\$695
<i>Teachers Ins Co</i>	\$709	\$831	\$832	\$883	\$865
<i>United Serv Automobile Assn</i>	\$478	\$451	\$533	\$579	\$638
<i>USAA Cas Ins Co</i>	\$524	\$494	\$587	\$634	\$704
<i>USAA Gen Ind Co</i>	\$712	\$661	\$820	\$891	\$952
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$2,053	\$2,120	\$2,120	\$1,883	\$2,455
<i>Permanent Gen Assur Corp</i>	\$1,054	\$1,189	\$1,484	\$1,348	\$1,575
<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>	\$558	\$554	\$572	\$500	\$576
<i>American Natl Gen Ins Co</i>	\$748	\$712	\$732	\$614	\$790
<i>American Natl Prop & Cas Co</i>	\$488	\$464	\$480	\$408	\$514
<i>American Select Ins Co</i>	\$399	\$347	\$349	\$335	\$419
<i>Amica Mut Ins Co</i>	\$1,727	\$1,727	\$1,781	\$1,590	\$1,687
<i>CSAA Fire & Cas Ins Co</i>	\$874	\$876	\$931	\$904	\$935
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$583	\$455	\$479	\$509	\$478
<i>Erie Ins Prop & Cas Co</i>	\$590	\$533	\$582	\$515	\$596
<i>Esurance Prop & Cas Ins Co</i>	\$1,152	\$1,030	\$1,152	\$1,030	\$1,094
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$578	\$530	\$514	\$414	\$503
<i>Farmers Cas Ins Co</i>	\$531	\$531	\$579	\$465	\$642
<i>Farmers Direct Prop & Cas Ins Co</i>	\$551	\$551	\$644	\$569	\$621
<i>Farmers Prop & Cas Ins Co</i>	\$374	\$374	\$406	\$328	\$448
<i>Garrison Prop & Cas Ins Co</i>	\$937	\$1,025	\$911	\$841	\$965
<i>GEICO Advantage Ins Co</i>	\$682	\$682	\$728	\$622	\$727
<i>GEICO Choice Ins Co</i>	\$585	\$585	\$615	\$534	\$615
<i>GEICO Secure Ins Co</i>	\$793	\$793	\$833	\$730	\$852
<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>Horace Mann Ins Co</i>	\$470	\$470	\$547	\$475	\$580
<i>Horace Mann Prop & Cas Ins Co</i>	\$476	\$476	\$612	\$548	\$651
<i>Liberty Mut Ins Co</i>	\$1,926	\$1,878	\$1,744	\$1,770	\$1,941
<i>Liberty Mut Personal Ins Co</i>	\$1,761	\$1,716	\$1,597	\$1,621	\$1,772
<i>Mico Ins Co</i>	\$1,238	\$1,037	\$1,036	\$883	\$1,127
<i>Midvale Ind Co</i>	\$1,906	\$1,860	\$1,925	\$1,848	\$1,929
<i>Milbank Ins Co</i>	\$527	\$539	\$522	\$486	\$573
<i>National Gen Assur Co</i>	\$884	\$872	\$922	\$771	\$874
<i>Nationwide Ins Co Of America</i>	\$494	\$521	\$654	\$541	\$647
<i>Progressive Classic Ins Co</i>	\$873	\$764	\$750	\$698	\$801
<i>Progressive Max Ins Co</i>	\$1,204	\$1,094	\$1,095	\$1,068	\$1,139
<i>Root Insurance Company</i>	\$718	\$583	\$658	\$540	\$636
<i>Safeco Ins Co Of Amer</i>	\$796	\$796	\$729	\$592	\$739
<i>State Farm Fire & Cas Co</i>	\$947	\$833	\$841	\$842	\$904
<i>State Farm Mut Auto Ins Co</i>	\$591	\$517	\$523	\$523	\$563
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>United Serv Automobile Assn</i>	\$554	\$606	\$536	\$493	\$568
<i>USAA Cas Ins Co</i>	\$591	\$655	\$591	\$542	\$651
<i>USAA Gen Ind Co</i>	\$823	\$930	\$810	\$755	\$890

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$2,301	\$2,126	\$2,301	\$2,374	\$2,374
<i>Permanent Gen Assur Corp</i>	\$1,271	\$1,451	\$1,369	\$1,125	\$1,408
<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>	\$494	\$514	\$548	\$512	\$594
<i>American Natl Gen Ins Co</i>	\$604	\$682	\$676	\$646	\$846
<i>American Natl Prop & Cas Co</i>	\$400	\$452	\$442	\$428	\$544
<i>American Select Ins Co</i>	\$322	\$340	\$391	\$317	\$442
<i>Amica Mut Ins Co</i>	\$1,408	\$1,590	\$1,674	\$1,526	\$1,832
<i>CSAA Fire & Cas Ins Co</i>	\$765	\$809	\$850	\$882	\$1,013
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$416	\$433	\$488	\$522	\$593
<i>Erie Ins Prop & Cas Co</i>	\$429	\$516	\$513	\$502	\$580
<i>Esurance Prop & Cas Ins Co</i>	\$970	\$1,014	\$1,114	\$1,030	\$1,204
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$341	\$395	\$404	\$503	\$615
<i>Farmers Cas Ins Co</i>	\$583	\$465	\$541	\$446	\$716
<i>Farmers Direct Prop & Cas Ins Co</i>	\$461	\$569	\$537	\$539	\$637
<i>Farmers Prop & Cas Ins Co</i>	\$406	\$328	\$382	\$316	\$567
<i>Garrison Prop & Cas Ins Co</i>	\$810	\$730	\$940	\$939	\$1,037
<i>GEICO Advantage Ins Co</i>	\$579	\$689	\$669	\$595	\$716
<i>GEICO Choice Ins Co</i>	\$500	\$581	\$572	\$515	\$615
<i>GEICO Secure Ins Co</i>	\$690	\$785	\$779	\$731	\$834
<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>Horace Mann Ins Co</i>	\$385	\$475	\$456	\$471	\$455
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>Liberty Mut Ins Co</i>	\$1,839	\$1,773	\$1,955	\$1,791	\$2,161
<i>Liberty Mut Personal Ins Co</i>	\$1,682	\$1,624	\$1,786	\$1,638	\$1,973
<i>Mico Ins Co</i>	\$781	\$846	\$1,057	\$898	\$1,349
<i>Midvale Ind Co</i>	\$1,793	\$1,833	\$1,862	\$1,825	\$2,189
<i>Milbank Ins Co</i>	\$447	\$482	\$509	\$463	\$560
<i>National Gen Assur Co</i>	\$648	\$717	\$856	\$800	\$970
<i>Nationwide Ins Co Of America</i>	\$485	\$497	\$612	\$568	\$798
<i>Progressive Classic Ins Co</i>	\$700	\$704	\$720	\$693	\$981
<i>Progressive Max Ins Co</i>	\$1,055	\$1,057	\$1,070	\$1,048	\$1,294
<i>Root Insurance Company</i>	\$544	\$536	\$602	\$523	\$743
<i>Safeco Ins Co Of Amer</i>	\$586	\$682	\$777	\$680	\$805
<i>State Farm Fire & Cas Co</i>	\$672	\$719	\$848	\$753	\$1,022
<i>State Farm Mut Auto Ins Co</i>	\$413	\$444	\$527	\$466	\$640
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>United Serv Automobile Assn</i>	\$458	\$433	\$510	\$554	\$610
<i>USAA Cas Ins Co</i>	\$504	\$475	\$564	\$609	\$676
<i>USAA Gen Ind Co</i>	\$683	\$635	\$787	\$855	\$913
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$2,301	\$2,374	\$2,374	\$2,106	\$2,775
<i>Permanent Gen Assur Corp</i>	\$1,054	\$1,189	\$1,484	\$1,348	\$1,575
<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>	\$530	\$526	\$542	\$474	\$546
<i>American Natl Gen Ins Co</i>	\$578	\$552	\$566	\$478	\$610
<i>American Natl Prop & Cas Co</i>	\$380	\$362	\$374	\$318	\$400
<i>American Select Ins Co</i>	\$328	\$287	\$286	\$275	\$345
<i>Amica Mut Ins Co</i>	\$1,842	\$1,842	\$1,898	\$1,696	\$1,800
<i>CSAA Fire & Cas Ins Co</i>	\$863	\$862	\$919	\$893	\$923
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$453	\$360	\$375	\$397	\$374
<i>Erie Ins Prop & Cas Co</i>	\$399	\$362	\$394	\$349	\$403
<i>Esurance Prop & Cas Ins Co</i>	\$1,024	\$922	\$1,024	\$924	\$976
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$522	\$479	\$464	\$374	\$455
<i>Farmers Cas Ins Co</i>	\$358	\$358	\$390	\$314	\$428
<i>Farmers Direct Prop & Cas Ins Co</i>	\$368	\$368	\$428	\$380	\$412
<i>Farmers Prop & Cas Ins Co</i>	\$259	\$259	\$278	\$225	\$306
<i>Garrison Prop & Cas Ins Co</i>	\$716	\$781	\$702	\$650	\$738
<i>GEICO Advantage Ins Co</i>	\$552	\$552	\$581	\$500	\$583
<i>GEICO Choice Ins Co</i>	\$587	\$587	\$614	\$533	\$616
<i>GEICO Secure Ins Co</i>	\$845	\$845	\$881	\$767	\$904
<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>Horace Mann Ins Co</i>	\$269	\$269	\$312	\$272	\$330
<i>Horace Mann Prop & Cas Ins Co</i>	\$476	\$476	\$612	\$548	\$651
<i>Liberty Mut Ins Co</i>	\$1,591	\$1,561	\$1,442	\$1,462	\$1,596
<i>Liberty Mut Personal Ins Co</i>	\$1,458	\$1,433	\$1,324	\$1,341	\$1,462
<i>Mico Ins Co</i>	\$667	\$566	\$572	\$491	\$613
<i>Midvale Ind Co</i>	\$1,522	\$1,491	\$1,534	\$1,489	\$1,541
<i>Milbank Ins Co</i>	\$410	\$423	\$407	\$377	\$446
<i>National Gen Assur Co</i>	\$581	\$572	\$605	\$508	\$575
<i>Nationwide Ins Co Of America</i>	\$422	\$443	\$545	\$457	\$539
<i>Progressive Classic Ins Co</i>	\$738	\$649	\$636	\$594	\$679
<i>Progressive Max Ins Co</i>	\$1,043	\$958	\$959	\$939	\$993
<i>Root Insurance Company</i>	\$559	\$455	\$513	\$423	\$496
<i>Safeco Ins Co Of Amer</i>	\$729	\$729	\$668	\$546	\$679
<i>State Farm Fire & Cas Co</i>	\$833	\$733	\$741	\$741	\$796
<i>State Farm Mut Auto Ins Co</i>	\$523	\$458	\$463	\$463	\$499
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>United Serv Automobile Assn</i>	\$446	\$487	\$432	\$399	\$457
<i>USAA Cas Ins Co</i>	\$464	\$512	\$465	\$428	\$509
<i>USAA Gen Ind Co</i>	\$623	\$701	\$617	\$577	\$673
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,510	\$1,396	\$1,510	\$1,557	\$1,557
<i>Permanent Gen Assur Corp</i>	\$1,085	\$1,233	\$1,163	\$960	\$1,196
<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>	\$470	\$488	\$520	\$486	\$562
<i>American Natl Gen Ins Co</i>	\$470	\$528	\$524	\$500	\$652
<i>American Natl Prop & Cas Co</i>	\$312	\$354	\$344	\$332	\$422
<i>American Select Ins Co</i>	\$265	\$279	\$320	\$261	\$364
<i>Amica Mut Ins Co</i>	\$1,502	\$1,696	\$1,786	\$1,629	\$1,953
<i>CSAA Fire & Cas Ins Co</i>	\$758	\$802	\$839	\$870	\$993
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$329	\$345	\$384	\$407	\$460
<i>Erie Ins Prop & Cas Co</i>	\$294	\$351	\$349	\$342	\$393
<i>Esurance Prop & Cas Ins Co</i>	\$874	\$912	\$992	\$924	\$1,064
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$310	\$358	\$366	\$455	\$555
<i>Farmers Cas Ins Co</i>	\$390	\$314	\$366	\$302	\$479
<i>Farmers Direct Prop & Cas Ins Co</i>	\$310	\$380	\$360	\$362	\$424
<i>Farmers Prop & Cas Ins Co</i>	\$276	\$225	\$263	\$217	\$386
<i>Garrison Prop & Cas Ins Co</i>	\$627	\$570	\$723	\$718	\$790
<i>GEICO Advantage Ins Co</i>	\$467	\$547	\$538	\$483	\$585
<i>GEICO Choice Ins Co</i>	\$499	\$579	\$572	\$516	\$619
<i>GEICO Secure Ins Co</i>	\$724	\$823	\$823	\$773	\$897
<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>Horace Mann Ins Co</i>	\$222	\$272	\$262	\$270	\$261
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>Liberty Mut Ins Co</i>	\$1,519	\$1,458	\$1,607	\$1,482	\$1,794
<i>Liberty Mut Personal Ins Co</i>	\$1,391	\$1,338	\$1,473	\$1,360	\$1,641
<i>Mico Ins Co</i>	\$462	\$498	\$577	\$505	\$724
<i>Midvale Ind Co</i>	\$1,448	\$1,475	\$1,502	\$1,467	\$1,746
<i>Milbank Ins Co</i>	\$347	\$374	\$398	\$361	\$437
<i>National Gen Assur Co</i>	\$427	\$475	\$561	\$526	\$637
<i>Nationwide Ins Co Of America</i>	\$413	\$422	\$512	\$477	\$656
<i>Progressive Classic Ins Co</i>	\$594	\$597	\$612	\$590	\$830
<i>Progressive Max Ins Co</i>	\$928	\$930	\$941	\$924	\$1,111
<i>Root Insurance Company</i>	\$427	\$421	\$470	\$409	\$576
<i>Safeco Ins Co Of Amer</i>	\$539	\$627	\$714	\$628	\$740
<i>State Farm Fire & Cas Co</i>	\$591	\$633	\$747	\$663	\$900
<i>State Farm Mut Auto Ins Co</i>	\$366	\$394	\$467	\$413	\$566
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>United Serv Automobile Assn</i>	\$372	\$353	\$412	\$446	\$489
<i>USAA Cas Ins Co</i>	\$400	\$378	\$444	\$477	\$528
<i>USAA Gen Ind Co</i>	\$526	\$490	\$600	\$647	\$688
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,510	\$1,557	\$1,557	\$1,381	\$1,835
<i>Permanent Gen Assur Corp</i>	\$902	\$1,014	\$1,256	\$1,145	\$1,338
<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>	\$562	\$558	\$574	\$502	\$578
<i>American Natl Gen Ins Co</i>	\$564	\$540	\$552	\$466	\$596
<i>American Natl Prop & Cas Co</i>	\$372	\$356	\$366	\$312	\$392
<i>American Select Ins Co</i>	\$328	\$287	\$286	\$275	\$345
<i>Amica Mut Ins Co</i>	\$1,842	\$1,842	\$1,898	\$1,696	\$1,800
<i>CSAA Fire & Cas Ins Co</i>	\$724	\$724	\$766	\$747	\$770
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$453	\$360	\$375	\$397	\$374
<i>Erie Ins Prop & Cas Co</i>	\$412	\$374	\$406	\$360	\$416
<i>Esurance Prop & Cas Ins Co</i>	\$1,008	\$912	\$1,008	\$914	\$962
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$522	\$479	\$464	\$374	\$455
<i>Farmers Cas Ins Co</i>	\$304	\$304	\$330	\$269	\$362
<i>Farmers Direct Prop & Cas Ins Co</i>	\$312	\$312	\$364	\$326	\$352
<i>Farmers Prop & Cas Ins Co</i>	\$223	\$223	\$239	\$195	\$259
<i>Garrison Prop & Cas Ins Co</i>	\$721	\$788	\$707	\$655	\$744
<i>GEICO Advantage Ins Co</i>	\$512	\$512	\$541	\$469	\$541
<i>GEICO Choice Ins Co</i>	\$538	\$538	\$562	\$491	\$563
<i>GEICO Secure Ins Co</i>	\$792	\$792	\$824	\$723	\$846
<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>Horace Mann Ins Co</i>	\$267	\$267	\$309	\$269	\$327
<i>Horace Mann Prop & Cas Ins Co</i>	\$476	\$476	\$612	\$548	\$651
<i>Liberty Mut Ins Co</i>	\$1,448	\$1,425	\$1,316	\$1,334	\$1,453
<i>Liberty Mut Personal Ins Co</i>	\$1,330	\$1,309	\$1,212	\$1,228	\$1,333
<i>Mico Ins Co</i>	\$666	\$565	\$571	\$491	\$612
<i>Midvale Ind Co</i>	\$1,435	\$1,408	\$1,443	\$1,405	\$1,450
<i>Milbank Ins Co</i>	\$382	\$394	\$379	\$351	\$415
<i>National Gen Assur Co</i>	\$708	\$699	\$739	\$618	\$701
<i>Nationwide Ins Co Of America</i>	\$422	\$443	\$545	\$457	\$539
<i>Progressive Classic Ins Co</i>	\$830	\$729	\$713	\$663	\$763
<i>Progressive Max Ins Co</i>	\$1,115	\$1,021	\$1,020	\$996	\$1,060
<i>Root Insurance Company</i>	\$521	\$427	\$478	\$394	\$462
<i>Safeco Ins Co Of Amer</i>	\$687	\$687	\$631	\$519	\$642
<i>State Farm Fire & Cas Co</i>	\$833	\$733	\$741	\$741	\$796
<i>State Farm Mut Auto Ins Co</i>	\$523	\$458	\$463	\$463	\$499
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>United Serv Automobile Assn</i>	\$457	\$499	\$443	\$409	\$469
<i>USAA Cas Ins Co</i>	\$474	\$523	\$475	\$436	\$520
<i>USAA Gen Ind Co</i>	\$630	\$709	\$624	\$584	\$681
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,559	\$1,441	\$1,559	\$1,608	\$1,608
<i>Permanent Gen Assur Corp</i>	\$1,132	\$1,287	\$1,214	\$1,002	\$1,249
<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>	\$496	\$516	\$552	\$514	\$598
<i>American Natl Gen Ins Co</i>	\$458	\$514	\$510	\$490	\$638
<i>American Natl Prop & Cas Co</i>	\$306	\$346	\$336	\$326	\$412
<i>American Select Ins Co</i>	\$265	\$279	\$320	\$261	\$364
<i>Amica Mut Ins Co</i>	\$1,502	\$1,696	\$1,786	\$1,629	\$1,953
<i>CSAA Fire & Cas Ins Co</i>	\$642	\$676	\$705	\$729	\$825
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$329	\$345	\$384	\$407	\$460
<i>Erie Ins Prop & Cas Co</i>	\$303	\$362	\$359	\$353	\$406
<i>Esurance Prop & Cas Ins Co</i>	\$864	\$900	\$978	\$914	\$1,048
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$310	\$358	\$366	\$455	\$555
<i>Farmers Cas Ins Co</i>	\$328	\$269	\$312	\$257	\$404
<i>Farmers Direct Prop & Cas Ins Co</i>	\$263	\$326	\$308	\$308	\$356
<i>Farmers Prop & Cas Ins Co</i>	\$235	\$195	\$227	\$187	\$328
<i>Garrison Prop & Cas Ins Co</i>	\$632	\$574	\$729	\$724	\$797
<i>GEICO Advantage Ins Co</i>	\$440	\$514	\$501	\$452	\$536
<i>GEICO Choice Ins Co</i>	\$462	\$533	\$524	\$476	\$564
<i>GEICO Secure Ins Co</i>	\$683	\$774	\$772	\$728	\$836
<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>Horace Mann Ins Co</i>	\$220	\$269	\$259	\$268	\$259
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>Liberty Mut Ins Co</i>	\$1,385	\$1,330	\$1,463	\$1,353	\$1,631
<i>Liberty Mut Personal Ins Co</i>	\$1,272	\$1,224	\$1,342	\$1,243	\$1,494
<i>Mico Ins Co</i>	\$461	\$496	\$575	\$503	\$723
<i>Midvale Ind Co</i>	\$1,365	\$1,389	\$1,419	\$1,383	\$1,653
<i>Milbank Ins Co</i>	\$323	\$348	\$370	\$336	\$407
<i>National Gen Assur Co</i>	\$521	\$578	\$684	\$641	\$778
<i>Nationwide Ins Co Of America</i>	\$413	\$422	\$512	\$477	\$656
<i>Progressive Classic Ins Co</i>	\$663	\$666	\$686	\$660	\$941
<i>Progressive Max Ins Co</i>	\$984	\$987	\$999	\$981	\$1,196
<i>Root Insurance Company</i>	\$396	\$391	\$438	\$383	\$540
<i>Safeco Ins Co Of Amer</i>	\$512	\$593	\$673	\$595	\$697
<i>State Farm Fire & Cas Co</i>	\$591	\$633	\$747	\$663	\$900
<i>State Farm Mut Auto Ins Co</i>	\$366	\$394	\$467	\$413	\$566
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>United Serv Automobile Assn</i>	\$381	\$361	\$422	\$457	\$502
<i>USAA Cas Ins Co</i>	\$408	\$386	\$453	\$487	\$539
<i>USAA Gen Ind Co</i>	\$532	\$496	\$607	\$655	\$696
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,559	\$1,608	\$1,608	\$1,426	\$1,876
<i>Permanent Gen Assur Corp</i>	\$940	\$1,059	\$1,312	\$1,196	\$1,396
<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>	\$530	\$526	\$542	\$474	\$546
<i>American Natl Gen Ins Co</i>	\$550	\$526	\$540	\$454	\$578
<i>American Natl Prop & Cas Co</i>	\$362	\$346	\$356	\$302	\$382
<i>American Select Ins Co</i>	\$305	\$267	\$266	\$256	\$321
<i>Amica Mut Ins Co</i>	\$1,737	\$1,737	\$1,789	\$1,600	\$1,696
<i>CSAA Fire & Cas Ins Co</i>	\$857	\$859	\$914	\$888	\$916
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$453	\$360	\$375	\$397	\$374
<i>Erie Ins Prop & Cas Co</i>	\$386	\$350	\$381	\$338	\$390
<i>Esurance Prop & Cas Ins Co</i>	\$990	\$896	\$990	\$898	\$946
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$481	\$442	\$428	\$347	\$420
<i>Farmers Cas Ins Co</i>	\$348	\$348	\$376	\$306	\$414
<i>Farmers Direct Prop & Cas Ins Co</i>	\$356	\$356	\$412	\$366	\$398
<i>Farmers Prop & Cas Ins Co</i>	\$251	\$251	\$267	\$219	\$296
<i>Garrison Prop & Cas Ins Co</i>	\$678	\$739	\$662	\$615	\$698
<i>GEICO Advantage Ins Co</i>	\$596	\$596	\$625	\$536	\$628
<i>GEICO Choice Ins Co</i>	\$639	\$639	\$668	\$577	\$670
<i>GEICO Secure Ins Co</i>	\$912	\$912	\$951	\$824	\$978
<i>Hartford Accident & Ind Co</i>	\$889	\$986	\$867	\$820	\$919
<i>Hartford Cas Ins Co</i>	\$784	\$910	\$788	\$771	\$851
<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>Liberty Mut Ins Co</i>	\$1,750	\$1,716	\$1,577	\$1,597	\$1,749
<i>Liberty Mut Personal Ins Co</i>	\$1,601	\$1,572	\$1,447	\$1,464	\$1,602
<i>Mico Ins Co</i>	\$560	\$478	\$485	\$417	\$517
<i>Midvale Ind Co</i>	\$1,476	\$1,446	\$1,486	\$1,443	\$1,492
<i>Milbank Ins Co</i>	\$407	\$419	\$404	\$374	\$443
<i>National Gen Assur Co</i>	\$613	\$605	\$640	\$537	\$608
<i>Nationwide Ins Co Of America</i>	\$422	\$443	\$545	\$457	\$539
<i>Progressive Classic Ins Co</i>	\$701	\$618	\$604	\$563	\$646
<i>Progressive Max Ins Co</i>	\$1,021	\$942	\$941	\$922	\$975
<i>Root Insurance Company</i>	\$591	\$482	\$542	\$446	\$524
<i>Safeco Ins Co Of Amer</i>	\$724	\$724	\$662	\$542	\$675
<i>State Farm Fire & Cas Co</i>	\$840	\$739	\$747	\$747	\$802
<i>State Farm Mut Auto Ins Co</i>	\$527	\$462	\$467	\$467	\$503
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>United Serv Automobile Assn</i>	\$431	\$470	\$418	\$387	\$442
<i>USAA Cas Ins Co</i>	\$446	\$492	\$446	\$411	\$489
<i>USAA Gen Ind Co</i>	\$515	\$578	\$508	\$476	\$555

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,408	\$1,301	\$1,408	\$1,453	\$1,453
<i>Permanent Gen Assur Corp</i>	\$991	\$1,122	\$1,027	\$879	\$1,058
<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>	\$470	\$488	\$520	\$486	\$562
<i>American Natl Gen Ins Co</i>	\$446	\$502	\$498	\$478	\$622
<i>American Natl Prop & Cas Co</i>	\$296	\$336	\$326	\$318	\$402
<i>American Select Ins Co</i>	\$247	\$261	\$298	\$243	\$339
<i>Amica Mut Ins Co</i>	\$1,418	\$1,600	\$1,683	\$1,536	\$1,841
<i>CSAA Fire & Cas Ins Co</i>	\$753	\$797	\$834	\$865	\$989
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$329	\$345	\$384	\$407	\$460
<i>Erie Ins Prop & Cas Co</i>	\$285	\$340	\$337	\$332	\$381
<i>Esurance Prop & Cas Ins Co</i>	\$850	\$886	\$960	\$898	\$1,030
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$287	\$332	\$340	\$420	\$511
<i>Farmers Cas Ins Co</i>	\$376	\$306	\$356	\$292	\$465
<i>Farmers Direct Prop & Cas Ins Co</i>	\$300	\$366	\$348	\$352	\$408
<i>Farmers Prop & Cas Ins Co</i>	\$267	\$219	\$255	\$209	\$374
<i>Garrison Prop & Cas Ins Co</i>	\$593	\$540	\$682	\$680	\$747
<i>GEICO Advantage Ins Co</i>	\$499	\$587	\$579	\$519	\$634
<i>GEICO Choice Ins Co</i>	\$539	\$629	\$621	\$558	\$675
<i>GEICO Secure Ins Co</i>	\$775	\$886	\$886	\$832	\$971
<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>Horace Mann Ins Co</i>	\$229	\$281	\$271	\$281	\$273
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>Liberty Mut Ins Co</i>	\$1,659	\$1,586	\$1,764	\$1,625	\$1,994
<i>Liberty Mut Personal Ins Co</i>	\$1,520	\$1,453	\$1,613	\$1,489	\$1,821
<i>Mico Ins Co</i>	\$402	\$432	\$487	\$431	\$610
<i>Midvale Ind Co</i>	\$1,402	\$1,428	\$1,456	\$1,422	\$1,696
<i>Milbank Ins Co</i>	\$344	\$371	\$395	\$358	\$434
<i>National Gen Assur Co</i>	\$453	\$501	\$592	\$556	\$675
<i>Nationwide Ins Co Of America</i>	\$413	\$422	\$512	\$477	\$656
<i>Progressive Classic Ins Co</i>	\$564	\$567	\$582	\$560	\$790
<i>Progressive Max Ins Co</i>	\$912	\$914	\$924	\$908	\$1,089
<i>Root Insurance Company</i>	\$449	\$442	\$496	\$433	\$612
<i>Safeco Ins Co Of Amer</i>	\$533	\$622	\$709	\$626	\$737
<i>State Farm Fire & Cas Co</i>	\$596	\$638	\$752	\$668	\$907
<i>State Farm Mut Auto Ins Co</i>	\$369	\$397	\$470	\$416	\$570
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>United Serv Automobile Assn</i>	\$361	\$342	\$399	\$431	\$473
<i>USAA Cas Ins Co</i>	\$384	\$364	\$427	\$459	\$507
<i>USAA Gen Ind Co</i>	\$433	\$405	\$494	\$534	\$568
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,408	\$1,453	\$1,453	\$1,289	\$1,694
<i>Permanent Gen Assur Corp</i>	\$792	\$928	\$1,141	\$1,011	\$1,185
<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>	\$562	\$558	\$574	\$502	\$578
<i>American Natl Gen Ins Co</i>	\$550	\$526	\$540	\$454	\$578
<i>American Natl Prop & Cas Co</i>	\$362	\$346	\$356	\$302	\$382
<i>American Select Ins Co</i>	\$305	\$267	\$266	\$256	\$321
<i>Amica Mut Ins Co</i>	\$1,737	\$1,737	\$1,789	\$1,600	\$1,696
<i>CSAA Fire & Cas Ins Co</i>	\$711	\$711	\$752	\$733	\$754
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$453	\$360	\$375	\$397	\$374
<i>Erie Ins Prop & Cas Co</i>	\$399	\$362	\$394	\$349	\$403
<i>Esurance Prop & Cas Ins Co</i>	\$992	\$898	\$992	\$900	\$948
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$481	\$442	\$428	\$347	\$420
<i>Farmers Cas Ins Co</i>	\$294	\$294	\$320	\$261	\$350
<i>Farmers Direct Prop & Cas Ins Co</i>	\$302	\$302	\$350	\$310	\$338
<i>Farmers Prop & Cas Ins Co</i>	\$215	\$215	\$229	\$191	\$251
<i>Garrison Prop & Cas Ins Co</i>	\$690	\$752	\$674	\$625	\$710
<i>GEICO Advantage Ins Co</i>	\$520	\$520	\$545	\$473	\$548
<i>GEICO Choice Ins Co</i>	\$556	\$556	\$578	\$505	\$581
<i>GEICO Secure Ins Co</i>	\$819	\$819	\$848	\$744	\$874
<i>Hartford Accident & Ind Co</i>	\$905	\$1,006	\$882	\$833	\$935
<i>Hartford Cas Ins Co</i>	\$780	\$904	\$783	\$766	\$847
<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>Liberty Mut Ins Co</i>	\$1,575	\$1,550	\$1,424	\$1,442	\$1,575
<i>Liberty Mut Personal Ins Co</i>	\$1,443	\$1,421	\$1,308	\$1,324	\$1,443
<i>Mico Ins Co</i>	\$541	\$463	\$470	\$405	\$500
<i>Midvale Ind Co</i>	\$1,368	\$1,342	\$1,374	\$1,339	\$1,381
<i>Milbank Ins Co</i>	\$364	\$375	\$361	\$334	\$395
<i>National Gen Assur Co</i>	\$754	\$743	\$786	\$657	\$747
<i>Nationwide Ins Co Of America</i>	\$398	\$417	\$508	\$429	\$503
<i>Progressive Classic Ins Co</i>	\$755	\$664	\$650	\$605	\$696
<i>Progressive Max Ins Co</i>	\$1,075	\$986	\$986	\$964	\$1,023
<i>Root Insurance Company</i>	\$538	\$441	\$493	\$407	\$477
<i>Safeco Ins Co Of Amer</i>	\$683	\$683	\$626	\$515	\$637
<i>State Farm Fire & Cas Co</i>	\$840	\$739	\$747	\$747	\$802
<i>State Farm Mut Auto Ins Co</i>	\$527	\$462	\$467	\$467	\$503
<i>Teachers Ins Co</i>	\$535	\$535	\$661	\$561	\$672
<i>United Serv Automobile Assn</i>	\$446	\$487	\$432	\$399	\$457
<i>USAA Cas Ins Co</i>	\$457	\$505	\$458	\$421	\$502
<i>USAA Gen Ind Co</i>	\$524	\$588	\$517	\$484	\$565
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>	\$953	\$1,078	\$1,019	\$845	\$1,015
<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>	\$496	\$516	\$552	\$514	\$598
<i>American Natl Gen Ins Co</i>	\$446	\$502	\$498	\$478	\$622
<i>American Natl Prop & Cas Co</i>	\$296	\$336	\$326	\$318	\$402
<i>American Select Ins Co</i>	\$247	\$261	\$298	\$243	\$339
<i>Amica Mut Ins Co</i>	\$1,418	\$1,600	\$1,683	\$1,536	\$1,841
<i>CSAA Fire & Cas Ins Co</i>	\$631	\$664	\$693	\$717	\$810
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$329	\$345	\$384	\$407	\$460
<i>Erie Ins Prop & Cas Co</i>	\$294	\$351	\$349	\$342	\$393
<i>Esurance Prop & Cas Ins Co</i>	\$852	\$886	\$964	\$900	\$1,032
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$287	\$332	\$340	\$420	\$511
<i>Farmers Cas Ins Co</i>	\$318	\$261	\$300	\$249	\$392
<i>Farmers Direct Prop & Cas Ins Co</i>	\$255	\$310	\$296	\$296	\$342
<i>Farmers Prop & Cas Ins Co</i>	\$229	\$191	\$221	\$179	\$320
<i>Garrison Prop & Cas Ins Co</i>	\$603	\$548	\$694	\$692	\$760
<i>GEICO Advantage Ins Co</i>	\$442	\$516	\$506	\$457	\$548
<i>GEICO Choice Ins Co</i>	\$474	\$548	\$540	\$490	\$585
<i>GEICO Secure Ins Co</i>	\$703	\$796	\$795	\$750	\$867
<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>Horace Mann Ins Co</i>	\$227	\$278	\$268	\$279	\$271
<i>Horace Mann Prop & Cas Ins Co</i>	\$471	\$548	\$541	\$577	\$531
<i>Liberty Mut Ins Co</i>	\$1,496	\$1,432	\$1,584	\$1,465	\$1,787
<i>Liberty Mut Personal Ins Co</i>	\$1,375	\$1,315	\$1,452	\$1,346	\$1,638
<i>Mico Ins Co</i>	\$389	\$418	\$471	\$418	\$587
<i>Midvale Ind Co</i>	\$1,300	\$1,322	\$1,353	\$1,318	\$1,577
<i>Milbank Ins Co</i>	\$307	\$331	\$353	\$320	\$388
<i>National Gen Assur Co</i>	\$552	\$613	\$728	\$683	\$829
<i>Nationwide Ins Co Of America</i>	\$389	\$397	\$479	\$447	\$608
<i>Progressive Classic Ins Co</i>	\$606	\$608	\$626	\$603	\$854
<i>Progressive Max Ins Co</i>	\$954	\$955	\$967	\$950	\$1,150
<i>Root Insurance Company</i>	\$409	\$403	\$452	\$395	\$558
<i>Safeco Ins Co Of Amer</i>	\$507	\$589	\$669	\$592	\$694
<i>State Farm Fire & Cas Co</i>	\$596	\$638	\$752	\$668	\$907
<i>State Farm Mut Auto Ins Co</i>	\$369	\$397	\$470	\$416	\$570
<i>Teachers Ins Co</i>	\$480	\$561	\$562	\$597	\$584
<i>United Serv Automobile Assn</i>	\$372	\$353	\$412	\$446	\$489
<i>USAA Cas Ins Co</i>	\$394	\$372	\$437	\$470	\$520
<i>USAA Gen Ind Co</i>	\$441	\$411	\$503	\$543	\$578
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,471	\$1,517	\$1,517	\$1,345	\$1,777
<i>Permanent Gen Assur Corp</i>	\$795	\$893	\$1,095	\$1,002	\$1,171
<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>	\$550	\$544	\$562	\$490	\$566
<i>American Natl Gen Ins Co</i>	\$522	\$498	\$512	\$430	\$550
<i>American Natl Prop & Cas Co</i>	\$344	\$328	\$340	\$290	\$364
<i>American Select Ins Co</i>	\$332	\$290	\$290	\$277	\$348
<i>Amica Mut Ins Co</i>	\$1,737	\$1,737	\$1,789	\$1,600	\$1,696
<i>CSAA Fire & Cas Ins Co</i>	\$826	\$827	\$880	\$854	\$881
<i>Economy Premier Assur Co</i>	\$452	\$452	\$535	\$434	\$463
<i>Encompass Home & Auto Ins Co</i>	\$450	\$356	\$372	\$393	\$371
<i>Erie Ins Prop & Cas Co</i>	\$539	\$487	\$532	\$471	\$544
<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>Farmers Cas Ins Co</i>	\$328	\$328	\$356	\$288	\$390
<i>Farmers Direct Prop & Cas Ins Co</i>	\$340	\$340	\$396	\$354	\$382
<i>Farmers Prop & Cas Ins Co</i>	\$239	\$239	\$253	\$207	\$280
<i>Garrison Prop & Cas Ins Co</i>	\$670	\$731	\$655	\$608	\$690
<i>GEICO Advantage Ins Co</i>	\$570	\$570	\$597	\$512	\$599
<i>GEICO Choice Ins Co</i>	\$689	\$689	\$721	\$620	\$724
<i>GEICO Secure Ins Co</i>	\$953	\$953	\$994	\$858	\$1,023
<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>Liberty Mut Ins Co</i>	\$1,716	\$1,680	\$1,543	\$1,564	\$1,714
<i>Liberty Mut Personal Ins Co</i>	\$1,572	\$1,538	\$1,417	\$1,433	\$1,570
<i>Mico Ins Co</i>	\$612	\$521	\$527	\$454	\$564
<i>Midvale Ind Co</i>	\$1,487	\$1,454	\$1,498	\$1,444	\$1,501
<i>Milbank Ins Co</i>	\$355	\$365	\$352	\$327	\$385
<i>National Gen Assur Co</i>	\$618	\$611	\$646	\$541	\$613
<i>Nationwide Ins Co Of America</i>	\$398	\$417	\$508	\$429	\$503
<i>Progressive Classic Ins Co</i>	\$643	\$566	\$556	\$519	\$592
<i>Progressive Max Ins Co</i>	\$1,010	\$931	\$932	\$914	\$964
<i>Property & Cas Ins Co Of Hartford</i>	\$511	\$537	\$542	\$479	\$565
<i>Root Insurance Company</i>	\$552	\$449	\$507	\$418	\$490
<i>Safeco Ins Co Of Amer</i>	\$699	\$699	\$640	\$525	\$652
<i>State Farm Fire & Cas Co</i>	\$801	\$705	\$712	\$713	\$765
<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>	\$458	\$500	\$444	\$410	\$469
<i>USAA Cas Ins Co</i>	\$471	\$520	\$472	\$434	\$517
<i>USAA Gen Ind Co</i>	\$527	\$592	\$521	\$488	\$569
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,350	\$1,247	\$1,350	\$1,393	\$1,393
<i>Permanent Gen Assur Corp</i>	\$942	\$1,064	\$1,005	\$834	\$1,034
<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>	\$486	\$506	\$540	\$502	\$584
<i>American Natl Gen Ins Co</i>	\$424	\$476	\$474	\$454	\$588
<i>American Natl Prop & Cas Co</i>	\$284	\$320	\$312	\$302	\$382
<i>American Select Ins Co</i>	\$268	\$283	\$324	\$264	\$368
<i>Amica Mut Ins Co</i>	\$1,418	\$1,600	\$1,683	\$1,536	\$1,841
<i>CSAA Fire & Cas Ins Co</i>	\$726	\$767	\$804	\$833	\$951
<i>Economy Premier Assur Co</i>	\$352	\$434	\$507	\$456	\$698
<i>Encompass Home & Auto Ins Co</i>	\$324	\$335	\$379	\$406	\$460
<i>Erie Ins Prop & Cas Co</i>	\$393	\$472	\$469	\$460	\$530
<i>Esurance Prop & Cas Ins Co</i>	\$844	\$880	\$954	\$892	\$1,024
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$272	\$314	\$321	\$395	\$481
<i>Farmers Cas Ins Co</i>	\$356	\$288	\$336	\$276	\$438
<i>Farmers Direct Prop & Cas Ins Co</i>	\$288	\$354	\$334	\$334	\$394
<i>Farmers Prop & Cas Ins Co</i>	\$253	\$207	\$243	\$197	\$354
<i>Garrison Prop & Cas Ins Co</i>	\$586	\$533	\$675	\$672	\$739
<i>GEICO Advantage Ins Co</i>	\$477	\$559	\$553	\$496	\$608
<i>GEICO Choice Ins Co</i>	\$577	\$676	\$669	\$599	\$732
<i>GEICO Secure Ins Co</i>	\$806	\$924	\$925	\$866	\$1,016
<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>Liberty Mut Ins Co</i>	\$1,624	\$1,549	\$1,728	\$1,590	\$1,961
<i>Liberty Mut Personal Ins Co</i>	\$1,490	\$1,421	\$1,582	\$1,457	\$1,792
<i>Mico Ins Co</i>	\$444	\$479	\$530	\$467	\$663
<i>Midvale Ind Co</i>	\$1,402	\$1,432	\$1,454	\$1,426	\$1,700
<i>Milbank Ins Co</i>	\$301	\$324	\$344	\$313	\$377
<i>National Gen Assur Co</i>	\$457	\$505	\$598	\$562	\$679
<i>Nationwide Ins Co Of America</i>	\$389	\$397	\$479	\$447	\$608
<i>Progressive Classic Ins Co</i>	\$521	\$522	\$535	\$515	\$720
<i>Progressive Max Ins Co</i>	\$905	\$906	\$915	\$900	\$1,070
<i>Property & Cas Ins Co Of Hartford</i>	\$429	\$476	\$539	\$513	\$593
<i>Root Insurance Company</i>	\$422	\$417	\$465	\$405	\$569
<i>Safeco Ins Co Of Amer</i>	\$517	\$601	\$685	\$606	\$712
<i>State Farm Fire & Cas Co</i>	\$569	\$609	\$717	\$638	\$864
<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>	\$382	\$362	\$423	\$458	\$502
<i>USAA Cas Ins Co</i>	\$406	\$383	\$451	\$485	\$536
<i>USAA Gen Ind Co</i>	\$444	\$415	\$507	\$547	\$582
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,350	\$1,393	\$1,393	\$1,236	\$1,632
<i>Permanent Gen Assur Corp</i>	\$786	\$881	\$1,080	\$989	\$1,156
<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>	\$548	\$544	\$560	\$490	\$564
<i>American Natl Gen Ins Co</i>	\$602	\$576	\$590	\$496	\$634
<i>American Natl Prop & Cas Co</i>	\$396	\$378	\$390	\$332	\$418
<i>American Select Ins Co</i>	\$332	\$290	\$290	\$277	\$348
<i>Amica Mut Ins Co</i>	\$1,737	\$1,737	\$1,789	\$1,600	\$1,696
<i>CSAA Fire & Cas Ins Co</i>	\$686	\$687	\$725	\$707	\$728
<i>Economy Premier Assur Co</i>	\$452	\$452	\$535	\$434	\$463
<i>Encompass Home & Auto Ins Co</i>	\$450	\$356	\$372	\$393	\$371
<i>Erie Ins Prop & Cas Co</i>	\$373	\$340	\$369	\$327	\$377
<i>Esurance Prop & Cas Ins Co</i>	\$944	\$856	\$944	\$856	\$904
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$453	\$416	\$403	\$328	\$395
<i>Farmers Cas Ins Co</i>	\$288	\$288	\$310	\$253	\$342
<i>Farmers Direct Prop & Cas Ins Co</i>	\$298	\$298	\$348	\$306	\$334
<i>Farmers Prop & Cas Ins Co</i>	\$211	\$211	\$225	\$183	\$247
<i>Garrison Prop & Cas Ins Co</i>	\$673	\$734	\$658	\$610	\$693
<i>GEICO Advantage Ins Co</i>	\$481	\$481	\$504	\$439	\$506
<i>GEICO Choice Ins Co</i>	\$577	\$577	\$602	\$525	\$605
<i>GEICO Secure Ins Co</i>	\$813	\$813	\$842	\$739	\$867
<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>Liberty Mut Ins Co</i>	\$1,492	\$1,466	\$1,346	\$1,362	\$1,488
<i>Liberty Mut Personal Ins Co</i>	\$1,372	\$1,347	\$1,238	\$1,253	\$1,366
<i>Mico Ins Co</i>	\$560	\$478	\$485	\$418	\$518
<i>Midvale Ind Co</i>	\$1,341	\$1,313	\$1,349	\$1,305	\$1,353
<i>Milbank Ins Co</i>	\$303	\$314	\$301	\$278	\$329
<i>National Gen Assur Co</i>	\$640	\$631	\$668	\$560	\$633
<i>Nationwide Ins Co Of Amer</i>	\$389	\$408	\$495	\$418	\$490
<i>Progressive Classic Ins Co</i>	\$663	\$584	\$572	\$533	\$611
<i>Progressive Max Ins Co</i>	\$1,016	\$936	\$937	\$918	\$970
<i>Property & Cas Ins Co Of Hartford</i>	\$511	\$537	\$542	\$479	\$565
<i>Root Insurance Company</i>	\$506	\$415	\$464	\$383	\$449
<i>Safeco Ins Co Of Amer</i>	\$646	\$646	\$593	\$490	\$604
<i>State Farm Fire & Cas Co</i>	\$801	\$705	\$712	\$713	\$765
<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>	\$458	\$500	\$444	\$410	\$469
<i>USAA Cas Ins Co</i>	\$471	\$520	\$472	\$434	\$517
<i>USAA Gen Ind Co</i>	\$529	\$594	\$523	\$490	\$571
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Peak Prop & Cas Ins Corp</i>	\$1,347	\$1,245	\$1,347	\$1,391	\$1,391
<i>Permanent Gen Assur Corp</i>	\$992	\$1,124	\$1,061	\$880	\$1,092
<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>	\$484	\$504	\$538	\$502	\$582
<i>American Natl Gen Ins Co</i>	\$490	\$550	\$546	\$522	\$680
<i>American Natl Prop & Cas Co</i>	\$326	\$368	\$358	\$348	\$440
<i>American Select Ins Co</i>	\$268	\$283	\$324	\$264	\$368
<i>Amica Mut Ins Co</i>	\$1,418	\$1,600	\$1,683	\$1,536	\$1,841
<i>CSAA Fire & Cas Ins Co</i>	\$611	\$643	\$669	\$692	\$780
<i>Economy Premier Assur Co</i>	\$352	\$434	\$507	\$456	\$698
<i>Encompass Home & Auto Ins Co</i>	\$324	\$335	\$379	\$406	\$460
<i>Erie Ins Prop & Cas Co</i>	\$275	\$329	\$326	\$321	\$368
<i>Esurance Prop & Cas Ins Co</i>	\$812	\$846	\$918	\$856	\$892
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$272	\$314	\$321	\$395	\$481
<i>Farmers Cas Ins Co</i>	\$310	\$253	\$294	\$241	\$380
<i>Farmers Direct Prop & Cas Ins Co</i>	\$251	\$306	\$292	\$294	\$340
<i>Farmers Prop & Cas Ins Co</i>	\$223	\$183	\$215	\$175	\$312
<i>Garrison Prop & Cas Ins Co</i>	\$589	\$535	\$678	\$675	\$742
<i>GEICO Advantage Ins Co</i>	\$412	\$478	\$469	\$425	\$506
<i>GEICO Choice Ins Co</i>	\$492	\$570	\$561	\$508	\$607
<i>GEICO Secure Ins Co</i>	\$699	\$792	\$789	\$746	\$859
<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>Liberty Mut Ins Co</i>	\$1,415	\$1,350	\$1,499	\$1,387	\$1,702
<i>Liberty Mut Personal Ins Co</i>	\$1,301	\$1,242	\$1,376	\$1,275	\$1,560
<i>Mico Ins Co</i>	\$408	\$439	\$487	\$431	\$606
<i>Midvale Ind Co</i>	\$1,267	\$1,291	\$1,316	\$1,287	\$1,537
<i>Milbank Ins Co</i>	\$257	\$276	\$295	\$267	\$324
<i>National Gen Assur Co</i>	\$472	\$522	\$620	\$580	\$702
<i>Nationwide Ins Co Of Amer</i>	\$380	\$388	\$466	\$436	\$590
<i>Progressive Classic Ins Co</i>	\$534	\$536	\$551	\$530	\$748
<i>Progressive Max Ins Co</i>	\$908	\$910	\$920	\$904	\$1,079
<i>Property & Cas Ins Co Of Hartford</i>	\$429	\$476	\$539	\$513	\$593
<i>Root Insurance Company</i>	\$385	\$379	\$425	\$372	\$525
<i>Safeco Ins Co Of Amer</i>	\$482	\$559	\$633	\$563	\$657
<i>State Farm Fire & Cas Co</i>	\$569	\$609	\$717	\$638	\$864
<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>	\$382	\$362	\$423	\$458	\$502
<i>USAA Cas Ins Co</i>	\$406	\$383	\$451	\$485	\$536
<i>USAA Gen Ind Co</i>	\$446	\$416	\$509	\$549	\$584

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Peak Prop & Cas Ins Corp</i>	\$1,347	\$1,391	\$1,391	\$1,234	\$1,613
<i>Permanent Gen Assur Corp</i>	\$826	\$928	\$1,141	\$1,044	\$1,188
<i>West Virginia Natl Auto Ins Co</i>	\$787	\$1,094	\$933	\$924	\$1,158

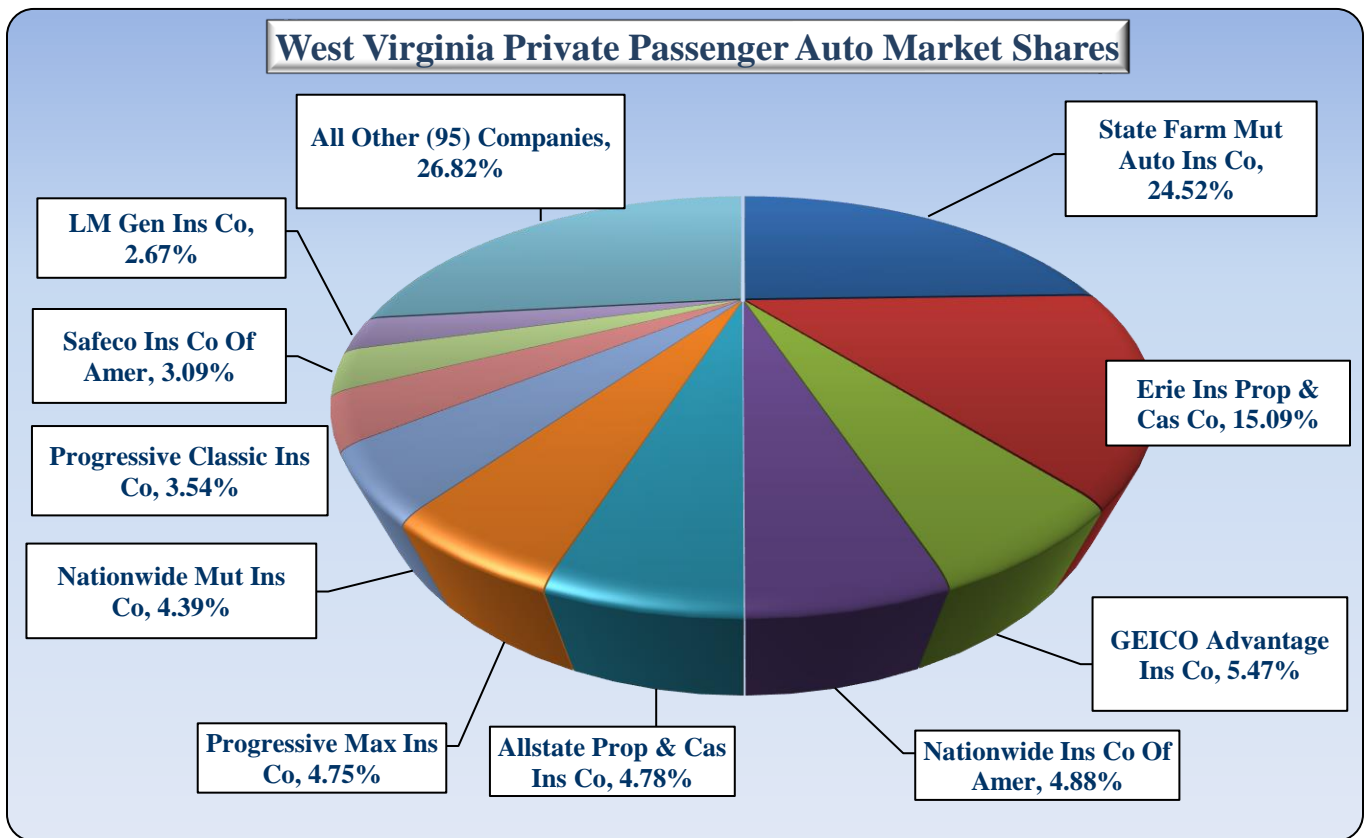
Section 1: Discussion

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 2022, a total of 105 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, 2022

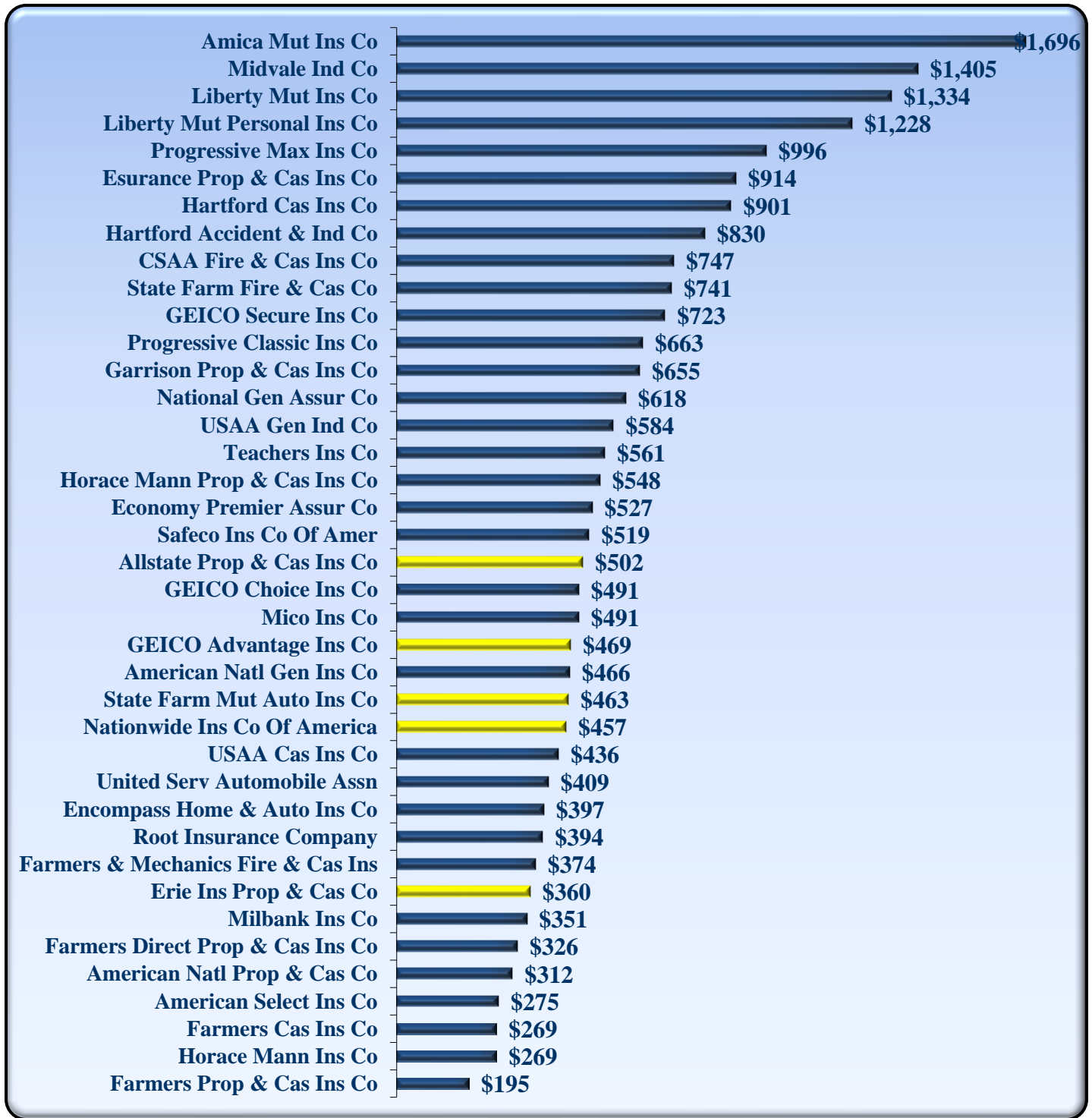


Source: National Association of Insurance Commissioners Market Share Reports for PPA physical damage and liability; based on direct premiums written for CY2021 and excludes \$0 direct written premium reports.

The pie chart from Figure 1 shows that the dominant company, State Farm Mutual Automobile Insurance Company, currently has a market share of 24.52%. The second insurer, Erie Insurance Property and Casualty Company, writes 15.09% of the market, and GEICO Advantage Insurance Company is third with 4.88%.

At first, we might presume that the top five leading companies, who write over one-half (54.74%) of the total auto market, may be able to control market conditions to the detriment of all other competitors. However, when the companies are ranked by reported premiums, the relationship between auto rates and market dominance is less clear. This is shown graphically in Figure 2 below.

Figure 2: Standard Companies Sorted by Premium



Source: 2022 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 among geographical areas can be attributed to many factors: differences in urban versus rural exposures, varying exposure to weather, theft and crime rates, loss experience and many other factors. Because of the complicated nature of insurance underwriting, it is difficult to pinpoint the strongest explanatory variable in the list of pricing factors. 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	\$568	(10.9%)
Morgantown	\$587	(8.1%)
Clarksburg	\$600	(6.0%)
Wheeling	\$604	(5.4%)
Parkersburg	\$634	(0.6%)
Bluefield	\$648	1.6%
Charleston	\$655	2.6%
Beckley	\$660	3.5%
Huntington	\$675	5.7%
Williamson	\$750	17.5%
<i>Statewide Average</i>	<i>\$638</i>	—

Source: 2022 Auto Survey; 48-year-old married female; standard companies only.

Table 1 shows averaged rates from all standard 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 32% higher than rates in the Martinsburg area for a similar risk. Moreover, Williamson’s rates are 17.5% higher than the statewide average, whereas Martinsburg’s rates are shown to be 11% 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 2022 statewide average of \$638 is 8.1% more than the 2021 statewide average of \$590. This could be due to the premium and rate decreases insurers put into place to account for the lessened driving trends due to COVID 19 and now that driving practices have returned to pre-pandemic levels, the losses and rates more adequately reflect current driving trends and conditions.

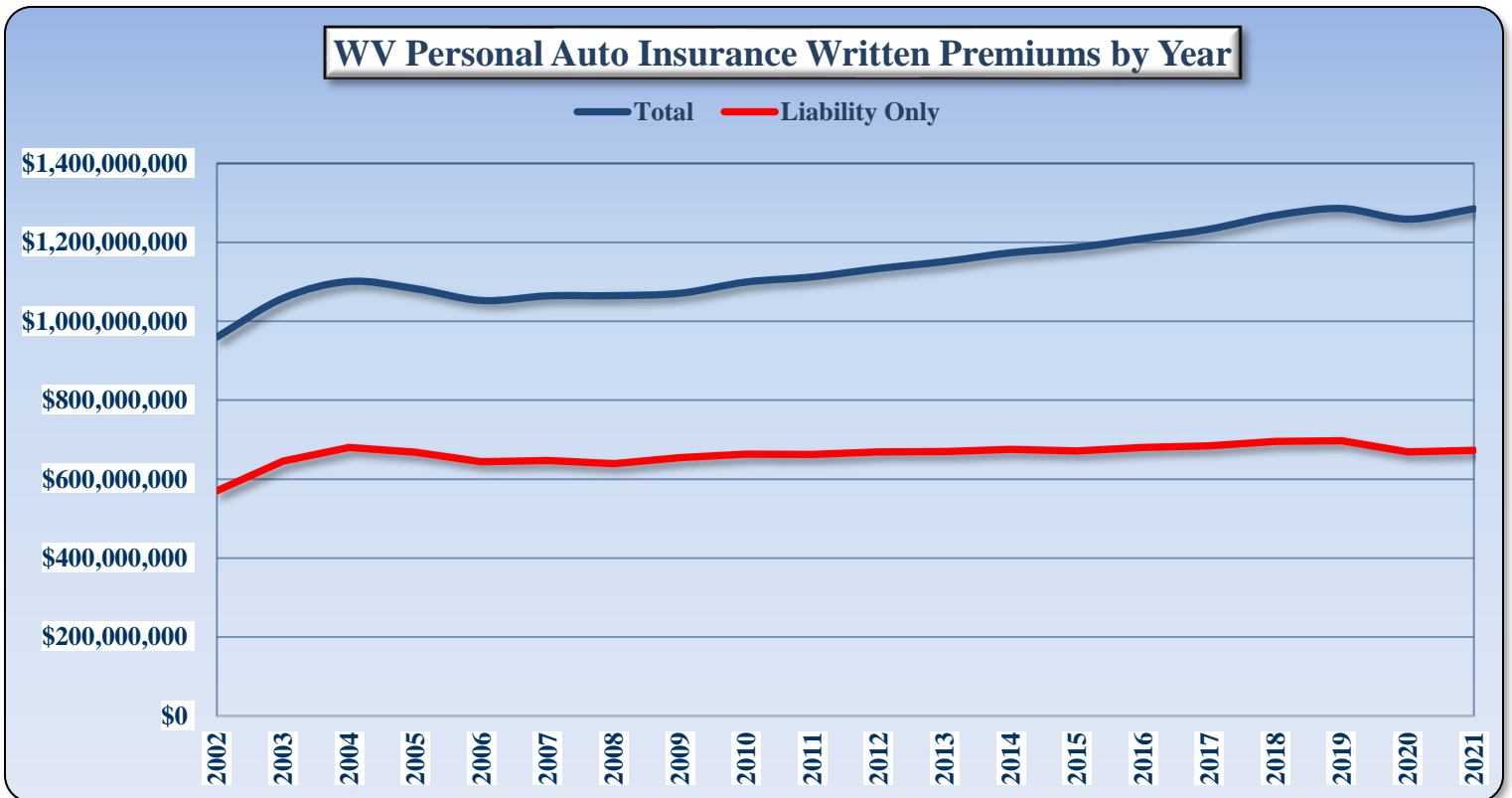
Section II—Market Summary

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	
2012	14
2013	16
2014	18
2015	18
2016	17
2017	16
2018	16
2019	16
2020	15
2021	15

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

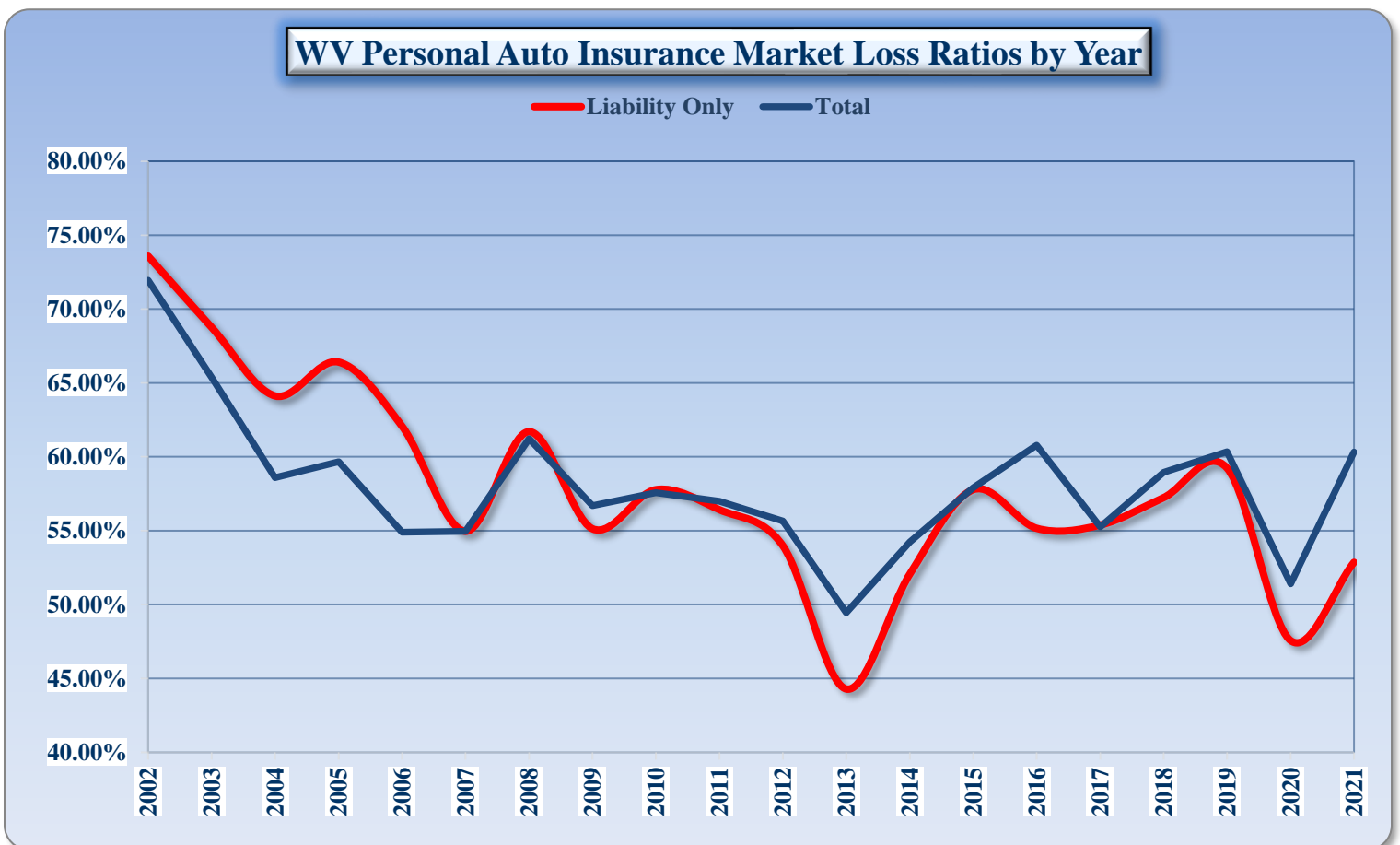
Figure 1: West Virginia Total Private Passenger and Liability Only Premiums by Year, 2022



While the increase in private passenger auto insurance premiums from 2002 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 2006 and the liability premium decreased for the first time since 2006. The decreases were due to the COVID-19 premium relief efforts in place for most of 2020. As driving habits returned to normal in 2021, the total premiums did increase and became more aligned with pre-pandemic levels. However, liability only premiums did not increase at the same rate as the total premiums and remains below the pre-pandemic levels. The 2021 liability premiums increased 0.56% while the total premiums increased 2.08%. Liability rates have not increased at the same pace as private passenger property damage rates.

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 ongoing pandemic results. The graph below shows the 20-year historical loss ratio by year for West Virginia experience. The loss ratio review shows that liability and total loss ratios have been volatile but had been on a general downward trend since 2002. 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. As expected, the 2021 total loss ratio did increase with the return to pre-pandemic driving habits, but the liability only line is slower to return to those same levels. Comparing 2020 to 2021, the total loss ratio increased 17.35% while the liability only increased 11.12%. When comparing both the premium and loss ratio charts, the data may indicate future liability rate indications may be subject to upward pressure if losses continue to increase with stable premiums.

Figure 1: West Virginia Total Private Passenger and Liability Only Loss Ratios by Year, 2022



Section II: Consumer Guide to Automobile Insurance in West Virginia

The OIC is responsible for regulating insurance carriers in the insurance marketplace as well as protecting consumers by ensuring that insurance companies and insurance producers comply with state laws in all aspects of purchasing and maintaining an insurance policy. OIC regulation includes ensuring insurance company rates are not excessive, inadequate or unfairly discriminatory as well as investigating and resolving consumer complaints and questions regarding insurers doing business in West Virginia.

This section of the report will act as a consumer guide to understanding your automobile policy, shopping for insurance coverage and resolving any questions or concerns that may arise throughout the insurance process.

The Offices of the Insurance Commissioner is available to assist you with any questions or help that you may need to secure automobile insurance. Please contact our Consumer & Claims Services Division by calling 888-879-9842 or (304) 558-3386; you may also email our helpful staff at OICConsumerServices@wv.gov. The [OIC website](#) includes auto insurance information to aid consumers in the auto insurance process.

HOW TO SHOP FOR AUTOMOBILE INSURANCE

As shown in Section I, rates for similar risks and characteristics can vary widely among insurers. To ensure you find the best coverage for your needs at an affordable premium, the OIC provides suggestions and shopping advice to aid you in your insurance search.

Comparison shopping for your auto coverage is the key to getting the most out of your dollar. Just as you would compare prices for a new television or automobile purchase, insurance and insurers should also be researched and compared. There are more than 120 auto insurers currently writing West Virginia auto policies so there are plenty of insurers offering coverages to suit your insurance needs.

When you apply for auto insurance with an insurer, they will evaluate you based on individual risk characteristics such as your driving record, geographic areas (counties and zip codes), gender, age, marital status, prior coverage, annual mileage driven, credit history and vehicle you will be insuring.




*The best time to shop for insurance is
BEFORE purchasing a vehicle.*



This report will provide some basic insurance tips to ensure consumers are aware of the options and the process of securing automobile insurance in West Virginia.


- **Know your insurance costs upfront.** Insurance plays an important role in the total cost of owning and operating a vehicle. Make, model, engine size, safety features, car modifications, etc. all affect insurance premiums. Before buying or trading in your current vehicle, you should determine the insurance costs of the new vehicle and factor that expense into your buying decision.
- **Know what coverage and limits you are buying.** West Virginia minimum limits are 25/50/25 for both your coverage and uninsured motorists' coverage. This graphic may help consumers when determining coverage needs:

WHAT IS THE 25/50/25 COVERAGE RULE?




**First Number
(25)**

**\$25,000
maximum amount
that your carrier
will pay for bodily
injury for each
person that is
injured in an
accident**



**Second Number
(50)**

**\$50,000
maximum amount
that your carrier
will pay for bodily
injury per
accident –
regardless of the
number of people
injured**



**Third Number
(25)**

**\$25,000
maximum amount
that your carrier
will pay for
property damage -
including another
driver's vehicle or
property**

- When determining your limits, consider current prices of vehicles, repair costs and medical costs. If you were in an accident, would \$25,000 likely replace your vehicle? Would \$50,000 cover the costs of all medical expenses if there were multiple injuries? Would \$25,000 replace the OTHER driver's vehicle or property? If those limits are not enough to cover the cost of an accident, **you** are liable for the difference in costs. You may decide that higher coverage limits such as 100/300/100 are more suitable for your coverage needs or even consider buying a personal umbrella policy that offers protection in the event you are sued.

- **Check your credit report.** While a West Virginia insurer cannot use your credit history to determine if they will insure you, cancel or non-renew your policy; an insurer can use your credit history in the determination of rates and premium calculation for your insurance. Your credit history gives an insurer an indication of the financial risk you present. Checking your credit report is a good practice for a multitude of reasons, but ensuring you are paying appropriate insurance premiums is enough to warrant a review and correct any errors you may see on the report as soon as possible.

- **Comparison shop.** Comparison shopping means to get premium quotes from multiple companies. To begin this process, you should:
 - ✓ Visit a reputable agent that can help you find insurance providers that offer the coverages and limits you need. If you don't know where to start, ask family and friends for recommendations on insurance companies and agents. The internet also provides a variety of insurance information including insurer websites and non-affiliated quoting vendors to provide insurance quotes on-line but beware of any quotes that seem "too good to be true"!

 - ✓ Ask for premium quotes. Be sure that any quotes you receive have the same information and coverages to ensure you're getting a fair and accurate comparison. The information you should provide to your agent for premium quotes include make, model and year of the vehicle you're insuring, the deductible amount and coverage limits, average annual miles driven, your address with zip code, your driving record and any other drivers of the vehicle and their relationship to you.

 - ✓ Once you receive all quotes, review them carefully and verify each quote is based on accurate information and includes the correct limits and other relevant information.

 - ✓ You can decide to purchase from one of the quoted insurers or continue the comparison shopping with another agent or insurance company.

- **Other Considerations.** Once you have selected a company to purchase, you can ask the agent about deductible options, any applicable discounts that may be offered such as telematics, multi-vehicle, multi-line, etc., installment plans, and premium financing options.

- **Discounts.** Many insurers offer discounts. You should ask your insurance company or agent about available discounts before purchasing or renewing your auto insurance policy. Not all insurers offer the same discounts or the same discount percentages, but the most common discounts include:
 - ✓ Good driving record including no traffic accidents or moving violations that have occurred in the last 3 to 5 years.

 - ✓ Safety devices that limit or reduce bodily injury or property damage such as anti-lock or automatic emergency brakes, air bags, blind spot monitoring, crash detection, lane departure warning, anti-theft devices such as car alarms, etc.

- ✓ Multiple policies or multiple lines of insurance – Insurers cannot require you to purchase additional auto policies or other lines of insurance policies such as homeowners, but they may offer a discount for multiple vehicle policies or bundled policies for both your auto and home.
- ✓ For teenage drivers – good student or driver education credits may be available.
- ✓ Renewal discounts for maintaining continuous coverage with the insurers for a specified number of years.

— **Optional Coverages.** The following are optional coverages you may consider adding to your auto policy:

- ✓ **Medical Payments Coverage:** Medical payments insurance provides coverage for medical expenses arising out of an auto accident, regardless of fault.
- ✓ **Towing and Labor:** Towing and Labor insurance provides coverage for towing and labor expenses if your insured vehicle breaks down and cannot be driven until repaired.
- ✓ **Rental Reimbursement:** Rental reimbursement insurance provides coverage for your costs in renting a vehicle used as a substitute for your damaged insured vehicle. Coverage is usually provided on a fixed rate basis per day, regardless of the actual daily cost of the rental and up to a maximum amount of days.

— Now that you have a better understanding of the insurance available to you and have chosen a company or agent to purchase your insurance policy, you are ready to secure the coverage.

REMEMBER if you are replacing a current, in-force policy, wait until after your new coverage is in place before you cancel your old policy. You don't leave any gaps in your coverage!

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. Motor vehicle crashes are the second leading cause of death for U.S. teens. The Centers for Disease Control and Prevention stated “In 2019, almost 2,400 teens in the United States aged 13–19 were killed and about 258,000 were treated in emergency departments for injuries suffered in motor vehicle crashes. That means that every day, about seven teens died due to motor vehicle crashes, and hundreds more were injured. In addition, motor vehicle crash deaths among teens 15–19 years of age resulted in about \$4.8 billion in medical and work loss costs for crashes that occurred in 2018.”

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.

Glossary of Automobile Terms

Agent: An insurance salesperson. a) An independent agent does not work for any insurance company and sells the policies of more than one insurer; b) an exclusive agent sells the policies of only one insurance company.

Arson: The willful and malicious burning of, or attempt to burn, any structure or other property, often with criminal or fraudulent intent.

Automobile Insurance Plan: A state supervised insurance plan for people who cannot find automobile insurance (this may also be referred to as the Assigned Risk Plan). Each driver in the plan is assigned to an insurance company. The cost of this insurance is higher than in the regular market.

Automobile Physical Damage Insurance: Coverage to pay for damage to or loss or policyholder's automobile resulting from collision, fire, theft or other perils.

Binder: A temporary written or oral insurance contract which is effective until it is replaced by a regular policy.

Catastrophe: In insurance, a term applied to an incident or series of related incidents causing insured property losses totaling more than \$5 million.

Claim: A person's request for payment by an insurer for a loss covered under a policy. Your claims to your company are "first-party claim." Claims made by one person against another person's company are known as "third-party claims."

Claimant: A person who files a claim with an insurance company.

Collision Coverage: Optional insurance which pays for damage to your automobile caused by collision with another automobile or object, or by rolling the car over. Frequently required if you have a car loan.

Comprehensive Coverage: Optional insurance which pays for damage to your automobile caused by things other than collision or rolling the car over such as fire, theft, vandalism, flood or hail. This is frequently required if you have an automobile loan.

Compulsory Insurance: Any form of insurance which is required by law.

Conditions: Part of an insurance policy which states your obligations and those of your insurance company for the policy to be in effect.

Coverage: The scope of protection provided under a contract of insurance; any of several risks covered by a policy.

Deductible: The amount which you agree to pay, per claim or per accident. This is subtracted from the total amount paid by your insurer. If the claim is \$500 and your deductible is \$100, you pay \$100, and your insurance company will pay \$400. The higher the deductible, the lower your premium will be for the policy.

Exclusions: Provisions that explicitly limit the coverage provided by a policy.

Insurance: A system under which individuals, businesses and other organizations or entities, in exchange for a payment of a sum of money (a premium), are guaranteed compensation for losses resulting from certain perils under specified conditions.

Insurance Company: A company which, in exchange for a fee (known as premium), agrees to pay legitimate claims that may arise under your policy.

Insurance Department: Enforces rules for the insurance business in each state. Source of information about all types of insurance; also handles consumer inquiries and complaints.

Insured: Person or organization covered by an insurance policy.

Insurer: The provider of insurance, such as an insurance company or other organization.

Liability Coverage: Insurance which pays the losses of other people, which you caused unintentionally or through negligence.

Liability Limits: The largest amount of money an insurer will pay in case of a covered loss.

Loss: The basis on which an insurance claim is submitted and/or paid.

Medical Payments Coverage: A form of insurance that pays for medical and funeral expenses regardless of liability.

Negligence: Failure to exercise a generally acceptable level of care and caution.

Policy: A contract of insurance.

Policyholder: The person who buys insurance.

Policy Period: The amount of time an insurance contract (policy) is in effect.

Premium: The amount you pay for insurance coverage.

Pro Rata Cancellation: Cancellation of the policy by the insurance company. All unearned premium is returned to the insured.

Proof of Loss: Documents that you give to the insurer to support your request for payment of losses. The company uses these documents to determine whether and how much it will pay. (Ex.: Police report and written repair estimates from automobile body shops.)

Provisions: A list of actions a policyholder must take in order to make an insurance claim. Included in provisions can be additional specifications of the insurer's responsibility to the insured.

Rate: The pricing factor upon which the insurance buyer's premium is based.

Risk: The chance of loss.

Short Rate Cancellation: Cancellation of an insurance policy by the insured. Return premium is calculated on a short rate basis, meaning the insurance company keeps a portion of the unearned premium to cover expenses.

Substandard: A greater than normal risk to an insurer.

Surcharge: An additional charge allowed when a company pays a claim on your behalf.

Underinsured Motorist Coverage: A form of insurance which provides coverage when the liability coverage of the at-fault party is inadequate to cover the amount of damages or injuries.

Underwriting: The process of selecting risks for insurance and determining in what amounts and in what terms the insurance company will accept the risk.

Uninsured Motorist Coverage: A form of insurance which covers the policyholder and family members if injured by a motorist who carries no liability insurance, assuming the other driver is at fault, or if injured by a hit and run motorist.

Conclusion

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.

There is continued uncertainty surrounding the future of automobile insurance in West Virginia due to the on-going and lasting effects of COVID-19. The premium relief efforts from insurers have been reversed with more vehicles returning to normal driving conditions and automobile rate increase filings from insurers have been supported and approved by the OIC. 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. At the time of this report, gasoline and food prices have been subject to the highest inflationary period in more than 41 years with an overall annual inflation rate of 8.3%. It is unknown how the inflation financial pressure will affect consumer driving habits. If more people are combining travel for work or errands, canceling or delaying road trips, carpooling, etc. then this may play a role in future rates and trends in West Virginia. In addition to the higher cost of fueling your vehicle, supply chain issues and labor shortages are causing costs to maintain a vehicle to soar. New cars are also in short supply, driving up the value of used cars; one estimate has said that a car worth \$10,000 pre-pandemic is now valued at \$17,000 due to low supply but high demand of both new and used vehicles. That is creating a domino effect that is costing every American consumer much more money to own and operate a vehicle.

It is helpful to be reminded of 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 or texting, obeying the rules of the road, take a defensive driving course and properly maintaining vehicles. Although accidents and auto damage can never be completely eliminated, taking some prudent steps will help to mitigate future increases in auto insurance rates.



STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

Allan L. McVey
Insurance Commissioner

Exhibit 1

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

Date: March 9, 2022

RE: West Virginia Code §33-20-19; Annual Automobile Survey

[West Virginia Code Chapter 33, Article 20, Section 19](#) requires the Insurance Commission to publish annually a list of current premium rates for West Virginia minimum automobile liability insurance limits.

In order to comply with this statute, we are requesting your cooperation in completing this survey. Please provide the requested information located here: [West Virginia Auto Rates Survey](#).

Each writing company listed in the original request email should complete the survey separately. If you are not currently writing any personal automobile insurance business or have any restrictions or limitations on new business, please indicate the same in the comment section of the form and submit for response.

We are requesting your response on or before **April 22, 2022**.

The data submission process has been revised from previous years requests. West Virginia will no longer require an insurer response for out-of-state rates of bordering cities. With intricate rate models and a multitude of specific individual factors, comparing rates has become more cumbersome and is no longer relevant to the consumer and reader of this report. Please see the attached memorandum for detailed instructions on completing and submitting the requested information.

Please contact Juanita Wimmer at Juanita.D.Wimmer@wv.gov or 304-414-8491 with any questions or inquiries. Thank you for your cooperation and assistance in this request.

Sincerely,

Allan L. McVey
CPCU, ARM, AAI, AAM, AIS
Insurance Commissioner

MEMORANDUM

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

From: Allan L. McVey; West Virginia Insurance Commissioner

Date: March 9, 2022

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. Once compiled, the survey will be provided to all public libraries and county sheriffs' offices within our State in addition to being made publicly available on the OIC website.

INSTRUCTIONS TO INSURER

- 1) Each writing company within your group should complete all requested information with a separate submission for each company.
- 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.**

Other key assumptions: Operator has no incidents, accidents or violations in the experience period. The sample operator is the only operator or the principal 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.

7) 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.

INSTRUCTIONS FOR USING THE SURVEY FORM

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	
<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>	
<input type="text"/>	<input type="button" value="Load Company Data"/>
<input type="text"/>	
<input type="text"/>	GROUP: <input type="text"/>
RATE TYPE: <input checked="" type="radio"/> Standard <input type="radio"/> Non-Standard	
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
TABS: <input checked="" type="radio"/> WV Ratings	
<input type="radio"/> NO <input type="radio"/> YES	
<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 AFTER 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.

- 3 When you enter the company identifier you received via email 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 (insurer/carrier) name submitting the rating examples.
- 5 The insurance company's NAIC company number.
- 6 The insurance company's NAIC group number.
- 7 Please state whether the rating examples you are entering are standard or non-standard rates.
- 8 The name of the person within your company that we would contact for follow-up questions.
- 9 The telephone number of the person within your company that we would contact for follow-up questions.
- 10 The email address of the person within your company that we would contact for follow-up questions. Please note this will be the email address that the company identifier will be sent to when Save Form Data is clicked.
- 11 The WV Ratings tab includes five (5) age examples - each having a male and female annual premium requirement for 10 different West Virginia cities. Having this single tab is a change from previous years when an additional Surrounding States tab was required.
- 12 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 click save form data. This gives us your final approval and we know your submission is ready for processing and review.
- 13 The Save Form Data is used to save, and later retrieve using the company identifier, any information you enter 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 displays rate form requirements:

RATING EXAMPLES - WV Ratings										
Please use rates as of January 01, 2022										
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"										

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.