# 2004 West Virginia Annual Automobile Survey

Produced by the West Virginia Insurance Commission



If you have any questions regarding your personal automobile insurance, please contact the Consumer Service Division of the West Virginia Insurance Commission 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 Insurance Commission to publish annually a list of current premium rates for minimum automobile liability insurance.

The purpose of this report is to provide a comparison of rates between auto writers for the basic mandatory coverage limits as set forth in §17D-4-2 of the West Virginia Code. Only liability insurance data were collected, because the Code does not require comprehensive, collision, medical payments, underinsured motorist, or any additional special or incidental coverage. Since these coverages are typical, your individual rate may be different from these published rates. Additional factors that influence rates are type of vehicle driven, credit rating, and others.

For more information about compulsory insurance, please contact us.

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Comparing auto rates is not as easy as it may seem. Certain specific driver criteria and certain levels of coverage must be assumed in order to obtain a rate. The coverages included in all examples fulfill the minimum requirements of the *financial responsibility limits law* §17D-4-2. These amounts are: \$20,000 bodily injury per person, \$40,000 bodily injury per accident, and \$10,000 property damage per event. This is commonly referred to as "20/40/10" liability coverage. The same limits of coverage for uninsured motorist (20/40/10) are also mandatory and therefore have been included in the rating examples. All rates shown in the report are annual premiums. All driver criteria used assume that the hypothetical drivers do not have any moving violations, license suspensions, or chargeable accidents during a recent experience period.

Ten distinct driver criteria were selected for the survey. These criteria vary by age, sex, marital status, and vehicle usage. The selections chosen for 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, <u>does not</u> 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 rates given for each example driver are provided for ten cities: Beckley, Bluefield, Charleston, Clarksburg, Huntington, Martinsburg, Morgantown, Parkersburg, Wheeling, and Williamson. Each page of the report is dedicated to one of the distinct driver criteria. Five of the ten cities will appear on a given page, and the remaining five cities will appear on the following page for the same criteria. On every third page, the driver criteria change.

While these examples may not fit your situation, they provide a guideline. Your exact rate would be based on each company's individual underwriting and rating criteria. And because companies vary in their underwriting rules, it is wise to get quotes from several companies.

# Additional information regarding the sampled companies:

The companies appearing in this report were surveyed because their 2003 market share was among the top 50 companies. A company's market share is determined by comparing their dollar amount of premiums written in West Virginia during 2003 to total premiums written by all licensed companies over the same period, for the same line of business. Thus, some very small companies might not appear.

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

The companies have been divided into categories labeled "Preferred, Standard Companies" and "Non-Standard Companies." This is not a hard-and-fast distinction, but rather is subject to some interpretation. Generally, the "Preferred, Standard Companies" write policies for the best drivers, whereas the "Non-Standard Companies" write policies for drivers who have more than one driving violation.

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

- Availability limited to U.S. Military Officers, Non-Commissioned Officers, and dependents
   United Services Automobile Association
   USAA Casualty Insurance Company
   USAA General Indemnity Company
- Availability limited to AAA members
  American Commerce Insurance Company
- Availability limited to A.A.R.P. members
  Hartford Insurance Company of the Midwest
- Availability limited to teachers
   Horace Mann P&C Insurance Company

## **Frequently Asked Questions**

- **Q.** Is an insurance company obligated to issue me an automobile insurance policy?
- **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, therefore, may decline to issue a policy if the applicant does not meet the company's criteria. However, see response to Question No. 5 below concerning the Assigned Risk Plan ("AIPSO").
- **Q.** Can I be added to my parent's automobile insurance policy?
- **A.** If you reside in your parent's household and operate a motor vehicle listed on your parent's policy, then you may be added to your parent's 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 parent's company may sell you a separate policy but at a different rate than that of your parents.
- **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 and how much you drive affect 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 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 nonrenew your automobile insurance policy. Short of actual cancellation or nonrenewal, tickets for moving violations and at fault accidents are factored into the premium you pay for your automobile insurance. If you are involved in an accident and it is determined that someone else was at fault, then there should not be an increase in your premium due to the accident.
- **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 can obtain insurance for you through the West Virginia Assigned Risk Plan ("AIPSO"). AIPSO should be a last resort because the premium is generally higher than standard insurance companies. AIPSO is designed to provide a means by which risks that are in good faith entitled to automobile liability insurance, but are unable to secure it, may be assigned to authorized insurance companies. Comprehensive and collision coverages are available, subject to a deductible, but cannot be purchased separately from the liability insurance. Non-owned and commercial vehicles may also be insured with AIPSO.

## Frequently Asked Questions—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 managements for the payment of the premium at the agency.
- **Q.** If I call an agent for a quote of an automobile insurance premium and later decide to apply for a policy based on the rate 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. The insurance company will determine the final premium if it elects to issue the policy.
- Q. Will the insurance company settle my claim based on the lowest estimate I submit?
- **A.** Perhaps. If a company feels the 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 (parts not manufactured by the original manufacturer). Can they do this?
- **A.** Insurance companies may not require the use of after market crash parts on motor vehicles requiring repair in the current year of their manufacture or the two following years. For further information regarding this issue, contact the West Virginia Office of the Attorney General, Consumer Protection Division, 812 Quarrier Street, Charleston, WV 25301, 304-558-8986 or 800-368-8808.

## 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, and most public policies have had little impact on the problem. Newer approaches, such as graduated licensing systems, are being enacted 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.
- **Q.** Why is teenage crash involvement so high?
- **A.** Immaturity and lack of driving experience are the main reasons. Compared with older drivers, teenagers as a group are more willing to take risks and less likely to use safety belts. They also are more likely than older drivers to underestimate the dangers associated with hazardous situations and less able to cope with such dangers.
- **Q.** How serious is the teenage motor vehicle crash problem?
- **A.** According to 2001 National Safety Council data, 6,400 teenagers died in the United States from motor vehicle crash injuries. Such injuries are by far the leading public health problem for young people 13-19 years old. The crash risk is particularly high during the first years in which teenagers are eligible for driver's licenses. Thirty-six percent (36%) of all deaths of 16-19 year-old are related to motor vehicles.
- **Q.** How do crashes involving teenagers differ from those of other drivers?
- **A.** Teenagers not only have higher crash rates than other age groups, 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 involve speeding; they are often involved in single vehicle crashes; their crashes often happen at night and involve the use of smaller and older cars compared to adults.
- **Q.** How does the number of teenage crashes compare to those of elderly drivers?
- **A.** Although elderly drivers have the same number of mileage-based crashes as teenagers, elderly drivers have a lower per capita number of crashes. The fact that relatively few elderly drivers are involved in crashes, despite their high crash risk, is because they drive fewer miles, on average, than do younger drivers. This translates into lower insurance premiums for elderly drivers.

18 yr. Male, single, principal operator, no accidents or violations,									
Commutes to	Commutes to school, 10,000 miles annually.								
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington				
Allstate Insurance Company	1679	1679	1916	1636	1608				
American Commerce Insurance Co.	N/E	N/E	N/E	N/E	N/E				
American Home Assurance Co.	1564	1731	1621	1154	1391				
American National Property & Casualty	1766	1852	1454	1314	1728				
Economy Premier Assurance Co.	1082	1082	1486	1038	1022				
Erie Insurance Property & Casualty	1143	1143	1139	1167	1309				
Farm Family Casualty Insurance Co.	1412	1412	1521	1089	1445				
GEICO General Insurance Co.	1822	1822	1601	1395	1744				
GEICO Indemnity Co.	2307	2307	2036	1772	2215				
Glens Falls Insurance Co.	1008	1008	996	866	809				
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE				
Horace Mann Insurance Company	2011	2011	2247	2005	2055				
Horace Mann P & C Insurance Company	1335	1335	14852	1318	1478				
Kentucky National Insurance Co.	1134	1134	1054	896	995				
Liberty Mutual Fire Insurance Co.	1614	1614	1496	1260	1385				
Metropolitan Casualty Insurance Co.	1071	1071	1195	898	1037				
Metropolitan Direct Property and Casualty	1190	1190	1328	998	1152				
Metropolitan Property and Casualty Co.	1190	1190	1328	998	1152				
Motorist Mutual Insurance Co.	753	753	740	592	677				
National General Insurance Co.	1803	1803	2083	1484	1901				
Nationwide Mutual Ins. Co.	2044	2154	2532	1924	2095				
Nationwide Property & Casualty	2617	2759	3243	2462	2683				
Ohio Farmers Insurance Co.	1584	1584	1661	1319	1721				
Progressive Classic Ins. Co.	3453	3453	2864	2460	2978				
SAFECO Insurance Company of America	1092	1092	1009	881	1052				
Shelby Casualty Insurance Company	1930	1838	1762	1367	1602				
State Farm Mutual Automobile Ins. Co.	1758	2047	1675	1361	1708				
Teachers Insurance Company	1604	1604	1782	1584	1777				
United Services Automobile Association	1199	1199	1251	1024	1402				
USAA Casualty Insurance Co.	1371	1371	1429	1169	1604				
Westfield Insurance Company	1180	1180	1237	984	1281				
,	1.55								
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington				
Allstate Indemnity Company	4357	4357	4275	3815	4347				
American National General Insurance Co.	2634	2764	2164	1958	2576				
American Select Insurance Co.	3867	3867	3203	2749	3128				
Dairyland Insurance Company	3672	3672	3264	2328	3264				
Guaranty National Insurance Co.	2698	2698	2557	2315	2557				
Liberty Insurance Corporation	1998	1998	1852	1561	1715				
Nationwide Assurance Company	3886	3886	3350	2899	3174				
State Auto Property & Casualty Ins. Co.	3791	3791	4029	3791	4265				
State Farm Fire and Casualty Co.	2000	2328	1906	1548	1943				
USAA General Indemnity Co.	2353	2353	2454	2006	2754				
West Virginia National Auto Ins. Co.	2784	2784	2508	2292	2304				
Annua	Annual Rates (\$) as of 1/1/04								

18 yr. Male, single, principal operator, no accidents or violations,							
Commutes	to school, 1	0,000 miles	annually.				
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson		
Allstate Insurance Company	1304	1446	1933	1641	2170		
American Commerce Insurance Co.	N/E	N/E	N/E	N/E	N/E		
American Home Assurance Co.	1063	1158	1584	1084	1967		
American National Property & Casualty	1610	1228	1454	1408	1782		
Economy Premier Assurance Co.	834	1038	1220	1082	1684		
Erie Insurance Property & Casualty	821	1017	1125	987	1546		
Farm Family Casualty Insurance Co.	1040	1089	1300	1099	1481		
GEICO General Insurance Co.	1198	1334	1630	1573	1930		
GEICO Indemnity Co.	1525	1696	2067	1995	2441		
Glens Falls Insurance Co.	887	866	936	857	1105		
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE		
Horace Mann Insurance Company	1830	2005	1997	2685	2885		
Horace Mann P & C Insurance Company	1105	1318	1221	1535	2351		
Kentucky National Insurance Co.	896	896	946	889	1233		
Liberty Mutual Fire Insurance Co.	1218	1402	1610	1485	1874		
Metropolitan Casualty Insurance Co.	848	898	1015	1042	1361		
Metropolitan Direct Property and Casualty	1204	1445	1491	1554	1902		
Metropolitan Property and Casualty Co.	942	998	1128	1158	1512		
Motorist Mutual Insurance Co.	520	592	560	584	757		
National General Assurance Co.	1402	1332	1737	2009	1947		
Nationwide Mutual Ins. Co.	1412	1810	2101	2062	2488		
Nationwide Property & Casualty	1806	2318	2692	2640	3185		
Ohio Farmers Insurance Co.	1140	1319	1537	1337	1674		
Progressive Classic Ins. Co.	2553	3006	2796	2940	3931		
SAFECO Insurance Company of America	874	904	992	984	1161		
Shelby Casualty Insurance Company	1502	1367	1796	1686	2031		
State Farm Mutual Automobile Ins. Co.	1223	1446	1859	1823	2201		
Teachers Insurance Company	1328	1584	1468	1846	2713		
United Services Automobile Association	1004	854	1138	1116	1402		
USAA Casualty Insurance Co.	1147	974	1298	1277	1604		
Westfield Insurance Company	851	984	1145	997	1247		
Treemela mearanee company	001	001	1110	007	1217		
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson		
Allstate Indemnity Company	3345	3373	4507	3247	4829		
American National General Insurance Co.	2396	1836	2164	2098	2648		
American Select Insurance Co.	2854	3364	3128	3289	4405		
Dairyland Insurance Company	2328	2328	2772	2772	3672		
Guaranty National Insurance Co.	2194	2375	2395	2549	2798		
Liberty Insurance Corporation	1510	1736	1993	1839	2319		
Nationwide Assurance Company	2393	2899	3304	3058	5114		
State Auto Property & Casualty Ins. Co.	3521	3521	3692	3354	4265		
State Farm Fire and Casualty Co.	1394	1644	2116	2073	2506		
USAA General Indemnity Co.	1967	1670	2230	2190	2754		
West Virginia National Auto Ins. Co.	2208	2292	2424	2124	3036		
7. oct 1. g. na Hadona 7 dto 110. oc.	2200	2232	2724	2124	3030		
Ar	nual Rates (S	\$) as of 1/1/04	1	I	1		

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			
Allstate Insurance Company	1200	1200	1364	1167	1149			
American Commerce Insurance Co.	N/E	N/E	N/E	N/E	N/E			
American Home Assurance Co.	867	960	899	643	772			
American National Property & Casualty	1240	1300	1026	928	1214			
Economy Premier Assurance Co.	758	758	1038	728	714			
Erie Insurance Property & Casualty	787	787	786	803	900			
Farm Family Casualty Insurance Co.	1125	1125	1210	870	1150			
GEICO General Insurance Co.	1245	1245	1095	955	1191			
GEICO Indemnity Co.	1506	1506	1331	1160	1446			
Glens Falls Insurance Co.	572	572	565	496	465			
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE			
Horace Mann Insurance Company	1318	1318	1472	1314	1346			
Horace Mann P & C Insurance Company	877	877	973	866	970			
Kentucky National Insurance Co.	747	747	696	592	657			
Liberty Mutual Fire Insurance Co.	1022	1022	948	799	878			
Metropolitan Casualty Insurance Co.	628	628	698	529	607			
Metropolitan Direct Property and Casualty	698	698	776	588	674			
Metropolitan Property and Casualty Co.	698	698	776	588	674			
Motorist Mutual Insurance Co.	563	563	553	444	507			
National General Assurance Co.	973	973	1128	806	1033			
Nationwide Mutual Ins. Co.	1489	1568	1842	1402	1525			
Nationwide Property & Casualty	1904	2007	2357	1792	1952			
Ohio Farmers Insurance Co.	1080	1080	1132	901	1172			
Progressive Classic Ins. Co.	2619	2619	2174	1870	2261			
SAFECO Insurance Company of America	752	752	696	610	725			
Shelby Casualty Insurance Company	1336	1273	1221	950	1111			
State Farm Mutual Automobile Ins. Co.	1065	1238	1015	826	1035			
Teachers Insurance Company	1053	1053	1169	1040	1165			
United Services Automobile Association	734	734	765	630	855			
USAA Casualty Insurance Co.	814	814	848	698	948			
Westfield Insurance Company	807	807	845	674	875			
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington			
Allstate Indemnity Company	2961	2961	2893	2583	2955			
American National General Insurance Co.	1870	1958	1542	1396	1830			
American Select Insurance Co.	2953	2953	2449	2103	2391			
Dairyland Insurance Company	3108	3108	2772	1968	2772			
Guaranty National Insurance Co.	1826	1826	1733	1559	1733			
Liberty Insurance Corporation	1998	1998	1852	1561	1715			
Nationwide Assurance Company	2459	2459	2124	1846	2015			
State Auto Property & Casualty Ins. Co.	2915	2915	3096	2915	3096			
State Farm Fire and Casualty Co.	1211	1408	1155	940	1177			
USAA General Indemnity Co.	1481	1481	1543	1268	1728			
West Virginia National Auto Ins. Co.	1824	1824	1656	1512	1512			
Annua	l Rates (\$	s) as of 1/1	1/04					

18 yr. Female, single, principal operator, no accidents or violations,												
Commutes to school, 10,000 miles annually.												
D ( 10)												
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson							
Allstate Insurance Company	932	1032	1376	1173	1545							
American Commerce Insurance Co.	N/E	N/E	N/E	N/E	N/E							
American Home Assurance Co.	593	645	878	604	1087							
American National Property & Casualty	1132	868	1026	992	1252							
Economy Premier Assurance Co.	586	728	852	756	1174							
Erie Insurance Property & Casualty	569	702	776	682	1062							
Farm Family Casualty Insurance Co.	830	870	1037	877	1179							
GEICO General Insurance Co.	822	914	1114	1076	1317							
GEICO Indemnity Co.	1000	1111	1351	1304	1593							
Glens Falls Insurance Co.	507	496	533	491	624							
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE							
Horace Mann Insurance Company	1200	1314	1309	1757	1888							
Horace Mann P & C Insurance Company	727	866	803	1008	1539							
Kentucky National Insurance Co.	592	592	625	588	812							
Liberty Mutual Fire Insurance Co.	773	889	1019	941	1185							
Metropolitan Casualty Insurance Co.	499	529	594	612	794							
Metropolitan Direct Property and Casualty	757	910	937	975	1189							
Metropolitan Property and Casualty Co.	554	588	660	680	882							
Motorist Mutual Insurance Co.	391	444	421	439	565							
National General Assurance Co.	772	733	956	1106	1072							
Nationwide Mutual Ins. Co.	1032	1319	1530	1502	1810							
Nationwide Property & Casualty	1317	1688	1959	1921	2315							
Ohio Farmers Insurance Co.	780	901	1048	913	1141							
Progressive Classic Ins. Co.	1940	2281	2124	2232	2978							
SAFECO Insurance Company of America	605	625	684	679	799							
Shelby Casualty Insurance Company	1042	950	1244	1169	1405							
State Farm Mutual Automobile Ins. Co.	744	877	1125	1103	1331							
Teachers Insurance Company	872	1040	964	1210	1775							
United Services Automobile Association	618	528	698	685	855							
USAA Casualty Insurance Co.	685	586	772	760	948							
Westfield Insurance Company	584	674	783	683	852							
Treement mediance company	001	071	700		002							
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson							
Allstate Indemnity Company	2271	2287	3049	2213	3281							
American National General Insurance Co.	1704	1312	1542	1498	1878							
American Select Insurance Co.	2183	2570	2391	2514	3361							
Dairyland Insurance Company	1968	1968	2364	2364	3108							
Guaranty National Insurance Co.	1479	1598	1612	1732	1892							
Liberty Insurance Corporation	1510	1736	1993	1839	2319							
Nationwide Assurance Company	1532	1846	2095	1943	3221							
State Auto Property & Casualty Ins. Co.	2711	2711	2838	2585	3273							
State Farm Fire and Casualty Co.	848	998	1281	1255	1515							
USAA General Indemnity Co.	1244	1061	1406	1381	1728							
West Virginia National Auto Ins. Co.	1452	1512	1596	1392	2004							
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25 yr. Male, single, principal operator, no accidents or violations,									
20,000 miles annually.									
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington				
Allstate Insurance Company	653	653	735	632	627				
American Commerce Insurance Co.	396	396	449	342	420				
American Home Assurance Co.	446	492	462	333	399				
American National Property & Casualty	742	768	652	612	732				
Economy Premier Assurance Co.	586	586	800	564	554				
Erie Insurance Property & Casualty	480	480	479	489	548				
Farm Family Casualty Insurance Co.	612	612	660	470	627				
GEICO General Insurance Co.	742	742	655	573	711				
GEICO Indemnity Co.	906	906	802	701	870				
Glens Falls Insurance Co.	417	417	413	365	343				
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE				
Horace Mann Insurance Company	638	638	711	636	652				
Horace Mann P & C Insurance Company	439	439	486	434	485				
Kentucky National Insurance Co.	579	579	540	460	510				
Liberty Mutual Fire Insurance Co.	677	677	629	532	583				
Metropolitan Casualty Insurance Co.	432	432	481	365	419				
Metropolitan Direct Property and Casualty	760	760	815	595	785				
Metropolitan Property and Casualty Co.	480	480	534	406	466				
Motorist Mutual Insurance Co.	490	490	481	388	441				
National General Assurance Co.	487	487	564	403	517				
Nationwide Mutual Ins. Co.	634	667	780	598	649				
Nationwide Property & Casualty	808	850	994	761	827				
Ohio Farmers Insurance Co.	599	599	627	502	649				
Progressive Classic Ins. Co.	881	881	740	644	767				
SAFECO Insurance Company of America	412	412	383	338	400				
Shelby Casualty Insurance Company	760	725	696	546	635				
State Farm Mutual Automobile Ins. Co.	609	707	581	475	592				
Teachers Insurance Company	512	512	567	505	565				
United Services Automobile Association	414	414	431	359	479				
USAA Casualty Insurance Co.	429	429	445	371	494				
Westfield Insurance Company	450	450	471	378	488				
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington				
Allstate Indemnity Company	2111	2111	2049	1833	2105				
American National General Insurance Co.	852	892	714	650	836				
American Select Insurance Co.	994	994	832	722	814				
Dairyland Insurance Company	1632	1632	1464	1068	1464				
Guaranty National Insurance Co.	1140	1140	1085	964	1085				
Liberty Insurance Corporation	740	740	688	583	638				
Nationwide Assurance Company	1320	1320	1150	1003	1094				
State Auto Property & Casualty Ins. Co.	1244	1244	1315	1244	1315				
State Farm Fire and Casualty Co.	693	804	662	541	674				
USAA General Indemnity Co.	993	993	1034	854	1153				
West Virginia National Auto Ins. Co.	1248	1248	1140	1032	1032				
-									
Annu	al Rates (	\$) as of 1/	1/04						

	25 yr. Male, single, principal operator, no accidents or violations,								
20,000 miles annually.									
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamso				
Allstate Insurance Company	509	561	741	639	8:				
American Commerce Insurance Co.	320	342	392	343	4				
American Home Assurance Co.	309	334	452	315	5				
American National Property & Casualty	698	586	652	638	7				
Economy Premier Assurance Co.	456	564	660	586	9				
Erie Insurance Property & Casualty	348	429	473	417	6				
Farm Family Casualty Insurance Co.	449	470	563	474	6				
GEICO General Insurance Co.	495	549	666	643	7				
GEICO Indemnity Co.	606	672	814	786	9				
Glens Falls Insurance Co.	372	365	391	361	4				
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE					
Horace Mann Insurance Company	582	636	634	848	9				
Horace Mann P & C Insurance Company	365	434	403	503	7				
Kentucky National Insurance Co.	460	460	485	457	(				
Liberty Mutual Fire Insurance Co.	514	590	676	624	-				
Metropolitan Casualty Insurance Co.	346	365	410	421	į				
Metropolitan Direct Property and Casualty	497	595	613	640	-				
Metropolitan Property and Casualty Co.	384	384	406	456	6				
Motorist Mutual Insurance Co.	342	388	368	383	4				
National General Assurance Co.	386	367	478	553	Ę				
Nationwide Mutual Ins. Co.	446	565	651	640	-				
Nationwide Property & Casualty	566	719	830	814	(				
Ohio Farmers Insurance Co.	436	502	582	508	6				
Progressive Classic Ins. Co.	666	774	724	758	(				
SAFECO Insurance Company of America	336	346	377	374	4				
Shelby Casualty Insurance Company	597	546	709	667	-				
State Farm Mutual Automobile Ins. Co.	429	504	643	631	-				
Teachers Insurance Company	426	505	469	587	8				
United Services Automobile Association	353	305	395	388	4				
USAA Casualty Insurance Co.	365	316	408	402	4				
Westfield Insurance Company	329	378	438	383	4				
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williams				
Allstate Indemnity Company	1611	1625	2161	1583	23				
American National General Insurance Co.	782	614	714	692					
American Select Insurance Co.	748	872	814	854	1′				
Dairyland Insurance Company	1068	1068	1248	1248	16				
Guaranty National Insurance Co.	916	987	995	1089	1′				
Liberty Insurance Corporation	564	646	738	683	8				
Nationwide Assurance Company	845	1003	1134	1055	17				
State Auto Property & Casualty Ins. Co.	1165	1165	1216	1115	13				
	489	573	732	718	8				
State Farm Fire and Casualty Co.	+		944	928	1′				
USAA General Indemnity Co.	839	720	344	320					
•	839 996	1032	1092	960	13				

25 yr. Female, single, principal operator, no accidents or violations, 20,000 miles annually.							
20			/ <b>.</b>				
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington		
Allstate Insurance Company	583	583	654	562	559		
American Commerce Insurance Co.	258	258	293	225	274		
American Home Assurance Co.	382	421	395	287	342		
American National Property & Casualty	518	540	434	398	506		
Economy Premier Assurance Co.	398	398	542	382	378		
Erie Insurance Property & Casualty	457	457	456	466	520		
Farm Family Casualty Insurance Co.	448	448	482	345	458		
GEICO General Insurance Co.	667	667	588	515	639		
GEICO Indemnity Co.	739	739	655	573	710		
Glens Falls Insurance Co.	390	390	386	342	322		
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE		
Horace Mann Insurance Company	418	418	465	417	427		
Horace Mann P & C Insurance Company	290	290	320	286	319		
Kentucky National Insurance Co.	394	394	368	315	348		
Liberty Mutual Fire Insurance Co.	407	407	378	321	351		
Metropolitan Casualty Insurance Co.	338	338	374	288	328		
Metropolitan Direct Property and Casualty	487	487	522	385	502		
Metropolitan Property and Casualty Co.	376	376	416	320	364		
Motorist Mutual Insurance Co.	372	372	366	297	336		
National General Assurance Co.	447	447	518	370	474		
Nationwide Mutual Ins. Co.	485	509	594	458	496		
Nationwide Property & Casualty	616	647	755	581	630		
Ohio Farmers Insurance Co.	530	530	555	444	574		
Progressive Classic Ins. Co.	829	829	697	608	723		
SAFECO Insurance Company of America	368	368	342	303	356		
Shelby Casualty Insurance Company	652	622	598	470	546		
State Farm Mutual Automobile Ins. Co.	508	589	485	397	494		
Teachers Insurance Company	337	337	372	332	371		
United Services Automobile Association	385	385	400	334	444		
USAA Casualty Insurance Co.	386	386	400	335	444		
Westfield Insurance Company	399	399	418	336	432		
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Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington		
Allstate Indemnity Company	1877	1877	1821	1627	1875		
American National General Insurance Co.	852	892	714	650	836		
American Select Insurance Co.	936	936	784	680	766		
Dairyland Insurance Company	1596	1596	1416	1032	1416		
Guaranty National Insurance Co.	1057	1057	1007	892	1007		
Liberty Insurance Corporation	740	740	688	583	638		
Nationwide Assurance Company	1110	1110	971	850	925		
State Auto Property & Casualty Ins. Co.	1174	1174	1240	1174	1240		
State Farm Fire and Casualty Co.	579	670	552	452	563		
USAA General Indemnity Co.	854	854	888	736	989		
West Virginia National Auto Ins. Co.	1164	1164	1056	972	972		
Annı	ial Rates (	\$) as of 1/	1/04				

25 yr. Female, single, principal operator, no accidents or violations, 20,000 miles annually.									
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson				
Allstate Insurance Company	454	500	659	570	742				
American Commerce Insurance Co.	211	225	256	226	286				
American Home Assurance Co.	266	288	387	272	475				
American National Property & Casualty	476	374	434	420	522				
Economy Premier Assurance Co.	310	382	448	398	612				
Erie Insurance Property & Casualty	331	408	448	396	611				
Farm Family Casualty Insurance Co.	329	345	412	348	469				
GEICO General Insurance Co.	445	493	598	578	704				
GEICO Indemnity Co.	497	550	664	642	780				
Glens Falls Insurance Co.	349	342	366	339	423				
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE				
Horace Mann Insurance Company	382	417	415	553	594				
Horace Mann P & C Insurance Company	242	286	266	331	499				
Kentucky National Insurance Co.	315	315	332	313	427				
Liberty Mutual Fire Insurance Co.	311	355	406	375	470				
Metropolitan Casualty Insurance Co.	270	288	320	329	425				
Metropolitan Direct Property and Casualty	322	385	395	412	502				
Metropolitan Property and Casualty Co.	300	320	356	366	472				
Motorist Mutual Insurance Co.	263	297	282	293	374				
National General Assurance Co.	354	337	439	508	492				
Nationwide Mutual Ins. Co.	344	433	498	489	584				
Nationwide Property & Casualty	434	549	633	621	742				
Ohio Farmers Insurance Co.	386	444	515	450	559				
Progressive Classic Ins. Co.	629	729	683	715	936				
SAFECO Insurance Company of America	300	310	337	335	389				
Shelby Casualty Insurance Company	513	470	608	573	685				
State Farm Mutual Automobile Ins. Co.	359	421	537	526	632				
Teachers Insurance Company	281	332	309	385	559				
United Services Automobile Association	329	285	367	361	444				
USAA Casualty Insurance Co.	330	286	367	362	444				
Westfield Insurance Company	293	336	388	340	421				
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Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson				
Allstate Indemnity Company	1431	1443	1921	1413	2073				
American National General Insurance Co.	782	614	714	692	856				
American Select Insurance Co.	704	820	766	804	1060				
Dairyland Insurance Company	1032	1032	1224	1224	1596				
Guaranty National Insurance Co.	849	914	921	1012	1094				
Liberty Insurance Corporation	564	646	738	683	855				
Liberty incuration corporation			958	893	1436				
· · · · · · · · · · · · · · · · · · ·	718	850	330	000					
Nationwide Assurance Company									
Nationwide Assurance Company State Auto Property & Casualty Ins. Co.	1099	1099	1145	1049	1308				
Nationwide Assurance Company State Auto Property & Casualty Ins. Co. State Farm Fire and Casualty Co.	1099 409	1099 479	1145 611	1049 599	1308 720				
Nationwide Assurance Company State Auto Property & Casualty Ins. Co.	1099	1099	1145	1049	1308 720 989 1272				

35 yr. Male, married, principal operator, no accidents or violations,									
20,000 miles annually.									
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington				
Allstate Insurance Company	533	533	596	513	511				
American Commerce Insurance Co.	258	258	293	225	274				
American Home Assurance Co.	389	428	402	294	349				
American National Property & Casualty	518	540	434	398	506				
Economy Premier Assurance Co.	398	398	542	382	378				
Erie Insurance Property & Casualty	421	421	420	429	480				
Farm Family Casualty Insurance Co.	448	448	482	345	458				
GEICO General Insurance Co.	616	616	544	477	590				
GEICO Indemnity Co.	705	705	625	548	678				
Glens Falls Insurance Co.	326	326	323	288	272				
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE				
Horace Mann Insurance Company	418	418	465	417	427				
Horace Mann P & C Insurance Company	290	290	320	286	319				
Kentucky National Insurance Co.	394	394	368	315	348				
Liberty Mutual Fire Insurance Co.	407	407	378	321	351				
Metropolitan Casualty Insurance Co.	338	338	374	288	328				
Metropolitan Direct Property and Casualty	487	487	522	385	502				
Metropolitan Property and Casualty Co.	376	376	416	320	364				
Motorist Mutual Insurance Co.	372	372	366	297	336				
National General Assurance Co.	437	437	506	362	464				
Nationwide Mutual Ins. Co.	463	487	567	438	474				
Nationwide Property & Casualty	588	618	721	555	602				
Ohio Farmers Insurance Co.	493	493	517	414	534				
Progressive Classic Ins. Co.	733	733	619	540	641				
SAFECO Insurance Company of America	339	339	315	279	327				
Shelby Casualty Insurance Company	580	554	532	419	486				
State Farm Mutual Automobile Ins. Co.	508	589	485	397	494				
Teachers Insurance Company	337	337	372	332	371				
United Services Automobile Association	342	342	355	297	393				
USAA Casualty Insurance Co.	343	343	355	299	393				
Westfield Insurance Company	372	372	389	313	403				
Westhera modrance company	012	312	303	313	+00				
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington				
Allstate Indemnity Company	1645	1645	1591	1423	1643				
American National General Insurance Co.	852	892	714	650	836				
American Select Insurance Co.	826	826	692	602	678				
Dairyland Insurance Company	948	948	852	636	852				
Guaranty National Insurance Co.	878	878	837	736	837				
Liberty Insurance Corporation	740	740	688	583	638				
Nationwide Assurance Company	938	938	822	722	785				
State Auto Property & Casualty Ins. Co.	1017	1017	1072	1017	1072				
State Farm Fire and Casualty Co.	579	670	552	452	563				
USAA General Indemnity Co.	784	784	815	677	907				
West Virginia National Auto Ins. Co.	764	764							
West Virginia National Auto Ilis. Co.	700	708	696	648	648				
	L Dotos /	s) as of 1/	1/04	<u> </u>	<u> </u>				

	35 yr. Male, married, principal operator, no accidents or violations, 20,000 miles annually.							
	∠u,uuu miies	s annually.		T				
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson			
Allstate Insurance Company	415	457	601	521	67			
American Commerce Insurance Co.	211	225	256	226	28			
American Home Assurance Co.	273	295	393	279	48			
American National Property & Casualty	476	374	434	420	52			
Economy Premier Assurance Co.	310	382	448	398	61			
Erie Insurance Property & Casualty	307	377	414	366	56			
Farm Family Casualty Insurance Co.	329	345	412	348	46			
GEICO General Insurance Co.	412	457	553	535	65			
GEICO Indemnity Co.	475	525	634	613	74			
Glens Falls Insurance Co.	293	288	307	285	35			
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	N N			
Horace Mann Insurance Company		417						
Horace Mann P & C Insurance Company	382 242	286	415 266	553 331	59			
					49			
Kentucky National Insurance Co.	315	315	332	313	42			
Liberty Mutual Fire Insurance Co.	311	355	406	375	47			
Metropolitan Casualty Insurance Co.	270	288	320	329	42			
Metropolitan Direct Property and Casualty	322	385	395	412	50			
Metropolitan Property and Casualty Co.	300	320	356	366	47			
Motorist Mutual Insurance Co.	263	297	282	293	37			
National General Assurance Co.	347	329	429	497	48			
Nationwide Mutual Ins. Co.	329	414	476	467	55			
Nationwide Property & Casualty	416	525	604	593	70			
Ohio Farmers Insurance Co.	360	414	479	419	52			
Progressive Classic Ins. Co.	559	649	605	634	82			
SAFECO Insurance Company of America	277	286	310	308	35			
Shelby Casualty Insurance Company	458	419	542	510	60			
State Farm Mutual Automobile Ins. Co.	359	421	537	526	63			
Teachers Insurance Company	281	332	309	385	55			
United Services Automobile Association	292	254	326	321	39			
USAA Casualty Insurance Co.	294	257	327	322	39			
Westfield Insurance Company	274	313	362	317	39			
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamso			
Allstate Indemnity Company	1253	1263	1675	1241	18 <sup>-</sup>			
merican National General Insurance Co.	782	614	714	692	8			
American Select Insurance Co.	622	724	678	710	9:			
Dairyland Insurance Company	636	636	732	732	94			
Guaranty National Insurance Co.	701	754	760	843	90			
Liberty Insurance Corporation	564	646	738	683	8			
Nationwide Assurance Company	614	722	812	758	120			
State Auto Property & Casualty Ins. Co.	954	954	994	912	112			
State Farm Fire and Casualty Co.	409	479	611	599	7:			
USAA General Indemnity Co.	665	574	746	734	9			
West Virginia National Auto Ins. Co.	624	648	672	600	84			
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35 yr. Female, married, principal operator, no accidents or violations,								
20,	000 miles	annually	<b>/.</b>		Τ			
Preferred, Standard Companies	Dooklov	Divofield	Charlastan	Claulcabuum	Humtin atom			
Allstate Insurance Company	Beckley 533	Bluefield 533	Charleston 596	Clarksburg 513	Huntington 511			
American Commerce Insurance Co.	258	258	293	225	274			
American Home Assurance Co.	389	428	402	294	349			
American National Property & Casualty	518	540	434	398	506			
Economy Premier Assurance Co.	398	398	542	382	378			
Erie Insurance Property & Casualty	421	421	420	429	480			
Farm Family Casualty Insurance Co.	448	448	482	345	458			
GEICO General Insurance Co.	616	616	544	477	590			
GEICO Indemnity Co.	705	705	625	548	678			
Glens Falls Insurance Co.	1							
Hartford Ins. Co. of The Midwest	326	326 NE	323 NE	288 NE	272 NE			
	NE 44.0				NE 407			
Horace Mann Insurance Company	418	418	465	417	427			
Horace Mann P & C Insurance Company	290	290	320	286	319			
Kentucky National Insurance Co.	361	361	337	289	319			
Liberty Mutual Fire Insurance Co.	407	407	378	321	351			
Metropolitan Casualty Insurance Co.	338	338	374	288	328			
Metropolitan Direct Property and Casualty	487	487	522	385	502			
Metropolitan Property and Casualty Co.	376	376	416	320	364			
Motorist Mutual Insurance Co.	372	372	366	297	336			
National General Assurance Co.	437	437	506	362	464			
Nationwide Mutual Ins. Co.	463	487	567	438	474			
Nationwide Property & Casualty	588	618	721	555	602			
Ohio Farmers Insurance Co.	493	493	517	414	534			
Progressive Classic Ins. Co.	733	733	619	540	641			
SAFECO Insurance Company of America	324	324	301	267	313			
Shelby Casualty Insurance Company	580	554	532	419	486			
State Farm Mutual Automobile Ins. Co.	508	589	485	397	494			
Teachers Insurance Company	337	337	372	332	371			
United Services Automobile Association	342	342	355	297	393			
USAA Casualty Insurance Co.	343	343	355	299	393			
Westfield Insurance Company	372	372	389	313	403			
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington			
Allstate Indemnity Company	1645	1645	1591	1423	1643			
American National General Insurance Co.	852	892	714	650	836			
American Select Insurance Co.	826	826	692	602	678			
Dairyland Insurance Company	1020	1020	912	672	912			
Guaranty National Insurance Co.	855	855	816	717	816			
Liberty Insurance Corporation	740	740	688	583	638			
Nationwide Assurance Company	865	865	758	668	722			
State Auto Property & Casualty Ins. Co.	938	938	990	938	990			
State Farm Fire and Casualty Co.	579	670	552	452	563			
USAA General Indemnity Co.	784	784	815	677	907			
West Virginia National Auto Ins. Co.	804	804	732	672	672			
Annual Rates (\$) as of 1/1/04								

35 yr. Female, married, principal operator, no accidents or violations, 20,000 miles annually.							
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson		
Allstate Insurance Company	415	457	601	521	677		
American Commerce Insurance Co.	211	225	256	226	286		
American Home Assurance Co.	273	295	393	279	481		
American National General Insurance Co.	782	614	714	692	856		
American National Property & Casualty	476	374	434	420	522		
Economy Premier Assurance Co.	310	382	448	398	612		
Erie Insurance Property & Casualty	307	414	414	366	563		
Farm Family Casualty Insurance Co.	329	345	412	348	469		
GEICO General Insurance Co.	412	457	553	535	651		
GEICO Indemnity Co.	475	525	634	613	745		
Glens Falls Insurance Co.	293	288	307	285	353		
Government Employees Ins. Co.	412	457	553	535	651		
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE		
Horace Mann Insurance Company	382	417	415	553	594		
Horace Mann P & C Insurance Company	242	286	266	331	499		
Kentucky National Insurance Co.	289	289	304	287	391		
Liberty Mutual Fire Insurance Co.	311	355	406	375	470		
Metropolitan Casualty Insurance Co.	270	288	320	329	425		
Metropolitan Direct Property and Casualty	322	385	395	412	502		
Metropolitan Property and Casualty Co.	364	320	356	366	472		
Motorist Mutual Insurance Co.	263	297	282	293	374		
National General Assurance Co.	347	329	429	497	481		
National General Insurance Co.	341	323	427	487	466		
Nationwide Mutual Ins. Co.	329	414	476	467	558		
Nationwide Property & Casualty	416	525	604	593	709		
Ohio Farmers Insurance Co.	360	414	479	419	520		
Progressive Classic Ins. Co.	559	646	605	634	827		
SAFECO Insurance Company of America	265	273	297	295	342		
Shelby Casualty Insurance Company	458	419	542	510	609		
State Farm Mutual Automobile Ins. Co.	359	421	537	526	632		
Teachers Insurance Company	281	332	309	385	559		
United Services Automobile Association	292	254	326	321	393		
USAA Casualty Insurance Co.	294	257	327	322	393		
Westfield Insurance Company	274	313	362	317	392		
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson		
Allstate Indemnity Company	1253	1263	1675	1241	1817		
American Select Insurance Co.	622	724	678	710	932		
Dairyland Insurance Company	672	672	792	792	1020		
Guaranty National Insurance Co.	683	734	740	822	884		
Liberty Insurance Corporation	564	646	738	683	855		
Nationwide Assurance Company	570	668	749	700	1106		
State Auto Property & Casualty Ins. Co.	880	880	916	841	1043		
State Farm Fire and Casualty Co.	409	479	611	599	720		
USAA General Indemnity Co.	665	574	746	734	907		
West Virginia National Auto Ins. Co.	648	672	708	624	876		
ļ .	Annual Rates	(\$) as of 1/1/	04				

48 yr. Male, married, principal operator, no accidents or violations,						
20	,000 mile	s annually	y	T	ı	
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington	
Allstate Insurance Company	533	533	596	513	511	
American Commerce Insurance Co.	258	258	293	225	274	
American Home Assurance Co.	389	428	402	294	349	
American National Property & Casualty	452	472	380	348	444	
Economy Premier Assurance Co.	398	398	542	382	378	
Erie Insurance Property & Casualty	392	392	391	399	445	
Farm Family Casualty Insurance Co.	448	448	482	345	458	
GEICO General Insurance Co.	616	616	544	477	590	
GEICO Indemnity Co.	705	705	625	548	678	
Glens Falls Insurance Co.	326	326	323	288	272	
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE	
Horace Mann Insurance Company	418	418	465	417	427	
Horace Mann P & C Insurance Company	290	290	320	286	319	
Kentucky National Insurance Co.	394	394	368	315	348	
Liberty Mutual Fire Insurance Co.	370	370	344	292	320	
Metropolitan Casualty Insurance Co.	338	338	374	288	328	
Metropolitan Direct Property and Casualty	487	487	522	385	502	
Metropolitan Property and Casualty Co.	376	376	416	320	364	
Motorist Mutual Insurance Co.	358	358	352	285	323	
National General Assurance Co.	417	417	483	345	443	
Nationwide Mutual Ins. Co.	463	487	567	438	474	
Nationwide Property & Casualty	588	618	721	555	602	
Ohio Farmers Insurance Co.	489	489	512	410	529	
Progressive Classic Ins. Co.	694	694	586	512	607	
SAFECO Insurance Company of America	339	339	315	279	327	
Shelby Casualty Insurance Company	540	515	495	391	453	
State Farm Mutual Automobile Ins. Co.	508	589	485	397	494	
Teachers Insurance Company	337	337	372	332	371	
United Services Automobile Association	342	342	355	297	393	
USAA Casualty Insurance Co.	343	343	355	299	393	
Westfield Insurance Company	369	369	386	311	399	
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington	
Allstate Indemnity Company	1645	1645	1591	1423	1643	
American National General Insurance Co.	746	778	622	570	730	
American Select Insurance Co.	780	780	656	570	640	
Dairyland Insurance Company	948	948	852	636	852	
Guaranty National Insurance Co.	870	870	830	730	830	
Liberty Insurance Corporation	740	740	688	583	638	
Nationwide Assurance Company	865	865	758	668	722	
State Auto Property & Casualty Ins. Co.	1026	1026	1084	1026	1084	
State Farm Fire and Casualty Co.	579	670	552	452	563	
USAA General Indemnity Co.	784	784	815	677	907	
West Virginia National Auto Ins. Co.	840	840	756	696	696	
Annua	al Rates (	\$) as of 1/	1/04			

48 yr. Male, married, principal operator, no accidents or violations, 20,000 miles annually.					
	20,000 iiiies	ailliually.			
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamso
Allstate Insurance Company	415	457	601	521	6
American Commerce Insurance Co.	211	225	256	226	28
American Home Assurance Co.	273	295	393	279	48
American National Property & Casualty	416	328	380	370	4:
Economy Premier Assurance Co.	310	382	448	398	6
Erie Insurance Property & Casualty	286	350	385	340	5
Farm Family Casualty Insurance Co.	329	345	412	348	4
GEICO General Insurance Co.	412	457	553	535	6
GEICO Indemnity Co.	475	525	634	613	7
Glens Falls Insurance Co.	293	288	307	285	3
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	
Horace Mann Insurance Company	382	417	415	553	5
Horace Mann P & C Insurance Company	242	286	266	331	2
Kentucky National Insurance Co.	315	315	332	313	4
Liberty Mutual Fire Insurance Co.	283	323	369	342	4
Metropolitan Casualty Insurance Co.	270	288	320	329	4
Metropolitan Direct Property and Casualty	322	385	395	412	į
Metropolitan Property and Casualty Co.	300	320	356	366	2
Motorist Mutual Insurance Co.	253	285	271	282	3
National General Assurance Co.	331	314	410	474	
Nationwide Mutual Ins. Co.	329	414	476	467	į
Nationwide Property & Casualty	416	525	604	593	-
Ohio Farmers Insurance Co.	357	410	475	415	
Progressive Classic Ins. Co.	529	612	574	600	-
SAFECO Insurance Company of America	277	286	310	308	:
Shelby Casualty Insurance Company	426	391	504	475	į
State Farm Mutual Automobile Ins. Co.	359	421	537	526	(
Teachers Insurance Company	281	332	309	385	į
United Services Automobile Association	292	254	326	321	
USAA Casualty Insurance Co.	294	257	327	322	
Westfield Insurance Company	271	311	359	314	
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williams
Allstate Indemnity Company	1253	1263	1675	1241	18
American National General Insurance Co.	682	538	622	608	7
American Select Insurance Co.	590	686	640	672	3
Dairyland Insurance Company	636	636	732	732	(
Guaranty National Insurance Co.	695	747	753	836	8
Liberty Insurance Corporation	564	646	738	683	8
Nationwide Assurance Company	570	668	749	700	11
State Auto Property & Casualty Ins. Co.	963	963	1004	919	1
State Farm Fire and Casualty Co.	409	479	611	599	
USAA General Indemnity Co.	665	574	746	734	9
West Virginia National Auto Ins. Co.	672	696	732	648	(

48 yr. Female, married, principal operator, no accidents or violations,						
20	,000 mile	s annually	y	T	ı	
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington	
Allstate Insurance Company	533	533	596	513	511	
American Commerce Insurance Co.	258	258	293	225	274	
American Home Assurance Co.	389	428	402	294	349	
American National Property & Casualty	452	472	380	348	444	
Economy Premier Assurance Co.	398	398	542	382	378	
Erie Insurance Property & Casualty	392	392	391	399	445	
Farm Family Casualty Insurance Co.	448	448	482	345	458	
GEICO General Insurance Co.	616	616	544	477	590	
GEICO Indemnity Co.	705	705	625	548	678	
Glens Falls Insurance Co.	326	326	323	288	272	
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	NE	
Horace Mann Insurance Company	418	418	465	417	427	
Horace Mann P & C Insurance Company	290	290	320	286	319	
Kentucky National Insurance Co.	394	394	368	315	348	
Liberty Mutual Fire Insurance Co.	370	370	344	292	320	
Metropolitan Casualty Insurance Co.	338	338	374	288	328	
Metropolitan Direct Property and Casualty	487	487	522	385	502	
Metropolitan Property and Casualty Co.	376	376	416	320	364	
Motorist Mutual Insurance Co.	358	358	352	285	323	
National General Assurance Co.	417	417	483	345	443	
Nationwide Mutual Ins. Co.	463	487	567	438	474	
Nationwide Property & Casualty	588	618	721	555	602	
Ohio Farmers Insurance Co.	489	489	512	410	529	
Progressive Classic Ins. Co.	694	694	586	512	607	
SAFECO Insurance Company of America	324	324	301	267	313	
Shelby Casualty Insurance Company	540	515	495	391	453	
State Farm Mutual Automobile Ins. Co.	508	589	485	397	494	
Teachers Insurance Company	337	337	372	332	371	
United Services Automobile Association	342	342	355	297	393	
USAA Casualty Insurance Co.	343	343	355	299	393	
Westfield Insurance Company	369	369	386	311	399	
Westileid insurance Company	309	309	300	311	399	
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington	
Allstate Indemnity Company	1645	1645	1591	1423	1643	
American National General Insurance Co.	746	778	622	570	730	
American Select Insurance Co.	780	780	656	570	640	
Dairyland Insurance Company	1020	1020	912	672	912	
Guaranty National Insurance Co.	840	900	801	704	801	
Liberty Insurance Corporation	740	740	688	583	638	
Nationwide Assurance Company	865	865	758	668	722	
State Auto Property & Casualty Ins. Co.	1010	1010	1066	1010	1066	
State Farm Fire and Casualty Co.	579	670	552	452	563	
USAA General Indemnity Co.	784	784	815	677	907	
West Virginia National Auto Ins. Co.	840	840	768	696	696	
Annua	al Rates (	\$) as of 1/	1/04			

20,000 miles annually.					
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamso
Allstate Insurance Company	415	457	601	521	67
American Commerce Insurance Co.	211	225	256	226	28
American Home Assurance Co.	273	295	393	279	48
American National Property & Casualty	416	328	380	370	4
Economy Premier Assurance Co.	310	382	448	398	6
Erie Insurance Property & Casualty	286	350	385	340	5
Farm Family Casualty Insurance Co.	329	345	412	348	4
GEICO General Insurance Co.	412	457	553	535	6
GEICO Indemnity Co.	475	525	634	613	7
Glens Falls Insurance Co.	293	288	307	285	3
Hartford Ins. Co. of The Midwest	NE	NE	NE	NE	1
Horace Mann Insurance Company	382	417	415	553	5
Horace Mann P & C Insurance Company	242	286	266	331	4
Kentucky National Insurance Co.	315	315	332	313	4
Liberty Mutual Fire Insurance Co.	283	323	369	342	4
Metropolitan Casualty Insurance Co.	270	288	320	329	4
Metropolitan Direct Property and Casualty	322	385	395	412	5
Metropolitan Property and Casualty Co.	300	320	356	366	4
Motorist Mutual Insurance Co.	253	285	271	282	3
National General Assurance Co.	331	314	410	474	4
Nationwide Mutual Ins. Co.	329	414	476	467	5
Nationwide Property & Casualty	416	525	604	593	7
Ohio Farmers Insurance Co.	357	410	475	415	5
Progressive Classic Ins. Co.	529	612	574	600	7
SAFECO Insurance Company of America	265	273	297	295	3
Shelby Casualty Insurance Company	426	391	504	475	5
State Farm Mutual Automobile Ins. Co.	359	421	537	526	6
Teachers Insurance Company	281	332	309	385	5
United Services Automobile Association	292	254	326	321	3
USAA Casualty Insurance Co.	294	257	327	322	3
Westfield Insurance Company	271	311	359	314	3
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williams
Allstate Indemnity Company	1253	1263	1675	1241	18
American National General Insurance Co.	682	538	622	608	7
American Select Insurance Co.	590	686	640	672	8
Dairyland Insurance Company	672	672	792	792	10
Guaranty National Insurance Co.	671	721	726	808	3
Liberty Insurance Corporation	564	646	738	683	8
Nationwide Assurance Company	570	668	749	700	11
State Auto Property & Casualty Ins. Co.	944	944	985	903	11
State Farm Fire and Casualty Co.	409	479	611	599	7
USAA General Indemnity Co.	665	574	746	734	9
West Virginia National Auto Ins. Co.	684	696	744	648	g
					1

62 yr. Male, married, principal operator, no accidents or violations,					
12,000 mile	s annual	ly, Pleasu	ire usage.		
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Insurance Company	508	508	568	489	488
American Commerce Insurance Co.	208	208	234	180	219
American Home Assurance Co.	341	375	352	259	306
American National Property & Casualty	432	450	362	332	422
Economy Premier Assurance Co.	330	330	446	318	312
Erie Insurance Property & Casualty	338	338	337	344	386
Farm Family Casualty Insurance Co.	304	304	327	235	311
GEICO General Insurance Co.	489	489	432	380	469
GEICO Indemnity Co.	705	705	625	548	678
Glens Falls Insurance Co.	277	277	275	246	233
Hartford Ins. Co. of The Midwest	386	441	434	343	420
Horace Mann Insurance Company	338	338	376	337	345
Horace Mann P & C Insurance Company	235	235	260	233	259
Kentucky National Insurance Co.	327	327	306	262	289
Liberty Mutual Fire Insurance Co.	351	351	327	278	304
Metropolitan Casualty Insurance Co.	259	259	288	221	252
Metropolitan Direct Property and Casualty	393	393	422	315	402
Metropolitan Property and Casualty Co.	288	288	320	246	280
Motorist Mutual Insurance Co.	290	290	286	233	263
National General Assurance Co.	298	298	345	247	316
Nationwide Mutual Ins. Co.	442	464	541	418	452
Nationwide Property & Casualty	561	590	687	530	574
Ohio Farmers Insurance Co.	416	416	435	349	450
Progressive Classic Ins. Co.	694	694	586	512	607
SAFECO Insurance Company of America	308	308	287	255	298
Shelby Casualty Insurance Company	490	468	450	356	412
State Farm Mutual Automobile Ins. Co.	448	518	428	351	436
Teachers Insurance Company	273	273	301	270	301
United Services Automobile Association	281	281	291	246	321
USAA Casualty Insurance Co.	283	283	293	248	323
Westfield Insurance Company	315	315	329	266	340
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Company	1645	1645	1591	1423	1643
American National General Insurance Co.	708	740	594	544	694
American Select Insurance Co.	780	780	656	570	640
Dairyland Insurance Company	972	972	876	636	876
Guaranty National Insurance Co.	878	878	837	736	837
Liberty Insurance Corporation	708	708	658	558	611
Nationwide Assurance Company	865	865	758	668	722
State Auto Property & Casualty Ins. Co.	1036	1036	1092	1036	1148
State Farm Fire and Casualty Co.	510	590	487	399	496
USAA General Indemnity Co.	784	784	815	677	907
West Virginia National Auto Ins. Co.	960	960	876	792	792
Annua	al Rates (	\$) as of 1/	1/04		

62 yr. Male, married, principal operator, no accidents or violations, 12,000 miles annually, Pleasure usage.						
12,000 r	niles annual	ly, Pleasure ι ⊤	usage.	<u> </u>		
Preferred, Standard Companies	Mortinghura	Morgantown	Dorkoroburg	Whaaling	Williamsor	
Allstate Insurance Company	Martinsburg 396	Morgantown 436	Parkersburg 572	Wheeling 497	645	
American Commerce Insurance Co.	170	180	205	181	229	
American Home Assurance Co.	241	260	346	245	422	
American National Property & Casualty	396	312	362	352	434	
Economy Premier Assurance Co.	258	318	368	330	500	
Erie Insurance Property & Casualty			334	297		
Farm Family Casualty Insurance Co.	249 224	304		297	45	
GEICO General Insurance Co.		235	280		319	
	330	364	440	425	510	
GEICO Indemnity Co.	475	525	634	613	74	
Glens Falls Insurance Co.	251	246	262	244	299	
Hartford Ins. Co. of The Midwest	318	335	404	397	49:	
Horace Mann Insurance Company	309	337	336	446	47	
Horace Mann P & C Insurance Company	197	233	217	269	40	
Kentucky National Insurance Co.	262	262	276	261	35	
Liberty Mutual Fire Insurance Co.	269	308	351	325	40	
Metropolitan Casualty Insurance Co.	211	221	248	254	32	
Metropolitan Direct Property and Casualty	261	315	323	334	40	
Metropolitan Property and Casualty Co.	234	246	276	282	36	
Motorist Mutual Insurance Co.	207	233	222	230	29	
National General Assurance Co.	236	224	293	339	32	
Nationwide Mutual Ins. Co.	314	395	454	446	53	
Nationwide Property & Casualty	397	500	576	565	67	
Ohio Farmers Insurance Co.	305	349	404	354	43	
Progressive Classic Ins. Co.	529	612	574	600	78	
SAFECO Insurance Company of America	253	260	283	201	32	
Shelby Casualty Insurance Company	388	356	458	432	51	
State Farm Mutual Automobile Ins. Co.	317	372	473	464	55	
Teachers Insurance Company	229	270	251	312	45	
United Services Automobile Association	242	212	268	264	32	
USAA Casualty Insurance Co.	244	215	270	267	32	
Westfield Insurance Company	232	266	306	269	33	
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson	
Allstate Indemnity Company	1253	1263	1675	1241	181	
American National General Insurance Co.	648	514	594	578	71	
American Select Insurance Co.	590	686	640	672	88	
Dairyland Insurance Company	636	636	756	756	97	
Guaranty National Insurance Co.	701	754	760	843	90	
Liberty Insurance Corporation	540	618	706	653	81	
Nationwide Assurance Company	570	668	749	700	110	
State Auto Property & Casualty Ins. Co.	970	970	1012	927	114	
State Farm Fire and Casualty Co.	362	423	538	528	63	
USAA General Indemnity Co.	665	574	746	734	90	
West Virginia National Auto Ins. Co.	768	792	828	732	104	
Annual Rates (\$) as of 1/1/04						

62 yr. Female, married, principal operator, no accidents or violations,						
12,000 mile	s annual	ly, Pleasu	ire usage.			
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington	
Allstate Insurance Company	508	508	568	489	488	
American Commerce Insurance Co.	208	208	234	180	219	
American Home Assurance Co.	341	375	352	259	306	
American National Property & Casualty	432	450	362	332	422	
Economy Premier Assurance Co.	330	330	446	318	312	
Erie Insurance Property & Casualty	338	338	337	344	386	
Farm Family Casualty Insurance Co.	304	304	327	235	311	
GEICO General Insurance Co.	489	489	432	380	469	
GEICO Indemnity Co.	705	705	625	548	678	
Glens Falls Insurance Co.	277	277	275	246	233	
Hartford Ins. Co. of The Midwest	386	441	434	343	420	
Horace Mann Insurance Company	338	338	376	337	345	
Horace Mann P & C Insurance Company	235	235	260	233	259	
Kentucky National Insurance Co.	327	327	306	262	289	
Liberty Mutual Fire Insurance Co.	351	351	327	278	304	
Metropolitan Casualty Insurance Co.	259	259	288	221	252	
Metropolitan Direct Property and Casualty	393	393	422	315	402	
Metropolitan Property and Casualty Co.	288	288	320	246	280	
Motorist Mutual Insurance Co.	290	290	286	233	263	
National General Assurance Co.	298	298	345	247	316	
Nationwide Mutual Ins. Co.	442	464	541	418	452	
Nationwide Property & Casualty	561	590	687	530	574	
Ohio Farmers Insurance Co.	416	416	435	349	450	
Progressive Classic Ins. Co.	610	610	517	453	535	
SAFECO Insurance Company of America	294	294	274	243	284	
Shelby Casualty Insurance Company	490	468	450	356	412	
State Farm Mutual Automobile Ins. Co.	448	518	428	351	436	
Teachers Insurance Company	273	273	301	270	301	
United Services Automobile Association	281	281	291	246	321	
USAA Casualty Insurance Co.	283	283	293	248	323	
Westfield Insurance Company	315	315	329	266	340	
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Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington	
Allstate Indemnity Company	1645	1645	1591	1423	1643	
American National General Insurance Co.	708	740	594	544	694	
American Select Insurance Co.	682	682	574	502	562	
Dairyland Insurance Company	1020	1020	912	672	912	
Guaranty National Insurance Co.	848	848	808	711	808	
Liberty Insurance Corporation	708	708	658	558	611	
Nationwide Assurance Company	865	865	758	668	722	
State Auto Property & Casualty Ins. Co.	968	968	1020	968	1020	
State Farm Fire and Casualty Co.	510	590	487	399	496	
USAA General Indemnity Co.	784	784	815	677	907	
West Virginia National Auto Ins. Co.	840	840	768	696	696	
Annua	al Rates (	\$) as of 1/	1/04			

62 yr. Female, married, principal operator, no accidents or violations,						
12,000 mile	s annually	, Pleasure ι	ısage.			
Preferred, Standard Companies	Martinsburg	Morgantown	<b>Parkersburg</b>	Wheeling	Williamson	
Allstate Insurance Company	396	436	572	497	645	
American Commerce Insurance Co.	170	180	205	181	229	
American Home Assurance Co.	241	260	346	245	422	
American National Property & Casualty	396	312	362	352	434	
Economy Premier Assurance Co.	258	318	368	330	506	
Erie Insurance Property & Casualty	249	304	334	297	451	
Farm Family Casualty Insurance Co.	224	235	280	237	319	
GEICO General Insurance Co.	330	364	440	425	516	
GEICO Indemnity Co.	475					
Glens Falls Insurance Co.	251	246		244		
Hartford Ins. Co. of The Midwest	318				493	
Horace Mann Insurance Company	309		336			
Horace Mann P & C Insurance Company	197	233		269		
Kentucky National Insurance Co.	262	262	276		354	
Liberty Mutual Fire Insurance Co.	260			325		
Metropolitan Casualty Insurance Co.	211	221	248			
Metropolitan Direct Property and Casualty	261	315				
Metropolitan Property and Casualty Co.	234					
Motorist Mutual Insurance Co.	207	233		230		
National General Assurance Co.	236		293			
Nationwide Mutual Ins. Co.	314					
Nationwide Property & Casualty	397	500				
Ohio Farmers Insurance Co.	305					
Progressive Classic Ins. Co.	468					
SAFECO Insurance Company of America	241	249				
Shelby Casualty Insurance Company	388				514	
State Farm Mutual Automobile Ins. Co.	317	372				
Teachers Insurance Company	229	270	251	312	451	
United Services Automobile Association	242	212	268	264	321	
USAA Casualty Insurance Co.	244	215	270	267	323	
Westfield Insurance Company	232	266	306	269	331	
Non - Standard Companies	Martinsburg	Morgantown	<b>Parkersburg</b>	Wheeling	Williamson	
Allstate Indemnity Company	1253	1263	1675	1241	1817	
American National General Insurance Co.	648	514	594	578	712	
American Select Insurance Co.	518	600	562	588	770	
Dairyland Insurance Company	672	672				
Guaranty National Insurance Co.	677	727	733			
Liberty Insurance Corporation	540					
State Auto Property & Casualty Ins. Co.	905				1071	
Nationwide Assurance Company	570					
State Farm Fire and Casualty Co.	362					
USAA General Indemnity Co.	665					
West Virginia National Auto Ins. Co.	684					
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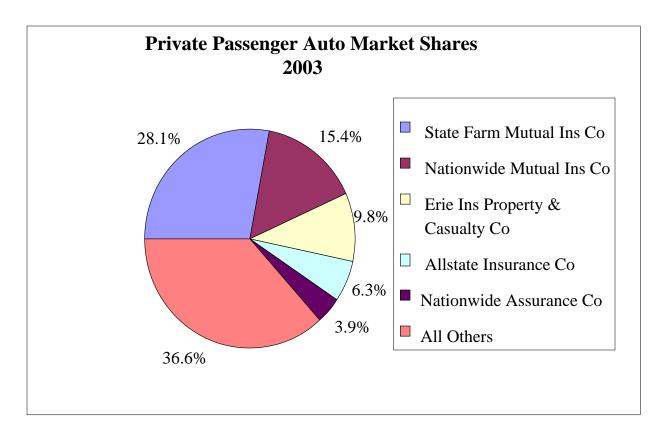
#### Discussion

So far, this report has provided a list of current auto rates throughout West Virginia. In this final section, we discuss three factors that help explain these auto rates. These factors are: Auto company market shares, regional differences throughout the state, and a year-to-year comparison of rates.

#### 1. Market Shares

The West Virginia auto insurance market can be best explained by using a *dominant firm model*. This simply means that a few dominant firms account for a large part of the state's market, and many smaller firms make up the fringe. This is shown below in Figure 1.

Figure 1. West Virginia Market Shares

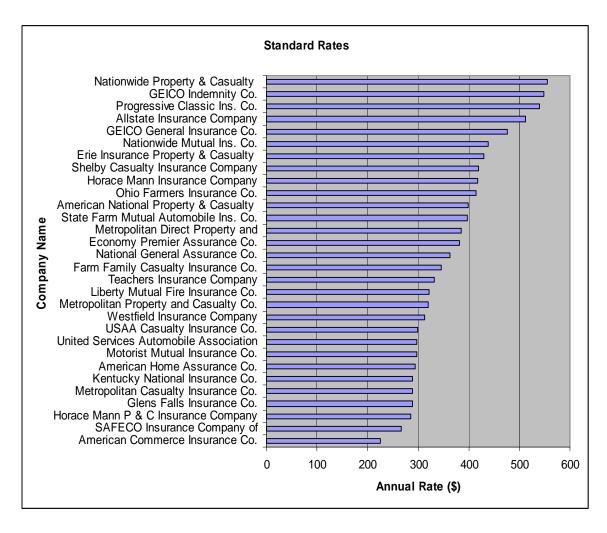


Source: National Association of Insurance Commissioners Research Department, 2003 preliminary figures.

This pie chart shows the dominant firm, State Farm Mutual Auto Insurance Company, controls 28.1 percent of the market. The second carrier, Nationwide, is a distant second with 15.4 percent of the market. What are the consequences of this market structure? At first, we might think that the three dominant firms (each having 10 percent of the market or more) would be able to dominate the market to the detriment of all competitors. However when the companies are ranked by the rates they charge, the relationship between auto rates and market dominance is not so clear. This is shown graphically in Figure 2.

Inspection of Figure 2 leads to the conclusion that the market leaders are not systematically more expensive than the competitive fringe firms. Namely, there is much variation in auto rates, and shoppers are advised to get quotes from several insurance companies before making a decision to purchase.

Figure 2. Standard Rates by Company



Source: 2004 Auto Survey; 35 year-old female in Clarksburg.

#### 2. Regional Differences in Auto Rates

A second tendency that has appeared in this report is the significant regional differences in auto premium rates. These differences are caused by many things: amount of local competition, company loss rates, legal climate, theft, urbanization, and others. And because of the complicated nature of insurance underwriting, it is difficult to pinpoint the strongest explanatory variable in this list. Nevertheless, it is helpful to examine these regional differences in rates. These are shown below in Table 1.

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

Metropolitan Area	Average Annual Rate (\$)
Martinsburg	354
Morgantown	376
Clarksburg	384
Wheeling	424
Parkersburg	431
Huntington	453
Beckley	459
Bluefield	465
Charleston	466
Williamson	532
Statewide Average	434

Note: 35 year-old male; standard companies only.

Table 1 shows that rates in Williamson are 50 percent higher than rates in Martinsburg for a typical 35 year-old male. Moreover, Williamson's rates are 22 percent higher than the state's average, whereas Martinsburg's are 18 percent below. The best explanation for this large rate disparity is that company losses tend to be much higher in Williamson-area than other places in the state.

#### 3. Year-to-Year Changes in Rates

Finally, we can look at the rate of change in auto prices over the past year and make a comparison with the national inflation rate. An easy way to do this is to look at the *median company* (the company that falls in the middle of all companies in rank order). To simplify the comparison, we have selected the median rate for a 35 year-old female driver in Charleston for the past two years. This is shown below in Table 2.

Table 2. One-Year Rate Change for the Median Company

Median Company	Annual Rate (\$)	Year
GEICO General Ins Company	469	2003
State Farm Mutual Auto Ins Co	485	2004

Note: 35 year-old female driver in Charleston; standard companies only.

The annual rate of change in prices is 3.4 percent, slightly more than the rate of inflation during the year. We can infer from this comparison that auto rates climbed only slightly faster than the 2.3 percent national rate of inflation.

### **Summary**

This report has provided a basic comparison of auto insurance rates for West Virginia. It has emphasized that there is significant variation in auto rates. The reasons for these differences are attributable to the many types of drivers and driving conditions in our state.

It is helpful to be reminded how we can keep auto rates from rising faster: be a careful driver. This includes wearing seatbelts, obeying the rules of the road, and keeping proper maintenance of vehicles. Although accidents and natural damage cannot be completely eliminated, these steps will help to slow the increase in auto insurance rates.