

# 2006 West Virginia Annual Automobile Survey



west virginia  
OFFICES OF THE  
**INSURANCE**  
COMMISSIONER

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](http://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.


This report provides a comparison of rates between auto writers for the 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.


For more information about compulsory insurance, please contact us.


**West Virginia Insurance Commission**  
**1124 Smith Street**  
**Charleston, WV 25305**  
**304-558-3386**  
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Comparing auto rates is somewhat complex. To simplify the comparison and make this report more readable, specific driver criteria and certain levels of coverage are assumed to obtain the premium. Auto rates vary due to many factors, including the driver's age, sex, location, type of vehicle, household makeup, to name just a few. The coverages included in all examples fulfill the minimum insurance 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 20/40/10 limits of coverage for uninsured motorists are also mandatory and therefore are included in the rating examples. All rates shown in the report are annual premiums. The "standard" premiums assume that the hypothetical drivers do not have any moving violations, license suspensions, or chargeable accidents during a recent experience period. The "non-standard" premiums apply to drivers having incidents on their driving records.


Ten distinct driver criteria were selected for the survey. These criteria are: age, sex, marital status, and annual mileage. 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, 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. 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 is 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 About the Sampled Companies**

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The companies appearing in this report were surveyed because their 2005 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 2005 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.

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

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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 one or more driving violation(s).

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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, National Guard and Reserve, and adult children and spouses of current or former USAA members***  
United Services Automobile Association
- ***Availability limited to A.A.R.P. members***  
Hartford Insurance Company of the Midwest

## 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 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").

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

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

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**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 history may affect cost. Also, you may qualify for various discounts.

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**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 will usually not be an increase in your premium due to the accident. Talk to your agent to become familiar with what your insurance company does.

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**Q.** How can I obtain insurance if I have been rejected by several companies?

**A.** If all attempts fail and you are unable to obtain automobile insurance, any licensed agent 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.

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## 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 arrangements for the payment of the premium at the agency. You may also have an option to submit the payment electronically.

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**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.

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**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.

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**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.

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**Q.** I recently had an accident in my five year old automobile and the company wants to repair it by using after market crash parts (parts not manufactured by the original manufacturer). Can they do this?

**A.** Insurance companies may not require the use of after market crash parts on motor vehicles requiring repair in the current year of their manufacture or the two following years. For further information about this issue, contact the West Virginia Insurance Commission's Consumer Services Division at 1-888-TRY-WVIC.

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## 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.

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

**A.** According to 2004 National Highway Traffic Safety Administration data, 3,620 young people, aged 15-20, died in the United States from motor vehicle crash injuries. Fatalities among this age group have increased five percent over the period 1994-2004. Such injuries are by far the leading public health problem for young people 13-24 years old. The crash risk is particularly high during the first years in which teenagers are eligible for driver's licenses. Thirty-nine percent of all deaths of 15-20 year-olds are related to motor vehicles.

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

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

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

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

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

<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	1679	1679	1916	1636	1608
American National Property & Casualty Co	1014	1110	910	862	1182
Encompass Indemnity Company	904	904	888	796	964
Encompass Insurance Co of America	898	898	916	794	962
Erie Insurance Property & Casualty Co	1065	1065	1093	1090	1262
General Insurance Co of America	1970	1970	1816	1576	1884
GEICO-Government Employees Ins Co	1522	1811	1512	1794	1258
GEICO General Ins Co	1522	1811	1512	1794	1258
GEICO Indemnity Co	1831	2137	1819	2113	1547
Horace Mann Insurance Company	1991	1991	2287	1962	2054
Horace Mann Property & Casualty Ins Co	1289	1289	1445	1261	1428
Liberty Mutual fire Ins Co	1412	1412	1436	1132	1133
Metropolitan Direct Property & Casualty	1750	1750	1878	1365	1615
Metropolitan Property & Casualty Ins Co	1197	1197	1335	1003	1158
Motorists Mutual Ins Co	2443	2443	2423	1981	2221
National General Assurance Company	2551	2551	2343	2119	2428
Nationwide Mutual Ins Co	1628	1703	1838	1457	1602
Nationwide Property & Casualty Co	2084	2178	2365	1864	2051
Progressive Classic Ins Co	2912	2912	2423	2086	2519
Progressive Max Insurance Company	3565	3565	4001	2799	4193
Safeco Insurance Company of America	1366	1366	1260	1094	1308
Shelby Casualty Ins Co	2114	1872	1783	1536	1712
State Auto Insurance Companies	2180	2180	2425	1864	2699
State Farm Fire & Casualty Company	1865	2185	1894	1645	2065
State Farm Mutual Automobile Ins Co	1593	1866	1618	1405	1763
Teachers Insurance Company	1615	1615	1840	1597	1802
United Services Automobile Association	1152	1152	1187	1005	1384
USAA Casualty	1164	1164	1197	1014	1396
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	4675	4675	4617	4113	4687
American National General Ins Co	1508	1640	1344	1294	1744
American Select Defender Series	3623	3623	3003	2578	3124
Dairyland Insurance Company	3960	3960	3804	2856	3240
First National Insurance Co of America	2764	2764	2550	2212	2646
Nationwide Mutual Fire Ins Co	2882	2868	2586	2172	2632
West Virginia National Auto Ins Co	2784	2784	2508	2040	2304
Westfield Insurance Company	1046	1046	1059	844	1165
Annual Rates (\$) as of 1/1/06					

**18 yr. Male, single, principal operator, no accidents or violations,**

**Commutes to school, 10,000 miles annually.**

<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	1304	1446	1933	1641	2170
American National Property & Casualty Co	758	910	1086	896	1188
Encompass Indemnity Company	758	796	909	1001	1219
Encompass Insurance Company of America	811	794	863	1046	1015
Erie Insurance Property & Casualty Co	767	950	1130	949	1375
General Insurance Co of America	1578	1622	1778	1784	2110
GEICO-Government Employees Ins Co	1557	1344	1794	1323	1828
GEICO Indemnity Co	1865	1643	2113	1627	2153
GEICO General Ins Co	1557	1344	1794	1323	1828
Horace Mann Insurance Company	1775	1962	1990	2654	2767
Horace Mann Property & Casualty Ins Co	1059	1261	1180	1483	2273
Liberty Mutual Fire Ins Co	1163	1236	1524	1391	1774
Metropolitan Direct Property & Casualty	1124	1365	1422	1478	1790
Metropolitan Property & Casualty Ins Co	947	1003	1134	1164	1520
Motorists Mutual Ins Co	1715	1981	1762	1909	2456
National General Assurance Company	1954	2035	2187	2306	2187
Nationwide Mutual Insurance Company	1157	1471	1684	1408	1896
Nationwide Property & Casualty Co	1480	1882	2157	1911	2426
Progressive Classic Ins Co	2159	2541	2366	2482	3305
Progressive Max Insurance Company	2830	3372	3363	3205	4291
Safeco Insurance Company of America	1096	1126	1234	1238	1464
Shelby Casualty Ins Co	1648	1536	1838	1750	2190
State Auto Insurance Companies	1515	1704	2316	2013	2475
State Farm Fire & Casualty Company	1491	1760	2262	2027	2473
State Farm Mutual Automobile Ins Co	1273	1503	1932	1731	2112
Teachers Insurance Company	1326	1597	1486	1858	2669
United Services Automobile Association	957	843	1122	1103	1384
USAA Casualty	968	852	1129	1114	1396
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	3607	3631	4871	3493	5187
American National General Ins Co	1126	1370	1620	1328	1750
American Select Defender Series	2675	3153	2933	3082	4123
Dairyland Insurance Company	2856	2856	3420	3204	4296
First National Insurance Co of America	2216	2376	2496	2504	2964
Nationwide Mutual Fire Ins Co	2110	2438	2584	2192	3183
West Virginia National Auto Ins Co	2040	2040	2424	2124	3036
Westfield Insurance Company	749	844	1016	869	1092
Annual Rates (\$) as of 1/1/06					

**18 yr. Female, single, principal operator, no accidents or violations,**

**Commutes to school, 10,000 miles annually.**

<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	1200	1200	1364	1167	1149
American National Property & Casualty Co	820	896	736	698	954
Encompass Indemnity Company	590	590	580	522	628
Encompass Insurance Company of America	778	778	793	689	833
Erie Insurance Property & Casualty Co	733	733	754	751	870
General Insurance Co of America	1352	1352	1248	1086	1294
GEICO - Government Employees Ins Co	1131	1343	1123	1330	936
GEICO General Ins Co	1131	1343	1123	1330	936
GEICO Indemnity Co	1397	1628	1387	1609	1182
Horace Mann Insurance Company	1305	1305	1498	1286	1346
Horace Mann Property & Casualty Ins Co	847	847	949	828	937
Liberty Mutual Fire Ins Co	896	896	911	720	847
Metropolitan Direct Property & Casualty	1098	1098	1178	863	1016
Metropolitan Property & Casualty Ins Co	702	702	780	591	678
Motorists Mutual Insurance Company	1557	1557	1545	1268	1419
National General Assurance Company	1976	1976	1817	1639	1880
Nationwide Mutual Insurance Company	1186	1240	1338	1063	1168
Nationwide Property & Casualty Co	1516	1685	1712	1358	1493
Progressive Classic Ins Co	2604	2604	2168	1868	2255
Progressive Max Insurance Company	2655	2655	2971	2095	2510
Safeco Insurance Company of America	938	938	866	754	900
Shelby Casualty Ins Co	1462	1296	1235	1066	1186
State Auto Insurance Companies	1780	1780	1981	1524	2203
State Farm Fire & Casualty Company	1184	1384	1202	1045	1309
State Farm Mutual Automobile Ins Co	1011	1182	1026	893	1118
Teachers Insurance Company	1060	1060	1206	1048	1181
United Services Automobile Association	716	716	738	628	856
USAA Casualty	799	799	820	699	954
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	3175	3175	3123	2787	3185
American National General Ins Co	1210	1316	1080	1040	1400
American Select Defender Series	3212	3212	2665	2289	2772
Dairyland Insurance Company	3348	3348	3228	2412	2748
First National Insurance Co of America	1898	1898	1752	1524	1818
Nationwide Mutual Fire Ins Co	2322	2311	2086	1757	2123
West Virginia National Auto Ins Co	1824	1824	1656	1344	1512
Westfield Insurance Company	711	711	720	576	791
Annual Rates (\$) as of 1/1/06					

**18 yr. Female, single, principal operator, no accidents or violations,**

**Commutes to school, 10,000 miles annually.**

<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	932	1032	1376	1173	1545
American National Property & Casualty Co	614	736	876	724	960
Encompass Indemnity Company	498	522	594	651	788
Encompass Insurance Company of America	704	689	748	904	878
Erie Insurance Property & Casualty Co	532	657	779	657	946
General Insurance Co of America	1088	1118	1222	1226	1448
GEICO - Government Employees Ins Co	1156	1000	1330	984	1355
GEICO General Ins Co	1156	1000	1330	984	1355
GEICO Indemnity Co	1422	1254	1609	1243	1639
Horace Mann Insurance Company	1164	1286	1304	1737	1811
Horace Mann Property & Casualty Ins Co	697	828	776	973	1489
Liberty Mutual Fire Ins Co	739	785	967	883	1123
Metropolitan Direct Property & Casualty	710	863	897	929	1120
Metropolitan Property & Casualty Ins Co	557	591	664	684	887
Motorists Mutual Ins Co	1102	1268	1132	1224	1566
National General Assurance Company	1513	1573	1689	1790	1689
Nationwide Mutual Insurance Company	846	1073	1227	1089	1380
Nationwide Property & Casualty Co	1081	1371	1569	1392	1763
Progressive Classic Ins Co	1933	2275	2118	2221	2955
Progressive Max Insurance Company	2117	2513	2504	2391	3192
Safeco Insurance Company of America	756	776	848	850	1004
Shelby Casualty Ins Co	1143	1066	1272	1213	1514
State Auto Insurance Companies	1241	1393	1891	1644	2020
State Farm Fire & Casualty Company	948	1117	1432	1285	1565
State Farm Mutual Automobile Ins Co	810	954	1223	1097	1337
Teachers Insurance Company	871	1048	975	1218	1747
United Services Automobile Association	599	530	698	687	856
USAA Casualty	667	590	775	766	954
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	2445	2463	3293	2381	3521
American National General Ins Co	908	1100	1298	1070	1408
American Select Defender Series	2374	2797	2602	2734	3655
Dairyland Insurance Company	2412	2412	2904	2724	3648
First National Insurance Co of America	1528	1568	1716	1722	2032
Nationwide Mutual Fire Ins Co	1707	1968	2085	1773	2562
West Virginia National Auto Ins Co	1344	1344	1596	1392	2004
Westfield Insurance Company	512	576	691	592	742
Annual Rates (\$) as of 1/1/06					

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

<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	653	653	735	632	627
American National Property & Casualty Co	460	504	414	398	532
Encompass Indemnity Company	435	435	428	388	462
Encompass Insurance Company of America	718	718	731	637	768
Erie Insurance Property & Casualty Co	417	417	428	427	493
General Insurance Co of America	734	734	680	596	706
GEICO - Government Employees Ins Co	652	771	648	764	543
GEICO General Ins Co	652	771	648	764	543
GEICO Indemnity Co	753	873	748	863	641
Horace Mann Insurance Company	632	632	724	623	652
Horace Mann Property & Casualty Ins Co	420	420	469	411	464
Liberty Mutual Fire Ins Co	592	592	602	478	560
Metropolitan Direct Property & Casualty	619	619	666	485	571
Metropolitan Property & Casualty Ins Co	483	483	537	408	469
Motorists Mutual Ins Co	1098	1098	1089	899	1002
National General Assurance Company	927	927	855	780	883
Nationwide Mutual Insurance Company	463	483	519	417	456
Nationwide Property & Casualty Co	688	613	660	529	579
Progressive Classic Ins Co	778	778	657	575	681
Progressive Max Insurance Company	883	883	965	724	839
Safeco Insurance Company of America	536	536	496	434	514
Shelby Casualty Ins Co	830	738	704	610	676
State Auto Insurance Companies	783	783	868	673	963
State Farm Fire & Casualty Company	651	759	661	577	718
State Farm Mutual Automobile Ins Co	556	648	564	492	613
Teachers Insurance Company	515	515	585	509	573
United Services Automobile Association	416	416	428	368	492
USAA Casualty	431	431	442	381	509
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	2261	2261	2211	1971	2267
American National General Ins Co	720	780	648	622	832
American Select Defender Series	892	892	748	649	776
Dairyland Insurance Company	1176	1176	1128	852	972
First National Insurance Co of America	1030	1030	954	836	988
Nationwide Mutual Fire Ins Co	1114	1108	1008	861	1024
West Virginia National Auto Ins Co	1248	1248	1140	924	1032
Westfield Insurance Company	392	392	397	320	435
<b>Annual Rates (\$) as of 1/1/06</b>					

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

<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	509	561	741	639	834
American National Property & Casualty Co	348	416	490	412	540
Encompass Indemnity Company	371	388	438	479	575
Encompass Insurance Company of America	650	637	690	833	810
Erie Insurance Property & Casualty Co	305	375	443	374	535
General Insurance Co of America	598	612	668	670	784
GEICO - Government Employees Ins Co	666	578	764	570	778
GEICO General Ins Co	666	578	764	570	778
GEICO Indemnity Co	766	679	863	673	879
Horace Mann Insurance Company	565	623	632	838	873
Horace Mann Property & Casualty Ins Co	347	411	385	481	730
Liberty Mutual Fire Ins Co	490	520	638	583	740
Metropolitan Direct Property & Casualty	402	485	503	525	637
Metropolitan Property & Casualty Ins Co	386	408	459	471	609
Motorists Mutual Ins Co	785	899	805	868	1104
National General Assurance Company	723	751	815	847	815
Nationwide Mutual Insurance Company	337	421	478	427	535
Nationwide Property & Casualty Co	426	534	607	541	679
Progressive Classic Ins Co	593	687	644	672	875
Progressive Max Insurance Company	730	842	833	802	1052
Safeco Insurance Company of America	434	446	486	488	572
Shelby Casualty Ins Co	653	610	724	691	860
State Auto Insurance Companies	552	617	829	724	884
State Farm Fire & Casualty Company	525	615	785	705	856
State Farm Mutual Automobile Ins Co	448	525	670	602	731
Teachers Insurance Company	425	509	475	591	843
United Services Automobile Association	352	315	406	400	492
USAA Casualty	366	327	420	415	509
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	1735	1749	2333	1701	2501
American National General Ins Co	548	658	772	642	844
American Select Defender Series	672	783	732	766	1008
Dairyland Insurance Company	852	852	1020	960	1272
First National Insurance Co of America	838	858	936	938	1100
Nationwide Mutual Fire Ins Co	839	955	1007	868	1221
West Virginia National Auto Ins Co	924	924	1092	960	1368
Westfield Insurance Company	286	320	381	329	409
Annual Rates (\$) as of 1/1/06					

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

<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	583	583	654	562	559
American National Property & Casualty Co	418	458	376	362	484
Encompass Indemnity Company	390	390	384	349	414
Encompass Insurance Company of America	561	561	571	499	599
Erie Insurance Property & Casualty Co	397	397	407	407	468
General Insurance Co of America	654	654	606	532	628
GEICO - Government Employees Ins Co	587	693	583	686	489
GEICO General Ins Co	666	771	662	763	568
GEICO Indemnity Co	666	771	662	763	568
Horace Mann Insurance Company	414	414	474	408	427
Horace Mann Property & Casualty Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	440	440	447	356	416
Metropolitan Direct Property & Casualty	396	396	424	312	368
Metropolitan Property & Casualty Ins Co	378	378	418	322	366
Motorists Mutual Ins Co	836	836	829	688	765
National General Assurance Company	780	780	721	657	743
Nationwide Mutual Insurance Company	359	374	401	325	354
Nationwide Property & Casualty Co	454	473	509	410	448
Progressive Classic Ins Co	762	762	645	564	667
Progressive Max Insurance Company	883	883	965	724	839
Safeco Insurance Company of America	478	478	442	388	458
State Auto Insurance Companies	726	726	804	625	891
State Farm Fire & Casualty Company	544	633	552	483	600
State Farm Mutual Automobile Ins Co	465	541	472	412	512
Shelby Casualty Ins Co	712	632	605	524	582
Teachers Insurance Company	339	339	384	335	376
United Services Automobile Association	386	386	397	342	456
USAA Casualty	387	387	396	343	455
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	2009	2009	1965	1755	2013
American National General Ins Co	676	730	608	584	778
American Select Defender Series	880	880	738	641	766
Dairyland Insurance Company	1104	1104	1068	804	912
First National Insurance Co of America	906	906	850	746	880
Nationwide Mutual Fire Ins Co	1017	1013	922	790	937
West Virginia National Auto Ins Co	1164	1164	1056	864	972
Westfield Insurance Company	376	376	381	307	417
<b>Annual Rates (\$) as of 1/1/06</b>					

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

<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	454	500	659	570	742
American National Property & Casualty Co	318	380	448	376	490
Encompass Indemnity Company	334	349	392	429	514
Encompass Insurance Company of America	509	499	539	648	630
Erie Insurance Property & Casualty Co	292	357	421	357	508
General Insurance Co of America	532	546	594	596	698
GEICO - Government Employees Ins Co	599	521	686	513	699
GEICO General Ins Co	599	521	686	513	699
GEICO Indemnity Co	678	601	763	596	776
Horace Mann Insurance Company	1775	1962	1990	2654	2767
Horace Mann Property & Casualty Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	365	387	474	433	549
Metropolitan Direct Property & Casualty	261	312	324	338	406
Metropolitan Property & Casualty Ins Co	302	322	358	368	475
Motorists Mutual Ins Co	603	688	618	665	840
National General Assurance Company	612	633	689	715	689
Nationwide Mutual Insurance Company	264	327	370	332	413
Nationwide Property & Casualty Co	332	413	409	419	523
Progressive Classic Ins Co	582	673	631	659	857
Progressive Max Insurance Company	730	842	833	802	1052
Safeco Insurance Company of America	390	398	434	436	510
Shelby Casualty Ins Co	561	524	622	593	736
State Auto Insurance Companies	513	572	769	672	820
State Farm Fire & Casualty Company	440	515	655	589	714
State Farm Mutual Automobile Ins Co	376	440	559	503	610
Teachers Insurance Company	281	335	313	388	550
United Services Automobile Association	327	293	377	371	456
USAA Casualty	329	295	377	372	455
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	1539	1553	2069	1515	2225
American National General Ins Co	512	616	724	604	792
American Select Defender Series	663	772	722	756	994
Dairyland Insurance Company	804	804	960	900	1188
First National Insurance Co of America	748	766	834	836	978
Nationwide Mutual Fire Ins Co	770	875	922	796	1114
West Virginia National Auto Ins Co	864	864	1020	900	1272
Westfield Insurance Company	274	307	366	315	392
Annual Rates (\$) as of 1/1/06					



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

<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	533	533	596	513	511
American National Property & Casualty Co	418	458	376	362	484
Encompass Indemnity Company	329	329	324	295	348
Encompass Insurance Company of America	463	463	471	414	494
Erie Insurance Property & Casualty Co	367	367	376	376	430
General Insurance Co of America	600	600	558	490	576
GEICO - Government Employees Ins Co	543	641	540	635	454
GEICO General Ins Co	543	641	540	635	454
GEICO Indemnity Co	637	737	633	729	544
Horace Mann Insurance Company	414	414	474	408	427
Horace Mann Property & Casualty Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	440	440	447	356	416
Metropolitan Direct Property & Casualty	396	396	424	312	368
Metropolitan Property & Casualty Ins Co	378	378	418	322	366
Motorists Mutual Ins Co	836	836	829	688	765
National General Assurance Company	614	614	577	519	590
Nationwide Mutual Insurance Company	342	356	382	309	337
Nationwide Property & Casualty Co	432	450	484	390	426
Progressive Classic Ins Co	656	656	557	489	577
Progressive Max Insurance Company	772	772	840	638	734
Safeco Insurance Company of America	438	438	406	358	420
Shelby Casualty Ins Co	632	564	538	468	518
State Auto Insurance Companies	612	612	677	528	750
State Farm Fire & Casualty Company	544	633	552	483	600
State Farm Mutual Automobile Ins Co	465	541	472	412	512
Teachers Insurance Company	339	339	384	335	376
United Services Automobile Association	356	356	366	316	420
USAA Casualty	372	372	381	330	437
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	1761	1761	1713	1529	1767
American National General Ins Co	676	730	608	584	778
American Select Defender Series	708	708	596	520	618
Dairyland Insurance Company	828	828	804	624	696
First National Insurance Co of America	840	840	780	686	808
Nationwide Mutual Fire Ins Co	841	838	765	659	777
West Virginia National Auto Ins Co	768	768	696	576	648
Westfield Insurance Company	351	351	355	286	389
<b>Annual Rates (\$) as of 1/1/06</b>					

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

<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	415	457	601	521	677
American National Property & Casualty Co	318	380	448	376	490
Encompass Indemnity Company	283	295	331	360	429
Encompass Insurance Company of America	421	414	446	533	518
Erie Insurance Property & Casualty Co	269	330	389	330	469
General Insurance Co of America	490	502	546	548	640
GEICO - Government Employees Ins Co	555	483	635	476	647
GEICO General Ins Co	555	483	635	476	647
GEICO Indemnity Co	648	575	729	570	742
Horace Mann Insurance Company	371	408	414	547	570
Horace Mann Property & Casualty Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	365	387	474	433	549
Metropolitan Direct Property & Casualty	261	312	324	338	406
Metropolitan Property & Casualty Ins Co	302	322	358	368	475
Motorists Mutual Ins Co	603	688	618	665	840
National General Assurance Company	488	497	550	575	550
Nationwide Mutual Insurance Company	252	312	353	316	393
Nationwide Property & Casualty Co	317	303	446	399	497
Progressive Classic Ins Co	504	581	546	570	736
Progressive Max Insurance Company	643	737	728	703	919
Safeco Insurance Company of America	358	366	398	400	468
Shelby Casualty Ins Co	499	468	554	529	654
State Auto Insurance Companies	434	485	648	567	691
State Farm Fire & Casualty Company	440	515	655	589	714
State Farm Mutual Automobile Ins Co	376	440	559	503	610
Teachers Insurance Company	281	335	313	388	550
United Services Automobile Association	303	271	348	343	420
USAA Casualty	317	285	362	358	437
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	1347	1357	1805	1331	1951
American National General Ins Co	512	616	724	604	792
American Select Defender Series	537	624	584	611	799
Dairyland Insurance Company	624	624	732	684	900
First National Insurance Co of America	688	704	766	768	898
Nationwide Mutual Fire Ins Co	643	727	766	664	919
West Virginia National Auto Ins Co	576	576	672	600	840
Westfield Insurance Company	256	286	341	294	365
Annual Rates (\$) as of 1/1/06					

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

<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	533	533	596	513	511
American National Property & Casualty Co	418	458	376	362	484
Encompass Indemnity Company	329	329	324	295	348
Encompass Insurance Company of America	463	463	471	414	494
Erie Insurance Property & Casualty Co	367	367	376	376	430
General Insurance Co of America	572	572	532	468	550
GEICO - Government Employees Ins Co	543	641	540	635	454
GEICO General Ins Co	543	641	540	635	454
GEICO Indemnity Co	637	737	633	729	544
Horace Mann Insurance Company	414	414	474	408	427
Horace Mann Property & Casualty Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	440	440	447	356	416
Metropolitan Direct Property & Casualty	396	396	424	312	368
Metropolitan Property & Casualty Ins Co	378	378	418	322	366
Motorists Mutual Insurance Co	836	836	829	688	765
National General Assurance Company	577	577	537	486	552
Nationwide Mutual Insurance Company	342	356	382	309	337
Nationwide Property & Casualty Co	432	450	484	390	426
Progressive Classic Ins Co	679	679	576	505	596
Progressive Max Insurance Company	811	811	883	668	771
Safeco Insurance Company of America	418	418	388	342	402
Shelby Casualty Ins Co	632	564	538	468	518
State Auto Insurance Companies	612	612	677	528	750
State Farm Fire & Casualty Company	544	633	552	483	600
State Farm Mutual Automobile Ins Co	465	541	472	412	512
Teachers Insurance Company	339	339	384	335	376
United Services Automobile Association	356	356	366	316	420
USAA Casualty	373	373	382	331	438
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	1761	1761	1713	1529	1767
American National General Ins Co	676	730	608	584	778
American Select Defender Series	745	745	627	546	650
Dairyland Insurance Company	900	900	864	660	744
First National Insurance Co of America	804	804	746	656	772
Nationwide Mutual Fire Ins Co	761	758	694	600	704
West Virginia National Auto Ins Co	804	804	732	600	672
Westfield Insurance Company	351	351	355	286	389

Annual Rates (\$) as of 1/1/06

<b>35 yr. Female, married, principal operator, no accidents or violations,</b>					
<b>20,000 miles annually.</b>					
<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	415	457	601	521	677
American National Property & Casualty Co	318	380	448	376	490
Encompass Indemnity Company	283	295	331	360	429
Encompass Insurance Company of America	421	414	446	533	518
Erie Insurance Property & Casualty Co	269	330	389	330	469
General Insurance Co of America	470	480	522	524	610
GEICO - Government Employees Ins Co	555	483	635	476	647
GEICO General Ins Co	555	483	635	476	647
GEICO Indemnity Co	648	575	729	570	742
Horace Mann Insurance Company	371	408	414	547	570
Horace Mann Property & Casualty Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	365	387	474	433	549
Metropolitan Direct Property & Casualty	261	312	324	338	406
Metropolitan Property & Casualty Ins Co	302	322	358	368	475
Motorists Mutual Ins Co	603	688	618	665	840
National General Assurance Company	455	468	509	534	509
Nationwide Mutual Insurance Company	252	312	353	316	393
Nationwide Property & Casualty Co	317	393	446	399	497
Progressive Classic Ins Co	521	601	564	588	762
Progressive Max Insurance Company	673	774	765	737	966
Safeco Insurance Company of America	342	350	382	382	446
Shelby Casualty Ins Co	499	468	554	529	654
State Auto Insurance Companies	434	485	648	567	691
State Farm Fire & Casualty Company	440	515	655	589	714
State Farm Mutual Automobile Ins Co	376	440	559	503	610
Teachers Insurance Company	281	335	313	388	550
United Services Automobile Association	303	271	348	343	420
USAA Casualty	317	285	363	359	438
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	1347	1357	1805	1331	1951
American National General Ins Co	512	616	724	604	792
American Select Defender Series	564	655	613	642	841
Dairyland Insurance Company	660	660	780	744	960
First National Insurance Co of America	656	674	732	734	858
Nationwide Mutual Fire Ins Co	586	660	693	604	830
West Virginia National Auto Ins Co	600	600	708	624	876
Westfield Insurance Company	256	286	341	294	365
Annual Rates (\$) as of 1/1/06					

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

<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	533	533	596	513	511
American National Property & Casualty Co	378	412	342	328	436
Encompass Indemnity Company	329	329	324	295	348
Encompass Insurance Company of America	463	463	471	414	494
Erie Insurance Property & Casualty Co	341	341	350	350	401
General Insurance Co of America	600	600	558	490	576
GEICO - Government Employees Ins Co	543	641	540	635	454
GEICO General Ins Co	543	641	540	635	454
GEICO Indemnity Co	637	737	633	729	544
Horace Mann Insurance Company	414	414	474	408	427
Horace Mann Property & Casualty Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	403	403	410	327	382
Metropolitan Direct Property & Casualty	396	396	424	312	368
Metropolitan Property & Casualty Ins Co	378	378	418	322	366
Motorists Mutual Ins Co	803	803	797	662	735
National General Assurance Company	627	627	587	528	600
Nationwide Mutual Insurance Company	342	356	382	309	337
Nationwide Property & Casualty Co	432	450	484	300	426
Progressive Classic Ins Co	649	649	551	484	571
Progressive Max Insurance Company	799	799	869	659	759
Safeco Insurance Company of America	438	438	406	358	420
Shelby Casualty Ins Co	588	524	501	436	482
State Auto Insurance Companies	555	555	613	479	679
State Farm Fire & Casualty Company	544	633	552	483	600
State Farm Mutual Automobile Ins Co	465	541	472	412	512
Teachers Insurance Company	339	339	384	335	376
United Services Automobile Association	356	356	366	316	420
USAA Casualty	373	373	382	331	438
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	1761	1761	1713	1529	1767
American National General Ins Co	566	610	508	492	650
American Select Defender Series	733	733	617	537	639
Dairyland Insurance Company	828	828	804	624	696
First National Insurance Co of America	840	840	780	686	808
Nationwide Mutual Fire Ins Co	841	838	765	659	777
West Virginia National Auto Ins Co	840	840	756	624	696
Westfield Insurance Company	347	347	352	284	385
<b>Annual Rates (\$) as of 1/1/06</b>					

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

<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	415	457	601	521	677
American National Property & Casualty Co	288	342	402	340	444
Encompass Indemnity Company	283	295	331	360	429
Encompass Insurance Company of America	421	414	446	533	518
Erie Insurance Property & Casualty Co	251	308	362	307	435
General Insurance Co of America	490	502	546	548	640
GEICO - Government Employees Ins Co	555	483	635	476	647
GEICO General Ins Co	555	483	635	476	647
GEICO Indemnity Co	648	575	729	570	742
Horace Mann Insurance Company	371	408	414	547	570
Horace Mann Property & Casualty Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	335	355	434	397	503
Metropolitan Direct Property & Casualty	261	312	324	338	406
Metropolitan Property & Casualty Ins Co	302	322	358	368	475
Motorists Mutual Ins Co	580	662	595	640	807
National General Assurance Company	496	506	555	582	555
Nationwide Mutual Insurance Company	252	312	363	316	393
Nationwide Property & Casualty Co	317	393	446	399	497
Progressive Classic Ins Co	499	576	540	563	728
Progressive Max Insurance Company	664	762	753	727	951
Safeco Insurance Company of America	358	366	398	400	468
Shelby Casualty Ins Co	465	436	516	491	608
State Auto Insurance Companies	394	439	587	514	626
State Farm Fire & Casualty Company	440	515	655	589	714
State Farm Mutual Automobile Ins Co	376	440	559	503	610
Teachers Insurance Company	281	335	313	388	550
United Services Automobile Association	303	271	348	343	420
USAA Casualty	317	285	363	359	438
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	1347	1357	1805	1331	1951
American National General Ins Co	432	518	604	506	664
American Select Defender Series	555	645	603	631	827
Dairyland Insurance Company	624	624	732	684	900
First National Insurance Co of America	686	704	766	768	898
Nationwide Mutual Fire Ins Co	643	727	765	664	919
West Virginia National Auto Ins Co	624	624	732	648	912
Westfield Insurance Company	254	284	338	292	362
<b>Annual Rates (\$) as of 1/1/06</b>					

<b>48 yr. Female, married, principal operator, no accidents or violations,</b>					
<b>20,000 miles annually.</b>					
<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	533	533	596	513	511
American National Property & Casualty Co	378	412	342	328	436
Encompass Indemnity Company	329	329	324	295	348
Encompass Insurance Company of America	463	463	471	414	494
Erie Insurance Property & Casualty Co	341	341	350	350	401
General Insurance Co of America	572	572	532	468	550
GEICO - Government Employees Ins Co	543	641	540	635	454
GEICO General Ins Co	543	641	540	635	454
GEICO Indemnity Co	637	737	633	729	544
Horace Mann Insurance Company	414	414	474	408	427
Horace Mann Property & Casualty Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	403	403	410	327	382
Metropolitan Direct Property & Casualty	396	396	424	312	368
Metropolitan Property & Casualty Ins Co	378	378	418	322	366
Motorists Mutual Ins Co	803	803	797	662	735
National General Assurance Company	589	589	546	497	561
Nationwide Mutual Insurance Company	342	355	382	309	337
Nationwide Property & Casualty Co	432	450	484	390	426
Progressive Classic Ins Co	682	682	578	507	599
Progressive Max Insurance Company	820	820	893	675	779
Safeco Insurance Company of America	418	418	388	342	402
Shelby Casualty Ins Co	588	524	501	436	482
State Auto Insurance Companies	555	555	613	479	679
State Farm Fire & Casualty Company	544	633	552	483	600
State Farm Mutual Automobile Ins Co	465	541	472	412	512
Teachers Insurance Company	339	339	384	335	376
United Services Automobile Association	356	356	366	316	420
USAA Casualty	372	372	381	330	437
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	1761	1761	1713	1529	1767
American National General Ins Co	566	610	508	492	650
American Select Defender Series	782	782	657	572	681
Dairyland Insurance Company	900	900	864	660	744
First National Insurance Co of America	804	804	746	656	772
Nationwide Mutual Fire Ins Co	761	758	694	600	704
West Virginia National Auto Ins Co	840	840	768	624	696
Westfield Insurance Company	347	347	352	284	385
Annual Rates (\$) as of 1/1/06					

<b>48 yr. Female, married, principal operator, no accidents or violations,</b>					
<b>20,000 miles annually.</b>					
<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	415	457	601	521	677
American National Property & Casualty Co	288	342	402	340	444
Encompass Indemnity Company	283	295	331	360	429
Encompass Insurance Company of America	421	414	446	533	518
Erie Insurance Property & Casualty Co	251	308	362	307	435
General Insurance Co of America	470	480	522	524	610
GEICO - Government Employees Ins Co	555	483	635	476	647
GEICO General Ins Co	555	483	635	476	647
GEICO Indemnity Co	648	575	729	570	742
Horace Mann Insurance Company	371	408	414	547	570
Horace Mann Property & Casualty Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	335	355	434	397	503
Metropolitan Direct Property & Casualty	261	312	324	338	406
Metropolitan Property & Casualty Ins Co	302	322	358	368	475
Motorists Mutual Ins Co	580	662	595	640	807
National General Assurance Company	465	477	519	543	519
Nationwide Mutual Insurance Company	252	312	353	316	393
Nationwide Property & Casualty Co	317	393	446	399	497
Progressive Classic Ins Co	622	604	566	591	765
Progressive Max Insurance Company	681	782	773	746	977
Safeco Insurance Company of America	342	350	382	382	446
Shelby Casualty Ins Co	465	436	516	491	608
State Auto Insurance Companies	394	439	587	514	626
State Farm Fire & Casualty Company	440	515	655	589	714
State Farm Mutual Automobile Ins Co	376	440	559	503	610
Teachers Insurance Company	281	335	313	388	550
United Services Automobile Association	303	271	348	343	420
USAA Casualty	317	285	362	358	437
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	1347	1357	1805	1331	1951
American National General Ins Co	432	518	604	506	664
American Select Defender Series	591	687	643	673	883
Dairyland Insurance Company	660	660	780	744	960
First National Insurance Co of America	656	674	732	734	858
Nationwide Mutual Fire Ins Co	586	660	693	604	830
West Virginia National Auto Ins Co	624	624	744	648	912
Westfield Insurance Company	254	284	338	292	362
Annual Rates (\$) as of 1/1/06					



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

<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	508	508	567	489	488
American National Property & Casualty Co	324	352	292	282	372
Encompass Indemnity Company	281	281	277	253	297
Encompass Insurance Company of America	387	387	395	347	413
Erie Insurance Property & Casualty Co	296	296	305	304	349
General Insurance Co of America	574	574	532	468	552
GEICO - Government Employees Ins Co	434	511	431	506	364
GEICO General Ins Co	434	511	431	506	364
GEICO Indemnity Co	637	737	633	729	544
Horace Mann Insurance Company	335	335	383	330	345
Horace Mann Property & Casualty Ins Co	226	226	251	221	248
Liberty Mutual Fire Ins Co	380	380	386	308	360
Metropolitan Direct Property & Casualty	324	324	348	259	302
Metropolitan Property & Casualty Ins Co	290	290	322	247	282
Motorists Mutual Ins Co	652	652	647	540	598
National General Assurance Company	678	678	629	569	648
Nationwide Mutual Insurance Company	320	342	367	297	324
Nationwide Property & Casualty Co	415	432	465	375	409
Progressive Classic Ins Co	612	612	521	458	539
Progressive Max Insurance Company	820	820	893	675	779
Safeco Insurance Company of America	398	398	370	324	382
Shelby Casualty Ins Co	534	476	455	396	438
State Auto Insurance Companies	475	475	525	580	339
State Farm Fire & Casualty Company	480	558	487	427	529
State Farm Mutual Automobile Ins Co	410	477	416	364	452
Teachers Insurance Company	275	275	311	272	305
United Services Automobile Association	323	323	332	287	380
USAA Casualty	325	325	333	290	380
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	1761	1761	1713	1529	1767
American National General Ins Co	520	562	470	454	600
American Select Defender Series	714	714	602	524	624
Dairyland Insurance Company	828	828	804	624	696
First National Insurance Co of America	804	804	746	656	772
Nationwide Mutual Fire Ins Co	809	806	737	635	748
West Virginia National Auto Ins Co	960	960	876	708	792
Westfield Insurance Company	296	296	300	243	328
Annual Rates (\$) as of 1/1/06					

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

<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	396	436	572	497	645
American National Property & Casualty Co	248	294	344	292	382
Encompass Indemnity Company	244	253	282	306	363
Encompass Insurance Company of America	355	347	374	445	433
Erie Insurance Property & Casualty Co	220	267	313	266	377
General Insurance Co of America	470	480	522	524	612
GEICO - Government Employees Ins Co	443	387	506	382	515
GEICO General Ins Co	443	387	506	382	515
GEICO Indemnity Co	648	575	729	570	742
Horace Mann Insurance Company	300	330	335	442	460
Horace Mann Property & Casualty Ins Co	188	221	208	257	386
Liberty Mutual Fire Ins Co	316	335	409	375	474
Metropolitan Direct Property & Casualty	215	259	269	280	330
Metropolitan Property & Casualty Ins Co	235	247	278	284	364
Motorists Mutual Ins Co	476	540	488	523	655
National General Assurance Company	530	548	591	623	591
Nationwide Mutual Insurance Company	243	300	339	304	378
Nationwide Property & Casualty Co	305	378	429	384	478
Progressive Classic Ins Co	471	543	510	532	685
Progressive Max Insurance Company	681	782	773	746	977
Safeco Insurance Company of America	326	334	362	364	424
Shelby Casualty Ins Co	423	396	468	447	552
State Auto Insurance Companies	339	377	502	441	535
State Farm Fire & Casualty Company	389	455	577	520	629
State Farm Mutual Automobile Ins Co	332	388	493	444	537
Teachers Insurance Company	228	272	254	314	444
United Services Automobile Association	276	248	316	311	380
USAA Casualty	278	251	317	313	380
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	1347	1357	1805	1331	1951
American National General Ins Co	400	478	558	468	614
American Select Defender Series	542	629	589	616	806
Dairyland Insurance Company	624	624	732	684	900
First National Insurance Co of America	656	674	732	734	858
Nationwide Mutual Fire Ins Co	620	700	736	640	883
West Virginia National Auto Ins Co	708	708	828	732	1044
Westfield Insurance Company	218	243	288	249	309
Annual Rates (\$) as of 1/1/06					

<b>62 yr. Female, married, principal operator, no accidents or violations,</b>					
<b>12,000 miles annually, Pleasure usage.</b>					
<b>Preferred, Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Insurance Company	508	508	567	489	488
American National Property & Casualty Co	324	352	292	282	372
Encompass Indemnity Company	281	281	277	253	297
Encompass Insurance Company of America	387	387	395	347	413
Erie Insurance Property & Casualty Co	296	296	305	304	349
General Insurance Co of America	546	546	508	446	524
GEICO - Government Employees Ins Co	434	511	431	506	364
GEICO General Ins Co	434	511	431	506	364
GEICO Indemnity Co	637	737	633	729	544
Horace Mann Insurance Company	335	335	383	330	345
Horace Mann Property & Casualty Ins Co	226	226	251	221	248
Liberty Mutual Fire Ins Co	380	380	386	308	360
Metropolitan Direct Property & Casualty	324	324	348	259	302
Metropolitan Property & Casualty Ins Co	290	290	322	247	282
Motorists Mutual Ins Co	652	652	647	540	598
National General Assurance Company	536	536	496	450	512
Nationwide Mutual Insurance Company	329	342	367	297	324
Nationwide Property & Casualty Co	415	432	465	375	409
Progressive Classic Ins Co	590	590	502	442	520
Progressive Max Insurance Company	751	751	814	621	714
Safeco Insurance Company of America	380	380	352	310	364
Shelby Casualty Ins Co	534	476	455	396	438
State Auto Insurance Companies	475	475	525	410	580
State Farm Fire & Casualty Company	480	558	487	427	529
State Farm Mutual Automobile Ins Co	410	477	416	364	452
Teachers Insurance Company	275	275	311	272	305
United Services Automobile Association	323	323	332	287	380
USAA Casualty	326	326	333	290	381
<b>Non - Standard Companies</b>	<b>Beckley</b>	<b>Bluefield</b>	<b>Charleston</b>	<b>Clarksburg</b>	<b>Huntington</b>
Allstate Indemnity Company	1761	1761	1713	1529	1767
American National General Ins Co	520	562	470	454	600
American Select Defender Series	672	672	566	494	587
Dairyland Insurance Company	828	828	804	624	696
First National Insurance Co of America	766	766	712	626	736
Nationwide Mutual Fire Ins Co	769	766	701	606	712
West Virginia National Auto Ins Co	840	840	768	624	696
Westfield Insurance Company	296	296	300	243	328
Annual Rates (\$) as of 1/1/06					

<b>62 yr. Female, married, principal operator, no accidents or violations,</b>					
<b>12,000 miles annually, Pleasure usage.</b>					
<b>Preferred, Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Insurance Company	396	436	572	497	645
American National Property & Casualty Co	248	294	344	292	382
Encompass Indemnity Company	244	253	282	306	363
Encompass Insurance Company of America	355	347	374	445	433
Erie Insurance Property & Casualty Co	220	267	313	266	377
General Insurance Co of America	448	458	498	500	582
GEICO - Government Employees Ins Co	443	387	506	382	515
GEICO General Ins Co	443	387	506	382	515
GEICO Indemnity Co	648	575	729	570	742
Horace Mann Insurance Company	300	330	335	442	460
Horace Mann Property & Casualty Ins Co	188	221	208	257	386
Liberty Mutual Fire Ins Co	316	335	409	375	474
Metropolitan Direct Property & Casualty	215	259	269	280	330
Metropolitan Property & Casualty Ins Co	235	247	278	284	364
Motorists Mutual Ins Co	476	540	488	523	655
National General Assurance Company	420	432	466	493	466
Nationwide Mutual Insurance Company	243	300	339	304	378
Nationwide Property & Casualty Co	305	378	429	384	478
Progressive Classic Ins Co	456	524	493	513	661
Progressive Max Insurance Company	626	717	708	684	893
Safeco Insurance Company of America	312	318	346	348	404
Shelby Casualty Ins Co	423	396	468	447	552
State Auto Insurance Companies	339	377	502	441	535
State Farm Fire & Casualty Company	389	455	577	520	629
State Farm Mutual Automobile Ins Co	332	388	493	444	537
Teachers Insurance Company	228	272	254	314	444
United Services Automobile Association	276	248	316	311	380
USAA Casualty	249	251	317	314	381
<b>Non - Standard Companies</b>	<b>Martinsburg</b>	<b>Morgantown</b>	<b>Parkersburg</b>	<b>Wheeling</b>	<b>Williamson</b>
Allstate Indemnity Company	1347	1357	1805	1331	1951
American National General Ins Co	400	478	558	468	614
American Select Defender Series	510	592	554	579	757
Dairyland Insurance Company	624	624	732	684	900
First National Insurance Co of America	626	642	698	700	816
Nationwide Mutual Fire Ins Co	591	667	701	610	839
West Virginia National Auto Ins Co	624	624	744	648	912
Westfield Insurance Company	218	243	288	249	309
Annual Rates (\$) as of 1/1/06					

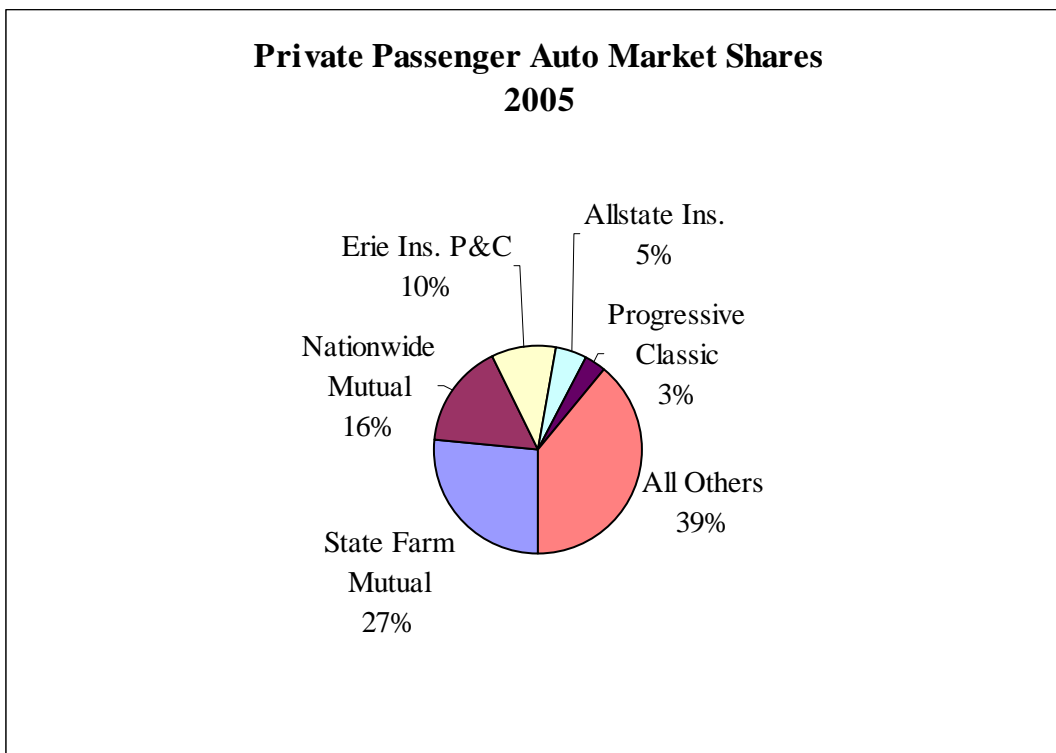
## Discussion

This guidebook lists current auto rates throughout West Virginia. These rates are determined by many cost factors. On the list of factors is seat belt usage, hospital costs, driving congestion, competition, speed limit enforcement, and many others. Below we discuss three factors that influence auto rates: auto company market shares, regions of the state, and national price inflation.

### 1. Market Shares

A total of 103 firms write auto insurance in West Virginia. The market is characterized by a few dominant firms which account for a large part of sales, and many smaller firms which make up the remainder. This structure has been around for many years, and is shown in Figure 1.

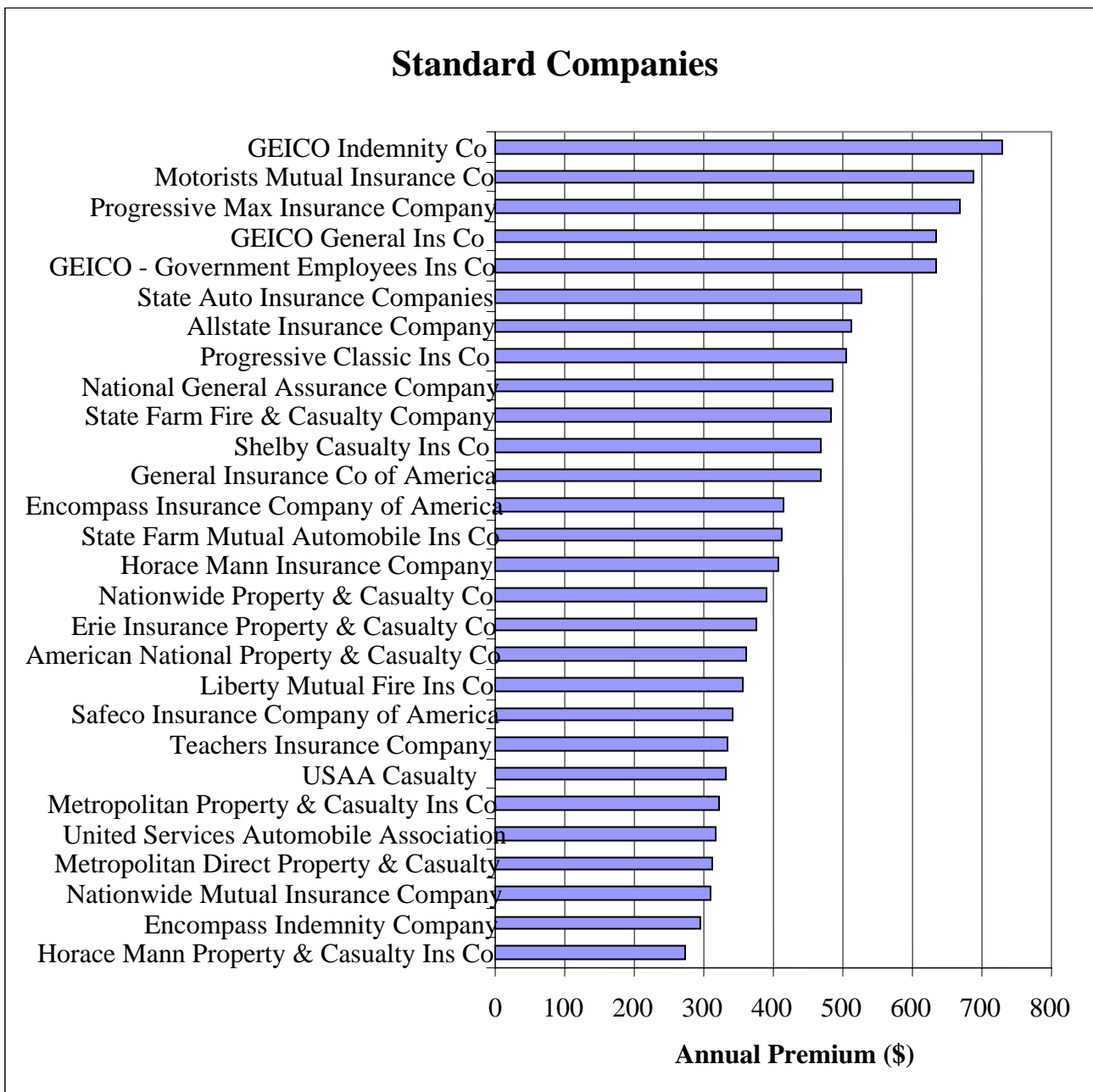
**Figure 1. West Virginia Auto Market Shares**



Source: National Association of Insurance Commissioners Annual Reports, lines 19.2 and 21.1, 2005.

This pie chart shows the dominant firm, State Farm Mutual Auto Insurance Company, has a market share of 26.7. The second carrier, Nationwide, is a distant second with 16.0 percent of the market, and Erie is third with 10.0 percent. 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 control the market to the detriment of all competitors. However, when the companies are ranked by premiums, the relationship between auto rates and market dominance is not clear. This is shown graphically in Figure 2.

**Figure 2. Standard Companies Ranked by Premium**



Source: 2005 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. Namely, there is much variation in auto rates, and motorists are advised to get quotes from several insurance companies before making a decision to purchase.

## 2. Regional Differences in Auto Rates

This report has identified significant regional differences in auto premiums. These differences are caused by many things: claims experience, legal climate, theft, urbanization, and 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)**

<i>Metropolitan Area</i>	<i>Average Annual Rate (\$)</i>
Martinsburg	404
Morgantown	425
Clarksburg	442
Wheeling	468
Huntington	487
Parkersburg	488
Beckley	491
Charleston	498
Bluefield	508
Williamson	579
<i>Statewide Average</i>	<i>479</i>

Note: Thirty-five year-old married male; standard companies only.

Table 1 shows rates for a typical 35 year-old married male driver. Rates are highest in Williamson, approximately 43 percent higher than rates in Martinsburg for the same kind of driver. Moreover, Williamson's rates are 21 percent higher than the state average, whereas Martinsburg's are 16 percent lower. 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. Moreover, these ranks have been quite stable over the past three years.

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

Last, we look at the rate of change in auto prices over the past three years and make a comparison with the national inflation rate. An easy way to do this is to look at the *median company*, i.e., the company that falls in the middle when all companies are ranked. We select the median company rate for a 35-year old female driver in Charleston for the past four years. This is shown in Table 2.

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

<i>Median Company</i>	<i>January Of Year</i>	<i>Annual Rate (\$)</i>	<i>One year % Change</i>
GEICO General Ins Company	2003	469	--
State Farm Mutual Auto Ins Co.	2004	485	3.4
State Farm Mutual Auto Ins Co.	2005	531	9.5
Horace Mann Insurance Co.	2006	474	-10.7

Note: Thirty-five year-old, married, female driver in Charleston; standard companies only.

The average annual auto rate change is 0.1 percent over the past three years. This is significantly less than the 3.0 percent average annual rate of inflation (Consumer Price Index) over the same period. The 2005 decrease was due in part to the civil justice reforms enacted by the West Virginia Legislature.

## **Summary**

This guidebook provides a comparison of basic auto insurance rates for West Virginians. It has emphasized the 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: drive carefully. This includes wearing seatbelts, obeying the rules of the road, and maintaining vehicles properly. Although accidents and auto damage cannot be completely eliminated, these steps will help to slow the increase in auto insurance rates.