

2016 West Virginia Automobile Survey



If you have questions regarding personal automobile insurance,
please contact our Consumer Services Division at 1-888-TRY-WVIC,
or visit our website at www.wvinsurance.gov



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Introduction

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

Section I of this report contains auto rates for writers of mandatory coverage limits as set forth in §17D-4-2 of the West Virginia Code. Only liability and uninsured motorist insurance premium data were collected because the Code does not require comprehensive, collision, medical payments, underinsured motorist, or any other additional or special coverage. For the 2016 Survey, **Section II** of the report lists auto rates for selected West Virginia border cities as well as for neighboring cities in the surrounding states. This information is presented at both state required minimum limits of insurance (which will vary from state to state) as well as on a comparable limit basis using approved rates in effect as of January 1, 2016.

Section I: Assumptions

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

For more information about compulsory insurance, please contact us at:

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

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



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



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



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



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



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



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



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



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



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



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

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

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

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

Section II: Assumptions

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

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



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



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

Based on the January 2016 Insurance Information Institute (III) automobile insurance responsibilities report, the minimum insurance amounts and types of coverages for the surrounding states are:

Kentucky:  Liability at \$25/\$50/\$10, and PIP

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

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

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

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

Where PIP is Personal Injury Protection; UM is Uninsured Motorist Coverage; UIM is Under-Insured Motorist Coverage.

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

Kentucky:  Liability at \$100/\$300/\$50, UM at \$100/\$300/\$50, and PIP (*separately, if provided*)

Maryland:  Liability at \$100/\$300/\$50, UM, UIM, and PIP (*separately, if provided*)

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

Pennsylvania:  Liability at \$100/\$300/\$50, UM at \$100/\$300/\$50, and PIP (*separately, if provided*)

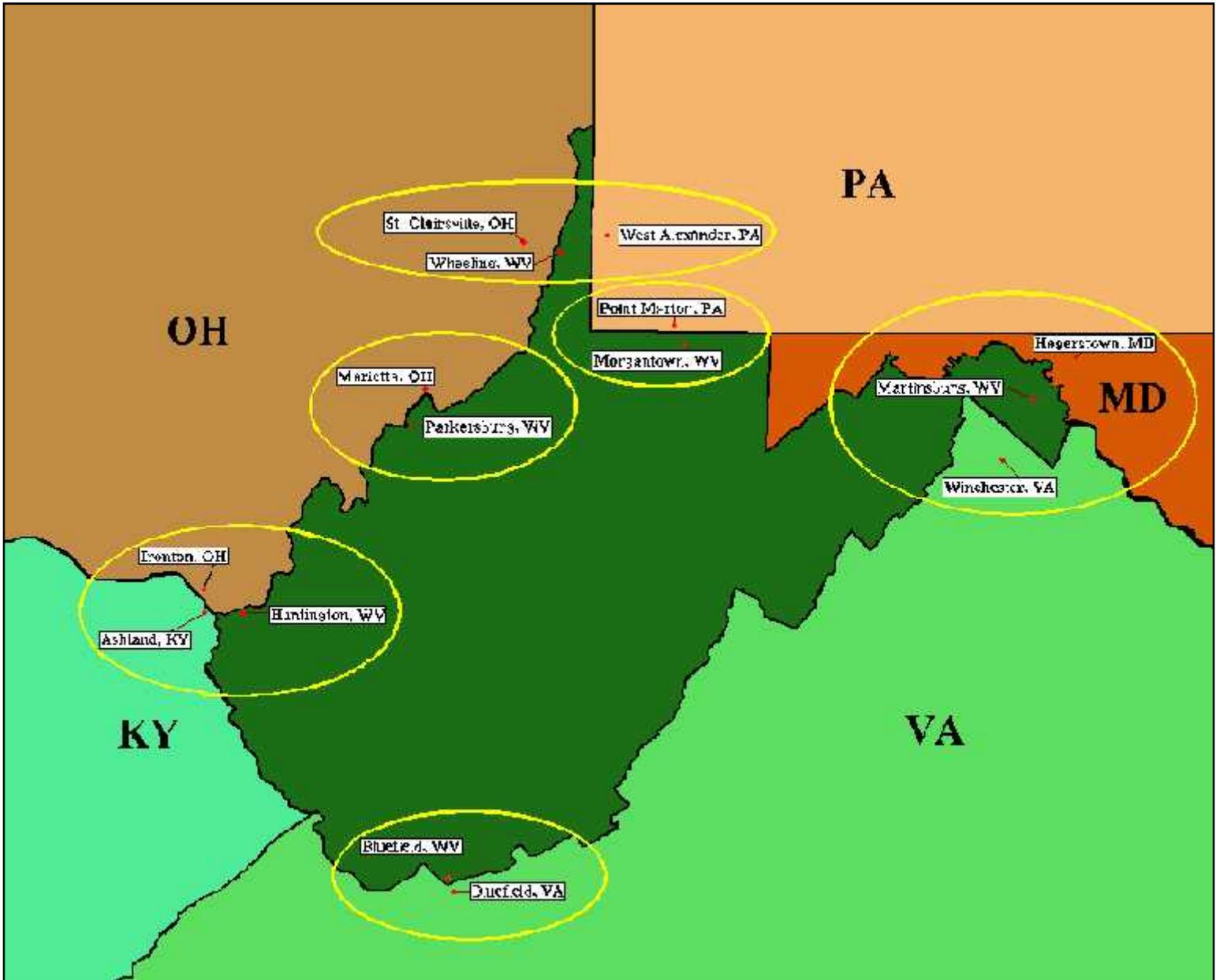
Virginia:  Liability at \$100/\$300/\$50, UM & UIM at \$100/\$300/\$50

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

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

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

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



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

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

Additional Information about the Sampled Companies

The companies which appear in this report were selected for inclusion in the survey because their individual calendar year 2015 market shares by earned premium volume were among the top 50 active licensed companies writing business in West Virginia. A company's market share is determined by comparing the dollar amount of premiums that a given company had earned in West Virginia during a given year to the total premiums earned by all companies over the same period, for the same line of business. Thus, many active companies with smaller private passenger auto premium volumes do not appear in this survey. Specifically, in 2015 there were a total of 132 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, however only 47 companies have sample premiums shown in this survey, yet they comprise nearly 99% of the personal auto insurance premiums earned in West Virginia during 2015.

The inclusion of any particular company's rates in this survey does not necessarily imply that they are accepting new business at any given time.

The companies have been divided into categories labeled "Preferred, Standard Companies" and "Non-Standard Companies." This is not a precise distinction, but rather is subject to some interpretation. Generally, the "Preferred, Standard Companies" write policies for the best drivers who have maintained continuous auto insurance coverage, whereas the "Non-Standard Companies" write policies for drivers who have one or more driving violation(s) or who have failed to maintain compulsory automobile insurance. The companies responding to the survey each made a selection to indicate whether the rates which they were providing were either "Standard" or "Non-Standard" rates. Non-standard Companies are those which are subject to the specific requirements of §33-6-31c and §114CSR37, and make use of what are otherwise known as "Substandard" rates.

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

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

- United Service 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 Insurance Company*

) The following companies are no longer accepting new business and did not provide a rating example for use as a part of this report:

21st Century Centennial Ins Co

21st Century Pacific Ins Co

Allstate Ins Co

GEICO Gen Ins Co

GEICO Ind Co

GEICO Secure Ins Co

Government Employees Ins Co

Hartford Insurance Company of the Midwest

Nationwide Mut Fire Ins Co

Nationwide Mut Ins Co

Nationwide Prop & Cas Ins Co

Property and Casualty Insurance Company of Hartford

SECTION I

2016 Auto Insurance
Survey Responses

Rates Effective
January 2016

**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>	\$1,288	\$1,326	\$1,328	\$1,216	\$1,416
<i>American Natl Prop & Cas Co</i>	\$1,120	\$1,180	\$1,090	\$938	\$1,136
<i>American Select Ins Co</i>	\$770	\$770	\$884	\$742	\$875
<i>Auto Club Prop Cas Ins Co</i>	\$3,748	\$3,289	\$3,584	\$2,988	\$3,288
<i>Economy Premier Assur Co</i>	\$1,506	\$1,506	\$1,794	\$1,444	\$1,536
<i>Encompass Home & Auto Ins Co</i>	\$1,764	\$1,597	\$1,680	\$1,614	\$1,697
<i>Encompass Ind Co</i>	\$2,030	\$2,030	\$1,995	\$1,773	\$2,164
<i>Encompass Ins Co Of Amer</i>	\$1,436	\$1,436	\$1,457	\$1,265	\$1,533
<i>Erie Ins Prop & Cas Co</i>	\$1,106	\$993	\$1,006	\$982	\$1,100
<i>Esurance Prop & Cas Ins Co</i>	\$4,366	\$3,616	\$4,366	\$3,622	\$4,006
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$1,942	\$1,770	\$1,698	\$1,467	\$1,673
<i>First Liberty Ins Corp</i>	\$3,029	\$3,029	\$3,190	\$2,420	\$2,802
<i>Garrison Prop & Cas Ins Co</i>	\$1,214	\$1,214	\$1,224	\$1,099	\$1,247
<i>GEICO Advantage Ins Co</i>	\$1,173	\$1,173	\$1,261	\$1,056	\$1,315
<i>GEICO Choice Ins Co</i>	\$1,223	\$1,223	\$1,311	\$1,112	\$1,367
<i>Hartford Accident & Ind Co</i>	\$1,437	\$1,692	\$1,451	\$1,410	\$1,566
<i>Horace Mann Ins Co</i>	\$951	\$951	\$1,269	\$1,024	\$1,285
<i>Horace Mann Prop & Cas Ins Co</i>	\$1,885	\$1,885	\$2,520	\$2,092	\$2,529
<i>Liberty Ins Corp</i>	\$5,654	\$5,654	\$5,942	\$4,529	\$5,236
<i>Liberty Mut Fire Ins Co</i>	\$3,362	\$3,362	\$3,534	\$2,694	\$3,114
<i>LM Gen Ins Co</i>	\$2,906	\$2,907	\$2,528	\$2,737	\$2,857
<i>LM Ins Corp</i>	\$3,517	\$3,508	\$3,051	\$3,328	\$3,457
<i>Metropolitan Cas Ins Co</i>	\$1,502	\$1,502	\$1,647	\$1,293	\$1,844
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,490	\$1,490	\$1,649	\$1,307	\$1,444
<i>Metropolitan Prop & Cas Ins Co</i>	\$875	\$875	\$953	\$752	\$1,070
<i>Motorists Mut Ins Co</i>	\$2,875	\$2,875	\$2,886	\$1,916	\$2,926
<i>National Gen Assur Co</i>	\$3,255	\$3,345	\$3,477	\$2,715	\$3,356
<i>Nationwide Ins Co Of Amer</i>	\$1,215	\$1,513	\$2,206	\$1,651	\$2,058
<i>Progressive Classic Ins Co</i>	\$3,521	\$2,827	\$3,459	\$2,659	\$3,194
<i>Progressive Max Ins Co</i>	\$3,255	\$2,407	\$3,158	\$2,655	\$2,957
<i>Safeco Ins Co Of Amer</i>	\$3,173	\$3,173	\$3,040	\$2,553	\$3,010
<i>State Auto Prop & Cas Ins Co</i>	\$5,075	\$5,258	\$4,942	\$4,732	\$5,080
<i>State Farm Fire & Cas Co</i>	\$2,688	\$2,258	\$2,393	\$2,061	\$2,439
<i>State Farm Mut Auto Ins Co</i>	\$2,001	\$1,679	\$1,780	\$1,531	\$1,815
<i>Teachers Ins Co</i>	\$2,276	\$2,276	\$3,055	\$2,527	\$3,057
<i>United Serv Automobile Assn</i>	\$876	\$876	\$835	\$760	\$887
<i>USAA Cas Ins Co</i>	\$1,037	\$1,037	\$1,072	\$933	\$1,091
<i>USAA Gen Ind Co</i>	\$1,011	\$1,011	\$1,042	\$928	\$1,064
<i>Westfield Ins Co</i>	\$1,281	\$1,281	\$1,303	\$1,180	\$1,298
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$3,439	\$3,154	\$3,426	\$2,722	\$3,491
<i>American Select Ins Co</i>	\$5,244	\$4,566	\$5,308	\$4,599	\$4,969
<i>GEICO Secure Ins Co</i>	\$1,633	\$1,633	\$1,751	\$1,472	\$1,823
<i>Peak Prop & Cas Ins Corp</i>	\$4,510	\$4,358	\$4,510	\$4,661	\$4,661
<i>Titan Ind Co</i>	\$2,238	\$2,238	\$1,915	\$1,620	\$1,915
<i>Victoria Fire & Cas Co</i>	\$2,238	\$2,238	\$1,915	\$1,620	\$1,915
<i>West Virginia Natl Auto Ins Co</i>	\$4,056	\$4,320	\$3,897	\$3,211	\$4,056

**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>	\$1,102	\$1,232	\$1,250	\$1,194	\$1,400
<i>American Natl Prop & Cas Co</i>	\$912	\$1,008	\$1,056	\$1,046	\$1,348
<i>American Select Ins Co</i>	\$607	\$692	\$783	\$715	\$907
<i>Auto Club Prop Cas Ins Co</i>	\$2,592	\$3,157	\$2,854	\$3,288	\$5,030
<i>Economy Premier Assur Co</i>	\$1,156	\$1,444	\$1,693	\$1,512	\$2,347
<i>Encompass Home & Auto Ins Co</i>	\$1,325	\$1,272	\$1,576	\$1,773	\$1,868
<i>Encompass Ind Co</i>	\$1,693	\$1,773	\$2,040	\$2,252	\$2,767
<i>Encompass Ins Co Of Amer</i>	\$1,298	\$1,265	\$1,368	\$1,675	\$1,624
<i>Erie Ins Prop & Cas Co</i>	\$715	\$884	\$829	\$905	\$1,181
<i>Esurance Prop & Cas Ins Co</i>	\$3,220	\$3,494	\$4,128	\$3,622	\$4,706
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$1,447	\$1,392	\$1,774	\$1,677	\$2,077
<i>First Liberty Ins Corp</i>	\$2,452	\$2,606	\$3,369	\$2,921	\$3,740
<i>Garrison Prop & Cas Ins Co</i>	\$1,055	\$949	\$1,239	\$1,223	\$1,361
<i>GEICO Advantage Ins Co</i>	\$997	\$1,114	\$1,189	\$1,101	\$1,290
<i>GEICO Choice Ins Co</i>	\$1,052	\$1,165	\$1,240	\$1,155	\$1,340
<i>Hartford Accident & Ind Co</i>	\$1,587	\$1,238	\$1,395	\$1,284	\$2,222
<i>Horace Mann Ins Co</i>	\$876	\$1,024	\$953	\$1,070	\$992
<i>Horace Mann Prop & Cas Ins Co</i>	\$1,832	\$2,092	\$2,102	\$2,333	\$2,189
<i>Liberty Ins Corp</i>	\$4,564	\$4,870	\$6,302	\$5,459	\$6,979
<i>Liberty Mut Fire Ins Co</i>	\$2,715	\$2,897	\$3,747	\$3,247	\$4,150
<i>LM Gen Ins Co</i>	\$2,928	\$3,124	\$2,778	\$2,794	\$4,067
<i>LM Ins Corp</i>	\$3,548	\$3,273	\$3,360	\$3,380	\$4,957
<i>Metropolitan Cas Ins Co</i>	\$1,679	\$1,293	\$1,532	\$1,261	\$2,067
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,062	\$1,307	\$1,307	\$1,287	\$1,798
<i>Metropolitan Prop & Cas Ins Co</i>	\$969	\$752	\$891	\$732	\$1,347
<i>Motorists Mut Ins Co</i>	\$2,216	\$2,431	\$2,475	\$2,432	\$3,356
<i>National Gen Assur Co</i>	\$2,572	\$2,752	\$3,302	\$3,075	\$3,829
<i>Nationwide Ins Co Of Amer</i>	\$1,346	\$1,727	\$1,984	\$1,964	\$2,846
<i>Progressive Classic Ins Co</i>	\$2,301	\$2,633	\$3,091	\$2,479	\$3,741
<i>Progressive Max Ins Co</i>	\$2,347	\$2,490	\$2,892	\$2,394	\$3,434
<i>Safeco Ins Co Of Amer</i>	\$2,654	\$2,998	\$3,056	\$3,122	\$3,555
<i>State Auto Prop & Cas Ins Co</i>	\$4,241	\$4,422	\$5,359	\$4,809	\$6,469
<i>State Farm Fire & Cas Co</i>	\$1,757	\$1,982	\$2,236	\$2,188	\$2,861
<i>State Farm Mut Auto Ins Co</i>	\$1,303	\$1,472	\$1,663	\$1,627	\$2,131
<i>Teachers Ins Co</i>	\$2,230	\$2,527	\$2,546	\$2,779	\$2,540
<i>United Serv Automobile Assn</i>	\$695	\$653	\$790	\$872	\$970
<i>USAA Cas Ins Co</i>	\$857	\$803	\$974	\$1,068	\$1,199
<i>USAA Gen Ind Co</i>	\$835	\$771	\$969	\$1,054	\$1,128
<i>Westfield Ins Co</i>	\$989	\$1,145	\$1,243	\$1,113	\$1,328

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$2,586	\$2,813	\$3,120	\$2,863	\$4,166
<i>American Select Ins Co</i>	\$4,169	\$4,630	\$4,751	\$4,596	\$7,085
<i>GEICO Secure Ins Co</i>	\$1,391	\$1,548	\$1,650	\$1,534	\$1,790
<i>Peak Prop & Cas Ins Corp</i>	\$4,510	\$4,661	\$4,661	\$4,108	\$6,429
<i>Titan Ind Co</i>	\$1,456	\$1,518	\$1,756	\$1,750	\$2,554
<i>Victoria Fire & Cas Co</i>	\$1,456	\$1,518	\$1,756	\$1,750	\$2,554
<i>West Virginia Natl Auto Ins Co</i>	\$3,000	\$3,370	\$3,897	\$3,475	\$4,320

**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>	\$1,176	\$1,216	\$1,214	\$1,108	\$1,292
<i>American Natl Prop & Cas Co</i>	\$1,038	\$1,094	\$1,008	\$870	\$1,054
<i>American Select Ins Co</i>	\$770	\$770	\$884	\$742	\$875
<i>Auto Club Prop Cas Ins Co</i>	\$3,345	\$2,935	\$3,199	\$2,667	\$2,935
<i>Economy Premier Assur Co</i>	\$1,052	\$1,052	\$1,251	\$1,008	\$1,072
<i>Encompass Home & Auto Ins Co</i>	\$1,545	\$1,400	\$1,475	\$1,417	\$1,488
<i>Encompass Ind Co</i>	\$1,296	\$1,296	\$1,276	\$1,135	\$1,381
<i>Encompass Ins Co Of Amer</i>	\$1,026	\$1,026	\$1,040	\$905	\$1,094
<i>Erie Ins Prop & Cas Co</i>	\$766	\$690	\$698	\$681	\$762
<i>Esurance Prop & Cas Ins Co</i>	\$3,472	\$2,892	\$3,472	\$2,896	\$3,192
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$1,348	\$1,230	\$1,181	\$1,023	\$1,164
<i>First Liberty Ins Corp</i>	\$1,919	\$1,919	\$2,020	\$1,536	\$1,776
<i>Garrison Prop & Cas Ins Co</i>	\$1,070	\$1,070	\$1,078	\$970	\$1,098
<i>GEICO Advantage Ins Co</i>	\$1,362	\$1,362	\$1,468	\$1,224	\$1,533
<i>GEICO Choice Ins Co</i>	\$1,270	\$1,270	\$1,362	\$1,155	\$1,421
<i>Hartford Accident & Ind Co</i>	\$1,314	\$1,542	\$1,332	\$1,291	\$1,425
<i>Horace Mann Ins Co</i>	\$869	\$869	\$1,160	\$948	\$1,185
<i>Horace Mann Prop & Cas Ins Co</i>	\$1,237	\$1,237	\$1,652	\$1,373	\$1,657
<i>Liberty Ins Corp</i>	\$3,748	\$3,748	\$3,938	\$3,007	\$3,473
<i>Liberty Mut Fire Ins Co</i>	\$2,130	\$2,130	\$2,237	\$1,709	\$1,973
<i>LM Gen Ins Co</i>	\$2,738	\$2,907	\$2,394	\$2,584	\$2,702
<i>LM Ins Corp</i>	\$3,310	\$3,306	\$2,884	\$3,122	\$3,266
<i>Metropolitan Cas Ins Co</i>	\$1,428	\$1,428	\$1,563	\$1,231	\$1,748
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,414	\$1,414	\$1,563	\$1,243	\$1,369
<i>Metropolitan Prop & Cas Ins Co</i>	\$833	\$833	\$905	\$716	\$1,014
<i>Motorists Mut Ins Co</i>	\$1,833	\$1,833	\$1,840	\$1,235	\$1,866
<i>National Gen Assur Co</i>	\$2,853	\$2,933	\$3,050	\$2,479	\$2,945
<i>Nationwide Ins Co Of Amer</i>	\$964	\$1,191	\$1,715	\$1,294	\$1,603
<i>Progressive Classic Ins Co</i>	\$3,118	\$2,507	\$3,062	\$2,359	\$2,829
<i>Progressive Max Ins Co</i>	\$2,912	\$2,165	\$2,826	\$2,383	\$2,649
<i>Safeco Ins Co Of Amer</i>	\$2,797	\$2,797	\$2,684	\$2,255	\$2,659
<i>State Auto Prop & Cas Ins Co</i>	\$4,281	\$4,433	\$4,182	\$3,997	\$4,290
<i>State Farm Fire & Cas Co</i>	\$2,041	\$1,717	\$1,819	\$1,568	\$1,853
<i>State Farm Mut Auto Ins Co</i>	\$1,516	\$1,273	\$1,350	\$1,162	\$1,376
<i>Teachers Ins Co</i>	\$1,493	\$1,493	\$2,000	\$1,656	\$2,002
<i>United Serv Automobile Assn</i>	\$768	\$768	\$733	\$668	\$778
<i>USAA Cas Ins Co</i>	\$910	\$910	\$940	\$819	\$957
<i>USAA Gen Ind Co</i>	\$887	\$887	\$914	\$816	\$933
<i>Westfield Ins Co</i>	\$916	\$916	\$930	\$843	\$930
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$2,863	\$2,631	\$2,865	\$2,280	\$2,925
<i>American Select Ins Co</i>	\$4,642	\$4,044	\$4,699	\$4,073	\$4,399
<i>GEICO Secure Ins Co</i>	\$1,615	\$1,615	\$1,732	\$1,462	\$1,804
<i>Peak Prop & Cas Ins Corp</i>	\$3,961	\$3,826	\$3,961	\$4,094	\$4,094
<i>Titan Ind Co</i>	\$1,696	\$1,696	\$1,466	\$1,240	\$1,466
<i>Victoria Fire & Cas Co</i>	\$1,696	\$1,696	\$1,466	\$1,240	\$1,466
<i>West Virginia Natl Auto Ins Co</i>	\$3,214	\$3,422	\$3,090	\$2,549	\$3,214

**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>	\$1,004	\$1,122	\$1,144	\$1,090	\$1,278
<i>American Natl Prop & Cas Co</i>	\$846	\$934	\$978	\$968	\$1,248
<i>American Select Ins Co</i>	\$607	\$692	\$783	\$715	\$907
<i>Auto Club Prop Cas Ins Co</i>	\$2,314	\$2,818	\$2,548	\$2,935	\$4,488
<i>Economy Premier Assur Co</i>	\$808	\$1,008	\$1,180	\$1,056	\$1,635
<i>Encompass Home & Auto Ins Co</i>	\$1,165	\$1,124	\$1,385	\$1,555	\$1,634
<i>Encompass Ind Co</i>	\$1,086	\$1,135	\$1,302	\$1,434	\$1,757
<i>Encompass Ins Co Of Amer</i>	\$929	\$905	\$979	\$1,193	\$1,157
<i>Erie Ins Prop & Cas Co</i>	\$500	\$615	\$579	\$631	\$817
<i>Esurance Prop & Cas Ins Co</i>	\$2,586	\$2,798	\$3,288	\$2,896	\$3,736
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$1,008	\$971	\$1,233	\$1,167	\$1,440
<i>First Liberty Ins Corp</i>	\$1,556	\$1,653	\$2,132	\$1,851	\$2,365
<i>Garrison Prop & Cas Ins Co</i>	\$931	\$839	\$1,091	\$1,077	\$1,197
<i>GEICO Advantage Ins Co</i>	\$1,153	\$1,295	\$1,381	\$1,277	\$1,498
<i>GEICO Choice Ins Co</i>	\$1,092	\$1,211	\$1,287	\$1,199	\$1,390
<i>Hartford Accident & Ind Co</i>	\$1,449	\$1,139	\$1,279	\$1,174	\$2,015
<i>Horace Mann Ins Co</i>	\$805	\$948	\$877	\$975	\$898
<i>Horace Mann Prop & Cas Ins Co</i>	\$1,202	\$1,373	\$1,379	\$1,529	\$1,436
<i>Liberty Ins Corp</i>	\$3,030	\$3,232	\$4,175	\$3,620	\$4,621
<i>Liberty Mut Fire Ins Co</i>	\$1,723	\$1,837	\$2,372	\$2,057	\$2,625
<i>LM Gen Ins Co</i>	\$2,770	\$2,957	\$2,631	\$2,644	\$3,807
<i>LM Ins Corp</i>	\$3,350	\$3,095	\$3,178	\$3,195	\$4,635
<i>Metropolitan Cas Ins Co</i>	\$1,587	\$1,231	\$1,454	\$1,197	\$1,955
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,010	\$1,243	\$1,243	\$1,223	\$1,699
<i>Metropolitan Prop & Cas Ins Co</i>	\$919	\$716	\$847	\$696	\$1,277
<i>Motorists Mut Ins Co</i>	\$1,422	\$1,556	\$1,584	\$1,557	\$2,134
<i>National Gen Assur Co</i>	\$2,258	\$2,511	\$2,891	\$2,695	\$3,361
<i>Nationwide Ins Co Of Amer</i>	\$1,061	\$1,351	\$1,547	\$1,531	\$2,202
<i>Progressive Classic Ins Co</i>	\$2,045	\$2,338	\$2,739	\$2,201	\$3,310
<i>Progressive Max Ins Co</i>	\$2,113	\$2,239	\$2,592	\$2,154	\$3,067
<i>Safeco Ins Co Of Amer</i>	\$2,343	\$2,644	\$2,694	\$2,751	\$3,125
<i>State Auto Prop & Cas Ins Co</i>	\$3,591	\$3,748	\$4,521	\$4,066	\$5,443
<i>State Farm Fire & Cas Co</i>	\$1,339	\$1,508	\$1,700	\$1,664	\$2,171
<i>State Farm Mut Auto Ins Co</i>	\$990	\$1,117	\$1,261	\$1,234	\$1,614
<i>Teachers Ins Co</i>	\$1,463	\$1,656	\$1,669	\$1,821	\$1,665
<i>United Serv Automobile Assn</i>	\$611	\$574	\$693	\$765	\$850
<i>USAA Cas Ins Co</i>	\$753	\$706	\$855	\$937	\$1,050
<i>USAA Gen Ind Co</i>	\$734	\$679	\$851	\$925	\$989
<i>Westfield Ins Co</i>	\$707	\$817	\$887	\$795	\$950

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$2,167	\$2,349	\$2,606	\$2,394	\$3,464
<i>American Select Ins Co</i>	\$3,693	\$4,100	\$4,207	\$4,070	\$6,267
<i>GEICO Secure Ins Co</i>	\$1,381	\$1,540	\$1,632	\$1,520	\$1,764
<i>Peak Prop & Cas Ins Corp</i>	\$3,961	\$4,094	\$4,094	\$3,615	\$5,601
<i>Titan Ind Co</i>	\$1,121	\$1,163	\$1,339	\$1,332	\$1,923
<i>Victoria Fire & Cas Co</i>	\$1,121	\$1,163	\$1,339	\$1,332	\$1,923
<i>West Virginia Natl Auto Ins Co</i>	\$2,383	\$2,674	\$3,090	\$2,757	\$3,422

**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>	\$576	\$590	\$588	\$540	\$614
<i>American Natl Prop & Cas Co</i>	\$374	\$392	\$362	\$316	\$378
<i>American Select Ins Co</i>	\$311	\$311	\$453	\$383	\$351
<i>Auto Club Prop Cas Ins Co</i>	\$799	\$703	\$765	\$639	\$702
<i>Economy Premier Assur Co</i>	\$812	\$812	\$965	\$778	\$829
<i>Encompass Home & Auto Ins Co</i>	\$614	\$559	\$586	\$562	\$592
<i>Encompass Ind Co</i>	\$592	\$592	\$583	\$523	\$627
<i>Encompass Ins Co Of Amer</i>	\$687	\$687	\$696	\$609	\$730
<i>Erie Ins Prop & Cas Co</i>	\$393	\$357	\$362	\$352	\$391
<i>Esurance Prop & Cas Ins Co</i>	\$1,272	\$1,108	\$1,272	\$1,108	\$1,192
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$772	\$706	\$680	\$591	\$669
<i>First Liberty Ins Corp</i>	\$1,270	\$1,270	\$1,336	\$1,019	\$1,176
<i>Garrison Prop & Cas Ins Co</i>	\$590	\$590	\$595	\$539	\$605
<i>GEICO Advantage Ins Co</i>	\$493	\$493	\$522	\$451	\$542
<i>GEICO Choice Ins Co</i>	\$515	\$515	\$544	\$476	\$565
<i>Hartford Accident & Ind Co</i>	\$695	\$800	\$701	\$684	\$747
<i>Horace Mann Ins Co</i>	\$465	\$465	\$617	\$502	\$626
<i>Horace Mann Prop & Cas Ins Co</i>	\$691	\$691	\$919	\$766	\$922
<i>Liberty Ins Corp</i>	\$2,810	\$2,810	\$2,951	\$2,258	\$2,605
<i>Liberty Mut Fire Ins Co</i>	\$1,409	\$1,409	\$1,480	\$1,134	\$1,307
<i>LM Gen Ins Co</i>	\$1,507	\$1,498	\$1,366	\$1,442	\$1,481
<i>LM Ins Corp</i>	\$1,786	\$1,777	\$1,611	\$1,707	\$1,754
<i>Metropolitan Cas Ins Co</i>	\$609	\$609	\$666	\$525	\$744
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$597	\$597	\$660	\$527	\$579
<i>Metropolitan Prop & Cas Ins Co</i>	\$366	\$366	\$394	\$318	\$444
<i>Motorists Mut Ins Co</i>	\$1,381	\$1,381	\$1,386	\$938	\$1,405
<i>National Gen Assur Co</i>	\$939	\$964	\$1,003	\$790	\$967
<i>Nationwide Ins Co Of Amer</i>	\$438	\$514	\$683	\$541	\$646
<i>Progressive Classic Ins Co</i>	\$1,003	\$829	\$987	\$786	\$921
<i>Progressive Max Ins Co</i>	\$1,112	\$899	\$1,088	\$961	\$1,037
<i>Safeco Ins Co Of Amer</i>	\$789	\$789	\$750	\$639	\$743
<i>State Auto Prop & Cas Ins Co</i>	\$1,277	\$1,320	\$1,259	\$1,200	\$1,285
<i>State Farm Fire & Cas Co</i>	\$917	\$777	\$821	\$713	\$836
<i>State Farm Mut Auto Ins Co</i>	\$674	\$569	\$602	\$521	\$613
<i>Teachers Ins Co</i>	\$832	\$832	\$1,111	\$921	\$1,112
<i>United Serv Automobile Assn</i>	\$351	\$351	\$338	\$311	\$356
<i>USAA Cas Ins Co</i>	\$417	\$417	\$431	\$381	\$437
<i>USAA Gen Ind Co</i>	\$562	\$562	\$579	\$519	\$590
<i>Westfield Ins Co</i>	\$428	\$428	\$382	\$390	\$433
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$1,451	\$1,318	\$1,410	\$1,118	\$1,467
<i>American Select Ins Co</i>	\$1,312	\$1,154	\$1,327	\$1,161	\$1,247
<i>GEICO Secure Ins Co</i>	\$763	\$763	\$803	\$701	\$832
<i>Peak Prop & Cas Ins Corp</i>	\$1,731	\$1,675	\$1,731	\$1,783	\$1,783
<i>Titan Ind Co</i>	\$721	\$721	\$634	\$537	\$634
<i>Victoria Fire & Cas Co</i>	\$721	\$721	\$634	\$537	\$634
<i>West Virginia Natl Auto Ins Co</i>	\$1,404	\$1,490	\$1,351	\$1,125	\$1,403

**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>	\$506	\$546	\$554	\$540	\$614
<i>American Natl Prop & Cas Co</i>	\$308	\$338	\$350	\$346	\$446
<i>American Select Ins Co</i>	\$315	\$357	\$312	\$287	\$362
<i>Auto Club Prop Cas Ins Co</i>	\$556	\$675	\$610	\$702	\$1,062
<i>Economy Premier Assur Co</i>	\$625	\$778	\$911	\$816	\$1,259
<i>Encompass Home & Auto Ins Co</i>	\$468	\$450	\$550	\$618	\$654
<i>Encompass Ind Co</i>	\$501	\$523	\$595	\$652	\$790
<i>Encompass Ins Co Of Amer</i>	\$624	\$609	\$656	\$795	\$771
<i>Erie Ins Prop & Cas Co</i>	\$264	\$321	\$301	\$328	\$419
<i>Esurance Prop & Cas Ins Co</i>	\$1,020	\$1,080	\$1,220	\$2,896	\$1,346
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$583	\$562	\$708	\$671	\$823
<i>First Liberty Ins Corp</i>	\$1,032	\$1,096	\$1,409	\$1,225	\$1,562
<i>Garrison Prop & Cas Ins Co</i>	\$519	\$472	\$601	\$594	\$655
<i>GEICO Advantage Ins Co</i>	\$430	\$472	\$496	\$467	\$533
<i>GEICO Choice Ins Co</i>	\$456	\$496	\$519	\$491	\$554
<i>Hartford Accident & Ind Co</i>	\$757	\$613	\$678	\$631	\$1,018
<i>Horace Mann Ins Co</i>	\$430	\$502	\$467	\$522	\$483
<i>Horace Mann Prop & Cas Ins Co</i>	\$672	\$766	\$769	\$852	\$800
<i>Liberty Ins Corp</i>	\$2,274	\$2,425	\$3,128	\$2,714	\$3,460
<i>Liberty Mut Fire Ins Co</i>	\$1,143	\$1,218	\$1,568	\$1,362	\$1,733
<i>LM Gen Ins Co</i>	\$1,508	\$1,427	\$1,451	\$1,456	\$1,930
<i>LM Ins Corp</i>	\$1,626	\$1,688	\$1,717	\$1,725	\$1,863
<i>Metropolitan Cas Ins Co</i>	\$676	\$525	\$619	\$511	\$837
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$434	\$527	\$527	\$519	\$720
<i>Metropolitan Prop & Cas Ins Co</i>	\$400	\$318	\$374	\$308	\$561
<i>Motorists Mut Ins Co</i>	\$1,077	\$1,176	\$1,197	\$1,177	\$1,603
<i>National Gen Assur Co</i>	\$720	\$799	\$946	\$886	\$1,107
<i>Nationwide Ins Co Of Amer</i>	\$463	\$560	\$626	\$621	\$847
<i>Progressive Classic Ins Co</i>	\$697	\$780	\$895	\$741	\$1,058
<i>Progressive Max Ins Co</i>	\$884	\$920	\$1,021	\$896	\$1,157
<i>Safeco Ins Co Of Amer</i>	\$666	\$746	\$759	\$778	\$886
<i>State Auto Prop & Cas Ins Co</i>	\$1,089	\$1,137	\$1,347	\$1,223	\$1,604
<i>State Farm Fire & Cas Co</i>	\$613	\$687	\$770	\$754	\$974
<i>State Farm Mut Auto Ins Co</i>	\$446	\$501	\$564	\$552	\$717
<i>Teachers Ins Co</i>	\$815	\$921	\$929	\$1,012	\$926
<i>United Serv Automobile Assn</i>	\$288	\$273	\$322	\$350	\$386
<i>USAA Cas Ins Co</i>	\$355	\$335	\$397	\$428	\$475
<i>USAA Gen Ind Co</i>	\$470	\$436	\$541	\$585	\$624
<i>Westfield Ins Co</i>	\$329	\$378	\$409	\$368	\$442

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$1,065	\$1,156	\$1,275	\$1,204	\$1,735
<i>American Select Ins Co</i>	\$1,061	\$1,168	\$1,197	\$1,161	\$1,741
<i>GEICO Secure Ins Co</i>	\$672	\$731	\$765	\$725	\$819
<i>Peak Prop & Cas Ins Corp</i>	\$1,731	\$1,783	\$1,783	\$1,586	\$2,477
<i>Titan Ind Co</i>	\$491	\$505	\$575	\$573	\$808
<i>Victoria Fire & Cas Co</i>	\$491	\$505	\$575	\$573	\$808
<i>West Virginia Natl Auto Ins Co</i>	\$1,055	\$1,177	\$1,351	\$1,211	\$1,490

**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>	\$586	\$600	\$600	\$550	\$626
<i>American Natl Prop & Cas Co</i>	\$392	\$410	\$378	\$328	\$394
<i>American Select Ins Co</i>	\$311	\$311	\$453	\$383	\$351
<i>Auto Club Prop Cas Ins Co</i>	\$691	\$609	\$662	\$553	\$608
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$559	\$510	\$536	\$516	\$541
<i>Encompass Ind Co</i>	\$528	\$528	\$520	\$467	\$560
<i>Encompass Ins Co Of Amer</i>	\$536	\$536	\$544	\$478	\$569
<i>Erie Ins Prop & Cas Co</i>	\$376	\$340	\$345	\$337	\$372
<i>Esurance Prop & Cas Ins Co</i>	\$1,278	\$1,114	\$1,278	\$1,114	\$1,198
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$637	\$584	\$561	\$490	\$554
<i>First Liberty Ins Corp</i>	\$945	\$945	\$994	\$761	\$876
<i>Garrison Prop & Cas Ins Co</i>	\$543	\$543	\$548	\$497	\$556
<i>GEICO Advantage Ins Co</i>	\$603	\$603	\$642	\$549	\$669
<i>GEICO Choice Ins Co</i>	\$553	\$553	\$583	\$508	\$606
<i>Hartford Accident & Ind Co</i>	\$684	\$787	\$691	\$673	\$735
<i>Horace Mann Ins Co</i>	\$462	\$462	\$613	\$498	\$621
<i>Horace Mann Prop & Cas Ins Co</i>	\$469	\$469	\$621	\$518	\$623
<i>Liberty Ins Corp</i>	\$2,080	\$2,080	\$2,184	\$1,675	\$1,929
<i>Liberty Mut Fire Ins Co</i>	\$1,049	\$1,049	\$1,101	\$846	\$974
<i>LM Gen Ins Co</i>	\$1,481	\$1,474	\$1,345	\$1,418	\$1,454
<i>LM Ins Corp</i>	\$1,754	\$1,745	\$1,585	\$1,676	\$1,722
<i>Metropolitan Cas Ins Co</i>	\$603	\$603	\$656	\$521	\$730
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$589	\$589	\$648	\$521	\$571
<i>Metropolitan Prop & Cas Ins Co</i>	\$362	\$362	\$392	\$316	\$434
<i>Motorists Mut Ins Co</i>	\$1,082	\$1,082	\$1,086	\$743	\$1,100
<i>National Gen Assur Co</i>	\$896	\$920	\$958	\$754	\$924
<i>Nationwide Ins Co Of Amer</i>	\$414	\$484	\$636	\$507	\$602
<i>Progressive Classic Ins Co</i>	\$988	\$815	\$972	\$775	\$906
<i>Progressive Max Ins Co</i>	\$1,099	\$889	\$1,075	\$950	\$1,025
<i>Safeco Ins Co Of Amer</i>	\$741	\$741	\$708	\$602	\$701
<i>State Auto Prop & Cas Ins Co</i>	\$1,165	\$1,203	\$1,151	\$1,095	\$1,172
<i>State Farm Fire & Cas Co</i>	\$895	\$758	\$802	\$696	\$816
<i>State Farm Mut Auto Ins Co</i>	\$658	\$555	\$587	\$508	\$598
<i>Teachers Ins Co</i>	\$563	\$563	\$749	\$622	\$749
<i>United Serv Automobile Assn</i>	\$322	\$322	\$311	\$287	\$327
<i>USAA Cas Ins Co</i>	\$383	\$383	\$397	\$351	\$402
<i>USAA Gen Ind Co</i>	\$515	\$515	\$530	\$476	\$541
<i>Westfield Ins Co</i>	\$389	\$389	\$350	\$354	\$394
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$1,492	\$1,359	\$1,462	\$1,161	\$1,517
<i>American Select Ins Co</i>	\$1,293	\$1,138	\$1,308	\$1,145	\$1,230
<i>GEICO Secure Ins Co</i>	\$796	\$796	\$837	\$731	\$868
<i>Peak Prop & Cas Ins Corp</i>	\$1,892	\$1,834	\$1,892	\$1,946	\$1,946
<i>Titan Ind Co</i>	\$696	\$696	\$610	\$517	\$610
<i>Victoria Fire & Cas Co</i>	\$696	\$696	\$610	\$517	\$610
<i>West Virginia Natl Auto Ins Co</i>	\$1,283	\$1,363	\$1,236	\$1,030	\$1,284

**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>	\$514	\$556	\$564	\$548	\$624
<i>American Natl Prop & Cas Co</i>	\$320	\$352	\$368	\$364	\$464
<i>American Select Ins Co</i>	\$315	\$357	\$312	\$287	\$362
<i>Auto Club Prop Cas Ins Co</i>	\$482	\$585	\$528	\$608	\$917
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$431	\$419	\$505	\$565	\$594
<i>Encompass Ind Co</i>	\$448	\$467	\$529	\$579	\$701
<i>Encompass Ins Co Of Amer</i>	\$490	\$478	\$514	\$619	\$601
<i>Erie Ins Prop & Cas Co</i>	\$252	\$306	\$289	\$312	\$398
<i>Esurance Prop & Cas Ins Co</i>	\$1,026	\$1,086	\$1,226	\$1,108	\$1,352
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$483	\$467	\$585	\$555	\$678
<i>First Liberty Ins Corp</i>	\$770	\$817	\$1,048	\$912	\$1,160
<i>Garrison Prop & Cas Ins Co</i>	\$479	\$436	\$553	\$547	\$603
<i>GEICO Advantage Ins Co</i>	\$521	\$578	\$607	\$569	\$653
<i>GEICO Choice Ins Co</i>	\$485	\$529	\$555	\$525	\$596
<i>Hartford Accident & Ind Co</i>	\$744	\$605	\$667	\$622	\$999
<i>Horace Mann Ins Co</i>	\$427	\$498	\$464	\$518	\$481
<i>Horace Mann Prop & Cas Ins Co</i>	\$456	\$518	\$521	\$576	\$541
<i>Liberty Ins Corp</i>	\$1,688	\$1,798	\$2,313	\$2,010	\$2,557
<i>Liberty Mut Fire Ins Co</i>	\$853	\$908	\$1,165	\$1,014	\$1,287
<i>LM Gen Ins Co</i>	\$1,480	\$1,404	\$1,426	\$1,431	\$1,893
<i>LM Ins Corp</i>	\$1,598	\$1,657	\$1,685	\$1,692	\$1,827
<i>Metropolitan Cas Ins Co</i>	\$666	\$521	\$613	\$505	\$818
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$430	\$521	\$521	\$511	\$700
<i>Metropolitan Prop & Cas Ins Co</i>	\$392	\$316	\$368	\$304	\$549
<i>Motorists Mut Ins Co</i>	\$849	\$925	\$941	\$925	\$1,252
<i>National Gen Assur Co</i>	\$689	\$761	\$900	\$845	\$1,057
<i>Nationwide Ins Co Of Amer</i>	\$436	\$525	\$585	\$580	\$785
<i>Progressive Classic Ins Co</i>	\$690	\$771	\$881	\$730	\$1,038
<i>Progressive Max Ins Co</i>	\$877	\$912	\$1,008	\$886	\$1,139
<i>Safeco Ins Co Of Amer</i>	\$626	\$701	\$713	\$729	\$828
<i>State Auto Prop & Cas Ins Co</i>	\$995	\$1,041	\$1,229	\$1,117	\$1,458
<i>State Farm Fire & Cas Co</i>	\$599	\$670	\$752	\$736	\$950
<i>State Farm Mut Auto Ins Co</i>	\$436	\$489	\$550	\$539	\$699
<i>Teachers Ins Co</i>	\$551	\$622	\$627	\$683	\$625
<i>United Serv Automobile Assn</i>	\$266	\$252	\$297	\$322	\$354
<i>USAA Cas Ins Co</i>	\$328	\$309	\$365	\$394	\$436
<i>USAA Gen Ind Co</i>	\$431	\$401	\$495	\$536	\$571
<i>Westfield Ins Co</i>	\$299	\$343	\$371	\$334	\$402

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$1,106	\$1,197	\$1,322	\$1,243	\$1,786
<i>American Select Ins Co</i>	\$1,046	\$1,152	\$1,180	\$1,145	\$1,716
<i>GEICO Secure Ins Co</i>	\$700	\$764	\$797	\$755	\$854
<i>Peak Prop & Cas Ins Corp</i>	\$1,892	\$1,946	\$1,946	\$1,737	\$2,731
<i>Titan Ind Co</i>	\$472	\$486	\$554	\$553	\$782
<i>Victoria Fire & Cas Co</i>	\$472	\$486	\$554	\$553	\$782
<i>West Virginia Natl Auto Ins Co</i>	\$967	\$1,078	\$1,236	\$1,109	\$1,363

**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>	\$568	\$582	\$580	\$532	\$606
<i>American Natl Prop & Cas Co</i>	\$312	\$326	\$300	\$262	\$314
<i>American Select Ins Co</i>	\$222	\$222	\$247	\$209	\$248
<i>Auto Club Prop Cas Ins Co</i>	\$562	\$495	\$538	\$450	\$494
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$455	\$419	\$436	\$422	\$441
<i>Encompass Ind Co</i>	\$441	\$441	\$435	\$392	\$466
<i>Encompass Ins Co Of Amer</i>	\$444	\$444	\$449	\$397	\$470
<i>Erie Ins Prop & Cas Co</i>	\$329	\$298	\$302	\$294	\$325
<i>Esurance Prop & Cas Ins Co</i>	\$1,108	\$974	\$1,108	\$976	\$1,044
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$574	\$526	\$507	\$443	\$500
<i>First Liberty Ins Corp</i>	\$945	\$945	\$994	\$761	\$876
<i>Garrison Prop & Cas Ins Co</i>	\$454	\$454	\$457	\$417	\$464
<i>GEICO Advantage Ins Co</i>	\$626	\$626	\$661	\$561	\$690
<i>GEICO Choice Ins Co</i>	\$596	\$596	\$628	\$543	\$654
<i>Hartford Accident & Ind Co</i>	\$533	\$607	\$537	\$526	\$571
<i>Horace Mann Ins Co</i>	\$321	\$321	\$424	\$354	\$437
<i>Horace Mann Prop & Cas Ins Co</i>	\$469	\$469	\$621	\$518	\$623
<i>Liberty Ins Corp</i>	\$2,080	\$2,080	\$2,184	\$1,675	\$1,929
<i>Liberty Mut Fire Ins Co</i>	\$1,049	\$1,049	\$1,101	\$846	\$974
<i>LM Gen Ins Co</i>	\$1,280	\$1,274	\$1,178	\$1,232	\$1,261
<i>LM Ins Corp</i>	\$1,506	\$1,498	\$1,378	\$1,448	\$1,481
<i>Metropolitan Cas Ins Co</i>	\$404	\$404	\$440	\$352	\$485
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$388	\$388	\$434	\$346	\$382
<i>Metropolitan Prop & Cas Ins Co</i>	\$249	\$249	\$267	\$217	\$296
<i>Motorists Mut Ins Co</i>	\$971	\$971	\$975	\$670	\$988
<i>National Gen Assur Co</i>	\$596	\$610	\$636	\$504	\$614
<i>Nationwide Ins Co Of Amer</i>	\$366	\$423	\$543	\$439	\$516
<i>Progressive Classic Ins Co</i>	\$762	\$637	\$751	\$607	\$702
<i>Progressive Max Ins Co</i>	\$907	\$754	\$890	\$799	\$853
<i>Safeco Ins Co Of Amer</i>	\$794	\$794	\$760	\$645	\$753
<i>State Auto Prop & Cas Ins Co</i>	\$841	\$868	\$827	\$789	\$845
<i>State Farm Fire & Cas Co</i>	\$809	\$686	\$725	\$630	\$738
<i>State Farm Mut Auto Ins Co</i>	\$593	\$501	\$530	\$459	\$540
<i>Teachers Ins Co</i>	\$563	\$563	\$749	\$622	\$749
<i>United Serv Automobile Assn</i>	\$263	\$263	\$254	\$235	\$267
<i>USAA Cas Ins Co</i>	\$313	\$313	\$323	\$288	\$327
<i>USAA Gen Ind Co</i>	\$428	\$428	\$440	\$396	\$449
<i>Westfield Ins Co</i>	\$302	\$302	\$300	\$273	\$305

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$1,451	\$1,318	\$1,410	\$1,118	\$1,467
<i>American Select Ins Co</i>	\$1,029	\$908	\$1,040	\$914	\$980
<i>GEICO Secure Ins Co</i>	\$853	\$853	\$892	\$773	\$927
<i>Peak Prop & Cas Ins Corp</i>	\$1,357	\$1,316	\$1,357	\$1,395	\$1,395
<i>Titan Ind Co</i>	\$506	\$506	\$443	\$375	\$443
<i>Victoria Fire & Cas Co</i>	\$506	\$506	\$443	\$375	\$443
<i>West Virginia Natl Auto Ins Co</i>	\$996	\$1,056	\$960	\$804	\$996

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$498	\$538	\$546	\$532	\$604
<i>American Natl Prop & Cas Co</i>	\$254	\$282	\$290	\$290	\$370
<i>American Select Ins Co</i>	\$174	\$197	\$220	\$202	\$256
<i>Auto Club Prop Cas Ins Co</i>	\$393	\$476	\$429	\$494	\$744
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$354	\$345	\$412	\$461	\$484
<i>Encompass Ind Co</i>	\$376	\$392	\$443	\$484	\$582
<i>Encompass Ins Co Of Amer</i>	\$406	\$397	\$425	\$510	\$496
<i>Erie Ins Prop & Cas Co</i>	\$223	\$269	\$254	\$274	\$348
<i>Esurance Prop & Cas Ins Co</i>	\$906	\$952	\$1,066	\$976	\$1,168
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$437	\$422	\$528	\$501	\$611
<i>First Liberty Ins Corp</i>	\$770	\$817	\$1,048	\$912	\$1,160
<i>Garrison Prop & Cas Ins Co</i>	\$402	\$368	\$462	\$456	\$501
<i>GEICO Advantage Ins Co</i>	\$534	\$589	\$626	\$587	\$683
<i>GEICO Choice Ins Co</i>	\$519	\$566	\$597	\$564	\$646
<i>Hartford Accident & Ind Co</i>	\$575	\$476	\$522	\$490	\$758
<i>Horace Mann Ins Co</i>	\$300	\$354	\$327	\$357	\$327
<i>Horace Mann Prop & Cas Ins Co</i>	\$456	\$518	\$521	\$576	\$541
<i>Liberty Ins Corp</i>	\$1,688	\$1,798	\$2,313	\$2,010	\$2,557
<i>Liberty Mut Fire Ins Co</i>	\$853	\$908	\$1,165	\$1,014	\$1,287
<i>LM Gen Ins Co</i>	\$1,279	\$1,223	\$1,238	\$1,244	\$1,585
<i>LM Ins Corp</i>	\$1,505	\$1,435	\$1,455	\$1,462	\$1,884
<i>Metropolitan Cas Ins Co</i>	\$442	\$352	\$412	\$340	\$545
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$288	\$346	\$346	\$342	\$463
<i>Metropolitan Prop & Cas Ins Co</i>	\$267	\$217	\$255	\$209	\$376
<i>Motorists Mut Ins Co</i>	\$765	\$832	\$846	\$832	\$1,122
<i>National Gen Assur Co</i>	\$460	\$508	\$595	\$561	\$701
<i>Nationwide Ins Co Of Amer</i>	\$382	\$453	\$502	\$498	\$663
<i>Progressive Classic Ins Co</i>	\$545	\$605	\$684	\$574	\$799
<i>Progressive Max Ins Co</i>	\$746	\$771	\$841	\$752	\$937
<i>Safeco Ins Co Of Amer</i>	\$671	\$752	\$767	\$784	\$891
<i>State Auto Prop & Cas Ins Co</i>	\$717	\$747	\$885	\$804	\$1,050
<i>State Farm Fire & Cas Co</i>	\$543	\$607	\$680	\$666	\$858
<i>State Farm Mut Auto Ins Co</i>	\$394	\$442	\$496	\$486	\$630
<i>Teachers Ins Co</i>	\$551	\$622	\$627	\$683	\$625
<i>United Serv Automobile Assn</i>	\$219	\$208	\$243	\$263	\$288
<i>USAA Cas Ins Co</i>	\$269	\$255	\$299	\$321	\$354
<i>USAA Gen Ind Co</i>	\$360	\$336	\$412	\$445	\$473
<i>Westfield Ins Co</i>	\$233	\$266	\$287	\$259	\$313

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$1,065	\$1,156	\$1,275	\$1,204	\$1,735
<i>American Select Ins Co</i>	\$837	\$919	\$941	\$913	\$1,356
<i>GEICO Secure Ins Co</i>	\$740	\$805	\$849	\$804	\$922
<i>Peak Prop & Cas Ins Corp</i>	\$1,357	\$1,395	\$1,395	\$1,244	\$1,968
<i>Titan Ind Co</i>	\$343	\$353	\$402	\$403	\$570
<i>Victoria Fire & Cas Co</i>	\$343	\$353	\$402	\$403	\$570
<i>West Virginia Natl Auto Ins Co</i>	\$756	\$840	\$960	\$865	\$1,056

**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>	\$586	\$600	\$598	\$548	\$624
<i>American Natl Prop & Cas Co</i>	\$318	\$332	\$308	\$270	\$322
<i>American Select Ins Co</i>	\$222	\$222	\$247	\$209	\$248
<i>Auto Club Prop Cas Ins Co</i>	\$545	\$480	\$522	\$437	\$479
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$455	\$419	\$436	\$422	\$441
<i>Encompass Ind Co</i>	\$441	\$441	\$435	\$392	\$466
<i>Encompass Ins Co Of Amer</i>	\$444	\$444	\$449	\$397	\$470
<i>Erie Ins Prop & Cas Co</i>	\$329	\$298	\$302	\$294	\$325
<i>Esurance Prop & Cas Ins Co</i>	\$1,086	\$956	\$1,086	\$958	\$1,024
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$574	\$526	\$507	\$443	\$500
<i>First Liberty Ins Corp</i>	\$945	\$945	\$994	\$761	\$876
<i>Garrison Prop & Cas Ins Co</i>	\$464	\$464	\$468	\$426	\$475
<i>GEICO Advantage Ins Co</i>	\$574	\$574	\$608	\$522	\$634
<i>GEICO Choice Ins Co</i>	\$547	\$547	\$575	\$502	\$598
<i>Hartford Accident & Ind Co</i>	\$540	\$614	\$543	\$532	\$578
<i>Horace Mann Ins Co</i>	\$319	\$319	\$421	\$350	\$433
<i>Horace Mann Prop & Cas Ins Co</i>	\$469	\$469	\$621	\$518	\$623
<i>Liberty Ins Corp</i>	\$2,080	\$2,080	\$2,184	\$1,675	\$1,929
<i>Liberty Mut Fire Ins Co</i>	\$1,049	\$1,049	\$1,101	\$846	\$974
<i>LM Gen Ins Co</i>	\$1,307	\$1,299	\$1,200	\$1,257	\$1,284
<i>LM Ins Corp</i>	\$1,595	\$1,531	\$1,407	\$1,477	\$1,513
<i>Metropolitan Cas Ins Co</i>	\$342	\$342	\$370	\$300	\$408
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$328	\$328	\$360	\$296	\$322
<i>Metropolitan Prop & Cas Ins Co</i>	\$215	\$215	\$229	\$189	\$251
<i>Motorists Mut Ins Co</i>	\$971	\$971	\$975	\$670	\$988
<i>National Gen Assur Co</i>	\$728	\$749	\$779	\$616	\$751
<i>Nationwide Ins Co Of Amer</i>	\$366	\$423	\$543	\$439	\$516
<i>Progressive Classic Ins Co</i>	\$813	\$677	\$801	\$644	\$749
<i>Progressive Max Ins Co</i>	\$950	\$785	\$931	\$833	\$891
<i>Safeco Ins Co Of Amer</i>	\$726	\$726	\$696	\$592	\$690
<i>State Auto Prop & Cas Ins Co</i>	\$865	\$892	\$851	\$812	\$869
<i>State Farm Fire & Cas Co</i>	\$809	\$686	\$725	\$630	\$738
<i>State Farm Mut Auto Ins Co</i>	\$593	\$501	\$530	\$459	\$540
<i>Teachers Ins Co</i>	\$563	\$563	\$749	\$622	\$749
<i>United Serv Automobile Assn</i>	\$269	\$269	\$260	\$241	\$273
<i>USAA Cas Ins Co</i>	\$321	\$321	\$331	\$295	\$335
<i>USAA Gen Ind Co</i>	\$439	\$439	\$451	\$406	\$460
<i>Westfield Ins Co</i>	\$302	\$302	\$300	\$273	\$305

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$1,469	\$1,337	\$1,434	\$1,138	\$1,490
<i>American Select Ins Co</i>	\$1,093	\$964	\$1,105	\$970	\$1,040
<i>GEICO Secure Ins Co</i>	\$797	\$797	\$831	\$726	\$863
<i>Peak Prop & Cas Ins Corp</i>	\$1,378	\$1,335	\$1,378	\$1,418	\$1,418
<i>Titan Ind Co</i>	\$507	\$507	\$442	\$375	\$442
<i>Victoria Fire & Cas Co</i>	\$507	\$507	\$442	\$375	\$442
<i>West Virginia Natl Auto Ins Co</i>	\$1,053	\$1,116	\$1,015	\$848	\$1,053

**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>	\$512	\$554	\$562	\$546	\$624
<i>American Natl Prop & Cas Co</i>	\$262	\$288	\$298	\$296	\$378
<i>American Select Ins Co</i>	\$174	\$197	\$220	\$202	\$256
<i>Auto Club Prop Cas Ins Co</i>	\$381	\$462	\$416	\$479	\$720
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$354	\$345	\$412	\$461	\$484
<i>Encompass Ind Co</i>	\$376	\$392	\$443	\$484	\$582
<i>Encompass Ins Co Of Amer</i>	\$406	\$397	\$425	\$510	\$496
<i>Erie Ins Prop & Cas Co</i>	\$223	\$269	\$254	\$274	\$348
<i>Esurance Prop & Cas Ins Co</i>	\$888	\$936	\$1,044	\$958	\$1,144
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$437	\$422	\$528	\$501	\$611
<i>First Liberty Ins Corp</i>	\$770	\$817	\$1,048	\$912	\$1,160
<i>Garrison Prop & Cas Ins Co</i>	\$411	\$376	\$473	\$467	\$513
<i>GEICO Advantage Ins Co</i>	\$497	\$549	\$576	\$542	\$622
<i>GEICO Choice Ins Co</i>	\$481	\$523	\$548	\$519	\$589
<i>Hartford Accident & Ind Co</i>	\$583	\$481	\$528	\$496	\$769
<i>Horace Mann Ins Co</i>	\$298	\$350	\$324	\$354	\$326
<i>Horace Mann Prop & Cas Ins Co</i>	\$456	\$518	\$521	\$576	\$541
<i>Liberty Ins Corp</i>	\$1,688	\$1,798	\$2,313	\$2,010	\$2,557
<i>Liberty Mut Fire Ins Co</i>	\$853	\$908	\$1,165	\$1,014	\$1,287
<i>LM Gen Ins Co</i>	\$1,304	\$1,245	\$1,262	\$1,266	\$1,627
<i>LM Ins Corp</i>	\$1,538	\$1,464	\$1,485	\$1,491	\$1,936
<i>Metropolitan Cas Ins Co</i>	\$372	\$300	\$350	\$290	\$456
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$243	\$296	\$296	\$290	\$384
<i>Metropolitan Prop & Cas Ins Co</i>	\$229	\$189	\$219	\$181	\$320
<i>Motorists Mut Ins Co</i>	\$765	\$832	\$846	\$832	\$1,122
<i>National Gen Assur Co</i>	\$561	\$620	\$726	\$685	\$862
<i>Nationwide Ins Co Of Amer</i>	\$382	\$453	\$502	\$498	\$663
<i>Progressive Classic Ins Co</i>	\$578	\$644	\$729	\$610	\$852
<i>Progressive Max Ins Co</i>	\$776	\$803	\$879	\$782	\$982
<i>Safeco Ins Co Of Amer</i>	\$614	\$688	\$701	\$715	\$809
<i>State Auto Prop & Cas Ins Co</i>	\$739	\$771	\$910	\$829	\$1,080
<i>State Farm Fire & Cas Co</i>	\$543	\$607	\$680	\$666	\$858
<i>State Farm Mut Auto Ins Co</i>	\$394	\$442	\$496	\$486	\$630
<i>Teachers Ins Co</i>	\$551	\$622	\$627	\$683	\$625
<i>United Serv Automobile Assn</i>	\$224	\$213	\$248	\$269	\$295
<i>USAA Cas Ins Co</i>	\$275	\$261	\$306	\$329	\$363
<i>USAA Gen Ind Co</i>	\$369	\$344	\$423	\$456	\$486
<i>Westfield Ins Co</i>	\$233	\$266	\$287	\$259	\$313

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$1,084	\$1,175	\$1,297	\$1,222	\$1,758
<i>American Select Ins Co</i>	\$888	\$976	\$999	\$969	\$1,443
<i>GEICO Secure Ins Co</i>	\$696	\$756	\$792	\$753	\$857
<i>Peak Prop & Cas Ins Corp</i>	\$1,378	\$1,418	\$1,418	\$1,266	\$1,979
<i>Titan Ind Co</i>	\$342	\$352	\$402	\$403	\$573
<i>Victoria Fire & Cas Co</i>	\$342	\$352	\$402	\$403	\$573
<i>West Virginia Natl Auto Ins Co</i>	\$798	\$887	\$1,015	\$912	\$1,117

**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>	\$568	\$582	\$580	\$532	\$606
<i>American Natl Prop & Cas Co</i>	\$308	\$322	\$300	\$260	\$312
<i>American Select Ins Co</i>	\$224	\$224	\$251	\$213	\$252
<i>Auto Club Prop Cas Ins Co</i>	\$537	\$474	\$515	\$431	\$473
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$455	\$419	\$436	\$422	\$441
<i>Encompass Ind Co</i>	\$441	\$441	\$435	\$392	\$466
<i>Encompass Ins Co Of Amer</i>	\$444	\$444	\$449	\$397	\$470
<i>Erie Ins Prop & Cas Co</i>	\$306	\$279	\$281	\$275	\$304
<i>Esurance Prop & Cas Ins Co</i>	\$1,064	\$938	\$1,064	\$938	\$1,002
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$529	\$486	\$467	\$410	\$461
<i>First Liberty Ins Corp</i>	\$945	\$945	\$994	\$761	\$876
<i>Garrison Prop & Cas Ins Co</i>	\$439	\$439	\$442	\$404	\$449
<i>GEICO Advantage Ins Co</i>	\$652	\$652	\$687	\$582	\$717
<i>GEICO Choice Ins Co</i>	\$647	\$647	\$682	\$587	\$711
<i>Hartford Accident & Ind Co</i>	\$538	\$613	\$540	\$529	\$576
<i>Horace Mann Ins Co</i>	\$335	\$335	\$443	\$369	\$455
<i>Horace Mann Prop & Cas Ins Co</i>	\$469	\$469	\$621	\$518	\$623
<i>Liberty Ins Corp</i>	\$2,080	\$2,080	\$2,184	\$1,675	\$1,929
<i>Liberty Mut Fire Ins Co</i>	\$1,049	\$1,049	\$1,101	\$846	\$974
<i>LM Gen Ins Co</i>	\$1,368	\$1,340	\$1,340	\$1,294	\$1,321
<i>LM Ins Corp</i>	\$1,590	\$1,578	\$1,443	\$1,523	\$1,558
<i>Metropolitan Cas Ins Co</i>	\$392	\$392	\$422	\$342	\$469
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$378	\$378	\$420	\$336	\$370
<i>Metropolitan Prop & Cas Ins Co</i>	\$243	\$243	\$257	\$211	\$288
<i>Motorists Mut Ins Co</i>	\$980	\$980	\$983	\$676	\$996
<i>National Gen Assur Co</i>	\$630	\$648	\$674	\$533	\$652
<i>Nationwide Ins Co Of Amer</i>	\$366	\$423	\$543	\$439	\$516
<i>Progressive Classic Ins Co</i>	\$768	\$642	\$757	\$611	\$708
<i>Progressive Max Ins Co</i>	\$912	\$758	\$895	\$803	\$857
<i>Safeco Ins Co Of Amer</i>	\$721	\$721	\$685	\$585	\$679
<i>State Auto Prop & Cas Ins Co</i>	\$851	\$878	\$839	\$800	\$855
<i>State Farm Fire & Cas Co</i>	\$789	\$670	\$707	\$615	\$720
<i>State Farm Mut Auto Ins Co</i>	\$578	\$489	\$517	\$448	\$526
<i>Teachers Ins Co</i>	\$563	\$563	\$749	\$622	\$749
<i>United Serv Automobile Assn</i>	\$255	\$255	\$246	\$228	\$258
<i>USAA Cas Ins Co</i>	\$303	\$303	\$313	\$279	\$317
<i>USAA Gen Ind Co</i>	\$413	\$413	\$425	\$383	\$433
<i>Westfield Ins Co</i>	\$286	\$286	\$284	\$259	\$291

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$1,451	\$1,318	\$1,410	\$1,118	\$1,467
<i>American Select Ins Co</i>	\$1,038	\$916	\$1,049	\$922	\$988
<i>GEICO Secure Ins Co</i>	\$921	\$921	\$963	\$830	\$1,003
<i>Peak Prop & Cas Ins Corp</i>	\$1,248	\$1,209	\$1,248	\$1,284	\$1,284
<i>Titan Ind Co</i>	\$464	\$464	\$408	\$346	\$408
<i>Victoria Fire & Cas Co</i>	\$464	\$464	\$408	\$346	\$408
<i>West Virginia Natl Auto Ins Co</i>	\$942	\$998	\$909	\$762	\$942

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Prop & Cas Ins Co</i>	\$498	\$538	\$546	\$532	\$604
<i>American Natl Prop & Cas Co</i>	\$254	\$278	\$290	\$286	\$364
<i>American Select Ins Co</i>	\$176	\$199	\$224	\$205	\$260
<i>Auto Club Prop Cas Ins Co</i>	\$376	\$455	\$411	\$473	\$710
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$354	\$345	\$412	\$461	\$484
<i>Encompass Ind Co</i>	\$376	\$392	\$443	\$484	\$582
<i>Encompass Ins Co Of Amer</i>	\$406	\$397	\$425	\$510	\$496
<i>Erie Ins Prop & Cas Co</i>	\$210	\$253	\$238	\$257	\$326
<i>Esurance Prop & Cas Ins Co</i>	\$872	\$918	\$1,024	\$938	\$1,118
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$403	\$390	\$487	\$462	\$563
<i>First Liberty Ins Corp</i>	\$770	\$817	\$1,048	\$912	\$1,160
<i>Garrison Prop & Cas Ins Co</i>	\$390	\$357	\$447	\$442	\$484
<i>GEICO Advantage Ins Co</i>	\$554	\$611	\$650	\$610	\$713
<i>GEICO Choice Ins Co</i>	\$560	\$613	\$647	\$611	\$703
<i>Hartford Accident & Ind Co</i>	\$581	\$480	\$525	\$494	\$766
<i>Horace Mann Ins Co</i>	\$313	\$369	\$340	\$373	\$343
<i>Horace Mann Prop & Cas Ins Co</i>	\$456	\$518	\$521	\$576	\$541
<i>Liberty Ins Corp</i>	\$1,688	\$1,798	\$2,313	\$2,010	\$2,557
<i>Liberty Mut Fire Ins Co</i>	\$853	\$908	\$1,165	\$1,014	\$1,287
<i>LM Gen Ins Co</i>	\$1,344	\$1,279	\$1,297	\$1,302	\$1,700
<i>LM Ins Corp</i>	\$1,584	\$1,504	\$1,526	\$1,534	\$2,024
<i>Metropolitan Cas Ins Co</i>	\$426	\$342	\$398	\$328	\$527
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$278	\$336	\$336	\$330	\$446
<i>Metropolitan Prop & Cas Ins Co</i>	\$259	\$211	\$245	\$201	\$364
<i>Motorists Mut Ins Co</i>	\$771	\$839	\$853	\$839	\$1,132
<i>National Gen Assur Co</i>	\$487	\$536	\$630	\$595	\$743
<i>Nationwide Ins Co Of Amer</i>	\$382	\$453	\$502	\$498	\$663
<i>Progressive Classic Ins Co</i>	\$549	\$610	\$690	\$578	\$804
<i>Progressive Max Ins Co</i>	\$750	\$775	\$846	\$756	\$941
<i>Safeco Ins Co Of Amer</i>	\$610	\$682	\$695	\$715	\$812
<i>State Auto Prop & Cas Ins Co</i>	\$728	\$759	\$896	\$814	\$1,062
<i>State Farm Fire & Cas Co</i>	\$530	\$593	\$664	\$650	\$837
<i>State Farm Mut Auto Ins Co</i>	\$384	\$431	\$484	\$474	\$614
<i>Teachers Ins Co</i>	\$551	\$622	\$627	\$683	\$625
<i>United Serv Automobile Assn</i>	\$212	\$202	\$235	\$254	\$278
<i>USAA Cas Ins Co</i>	\$261	\$248	\$289	\$311	\$343
<i>USAA Gen Ind Co</i>	\$348	\$325	\$398	\$429	\$457
<i>Westfield Ins Co</i>	\$220	\$253	\$272	\$245	\$296

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$1,065	\$1,156	\$1,275	\$1,204	\$1,735
<i>American Select Ins Co</i>	\$845	\$927	\$949	\$921	\$1,369
<i>GEICO Secure Ins Co</i>	\$794	\$866	\$915	\$866	\$999
<i>Peak Prop & Cas Ins Corp</i>	\$1,248	\$1,284	\$1,284	\$1,145	\$1,794
<i>Titan Ind Co</i>	\$317	\$325	\$370	\$370	\$521
<i>Victoria Fire & Cas Co</i>	\$317	\$325	\$370	\$370	\$521
<i>West Virginia Natl Auto Ins Co</i>	\$716	\$796	\$908	\$818	\$998

**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>	\$586	\$600	\$598	\$548	\$624
<i>American Natl Prop & Cas Co</i>	\$320	\$334	\$310	\$270	\$324
<i>American Select Ins Co</i>	\$224	\$224	\$251	\$213	\$252
<i>Auto Club Prop Cas Ins Co</i>	\$537	\$474	\$515	\$431	\$473
<i>Economy Premier Assur Co</i>	\$549	\$549	\$652	\$527	\$559
<i>Encompass Home & Auto Ins Co</i>	\$455	\$419	\$436	\$422	\$441
<i>Encompass Ind Co</i>	\$441	\$441	\$435	\$392	\$466
<i>Encompass Ins Co Of Amer</i>	\$444	\$444	\$449	\$397	\$470
<i>Erie Ins Prop & Cas Co</i>	\$306	\$279	\$281	\$275	\$304
<i>Esurance Prop & Cas Ins Co</i>	\$1,068	\$940	\$1,068	\$942	\$1,008
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$529	\$486	\$467	\$410	\$461
<i>First Liberty Ins Corp</i>	\$945	\$945	\$994	\$761	\$876
<i>Garrison Prop & Cas Ins Co</i>	\$454	\$454	\$457	\$417	\$464
<i>GEICO Advantage Ins Co</i>	\$566	\$566	\$596	\$511	\$621
<i>GEICO Choice Ins Co</i>	\$567	\$567	\$593	\$517	\$618
<i>Hartford Accident & Ind Co</i>	\$546	\$622	\$549	\$538	\$585
<i>Horace Mann Ins Co</i>	\$333	\$333	\$439	\$365	\$451
<i>Horace Mann Prop & Cas Ins Co</i>	\$469	\$469	\$621	\$518	\$623
<i>Liberty Ins Corp</i>	\$2,080	\$2,080	\$2,184	\$1,675	\$1,929
<i>Liberty Mut Fire Ins Co</i>	\$1,049	\$1,049	\$1,101	\$846	\$974
<i>LM Gen Ins Co</i>	\$1,325	\$1,314	\$1,210	\$1,270	\$1,297
<i>LM Ins Corp</i>	\$1,560	\$1,546	\$1,416	\$1,494	\$1,525
<i>Metropolitan Cas Ins Co</i>	\$330	\$330	\$358	\$292	\$392
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$316	\$316	\$350	\$286	\$312
<i>Metropolitan Prop & Cas Ins Co</i>	\$209	\$209	\$221	\$183	\$243
<i>Motorists Mut Ins Co</i>	\$980	\$980	\$983	\$676	\$996
<i>National Gen Assur Co</i>	\$770	\$791	\$826	\$649	\$795
<i>Nationwide Ins Co Of Amer</i>	\$355	\$407	\$520	\$422	\$494
<i>Progressive Classic Ins Co</i>	\$813	\$677	\$801	\$645	\$749
<i>Progressive Max Ins Co</i>	\$951	\$785	\$931	\$833	\$892
<i>Safeco Ins Co Of Amer</i>	\$634	\$634	\$604	\$515	\$598
<i>State Auto Prop & Cas Ins Co</i>	\$851	\$878	\$839	\$800	\$855
<i>State Farm Fire & Cas Co</i>	\$789	\$670	\$707	\$615	\$720
<i>State Farm Mut Auto Ins Co</i>	\$578	\$489	\$517	\$448	\$526
<i>Teachers Ins Co</i>	\$563	\$563	\$749	\$622	\$749
<i>United Serv Automobile Assn</i>	\$263	\$263	\$254	\$235	\$267
<i>USAA Cas Ins Co</i>	\$313	\$313	\$323	\$288	\$327
<i>USAA Gen Ind Co</i>	\$428	\$428	\$440	\$396	\$449
<i>Westfield Ins Co</i>	\$286	\$286	\$284	\$259	\$291
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$1,469	\$1,337	\$1,434	\$1,138	\$1,490
<i>American Select Ins Co</i>	\$1,147	\$1,517	\$1,160	\$1,018	\$1,092
<i>GEICO Secure Ins Co</i>	\$824	\$824	\$857	\$747	\$891
<i>Peak Prop & Cas Ins Corp</i>	\$1,287	\$1,248	\$1,287	\$1,324	\$1,324
<i>Titan Ind Co</i>	\$441	\$441	\$387	\$328	\$387
<i>Victoria Fire & Cas Co</i>	\$441	\$441	\$387	\$328	\$387
<i>West Virginia Natl Auto Ins Co</i>	\$1,006	\$1,067	\$971	\$812	\$1,007

**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>	\$512	\$554	\$562	\$546	\$624
<i>American Natl Prop & Cas Co</i>	\$264	\$290	\$302	\$298	\$380
<i>American Select Ins Co</i>	\$176	\$199	\$224	\$205	\$260
<i>Auto Club Prop Cas Ins Co</i>	\$376	\$455	\$411	\$473	\$710
<i>Economy Premier Assur Co</i>	\$424	\$527	\$615	\$551	\$847
<i>Encompass Home & Auto Ins Co</i>	\$354	\$345	\$412	\$461	\$484
<i>Encompass Ind Co</i>	\$376	\$392	\$443	\$484	\$582
<i>Encompass Ins Co Of Amer</i>	\$406	\$397	\$425	\$510	\$496
<i>Erie Ins Prop & Cas Co</i>	\$210	\$253	\$238	\$257	\$326
<i>Esurance Prop & Cas Ins Co</i>	\$874	\$922	\$1,028	\$942	\$1,126
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$403	\$390	\$487	\$462	\$563
<i>First Liberty Ins Corp</i>	\$770	\$817	\$1,048	\$912	\$1,160
<i>Garrison Prop & Cas Ins Co</i>	\$402	\$368	\$462	\$456	\$501
<i>GEICO Advantage Ins Co</i>	\$488	\$537	\$565	\$533	\$615
<i>GEICO Choice Ins Co</i>	\$495	\$539	\$565	\$537	\$612
<i>Hartford Accident & Ind Co</i>	\$590	\$487	\$533	\$501	\$779
<i>Horace Mann Ins Co</i>	\$311	\$365	\$337	\$370	\$341
<i>Horace Mann Prop & Cas Ins Co</i>	\$456	\$518	\$521	\$576	\$541
<i>Liberty Ins Corp</i>	\$1,688	\$1,798	\$2,313	\$2,010	\$2,557
<i>Liberty Mut Fire Ins Co</i>	\$853	\$908	\$1,165	\$1,014	\$1,287
<i>LM Gen Ins Co</i>	\$1,316	\$1,256	\$1,271	\$1,278	\$1,659
<i>LM Ins Corp</i>	\$1,551	\$1,474	\$1,496	\$1,502	\$1,977
<i>Metropolitan Cas Ins Co</i>	\$360	\$292	\$336	\$278	\$442
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$237	\$286	\$286	\$278	\$372
<i>Metropolitan Prop & Cas Ins Co</i>	\$221	\$183	\$213	\$173	\$310
<i>Motorists Mut Ins Co</i>	\$771	\$839	\$853	\$839	\$1,132
<i>National Gen Assur Co</i>	\$593	\$653	\$770	\$726	\$911
<i>Nationwide Ins Co Of Amer</i>	\$368	\$436	\$481	\$477	\$633
<i>Progressive Classic Ins Co</i>	\$578	\$642	\$729	\$610	\$853
<i>Progressive Max Ins Co</i>	\$776	\$803	\$879	\$782	\$982
<i>Safeco Ins Co Of Amer</i>	\$537	\$599	\$611	\$626	\$711
<i>State Auto Prop & Cas Ins Co</i>	\$728	\$759	\$896	\$814	\$1,062
<i>State Farm Fire & Cas Co</i>	\$530	\$593	\$664	\$650	\$837
<i>State Farm Mut Auto Ins Co</i>	\$384	\$431	\$484	\$474	\$614
<i>Teachers Ins Co</i>	\$551	\$622	\$627	\$683	\$625
<i>United Serv Automobile Assn</i>	\$219	\$208	\$243	\$263	\$288
<i>USAA Cas Ins Co</i>	\$269	\$255	\$299	\$321	\$354
<i>USAA Gen Ind Co</i>	\$360	\$336	\$412	\$445	\$473
<i>Westfield Ins Co</i>	\$220	\$253	\$272	\$245	\$296

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$1,084	\$1,175	\$1,297	\$1,222	\$1,758
<i>American Select Ins Co</i>	\$931	\$1,024	\$1,048	\$1,017	\$1,517
<i>GEICO Secure Ins Co</i>	\$716	\$777	\$816	\$777	\$889
<i>Peak Prop & Cas Ins Corp</i>	\$1,287	\$1,324	\$1,324	\$1,182	\$1,857
<i>Titan Ind Co</i>	\$301	\$309	\$351	\$352	\$495
<i>Victoria Fire & Cas Co</i>	\$301	\$309	\$351	\$352	\$495
<i>West Virginia Natl Auto Ins Co</i>	\$764	\$849	\$970	\$873	\$1,067

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>	\$586	\$600	\$600	\$550	\$626
<i>American Natl Prop & Cas Co</i>	\$278	\$290	\$268	\$234	\$280
<i>American Select Ins Co</i>	\$185	\$185	\$205	\$174	\$208
<i>Auto Club Prop Cas Ins Co</i>	\$500	\$441	\$479	\$401	\$440
<i>Economy Premier Assur Co</i>	\$452	\$452	\$535	\$434	\$463
<i>Encompass Home & Auto Ins Co</i>	\$403	\$370	\$387	\$372	\$389
<i>Encompass Ind Co</i>	\$371	\$371	\$368	\$333	\$395
<i>Encompass Ins Co Of Amer</i>	\$372	\$372	\$377	\$334	\$394
<i>Erie Ins Prop & Cas Co</i>	\$306	\$279	\$280	\$275	\$304
<i>Esurance Prop & Cas Ins Co</i>	\$1,058	\$932	\$1,058	\$932	\$996
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$498	\$457	\$440	\$385	\$434
<i>First Liberty Ins Corp</i>	\$817	\$817	\$859	\$659	\$758
<i>Garrison Prop & Cas Ins Co</i>	\$441	\$441	\$445	\$405	\$451
<i>GEICO Advantage Ins Co</i>	\$718	\$718	\$756	\$635	\$791
<i>GEICO Choice Ins Co</i>	\$710	\$710	\$748	\$639	\$782
<i>Hartford Accident & Ind Co</i>	\$553	\$630	\$555	\$544	\$593
<i>Hartford Ins Co Of The Midwest</i>	\$593	\$630	\$610	\$511	\$635
<i>Horace Mann Ins Co</i>	\$301	\$301	\$397	\$331	\$408
<i>Horace Mann Prop & Cas Ins Co</i>	\$347	\$347	\$458	\$383	\$459
<i>Liberty Ins Corp</i>	\$1,985	\$1,985	\$2,084	\$1,599	\$1,842
<i>Liberty Mut Fire Ins Co</i>	\$907	\$907	\$951	\$733	\$842
<i>LM Gen Ins Co</i>	\$1,309	\$1,298	\$1,196	\$1,257	\$1,281
<i>LM Ins Corp</i>	\$1,542	\$1,530	\$1,403	\$1,478	\$1,508
<i>Metropolitan Cas Ins Co</i>	\$368	\$368	\$400	\$322	\$440
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$356	\$356	\$392	\$316	\$348
<i>Metropolitan Prop & Cas Ins Co</i>	\$231	\$231	\$245	\$201	\$271
<i>Motorists Mut Ins Co</i>	\$886	\$886	\$889	\$615	\$901
<i>National Gen Assur Co</i>	\$634	\$650	\$677	\$535	\$653
<i>Nationwide Ins Co Of Amer</i>	\$334	\$381	\$479	\$393	\$457
<i>Progressive Classic Ins Co</i>	\$756	\$633	\$745	\$603	\$697
<i>Progressive Max Ins Co</i>	\$902	\$751	\$885	\$796	\$849
<i>Property & Cas Ins Co Of Hartford</i>	\$511	\$537	\$542	\$479	\$565
<i>Safeco Ins Co Of Amer</i>	\$711	\$711	\$678	\$577	\$672
<i>State Auto Prop & Cas Ins Co</i>	\$773	\$797	\$769	\$730	\$780
<i>State Farm Fire & Cas Co</i>	\$735	\$624	\$659	\$574	\$671
<i>State Farm Mut Auto Ins Co</i>	\$537	\$455	\$481	\$417	\$490
<i>Teachers Ins Co</i>	\$416	\$416	\$551	\$459	\$551
<i>Trumbull Ins Co</i>	\$491	\$557	\$492	\$484	\$526
<i>Twin City Fire Ins Co Co</i>	\$508	\$577	\$511	\$501	\$544
<i>United Serv Automobile Assn</i>	\$270	\$270	\$260	\$241	\$273
<i>USAA Cas Ins Co</i>	\$321	\$321	\$332	\$295	\$336
<i>USAA Gen Ind Co</i>	\$421	\$421	\$433	\$390	\$441
<i>Westfield Ins Co</i>	\$249	\$249	\$246	\$225	\$252
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$1,367	\$1,241	\$1,327	\$1,053	\$1,383
<i>American Select Ins Co</i>	\$1,038	\$916	\$1,049	\$922	\$988
<i>GEICO Secure Ins Co</i>	\$981	\$981	\$1,025	\$878	\$1,068
<i>Peak Prop & Cas Ins Corp</i>	\$1,230	\$1,192	\$1,230	\$1,266	\$1,266
<i>Titan Ind Co</i>	\$482	\$482	\$422	\$357	\$422
<i>Victoria Fire & Cas Co</i>	\$482	\$482	\$422	\$357	\$422
<i>West Virginia Natl Auto Ins Co</i>	\$948	\$1,005	\$914	\$765	\$947

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>	\$514	\$554	\$564	\$548	\$626
<i>American Natl Prop & Cas Co</i>	\$228	\$252	\$260	\$258	\$328
<i>American Select Ins Co</i>	\$146	\$163	\$183	\$169	\$214
<i>Auto Club Prop Cas Ins Co</i>	\$350	\$424	\$382	\$440	\$660
<i>Economy Premier Assur Co</i>	\$352	\$434	\$507	\$456	\$698
<i>Encompass Home & Auto Ins Co</i>	\$314	\$304	\$364	\$409	\$428
<i>Encompass Ind Co</i>	\$319	\$333	\$374	\$408	\$490
<i>Encompass Ins Co Of Amer</i>	\$342	\$334	\$357	\$425	\$414
<i>Erie Ins Prop & Cas Co</i>	\$210	\$252	\$239	\$257	\$326
<i>Esurance Prop & Cas Ins Co</i>	\$866	\$912	\$1,018	\$932	\$1,112
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$380	\$367	\$458	\$435	\$530
<i>First Liberty Ins Corp</i>	\$667	\$707	\$905	\$789	\$1,002
<i>Garrison Prop & Cas Ins Co</i>	\$391	\$358	\$449	\$444	\$487
<i>GEICO Advantage Ins Co</i>	\$604	\$666	\$715	\$669	\$792
<i>GEICO Choice Ins Co</i>	\$608	\$667	\$710	\$667	\$777
<i>Hartford Accident & Ind Co</i>	\$597	\$492	\$540	\$507	\$791
<i>Hartford Ins Co Of The Midwest</i>	\$475	\$505	\$594	\$571	\$721
<i>Horace Mann Ins Co</i>	\$282	\$331	\$306	\$335	\$308
<i>Horace Mann Prop & Cas Ins Co</i>	\$338	\$383	\$385	\$425	\$400
<i>Liberty Ins Corp</i>	\$1,611	\$1,716	\$2,207	\$1,918	\$2,439
<i>Liberty Mut Fire Ins Co</i>	\$738	\$786	\$1,007	\$877	\$1,111
<i>LM Gen Ins Co</i>	\$1,300	\$1,240	\$1,256	\$1,262	\$1,637
<i>LM Ins Corp</i>	\$1,532	\$1,458	\$1,478	\$1,483	\$1,948
<i>Metropolitan Cas Ins Co</i>	\$402	\$322	\$376	\$308	\$499
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$263	\$316	\$316	\$310	\$420
<i>Metropolitan Prop & Cas Ins Co</i>	\$245	\$201	\$235	\$191	\$344
<i>Motorists Mut Ins Co</i>	\$700	\$760	\$773	\$760	\$1,132
<i>National Gen Assur Co</i>	\$489	\$539	\$633	\$597	\$747
<i>Nationwide Ins Co Of Amer</i>	\$345	\$404	\$445	\$441	\$579
<i>Progressive Classic Ins Co</i>	\$540	\$600	\$679	\$570	\$793
<i>Progressive Max Ins Co</i>	\$742	\$767	\$837	\$749	\$932
<i>Property & Cas Ins Co Of Hartford</i>	\$429	\$476	\$539	\$513	\$593
<i>Safeco Ins Co Of Amer</i>	\$602	\$672	\$686	\$702	\$797
<i>State Auto Prop & Cas Ins Co</i>	\$668	\$698	\$816	\$745	\$959
<i>State Farm Fire & Cas Co</i>	\$495	\$553	\$619	\$606	\$779
<i>State Farm Mut Auto Ins Co</i>	\$358	\$401	\$450	\$441	\$571
<i>Teachers Ins Co</i>	\$407	\$459	\$463	\$503	\$461
<i>Trumbull Ins Co</i>	\$530	\$440	\$480	\$454	\$692
<i>Twin City Fire Ins Co Co</i>	\$548	\$455	\$497	\$568	\$718
<i>United Serv Automobile Assn</i>	\$224	\$213	\$249	\$269	\$295
<i>USAA Cas Ins Co</i>	\$276	\$262	\$306	\$330	\$364
<i>USAA Gen Ind Co</i>	\$355	\$331	\$405	\$437	\$465
<i>Westfield Ins Co</i>	\$192	\$219	\$235	\$213	\$258
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$1,003	\$1,088	\$1,199	\$1,135	\$1,632
<i>American Select Ins Co</i>	\$845	\$927	\$949	\$921	\$1,369
<i>GEICO Secure Ins Co</i>	\$839	\$916	\$973	\$919	\$1,069
<i>Peak Prop & Cas Ins Corp</i>	\$1,230	\$1,266	\$1,266	\$1,127	\$1,777
<i>Titan Ind Co</i>	\$327	\$336	\$383	\$384	\$543
<i>Victoria Fire & Cas Co</i>	\$327	\$336	\$383	\$384	\$543
<i>West Virginia Natl Auto Ins Co</i>	\$720	\$800	\$914	\$823	\$1,005

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>	\$572	\$584	\$584	\$534	\$610
<i>American Natl Prop & Cas Co</i>	\$336	\$352	\$326	\$282	\$338
<i>American Select Ins Co</i>	\$185	\$185	\$205	\$174	\$208
<i>Auto Club Prop Cas Ins Co</i>	\$500	\$441	\$479	\$401	\$440
<i>Economy Premier Assur Co</i>	\$452	\$452	\$535	\$434	\$463
<i>Encompass Home & Auto Ins Co</i>	\$403	\$370	\$387	\$372	\$389
<i>Encompass Ind Co</i>	\$371	\$371	\$368	\$333	\$395
<i>Encompass Ins Co Of Amer</i>	\$372	\$372	\$377	\$334	\$394
<i>Erie Ins Prop & Cas Co</i>	\$306	\$279	\$280	\$275	\$304
<i>Esurance Prop & Cas Ins Co</i>	\$1,008	\$890	\$1,008	\$890	\$952
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$498	\$457	\$440	\$385	\$434
<i>First Liberty Ins Corp</i>	\$817	\$817	\$859	\$659	\$758
<i>Garrison Prop & Cas Ins Co</i>	\$441	\$441	\$445	\$405	\$451
<i>GEICO Advantage Ins Co</i>	\$596	\$596	\$627	\$536	\$654
<i>GEICO Choice Ins Co</i>	\$596	\$596	\$625	\$543	\$652
<i>Hartford Accident & Ind Co</i>	\$561	\$639	\$563	\$552	\$601
<i>Hartford Ins Co Of The Midwest</i>	\$593	\$630	\$610	\$511	\$635
<i>Horace Mann Ins Co</i>	\$302	\$302	\$398	\$331	\$408
<i>Horace Mann Prop & Cas Ins Co</i>	\$347	\$347	\$458	\$383	\$459
<i>Liberty Ins Corp</i>	\$1,985	\$1,985	\$2,084	\$1,599	\$1,842
<i>Liberty Mut Fire Ins Co</i>	\$907	\$907	\$951	\$733	\$842
<i>LM Gen Ins Co</i>	\$1,573	\$1,261	\$1,166	\$1,221	\$1,247
<i>LM Ins Corp</i>	\$1,492	\$1,483	\$1,365	\$1,435	\$1,466
<i>Metropolitan Cas Ins Co</i>	\$322	\$322	\$348	\$284	\$388
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$308	\$308	\$340	\$278	\$302
<i>Metropolitan Prop & Cas Ins Co</i>	\$205	\$205	\$217	\$179	\$241
<i>Motorists Mut Ins Co</i>	\$886	\$886	\$889	\$615	\$901
<i>National Gen Assur Co</i>	\$652	\$673	\$698	\$553	\$673
<i>Nationwide Ins Co Of Amer</i>	\$328	\$373	\$468	\$384	\$446
<i>Progressive Classic Ins Co</i>	\$717	\$600	\$706	\$573	\$662
<i>Progressive Max Ins Co</i>	\$868	\$726	\$852	\$768	\$818
<i>Property & Cas Ins Co Of Hartford</i>	\$511	\$537	\$542	\$479	\$565
<i>Safeco Ins Co Of Amer</i>	\$557	\$557	\$533	\$457	\$529
<i>State Auto Prop & Cas Ins Co</i>	\$801	\$828	\$789	\$754	\$805
<i>State Farm Fire & Cas Co</i>	\$735	\$624	\$659	\$574	\$671
<i>State Farm Mut Auto Ins Co</i>	\$537	\$455	\$481	\$417	\$490
<i>Teachers Ins Co</i>	\$416	\$416	\$551	\$459	\$551
<i>Trumbull Ins Co</i>	\$492	\$558	\$493	\$484	\$527
<i>Twin City Fire Ins Co Co</i>	\$515	\$585	\$518	\$508	\$552
<i>United Serv Automobile Assn</i>	\$270	\$270	\$260	\$241	\$273
<i>USAA Cas Ins Co</i>	\$321	\$321	\$332	\$295	\$336
<i>USAA Gen Ind Co</i>	\$421	\$421	\$433	\$390	\$441
<i>Westfield Ins Co</i>	\$249	\$249	\$246	\$225	\$252
Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
<i>Allstate Ind Co</i>	\$1,367	\$1,241	\$1,327	\$1,053	\$1,383
<i>American Select Ins Co</i>	\$992	\$876	\$1,003	\$882	\$945
<i>GEICO Secure Ins Co</i>	\$830	\$830	\$862	\$751	\$897
<i>Peak Prop & Cas Ins Corp</i>	\$1,206	\$1,168	\$1,206	\$1,242	\$1,242
<i>Titan Ind Co</i>	\$357	\$357	\$314	\$267	\$314
<i>Victoria Fire & Cas Co</i>	\$357	\$357	\$314	\$267	\$314
<i>West Virginia Natl Auto Ins Co</i>	\$964	\$1,021	\$928	\$779	\$963

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>	\$500	\$540	\$548	\$534	\$608
<i>American Natl Prop & Cas Co</i>	\$274	\$304	\$314	\$310	\$398
<i>American Select Ins Co</i>	\$146	\$163	\$183	\$169	\$214
<i>Auto Club Prop Cas Ins Co</i>	\$350	\$424	\$382	\$440	\$660
<i>Economy Premier Assur Co</i>	\$352	\$434	\$507	\$456	\$698
<i>Encompass Home & Auto Ins Co</i>	\$314	\$304	\$364	\$409	\$428
<i>Encompass Ind Co</i>	\$319	\$333	\$374	\$408	\$490
<i>Encompass Ins Co Of Amer</i>	\$342	\$334	\$357	\$425	\$414
<i>Erie Ins Prop & Cas Co</i>	\$210	\$252	\$239	\$257	\$326
<i>Esurance Prop & Cas Ins Co</i>	\$828	\$870	\$972	\$890	\$1,062
<i>Farmers & Mechanics Fire & Cas Ins</i>	\$380	\$367	\$458	\$435	\$530
<i>First Liberty Ins Corp</i>	\$667	\$707	\$905	\$789	\$1,002
<i>Garrison Prop & Cas Ins Co</i>	\$391	\$358	\$449	\$444	\$487
<i>GEICO Advantage Ins Co</i>	\$511	\$562	\$594	\$559	\$648
<i>GEICO Choice Ins Co</i>	\$519	\$565	\$595	\$564	\$645
<i>Hartford Accident & Ind Co</i>	\$606	\$499	\$547	\$514	\$803
<i>Hartford Ins Co Of The Midwest</i>	\$475	\$505	\$594	\$571	\$721
<i>Horace Mann Ins Co</i>	\$282	\$331	\$306	\$336	\$310
<i>Horace Mann Prop & Cas Ins Co</i>	\$338	\$383	\$385	\$425	\$400
<i>Liberty Ins Corp</i>	\$1,611	\$1,716	\$2,207	\$1,918	\$2,439
<i>Liberty Mut Fire Ins Co</i>	\$738	\$786	\$1,007	\$877	\$1,111
<i>LM Gen Ins Co</i>	\$1,265	\$1,208	\$1,225	\$1,230	\$1,573
<i>LM Ins Corp</i>	\$1,489	\$1,418	\$1,439	\$1,444	\$1,868
<i>Metropolitan Cas Ins Co</i>	\$350	\$284	\$330	\$271	\$430
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$229	\$278	\$278	\$271	\$366
<i>Metropolitan Prop & Cas Ins Co</i>	\$217	\$179	\$207	\$171	\$304
<i>Motorists Mut Ins Co</i>	\$700	\$760	\$773	\$760	\$1,132
<i>National Gen Assur Co</i>	\$504	\$556	\$654	\$617	\$770
<i>Nationwide Ins Co Of Amer</i>	\$338	\$395	\$434	\$431	\$564
<i>Progressive Classic Ins Co</i>	\$519	\$574	\$644	\$543	\$747
<i>Progressive Max Ins Co</i>	\$722	\$744	\$807	\$725	\$893
<i>Property & Cas Ins Co Of Hartford</i>	\$429	\$476	\$539	\$513	\$593
<i>Safeco Ins Co Of Amer</i>	\$475	\$529	\$539	\$551	\$623
<i>State Auto Prop & Cas Ins Co</i>	\$686	\$715	\$844	\$767	\$999
<i>State Farm Fire & Cas Co</i>	\$495	\$553	\$619	\$606	\$779
<i>State Farm Mut Auto Ins Co</i>	\$358	\$401	\$450	\$441	\$571
<i>Teachers Ins Co</i>	\$407	\$459	\$463	\$503	\$461
<i>Trumbull Ins Co</i>	\$530	\$441	\$480	\$454	\$693
<i>Twin City Fire Ins Co Co</i>	\$555	\$461	\$503	\$574	\$730
<i>United Serv Automobile Assn</i>	\$224	\$213	\$249	\$269	\$295
<i>USAA Cas Ins Co</i>	\$276	\$262	\$306	\$330	\$364
<i>USAA Gen Ind Co</i>	\$355	\$331	\$405	\$437	\$465
<i>Westfield Ins Co</i>	\$192	\$219	\$235	\$213	\$258
Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
<i>Allstate Ind Co</i>	\$1,003	\$1,088	\$1,199	\$1,135	\$1,632
<i>American Select Ins Co</i>	\$809	\$887	\$908	\$882	\$1,307
<i>GEICO Secure Ins Co</i>	\$720	\$782	\$821	\$782	\$895
<i>Peak Prop & Cas Ins Corp</i>	\$1,206	\$1,242	\$1,242	\$1,107	\$1,725
<i>Titan Ind Co</i>	\$245	\$251	\$284	\$286	\$399
<i>Victoria Fire & Cas Co</i>	\$245	\$251	\$284	\$286	\$399
<i>West Virginia Natl Auto Ins Co</i>	\$733	\$813	\$929	\$836	\$1,020

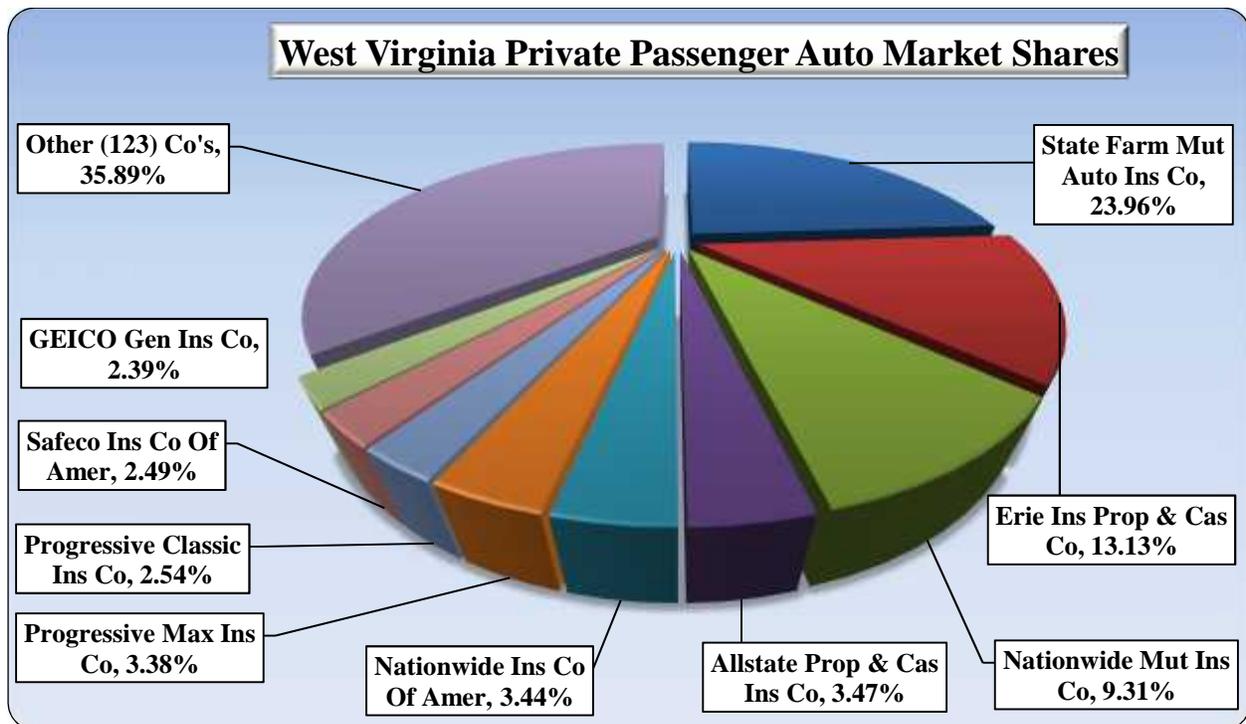
Section I—Discussion

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

1. Market Share

As of 2015, a total of 132 different insurance companies were actively engaged in personal auto insurance in West Virginia. However, our personal automobile insurance market is characterized by only a few dominant companies which account for a large part of automobile insurance premiums.

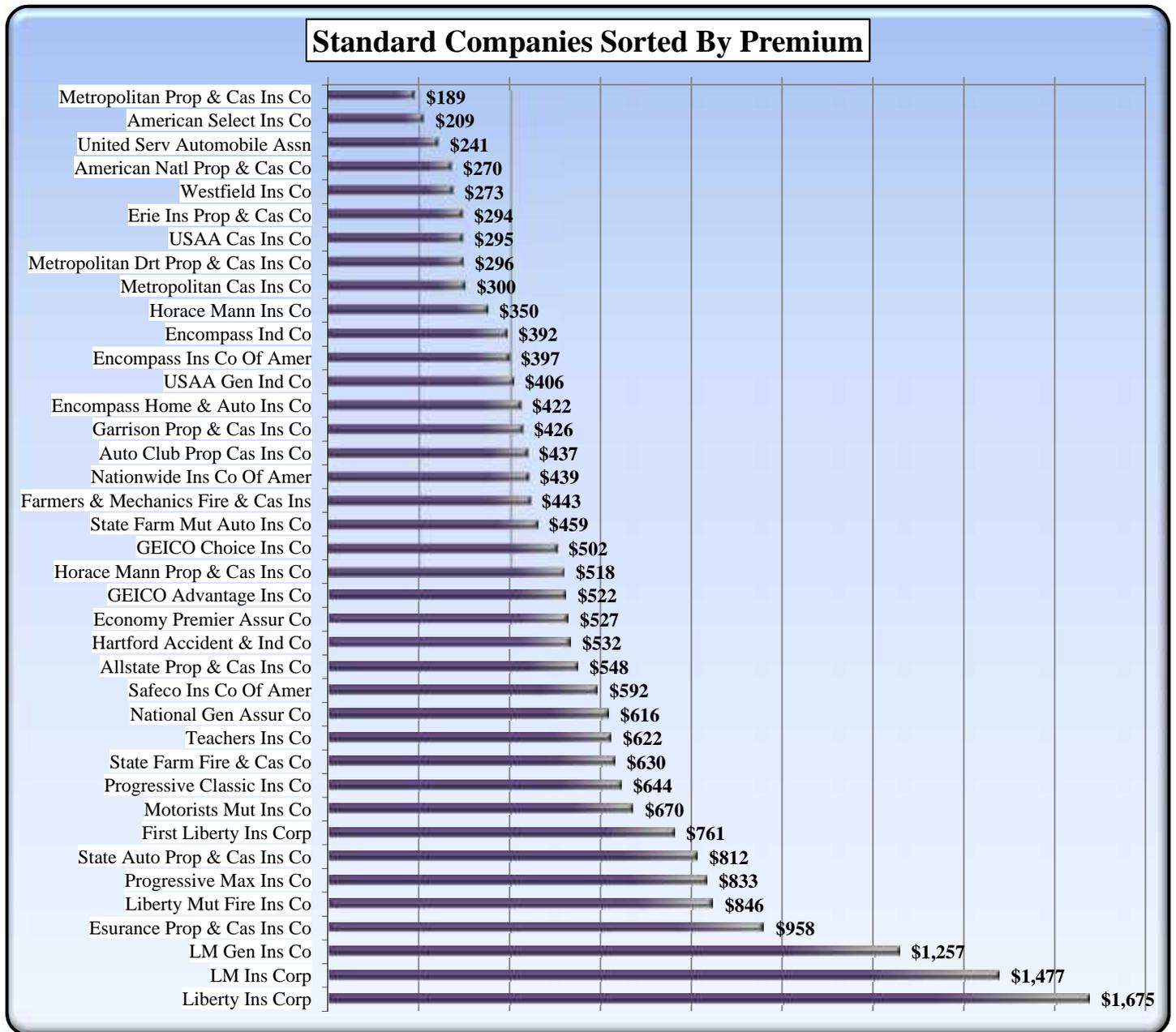
Figure 1: West Virginia Private Passenger Auto Market Shares, 2015



Source: National Association of Insurance Commissioners Annual Reports, line 19.2, CY2015.

The pie chart from **Figure 1** shows that the dominant company, *State Farm Mutual Automobile Insurance Company*, currently has a market share of nearly 24% percent. The second carrier, *Erie Insurance Property & Casualty Company*, is a distant second with 13.13% of the market, and *Nationwide Mutual Insurance Company* is third with 9.31%. Nationwide Mutual Insurance Company is no longer accepting new business and did not submit 2016 rating examples for this reason. At first, we might suppose that the top 5 leading companies, who write over one-half of the total auto market, may be able to control the market to the detriment of all other competitors. However, when the companies are ranked by average premiums, the relationship between auto rates and market dominance is much less clear. This is shown graphically in **Figure 2** below.

Figure 2: Standard Companies Sorted by Premium



Source: 2016 Auto Survey; 35 year-old married female in Clarksburg.

Figure 2 suggests that the market leaders are not systematically more expensive or cheaper than the smaller firms, as the top 5 companies are generally towards the middle of the pricing continuum demonstrated above. Alternatively, it is also established that a great deal of variation in auto insurance rates can be seen to exist in the marketplace, and therefore consumers should be advised to obtain quotes from several insurance companies before making a decision to purchase.

2. Regional Differences in Auto Rates

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

Table 1. Rate Comparison by Metropolitan Area (Rank Ordered)

Metropolitan Area	Average Annual Rate	Comparison to Statewide Average
Martinsburg	\$543	-13.0%
Clarksburg	\$566	-9.4%
Morgantown	\$568	-9.0%
Wheeling	\$609	-2.5%
Bluefield	\$624	-0.1%
Parkersburg	\$632	1.2%
Beckley	\$640	2.5%
Huntington	\$647	3.6%
Charleston	\$657	5.2%
Williamson	\$758	21.4%
<i>Statewide Average</i>	<i>\$624</i>	—

Source: 2016 Auto Survey; 48 year-old married male; standard companies only.

Table 1 shows averaged rates from all companies responding to the survey for a typical 48 year-old married male driver. In this comparison, rates are the highest in the Williamson area; over 39% higher than rates in the Martinsburg area for the same risk. Moreover, Williamson's rates are over 21% higher than the state average, whereas Martinsburg's rates are shown to be 13% lower. The best explanation for this large rate disparity is that company losses have generally and historically tended to be higher in the Williamson area as opposed to those in the other comparison cities, and losses in the Martinsburg area for this type of risk have tended to be lower, etc. These regional premium differences have been relatively stable over the past several years.

SECTION II

Comparison of Auto Insurance Costs to Surrounding States

**Rates Effective
January 2016**

State Minimum Requirements Comparison

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

Commutes to work, 20,000 miles annually.

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Prop & Cas Ins Co</i>	\$857	\$454	\$606	\$416	\$582
<i>American Natl Prop & Cas Co</i>	\$458	\$210	\$312	\$244	\$322
<i>American Select Ins Co</i>	N/A	\$185	\$252	N/A	\$224
<i>Auto Club Prop Cas Ins Co</i>	\$927	N/A	\$473	N/A	\$474
<i>Economy Premier Assur Co</i>	N/A	\$538	\$559	\$638	\$549
<i>Encompass Home & Auto Ins Co</i>	\$658	\$438	\$441	\$459	\$419
<i>Encompass Ind Co</i>	N/A	\$557	\$466	\$511	\$441
<i>Encompass Ins Co Of Amer</i>	\$756	\$543	\$470	\$567	\$444
<i>Erie Ins Prop & Cas Co</i>	\$549	\$171	\$304	\$264	\$279
<i>Esurance Prop & Cas Ins Co</i>	\$1,102	\$788	\$1,002	\$1,098	\$938
<i>Garrison Prop & Cas Ins Co</i>	\$648	\$286	\$449	\$249	\$439
<i>GEICO Advantage Ins Co</i>	\$384	\$380	\$717	\$479	\$652
<i>GEICO Choice Ins Co</i>	\$792	\$355	\$711	\$392	\$647
<i>Hartford Accident & Ind Co</i>	\$1,285	\$344	\$576	\$584	\$613
<i>Horace Mann Ins Co</i>	N/A	\$224	\$455	\$274	\$335
<i>Horace Mann Prop & Cas Ins Co</i>	N/A	\$224	\$623	\$554	\$469
<i>Metropolitan Cas Ins Co</i>	\$709	N/A	\$469	\$819	\$392
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$812	\$432	\$370	\$502	\$378
<i>Metropolitan Prop & Cas Ins Co</i>	\$386	\$273	\$288	\$384	\$243
<i>Motorists Mut Ins Co</i>	\$1,242	\$459	\$1,006	N/A	\$990
<i>National Gen Assur Co</i>	\$1,443	\$1,416	\$652	\$821	\$648
<i>Nationwide Ins Co Of Amer</i>	\$975	\$447	\$516	\$566	\$423
<i>Progressive Classic Ins Co</i>	\$847	\$204	\$708	\$524	\$642
<i>Progressive Max Ins Co</i>	\$1,189	\$431	\$857	\$686	\$758
<i>State Auto Prop & Cas Ins Co</i>	\$1,021	\$579	\$855	\$446	\$878
<i>State Farm Fire & Cas Co</i>	\$770	\$397	\$720	\$424	\$670
<i>State Farm Mut Auto Ins Co</i>	\$515	\$344	\$526	\$338	\$489
<i>Teachers Ins Co</i>	N/A	\$224	\$749	\$909	\$563
<i>United Serv Automobile Assn</i>	\$361	\$179	\$258	\$166	\$255
<i>USAA Cas Ins Co</i>	\$431	\$200	\$317	\$189	\$303
<i>USAA Gen Ind Co</i>	\$631	\$276	\$433	\$254	\$413
<i>Westfield Ins Co</i>	\$499	\$217	\$286	N/A	\$286
Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Ind Co</i>	\$1,608	\$756	\$1,467	\$809	\$1,318
<i>American Select Ins Co</i>	N/A	\$464	\$988	N/A	\$916
<i>GEICO Secure Ins Co</i>	N/A	\$501	\$1,003	\$580	\$921
<i>Peak Prop & Cas Ins Corp</i>	\$1,219	\$576	\$1,284	\$578	\$1,209
<i>Titan Ind Co</i>	\$543	\$302	\$408	\$510	\$464
<i>Victoria Fire & Cas Co</i>	\$543	\$302	\$408	\$510	\$464

State Minimum Requirements Comparison

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

Commutes to work, 20,000 miles annually.

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Prop & Cas Ins Co</i>	\$640	\$372	\$498	\$325	\$538
<i>American Natl Prop & Cas Co</i>	N/A	\$196	\$254	\$478	\$278
<i>American Select Ins Co</i>	N/A	N/A	\$176	\$382	\$199
<i>Auto Club Prop Cas Ins Co</i>	N/A	N/A	\$376	N/A	\$455
<i>Economy Premier Assur Co</i>	\$646	\$382	\$424	\$728	\$527
<i>Encompass Home & Auto Ins Co</i>	\$717	\$430	\$354	\$586	\$345
<i>Encompass Ind Co</i>	\$595	\$366	\$376	\$330	\$392
<i>Encompass Ins Co Of Amer</i>	\$430	\$409	\$406	\$367	\$397
<i>Erie Ins Prop & Cas Co</i>	\$342	\$216	\$210	\$255	\$253
<i>Esurance Prop & Cas Ins Co</i>	\$1,122	\$866	\$872	\$718	\$918
<i>Garrison Prop & Cas Ins Co</i>	\$567	\$286	\$390	\$444	\$357
<i>GEICO Advantage Ins Co</i>	\$495	\$417	\$554	\$574	\$611
<i>GEICO Choice Ins Co</i>	N/A	\$354	\$560	N/A	\$613
<i>Hartford Accident & Ind Co</i>	\$604	\$529	\$581	\$847	\$480
<i>Horace Mann Ins Co</i>	\$288	\$222	\$313	\$721	\$369
<i>Horace Mann Prop & Cas Ins Co</i>	\$464	\$423	\$456	\$457	\$518
<i>Metropolitan Cas Ins Co</i>	\$829	\$713	\$426	\$1,131	\$342
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$918	\$462	\$278	\$658	\$336
<i>Metropolitan Prop & Cas Ins Co</i>	\$503	\$314	\$259	\$570	\$211
<i>Motorists Mut Ins Co</i>	N/A	N/A	\$779	\$814	\$848
<i>National Gen Assur Co</i>	\$632	\$510	\$487	\$525	\$536
<i>Nationwide Ins Co Of Amer</i>	\$669	\$514	\$382	\$444	\$453
<i>Progressive Classic Ins Co</i>	\$408	\$463	\$549	\$300	\$610
<i>Progressive Max Ins Co</i>	\$698	\$660	\$750	\$302	\$775
<i>State Auto Prop & Cas Ins Co</i>	\$672	\$287	\$728	\$611	\$759
<i>State Farm Fire & Cas Co</i>	\$1,039	\$401	\$530	\$574	\$593
<i>State Farm Mut Auto Ins Co</i>	\$678	\$320	\$384	\$442	\$431
<i>Teachers Ins Co</i>	\$548	\$774	\$551	\$711	\$622
<i>United Serv Automobile Assn</i>	\$293	\$202	\$212	\$244	\$202
<i>USAA Cas Ins Co</i>	\$302	\$217	\$261	\$301	\$248
<i>USAA Gen Ind Co</i>	\$187	\$309	\$348	\$164	\$325
<i>Westfield Ins Co</i>	N/A	N/A	\$239	\$411	\$272

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Ind Co</i>	N/A	\$678	\$1,065	\$871	\$1,156
<i>American Select Ins Co</i>	N/A	N/A	\$845	\$728	\$927
<i>GEICO Secure Ins Co</i>	N/A	\$511	\$794	N/A	\$866
<i>Peak Prop & Cas Ins Corp</i>	\$1,510	\$644	\$1,248	\$1,107	\$1,284
<i>Titan Ind Co</i>	\$575	\$375	\$317	\$499	\$325
<i>Victoria Fire & Cas Co</i>	\$575	\$375	\$317	\$499	\$325

State Minimum Requirements Comparison

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

Commutes to work, 20,000 miles annually.

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Prop & Cas Ins Co</i>	\$443	\$329	\$532	\$471	\$546
<i>American Natl Prop & Cas Co</i>	\$208	\$426	\$286	\$198	\$290
<i>American Select Ins Co</i>	\$185	\$416	\$205	\$177	\$224
<i>Auto Club Prop Cas Ins Co</i>	N/A	N/A	\$473	N/A	\$411
<i>Economy Premier Assur Co</i>	\$568	\$680	\$551	\$538	\$615
<i>Encompass Home & Auto Ins Co</i>	\$387	\$696	\$461	\$438	\$412
<i>Encompass Ind Co</i>	\$415	\$320	\$484	\$557	\$443
<i>Encompass Ins Co Of Amer</i>	\$442	\$359	\$510	\$543	\$425
<i>Erie Ins Prop & Cas Co</i>	\$252	\$279	\$257	\$267	\$238
<i>Esurance Prop & Cas Ins Co</i>	\$734	\$686	\$938	\$758	\$1,024
<i>Garrison Prop & Cas Ins Co</i>	\$252	\$471	\$442	\$286	\$447
<i>GEICO Advantage Ins Co</i>	\$367	\$598	\$610	\$346	\$650
<i>GEICO Choice Ins Co</i>	\$345	N/A	\$611	\$326	\$647
<i>Hartford Accident & Ind Co</i>	\$330	\$798	\$494	\$314	\$525
<i>Horace Mann Ins Co</i>	\$230	\$803	\$373	\$224	\$340
<i>Horace Mann Prop & Cas Ins Co</i>	\$230	\$456	\$576	\$224	\$521
<i>Metropolitan Cas Ins Co</i>	N/A	\$1,111	\$328	N/A	\$398
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$410	\$618	\$330	\$424	\$336
<i>Metropolitan Prop & Cas Ins Co</i>	\$243	\$598	\$201	\$275	\$245
<i>Motorists Mut Ins Co</i>	\$440	\$772	\$848	\$459	\$862
<i>National Gen Assur Co</i>	\$1,102	\$591	\$595	\$1,278	\$630
<i>Nationwide Ins Co Of Amer</i>	\$400	\$416	\$498	\$392	\$502
<i>Progressive Classic Ins Co</i>	\$191	\$289	\$578	\$185	\$690
<i>Progressive Max Ins Co</i>	\$423	\$292	\$756	\$418	\$846
<i>State Auto Prop & Cas Ins Co</i>	\$529	\$616	\$814	\$501	\$896
<i>State Farm Fire & Cas Co</i>	\$388	\$629	\$650	\$370	\$664
<i>State Farm Mut Auto Ins Co</i>	\$336	\$488	\$474	\$320	\$484
<i>Teachers Ins Co</i>	\$230	\$775	\$683	\$224	\$627
<i>United Serv Automobile Assn</i>	\$149	\$241	\$254	\$158	\$235
<i>USAA Cas Ins Co</i>	\$182	\$323	\$311	\$190	\$289
<i>USAA Gen Ind Co</i>	\$231	\$162	\$429	\$246	\$398
<i>Westfield Ins Co</i>	\$216	\$417	\$264	\$207	\$291

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Ind Co</i>	\$687	\$885	\$1,204	\$686	\$1,275
<i>American Select Ins Co</i>	\$401	\$702	\$921	\$449	\$949
<i>GEICO Secure Ins Co</i>	\$484	N/A	\$866	\$460	\$915
<i>Peak Prop & Cas Ins Corp</i>	\$468	\$1,173	\$1,145	\$516	\$1,284
<i>Titan Ind Co</i>	\$251	\$435	\$370	\$235	\$370
<i>Victoria Fire & Cas Co</i>	\$251	\$435	\$370	\$235	\$370

State Minimum Requirements Comparison

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

Commutes to work, 20,000 miles annually.

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Prop & Cas Ins Co</i>	\$948	\$455	\$624	\$445	\$600
<i>American Natl Prop & Cas Co</i>	\$506	\$218	\$324	\$252	\$334
<i>American Select Ins Co</i>	N/A	\$185	\$252	N/A	\$224
<i>Auto Club Prop Cas Ins Co</i>	\$927	N/A	\$473	N/A	\$474
<i>Economy Premier Assur Co</i>	N/A	\$508	\$559	\$638	\$549
<i>Encompass Home & Auto Ins Co</i>	\$658	\$438	\$441	\$459	\$419
<i>Encompass Ind Co</i>	N/A	\$557	\$466	\$511	\$441
<i>Encompass Ins Co Of Amer</i>	\$756	\$543	\$470	\$567	\$444
<i>Erie Ins Prop & Cas Co</i>	\$588	\$171	\$304	\$264	\$279
<i>Esurance Prop & Cas Ins Co</i>	\$1,146	\$788	\$1,008	\$1,092	\$940
<i>Garrison Prop & Cas Ins Co</i>	\$674	\$286	\$464	\$257	\$454
<i>GEICO Advantage Ins Co</i>	\$384	\$318	\$621	\$406	\$566
<i>GEICO Choice Ins Co</i>	\$807	\$297	\$618	\$335	\$567
<i>Hartford Accident & Ind Co</i>	\$1,352	\$349	\$585	\$593	\$622
<i>Horace Mann Ins Co</i>	N/A	\$223	\$451	\$277	\$333
<i>Horace Mann Prop & Cas Ins Co</i>	N/A	\$223	\$623	\$562	\$469
<i>Metropolitan Cas Ins Co</i>	\$671	N/A	\$393	\$715	\$330
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$758	\$432	\$312	\$434	\$316
<i>Metropolitan Prop & Cas Ins Co</i>	\$363	\$234	\$243	\$332	\$209
<i>Motorists Mut Ins Co</i>	\$1,242	\$459	\$1,006	N/A	\$990
<i>National Gen Assur Co</i>	\$1,173	\$1,371	\$795	\$809	\$791
<i>Nationwide Ins Co Of Amer</i>	\$984	\$413	\$494	\$550	\$407
<i>Progressive Classic Ins Co</i>	\$900	\$209	\$749	\$547	\$677
<i>Progressive Max Ins Co</i>	\$1,256	\$437	\$892	\$717	\$785
<i>State Auto Prop & Cas Ins Co</i>	\$1,044	\$579	\$855	\$446	\$878
<i>State Farm Fire & Cas Co</i>	\$770	\$397	\$720	\$424	\$670
<i>State Farm Mut Auto Ins Co</i>	\$515	\$344	\$526	\$338	\$489
<i>Teachers Ins Co</i>	N/A	\$223	\$749	\$917	\$563
<i>United Serv Automobile Assn</i>	\$375	\$179	\$267	\$171	\$263
<i>USAA Cas Ins Co</i>	\$439	\$200	\$327	\$195	\$313
<i>USAA Gen Ind Co</i>	\$656	\$281	\$449	\$262	\$428
<i>Westfield Ins Co</i>	\$499	\$217	\$286	N/A	\$286

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Ind Co</i>	\$1,608	\$748	\$1,490	\$795	\$1,337
<i>American Select Ins Co</i>	N/A	\$513	\$1,092	N/A	\$1,011
<i>GEICO Secure Ins Co</i>	N/A	\$435	\$891	\$505	\$824
<i>Peak Prop & Cas Ins Corp</i>	\$1,219	\$576	\$1,324	\$595	\$1,248
<i>Titan Ind Co</i>	\$530	\$287	\$387	\$487	\$441
<i>Victoria Fire & Cas Co</i>	\$530	\$287	\$387	\$487	\$441

State Minimum Requirements Comparison

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

Commutes to work, 20,000 miles annually.

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Prop & Cas Ins Co</i>	\$688	\$397	\$512	\$325	\$554
<i>American Natl Prop & Cas Co</i>	N/A	\$202	\$264	\$478	\$290
<i>American Select Ins Co</i>	N/A	N/A	\$176	\$382	\$199
<i>Auto Club Prop Cas Ins Co</i>	N/A	N/A	\$376	N/A	\$455
<i>Economy Premier Assur Co</i>	\$974	\$382	\$424	\$728	\$527
<i>Encompass Home & Auto Ins Co</i>	\$717	\$430	\$354	\$586	\$345
<i>Encompass Ind Co</i>	\$595	\$366	\$376	\$330	\$392
<i>Encompass Ins Co Of Amer</i>	\$430	\$409	\$406	\$367	\$397
<i>Erie Ins Prop & Cas Co</i>	\$342	\$216	\$210	\$255	\$253
<i>Esurance Prop & Cas Ins Co</i>	\$1,120	\$866	\$874	\$718	\$922
<i>Garrison Prop & Cas Ins Co</i>	\$586	\$296	\$402	\$444	\$368
<i>GEICO Advantage Ins Co</i>	\$413	\$359	\$488	\$574	\$537
<i>GEICO Choice Ins Co</i>	N/A	\$304	\$495	N/A	\$539
<i>Hartford Accident & Ind Co</i>	\$625	\$535	\$590	\$847	\$487
<i>Horace Mann Ins Co</i>	\$282	\$223	\$311	\$721	\$365
<i>Horace Mann Prop & Cas Ins Co</i>	\$454	\$426	\$456	\$457	\$518
<i>Metropolitan Cas Ins Co</i>	\$761	\$639	\$360	\$1,131	\$292
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$850	\$400	\$237	\$658	\$286
<i>Metropolitan Prop & Cas Ins Co</i>	\$461	\$278	\$221	\$570	\$183
<i>Motorists Mut Ins Co</i>	N/A	N/A	\$779	\$814	\$848
<i>National Gen Assur Co</i>	\$628	\$503	\$593	\$525	\$653
<i>Nationwide Ins Co Of Amer</i>	\$668	\$500	\$368	\$444	\$436
<i>Progressive Classic Ins Co</i>	\$430	\$483	\$578	\$300	\$642
<i>Progressive Max Ins Co</i>	\$721	\$689	\$776	\$302	\$803
<i>State Auto Prop & Cas Ins Co</i>	\$672	\$287	\$728	\$611	\$759
<i>State Farm Fire & Cas Co</i>	\$1,039	\$401	\$530	\$574	\$593
<i>State Farm Mut Auto Ins Co</i>	\$678	\$320	\$384	\$442	\$431
<i>Teachers Ins Co</i>	\$538	\$777	\$551	\$711	\$622
<i>United Serv Automobile Assn</i>	\$303	\$208	\$219	\$244	\$208
<i>USAA Cas Ins Co</i>	\$312	\$224	\$269	\$301	\$255
<i>USAA Gen Ind Co</i>	\$191	\$320	\$360	\$164	\$336
<i>Westfield Ins Co</i>	N/A	N/A	\$239	\$411	\$272

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Ind Co</i>	N/A	\$667	\$1,084	\$871	\$1,175
<i>American Select Ins Co</i>	N/A	N/A	\$931	\$728	\$1,024
<i>GEICO Secure Ins Co</i>	N/A	\$448	\$716	N/A	\$777
<i>Peak Prop & Cas Ins Corp</i>	\$1,517	\$663	\$1,287	\$1,107	\$1,324
<i>Titan Ind Co</i>	\$548	\$360	\$301	\$499	\$309
<i>Victoria Fire & Cas Co</i>	\$548	\$360	\$301	\$499	\$309

State Minimum Requirements Comparison

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

Commutes to work, 20,000 miles annually.

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Prop & Cas Ins Co</i>	\$444	\$329	\$546	\$473	\$562
<i>American Natl Prop & Cas Co</i>	\$218	\$426	\$298	\$208	\$302
<i>American Select Ins Co</i>	\$185	\$416	\$205	\$177	\$224
<i>Auto Club Prop Cas Ins Co</i>	N/A	N/A	\$473	N/A	\$411
<i>Economy Premier Assur Co</i>	\$568	\$680	\$551	\$538	\$615
<i>Encompass Home & Auto Ins Co</i>	\$387	\$696	\$461	\$438	\$412
<i>Encompass Ind Co</i>	\$415	\$320	\$484	\$557	\$443
<i>Encompass Ins Co Of Amer</i>	\$442	\$359	\$510	\$543	\$425
<i>Erie Ins Prop & Cas Co</i>	\$252	\$279	\$257	\$267	\$238
<i>Esurance Prop & Cas Ins Co</i>	\$734	\$686	\$942	\$758	\$1,028
<i>Garrison Prop & Cas Ins Co</i>	\$252	\$471	\$456	\$286	\$462
<i>GEICO Advantage Ins Co</i>	\$308	\$598	\$533	\$291	\$565
<i>GEICO Choice Ins Co</i>	\$288	N/A	\$537	\$273	\$565
<i>Hartford Accident & Ind Co</i>	\$334	\$798	\$501	\$319	\$533
<i>Horace Mann Ins Co</i>	\$228	\$803	\$370	\$223	\$337
<i>Horace Mann Prop & Cas Ins Co</i>	\$228	\$456	\$576	\$223	\$521
<i>Metropolitan Cas Ins Co</i>	N/A	\$1,111	\$278	N/A	\$336
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$410	\$618	\$278	\$424	\$386
<i>Metropolitan Prop & Cas Ins Co</i>	\$207	\$598	\$173	\$236	\$213
<i>Motorists Mut Ins Co</i>	\$440	\$772	\$848	\$459	\$862
<i>National Gen Assur Co</i>	\$1,067	\$591	\$726	\$1,237	\$770
<i>Nationwide Ins Co Of Amer</i>	\$370	\$416	\$477	\$363	\$481
<i>Progressive Classic Ins Co</i>	\$196	\$289	\$610	\$192	\$729
<i>Progressive Max Ins Co</i>	\$427	\$292	\$782	\$422	\$879
<i>State Auto Prop & Cas Ins Co</i>	\$529	\$616	\$814	\$501	\$896
<i>State Farm Fire & Cas Co</i>	\$388	\$629	\$650	\$370	\$664
<i>State Farm Mut Auto Ins Co</i>	\$336	\$488	\$474	\$320	\$484
<i>Teachers Ins Co</i>	\$228	\$775	\$683	\$223	\$627
<i>United Serv Automobile Assn</i>	\$149	\$241	\$263	\$158	\$243
<i>USAA Cas Ins Co</i>	\$182	\$323	\$321	\$190	\$299
<i>USAA Gen Ind Co</i>	\$234	\$162	\$445	\$250	\$412
<i>Westfield Ins Co</i>	\$216	\$417	\$264	\$207	\$291

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Ind Co</i>	\$680	\$885	\$1,222	\$680	\$1,297
<i>American Select Ins Co</i>	\$443	\$702	\$1,017	\$496	\$1,048
<i>GEICO Secure Ins Co</i>	\$420	N/A	\$777	\$401	\$816
<i>Peak Prop & Cas Ins Corp</i>	\$480	\$1,173	\$1,182	\$528	\$1,324
<i>Titan Ind Co</i>	\$239	\$435	\$352	\$223	\$351
<i>Victoria Fire & Cas Co</i>	\$239	\$435	\$352	\$223	\$351

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

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

Commutes to work, 20,000 miles annually.

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Prop & Cas Ins Co</i>	\$1,095	\$547	\$744	\$524	\$720
<i>American Natl Prop & Cas Co</i>	\$382 + \$120 PIP	\$234	\$334	\$308	\$346
<i>American Select Ins Co</i>	N/A	\$242	\$328	N/A	\$296
<i>Auto Club Prop Cas Ins Co</i>	\$1,027	N/A	\$601	N/A	\$602
<i>Economy Premier Assur Co</i>	N/A	\$654	\$732	\$814	\$738
<i>Encompass Home & Auto Ins Co</i>	\$726	\$477	\$548	\$509	\$521
<i>Encompass Ind Co</i>	N/A	\$566	\$547	\$600	\$519
<i>Encompass Ins Co Of Amer</i>	\$855	\$633	\$559	\$664	\$529
<i>Erie Ins Prop & Cas Co</i>	\$630	\$215	\$393	\$341	\$360
<i>Esurance Prop & Cas Ins Co</i>	\$1,396	\$872	\$1,210	\$1,376	\$1,130
<i>Garrison Prop & Cas Ins Co</i>	\$751	\$350	\$540	\$297	\$531
<i>GEICO Advantage Ins Co</i>	\$464	\$352	\$734	\$500	\$677
<i>GEICO Choice Ins Co</i>	\$997	\$423	\$914	\$503	\$839
<i>Hartford Accident & Ind Co</i>	\$1,626	\$470	\$680	\$785	\$724
<i>Horace Mann Ins Co</i>	N/A	\$268	\$537	\$324	\$404
<i>Horace Mann Prop & Cas Ins Co</i>	N/A	\$268	\$744	\$624	\$572
<i>Metropolitan Cas Ins Co</i>	\$969	N/A	\$604	\$869	\$504
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,030	\$546	\$452	\$686	\$473
<i>Metropolitan Prop & Cas Ins Co</i>	\$526	\$359	\$372	\$458	\$310
<i>Motorists Mut Ins Co</i>	\$1,480	\$571	\$1,247	N/A	\$1,244
<i>National Gen Assur Co</i>	\$1,377	\$2,226	\$819	\$1,055	\$817
<i>Nationwide Ins Co Of Amer</i>	\$1,032	\$472	\$599	\$611	\$500
<i>Progressive Classic Ins Co</i>	\$937	\$224	\$856	\$699	\$782
<i>Progressive Max Ins Co</i>	\$1,272	\$450	\$969	\$773	\$855
<i>State Auto Prop & Cas Ins Co</i>	\$1,074	\$534	\$754	\$567	\$778
<i>State Farm Fire & Cas Co</i>	\$1,038	\$493	\$914	\$587	\$852
<i>State Farm Mut Auto Ins Co</i>	\$710	\$427	\$666	\$455	\$618
<i>Teachers Ins Co</i>	N/A	\$268	\$889	\$1,041	\$681
<i>United Serv Automobile Assn</i>	\$418	\$212	\$311	\$196	\$308
<i>USAA Cas Ins Co</i>	\$497	\$235	\$383	\$225	\$367
<i>USAA Gen Ind Co</i>	\$728	\$328	\$525	\$302	\$502
<i>Westfield Ins Co</i>	\$616	\$299	\$381	N/A	\$381

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Ind Co</i>	\$2,383	\$1,090	\$2,114	\$1,098	\$1,916
<i>American Select Ins Co</i>	N/A	\$806	\$1,309	N/A	\$1,227
<i>GEICO Secure Ins Co</i>	N/A	\$599	\$1,294	\$790	\$1,198
<i>Peak Prop & Cas Ins Corp</i>	\$1,495	\$1,068	\$1,734	\$812	\$1,644
<i>Titan Ind Co</i>	\$730	\$472	\$573	\$701	\$669
<i>Victoria Fire & Cas Co</i>	\$730	\$472	\$573	\$701	\$669

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

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

Commutes to work, 20,000 miles annually.

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Prop & Cas Ins Co</i>	\$700	\$447	\$582	\$338	\$638
<i>American Natl Prop & Cas Co</i>	N/A	\$246	\$274	\$290 + 256 PIP	\$300
<i>American Select Ins Co</i>	N/A	N/A	\$228	\$552	\$253
<i>Auto Club Prop Cas Ins Co</i>	N/A	N/A	\$478	N/A	\$579
<i>Economy Premier Assur Co</i>	\$782	\$470	\$571	\$1,112	\$686
<i>Encompass Home & Auto Ins Co</i>	\$871	\$473	\$445	\$695	\$431
<i>Encompass Ind Co</i>	\$715	\$428	\$445	\$423	\$464
<i>Encompass Ins Co Of Amer</i>	\$512	\$479	\$487	\$466	\$476
<i>Erie Ins Prop & Cas Co</i>	\$418	\$275	\$267	\$351	\$319
<i>Esurance Prop & Cas Ins Co</i>	\$1,332	\$1,028	\$1,024	\$806	\$1,082
<i>Garrison Prop & Cas Ins Co</i>	\$681	\$340	\$467	\$577	\$427
<i>GEICO Advantage Ins Co</i>	\$501	\$418	\$562	\$677	\$611
<i>GEICO Choice Ins Co</i>	N/A	\$429	\$699	N/A	\$760
<i>Hartford Accident & Ind Co</i>	\$712	\$676	\$684	\$1,008	\$558
<i>Horace Mann Ins Co</i>	\$357	\$262	\$376	\$956	\$435
<i>Horace Mann Prop & Cas Ins Co</i>	\$552	\$479	\$553	\$502	\$619
<i>Metropolitan Cas Ins Co</i>	\$967	\$719	\$558	\$1,615	\$438
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,166	\$608	\$342	\$886	\$416
<i>Metropolitan Prop & Cas Ins Co</i>	\$588	\$364	\$336	\$766	\$267
<i>Motorists Mut Ins Co</i>	N/A	N/A	\$974	\$1,062	\$1,047
<i>National Gen Assur Co</i>	\$1,267	\$610	\$605	\$720	\$668
<i>Nationwide Ins Co Of Amer</i>	\$703	\$540	\$441	\$474	\$528
<i>Progressive Classic Ins Co</i>	\$499	\$576	\$654	\$384	\$722
<i>Progressive Max Ins Co</i>	\$751	\$712	\$829	\$376	\$859
<i>State Auto Prop & Cas Ins Co</i>	\$630	\$365	\$643	\$668	\$665
<i>State Farm Fire & Cas Co</i>	\$1,271	\$559	\$677	\$722	\$755
<i>State Farm Mut Auto Ins Co</i>	\$825	\$432	\$488	\$563	\$546
<i>Teachers Ins Co</i>	\$648	\$878	\$663	\$944	\$738
<i>United Serv Automobile Assn</i>	\$349	\$238	\$253	\$328	\$241
<i>USAA Cas Ins Co</i>	\$358	\$257	\$312	\$402	\$296
<i>USAA Gen Ind Co</i>	\$223	\$368	\$417	\$220	\$389
<i>Westfield Ins Co</i>	N/A	N/A	\$303	\$607	\$340

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Ind Co</i>	N/A	\$897	\$1,517	\$1,279	\$1,662
<i>American Select Ins Co</i>	N/A	N/A	\$1,114	\$1,162	\$1,229
<i>GEICO Secure Ins Co</i>	N/A	\$659	\$993	N/A	\$1,079
<i>Peak Prop & Cas Ins Corp</i>	\$1,916	\$894	\$1,753	\$1,915	\$1,734
<i>Titan Ind Co</i>	\$687	\$472	\$442	\$599	\$458
<i>Victoria Fire & Cas Co</i>	\$687	\$472	\$442	\$599	\$458

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

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

Commutes to work, 20,000 miles annually.

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Prop & Cas Ins Co</i>	\$524	\$342	\$634	\$564	\$664
<i>American Natl Prop & Cas Co</i>	\$230	\$270 + \$212 PIP	\$308	\$222	\$312
<i>American Select Ins Co</i>	\$246	\$603	\$266	\$234	\$289
<i>Auto Club Prop Cas Ins Co</i>	N/A	N/A	\$601	N/A	\$522
<i>Economy Premier Assur Co</i>	\$694	\$1,044	\$736	\$654	\$800
<i>Encompass Home & Auto Ins Co</i>	\$421	\$825	\$575	\$477	\$512
<i>Encompass Ind Co</i>	\$422	\$407	\$570	\$566	\$521
<i>Encompass Ins Co Of Amer</i>	\$511	\$454	\$604	\$633	\$508
<i>Erie Ins Prop & Cas Co</i>	\$317	\$378	\$332	\$337	\$308
<i>Esurance Prop & Cas Ins Co</i>	\$800	\$768	\$1,130	\$832	\$1,236
<i>Garrison Prop & Cas Ins Co</i>	\$303	\$629	\$532	\$350	\$534
<i>GEICO Advantage Ins Co</i>	\$336	\$685	\$626	\$318	\$665
<i>GEICO Choice Ins Co</i>	\$404	N/A	\$777	\$382	\$826
<i>Hartford Accident & Ind Co</i>	\$447	\$947	\$580	\$425	\$614
<i>Horace Mann Ins Co</i>	\$273	\$1,049	\$451	\$268	\$406
<i>Horace Mann Prop & Cas Ins Co</i>	\$273	\$503	\$702	\$268	\$626
<i>Metropolitan Cas Ins Co</i>	N/A	\$1,565	\$419	N/A	\$504
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$534	\$826	\$412	\$534	\$416
<i>Metropolitan Prop & Cas Ins Co</i>	\$327	\$818	\$261	\$351	\$314
<i>Motorists Mut Ins Co</i>	\$546	\$1,017	\$1,060	\$571	\$1,071
<i>National Gen Assur Co</i>	\$1,770	\$797	\$742	\$2,050	\$773
<i>Nationwide Ins Co Of Amer</i>	\$425	\$456	\$593	\$417	\$593
<i>Progressive Classic Ins Co</i>	\$207	\$368	\$707	\$204	\$834
<i>Progressive Max Ins Co</i>	\$439	\$367	\$852	\$432	\$956
<i>State Auto Prop & Cas Ins Co</i>	\$492	\$672	\$718	\$467	\$790
<i>State Farm Fire & Cas Co</i>	\$481	\$798	\$827	\$459	\$844
<i>State Farm Mut Auto Ins Co</i>	\$416	\$626	\$600	\$397	\$613
<i>Teachers Ins Co</i>	\$273	\$1,013	\$828	\$268	\$749
<i>United Serv Automobile Assn</i>	\$173	\$327	\$307	\$186	\$282
<i>USAA Cas Ins Co</i>	\$210	\$442	\$376	\$223	\$347
<i>USAA Gen Ind Co</i>	\$269	\$217	\$520	\$290	\$478
<i>Westfield Ins Co</i>	\$303	\$610	\$335	\$287	\$368

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Ind Co</i>	\$1,007	\$1,301	\$1,746	\$973	\$1,825
<i>American Select Ins Co</i>	\$689	\$1,104	\$1,240	\$760	\$1,269
<i>GEICO Secure Ins Co</i>	\$571	N/A	\$1,106	\$543	\$1,171
<i>Peak Prop & Cas Ins Corp</i>	\$936	\$1,990	\$1,553	\$996	\$1,734
<i>Titan Ind Co</i>	\$379	\$523	\$532	\$354	\$523
<i>Victoria Fire & Cas Co</i>	\$379	\$523	\$532	\$354	\$523

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

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

Commutes to work, 20,000 miles annually.

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Prop & Cas Ins Co</i>	\$1,198	\$547	\$770	\$560	\$746
<i>American Natl Prop & Cas Co</i>	\$400 + \$152 PIP	\$246	\$348	\$316	\$360
<i>American Select Ins Co</i>	N/A	\$242	\$328	N/A	\$296
<i>Auto Club Prop Cas Ins Co</i>	\$1,027	N/A	\$601	N/A	\$602
<i>Economy Premier Assur Co</i>	N/A	\$654	\$732	\$812	\$738
<i>Encompass Home & Auto Ins Co</i>	\$726	\$477	\$548	\$509	\$521
<i>Encompass Ind Co</i>	N/A	\$566	\$547	\$600	\$519
<i>Encompass Ins Co Of Amer</i>	\$855	\$633	\$559	\$664	\$529
<i>Erie Ins Prop & Cas Co</i>	\$668	\$215	\$393	\$341	\$360
<i>Esurance Prop & Cas Ins Co</i>	\$1,462	\$872	\$1,206	\$1,362	\$1,126
<i>Garrison Prop & Cas Ins Co</i>	\$780	\$350	\$558	\$307	\$548
<i>GEICO Advantage Ins Co</i>	\$464	\$294	\$632	\$424	\$586
<i>GEICO Choice Ins Co</i>	\$1,012	\$352	\$786	\$428	\$726
<i>Hartford Accident & Ind Co</i>	\$1,692	\$476	\$693	\$799	\$736
<i>Horace Mann Ins Co</i>	N/A	\$267	\$532	\$327	\$402
<i>Horace Mann Prop & Cas Ins Co</i>	N/A	\$267	\$744	\$629	\$572
<i>Metropolitan Cas Ins Co</i>	\$894	N/A	\$504	\$739	\$429
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$944	\$546	\$382	\$580	\$396
<i>Metropolitan Prop & Cas Ins Co</i>	\$485	\$306	\$316	\$392	\$267
<i>Motorists Mut Ins Co</i>	\$1,480	\$571	\$1,247	N/A	\$1,244
<i>National Gen Assur Co</i>	\$1,116	\$2,185	\$998	\$1,041	\$994
<i>Nationwide Ins Co Of Amer</i>	\$1,027	\$439	\$574	\$594	\$482
<i>Progressive Classic Ins Co</i>	\$993	\$229	\$904	\$731	\$824
<i>Progressive Max Ins Co</i>	\$1,344	\$444	\$1,010	\$809	\$887
<i>State Auto Prop & Cas Ins Co</i>	\$1,089	\$534	\$754	\$567	\$778
<i>State Farm Fire & Cas Co</i>	\$1,038	\$493	\$914	\$587	\$852
<i>State Farm Mut Auto Ins Co</i>	\$710	\$427	\$666	\$455	\$618
<i>Teachers Ins Co</i>	N/A	\$267	\$889	\$1,046	\$681
<i>United Serv Automobile Assn</i>	\$434	\$212	\$322	\$202	\$319
<i>USAA Cas Ins Co</i>	\$508	\$235	\$395	\$232	\$379
<i>USAA Gen Ind Co</i>	\$756	\$334	\$544	\$312	\$520
<i>Westfield Ins Co</i>	\$616	\$299	\$381	N/A	\$381

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
<i>Allstate Ind Co</i>	\$2,383	\$1,077	\$2,138	\$1,077	\$1,937
<i>American Select Ins Co</i>	N/A	\$881	\$1,446	N/A	\$1,354
<i>GEICO Secure Ins Co</i>	N/A	\$516	\$1,139	\$686	\$1,060
<i>Peak Prop & Cas Ins Corp</i>	\$1,499	\$1,116	\$1,796	\$839	\$1,705
<i>Titan Ind Co</i>	\$700	\$449	\$545	\$669	\$637
<i>Victoria Fire & Cas Co</i>	\$700	\$449	\$545	\$669	\$637

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

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

Commutes to work, 20,000 miles annually.

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Prop & Cas Ins Co</i>	\$753	\$478	\$600	\$338	\$660
<i>American Natl Prop & Cas Co</i>	N/A	\$254	\$284	\$290 + 256 PIP	\$310
<i>American Select Ins Co</i>	N/A	N/A	\$228	\$552	\$253
<i>Auto Club Prop Cas Ins Co</i>	N/A	N/A	\$478	N/A	\$579
<i>Economy Premier Assur Co</i>	\$782	\$467	\$571	\$1,112	\$686
<i>Encompass Home & Auto Ins Co</i>	\$871	\$473	\$445	\$695	\$431
<i>Encompass Ind Co</i>	\$715	\$428	\$445	\$423	\$464
<i>Encompass Ins Co Of Amer</i>	\$512	\$479	\$487	\$466	\$476
<i>Erie Ins Prop & Cas Co</i>	\$418	\$275	\$267	\$351	\$319
<i>Esurance Prop & Cas Ins Co</i>	\$1,334	\$1,020	\$1,020	\$806	\$1,078
<i>Garrison Prop & Cas Ins Co</i>	\$704	\$352	\$482	\$577	\$440
<i>GEICO Advantage Ins Co</i>	\$430	\$360	\$493	\$677	\$535
<i>GEICO Choice Ins Co</i>	N/A	\$368	\$611	N/A	\$662
<i>Hartford Accident & Ind Co</i>	\$732	\$685	\$696	\$1,008	\$567
<i>Horace Mann Ins Co</i>	\$350	\$263	\$373	\$956	\$431
<i>Horace Mann Prop & Cas Ins Co</i>	\$540	\$481	\$553	\$502	\$619
<i>Metropolitan Cas Ins Co</i>	\$879	\$629	\$471	\$1,615	\$374
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$1,096	\$520	\$290	\$886	\$352
<i>Metropolitan Prop & Cas Ins Co</i>	\$535	\$320	\$286	\$766	\$231
<i>Motorists Mut Ins Co</i>	N/A	N/A	\$974	\$1,062	\$1,047
<i>National Gen Assur Co</i>	\$1,174	\$585	\$733	\$720	\$810
<i>Nationwide Ins Co Of Amer</i>	\$700	\$526	\$425	\$474	\$507
<i>Progressive Classic Ins Co</i>	\$527	\$605	\$686	\$384	\$761
<i>Progressive Max Ins Co</i>	\$782	\$745	\$859	\$376	\$892
<i>State Auto Prop & Cas Ins Co</i>	\$630	\$365	\$643	\$668	\$665
<i>State Farm Fire & Cas Co</i>	\$1,271	\$559	\$677	\$722	\$755
<i>State Farm Mut Auto Ins Co</i>	\$825	\$432	\$488	\$563	\$546
<i>Teachers Ins Co</i>	\$635	\$878	\$663	\$944	\$738
<i>United Serv Automobile Assn</i>	\$360	\$246	\$261	\$328	\$248
<i>USAA Cas Ins Co</i>	\$369	\$265	\$322	\$402	\$305
<i>USAA Gen Ind Co</i>	\$228	\$381	\$432	\$220	\$402
<i>Westfield Ins Co</i>	N/A	N/A	\$303	\$607	\$340

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
<i>Allstate Ind Co</i>	N/A	\$880	\$1,537	\$1,279	\$1,682
<i>American Select Ins Co</i>	N/A	N/A	\$1,227	\$1,162	\$1,356
<i>GEICO Secure Ins Co</i>	N/A	\$576	\$887	N/A	\$959
<i>Peak Prop & Cas Ins Corp</i>	\$1,938	\$923	\$1,692	\$1,915	\$1,796
<i>Titan Ind Co</i>	\$656	\$451	\$421	\$599	\$436
<i>Victoria Fire & Cas Co</i>	\$656	\$451	\$421	\$599	\$436

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

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

Commutes to work, 20,000 miles annually.

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Prop & Cas Ins Co</i>	\$525	\$342	\$656	\$564	\$668
<i>American Natl Prop & Cas Co</i>	\$242	\$270 + \$212 PIP	\$320	\$234	\$324
<i>American Select Ins Co</i>	\$246	\$603	\$266	\$234	\$289
<i>Auto Club Prop Cas Ins Co</i>	N/A	N/A	\$601	N/A	\$522
<i>Economy Premier Assur Co</i>	\$694	\$1,044	\$736	\$654	\$800
<i>Encompass Home & Auto Ins Co</i>	\$421	\$825	\$575	\$477	\$512
<i>Encompass Ind Co</i>	\$422	\$407	\$570	\$566	\$521
<i>Encompass Ins Co Of Amer</i>	\$511	\$454	\$604	\$633	\$508
<i>Erie Ins Prop & Cas Co</i>	\$317	\$378	\$332	\$337	\$308
<i>Esurance Prop & Cas Ins Co</i>	\$800	\$768	\$1,126	\$832	\$1,232
<i>Garrison Prop & Cas Ins Co</i>	\$303	\$629	\$549	\$350	\$551
<i>GEICO Advantage Ins Co</i>	\$283	\$685	\$544	\$268	\$575
<i>GEICO Choice Ins Co</i>	\$337	N/A	\$675	\$319	\$713
<i>Hartford Accident & Ind Co</i>	\$453	\$947	\$589	\$430	\$625
<i>Horace Mann Ins Co</i>	\$273	\$1,049	\$448	\$267	\$403
<i>Horace Mann Prop & Cas Ins Co</i>	\$273	\$503	\$702	\$267	\$626
<i>Metropolitan Cas Ins Co</i>	N/A	\$1,565	\$355	N/A	\$425
<i>Metropolitan Drt Prop & Cas Ins Co</i>	\$534	\$826	\$344	\$534	\$352
<i>Metropolitan Prop & Cas Ins Co</i>	\$283	\$818	\$225	\$302	\$269
<i>Motorists Mut Ins Co</i>	\$546	\$1,017	\$1,060	\$571	\$1,071
<i>National Gen Assur Co</i>	\$1,741	\$797	\$903	\$2,015	\$942
<i>Nationwide Ins Co Of Amer</i>	\$396	\$456	\$568	\$389	\$569
<i>Progressive Classic Ins Co</i>	\$212	\$368	\$744	\$209	\$881
<i>Progressive Max Ins Co</i>	\$433	\$367	\$883	\$431	\$995
<i>State Auto Prop & Cas Ins Co</i>	\$492	\$672	\$718	\$467	\$790
<i>State Farm Fire & Cas Co</i>	\$481	\$798	\$827	\$459	\$844
<i>State Farm Mut Auto Ins Co</i>	\$416	\$626	\$600	\$397	\$613
<i>Teachers Ins Co</i>	\$273	\$1,013	\$828	\$267	\$749
<i>United Serv Automobile Assn</i>	\$173	\$327	\$317	\$186	\$291
<i>USAA Cas Ins Co</i>	\$210	\$442	\$388	\$223	\$358
<i>USAA Gen Ind Co</i>	\$273	\$217	\$539	\$295	\$495
<i>Westfield Ins Co</i>	\$303	\$610	\$335	\$287	\$368

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
<i>Allstate Ind Co</i>	\$995	\$1,301	\$1,765	\$962	\$1,848
<i>American Select Ins Co</i>	\$751	\$1,104	\$1,369	\$829	\$1,401
<i>GEICO Secure Ins Co</i>	\$493	N/A	\$981	\$469	\$1,034
<i>Peak Prop & Cas Ins Corp</i>	\$984	\$1,990	\$1,610	\$1,044	\$1,796
<i>Titan Ind Co</i>	\$361	\$523	\$506	\$338	\$498
<i>Victoria Fire & Cas Co</i>	\$361	\$523	\$506	\$338	\$498

Section II— Discussion

Minimum Requirements Comparison

From the detailed information provided above, an analysis of the state minimum requirement samples can be made using the **48-year old married male** group. Considering only companies responding under the “**Standard/Preferred**” category (*32 companies in total*), the following relationships can be found averaging the premiums by city.

City	Premium
St. Clairsville, OH	\$362
Marietta, OH	\$377
Ironton, OH	\$393
Winchester, VA	\$415
Martinsburg	\$436
Morgantown	\$463
Bluefield, VA	\$491
Wheeling	\$494
Parkersburg	\$505
Bluefield	\$505
Pt. Marion, PA	\$514
W. Alexander, PA	\$522
Huntington	\$545
Hagerstown, MD	\$588
Ashland, KY	\$779

6 State Average	\$493
WV Average	\$491
5 State Average (-WV)	\$493

As you can see, the West Virginia sample premiums are within the lower range of the pricing continuum. In this sample, the West Virginia average premium is \$2 lower than that being reported for all surrounding states and the 5 state average that excludes West Virginia premiums. Intuitively, the relationships between the minimum limits of insurance required by state should also be examined to determine to what degree, if any, those limits may be contributing to differences in premiums.

Equivalent Limits Comparison

As was done for the preceding section, an analysis of the responses provided under the equivalent limits comparison question can be made for the **48-year old married female** group (responses afforded for both the male and female inquiries were substantially similar) as a sample. Again, examining only companies responding under the “**Standard/Preferred**” category (*32 companies in total*); the following relationships were observed by averaging the premiums provided by city.

City	Premium
St. Clairsville, OH	\$429
Marietta, OH	\$449
Ironton, OH	\$466
Winchester, VA	\$480
Martinsburg	\$517
Morgantown	\$546
Bluefield, VA	\$584
Wheeling	\$591
Parkersburg	\$600
Bluefield	\$607
Huntington	\$649
Pt. Marion, PA	\$658
W. Alexander, PA	\$668
Hagerstown, MD	\$698
Ashland, KY	\$918

6 State Average	\$591
WV Average	\$585
5 State Average (-WV)	\$594

Similar to the finding in the prior section, the West Virginia premiums are again shown to be in the lower range of the pricing continuum. Due to the large comparative variance between the Kentucky and all other city/state average premiums, it was noted that when excluding the Ashland, Kentucky average premium, all other cities/states (including West Virginia) have an average premium of \$567.

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

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

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

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

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

City	Premium
St. Clairsville, OH	\$429
Marietta, OH	\$449
Ironton, OH	\$466
Martinsburg	\$517
Morgantown	\$546
Wheeling	\$591
Parkersburg	\$600
Bluefield	\$607
Huntington	\$649

2 State Average	\$539
WV Average	\$585
OH Average	\$448

Clearly, a significant difference can be noted to exist between the West Virginia and Ohio premiums as the surveyed state average premiums differ by more than 30%. As the thirty-two companies which were surveyed in order to obtain these premiums are the same writing companies in each state, the systems of expense provisions which underlie their premiums could be assumed to be substantially similar by company and by state (*excepting the known difference in state insurance premium taxes of 4.55% in West Virginia, and only 1.40% in Ohio.*) It is therefore reasonable to assume that some corresponding difference in loss experience should be apparent between West Virginia and Ohio to account for the premium disparity.

Using the five most recent years of available data with the number of private passenger autos which are available to be insured in the voluntary market by state the *West Virginia Department of Motor Vehicles* and the *Ohio Bureau of Motor Vehicles*, and aggregated by state incurred loss data as obtained from the *National Association of Insurance Commissioners (NAIC)* database, we can attempt to gauge whether or not any differences do in fact exist between Ohio and West Virginia on a loss cost basis (i.e. the amount of premiums that must be collected per exposure to pay for the losses of all exposures) as indicated above.

It follows then:

OH	Total Losses	PP Autos	Loss Cost
2011	\$1,684,496,874	8,192,269	\$205.62
2012	\$1,780,780,442	8,236,493	\$216.21
2013	\$1,835,823,096	8,370,066	\$219.33
2014	\$1,896,378,622	8,462,060	\$224.10
2015	\$2,071,668,337	8,639,367	\$239.79

WV	Total Losses	PP Autos	Loss Cost
2011	\$373,784,707	1,319,411	\$283.30
2012	\$360,340,494	1,324,696	\$272.02
2013	\$295,725,425	1,333,880	\$221.70
2014	\$350,441,243	1,384,547	\$253.11
2015	\$387,441,597	1,280,718	\$302.52

	5 year Losses	5 year Autos	5 year Loss Cost
OH	\$9,269,147,371	41,900,255	\$221.22

	5 year Losses	5 year Autos	5 year Loss Cost
WV	\$1,767,733,466	6,643,252	\$266.09

	3 year Losses	3 year Autos	3 year Loss Cost
OH	\$5,803,870,055	25,471,493	\$227.86

	3 year Losses	3 year Autos	3 year Loss Cost
WV	\$1,033,608,265	3,999,145	\$258.46

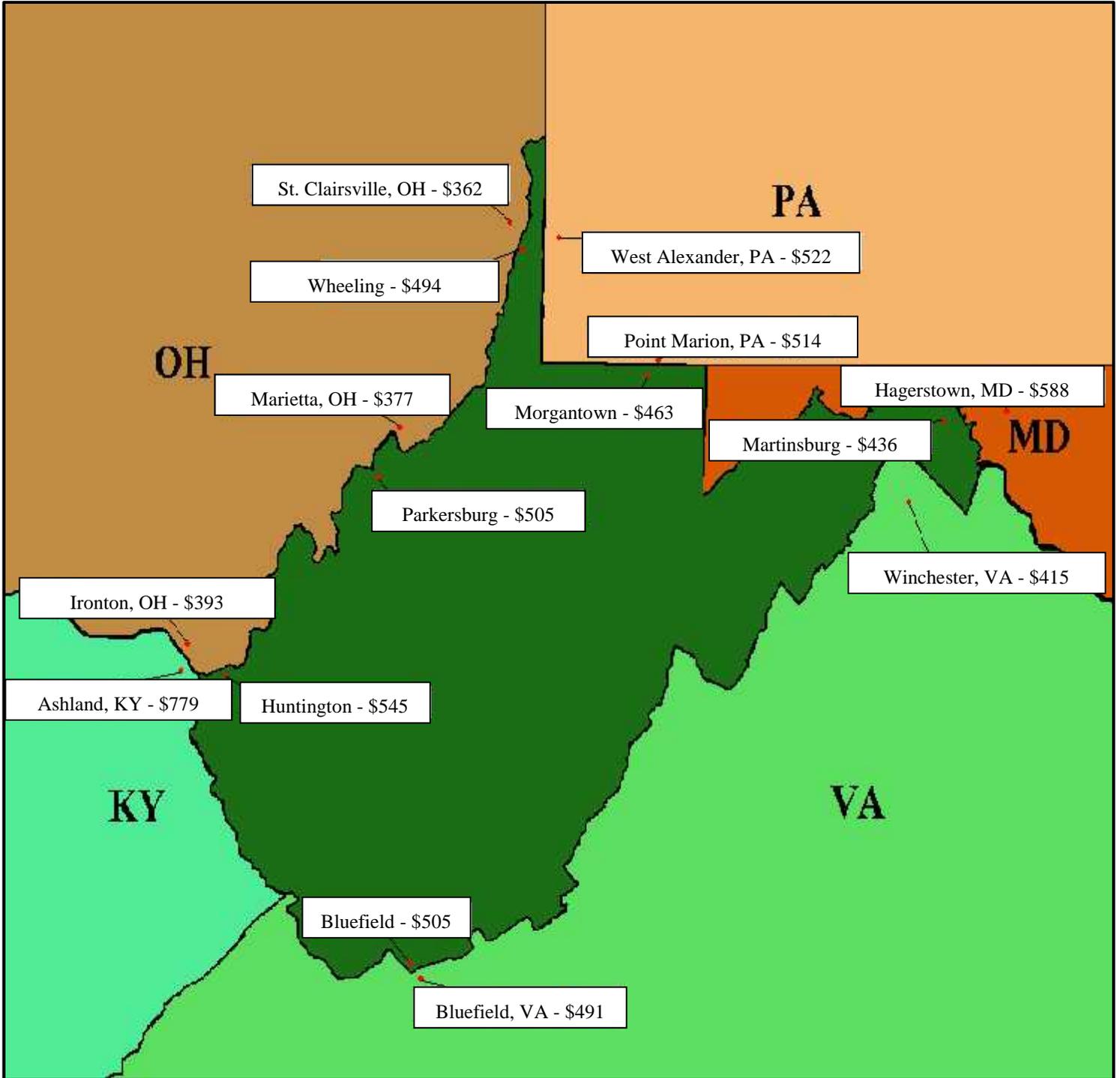
(Losses are for Liability lines with no Physical Damage Coverages)

(Losses are for Liability lines with no Physical Damage Coverages)

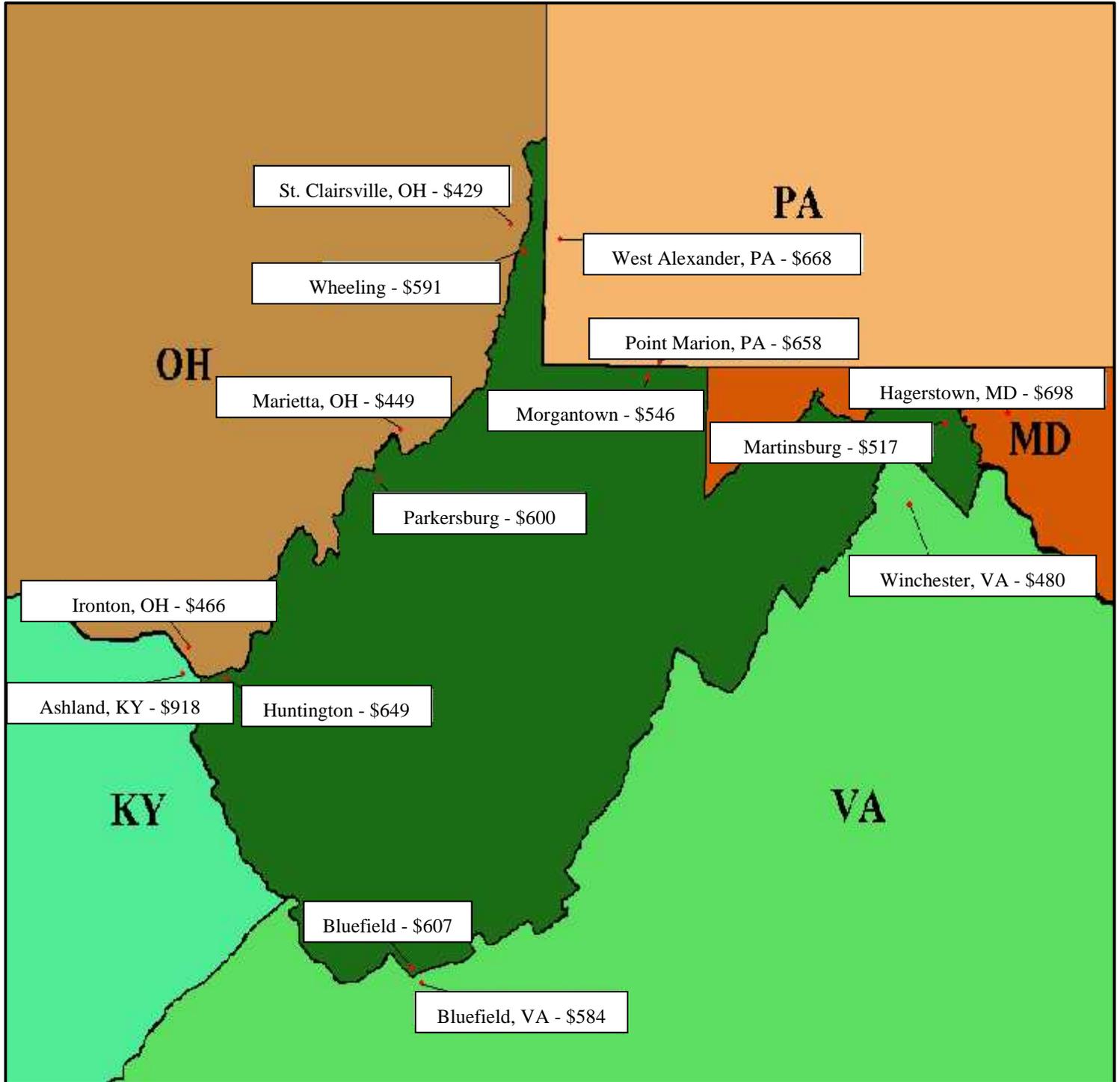
Looking at five (5) years of aggregate data by-state from the table above, the observed difference in the average surveyed premiums between Ohio and West Virginia (30.5% from the preceding page) is found to reflect that which in fact effectively should exist according to the relative loss experience of each state (i.e. \$266.09 / \$221.22 = 20.2%). A ten (10) year review shows an even greater variance of 29.5%. While again, a number of other factors will likely underlie any observed differences in actual losses by state as well, a difference in relative loss experience between the two states largely does merit the noted difference in the reported premiums.

The 2016 Insurance Fact Book by the Insurance Information Institute states that Ohio is ranked 17th (higher value indicates higher uninsured percentages) for its 13.5% uninsured motorist rate. The same source states that West Virginia is ranked 40th with an uninsured motorist rate of 8.4%. It was noted that even though the Ohio premiums are lower on average, more drivers are uninsured in Ohio than in West Virginia.

Graphical representation of the 32 company average minimum limits (cost to cost) comparison for the surveyed 48 year old married male.



Graphical representation of the 32 company average equivalent limits comparison for the surveyed 48 year old married female.



Section III—Discussion

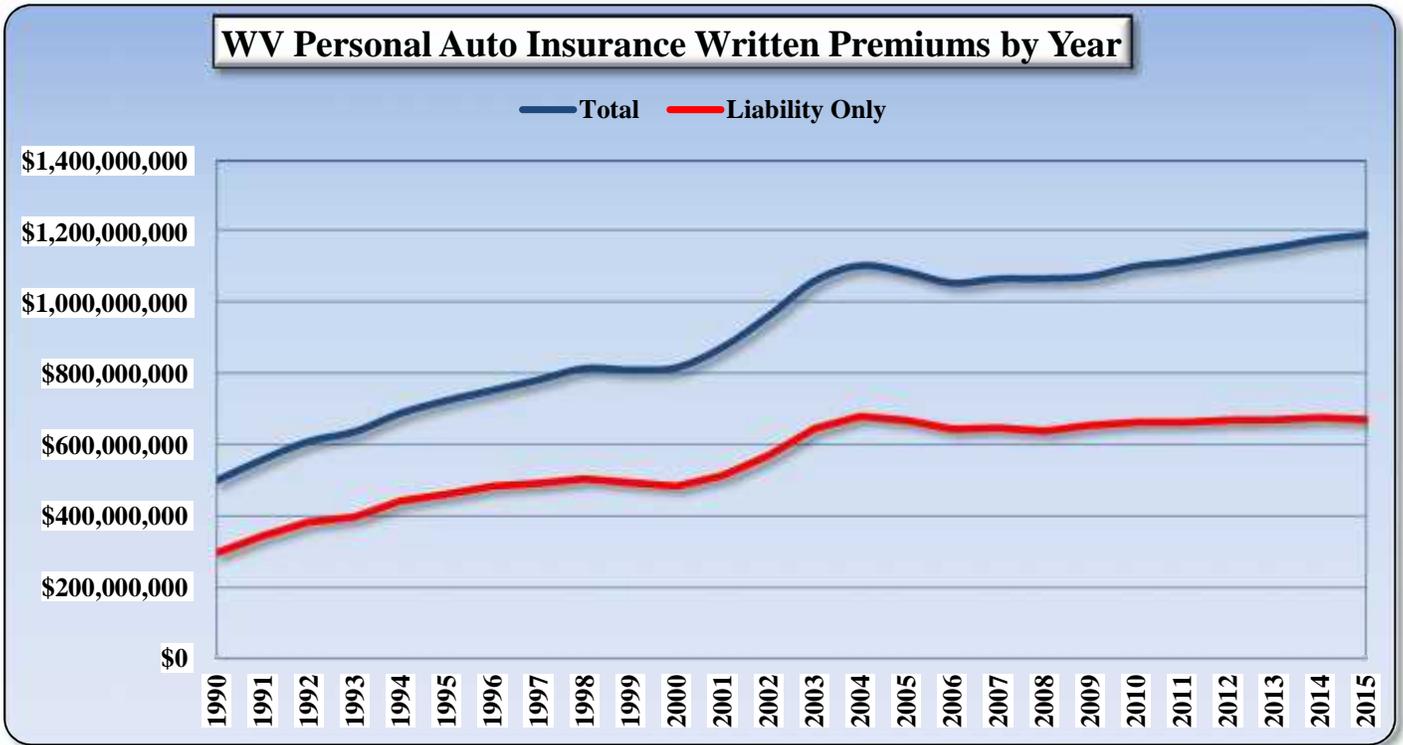
As noted in the **Discussion** portion of **Section I**, a very small number of companies write a significant portion of the personal auto insurance market in West Virginia. The table below includes a historical compilation that includes the number of carriers that are writing approximately 80% of the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

Number of Companies totaling 80% of WV Market Share	
2000	13
2001	13
2002	13
2003	14
2004	15
2005	16
2006	16
2007	16
2008	17
2009	16
2010	16
2011	16
2012	14
2013	16
2014	18
2015	18

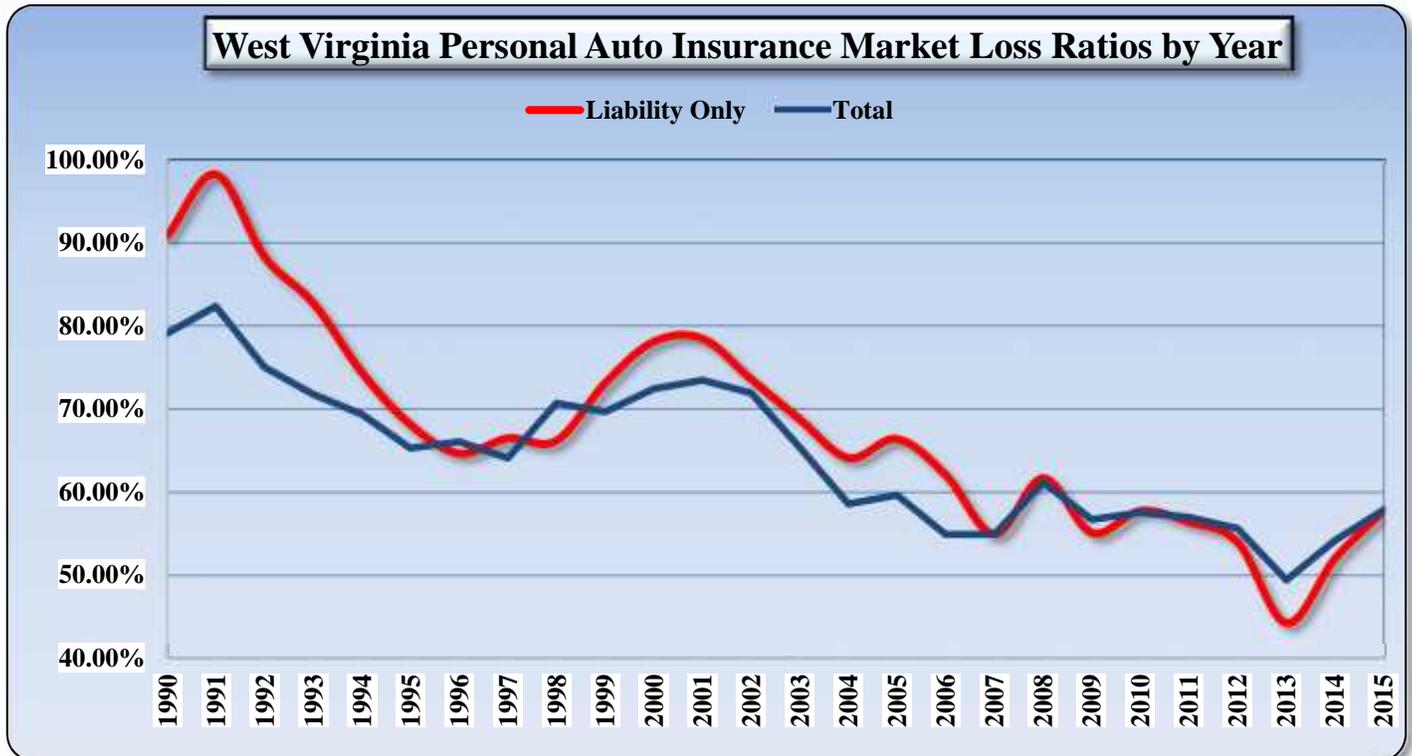
A more thorough analysis of historical West Virginia personal auto premium volumes reveals shifts within the middle to upper ranges of our market over more recent years:

	Number of Companies having written premium volumes of at least:										
	\$25K	\$50K	\$100K	\$250K	\$500K	\$1M	\$2M	\$5M	\$10M	\$50M	\$100M
2000	103	93	83	70	58	49	40	22	13	4	2
2001	95	92	86	72	60	51	38	27	15	4	2
2002	90	85	79	67	59	51	40	28	15	4	2
2003	91	87	80	71	59	55	42	32	17	4	3
2004	91	87	80	71	59	55	42	32	17	4	3
2005	85	81	79	69	62	56	44	34	22	4	3
2006	88	84	81	68	62	53	43	32	21	4	3
2007	87	82	79	67	58	51	43	33	21	3	3
2008	89	86	82	70	62	55	46	33	21	3	3
2009	88	85	81	69	57	50	44	33	20	3	3
2010	88	84	79	65	55	50	44	34	21	3	3
2011	89	86	78	67	60	52	45	35	21	3	3
2012	82	79	72	64	56	48	41	31	19	3	3
2013	89	85	79	65	58	53	46	36	23	3	3
2014	90	86	82	69	63	57	51	38	22	3	3
2015	92	85	82	71	64	58	50	36	25	3	3

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



While the increase in auto insurance premiums from 2000 to 2004 was somewhat dramatic, liability premium volume has shown to have leveled out since that time. The loss ratio review shows that liability ratios have increased over 30% since 2013 but are still approximately 18% lower than the overall average for all years.



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

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

Glossary of Auto Insurance Terms

Accident: An unplanned event, unexpected and undersigned, which occurs suddenly and at a definite place.

Action: A lawsuit involving the right of one party to recover from another person in a court of law.

Additional Insured: A person other than the named insured who is protected under the terms of the contract. Usually, additional insureds are added by endorsement or referred to in the wording of the definition of “insured” in the policy itself.

Adjuster: A representative of the insurer who seeks to determine the extent of the firm’s liability for loss when a claim is submitted.

Admitted company: A company licensed or authorized to sell insurance to the general public. In the United States, admitted companies are licensed on a state-by-state basis and differentiated from surplus lines insurers, which are authorized to sell insurance in a state on a non-admitted basis.

Aftermarket Parts: Auto crash parts produced by firms other than the manufacturer of the car. Usually, aftermarket parts are cheaper than the identical part from the automobile manufacturer. In an effort to keep costs (and thus, premiums) down, insurers often repair damaged cars with such parts.

Agency: An insurance sales office which is directed by a general agent, manager, independent agent, or company manager. When one person acts on behalf of another person, an agency is created with the first person being the agent and the second person being the principal.

Agent: individual who sells and services insurance policies in either of two classifications:

- **Independent agent:** represents at least two insurance companies and (at least in theory) services clients by searching the market for the most advantageous price for the most coverage.
- **Direct or career agent:** represents only one company and sells only its policies.

Allocated Loss Adjustment Expenses (ALAE): Loss adjustment expenses that are assignable or allocable to specific claims. Fees paid to outside attorneys, experts, and investigators used to defend claims are examples of ALAE.

Application: A form on which the prospective insured states facts requested by the insurer on the basis of which, together with information from other sources, the insurer decides whether to accept the risk, modify the coverage offered, or decline the risk.

Assigned Risk Plan: A method of providing insurance required by state insurance codes for those risks that are unacceptable in the normal insurance market.

Automobile Liability Insurance: Coverage if an insured is legally liable for bodily injury or property damage caused by an automobile.

Bodily Injury: (BI) Any physical injury to a person. The purpose of liability insurance is to cover bodily injury to a third party resulting from the negligent or unintentional acts of an insured.

Cancellation: The termination of insurance coverage during the policy period. Flat cancellation is the cancellation of a policy as of its effective date, without any premium charge.

Carrier: An insurance or reinsurance company that insures or "carries" the insurance or reinsurance.

Casualty: Liability or loss resulting from an accident.

Casualty Insurance: Insurance that is primarily concerned with the losses caused by injuries to persons, and legal liability imposed on the insured for such injury or for damage to property of others.

Causes of Loss: The perils that can bring about or trigger loss or damage. Can be direct (the action immediately precedes the loss) or indirect (part of an uninterrupted chain of events leading to the loss).

Certificate of Insurance: A document providing evidence that certain general types of insurance coverages and limits have been purchased by the party required to furnish the certificate.

Claim: A demand made by the insured, or the insured's beneficiary, for payment of the benefits as provided by the policy.

Claimant: The first or third party. That is any person who asserts right of recovery.

Classification: The system of establishing classes for rating purposes.

Clause: A section of a policy, contract, or of an endorsement attached to it, dealing with a particular subject in the contract, e.g., the "insuring clause" or the "coinsurance clause."

Collision Insurance: A form of automobile insurance that provides for reimbursement for loss to a covered automobile due to its colliding with another vehicle or object or the overturn of the automobile. This covers only damage to the automobile itself as "auto" is defined in the policy.

Combined Ratio: The sum of two ratios, one calculated by dividing incurred losses plus loss adjustment expense (LAE) by earned premiums (the calendar year loss ratio), and the other calculated by dividing all other expenses by either written or earned premiums (i.e., trade basis or statutory basis expense ratio). Used in both insurance and reinsurance, a combined ratio below 100 percent is indicative of an underwriting profit.

Commissioner: The title of the head of most state insurance departments.

Common Policy Conditions: The part of the insurance policy typically relating to cancellation, changes in coverage, audits, inspections, premiums, and assignment of the policy.

Comparative Negligence: The rule used in negligence cases in some states that provides for computing both the plaintiff's and the defendant's negligence, with the plaintiff's damages being reduced by a percentage representing the degree of his or her contributing fault. If the plaintiff's negligence is found to be greater than the defendant's, the plaintiff will receive nothing.

Comprehensive: Coverage under an automobile physical damage policy insuring against loss or damage resulting from any cause, except those specifically precluded. It covers losses such as fire, theft, windstorm, flood, and vandalism, but not loss by collision or upset.

Contract: An agreement between two or more parties exhibiting the following necessary characteristics: mutual assent, competent parties, a valid consideration, and legal subject matter. Insurance policies are a form of contract.

Contributory Negligence: Negligence of a plaintiff constituting a partial cause or aggravation of his or her injury. This doctrine bars relief to the plaintiff in a lawsuit if the plaintiff's own negligence contributed to the damage. Contributory negligence has been superseded in many states by other methods of apportioning liability.

Coverage: The scope of protection provided under an insurance policy. In property insurance, coverage lists perils insured against, properties covered, locations covered, individuals insured, and the limits of indemnification.

Coverage Form: One of the primary standardized insurance forms used to construct an insurance contract, the coverage form generally contains the insuring agreement, coverage conditions, exclusions, and policy definitions.

Declarations: The front page (or pages) of a policy that specifies the named insured, address, policy period, location of premises, policy limits, and other key information that varies from insured to insured.

Declination: The Company refuses to accept the request for insurance coverage.

Deductible: The amount of the loss which the insured is responsible to pay before benefits from the insurance company are payable. You may choose a higher deductible to lower your premium.

Defendant: In a civil trial, the party against whom the suit has been brought.

Depreciation: A decrease in value due to age, wear and tear, etc.

Diminution in value: A measure of the perceptual and/or actual lost market value for automobiles involved in major accidents, even if the automobile or vehicle is repaired properly. This lost value is particularly relevant for newer and higher-value vehicles.

Direct Premiums Written: The aggregate amount of recorded originated premiums, other than reinsurance, written during the year, whether collected or not, at the close of the year, plus retrospective audit premium collections, after deducting all return premiums.

Direct Writer: An insurer whose distribution mechanism is the direct selling system.

Dividend: The return of part of the policy's premium for a policy issued on a participating basis by a mutual insurer.

Domestic Insurer: An insurer admitted by and formed under the laws under the state in which insurance is written.

Earned Premiums: The portion of the total premium amount corresponding to the coverage provided during a given time period.

Effective Date: The date on which an insurance binder or policy goes into effect and from which time protection is provided.

Endorsement: Amendment to the policy used to add or delete coverage.

Exclusion: Certain causes and conditions, listed in the policy, which are not covered.

Exemplary Damages: Damages in excess of that amount needed to compensate for the plaintiff's injury, awarded to punish the defendant for malicious or wanton conduct.

Financial Responsibility Law: A statutory provision requiring owners of automobiles to provide evidence of their ability to pay damages arising out of the ownership, maintenance, or use of an automobile.

First-Party Insurance: Insurance applying to the insured's own property or person.

Foreign Insurer: From the U.S. perspective, an insurer domiciled in the United States but outside the state in which the insurance is to be written. In effect, it is a domestic insurer doing business outside of the state in which it is domiciled.

Form: A document prepared in a prescribed arrangement of words and layout. A rider, policy, endorsement, or application—all of these are forms.

Fraud: Deception or artifice used to cheat or intentionally mislead. This is closely related to misrepresentation and concealment. Proof of fraudulent acts by an insured in procuring insurance may lead to a denial of coverage and voiding of the policy by the insurer.

Frequency: The likelihood that a loss will occur. Expressed as low frequency (meaning the loss event is possible but the event has rarely happened in the past and is not likely to occur in the future), moderate frequency (meaning the loss event has happened once in a while and can be expected to occur sometime in the future), or high frequency (meaning the loss event happens regularly and can be expected to occur regularly in the future).

Full Coverage: Any form of insurance that provides for payment in full (e.g., without a deductible or coinsurance limitation) of all losses caused by the perils insured against.

Graduated Drivers Licenses: Licenses issued to young drivers that allow them to improve their driving skills over time. Often such licenses place restrictions on the number of people a new driver may have in the car at one time. Another restriction often imposed is that young people with these licenses may not drive between a certain time (typically midnight) and sunrise.

Hazard: circumstance that increases the likelihood or probable severity of a loss.

Incurred But Not Reported (IBNR) Losses: An estimate of the amount of an insurer's (or self-insurer's) liability for claim-generating events that have taken place but have not yet been reported to the insurer or self-insurer. The sum of IBNR losses plus incurred losses provides an estimate of the insurer's eventual liabilities for losses during a given period.

Incurred Claims: The total number of claims associated with insured events/situations occurring during a given time period.

Incurred Losses: The total dollar amount of losses associated with insured events/situations occurring during a given time period. A portion of incurred claims and losses represent insurers' estimates of the final costs of pending claims that are still open during the reporting period, as well as estimates of losses associated with claims that have yet to be reported.

Indemnity: Restoration to the victim of a loss by payment, repair or replacement.

Insurability: Acceptability to the insurer of an applicant for insurance at a given rate.

Insurable Interest: Interest in property such that loss or destruction of the property could cause a financial loss.

Insurance: A contractual relationship that exists when one party (the insurer) for a consideration (the premium) agrees to reimburse another party (the insured) for loss to a specified subject (the risk) caused by designated contingencies (hazards or perils).

Insurance Policy: In broad terms, the entire printed insurance contract. Generally, an insurance policy is assembled with a combination of various standard forms, including a declarations page, coverage form, and endorsements. Sometimes a cause of loss form is also required. Together these forms delineate the coverage term, the insurance policy limits, the grant of coverage, exclusions and other limitations of coverage, and the duties and responsibilities of the insured in the event of a loss.

Insurance Risk Score: A measure developed by insurers based on credit information obtained from the three major U.S. credit bureaus and used as an underwriting tool. Such information includes payment history, number of accounts open, and bankruptcy filings but has nothing to do with a consumer's assets. Insurers base their use of this measure on the theory that people who manage their money well tend to take better care of their homes and to drive more responsibly.

Insured: The policyholder - the person(s) protected in case of a loss or claim.

Insurer: The insurance company.

Insuring Agreement: That portion of the insurance policy in which the insurer promises to make payment to, or on behalf of, the insured. The insuring agreement is usually contained in a coverage form from which a policy is constructed. Often, insuring agreements outline a broad scope of coverage which is then narrowed through the use of exclusions and definitions.

Investment Income: The return received by insurers from their investment portfolios including interest, dividends and realized capital gains on stocks. It doesn't include the value of any stocks or bonds that the company currently owns.

Joint and Several Liability: A legal doctrine applying in some states that allows an injured person to sue and recover from any one or more of several wrongdoers at his option, regardless of that wrongdoer's degree of negligence. The injured party cannot receive double compensation but can choose to recover 100 percent of a damages award from any defendant who is found liable to any extent.

Lapse: Termination of an insurance policy due to the insured's failure to pay the premium.

Law of Large Numbers: A statistical axiom which states that the larger the number of exposure units independently exposed to loss, the greater the probability that *actual* loss experience will equal *expected* loss experience. In some instances, insurers can virtually eliminate their risk of loss by securing a large enough number of units in an insured group.

Liability: Any legally enforceable obligation. Within the context of insurance, the obligation to pay a monetary award for injury or damage caused by one's negligent or statutorily prohibited action.

Liability Insurance: Insurance coverage that offers protection against claims alleging that a property owner's negligence or inappropriate action resulted in bodily injury or property damage to another party.

Liability Limits: The stipulated sum or sums beyond which an insurance company is not liable for payments due to a third party. The insured remains legally liable above the limits.

Licensed: Indicates the company is incorporated (or chartered) in another state but is a licensed (admitted) insurer for this state to write specific lines of business for which it qualifies.

Limit: Maximum amount a policy will pay either overall or under a particular coverage.

Loss: The dollar amount associated with a claim.

Loss Adjustment Expense: cost involved in an insurance company's adjustment of losses under a policy.

Loss Costs: Also called "pure premium," the actual or expected cost to an insurer of indemnity payments and allocated loss adjustment expenses. Loss costs do not include overhead costs or profit loadings. Historical loss costs reflect only the costs and allocated loss adjustment expenses associated with past claims. Prospective loss costs are estimates of future loss costs, which are derived by trending and developing historical loss costs.

Loss Payable Clause: An insurance provision authorizing payment in the event of loss to a person or entity other than the named insured having an insurable interest in the covered property.

Loss Payee: A person or entity that is entitled to all or part of the insurance proceeds in connection with the covered property in which it has an interest. A loss payee is common in a personal auto policy (PAP) in which the automobile is financed. The lending institution would be listed as the loss payee on the declarations page.

Loss Ratio: relationship of incurred losses plus loss adjustment expense to earned premiums.

Material Misrepresentation: A misrepresentation that would affect the insurance company's evaluation of a proposed insured.

Medical Payments: (MP) Optional coverage under an auto policy to pay for medical expenses for an insured who sustains bodily injury caused by an auto accident, without regard to fault. Coverage for persons other than the named insured and his or her family members is typically restricted to circumstances when they are occupants of the insured auto. See also **No Fault Coverage**.

Modified No-Fault: An auto no-fault plan that allows insureds to choose whether mandatory auto coverage is covered under the traditional tort liability system or under a no-fault compensation system that restricts the ability to collect noneconomic damages.

Morale hazard: A term used to describe a subjective hazard that tends to increase the probable frequency or severity of loss due to an insured peril. Morale hazard, as contrasted with moral hazard, does not imply a propensity to cause a loss, but implies a certain indifference to loss simply because of the existence of insurance. For example, an insured's attitude may be indifferent if a loss occurs because they have insurance.

Moral Hazard: A term used to describe a subjective hazard that tends to increase the probable frequency or severity of loss due to an insured peril. Moral hazard is measured by the character of the insured and the circumstances surrounding the subject of the insurance, especially the extent of potential loss or gain to the insured in case of loss.

Motor Vehicle: A term, commonly used in vehicle registration and financial responsibility statutes, that is generally defined to mean a device capable of transporting people or property which is self-propelled by mechanical or electrical power. However, state "motor vehicle" definitions usually contain a list of exceptions of the kinds of vehicles that do not qualify, e.g., vehicles that are not designed for use on public roads, vehicles propelled solely by human power, bicycles, motorized wheelchairs or other electric personal assistive mobility devices, farm tractors, implements of husbandry, motorized bicycles, mopeds, snowmobiles, all-terrain vehicles, motor scooters, and vehicles running only upon rails or tracks. Each state's "motor vehicle" definition must be examined closely to see what types of vehicles qualify and what types do not.

Mutual Insurance Companies: Companies with no capital stock, and owned by policyholders. The earnings of the company--over and above the payments of the losses, operating expenses and reserves--are the property of the policyholders.

MVR: Acronym for "motor vehicle report". This is a summary of a driver's convictions and accidents on file with his or her home state. If a state so chooses, it may also obtain conviction records for its citizens that are obtained in other jurisdictions. An MVR is one of the primary tools used in underwriting auto insurance.

Named Insured: Any person, firm, or organization, or any of its members specifically designated by name as an insured(s) in an insurance policy, as distinguished from others who, although unnamed, fall within the policy definition of an "insured."

Named Non-owner Policy or Endorsement: A personal auto policy, or an endorsement to a personal auto policy, that provides auto liability coverage for an individual who does not own a car but may operate borrowed or rented vehicles.

National Association of Insurance Commissioners (NAIC): An organization of all state insurance commissioners that meets periodically to discuss insurance industry problems and issues that might require legislation or regulation. It also addresses the need to make the various state laws more uniform for insurance companies and other parties.

Negligence: A tort involving failure to use a degree of care considered reasonable under a given set of circumstances. Acts of either omission or commission, or both, may constitute negligence. The four elements of negligence are a duty owed to a plaintiff, a breach of that duty by the defendant, proximate cause, and an injury or damage suffered by the plaintiff. Liability policies are designed to cover claims of negligence.

No-Fault Coverage (includes: Personal Injury Protection (PIP), Medical Benefits (MB), or Medical Payments (MP)): A type of auto insurance coverage mandated by statute in some jurisdictions. The statutes typically require insurers to provide or offer to provide first-party benefits for medical expenses, loss of income, funeral expenses, and similar expenses without regard to fault. Coverages, limits, and each party's responsibilities vary from state to state, as provided by law.

Noneconomic Damages: An award to an injured person that is not based on actual monetary loss but on other forms of injury, e.g., pain and suffering awards.

Nonstandard Auto (*High Risk Auto or Substandard Auto*): Insurance for motorists who have poor driving records or have been canceled, refused or who have otherwise failed to maintain compulsory auto insurance. The premium is higher than standard auto due to the additional risks.

Occurrence: An event that results in an insured loss.

Other-Than-Collision Coverage: Coverage available under the personal auto policy that provides a form of "all risk" protection for damage to a covered auto from perils other than collision. Losses include but are not limited to fire, theft or larceny, explosion or earthquake, windstorm, hail, water, flood, malicious mischief, vandalism, riot, contact with an animal, and glass breakage. This protection is sometimes referred to as "comprehensive" coverage.

Paid Losses: That portion of incurred losses actually paid out by the insurer.

Party: Any person or entity named as a plaintiff, defendant, cross-complainant, or cross-defendant in a lawsuit.

Peril: The cause of a possible loss. For example: fire, theft, or hail.

Personal Injury Protection or PIP: See **No-Fault Coverage**.

Personal Lines: Insurance for individuals and families, such as private-passenger auto and homeowners insurance.

Plaintiff: In a civil action, the party bringing suit and seeking damages from the defendant.

Policy: The written contract effecting insurance, or the certificate thereof, by whatever name called, and including all clause, riders, endorsements, and papers attached thereto and made a part thereof.

Policy Limit: The maximum amount a policy will pay, either overall or under a particular coverage.

Policy Period: The term of duration of the policy. The policy period encompasses the time between the exact hour and date of policy inception and the hour and date of expiration.

Premium: The amount of money an insurance company charges for insurance coverage.

Premium Earned: The amount of the premium that has been paid for in advance that becomes "earned" by virtue of the fact that time has passed.

Premium Unearned: That part of the premium applicable to the unexpired part of the policy period.

Private Passenger Automobile (PPA): Personally owned motor vehicles designed for use on public highways and subject to motor vehicle registration. Contrast with Commercial Automobiles which may be owned by a corporation or (regardless of ownership) otherwise utilized for business purposes such as the delivery of goods, transportation of persons for a fee, and in the provision of services.

Property Damage: Damage to another person's property. The purpose of liability insurance is to cover property damage to a third party resulting from the negligent or intentional acts of an insured.

Pro-Rata Cancellation: When the policy is terminated midterm by the insurance company, the earned premium is calculated only for the period coverage was provided.

Punitive Damages: Damages in excess of those required to compensate the plaintiff for the wrong done, which are imposed in order to punish the defendant because of the particularly wanton or willful nature of his wrongdoing. Also called "exemplary damages".

Quote: An estimate of the cost of insurance, based on information supplied to the insurance company by the applicant.

Rate: A unit of cost that is multiplied by an exposure base to determine an insurance premium. An insurance rate is the amount of money necessary to cover losses, expenses, and provide a profit to the insurer for a single unit of exposure. Rates, as contrasted with loss costs, include provision for the insurer's profit and expenses.

Rate Manual: A book containing classifications and rates for a given line of insurance.

Renewal Policy: An insurance policy issued to replace an expiring policy.

Reservation of Rights: An insurer's notification to an insured that coverage for a claim may not apply. Such notification allows an insurer to investigate (or even defend) a claim to determine if coverage applies (in whole or in part) without waiving its right to later deny coverage based on information revealed by the investigation. Although a reservation of rights protects an insurer's interests, it also alerts an insured to the fact that some elements of a claim may not be covered, thereby allowing the insured to take necessary steps to protect its potentially uninsured interests.

Reserve: An amount of money earmarked for a specific purpose. Insurers establish unearned premium reserves and loss reserves indicated on their balance sheets. Unearned premium reserves show the aggregate amount of premiums that would be returned to policyholders if all policies were canceled on the date the balance sheet was prepared. Loss reserves are estimates of outstanding losses, loss adjustment expenses, and other related items.

Risk: uncertainty of a financial loss; term used to designate an insured or a peril insured against.

Salvage: (1) Property after it has been partially damaged by an insured peril such as a fire. (2) As a verb, to save endangered property and to protect damaged property from further loss.

Several Liability: Liability that may be assigned or apportioned separately to each of a number of liable parties. Distinguishable from, but often paired with, joint liability.

Severity: The amount of damage that is (or that may be) inflicted by a loss or catastrophe.

Short-Rate Cancellation: When the policy is terminated prior to the expiration date at the policyholder's request. Earned premium charged would be more than the pro-rata earned premium.

Standard (Preferred) Auto: Auto coverage for drivers who have never had an accident and operates vehicles according to law.

Statutory Insurance: Insurance that the insured is required to buy, under a country, state, or federal law.

Statutory Law: That body of law which is enacted by legislative bodies. It is separate and distinct from common law.

Stock Insurance Company: An incorporated insurer with capital contributed by stockholders, to whom earnings are distributed as dividends on their shares.

Subrogation: The circumstance where an insurance company takes the place of an insured in bringing a liability suit against a third party who caused injury to the insured.

Third Party: Someone other than the insured and the insurer. In liability insurance, the insurer provides defense against claims or suits brought by third parties, hence the term "third-party insurance."

Third-Party Claims: Liability claims brought by persons allegedly injured or harmed by the insured. The insured is the first party, the insurer is the second party, and the claimant is the third party.

Tort: A private wrong, independent of contract and committed against an individual, which gives rise to a legal liability and is adjudicated in a civil court. A tort can be either intentional or unintentional, and liability insurance is mainly purchased to cover unintentional torts.

Tortfeasor: A party accused of committing a tort; customarily, the defendant in a liability lawsuit.

Tort Threshold: In auto no-fault insurance, the measure of the minimum injury severity which, once reached, allows the insured to sue for noneconomic damages. The two types of tort thresholds are verbal (expressed in definitions of the seriousness of the injury) and monetary (expressed as dollars of medical costs incurred).

Total Loss: A loss of such sufficient size that it can be said that no value is left. The complete destruction of the property. The term also is used to mean a loss requiring the maximum amount a policy will pay.

Unallocated Loss Adjustment Expenses (ULAE): All external, internal, and administrative claims handling expenses, including determination of coverage, that are not included in allocated loss adjustment expenses (ALAE).

Underinsured Motorists (UIM) Coverage: Coverage for bodily injury and property damage incurred by an insured when an accident is caused by a motorist who is not sufficiently insured.

Unearned Premium (UEP): That portion of the policy premium that has not yet been "earned" by the company because the policy still has some time to run before expiration. A property or casualty insurer must carry all unearned premiums as a liability in its financial statement since, if the policy should be canceled, the insurer would have to pay back a certain part of the original premium.

Uninsured Motorist Bodily Injury (UMBI): Will pay you and your passengers for bodily injury cause by a negligent uninsured motorist, a hit-and-run driver, or by a driver whose insurer is insolvent.

Uninsured Motorist Coverage (UM): Coverage for bodily injury (BI) and property damage (PD) incurred by an insured when an accident is caused by a motorist who is not insured. This coverage allows an insured to collect from his or her insurer as if it provided liability coverage for the negligent third party.

Uninsured Motorist Property Damage (UMPD): Will pay for damages to your automobile, set up to a limit, when caused by a negligent uninsured motorist.

Underwriting: The process of identifying and classifying the degree of risk represented by a proposed insured.

Vicarious Liability: The liability of a principal for the acts of its agents. Vicarious liability can result from the acts of independent agents, partners, independent contractors, employees, and children.

Voluntary Market: A group of insurers who elect to write insurance in a competitive environment retaining the right to accept and reject business submitted. Voluntary market refers to the insurers who provide coverage to desirable risks while rejecting the less attractive risks which must then be afforded coverage through assigned risk markets.

Written Premiums: The total premiums generated from all policies written by an insurance company within a given period of time.

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. However, also see the response to the question at the bottom of this page concerning the assigned risk plan ("**AIPSO**").

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. Will my rates go up or will I lose my insurance if I am involved in an accident or get a ticket?

A. The answer depends upon whether the accident or ticket is your first or one of many, and whether you were determined to be at fault for the accident. Multiple accidents or moving violations within a specified time period are grounds for an insurance company to either cancel or non-renew your automobile insurance policy. Short of actual cancellation or nonrenewal, tickets for moving violations and at-fault accidents are often factored into the premium you will pay for your automobile insurance. If you are involved in an accident and it is determined that someone else was at-fault, then there will generally not be an increase in your premium due to the accident. Additionally, failing to maintain continuous auto insurance coverage is generally viewed by auto insurers as a negative indicator of your specific exposure to future loss. Talk to your agent to become familiar with what your specific insurance company does.

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**.

Frequently Asked Questions — General (Continued)

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.

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. (*i.e. this only applies to vehicles 3 years old or less, otherwise it is permissible.*) For further information about this issue, contact the West Virginia Offices of the Insurance Commissioner's Consumer Services Division at 1-888-TRY-WVIC.

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. The seriousness of this problem has been recognized for decades but most public policies have had little impact on the problem. 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 is the teenage motor vehicle crash problem?

A. In 2013, according to [*National Highway Traffic Safety Administration*](#) data, 1,691 young drivers aged 15-20 died in the United States from motor vehicle crash injuries. Motor vehicle crashes are the leading cause of death for 15-20 year olds. During 2013, 13 percent of all drivers involved in police reported crashes were young drivers.

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. If you have your own automobile, your parents' company may also sell you a separate policy but at a different rate than that of your parents.

Exhibit 1

2016 Auto Survey completion instructions (i.e. common assumptions):

MEMORANDUM

To: Companies Licensed to Sell Automobile Insurance in West Virginia

From: Michael D. Riley; West Virginia Insurance Commissioner

Date: March 08, 2016

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 mailed to all public libraries and county sheriffs' offices in our state in addition to being made publicly available on our website.

INSTRUCTIONS

- 1) Each writing company should complete all requested information.
- 2) We realize that not all criteria used in our examples will correspond to your rating plans. You will have to use some judgment to determine the appropriate rate. Our objective is to obtain base premium comparisons for similar coverage from all companies which vary only by the age and marital status of the operator and by garaging location.
- 3) For companies with multiple tiers or programs in their personal automobile portfolios, please use the rates in the tier or program currently having the most business in our state if the example permits.
- 4) Please round the premiums to the nearest whole dollar. Do not include the West Virginia Fire and Casualty surcharge.
- 5) **No surcharges or discounts should be assumed** unless such is a prerequisite to providing any rate. If these are necessary, the response should contain information indicating the types and amounts of each.
- 6) If the year, make and model of the vehicle are instrumental in determining your liability rates, please utilize a **2012 Toyota Camry, 4 cylinder, with VIN: 4T1BF1FK1C**.
- 7) Other key assumptions: Operator has no incidents, accidents or violations in the experience period. The sample operator is the only operator or the principle operator. The sample vehicle is the only vehicle. The operator's insurance score would result in the operator being classified similarly to the majority of insureds in your program in West Virginia, i.e. an average score relative to your entire book of business.

- 8) Note that each sample city includes specific zip codes for rating. If the zip code shown for a city is not contemplated by your rating plan, please use another zip code for that same city.
- 9) The second section of the survey response form is intended to compare WV rates to those in neighboring states. The same general principles as above apply. If your company is not licensed in one of those sample states, please indicate N/A for that state's rate in your response.
- 10) Note that other than the gender variations, the differences on the WV and Surrounding States section are the limits of insurance.
- 11) On the WV and Surrounding States section we are attempting to compare basic costs. Accordingly, please provide rates for the minimum amounts and types of coverage required by the applicable law of the state of the example city.
- 12) On the WV and Surrounding States section, on the second example we are attempting to compare pricing of the same coverages and limits which vary only by garaging state. Accordingly, please provide all rates on a **\$100/\$300/\$50** basis for Bodily Injury and Property Damage Liability as well as Uninsured Motorists Bodily Injury and Property Damage. If those specific limits are not available in your program, please use the available limits which most closely approximate those limits. If other limits are used, please indicate what those limits are.
- 13) On the WV and Surrounding States section, on the second example, please identify the Personal Injury Protection coverage premium separately from the Liability and UM premiums. Provide the PIP premium only where required by law and in the minimum amounts required.