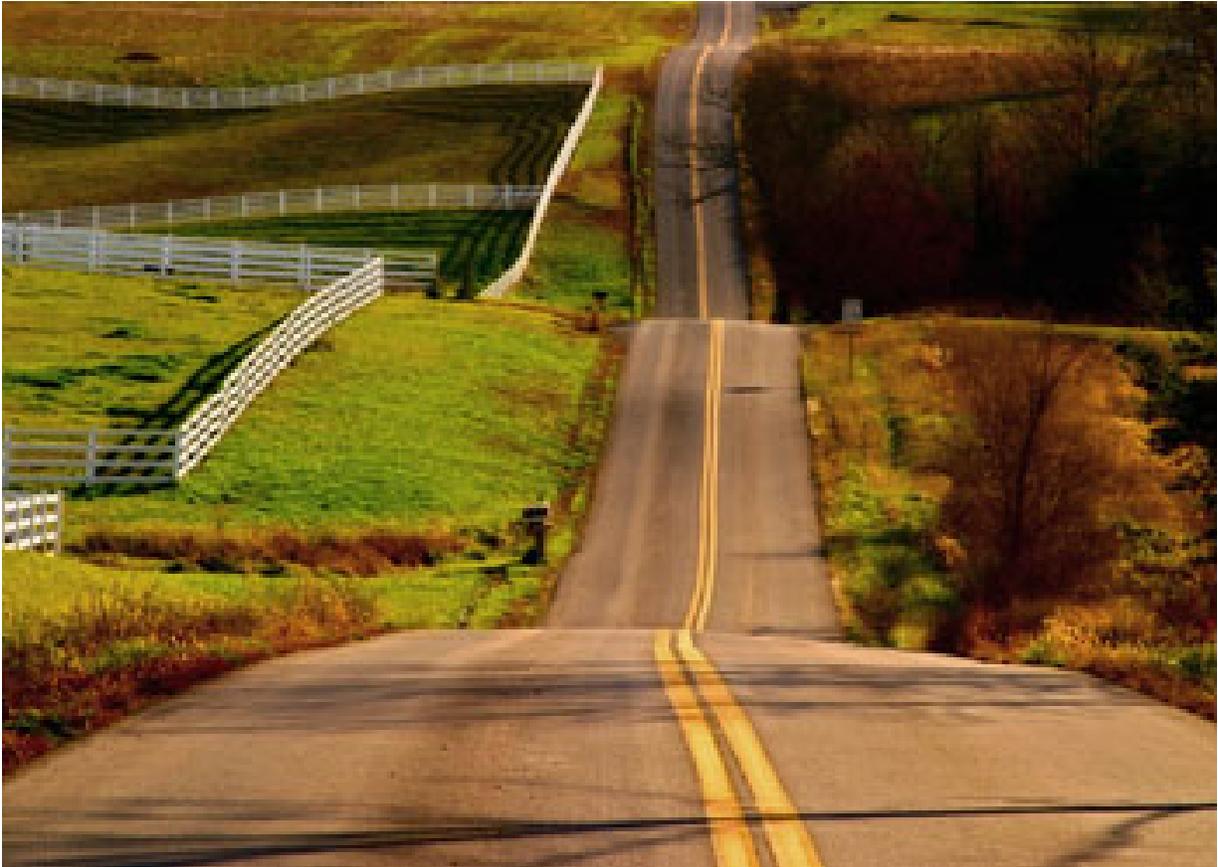


2008 West Virginia Annual Automobile Survey



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



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Introduction

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

Section I of this report contains auto rates for writers of mandatory coverage limits as set forth in §17D-4-2 of the West Virginia Code. Only liability and uninsured motorist insurance data were collected because the Code does not require comprehensive, collision, medical payments, underinsured motorist, or any additional or special coverages. New for the 2008 Survey, **Section II** of the report lists auto rates for selected West Virginia border cities as well as for nearby neighboring cities in surrounding States. This information is presented at both State required minimum limits of insurance (*which will vary from State to State*) as well as on a comparable limit basis.

For more information about compulsory insurance, please contact us:

West Virginia Offices of the Insurance Commissioner
1124 Smith Street
Charleston, WV 25301
304-558-3386 or 1-888-TRY-WVIC
<http://www.wvinsurance.gov/>

Section I assumptions

Comparing auto insurance rates is somewhat complex. These rates will vary due to many factors, including the driver's age or sex, garaging location, the type of vehicle and household makeup, just to name a few. In order to simplify all comparisons as well as to make this report more readable, specific driver criteria and certain levels of coverage have been assumed so as to obtain premiums that are only for the purposes of comparison. The coverages which are included in the comparison examples in this Section meet only the minimum insurance requirements of our *financial responsibility limits law* §17D-4-2. These amounts are: \$20,000 bodily injury liability per person, \$40,000 bodily injury liability per accident, and \$10,000 property damage liability per event. This is commonly referred to as "20/40/10" liability coverage. Similarly, 20/40/10 coverage for uninsured motorists insurance is also mandatory in accordance with §33-6-31 and therefore has also been included in all of the rating examples. All rates shown in this report were requested to be provided on an annual basis. The "preferred/standard" premiums assume that the hypothetical drivers do not have any moving violations, license suspensions, or chargeable accidents during their experience rating period and have also maintained continuous auto insurance as is required by law. The "non-standard" premiums apply to drivers having incidents on their driving records, or who have failed to maintain compulsory auto insurance as required by law. The written instructions provided to each company participating in the survey are included in the Appendix of this report.

As has been done historically, ten hypothetical drivers were selected for this portion of the survey. These vary only with respect to their ages, sex, marital status, and annual mileage driven. The 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 each of ten cities: Beckley, Bluefield, Charleston, Clarksburg, Huntington, Martinsburg, Morgantown, Parkersburg, Wheeling and Williamson. Each page of this Section of the report contains one of the distinct driver-types. Five of the ten cities appear alphabetically on a given page and the remaining five cities will appear on the following page for the same driver-type. On every third page, the example driver-type will change. As more and more companies are varying their premiums based upon the specific garaging zip code of a risk, and several of the cities included in the survey have multiple zip codes associated with them, specific zip codes have also been selected this year to better ensure that the intra-city rates being provided are indeed based upon comparable criteria. For this survey, the following zip codes by city were assigned for the purpose of responding to the survey:

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

While the examples selected will most likely not fit your situation, they do provide a relative guideline. Your exact rate would be based on each company's individual underwriting and rating rules, and because companies vary greatly in their individual underwriting and rating rules, it is therefore always advisable to get quotes from several companies.

Section II assumptions

As noted above, new for the 2008 survey, six West Virginia cities were selected that are located at or very near to our State borders. For each of these cities, at least one city located nearby in a neighboring State was also surveyed for the purposes of establishing a State to State comparison. Because the minimum amounts and types of insurance vary from State to State, two separate comparisons were made. The first comparison was made on a minimum required limits, or on a minimum cost-to-cost basis. In other words, premiums were provided for only the minimum amount and type of coverage required by the law of the State in which the city is located, and this comparison provides some insight about how the different mandatory limits and coverages in each State impact the by-State premiums, and how the actual basic expenses of individuals who are only insured at State minimum levels compare from State to State. The second comparison attempts to obtain premiums on a more equitable basis by comparing premiums for the same limit of coverage between each of the selected cities. In other words, all premiums are for the same level and type of coverage (*to the degree that the same is possible due to variances in State insurance laws*). While not every company that was surveyed is capable of writing personal auto insurance in every one of the States surrounding West Virginia, several of the surveyed companies were able to provide a rate for every surveyed city, and comparing the rates of only these companies provides a fairly equitable basis of comparison.

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



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



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

The minimum amounts and types of coverages for the six West Virginia cities that were surveyed are the same as were requested for **Section I** of the survey (*Bodily Injury [BI] and Property Damage [PD] Liability at \$20/\$40/\$10 and Uninsured Motorist Bodily Injury [UMBI] and Property Damage [UMPD] at \$20/\$40/\$10*). The selected zip codes for these cities were also the same as examined for **Section I**.

The amounts and types of coverages for the surrounding States (*under the minimum requirements for each of those States*) are:

- Kentucky: BI & PD Liability at \$25/\$50/\$10, and Personal Injury Protection [PIP] Coverage
- Maryland: BI & PD Liability at \$20/\$40/\$15, PIP, and UM
- Ohio: BI & PD Liability at \$12.5/\$25/\$7.5
- Pennsylvania: BI & PD Liability at \$15/\$30/\$5 and PIP
- Virginia: BI & PD Liability at \$25/\$50/\$20 and UM

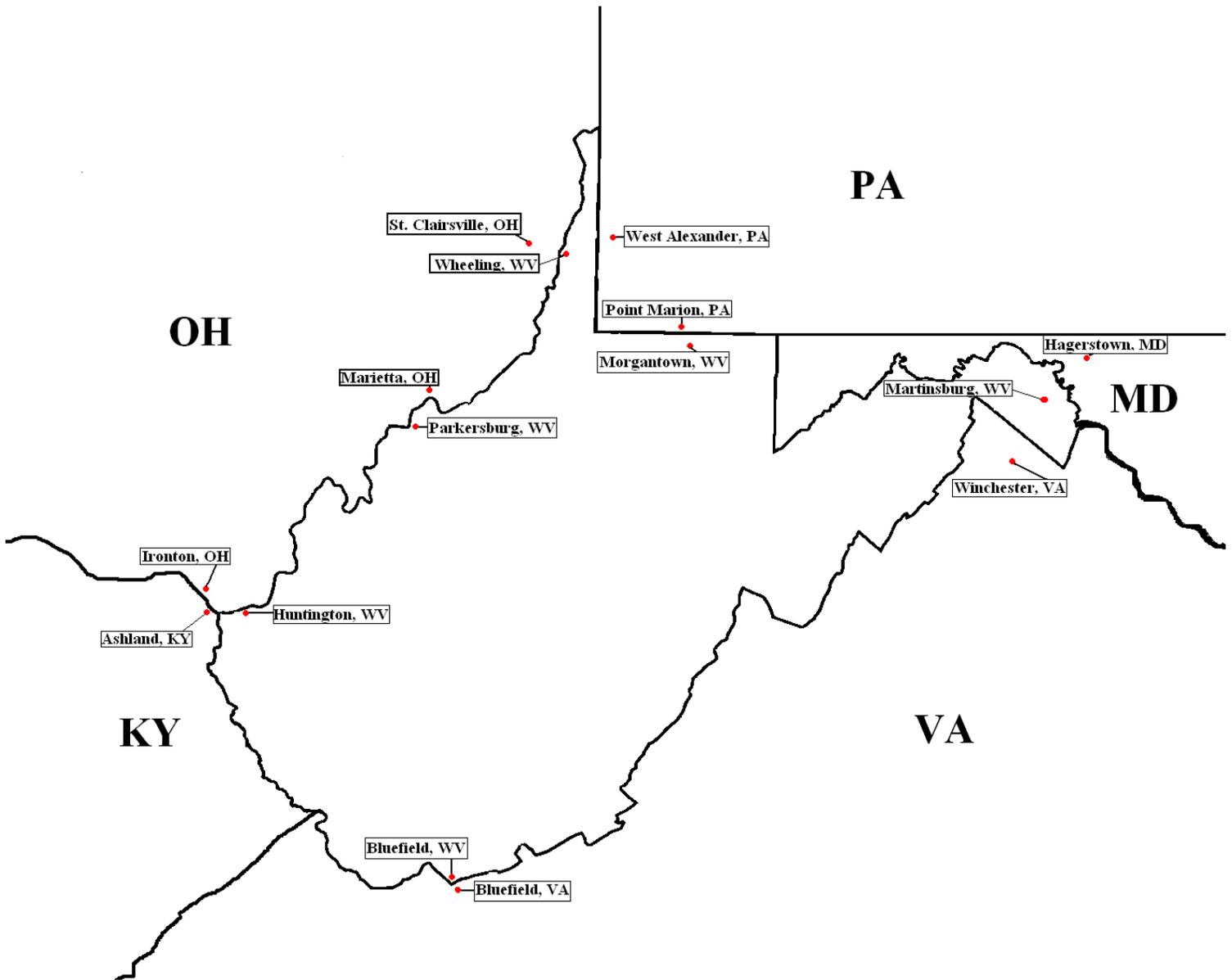
The second portion of this section of the survey requested that each of the premiums provided for each of the selected cities should afford coverage at the same limit and type of coverage (*or separately when different*). The premiums provided for each of the cities then would not vary by the amounts and types of coverages being provided by State except in those States where PIP coverage is mandatory. (*Albeit that in the no-fault insurance States where PIP coverage is either required or is otherwise available generally an increase in the cost associated with obtaining PIP coverage is somewhat offset by an associated decrease in the cost of obtaining the liability portion of coverage.*) This section then proceeds to compare the rates of each of the surveyed cities with the following limits and coverages for each of the following States:

- Kentucky: BI & PD Liability at \$100/\$300/\$50, UMBI/PD at \$100/\$300/\$50, and PIP (*stated separately*)
- Maryland: BI & PD Liability at \$100/\$300/\$50, UMBI/PD at \$100/\$300/\$50, and PIP (*stated separately*)
- Ohio: BI & PD Liability at \$100/\$300/\$50 and UMBI/PD at \$100/\$300/\$50
- Pennsylvania: BI & PD Liability at \$100/\$300/\$50, UMBI/PD at \$100/\$300/\$50, and PIP (*stated separately*)
- Virginia: BI & PD Liability at \$100/\$300/\$50 and UMBI/PD at \$100/\$300/\$50
- West Virginia: BI & PD Liability at \$100/\$300/\$50 and UMBI/PD at \$100/\$300/\$50

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

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

For the purposes of examining how the rates for personal auto insurance in West Virginia compare to those in our neighboring States, the following inter-state comparisons were requested by city:



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

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

Additional Information about the Sampled Companies

The companies appearing in this report were surveyed because their 2007 market share was among the top 50 companies. A company's market share is determined by comparing the dollar amount of premiums that a given company had written in West Virginia during 2007 to the total premiums written by all licensed companies over the same period, for the same line of business. Thus, many companies with a small premium volume during 2007 do not appear in **Section I**.

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

The companies have been divided into categories labeled "Preferred, Standard Companies" and "Non-Standard Companies." This is not a hard-and-fast distinction, but rather is subject to some interpretation. Generally, the "Preferred, Standard Companies" write policies for the best drivers who have maintained continuous auto insurance coverage, whereas the "Non-Standard Companies" write policies for drivers who have one or more driving violation(s) or who have failed to maintain compulsory automobile insurance. Companies responding to the survey indicated whether the rates which they were providing were either "Standard" or "Non-Standard" rates.

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 Service Automobile Association

Frequently Asked Questions

Q. Is an insurance company obligated to issue an automobile insurance policy to me?

A. No. Automobile insurance companies operating in West Virginia are not required to issue policies to all applicants. Each company has its own underwriting requirements and may decline to issue a policy if the applicant does not meet the company's criteria. However, also see the response to the question at the bottom of this page concerning the assigned risk plan ("*AIPSO*").

Q. How much will my insurance cost?

A. Prices vary widely. The type of automobile you drive, your driving record, your age, your gender, where you live, how much you drive, and even your credit usage history may affect the cost. Also, you may qualify for various discounts.

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

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

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

A. If all attempts fail and you are unable to obtain automobile insurance, any licensed agent can obtain insurance for you through the **West Virginia Assigned Risk Plan** ("*AIPSO*" or the *Auto Insurance Plan Services Office*). *AIPSO* should be a last resort because the premium is generally substantially higher than that of any of the voluntary insurance companies. *AIPSO* is designed to provide a means by which risks that in good faith are entitled to automobile liability insurance, but are unable to secure it in the voluntary market, may be assigned to an authorized insurance company. Comprehensive and collision coverages are available, subject to a deductible, but cannot be purchased separately from the liability insurance. Non-owned vehicles in which you have an insurable interest as well as commercial vehicles may also be insured with *AIPSO*.

Frequently Asked Questions—Continued

Q. Do I have a grace period for the payment of my automobile insurance premium?

A. No. There is no grace period in an automobile insurance policy, therefore it is imperative that the insurance company receive the premium on or before the date it is due. If time is short, you may want to contact your agent to make arrangements for the payment of your premium at the agency. You may also have an option to submit the payment electronically.

Q. If I call an agent for a quote of auto insurance premiums and later decide to apply for a policy based on the rate that was quoted, is the company bound to provide coverage using that rate?

A. No. The quote is merely a tentative offer of insurance coverage using an expected premium based upon the information that you had provided to them. The insurance company will determine the final premium if it later elects to issue the policy.

Q. Will the insurance company settle my claim based on the lowest repair estimate I submit?

A. Perhaps. If a company feels the repair estimates submitted are too high, they have the right to check elsewhere. However, if they direct an insured to a specific shop, they are giving an implied warranty on that shop's workmanship and must stand behind the work.

Q. Under the terms of the collision coverage in my automobile policy, do I have the right to make the decision as to whether repair, replace or receive cash for my wrecked automobile?

A. No. That is one of the rights given to the company under your policy.

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

A. Insurance companies may not require the use of after market crash parts on motor vehicles requiring repair in the current year of their manufacture or the two following years. (*i.e. This only applies to vehicles 3 years old or less, otherwise it is permissible.*) For further information about this issue, contact the West Virginia Offices of the Insurance Commissioner's Consumer Services Division at 1-888-TRY-WVIC.

Frequently Asked Questions—Teenage Drivers

In every country in the world where cars are a common mode of transportation, teenagers are disproportionately involved in motor vehicle crashes. The seriousness of this problem has been recognized for decades but most public policies have had little impact on the problem. Newer approaches, such as graduated licensing systems, have been enacted in some states to try to reduce teenage crashes and the deaths and injuries they cause.

Q. Why are insurance premium rates for teenagers so high?

A. Teenage drivers have very high rates of both fatal and nonfatal crashes compared with drivers of other ages.

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.

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

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

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

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

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

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

SECTION I

2008 Auto Insurance Survey Responses

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial Ins Co	1616	1821	1600	1370	1588
Allstate P & C Ins Co	715	733	761	555	699
American National P & C Co	808	962	744	724	934
Amica Mutual Ins Co	1935	1935	1952	1708	1809
Encompass Indemity Co	1404	1404	1379	1231	1496
Erie Ins P & C Co	1311	1311	1352	1342	1544
First National Ins Co of America	2363	2363	2248	1824	2110
Geico General Ins Co	1524	1524	1241	1098	1539
Geico Indemity Co	1673	1673	1427	1280	1693
Government Employees Ins Co	1524	1524	1241	1098	1539
Horace Mann Ins Co	1991	1991	2287	1962	2054
Horace Mann P & C Ins Co	1289	1289	1445	1261	1428
Liberty Mutual Fire Ins Co	1620	1620	1620	1284	1499
Metropolitan Drt P & C Ins Co	2264	2264	2474	1910	2152
Metropolitan P & C Ins Co	1384	1384	1544	1160	1339
Motorists Mutual Ins Co	2577	2577	2551	2064	2321
Nationwide Mutual Ins Co	1734	1637	1891	1391	1792
Nationwide P & C Ins Co	2193	2067	2392	1752	2265
Progressive Classic Ins Co	4704	4098	4753	4120	4451
Safeco Ins Co of America	1570	1570	1497	1217	1407
State Auto P & C Ins Co	1939	1939	2025	1719	2261
State Farm Fire & Casualty Co	1487	1600	1529	1342	1649
State Farm Mutual Auto Ins Co	1483	1596	1525	1338	1645
Teachers Ins Co	1615	1615	1840	1597	1802
USAA	964	964	979	882	1015
USAA Casualty Ins Co	1082	1082	1095	986	1137
Westfield Ins Co	1096	1096	1133	917	1196

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	3799	3799	3761	3351	3821
American National General Ins Co	1124	1312	1034	1010	1294
American Select Ins Co (Defender)	4377	3810	4435	3841	4151
Dairyland Ins Co	3982	3982	3825	2872	3258
General Ins Co of America	3108	3108	2955	2401	2774
Nationwide Mutual Fire Ins Co	3394	3536	2994	2340	2884
Peak P & C Ins Corporation	2610	2610	2494	1986	2229
Peninsula Ins Co	3770	3770	3340	2766	3340
State Auto National Ins Co	2432	2544	2958	2432	2544
West Virginia National Auto Ins Co	2808	2808	2760	2232	2520

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	1305	1392	1612	1406	1960
Allstate P & C Ins Co	561	555	724	680	885
American National P & C Co	718	796	880	776	984
Amica Mutual Ins Co	1547	1708	1783	1663	2078
Encompass Indemity Co	1172	1231	1412	1555	1903
Erie Ins P & C Co	962	1174	1402	177	1684
First National Ins Co of America	1766	2032	2200	2043	2708
Geico General Ins Co	1069	1081	1323	1285	1554
Geico Indemity Co	1227	1268	1478	1441	1705
Government Employees Ins Co	1069	1081	1323	1285	1554
Horace Mann Ins Co	1775	1962	1990	2654	2767
Horace Mann P & C Ins Co	1059	1261	1180	1483	2274
Liberty Mutual Fire Ins Co	1311	1395	1804	1568	1998
Metropolitan Drt P & C Ins Co	1502	1910	1878	1933	2411
Metropolitan P & C Ins Co	1094	1160	1311	1345	1758
Motorists Mutual Ins Co	1810	2064	1844	2021	2594
Nationwide Mutual Ins Co	1402	1494	1881	1694	1952
Nationwide P & C Ins Co	1767	1886	2381	2139	2471
Progressive Classic Ins Co	3732	4147	4263	4128	6379
Safeco Ins Co of America	1176	1353	1463	1360	1795
State Auto P & C Ins Co	1461	1542	2205	1992	2372
State Farm Fire & Casualty Co	1081	1336	1621	1454	1822
State Farm Mutual Auto Ins Co	1077	1332	1617	1450	1818
Teachers Ins Co	1326	1597	1486	1858	2669
USAA	836	765	1005	1005	1145
USAA Casualty Ins Co	936	856	1122	1126	1282
Westfield Ins Co	843	869	1202	1058	1308

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	2941	2959	3963	2855	4217
American National General Ins Co	994	1106	1210	1080	1352
American Select Ins Co (Defender)	3484	3867	3965	3833	5900
Dairyland Ins Co	2872	2872	3439	3222	4320
General Ins Co of America	2326	2674	2892	2687	3559
Nationwide Mutual Fire Ins Co	2556	2951	2803	2469	3683
Peak P & C Ins Corporation	1935	1991	2213	2043	2454
Peninsula Ins Co	2824	3390	3156	3350	4520
State Auto National Ins Co	2325	2390	2631	2281	2805
West Virginia National Auto Ins Co	2232	2232	2664	2328	3000

Annual Rates (\$) as of 1/1/08

**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
AIG Centennial Ins Co	1195	1345	1183	1014	1174
Allstate P & C Ins Co	600	615	636	465	586
American National P & C Co	704	836	646	624	814
Amica Mutual Ins Co	1345	1345	1356	1191	1259
Encompass Indemity Co	903	903	888	795	961
Erie Ins P & C Co	901	901	930	923	1060
First National Ins Co of America	2080	2080	1981	1610	1861
Geico General Ins Co	1262	1262	1029	911	1274
Geico Indemity Co	1493	1493	1274	1144	1510
Government Employees Ins Co	1262	1262	1029	911	1274
Horace Mann Ins Co	1305	1305	1498	1286	1346
Horace Mann P & C Ins Co	847	847	949	828	937
Liberty Mutual Fire Ins Co	1027	1027	1027	815	951
Metropolitan Drt P & C Ins Co	1418	1418	1555	1205	1351
Metropolitan P & C Ins Co	810	810	901	682	782
Motorists Mutual Ins Co	1641	1641	1625	1321	1481
Nationwide Mutual Ins Co	1291	1220	1404	1043	1332
Nationwide P & C Ins Co	1623	1532	1767	1305	1675
Progressive Classic Ins Co	4160	3625	4203	3646	3936
Safeco Ins Co of America	1383	1383	1320	1075	1242
State Auto P & C Ins Co	1615	1615	1688	1434	1884
State Farm Fire & Casualty Co	1054	1134	1084	952	1169
State Farm Mutual Auto Ins Co	1050	1130	1080	948	1165
Teachers Ins Co	1060	1060	1206	1048	1181
USAA	845	845	858	774	889
USAA Casualty Ins Co	949	949	960	865	997
Westfield Ins Co	797	797	824	669	869

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	2587	2587	2547	2273	2601
American National General Ins Co	984	1148	904	884	1134
American Select Ins Co (Defender)	3874	3374	3926	3401	3675
Dairyland Ins Co	3366	3366	3246	2425	2763
General Ins Co of America	2739	2739	2606	2121	2449
Nationwide Mutual Fire Ins Co	2730	2844	2413	1893	2326
Peak P & C Ins Corporation	2200	2200	2103	1683	1884
Peninsula Ins Co	3378	3378	2994	2482	2994
State Auto National Ins Co	1883	1965	2280	1883	1965
West Virginia National Auto Ins Co	1956	1956	1920	1560	1752

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	967	1031	1192	1041	1446
Allstate P & C Ins Co	470	465	606	569	740
American National P & C Co	624	694	766	676	856
Amica Mutual Ins Co	1079	1191	1242	1158	1444
Encompass Indemity Co	758	795	908	998	1216
Erie Ins P & C Co	664	808	963	811	1155
First National Ins Co of America	1558	1791	1937	1801	2380
Geico General Ins Co	887	896	1096	1065	1286
Geico Indemity Co	1096	1133	1319	1287	1521
Government Employees Ins Co	887	896	1096	1065	1286
Horace Mann Ins Co	1164	1286	1304	1737	1811
Horace Mann P & C Ins Co	697	828	776	973	1489
Liberty Mutual Fire Ins Co	833	885	1142	994	1264
Metropolitan Drt P & C Ins Co	949	1205	1184	1217	1508
Metropolitan P & C Ins Co	644	682	764	788	1024
Motorists Mutual Ins Co	1162	1321	1183	1294	1652
Nationwide Mutual Ins Co	1051	1117	1397	1261	1448
Nationwide P & C Ins Co	1316	1401	1759	1584	1823
Progressive Classic Ins Co	3302	3669	3770	3652	5636
Safeco Ins Co of America	1038	1193	1289	1200	1579
State Auto P & C Ins Co	1221	1287	1837	1660	1976
State Farm Fire & Casualty Co	768	948	1148	1031	1290
State Farm Mutual Auto Ins Co	764	944	1144	1027	1286
Teachers Ins Co	871	1048	975	1218	1747
USAA	734	672	880	881	1002
USAA Casualty Ins Co	822	752	984	987	1123
Westfield Ins Co	615	634	873	770	950

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	1997	2013	2687	1951	2867
American National General Ins Co	870	968	1060	946	1184
American Select Ins Co (Defender)	3086	3425	3511	3394	5218
Dairyland Ins Co	2425	2425	2920	2739	3668
General Ins Co of America	2054	2359	2549	2370	3131
Nationwide Mutual Fire Ins Co	2065	2378	2261	1995	2960
Peak P & C Ins Corporation	1642	1688	1871	1730	2074
Peninsula Ins Co	2534	3038	2830	3004	4044
State Auto National Ins Co	1799	1848	2030	1764	2164
West Virginia National Auto Ins Co	1560	1560	1860	1620	2088

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial Ins Co	596	669	592	510	587
Allstate P & C Ins Co	390	399	411	303	381
American National P & C Co	430	504	396	386	496
Amica Mutual Ins Co	756	756	762	672	710
Encompass Indemity Co	532	532	523	471	564
Erie Ins P & C Co	443	443	458	454	519
First National Ins Co of America	817	817	774	638	728
Geico General Ins Co	537	537	441	393	542
Geico Indemity Co	682	682	586	529	688
Government Employees Ins Co	537	537	441	393	542
Horace Mann Ins Co	632	632	724	623	652
Horace Mann P & C Ins Co	420	420	469	411	464
Liberty Mutual Fire Ins Co	682	682	682	543	632
Metropolitan Drt P & C Ins Co	1054	1054	1144	885	995
Metropolitan P & C Ins Co	635	635	710	535	615
Motorists Mutual Ins Co	1052	1052	1042	852	952
Nationwide Mutual Ins Co	554	529	595	465	569
Nationwide P & C Ins Co	677	644	729	562	696
Progressive Classic Ins Co	1266	1114	1278	1118	1202
Safeco Ins Co of America	548	548	519	430	490
State Auto P & C Ins Co	581	581	605	518	673
State Farm Fire & Casualty Co	578	620	594	523	639
State Farm Mutual Auto Ins Co	574	616	590	519	635
Teachers Ins Co	515	515	585	509	573
USAA	393	393	401	366	413
USAA Casualty Ins Co	443	443	450	411	464
Westfield Ins Co	386	386	398	327	419

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	1847	1847	1807	1611	1857
American National General Ins Co	650	758	602	586	752
American Select Ins Co (Defender)	1094	962	1108	969	1041
Dairyland Ins Co	1182	1182	1134	857	977
General Ins Co of America	1089	1089	1030	852	970
Nationwide Mutual Fire Ins Co	1259	1307	1123	901	1086
Peak P & C Ins Corporation	1209	1209	1157	934	1041
Peninsula Ins Co	946	946	846	712	846
State Auto National Ins Co	778	808	924	778	808
West Virginia National Auto Ins Co	1032	1032	1008	828	936

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	488	518	595	522	717
Allstate P & C Ins Co	306	303	390	370	478
American National P & C Co	378	420	460	414	520
Amica Mutual Ins Co	611	672	699	655	810
Encompass Indemity Co	451	471	535	585	707
Erie Ins P & C Co	331	399	473	401	564
First National Ins Co of America	619	704	757	707	926
Geico General Ins Co	383	387	469	456	547
Geico Indemity Co	508	525	606	592	694
Government Employees Ins Co	383	387	469	456	547
Horace Mann Ins Co	565	623	632	838	873
Horace Mann P & C Ins Co	347	411	385	481	731
Liberty Mutual Fire Ins Co	555	589	758	660	838
Metropolitan Drt P & C Ins Co	702	885	873	899	1120
Metropolitan P & C Ins Co	509	535	605	621	804
Motorists Mutual Ins Co	753	852	767	836	1058
Nationwide Mutual Ins Co	468	492	593	544	611
Nationwide P & C Ins Co	566	597	726	663	749
Progressive Classic Ins Co	1021	1125	1155	1121	1686
Safeco Ins Co of America	417	473	507	475	619
State Auto P & C Ins Co	445	468	657	596	704
State Farm Fire & Casualty Co	425	521	628	565	704
State Farm Mutual Auto Ins Co	421	517	624	561	700
Teachers Ins Co	425	509	475	591	843
USAA	348	322	412	410	462
USAA Casualty Ins Co	391	362	462	460	518
Westfield Ins Co	302	310	421	373	457

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	1419	1431	1905	1397	2043
American National General Ins Co	576	640	698	624	788
American Select Ins Co (Defender)	886	975	998	967	1449
Dairyland Ins Co	857	857	1026	965	1279
General Ins Co of America	828	940	1008	942	1233
Nationwide Mutual Fire Ins Co	974	1108	1058	944	1357
Peak P & C Ins Corporation	914	939	1035	960	1146
Peninsula Ins Co	728	856	800	846	1118
State Auto National Ins Co	747	766	832	736	881
West Virginia National Auto Ins Co	828	828	984	894	1092

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial Ins Co	554	622	551	475	546
Allstate P & C Ins Co	365	373	383	283	356
American National P & C Co	408	478	376	364	470
Amica Mutual Ins Co	633	633	640	563	595
Encompass Indemity Co	475	475	467	422	503
Erie Ins P & C Co	421	421	434	431	493
First National Ins Co of America	792	792	751	620	708
Geico General Ins Co	500	500	411	366	504
Geico Indemity Co	652	652	561	506	659
Government Employees Ins Co	500	500	411	366	504
Horace Mann Ins Co	414	414	474	408	427
Horace Mann P & C Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	484	484	484	387	449
Metropolitan Drt P & C Ins Co	597	597	652	509	567
Metropolitan P & C Ins Co	434	434	481	368	420
Motorists Mutual Ins Co	775	775	767	632	704
Nationwide Mutual Ins Co	475	454	508	403	487
Nationwide P & C Ins Co	575	548	617	482	590
Progressive Classic Ins Co	1248	1098	1260	1104	1186
Safeco Ins Co of America	532	532	505	418	476
State Auto P & C Ins Co	581	581	605	518	673
State Farm Fire & Casualty Co	468	502	480	424	517
State Farm Mutual Auto Ins Co	464	498	476	420	513
Teachers Ins Co	339	339	384	335	376
USAA	361	361	369	337	379
USAA Casualty Ins Co	407	407	414	378	426
Westfield Ins Co	348	348	359	295	378

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	1645	1645	1605	1435	1653
American National General Ins Co	618	722	572	556	714
American Select Ins Co (Defender)	1079	949	1092	956	1027
Dairyland Ins Co	1110	1110	1074	808	917
General Ins Co of America	1057	1057	1001	829	943
Nationwide Mutual Fire Ins Co	1145	1188	1023	824	989
Peak P & C Ins Corporation	1205	1205	1153	937	1040
Peninsula Ins Co	926	926	828	698	828
State Auto National Ins Co	740	767	875	740	767
West Virginia National Auto Ins Co	960	960	948	768	864

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	454	482	553	486	666
Allstate P & C Ins Co	286	283	364	645	445
American National P & C Co	360	398	440	392	490
Amica Mutual Ins Co	513	563	585	550	678
Encompass Indemity Co	404	422	477	521	628
Erie Ins P & C Co	315	380	448	380	536
First National Ins Co of America	601	684	734	686	897
Geico General Ins Co	357	360	437	424	509
Geico Indemity Co	487	502	580	566	664
Government Employees Ins Co	357	360	437	424	509
Horace Mann Ins Co	371	408	414	547	570
Horace Mann P & C Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	395	419	537	469	593
Metropolitan Drt P & C Ins Co	404	509	501	511	633
Metropolitan P & C Ins Co	346	368	412	422	547
Motorists Mutual Ins Co	562	632	571	620	779
Nationwide Mutual Ins Co	405	424	506	466	521
Nationwide P & C Ins Co	485	510	614	564	633
Progressive Classic Ins Co	1007	1111	1139	1106	1664
Safeco Ins Co of America	405	460	493	461	600
State Auto P & C Ins Co	445	468	657	596	704
State Farm Fire & Casualty Co	345	422	508	458	569
State Farm Mutual Auto Ins Co	341	418	504	454	565
Teachers Ins Co	281	335	313	388	550
USAA	321	296	379	376	423
USAA Casualty Ins Co	360	334	425	423	475
Westfield Ins Co	273	281	380	337	411

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	1263	1273	1691	1247	1819
American National General Ins Co	550	608	662	594	750
American Select Ins Co (Defender)	874	962	984	954	1428
Dairyland Ins Co	808	808	965	905	1195
General Ins Co of America	805	913	978	916	1195
Nationwide Mutual Fire Ins Co	890	1010	965	863	1233
Peak P & C Ins Corporation	919	943	1035	962	1146
Peninsula Ins Co	712	838	784	830	1094
State Auto National Ins Co	710	728	789	698	835
West Virginia National Auto Ins Co	768	768	924	804	1020

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial Ins Co	521	583	517	446	513
Allstate P & C Ins Co	338	346	355	263	331
American National P & C Co	408	478	376	364	470
Amica Mutual Ins Co	462	462	465	411	433
Encompass Indemity Co	321	321	316	287	338
Erie Ins P & C Co	372	372	383	381	434
First National Ins Co of America	609	609	576	478	543
Geico General Ins Co	417	417	343	306	421
Geico Indemity Co	592	592	510	461	598
Government Employees Ins Co	417	417	343	306	421
Horace Mann Ins Co	414	414	474	408	427
Horace Mann P & C Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	507	507	507	405	470
Metropolitan Drt P & C Ins Co	527	527	573	448	501
Metropolitan P & C Ins Co	390	390	430	332	376
Motorists Mutual Ins Co	879	879	870	715	797
Nationwide Mutual Ins Co	446	427	476	380	457
Nationwide P & C Ins Co	537	513	575	453	551
Progressive Classic Ins Co	1034	912	1044	917	983
Safeco Ins Co of America	411	411	388	324	367
State Auto P & C Ins Co	518	518	540	464	600
State Farm Fire & Casualty Co	464	498	477	421	513
State Farm Mutual Auto Ins Co	416	447	428	377	460
Teachers Ins Co	339	339	384	335	376
USAA	287	287	292	268	300
USAA Casualty Ins Co	324	324	329	302	339
Westfield Ins Co	328	328	338	278	356

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	1445	1445	1403	1253	1451
American National General Ins Co	618	722	572	556	714
American Select Ins Co (Defender)	858	757	868	763	818
Dairyland Ins Co	833	833	808	627	700
General Ins Co of America	819	819	772	644	728
Nationwide Mutual Fire Ins Co	948	983	850	691	824
Peak P & C Ins Corporation	918	918	879	717	794
Peninsula Ins Co	634	634	570	480	570
State Auto National Ins Co	648	671	764	648	671
West Virginia National Auto Ins Co	720	720	708	588	660

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	427	453	520	457	625
Allstate P & C Ins Co	266	263	337	320	412
American National P & C Co	360	398	440	392	490
Amica Mutual Ins Co	374	411	427	400	494
Encompass Indemity Co	276	287	322	350	417
Erie Ins P & C Co	279	337	396	337	472
First National Ins Co of America	465	526	563	528	687
Geico General Ins Co	298	301	365	355	425
Geico Indemity Co	443	457	527	515	602
Government Employees Ins Co	298	301	365	355	425
Horace Mann Ins Co	371	408	414	547	570
Horace Mann P & C Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	414	439	563	491	621
Metropolitan Drt P & C Ins Co	356	448	438	448	555
Metropolitan P & C Ins Co	312	332	368	378	489
Motorists Mutual Ins Co	634	715	644	701	884
Nationwide Mutual Ins Co	382	400	473	438	487
Nationwide P & C Ins Co	455	478	573	527	590
Progressive Classic Ins Co	838	922	945	918	1371
Safeco Ins Co of America	315	355	379	356	462
State Auto P & C Ins Co	381	400	559	508	598
State Farm Fire & Casualty Co	343	419	504	454	564
State Farm Mutual Auto Ins Co	307	376	452	408	506
Teachers Ins Co	281	335	313	388	550
USAA	256	238	300	298	334
USAA Casualty Ins Co	289	269	337	336	376
Westfield Ins Co	258	265	357	317	387

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	1103	1113	1477	1101	1599
American National General Ins Co	550	608	662	594	750
American Select Ins Co (Defender)	699	767	785	761	1129
Dairyland Ins Co	627	627	736	688	905
General Ins Co of America	627	707	755	708	922
Nationwide Mutual Fire Ins Co	744	840	804	722	1018
Peak P & C Ins Corporation	703	721	790	736	874
Peninsula Ins Co	492	576	540	568	746
State Auto National Ins Co	623	638	691	613	730
West Virginia National Auto Ins Co	588	588	684	612	768

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial Ins Co	540	605	536	462	532
Allstate P & C Ins Co	338	346	355	263	331
American National P & C Co	408	478	376	364	470
Amica Mutual Ins Co	462	462	465	411	433
Encompass Indemity Co	321	321	316	287	338
Erie Ins P & C Co	372	372	383	381	434
First National Ins Co of America	547	547	517	432	489
Geico General Ins Co	400	400	329	294	404
Geico Indemity Co	592	592	510	461	598
Government Employees Ins Co	400	400	329	294	404
Horace Mann Ins Co	414	414	474	408	427
Horace Mann P & C Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	507	507	507	405	470
Metropolitan Drt P & C Ins Co	527	527	573	448	501
Metropolitan P & C Ins Co	390	390	430	332	376
Motorists Mutual Ins Co	879	879	870	715	797
Nationwide Mutual Ins Co	446	427	476	380	457
Nationwide P & C Ins Co	537	513	575	453	551
Progressive Classic Ins Co	1088	959	1098	964	1035
Safeco Ins Co of America	370	370	350	293	331
State Auto P & C Ins Co	518	518	540	464	600
State Farm Fire & Casualty Co	464	498	477	421	513
State Farm Mutual Auto Ins Co	416	447	428	377	460
Teachers Ins Co	339	339	384	335	376
USAA	294	294	299	274	308
USAA Casualty Ins Co	332	332	337	309	347
Westfield Ins Co	328	328	338	278	356

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	1445	1445	1403	1253	1451
American National General Ins Co	618	722	572	556	714
American Select Ins Co (Defender)	911	803	922	809	868
Dairyland Ins Co	905	905	869	664	748
General Ins Co of America	738	738	695	583	657
Nationwide Mutual Fire Ins Co	865	896	778	635	754
Peak P & C Ins Corporation	921	921	882	718	796
Peninsula Ins Co	654	654	597	496	588
State Auto National Ins Co	602	624	707	602	624
West Virginia National Auto Ins Co	756	756	744	612	684

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	442	469	539	473	648
Allstate P & C Ins Co	266	263	337	320	412
American National P & C Co	360	398	440	392	490
Amica Mutual Ins Co	374	411	427	400	494
Encompass Indemity Co	276	287	322	350	417
Erie Ins P & C Co	279	337	396	337	472
First National Ins Co of America	420	473	505	474	614
Geico General Ins Co	286	289	350	340	407
Geico Indemity Co	443	457	527	515	602
Government Employees Ins Co	286	289	350	340	407
Horace Mann Ins Co	371	408	414	547	570
Horace Mann P & C Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	414	439	563	491	621
Metropolitan Drt P & C Ins Co	356	448	438	448	555
Metropolitan P & C Ins Co	312	332	368	378	489
Motorists Mutual Ins Co	634	715	644	701	884
Nationwide Mutual Ins Co	382	400	473	438	487
Nationwide P & C Ins Co	455	478	573	527	590
Progressive Classic Ins Co	882	970	995	966	1445
Safeco Ins Co of America	286	320	341	321	414
State Auto P & C Ins Co	381	400	559	508	598
State Farm Fire & Casualty Co	343	419	504	454	564
State Farm Mutual Auto Ins Co	307	376	452	408	506
Teachers Ins Co	281	335	313	388	550
USAA	262	243	307	305	342
USAA Casualty Ins Co	296	275	345	344	385
Westfield Ins Co	258	265	357	317	387

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	1103	1113	1477	1101	1599
American National General Ins Co	550	608	662	594	750
American Select Ins Co (Defender)	741	814	833	808	1201
Dairyland Ins Co	664	664	784	748	965
General Ins Co of America	568	638	680	639	827
Nationwide Mutual Fire Ins Co	682	768	736	663	928
Peak P & C Ins Corporation	704	722	792	737	877
Peninsula Ins Co	508	594	558	588	770
State Auto National Ins Co	579	591	643	570	676
West Virginia National Auto Ins Co	612	612	720	636	804

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial Ins Co	502	562	498	460	494
Allstate P & C Ins Co	338	346	355	263	331
American National P & C Co	350	410	326	316	406
Amica Mutual Ins Co	431	431	434	384	405
Encompass Indemity Co	321	321	316	287	338
Erie Ins P & C Co	347	347	357	355	404
First National Ins Co of America	636	636	600	497	565
Geico General Ins Co	417	417	343	306	421
Geico Indemity Co	592	592	510	461	598
Government Employees Ins Co	417	417	343	306	421
Horace Mann Ins Co	414	414	474	408	427
Horace Mann P & C Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	461	461	461	369	428
Metropolitan Drt P & C Ins Co	565	565	617	481	539
Metropolitan P & C Ins Co	414	414	459	352	398
Motorists Mutual Ins Co	844	844	836	687	766
Nationwide Mutual Ins Co	446	427	476	380	457
Nationwide P & C Ins Co	537	513	575	453	551
Progressive Classic Ins Co	988	872	998	876	940
Safeco Ins Co of America	428	428	404	336	381
State Auto P & C Ins Co	493	493	514	440	563
State Farm Fire & Casualty Co	446	478	458	404	492
State Farm Mutual Auto Ins Co	400	429	411	362	442
Teachers Ins Co	339	339	384	335	376
USAA	278	278	283	259	290
USAA Casualty Ins Co	314	314	319	293	328
Westfield Ins Co	310	310	320	264	337

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	1445	1445	1403	1253	1451
American National General Ins Co	534	620	496	480	620
American Select Ins Co (Defender)	866	764	876	769	825
Dairyland Ins Co	833	833	808	627	700
General Ins Co of America	854	854	803	668	756
Nationwide Mutual Fire Ins Co	948	983	850	691	824
Peak P & C Ins Corporation	864	864	828	674	747
Peninsula Ins Co	614	614	554	468	554
State Auto National Ins Co	654	672	769	655	678
West Virginia National Auto Ins Co	756	756	744	612	684

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	412	437	501	441	602
Allstate P & C Ins Co	266	263	337	320	412
American National P & C Co	310	342	376	340	424
Amica Mutual Ins Co	350	384	399	375	461
Encompass Indemity Co	276	287	322	350	417
Erie Ins P & C Co	260	314	368	313	439
First National Ins Co of America	484	548	587	549	719
Geico General Ins Co	298	301	365	355	425
Geico Indemity Co	443	457	527	515	602
Government Employees Ins Co	298	301	365	344	425
Horace Mann Ins Co	371	408	414	547	570
Horace Mann P & C Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	376	399	511	447	565
Metropolitan Drt P & C Ins Co	382	481	475	485	601
Metropolitan P & C Ins Co	330	352	392	402	521
Motorists Mutual Ins Co	609	687	620	674	849
Nationwide Mutual Ins Co	382	400	473	438	487
Nationwide P & C Ins Co	455	478	573	527	590
Progressive Classic Ins Co	802	882	904	878	1308
Safeco Ins Co of America	327	370	395	370	483
State Auto P & C Ins Co	363	381	530	483	568
State Farm Fire & Casualty Co	329	403	484	436	542
State Farm Mutual Auto Ins Co	295	361	434	391	486
Teachers Ins Co	281	335	313	388	550
USAA	248	230	290	288	322
USAA Casualty Ins Co	280	260	326	325	363
Westfield Ins Co	244	251	338	301	366

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	1103	1113	1477	1101	1599
American National General Ins Co	476	526	574	514	648
American Select Ins Co (Defender)	705	774	792	768	1139
Dairyland Ins Co	627	627	736	688	905
General Ins Co of America	652	736	787	737	963
Nationwide Mutual Fire Ins Co	744	840	804	722	1018
Peak P & C Ins Corporation	662	678	744	692	823
Peninsula Ins Co	478	590	524	554	724
State Auto National Ins Co	628	644	697	620	736
West Virginia National Auto Ins Co	612	612	720	636	804

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial Ins Co	516	578	512	442	508
Allstate P & C Ins Co	338	346	355	263	331
American National P & C Co	350	410	326	316	406
Amica Mutual Ins Co	731	731	434	384	405
Encompass Indemity Co	321	321	316	287	338
Erie Ins P & C Co	347	347	357	355	404
First National Ins Co of America	529	529	499	416	470
Geico General Ins Co	400	400	329	294	404
Geico Indemity Co	592	592	510	461	598
Government Employees Ins Co	400	400	329	294	404
Horace Mann Ins Co	414	414	474	408	427
Horace Mann P & C Ins Co	277	277	309	272	306
Liberty Mutual Fire Ins Co	461	461	461	369	428
Metropolitan Drt P & C Ins Co	565	565	617	481	539
Metropolitan P & C Ins Co	414	414	459	352	398
Motorists Mutual Ins Co	844	844	836	687	766
Nationwide Mutual Ins Co	446	427	476	380	457
Nationwide P & C Ins Co	537	513	575	453	551
Progressive Classic Ins Co	1082	954	1092	958	1029
Safeco Ins Co of America	358	358	337	283	319
State Auto P & C Ins Co	493	493	514	440	563
State Farm Fire & Casualty Co	446	478	458	404	492
State Farm Mutual Auto Ins Co	400	429	411	362	442
Teachers Ins Co	339	339	384	335	376
USAA	287	287	292	268	300
USAA Casualty Ins Co	324	324	329	302	339
Westfield Ins Co	310	310	320	264	337

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	1445	1445	1403	1253	1451
American National General Ins Co	534	620	496	480	620
American Select Ins Co (Defender)	957	843	969	849	912
Dairyland Ins Co	905	905	869	664	748
General Ins Co of America	714	714	671	563	633
Nationwide Mutual Fire Ins Co	865	896	778	635	754
Peak P & C Ins Corporation	572	572	835	679	753
Peninsula Ins Co	646	646	580	490	580
State Auto National Ins Co	642	666	755	641	665
West Virginia National Auto Ins Co	780	780	768	636	708

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	423	449	515	453	619
Allstate P & C Ins Co	266	263	337	320	412
American National P & C Co	310	342	376	340	424
Amica Mutual Ins Co	350	384	399	375	461
Encompass Indemity Co	276	287	322	350	417
Erie Ins P & C Co	260	314	368	313	439
First National Ins Co of America	406	457	488	458	595
Geico General Ins Co	286	286	350	340	407
Geico Indemity Co	443	457	527	515	602
Government Employees Ins Co	286	289	350	340	407
Horace Mann Ins Co	371	408	414	547	570
Horace Mann P & C Ins Co	230	272	255	317	478
Liberty Mutual Fire Ins Co	376	399	511	447	565
Metropolitan Drt P & C Ins Co	382	481	475	485	601
Metropolitan P & C Ins Co	330	352	392	402	521
Motorists Mutual Ins Co	609	687	620	674	849
Nationwide Mutual Ins Co	382	400	473	438	487
Nationwide P & C Ins Co	455	478	573	527	590
Progressive Classic Ins Co	876	964	989	960	1436
Safeco Ins Co of America	275	309	330	310	401
State Auto P & C Ins Co	363	381	530	483	568
State Farm Fire & Casualty Co	329	403	484	436	542
State Farm Mutual Auto Ins Co	295	361	434	391	486
Teachers Ins Co	281	335	313	388	550
USAA	256	238	300	298	334
USAA Casualty Ins Co	289	269	337	336	376
Westfield Ins Co	244	251	338	301	366

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	1103	1113	1477	1101	1599
American National General Ins Co	476	526	574	514	648
American Select Ins Co (Defender)	777	855	874	848	1263
Dairyland Ins Co	664	664	784	748	965
General Ins Co of America	550	617	657	617	801
Nationwide Mutual Fire Ins Co	682	768	736	663	928
Peak P & C Ins Corporation	666	683	750	698	830
Peninsula Ins Co	502	586	548	580	760
State Auto National Ins Co	618	633	685	607	722
West Virginia National Auto Ins Co	636	636	744	660	828

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial Ins Co	459	514	456	394	453
Allstate P & C Ins Co	343	351	359	265	334
American National P & C Co	320	374	298	288	370
Amica Mutual Ins Co	497	497	501	441	467
Encompass Indemity Co	274	274	270	247	289
Erie Ins P & C Co	345	345	357	355	403
First National Ins Co of America	582	582	550	457	519
Geico General Ins Co	333	333	275	245	335
Geico Indemity Co	592	592	510	461	598
Government Employees Ins Co	333	333	275	245	335
Horace Mann Ins Co	335	335	383	330	345
Horace Mann P & C Ins Co	226	226	251	221	248
Liberty Mutual Fire Ins Co	438	438	438	351	407
Metropolitan Drt P & C Ins Co	461	461	503	396	442
Metropolitan P & C Ins Co	316	316	352	269	308
Motorists Mutual Ins Co	684	684	678	560	623
Nationwide Mutual Ins Co	416	399	443	357	426
Nationwide P & C Ins Co	500	478	534	423	512
Progressive Classic Ins Co	1039	916	1049	922	988
Safeco Ins Co of America	393	393	371	310	351
State Auto P & C Ins Co	408	408	425	367	471
State Farm Fire & Casualty Co	402	431	413	365	443
State Farm Mutual Auto Ins Co	360	386	370	327	398
Teachers Ins Co	275	275	311	272	305
USAA	294	294	300	275	308
USAA Casualty Ins Co	333	333	338	310	348
Westfield Ins Co	273	273	281	232	296

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	1445	1445	1403	1253	1451
American National General Ins Co	490	566	456	444	568
American Select Ins Co (Defender)	866	764	876	769	825
Dairyland Ins Co	833	833	808	627	700
General Ins Co of America	783	783	738	616	696
Nationwide Mutual Fire Ins Co	916	950	823	670	797
Peak P & C Ins Corporation	882	882	844	685	761
Peninsula Ins Co	580	580	522	442	522
State Auto National Ins Co	658	683	775	658	683
West Virginia National Auto Ins Co	792	792	780	636	708

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	378	400	458	404	550
Allstate P & C Ins Co	268	265	342	324	419
American National P & C Co	284	314	342	310	388
Amica Mutual Ins Co	403	441	460	431	531
Encompass Indemity Co	238	247	275	298	353
Erie Ins P & C Co	258	313	368	313	438
First National Ins Co of America	445	503	537	504	655
Geico General Ins Co	240	242	291	284	339
Geico Indemity Co	443	457	527	515	602
Government Employees Ins Co	240	242	291	284	339
Horace Mann Ins Co	300	330	335	442	460
Horace Mann P & C Ins Co	188	221	208	257	386
Liberty Mutual Fire Ins Co	358	380	486	425	536
Metropolitan Drt P & C Ins Co	316	396	390	398	487
Metropolitan P & C Ins Co	257	269	302	308	398
Motorists Mutual Ins Co	499	560	507	550	688
Nationwide Mutual Ins Co	359	375	442	409	454
Nationwide P & C Ins Co	426	446	532	490	548
Progressive Classic Ins Co	843	927	950	922	1378
Safeco Ins Co of America	301	340	362	340	441
State Auto P & C Ins Co	303	317	439	400	469
State Farm Fire & Casualty Co	298	363	436	393	488
State Farm Mutual Auto Ins Co	267	326	391	353	438
Teachers Ins Co	228	272	254	314	444
USAA	262	243	307	306	342
USAA Casualty Ins Co	396	275	346	345	386
Westfield Ins Co	216	221	297	264	321

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	1103	1113	1477	1101	1599
American National General Ins Co	438	482	526	474	596
American Select Ins Co (Defender)	705	774	792	768	1139
Dairyland Ins Co	627	627	736	688	905
General Ins Co of America	601	677	721	677	880
Nationwide Mutual Fire Ins Co	721	813	778	700	984
Peak P & C Ins Corporation	671	688	757	703	838
Peninsula Ins Co	452	528	494	522	680
State Auto National Ins Co	594	648	701	622	742
West Virginia National Auto Ins Co	636	636	756	660	840

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial Ins Co	464	519	461	368	457
Allstate P & C Ins Co	343	351	359	265	334
American National P & C Co	320	374	298	288	370
Amica Mutual Ins Co	497	497	501	441	467
Encompass Indemity Co	274	274	270	247	289
Erie Ins P & C Co	345	345	357	355	403
First National Ins Co of America	466	466	438	367	413
Geico General Ins Co	333	333	275	245	335
Geico Indemity Co	592	592	510	461	598
Government Employees Ins Co	333	333	275	245	335
Horace Mann Ins Co	335	335	383	330	345
Horace Mann P & C Ins Co	226	226	251	221	248
Liberty Mutual Fire Ins Co	438	438	438	351	407
Metropolitan Drt P & C Ins Co	461	461	503	396	442
Metropolitan P & C Ins Co	316	316	352	269	308
Motorists Mutual Ins Co	684	684	678	560	523
Nationwide Mutual Ins Co	416	399	443	357	426
Nationwide P & C Ins Co	500	478	534	423	512
Progressive Classic Ins Co	1005	887	1015	891	956
Safeco Ins Co of America	316	316	297	250	280
State Auto P & C Ins Co	394	394	409	352	453
State Farm Fire & Casualty Co	402	431	413	365	443
State Farm Mutual Auto Ins Co	360	386	370	327	398
Teachers Ins Co	275	275	311	272	305
USAA	294	294	300	275	308
USAA Casualty Ins Co	333	333	338	310	348
Westfield Ins Co	273	273	281	232	296

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ind. Co	1445	1445	1403	1253	1451
American National General Ins Co	490	566	456	444	568
American Select Ins Co (Defender)	827	731	837	736	789
Dairyland Ins Co	833	833	808	627	700
General Ins Co of America	632	632	592	498	559
Nationwide Mutual Fire Ins Co	875	907	787	642	763
Peak P & C Ins Corporation	793	793	759	619	685
Peninsula Ins Co	560	560	504	430	504
State Auto National Ins Co	618	641	726	618	642
West Virginia National Auto Ins Co	792	792	780	636	708

Annual Rates (\$) as of 1/1/08

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial Ins Co	382	404	463	408	556
Allstate P & C Ins Co	268	265	342	324	419
American National P & C Co	284	314	342	310	388
Amica Mutual Ins Co	403	441	460	431	531
Encompass Indemity Co	238	247	275	298	353
Erie Ins P & C Co	258	313	368	313	438
First National Ins Co of America	359	403	429	403	523
Geico General Ins Co	240	242	291	284	339
Geico Indemity Co	443	457	527	515	602
Government Employees Ins Co	240	242	291	284	339
Horace Mann Ins Co	300	330	335	442	460
Horace Mann P & C Ins Co	188	221	208	257	386
Liberty Mutual Fire Ins Co	358	380	486	425	536
Metropolitan Drt P & C Ins Co	316	396	390	398	487
Metropolitan P & C Ins Co	257	269	302	308	398
Motorists Mutual Ins Co	499	560	507	550	688
Nationwide Mutual Ins Co	359	375	442	409	454
Nationwide P & C Ins Co	426	446	532	490	548
Progressive Classic Ins Co	816	897	919	893	1332
Safeco Ins Co of America	244	273	290	273	353
State Auto P & C Ins Co	292	307	422	385	451
State Farm Fire & Casualty Co	298	363	436	393	488
State Farm Mutual Auto Ins Co	267	326	391	353	438
Teachers Ins Co	228	272	254	314	444
USAA	262	243	307	306	342
USAA Casualty Ins Co	296	275	346	345	386
Westfield Ins Co	216	221	297	264	321

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ind. Co	1103	1113	1477	1101	1599
American National General Ins Co	438	482	526	474	596
American Select Ins Co (Defender)	675	741	757	735	1088
Dairyland Ins Co	627	627	736	688	905
General Ins Co of America	488	546	580	545	707
Nationwide Mutual Fire Ins Co	690	777	745	671	939
Peak P & C Ins Corporation	607	622	682	635	755
Peninsula Ins Co	436	512	478	506	656
State Auto National Ins Co	633	607	659	585	695
West Virginia National Auto Ins Co	636	636	756	660	840

Annual Rates (\$) as of 1/1/08

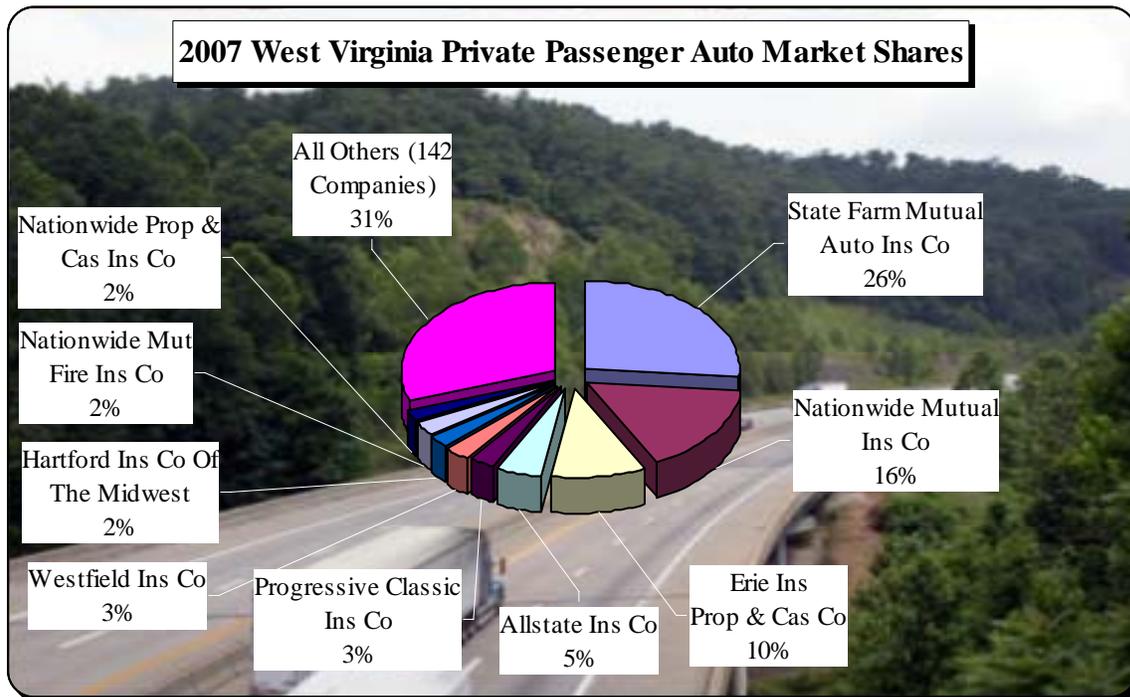
Discussion

This guidebook lists current auto rates throughout West Virginia. These rates are influenced by many cost factors. On the list of factors are seat belt usage, medical costs, traffic congestion, pricing competition, speed limit enforcement, and many, many others. Below we discuss three factors that impact auto insurance rates: auto insurance company market shares, regional loss differences within the state, and national price inflation.

1. Market Share

As of 2007, a total of 151 different insurance companies were actively engaged in personal auto insurance in West Virginia. However, our personal automobile insurance market is characterized by only a few dominant firms which account for a large part of all sales, and many smaller firms which make up the remainder. The current market structure has existed in relatively the same fashion for many years and is shown in *Figure 1*.

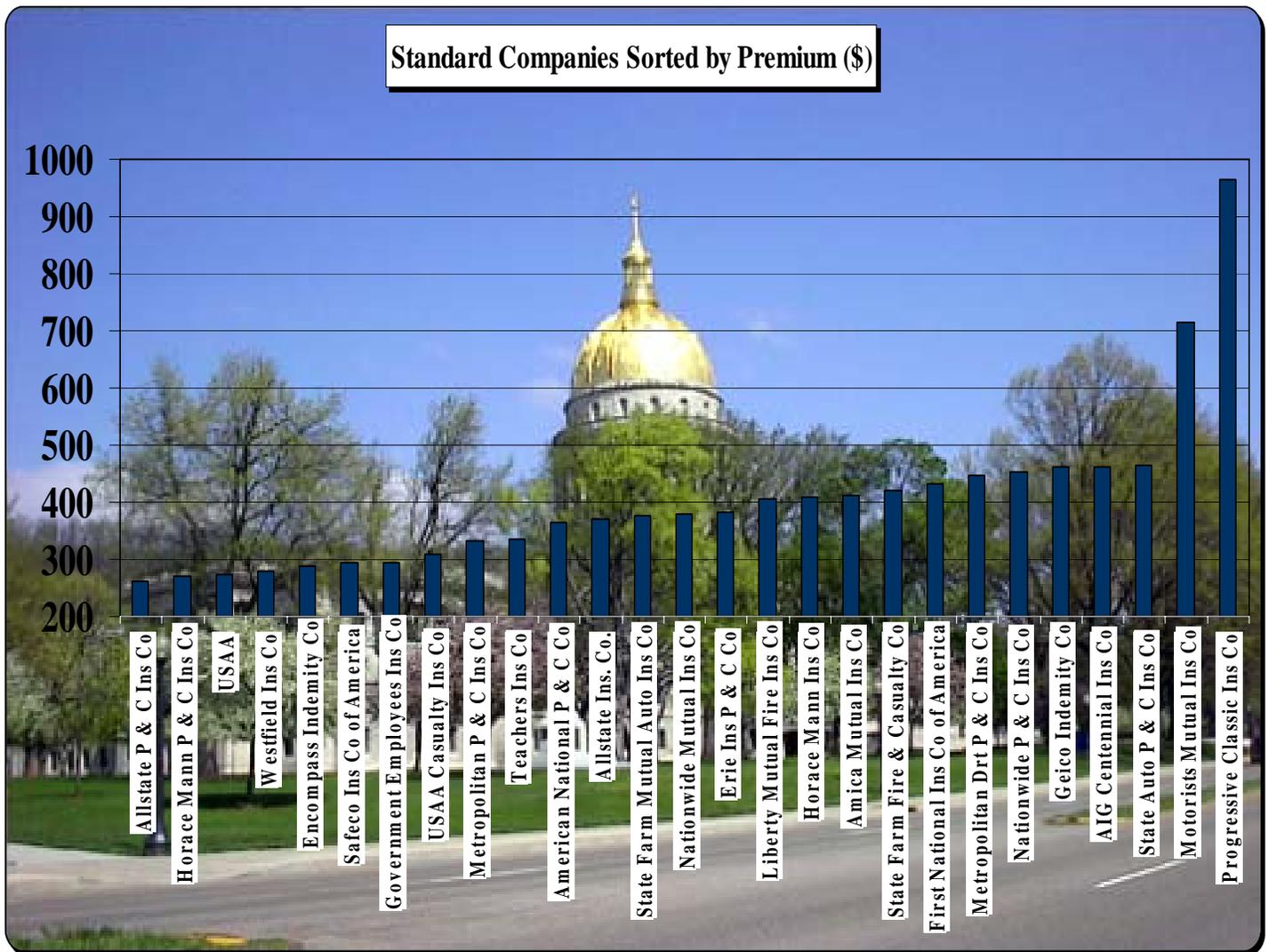
Figure 1. West Virginia Private Passenger Auto Market Shares, 2007



Source: National Association of Insurance Commissioners Annual Reports, lines 19.2 and 21.1, 2007.

The pie chart from *Figure 1* shows that the dominant firm, *State Farm Mutual Automobile Insurance Company*, currently has a market share of 26 percent. The second carrier, *Nationwide Mutual Insurance Company*, is a distant second with only 16 percent of the market, and *Erie Insurance Property & Casualty Company* is third with 10 percent. What are the consequences of this market structure? At first we might suppose 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 other competitors. However, when the companies are ranked by average premiums, the relationship between auto rates and market dominance is much less clear. This is shown graphically in *Figure 2* on the following page.

Figure 2. Standard Companies Sorted by Premium



Source: 2008 Auto Survey; 35 year-old married female in Clarksburg.

Figure 2 suggests that the market leaders are not systematically more expensive or cheaper than the smaller firms, as all three companies which were previously mentioned are roughly in the center of the pricing continuum demonstrated above. Alternatively, it is also established that a great deal of variation in auto insurance rates can be seen to exist in the marketplace, and therefore motorists should be advised to obtain quotes from several insurance companies before making a decision to purchase.

2. Regional Differences in Auto Rates

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

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

<i>Metropolitan Area</i>	<i>Average Annual Rate</i>
Martinsburg	\$359
Morgantown	\$392
Clarksburg	\$393
Wheeling	\$430
Parkersburg	\$440
Beckley	\$456
Bluefield	\$457
Charleston	\$459
Huntington	\$459
Williamson	\$540
Statewide Average	\$438

Note: Forty-eight year-old married male; standard companies only.

Table 1 shows averaged rates from all companies responding to the survey for a typical 48 year-old married male driver. In this comparison, rates are the highest in the Williamson area; approximately 50 percent higher than rates are in the Martinsburg area for the same risk. Moreover, Williamson's rates are 23 percent higher than the state average, whereas Martinsburg's are shown to be about 18 percent lower. The best explanation for this large rate disparity is that company losses have generally and historically tended to be higher in the Williamson area as opposed to those in the other comparison cities, and losses in the Martinsburg area for this type of risk have tended to be lower, etc. These regional premium differences have been relatively stable over the past several years.

3. Year-to-Year Changes in Rates

A) Now we look at the rate of change in auto insurance 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 over the past six years. This is shown in **Table 2** on the following page.

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

<i>Median Company</i>	<i>January Of Year</i>	<i>Annual Rate</i>	<i>Year to 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%
Metropolitan P&C Ins. Co.	2007	\$406	-14.4%
Metropolitan P&C Ins. Co.	2008	\$430	5.9%

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

Using the median 2003 rate as a baseline, you may note that the auto insurance rates in this survey are still more than 8% below the level found 5 years ago (*despite the noted 2007 to 2008 increase*), and more than 20% below the highest median rate which occurred in 2005. While these survey rates are most likely not representative of the actual premiums being paid for auto insurance in West Virginia over these periods, these changes can be noted as being significant as they have occurred despite general increases in the prices of other consumer goods on average (*i.e. the Consumer Price Index*) which commonly inflate continuously. Also worthy of note, is that the 2006-07 decreases occurred in part due to the civil justice reforms enacted by the West Virginia Legislature in 2005.

- B)** A more direct method is to sum the responses by year and to then gauge the relative year to year changes. Using annual West Virginia market share data from the *NAIC* database and matching the companies with the highest West Virginia marketshares by year to those who have continuously responded to the survey over the same number of years, the following information was achieved:

Company Name	Market Share			
	2004	2005	2006	2007
<i>Allstate Ins Co</i>	5.41%	5.22%	4.99%	4.60%
<i>Erie Ins Prop & Cas Co</i>	10.31%	9.96%	9.81%	10.02%
<i>Liberty Mut Fire Ins Co</i>	1.67%	1.73%	1.79%	1.75%
<i>Nationwide Mut Ins Co</i>	15.81%	16.04%	16.37%	16.15%
<i>Nationwide Prop & Cas Ins Co</i>	1.91%	1.95%	2.08%	2.13%
<i>Progressive Classic Ins Co</i>	2.79%	2.97%	2.96%	2.79%
<i>Safeco Ins Co Of Amer</i>	1.34%	1.47%	1.49%	1.42%
<i>State Farm Mut Auto Ins Co</i>	27.88%	26.72%	26.26%	26.37%
<i>Westfield Ins Co</i>	2.09%	2.29%	2.65%	2.70%
9 Company Total Marketshare	69.20%	68.35%	68.39%	67.94%

Accordingly, compiling responses from each of the 9 companies above should yield a sample that is roughly representative of rates in our market for nearly 70% of the West Virginia market for each year. For the purposes of generating a year to year rate comparison, we can extrude two separate samples of rates provided in earlier Auto Survey's for each of the companies above over the 2004-2007 time period.

Sample A: Responses provided to the 25 year old single female in Williamson, WV example:

Company Name	Premium			
	2004	2005	2006	2007
Allstate Ins Co	\$742	\$742	\$742	\$445
Erie Ins Prop & Cas Co	\$611	\$584	\$508	\$536
Liberty Mut Fire Ins Co	\$470	\$551	\$549	\$593
Nationwide Mut Ins Co	\$584	\$491	\$413	\$521
Nationwide Prop & Cas Ins Co	\$742	\$622	\$523	\$633
Progressive Classic Ins Co	\$936	\$931	\$857	\$1,664
Safeco Ins Co Of Amer	\$389	\$510	\$510	\$600
State Farm Mut Auto Ins Co	\$632	\$687	\$610	\$565
Westfield Ins Co	\$421	\$425	\$392	\$411

Sample B: Responses provided to the 35 year old married male in Charleston, WV example:

Company Name	Premium			
	2004	2005	2006	2007
Allstate Ins Co	\$596	\$596	\$596	\$355
Erie Ins Prop & Cas Co	\$420	\$428	\$376	\$383
Liberty Mut Fire Ins Co	\$378	\$429	\$447	\$507
Nationwide Mut Ins Co	\$567	\$442	\$382	\$476
Nationwide Prop & Cas Ins Co	\$721	\$560	\$484	\$575
Progressive Classic Ins Co	\$619	\$582	\$557	\$1,044
Safeco Ins Co Of Amer	\$315	\$406	\$406	\$388
State Farm Mut Auto Ins Co	\$485	\$531	\$472	\$428
Westfield Ins Co	\$389	\$384	\$355	\$338

To make a level year-to-year comparison, weight each of the sample rates above by the annual company market share during the time period that the sampled rates were in effect for each company and then make them relative to the total market share for the entire sample and proceed to sum each of the weighted rates by company for each year.

(For example, in **Sample A**, the **Allstate Insurance Company** rate provided for 2004 was \$742. The **Allstate Insurance Company** market share for 2004 was 5.41%. To give the 2004 **Allstate Insurance Company** response the same weight that it had relative to our total market during 2004 then: $(\$742 * 5.41\%) / 69.20\%$ With 69.20% being the total 9 company sample market share during 2004 as noted in the initial table from **3b**. The resulting figure, \$58 would be added to the resulting figures for each of the 8 other companies for 2004 which are similarly calculated, and would equate to a total marketshare weighted survey response for 2004.)

The tables for **Sample A** and **Sample B** on the following page demonstrates the results of this by-year weighting process.

Table for **Sample A:**

Company Name	Market Share Weighted Premium			
	2004	2005	2006	2007
<i>Allstate Ins Co</i>	\$58	\$57	\$54	\$30
<i>Erie Ins Prop & Cas Co</i>	\$91	\$85	\$73	\$79
<i>Liberty Mut Fire Ins Co</i>	\$11	\$14	\$14	\$15
<i>Nationwide Mut Ins Co</i>	\$133	\$115	\$99	\$124
<i>Nationwide Prop & Cas Ins Co</i>	\$20	\$18	\$16	\$20
<i>Progressive Classic Ins Co</i>	\$38	\$40	\$37	\$68
<i>Safeco Ins Co Of Amer</i>	\$8	\$11	\$11	\$13
<i>State Farm Mut Auto Ins Co</i>	\$255	\$269	\$234	\$219
<i>Westfield Ins Co</i>	\$13	\$14	\$15	\$16

25 SF Williamson

Total Annual Weighted Premiums	\$627	\$623	\$554	\$585
2004 Baseline Change	0.00%	-0.62%	-11.67%	-6.70%

Table for **Sample B:**

Company Name	Market Share Weighted Premium			
	2004	2005	2006	2007
<i>Allstate Ins Co</i>	\$47	\$46	\$44	\$24
<i>Erie Ins Prop & Cas Co</i>	\$63	\$62	\$54	\$57
<i>Liberty Mut Fire Ins Co</i>	\$9	\$11	\$12	\$13
<i>Nationwide Mut Ins Co</i>	\$130	\$104	\$91	\$113
<i>Nationwide Prop & Cas Ins Co</i>	\$20	\$16	\$15	\$18
<i>Progressive Classic Ins Co</i>	\$25	\$25	\$24	\$43
<i>Safeco Ins Co Of Amer</i>	\$6	\$9	\$9	\$8
<i>State Farm Mut Auto Ins Co</i>	\$195	\$208	\$181	\$166
<i>Westfield Ins Co</i>	\$12	\$13	\$14	\$13

35 MM Charleston

Total Annual Weighted Premium	\$506	\$493	\$443	\$455
2004 Baseline Change	0.00%	-2.56%	-12.40%	-9.98%

From each of the tables above, you can determine that this demonstrates that the auto insurance rates in West Virginia for just under 70% of our market have decreased since 2004, and that while the survey responses for 2008 are slightly more than those provided in 2007, that auto insurance rates in the marketplace for 2008 are still generally lower than they were in West Virginia four years ago. Hopefully this trend will continue into the future (see also the **Discussion** portion of **Section III**).

Section II

Comparison of auto insurance costs to surrounding States

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington, WV	Bluefield, VA	Bluefield, WV
AIG Centennial Ins Co	na	171	494	278	562
Allstate P & C Ins Co	285	171	331	238	346
American National P & C Co	360	230	406	188	410
Amica Mutual Ins Co	499	222	405	436	431
Erie Ins P & C Co	na	259	404	284	347
First National Ins Co of America	na	na	565	524	636
Geico General Ins Co	460	232	421	298	417
Geico Indemity Co	796	368	598	387	592
Government Employees Ins Co	460	232	421	298	417
Horace Mann Ins Co	na	243	427	303	414
Horace Mann P & C Ins Co	na	158	306	213	277
Metropolitan Drt P & C Ins Co	820	476	539	501	565
Metropolitan P & C Ins Co	834	607	398	650	414
Motorists Mutual Ins Co	958	312	766	na	844
Nationwide Mutual Ins Co	533	312	457	362	427
Nationwide P & C Ins Co	624	312	551	362	513
Progressive Classic Ins Co	1007	343	940	753	872
Safeco Ins Co of America	na	na	381	385	428
State Auto P & C Ins Co	375	238	563	280	493
State Farm Fire & Casualty Co	403	322	492	314	478
State Farm Mutual Auto Ins Co	363	290	442	281	429
Teachers Ins Co	na	226	376	278	339
USAA	260	143	290	227	278
USAA Casualty Ins Co	303	141	328	240	314
Westfield Ins Co	417	213	337	na	310

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington, WV	Bluefield, VA	Bluefield, WV
Allstate Ind. Co	1020	381	1451	497	1445
American National General Ins Co	534	258	620	276	620
American Select Ins Co (Defender)	na	347	825	na	764
Dairyland Ins Co	1017	312	700	na	833
General Ins Co of America	na	na	756	891	854
Peak P & C Ins Corporation	na	360	747	1253	864
State Auto National Ins Co	767	226	678	nla	672

Annual Rates (\$) as of 1/1/08

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg, WV	Pt. Marion, PA	Morgantown, WV
AIG Centennial Ins Co	na	242	412	na	437
Allstate P & C Ins Co	350	192	266	155	263
American National P & C Co	na	204	310	334	342
Amica Mutual Ins Co	327	344	350	296	384
Erie Ins P & C Co	292	229	260	281	314
First National Ins Co of America	na	380	484	624	548
Geico General Ins Co	238	265	298	222	301
Geico Indemity Co	473	347	443	308	457
Government Employees Ins Co	238	265	298	222	301
Horace Mann Ins Co	488	277	371	337	408
Horace Mann P & C Ins Co	350	201	230	211	272
Metropolitan Drt P & C Ins Co	778	327	382	614	481
Metropolitan P & C Ins Co	702	424	330	556	352
Motorists Mutual Ins Co	na	na	609	417	687
Nationwide Mutual Ins Co	398	338	382	264	400
Nationwide P & C Ins Co	398	338	455	264	478
Progressive Classic Ins Co	733	545	802	na	882
Safeco Ins Co of America	518	282	327	420	370
State Auto P & C Ins Co	486	229	363	302	381
State Farm Fire & Casualty Co	391	310	329	338	403
State Farm Mutual Auto Ins Co	342	277	295	291	361
Teachers Ins Co	423	245	281	258	335
USAA	230	215	248	258	230
USAA Casualty Ins Co	235	233	280	266	260
Westfield Ins Co	na	na	244	307	251

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg, WV	Pt. Marion, PA	Morgantown, WV
Allstate Ind. Co	704	475	1103	454	1113
American National General Ins Co	na	302	476	380	526
American Select Ins Co (Defender)	na	na	705	529	774
Dairyland Ins Co	na	na	627	na	627
General Ins Co of America	na	643	652	959	736
Peak P & C Ins Corporation	na	857	662	1222	679
State Auto National Ins Co	538	nla	628	816	644

Annual Rates (\$) as of 1/1/08

State Minimum Requirements Comparison

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling, WV	Marietta, OH	Parkersburg, WV
AIG Centennial Ins Co	183	na	441	190	501
Allstate P & C Ins Co	168	188	320	178	337
American National P & C Co	230	386	340	230	376
Amica Mutual Ins Co	245	298	375	222	399
Erie Ins P & C Co	231	229	313	242	368
First National Ins Co of America	na	660	549	na	587
Geico General Ins Co	174	35	355	186	365
Geico Indemity Co	279	325	515	297	527
Government Employees Ins Co	174	235	355	186	365
Horace Mann Ins Co	262	352	547	243	414
Horace Mann P & C Ins Co	167	220	317	158	255
Metropolitan Drt P & C Ins Co	452	560	485	470	475
Metropolitan P & C Ins Co	570	588	402	611	392
Motorists Mutual Ins Co	258	375	674	312	620
Nationwide Mutual Ins Co	298	276	438	307	473
Nationwide P & C Ins Co	298	276	527	307	573
Progressive Classic Ins Co	292	na	878	350	904
Safeco Ins Co of America	na	448	370	na	395
State Auto P & C Ins Co	157	264	483	207	530
State Farm Fire & Casualty Co	225	411	436	292	484
State Farm Mutual Auto Ins Co	203	353	391	263	434
Teachers Ins Co	204	270	388	226	313
USAA	141	281	288	143	290
USAA Casualty Ins Co	139	292	325	141	326
Westfield Ins Co	182	300	301	198	338

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling, WV	Marietta, OH	Parkersburg, WV
Allstate Ind. Co	339	454	1101	353	1477
American National General Ins Co	258	436	514	258	574
American Select Ins Co (Defender)	596	511	768	330	792
Dairyland Ins Co	240	na	688	312	736
General Ins Co of America	na	996	737	na	787
Peak P & C Ins Corporation	288	1403	692	288	744
State Auto National Ins Co	226	741	620	266	699

Annual Rates (\$) as of 1/1/08

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington, WV	Bluefield, VA	Bluefield, WV
AIG Centennial Ins Co	na	177	508	186	578
Allstate P & C Ins Co	285	171	331	254	346
American National P & C Co	180	230	406	188	410
Amica Mutual Ins Co	499	222	405	436	431
Erie Ins P & C Co	na	259	404	284	347
First National Ins Co of America	na	na	470	438	529
Geico General Ins Co	439	232	404	326	400
Geico Indemity Co	774	353	598	372	592
Government Employees Ins Co	439	232	404	326	400
Horace Mann Ins Co	na	234	427	291	414
Horace Mann P & C Ins Co	na	152	306	205	277
Metropolitan Drt P & C Ins Co	820	476	539	501	565
Metropolitan P & C Ins Co	834	542	398	576	414
Motorists Mutual Ins Co	958	312	766	na	844
Nationwide Mutual Ins Co	554	312	457	362	427
Nationwide P & C Ins Co	650	312	551	362	513
Progressive Classic Ins Co	1094	378	1029	845	954
Safeco Ins Co of America	na	na	319	322	358
State Auto P & C Ins Co	375	238	563	280	493
State Farm Fire & Casualty Co	403	322	492	314	478
State Farm Mutual Auto Ins Co	363	290	442	281	429
Teachers Ins Co	na	216	376	267	339
USAA	269	143	300	234	287
USAA Casualty Ins Co	314	141	339	248	324
Westfield Ins Co	417	213	337	na	310

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington, WV	Bluefield, VA	Bluefield, WV
Allstate Ind. Co	1020	375	1451	486	1445
American National General Ins Co	534	258	620	276	620
American Select Ins Co (Defender)	na	370	912	na	843
Dairyland Ins Co	936	288	748	na	905
General Ins Co of America	na	na	633	744	714
Peak P & C Ins Corporation	na	384	753	1320	872
State Auto National Ins Co	732	221	665	nla	666

Annual Rates (\$) as of 1/1/08

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg, WV	Pt. Marion, PA	Morgantown, WV
AIG Centennial Ins Co	na	248	423	na	449
Allstate P & C Ins Co	350	204	266	155	263
American National P & C Co	na	204	310	334	342
Amica Mutual Ins Co	327	344	350	296	384
Erie Ins P & C Co	292	229	260	218	314
First National Ins Co of America	na	319	406	624	457
Geico General Ins Co	228	290	286	222	289
Geico Indemity Co	457	334	443	308	457
Government Employees Ins Co	228	290	286	222	289
Horace Mann Ins Co	481	265	371	337	408
Horace Mann P & C Ins Co	348	193	230	211	272
Metropolitan Drt P & C Ins Co	778	327	382	614	481
Metropolitan P & C Ins Co	625	376	330	556	352
Motorists Mutual Ins Co	na	na	609	417	687
Nationwide Mutual Ins Co	406	338	382	264	400
Nationwide P & C Ins Co	406	338	455	264	478
Progressive Classic Ins Co	773	612	876	na	964
Safeco Ins Co of America	452	237	275	420	309
State Auto P & C Ins Co	486	229	363	302	381
State Farm Fire & Casualty Co	391	310	329	338	403
State Farm Mutual Auto Ins Co	342	277	295	291	361
Teachers Ins Co	418	234	281	258	335
USAA	237	221	256	258	238
USAA Casualty Ins Co	243	241	289	266	269
Westfield Ins Co	na	na	244	307	251

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg, WV	Pt. Marion, PA	Morgantown, WV
Allstate Ind. Co	704	466	1103	454	1113
American National General Ins Co	na	302	476	380	526
American Select Ins Co (Defender)	na	na	777	529	855
Dairyland Ins Co	na	na	664	na	664
General Ins Co of America	na	540	550	959	617
Peak P & C Ins Corporation	na	904	666	1222	683
State Auto National Ins Co	540	nla	618	816	633

Annual Rates (\$) as of 1/1/08

State Minimum Requirements Comparison

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling, WV	Marietta, OH	Parkersburg, WV
AIG Centennial Ins Co	188	na	453	196	515
Allstate P & C Ins Co	168	188	320	178	337
American National P & C Co	230	386	340	230	376
Amica Mutual Ins Co	245	298	375	222	399
Erie Ins P & C Co	231	229	313	242	368
First National Ins Co of America	na	660	458	na	488
Geico General Ins Co	174	235	340	186	350
Geico Indemity Co	268	325	515	285	527
Government Employees Ins Co	174	235	340	186	350
Horace Mann Ins Co	251	352	547	234	414
Horace Mann P & C Ins Co	159	220	317	152	255
Metropolitan Drt P & C Ins Co	452	560	485	470	475
Metropolitan P & C Ins Co	507	588	402	542	392
Motorists Mutual Ins Co	258	374	674	312	620
Nationwide Mutual Ins Co	298	276	487	307	473
Nationwide P & C Ins Co	298	276	527	307	573
Progressive Classic Ins Co	320	na	960	385	989
Safeco Ins Co of America	na	448	310	na	330
State Auto P & C Ins Co	157	264	483	207	530
State Farm Fire & Casualty Co	225	411	436	292	484
State Farm Mutual Auto Ins Co	203	353	391	263	434
Teachers Ins Co	195	270	388	216	313
USAA	141	281	298	143	300
USAA Casualty Ins Co	139	292	336	141	337
Westfield Ins Co	182	300	301	198	338

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling, WV	Marietta, OH	Parkersburg, WV
Allstate Ind. Co	333	454	1101	348	1477
American National General Ins Co	258	436	514	258	574
American Select Ins Co (Defender)	315	511	848	352	874
Dairyland Ins Co	240	na	748	288	784
General Ins Co of America	na	996	617	na	657
Peak P & C Ins Corporation	312	1403	698	300	750
State Auto National Ins Co	221	741	607	260	685

Annual Rates (\$) as of 1/1/08

\$100/\$300/\$50 BI/PD + UM Comparison (PIP premiums segregated)

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington, WV	Bluefield, VA	Bluefield, WV
AIG Centennial Ins Co	na	231	671	350	768
Allstate P & C Ins Co	384 - 67	285	435	312	465
American National P & C Co	366 - 56	330	372	232	462
Amica Mutual Ins Co	472 - 106	359	554	553	608
Erie Ins P & C Co	na	415	569	427	487
First National Ins Co of America	na	na	786	664	906
Geico General Ins Co	447 - 115	316	600	377	604
Geico Indemity Co	779 - 253	585	855	506	857
Government Employees Ins Co	447 - 115	316	600	377	604
Horace Mann Ins Co	na	372	542	361	541
Horace Mann P & C Ins Co	na	268	397	263	371
Metropolitan Drt P & C Ins Co	610 - 182	576	615	566	666
Metropolitan P & C Ins Co	707 - 174	755	467	730	491
Motorists Mutual Ins Co	1059 - 264	538	1006	na	1139
Nationwide Mutual Ins Co	438 - 122	375	548	404	515
Nationwide P & C Ins Co	515 - 143	375	664	404	622
Progressive Classic Ins Co	1071 - 364	720	1348	1003	1267
Safeco Ins Co of America	na	na	532	485	612
State Auto P & C Ins Co	471 - 39	401 363	615	360	550
State Farm Fire & Casualty Co	417 - 83	547	670	395	652
State Farm Mutual Auto Ins Co	374 - 75	489	601	352	584
Teachers Ins Co	na	353	481	334	447
USAA	226 - 65	183	365	272	350
USAA Casualty Ins Co	261 - 79	177	415	289	398
Westfield Ins Co	474 - 105	357	472	na	441

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington, WV	Bluefield, VA	Bluefield, WV
Allstate Ind. Co	1374 - 232	765	2289	683	2315
American National General Ins Co	552 - 96	392	568	340	704
American Select Ins Co (Defender)	na	646	1141	na	1069
Dairyland Ins Co	1310 - 205	900	1243	na	1460
General Ins Co of America	na	na	1055	1138	1219
Peak P & C Ins Corporation	na	600	1187	1718	1352
State Auto National Ins Co	975 - 224	368	1131	na	1131

Annual Rates (\$) as of 1/1/08

\$100/\$300/\$50 BI/PD + UM Comparison (PIP premiums segregated)

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg, WV	Pt. Marion, PA	Morgantown, WV
AIG Centennial Ins Co	na	300	559	na	597
Allstate P & C Ins Co	310 - 46	242	340	292 - na	340
American National P & C Co	na	248	360	358 - 108	454
Amica Mutual Ins Co	478 - op	432	493	256 - 150	530
Erie Ins P & C Co	353 - 34	330	367	237 - 74	434
First National Ins Co of America	na	477	688	485 - 287	775
Geico General Ins Co	271 - 29	327	425	284 - 43	430
Geico Indemity Co	614 - 60	438	636	370 - 72	653
Government Employees Ins Co	271 - 29	327	425	284 - 43	430
Horace Mann Ins Co	436 - 84	328	481	361 - 100	514
Horace Mann P & C Ins Co	315 - 58	246	309	233 - 40	352
Metropolitan Drt P & C Ins Co	598 - 96	364	444	574 - 200	549
Metropolitan P & C Ins Co	679 - 69	470	390	590 - 166	408
Motorists Mutual Ins Co	na	na	830	670	898
Nationwide Mutual Ins Co	386 - 60	367	445	318	469
Nationwide P & C Ins Co	386 - 60	367	532	318	562
Progressive Classic Ins Co	772 - 159	702	1153	na	1268
Safeco Ins Co of America	559 - 89	350	466	388 - 145	524
State Auto P & C Ins Co	629 - 23	245	412	430 - 58	423
State Farm Fire & Casualty Co	467 - 60	390	454	321 - 98	551
State Farm Mutual Auto Ins Co	393 - 54	347	406	276 - 84	493
Teachers Ins Co	372 - 76	293	370	289 - 76	427
USAA	252 - 31	257	309	263 - 61	287
USAA Casualty Ins Co	241 - 42	282	352	260 - 70	327
Westfield Ins Co	na	na	338	335 - 114	349

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg, WV	Pt. Marion, PA	Morgantown, WV
Allstate Ind. Co	716 - 135	630	1727	1081 - na	1739
American National General Ins Co	na	364	552	420 - 122	706
American Select Ins Co (Defender)	na	na	971	599 - 165	1071
Dairyland Ins Co	na	na	1122	na	1122
General Ins Co of America	na	813	928	684 - 531	1043
Peak P & C Ins Corporation	na	1150	1078	615 - 216	1101
State Auto National Ins Co	652 - 93	na	1054	1036	1076

Annual Rates (\$) as of 1/1/08

\$100/\$300/\$50 BI/PD + UM Comparison (PIP premiums segregated)

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling, WV	Marietta, OH	Parkersburg, WV
AIG Centennial Ins Co	242	na	603	260	686
Allstate P & C Ins Co	279	333 - na	424	291	446
American National P & C Co	336	424 - 118	390	330	354
Amica Mutual Ins Co	396	301 - 124	522	359	547
Erie Ins P & C Co	375	246 - 76	443	388	513
First National Ins Co of America	na	539 - 265	774	na	830
Geico General Ins Co	239	297 - 39	511	258	522
Geico Indemity Co	448	388 - 67	743	484	757
Government Employees Ins Co	239	297 - 39.40	511	258	522
Horace Mann Ins Co	397	366 - 108	709	372	531
Horace Mann P & C Ins Co	280	236 - 61	422	268	338
Metropolitan Drt P & C Ins Co	562	532 - 170	565	560	543
Metropolitan P & C Ins Co	726	638 - 170	473	755	456
Motorists Mutual Ins Co	471	617	922	538	823
Nationwide Mutual Ins Co	358	330	528	369	569
Nationwide P & C Ins Co	358	330	638	369	690
Progressive Classic Ins Co	628	na	1281	730	1309
Safeco Ins Co of America	na	425 - 134	523	na	561
State Auto P & C Ins Co	287	392 - 42	535	363	566
State Farm Fire & Casualty Co	381	418 - 99	596	473	659
State Farm Mutual Auto Ins Co	340	359 - 84	534	424	591
Teachers Ins Co	323	293 - 83	509	353	407
USAA	180	318 - 54	362	183	360
USAA Casualty Ins Co	175	312 - 67	411	177	408
Westfield Ins Co	316	339 - 101	425	337	475

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling, WV	Marietta, OH	Parkersburg, WV
Allstate Ind. Co	709	1081 - na	1731	696	2309
American National General Ins Co	402	496 - 130	602	392	548
American Select Ins Co (Defender)	556	576 - 151	1080	608	1105
Dairyland Ins Co	792	na	1219	912	1291
General Ins Co of America	na	754 - 487	1040	na	1115
Peak P & C Ins Corporation	456	729 - 225	1115	456	1185
State Auto National Ins Co	368	944 - 218	1038	441	1162

Annual Rates (\$) as of 1/1/08

\$100/\$300/\$50 BI/PD + UM Comparison (PIP premiums segregated)

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington, WV	Bluefield, VA	Bluefield, WV
AIG Centennial Ins Co	na	238	690	359	790
Allstate P & C Ins Co	384 - 67	285	435	332	465
American National P & C Co	366 - 56	330	372	232	462
Amica Mutual Ins Co	472 - 106	359	554	553	608
Erie Ins P & C Co	na	415	569	427	487
First National Ins Co of America	na	na	657	558	756
Geico General Ins Co	427 - 110	316	577	412	580
Geico Indemity Co	750 - 253	562	855	487	857
Government Employees Ins Co	427 - 110	316	577	412	580
Horace Mann Ins Co	na	366	542	349	541
Horace Mann P & C Ins Co	na	268	397	255	371
Metropolitan Drt P & C Ins Co	610 - 182	576	615	566	666
Metropolitan P & C Ins Co	707 - 174	672	467	646	491
Motorists Mutual Ins Co	670 - 264	538	1006	na	1139
Nationwide Mutual Ins Co	438 - 139	375	548	404	515
Nationwide P & C Ins Co	515 - 164	375	664	404	622
Progressive Classic Ins Co	1176 - 383	772	1471	1132	1381
Safeco Ins Co of America	na	na	447	407	513
State Auto P & C Ins Co	471 - 39	401	615	360	550
State Farm Fire & Casualty Co	417 - 83	547	670	395	652
State Farm Mutual Auto Ins Co	374 - 75	489	601	352	584
Teachers Ins Co	na	347	481	322	447
USAA	234 - 67	183	377	280	362
USAA Casualty Ins Co	271 - 82	177	428	298	411
Westfield Ins Co	474 - 105	357	472	na	441

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington, WV	Bluefield, VA	Bluefield, WV
Allstate Ind. Co	1374 - 232	751	2289	667	2315
American National General Ins Co	552 - 96	392	568	340	704
American Select Ins Co (Defender)	na	656	1171	na	1098
Dairyland Ins Co	1234 - 188	876	1315	na	1557
General Ins Co of America	na	na	887	956	1023
Peak P & C Ins Corporation	na	648	1154	1804	1314
State Auto National Ins Co	957 - 202	360	1112	na	1112

Annual Rates (\$) as of 1/1/08

\$100/\$300/\$50 BI/PD + UM Comparison (PIP premiums segregated)

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg, WV	Pt. Marion, PA	Morgantown, WV
AIG Centennial Ins Co	na	307	574	na	613
Allstate P & C Ins Co	310 - 46	257	340	292 - na	340
American National P & C Co	na	248	360	358 - 108	454
Amica Mutual Ins Co	478 - op	432	493	256 - 150	530
Erie Ins P & C Co	353 - 35	330	367	237 - 75	434
First National Ins Co of America	na	403	578	485 - 287	648
Geico General Ins Co	261 - 28	356	409	284 - 43	414
Geico Indemity Co	593 - 60	422	636	370 - 72	653
Government Employees Ins Co	261 - 28	356	409	284 - 43	414
Horace Mann Ins Co	428 - 85	315	481	361 - 100	514
Horace Mann P & C Ins Co	313 - 58	238	309	233 - 40	352
Metropolitan Drt P & C Ins Co	598 - 96	364	444	574 - 200	549
Metropolitan P & C Ins Co	604 - 61	418	390	590 - 166	408
Motorists Mutual Ins Co	na	na	830	670	898
Nationwide Mutual Ins Co	386 - 66	367	445	318	469
Nationwide P & C Ins Co	386 - 66	367	532	318	562
Progressive Classic Ins Co	823 - 161	793	1255	na	1382
Safeco Ins Co of America	485 - 85	296	394	388 - 145	441
State Auto P & C Ins Co	629 - 23	295	412	430 - 58	423
State Farm Fire & Casualty Co	467 - 60	390	454	321 - 98	551
State Farm Mutual Auto Ins Co	393 - 54	347	406	276 - 84	493
Teachers Ins Co	367 - 76	281	370	289 - 76	427
USAA	260 - 32	265	319	263 - 61	296
USAA Casualty Ins Co	249 - 44	290	363	260 - 70	337
Westfield Ins Co	na	na	338	335 - 114	349

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg, WV	Pt. Marion, PA	Morgantown, WV
Allstate Ind. Co	716 - 135	616	1727	1081 - na	1739
American National General Ins Co	na	364	552	420 - 122	706
American Select Ins Co (Defender)	na	na	997	599 - 165	1100
Dairyland Ins Co	na	na	1182	na	1182
General Ins Co of America	na	688	785	684 - 531	878
Peak P & C Ins Corporation	na	1207	1048	615 - 216	1070
State Auto National Ins Co	644 - 102	na	1034	1036 - 249	1060

Annual Rates (\$) as of 1/1/08

\$100/\$300/\$50 BI/PD + UM Comparison (PIP premiums segregated)

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling, WV	Marietta, OH	Parkersburg, WV
AIG Centennial Ins Co	249	na	619	268	704
Allstate P & C Ins Co	279	333 - na	424	291	446
American National P & C Co	336	424 - 118	390	330	354
Amica Mutual Ins Co	396	301 - 124	522	359	547
Erie Ins P & C Co	375	246 - 77	433	388	513
First National Ins Co of America	na	539 - 265	547	na	692
Geico General Ins Co	239	297 - 39	491	258	502
Geico Indemity Co	432	388 - 67	743	466	757
Government Employees Ins Co	239	297 - 39	491	258	502
Horace Mann Ins Co	390	366 - 108	709	366	531
Horace Mann P & C Ins Co	278	236 - 61	422	268	338
Metropolitan Drt P & C Ins Co	562	532 - 170	565	560	543
Metropolitan P & C Ins Co	645	638 - 170	473	672	456
Motorists Mutual Ins Co	471	617	922	538	823
Nationwide Mutual Ins Co	358	330	528	369	569
Nationwide P & C Ins Co	358	330	638	369	690
Progressive Classic Ins Co	671	na	1397	782	1428
Safeco Ins Co of America	na	425 - 134	440	na	469
State Auto P & C Ins Co	287	392 - 42	535	363	566
State Farm Fire & Casualty Co	381	418 - 99	596	473	659
State Farm Mutual Auto Ins Co	340	359 - 84	534	424	591
Teachers Ins Co	319	293 - 83	509	347	407
USAA	180	318 - 54	374	183	373
USAA Casualty Ins Co	175	312 - 67	425	177	422
Westfield Ins Co	316	339 - 101	425	337	475

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling, WV	Marietta, OH	Parkersburg, WV
Allstate Ind. Co	696	1081 - na	1731	685	2309
American National General Ins Co	402	496 - 130	602	392	548
American Select Ins Co (Defender)	564	576 - 151	1109	617	1135
Dairyland Ins Co	780	na	1315	876	1388
General Ins Co of America	na	754 - 489	874	na	934
Peak P & C Ins Corporation	492	729 - 225	1084	492	1152
State Auto National Ins Co	360	944 - 218	1019	431	1144

Annual Rates (\$) as of 1/1/08

Discussion—Minimum Requirements Comparison

From the detailed information provided above, an analysis of the State minimum requirements comparison can be made using the **48-year old married male** group as a sample. Examining only companies responding under the “**Standard/Preferred**” category, and also only those who were able to provide sample rates for each of the surrounding States (*14 companies in total*), the following relationships can be found by averaging the premiums by city.

City	Premium
St. Clairsville, OH	\$252
Marietta, OH	\$272
Ironton, OH	\$290
Winchester, VA	\$293
Pt. Marion, PA	\$311
W. Alexander, PA	\$313
Martinsburg, WV	\$337
Bluefield, VA	\$348
Morgantown, WV	\$361
Hagerstown, MD	\$399
Wheeling, WV	\$407
Parkersburg, WV	\$426
Bluefield, WV	\$437
Huntington, WV	\$445
Ashland, KY	\$501
6 State Average	\$360
WV Average	\$402
4 State Avg (-WV)	\$331

With the exception of Kentucky, and to a lesser extent Maryland, the West Virginia premiums appear to be largely located in the upper end of the pricing continuum. In this sample, the West Virginia average premium is approximately 12% higher than that being reported for our surrounding States. Intuitively, examining the relationships of the limits of insurance being afforded is then necessary to determine to what degree, if any, those limits are contributing to the disparities shown in these premiums. By converting all of the different minimum limits of liability from a split limits basis (*i.e. limit for bodily injury [first number] for any one person and for any one accident [second number] plus limit of property damage [third number] liability per accident*) to an equivalent Combined Single Limit basis (*total amount that would be paid for all injuries and all property damage in any one accident*) the relative amounts of coverage being afforded for the liability portion of the premium can be examined.

	Minimum per person BI	Minimum per accident BI	Minimum PD	CSL Equivalent
<i>Ohio</i>	\$12,500	\$25,000	\$7,500	\$32,500
<i>Pennsylvania</i>	\$15,000	\$30,000	\$5,000	\$35,000
<i>West Virginia</i>	\$20,000	\$40,000	\$10,000	\$50,000
<i>Maryland</i>	\$20,000	\$40,000	\$15,000	\$55,000
<i>Kentucky</i>	\$25,000	\$50,000	\$10,000	\$60,000
<i>Virginia</i>	\$25,000	\$50,000	\$20,000	\$70,000

(CSL equivalent is determined by summing per accident BI and PD.)

As you can discern from the preceding table, solely from the relative coverage amounts being afforded, Ohio and Pennsylvania should have the lowest premiums (*which they do*), and Virginia should then have the highest premiums (*which is clearly not the case*). Accordingly, while the limits of insurance that are afforded do appear to play some role in the premium relationships demonstrated by the survey responses, they clearly do not govern a significant portion of the observed differences in premiums.

Discussion—Equivalent Limits Comparison

As was done for the preceding section, an analysis of the responses provided under the equivalent limits comparison question can be made for the **48-year old married female** group (*responses afforded for both the male and female inquiries were substantially similar*) as a sample. Again, examining only companies responding under the “Standard/Preferred” category, and also only those companies which were able to provide sample rates for each of the surrounding States (*14 companies in total*), the following relationships were observed by averaging the premiums provided by city.

City	Premium
<i>Pt. Marion, PA</i>	\$345
<i>St. Clairsville, OH</i>	\$348
<i>Winchester, VA</i>	\$352
<i>Marietta, OH</i>	\$373
<i>W. Alexander, PA</i>	\$375
<i>Ironton, OH</i>	\$402
<i>Hagerstown, MD</i>	\$420
<i>Bluefield, VA</i>	\$422
<i>Martinsburg, WV</i>	\$432
<i>Morgantown, WV</i>	\$460
<i>Ashland, KY</i>	\$464
<i>Wheeling, WV</i>	\$524
<i>Parkersburg, WV</i>	\$545
<i>Bluefield, WV</i>	\$567
<i>Huntington, WV</i>	\$570
6 State Average	\$440
WV Average	\$516
4 State Avg (-WV)	\$389

Similar to the findings from the prior section, the West Virginia premiums are again shown to be at the upper end of the pricing continuum and the relationship between the WV Average premium and the Average premiums of the surrounding States is even more pronounced in this equivalent limits comparison. In the minimum limits comparison section, the impact of removing the WV Average premiums from the 5 State Average premiums would decrease the average premium for the surrounding States by 7.91% (*from \$360 to \$331*). In the equivalent limits section, this same measurement would reduce the surrounding State Average by 8.33% (*from \$440 to \$389*).

Many factors certainly contribute to differences in auto insurance premium levels that are observed from State to State. Not simply the amounts and types of coverages which are mandatory in a given State at a minimum level, but also key differences between the legal mechanisms through which all auto insurance claims within any given State will pass. In the following table you may note how these differences exist between West Virginia and all of our surrounding States.

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

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

However, if a comparison of only Ohio and West Virginia sampled premiums are made at the same amounts and types of coverage being afforded (*BI/PD and UM at \$100/\$300/\$50*) where the State to State systems governing claim settlement are substantially similar, the following average premiums by city are found using the same sample analyzed on the prior page:

City	Premium
<i>St. Clairsville, OH</i>	\$348
<i>Marietta, OH</i>	\$373
<i>Ironton, OH</i>	\$402
<i>Martinsburg, WV</i>	\$432
<i>Morgantown, WV</i>	\$460
<i>Wheeling, WV</i>	\$524
<i>Parkersburg, WV</i>	\$545
<i>Bluefield, WV</i>	\$567
<i>Huntington, WV</i>	\$570
2 State Average	\$469
OH Average	\$374
WV Average	\$516

Accordingly, a significant difference can be noted to truly exist between the West Virginia and Ohio premiums as the surveyed State Average premiums differ by nearly 40% (37.93%). As the fourteen companies that were surveyed to obtain these premiums are the same exact companies in each State, the systems of expense provisions which underlie their premiums could be assumed to be substantially similar by company and by State. It is therefore reasonable to assume some corresponding difference in loss experience should be apparent between West Virginia and Ohio.

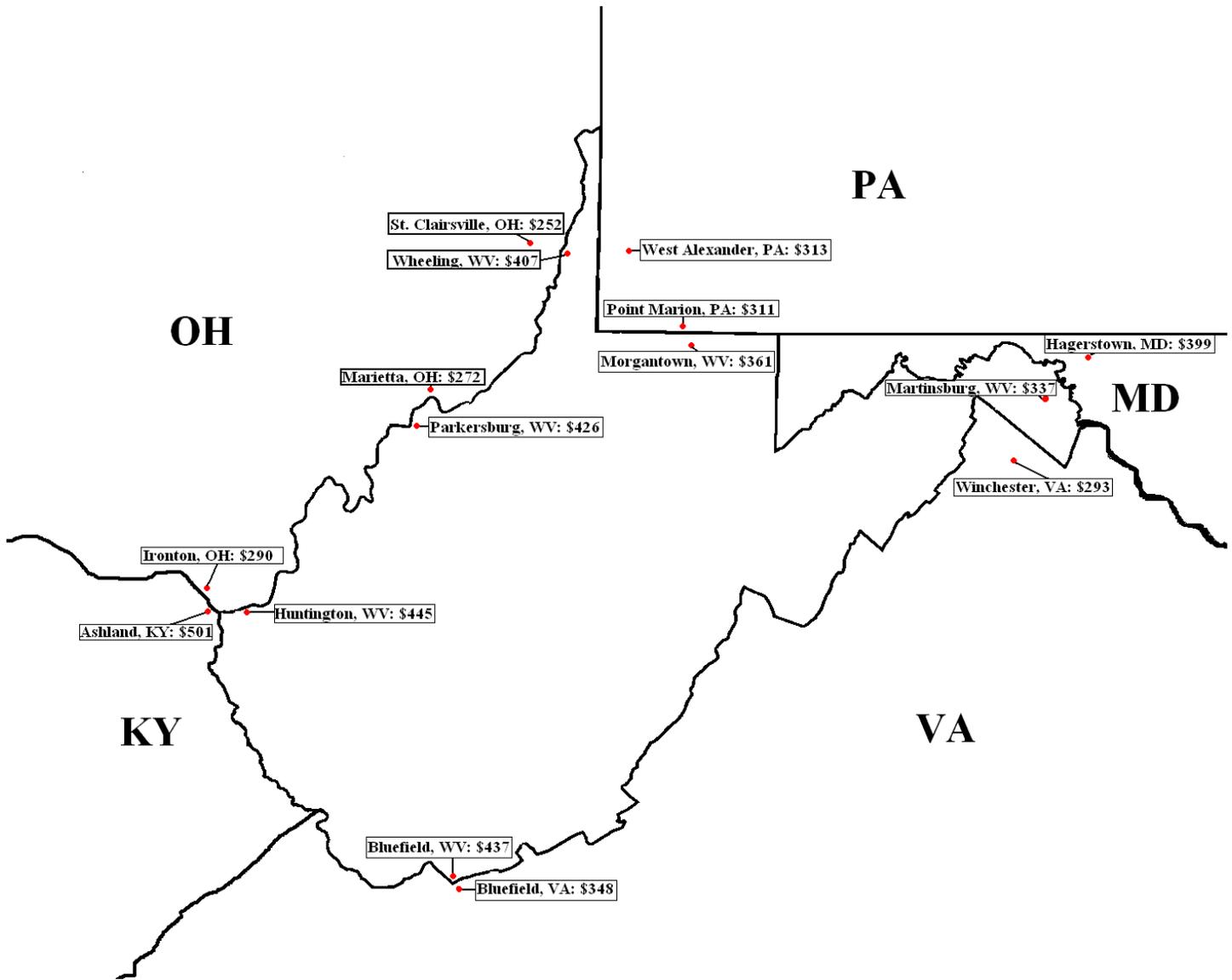
Using the most recent two years of available data which provides the number of autos which are insured in the voluntary market by State (2004 and 2005) from the *Insurance Information Institute*, and aggregated by-State incurred loss data as obtained from the *National Association of Insurance Commissioners (NAIC)* database, we can attempt to gauge whether or not any differences do in fact exist between Ohio and West Virginia on a loss cost basis (*i.e. the amount of premiums that must be collected per exposure to pay for the losses of all exposures*) as indicated above. It follows then:

	<i>NAIC data</i>	<i>III data</i>	
	2004 Total Losses	2004 Autos	2004 Loss Cost
OH	\$1,818,746,457	7,933,866	\$229.24
WV	\$429,458,729	1,258,179	\$341.33
	2005 Total Losses	2005 Autos	2005 Loss Cost
OH	\$1,701,757,623	7,936,071	\$214.43
WV	\$449,141,453	1,236,758	\$363.16
	2 year Losses	2 year Autos	2 year Loss Cost
OH	\$3,520,504,080	\$15,869,937	\$221.83
WV	\$878,600,182	\$2,494,937	\$352.15

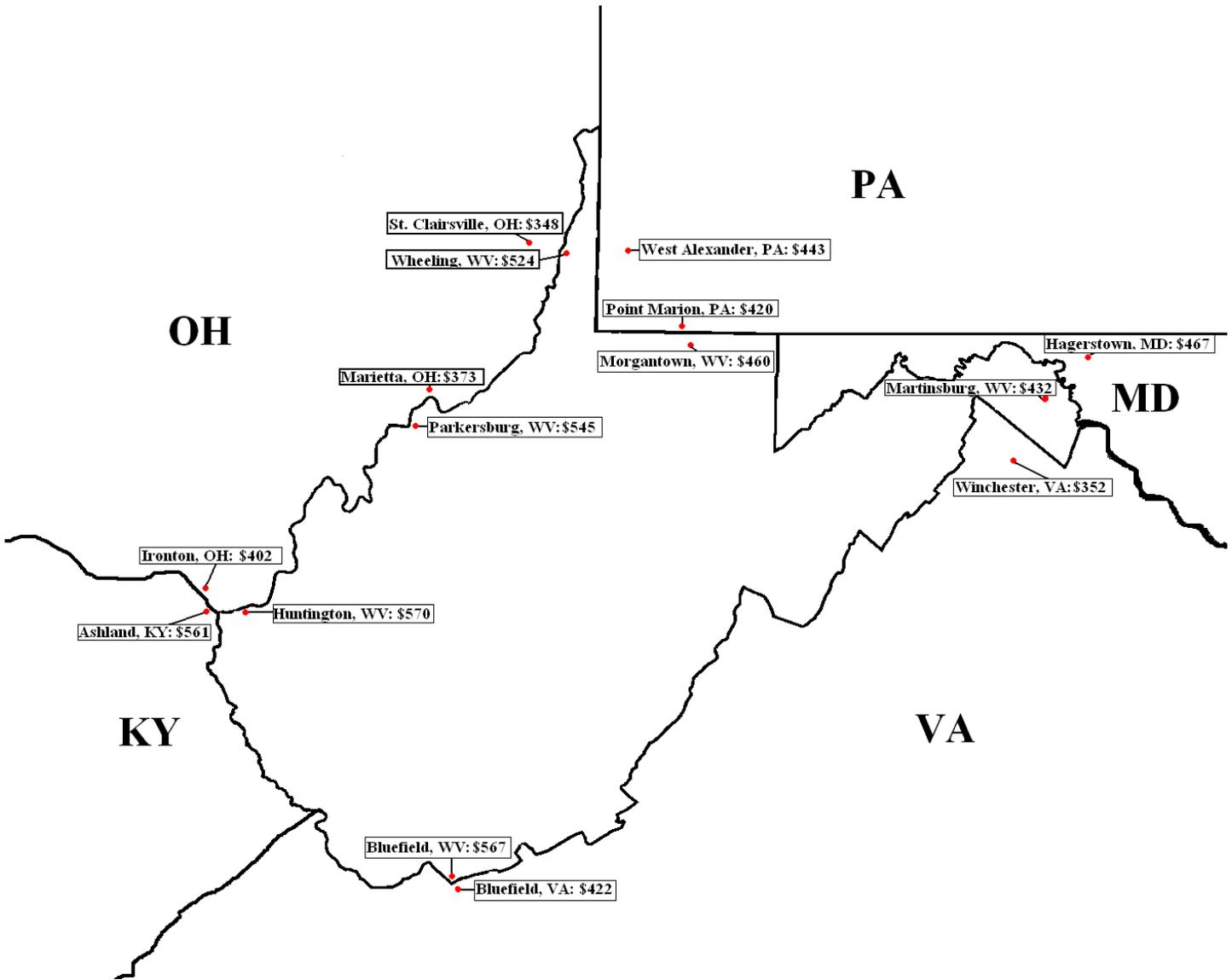
(Losses are for Liability lines only, i.e. no Physical Damage Coverages)

Looking at only two years of aggregate by-State data from the table above, the observed difference in the average surveyed premiums between Ohio and West Virginia (37.93% from the preceding page) is found to reflect that which is indicated should exist according to the relative loss experience of each State (*i.e. \$352.15 / \$221.83 = 58.75%*). While again, a number of factors will further underlie these observed differences in actual losses by State as well, the difference in relative loss experience between the two States does largely explain the noted difference in premiums.

Graphical representation of the 14 company average minimum limits (cost to cost) comparison for the surveyed 48 year old married male.



Graphical representation of the 14 company average equivalent limits comparison for the surveyed 48 year old married female.



SECTION III

West Virginia Personal Auto Insurance Market 2004-2007

2004, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
State Farm Mut Auto Ins Co	309,051,975	198,225,572	64.14%	27.88%
Nationwide Mut Ins Co	171,780,636	85,308,204	49.66%	15.81%
Erie Ins Prop & Cas Co	110,970,965	66,229,164	59.68%	10.31%
Allstate Ins Co	60,838,271	33,873,568	55.68%	5.41%
Nationwide Assur Co	36,656,691	20,805,475	56.76%	3.18%
Hartford Ins Co Of The Midwest	28,951,563	20,722,775	71.58%	2.85%
Progressive Classic Ins Co	28,722,573	12,730,990	44.32%	2.79%
Westfield Ins Co	21,816,681	11,267,688	51.65%	2.09%
Nationwide Prop & Cas Ins Co	21,413,079	11,676,300	54.53%	1.91%
Dairyland Ins Co	20,210,041	10,321,300	51.07%	1.80%
Shelby Cas Ins Comp	20,083,880	10,706,666	53.31%	1.80%
State Farm Fire And Cas Co	14,090,016	9,932,611	70.49%	1.22%
American Home Assur Co	14,013,730	8,584,636	61.26%	1.28%
Safeco Ins Co Of Amer	13,844,686	8,173,619	59.04%	1.34%
Liberty Mut Fire Ins Co	13,391,672	7,707,344	57.55%	1.67%
Glens Falls Ins Co	12,899,101	7,916,281	61.37%	0.32%
Geico Ind Co	11,405,461	5,435,858	47.66%	1.09%
United Services Auto Assoc	10,794,170	7,236,325	67.04%	1.00%
Geico General Ins Co	10,528,946	7,383,915	70.13%	1.00%
Guaranty Natl Ins Co	9,374,741	5,110,418	54.51%	0.77%
State Auto Prop & Cas Ins Co	9,292,980	4,714,635	50.73%	0.90%
Farm Family Cas Ins Co	8,595,866	6,192,737	72.04%	0.84%
West Virginia Natl Auto Ins Co	8,144,596	4,594,442	56.41%	0.73%
Teachers Ins Co	6,763,796	3,885,722	57.45%	0.62%
Government Employees Ins Co	6,750,668	3,718,517	55.08%	0.63%
Motorists Mut Ins Co	6,342,234	3,417,305	53.88%	0.59%
American Natl Prop & Cas Co	6,097,491	3,038,707	49.84%	0.54%
First Natl Ins Co Of Amer	5,882,241	4,217,307	71.70%	0.56%
National General Assur Co	5,726,103	3,935,516	68.73%	0.58%
USAA Cas Ins Co	5,688,699	2,847,871	50.06%	0.52%
American Select Ins Co	5,192,127	3,096,121	59.63%	0.47%
Encompass Ins Co Of America	5,126,314	1,683,873	32.85%	1.21%
General Ins Co Of Amer	5,060,693	2,170,864	42.90%	0.46%
Allstate Ind Co	4,516,185	371,046	8.22%	0.38%
LM Property and Casualty Ins. Co.	4,378,068	4,743,425	108.35%	0.23%
Metropolitan Drt Prop & Cas Ins Co	4,164,124	2,401,760	57.68%	0.39%
State Auto Natl Ins Co	3,890,288	2,420,610	62.22%	0.37%
Horace Mann Ins Co	3,735,910	2,067,692	55.35%	0.33%
American Commerce Ins Co	2,795,927	1,522,949	54.47%	0.24%
Progressive Paloverde Ins Co	2,501,122	1,317,319	52.67%	0.15%
Ohio Farmers Ins Co	2,294,974	1,322,360	57.62%	0.19%
AIU Ins Co	2,045,695	1,417,073	69.27%	0.19%
Metropolitan Property & Cas Ins Co	2,007,484	1,212,458	60.40%	0.18%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2004, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Encompass Ind Co	1,871,446	1,167,886	62.41%	0.44%
Horace Mann Prop & Cas Ins Co	1,842,338	1,242,325	67.43%	0.17%
Nationwide Mut Fire Ins Co	1,555,000	737,194	47.41%	0.46%
American Bankers Ins Co Of FL	1,491,215	556,268	37.30%	0.15%
Amica Mut Ins Co	1,387,384	707,475	50.99%	0.13%
Liberty Ins Corp	1,375,487	884,175	64.28%	0.15%
Royal Ind Co	1,253,706	809,157	64.54%	0.06%
Economy Premier Assur Co	1,203,614	888,893	73.85%	0.11%
Metropolitan Cas Ins Co	1,192,319	884,483	74.18%	0.11%
Peninsula Ins Co	1,126,908	567,279	50.34%	0.11%
West Virginia Fire & Cas Co	1,064,253	647,770	60.87%	0.09%
American Intl Ins Co	1,051,631	855,519	81.35%	0.07%
USAA General Ind Co	961,876	688,864	71.62%	0.08%
American Modern Home Ins Co	958,043	246,840	25.77%	0.10%
National General Ins Co	941,120	816,414	86.75%	0.04%
Kansas City Fire & Marine Ins Co	896,626	472,819	52.73%	0.02%
Kentucky Natl Ins Co	810,989	3,972,630	489.85%	0.05%
Foremost Ins Co	681,524	427,474	62.72%	0.08%
Phoenix Ins Co	634,814	456,855	71.97%	0.06%
American Natl General Ins Co	544,674	376,032	69.04%	0.05%
American Family Home Ins Co	474,622	289,762	61.05%	0.04%
Property & Cas Ins Co Of Hartford	409,050	287,470	70.28%	0.25%
Markel American Ins Co	407,016	217,480	53.43%	0.04%
American Reliable Ins Co	354,210	47,683	13.46%	0.04%
Response Worldwide Ins Co	298,553	323,496	108.35%	0.03%
Travelers Ind Co	274,312	153,919	56.11%	0.02%
Mico Ins Co	251,000	102,643	40.89%	0.02%
AIG Centennial Ins Co	227,942	146,487	64.27%	0.02%
Merastar Ins Co	216,154	96,617	44.70%	0.02%
Federal Ins Co	174,952	7,329	4.19%	0.02%
SUA Ins Co	170,735	-204,730	-119.91%	-0.01%
AIG Premier Ins Co	159,373	-58,531	-36.73%	0.01%
OneBeacon Ins Co	154,570	269,986	174.67%	0.03%
LM General Ins Co	150,677	60,887	40.41%	0.01%
Electric Ins Co	139,483	2,599	1.86%	0.01%
Travelers Ind Co Of Amer	128,615	86,762	67.46%	0.01%
Vigilant Ins Co	110,998	412,544	371.67%	0.01%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2004, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Sentry Ins A Mut Co	104,978	78,338	74.62%	0.01%
Universal Ins Co	96,580	62,531	64.75%	0.01%
First Liberty Ins Corp	84,011	71,085	84.61%	0.01%
Republic Mut Ins Co	72,093	-70,678	-98.04%	0.00%
Yosemite Ins Co	70,558	36,464	51.68%	0.01%
Great American Ins Co of NY	62,261	17,387	27.93%	0.01%
Deerbrook Ins Co	54,092	44,860	82.93%	0.00%
American Intl South Ins Co	53,034	7,271	13.71%	0.02%
Assurance Co Of Amer	45,899	54,735	119.25%	0.00%
Hanover Ins Co	41,358	30,164	72.93%	0.00%
California Cas Ind Exch	40,947	5,788	14.14%	0.01%
Maryland Cas Co	37,922	34,366	90.62%	0.00%
Birmingham Fire Ins Co Of PA	36,747	15,082	41.04%	0.01%
Foremost Signature Ins Co	35,608	22,769	63.94%	0.00%
Natl Grange Mut Ins Co	34,201	12,141	35.50%	0.00%
American Security Ins Co	22,521	-4,411	-19.59%	0.00%
Great Northern Ins Co	15,551	-92	-0.59%	0.00%
Redland Ins Co	15,018	37,662	250.78%	0.00%
Hartford Underwriters Ins Co	12,600	449	3.56%	0.00%
American Intl Pacific Ins	10,406	1,326	12.74%	0.00%
176 Companies in Report	1,085,807,837	636,097,984	58.58%	100%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2005, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
State Farm Mut Auto Ins Co	296,799,843	214,019,227	72.11%	26.72%
Nationwide Mut Ins Co	174,747,277	105,888,570	60.60%	16.04%
Erie Ins Prop & Cas Co	111,283,853	63,370,803	56.95%	9.96%
Allstate Ins Co	57,519,575	30,430,398	52.90%	5.22%
Progressive Classic Ins Co	32,451,175	15,261,509	47.03%	2.97%
Hartford Ins Co Of The Midwest	30,824,508	18,783,205	60.94%	2.81%
Westfield Ins Co	23,929,472	10,908,473	45.59%	2.29%
Nationwide Prop & Cas Ins Co	21,470,996	11,834,896	55.12%	1.95%
Nationwide Mut Fire Ins Co	21,246,870	12,794,871	60.22%	2.29%
Shelby Cas Ins Comp	19,082,948	8,819,936	46.22%	1.68%
Liberty Mut Fire Ins Co	18,709,873	9,524,707	50.91%	1.73%
Nationwide Assur Co	18,621,325	9,498,722	51.01%	1.32%
Dairyland Ins Co	18,213,997	9,741,613	53.48%	1.61%
Safeco Ins Co Of Amer	16,012,040	9,282,052	57.97%	1.47%
Encompass Ins Co Of America	14,966,130	6,909,931	46.17%	1.32%
Geico Ind Co	13,125,940	7,203,256	54.88%	1.23%
State Farm Fire And Cas Co	12,872,905	9,437,103	73.31%	1.16%
American Home Assur Co	12,343,605	7,387,411	59.85%	1.07%
Geico General Ins Co	12,298,830	6,387,363	51.93%	1.16%
United Services Auto Assoc	11,866,836	6,675,071	56.25%	1.13%
State Auto Prop & Cas Ins Co	10,772,896	5,835,216	54.17%	1.04%
Farm Family Cas Ins Co	8,831,059	4,288,493	48.56%	0.77%
West Virginia Natl Auto Ins Co	7,730,942	4,151,098	53.69%	0.70%
Property & Cas Ins Co Of Hartford	7,695,806	4,440,239	57.70%	1.05%
Government Employees Ins Co	7,475,073	3,731,670	49.92%	0.70%
Guaranty Natl Ins Co	7,264,489	3,614,224	49.75%	0.63%
Encompass Ind Co	7,127,056	3,791,492	53.20%	0.85%
Teachers Ins Co	6,651,715	3,728,888	56.06%	0.60%
Motorists Mut Ins Co	6,547,198	3,893,807	59.47%	0.60%
First Natl Ins Co Of Amer	6,414,317	3,808,884	59.38%	0.58%
USAA Cas Ins Co	6,155,676	4,094,277	66.51%	0.59%
National General Assur Co	5,957,394	3,577,630	60.05%	0.53%
American Natl Prop & Cas Co	5,927,885	2,661,913	44.90%	0.55%
American Select Ins Co	5,067,023	2,406,463	47.49%	0.50%
Metropolitan Drt Prop & Cas Ins Co	4,775,604	3,408,206	71.37%	0.46%
General Ins Co Of Amer	4,512,629	2,325,317	51.53%	0.39%
State Auto Natl Ins Co	4,009,820	1,985,151	49.51%	0.35%
Allstate Ind Co	3,274,428	1,705,065	52.07%	0.28%
Horace Mann Ins Co	3,052,872	1,457,963	47.76%	0.26%
American Intl South Ins Co	2,423,239	1,243,843	51.33%	0.29%
Horace Mann Prop & Cas Ins Co	2,182,102	1,580,896	72.45%	0.21%
Metropolitan Property & Cas Ins Co	2,009,115	1,469,064	73.12%	0.18%
American Commerce Ins Co	1,988,160	979,783	49.28%	0.17%
American Bankers Ins Co Of FL	1,847,727	369,632	20.00%	0.19%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2005, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
AIU Ins Co	1,830,179	474,032	25.90%	0.16%
Progressive Max Ins Co	1,619,290	615,264	38.00%	0.24%
Liberty Ins Corp	1,537,144	694,467	45.18%	0.14%
Amica Mut Ins Co	1,468,476	1,074,760	73.19%	0.14%
Ohio Farmers Ins Co	1,419,676	584,610	41.18%	0.04%
Birmingham Fire Ins Co Of PA	1,400,792	742,199	52.98%	0.17%
American Modern Home Ins Co	1,138,840	296,799	26.06%	0.11%
Metropolitan Cas Ins Co	1,135,378	1,006,122	88.62%	0.10%
Peninsula Ins Co	1,132,114	729,619	64.45%	0.10%
Economy Premier Assur Co	1,103,426	269,491	24.42%	0.10%
Foremost Ins Co	1,074,737	521,177	48.49%	0.11%
West Virginia Fire & Cas Co	806,555	288,130	35.72%	0.07%
Royal Ind Co	795,698	556,645	69.96%	0.09%
USAA General Ind Co	773,496	836,788	108.18%	0.07%
American Intl Pacific Ins	767,441	434,108	56.57%	0.10%
American Intl Ins Co	717,368	-354,081	-49.36%	0.05%
Progressive Paloverde Ins Co	629,614	238,877	37.94%	0.02%
Phoenix Ins Co	579,962	392,180	67.62%	0.05%
American Family Home Ins Co	556,100	122,800	22.08%	0.08%
American Natl General Ins Co	445,918	186,886	41.91%	0.04%
National General Ins Co	415,642	321,799	77.42%	0.04%
American Reliable Ins Co	390,104	560,362	143.64%	0.04%
Markel American Ins Co	382,067	387,934	101.54%	0.03%
OneBeacon Ins Co	341,489	16,075	4.71%	0.02%
Response Worldwide Ins Co	269,855	50,116	18.57%	0.02%
Federal Ins Co	224,369	19,682	8.77%	0.02%
Travelers Ind Co	224,263	128,899	57.48%	0.02%
Mico Ins Co	208,031	117,742	56.60%	0.02%
Peak Prop & Cas Ins Corp	193,070	101,103	52.37%	0.12%
Merastar Ins Co	167,014	12,937	7.75%	0.01%
Travelers Ind Co Of Amer	144,754	154,340	106.62%	0.01%
First Liberty Ins Corp	138,929	73,932	53.22%	0.01%
Electric Ins Co	136,446	10,570	7.75%	0.01%
California Cas Ind Exch	128,932	88,633	68.74%	0.02%
Vigilant Ins Co	114,803	-44,649	-38.89%	0.01%
Sentry Ins A Mut Co	96,989	24,089	24.84%	0.01%
Great American Ins Co of NY	74,784	7,502	10.03%	0.01%
Universal Ins Co	58,780	174,763	297.32%	0.00%
Deerbrook Ins Co	45,180	4,075	9.02%	0.00%
Foremost Signature Ins Co	40,834	24,397	59.75%	0.00%
NGM Ins Co	31,038	7,836	25.25%	0.00%
Republic Mut Ins Co	26,191	414	1.58%	0.00%
Redland Ins Co	18,659	43,560	233.45%	0.00%
Great Northern Ins Co	16,251	82	0.50%	0.00%
166 Companies in Report	1,093,867,276	652,690,661	59.67%	100%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2006, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
State Farm Mut Auto Ins Co	276,231,401	175,584,495	63.56%	26.26%
Nationwide Mut Ins Co	171,610,931	80,651,973	47.00%	16.37%
Erie Ins Prop & Cas Co	104,855,579	50,072,262	47.75%	9.81%
Allstate Ins Co	53,331,786	24,305,872	45.57%	4.99%
Progressive Classic Ins Co	31,067,759	16,800,046	54.08%	2.96%
Hartford Ins Co Of The Midwest	29,551,719	19,259,287	65.17%	2.70%
Westfield Ins Co	26,326,562	15,378,693	58.42%	2.65%
Nationwide Mut Fire Ins Co	26,293,143	15,836,146	60.23%	2.54%
Nationwide Prop & Cas Ins Co	21,584,815	13,532,285	62.69%	2.08%
Liberty Mut Fire Ins Co	18,769,691	10,629,009	56.63%	1.79%
Safeco Ins Co Of Amer	15,861,558	8,549,339	53.90%	1.49%
Dairyland Ins Co	15,585,942	6,875,092	44.11%	1.46%
Property & Cas Ins Co Of Hartford	14,081,478	8,725,588	61.97%	1.57%
Geico Ind Co	13,541,843	6,424,945	47.45%	1.32%
Geico General Ins Co	13,267,182	6,682,765	50.37%	1.29%
Encompass Ins Co Of America	13,191,665	6,284,519	47.64%	1.15%
USAA	13,161,848	7,195,078	54.67%	1.28%
State Farm Fire And Cas Co	12,886,718	8,975,173	69.65%	1.27%
Encompass Ind Co	12,450,335	7,846,101	63.02%	1.52%
State Auto Prop & Cas Ins Co	12,429,171	6,855,801	55.16%	1.32%
Nationwide Assur Co	9,979,522	4,213,603	42.22%	0.80%
American Home Assur Co	9,841,389	5,247,147	53.32%	0.88%
Peak Prop & Cas Ins Corp	9,071,057	6,337,825	69.87%	1.08%
Government Employees Ins Co	7,845,650	4,450,516	56.73%	0.75%
American Natl Prop & Cas Co	7,113,701	4,021,708	56.53%	0.74%
USAA Cas Ins Co	6,949,087	3,531,808	50.82%	0.67%
Motorists Mut Ins Co	6,246,094	3,864,242	61.87%	0.59%
West Virginia Natl Auto Ins Co	6,004,326	3,070,794	51.14%	0.56%
Progressive Max Ins Co	5,809,925	2,831,304	48.73%	0.64%
Teachers Ins Co	5,808,635	3,118,100	53.68%	0.54%
First Natl Ins Co Of Amer	5,714,116	2,619,664	45.85%	0.53%
Metropolitan Drt Prop & Cas Ins Co	5,345,207	2,795,507	52.30%	0.52%
American Select Ins Co	4,986,910	2,310,503	46.33%	0.46%
National General Assur Co	4,982,775	3,144,045	63.10%	0.44%
Farm Family Cas Ins Co	4,839,867	887,765	18.34%	0.09%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2006, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
American Intl South Ins Co	4,336,817	2,455,299	56.62%	0.44%
General Ins Co Of Amer	3,532,278	1,511,495	42.79%	0.32%
State Auto Natl Ins Co	3,126,736	1,049,544	33.57%	0.29%
Horace Mann Prop & Cas Ins Co	2,805,292	689,519	24.58%	0.29%
Allstate Ind Co	2,481,248	902,728	36.38%	0.22%
Security Ins Co Of Hartford	2,401,993	1,631,152	67.91%	0.07%
Birmingham Fire Ins Co Of PA	2,367,664	1,700,192	71.81%	0.24%
Horace Mann Ins Co	2,287,152	968,748	42.36%	0.20%
Metropolitan Property & Cas Ins Co	1,988,956	944,368	47.48%	0.19%
American Bankers Ins Co Of FL	1,964,811	781,610	39.78%	0.18%
Allstate Prop & Cas Ins Co	1,754,148	930,769	53.06%	0.27%
Liberty Ins Corp	1,489,913	982,140	65.92%	0.14%
AIU Ins Co	1,471,788	775,626	52.70%	0.13%
Amica Mut Ins Co	1,455,833	434,024	29.81%	0.14%
American Intl Pacific Ins	1,411,830	730,158	51.72%	0.14%
American Modern Home Ins Co	1,278,855	205,926	16.10%	0.13%
Foremost Ins Co	1,237,680	644,196	52.05%	0.12%
Metropolitan Cas Ins Co	1,068,073	493,282	46.18%	0.10%
Farmers & Mechanics Fire & Cas Ins	1,066,923	496,722	46.56%	0.26%
National Union Fire Ins Co Of Pitts	992,432	49,922	5.03%	0.11%
Economy Premier Assur Co	907,179	561,066	61.85%	0.08%
USAA General Ind Co	727,297	300,826	41.36%	0.07%
Peninsula Ins Co	715,378	388,596	54.32%	0.06%
American Family Home Ins Co	699,386	331,284	47.37%	0.09%
American Commerce Ins Co	691,321	177,977	25.74%	0.03%
Celina Mut Ins Co	654,236	433,322	66.23%	0.06%
Sentinel Ins Co Ltd	571,862	412,126	72.07%	0.09%
Phoenix Ins Co	508,107	600,558	118.20%	0.05%
American Natl General Ins Co	455,763	477,794	104.83%	0.05%
National General Ins Co	427,225	286,300	67.01%	0.04%
American Reliable Ins Co	386,749	541,916	140.12%	0.04%
American Intl Ins Co	337,640	1,161,630	344.04%	0.01%
Royal Ind Co	321,111	225,417	70.20%	0.00%
Markel American Ins Co	302,101	58,494	19.36%	0.03%
Federal Ins Co	270,128	98,557	36.49%	0.03%
Response Worldwide Ins Co	235,333	119,089	50.60%	0.02%
California Cas Ind Exch	221,478	114,584	51.74%	0.02%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2006, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Progressive Paloverde Ins Co	209,457	-131,021	-62.55%	0.02%
Mico Ins Co	190,291	215,127	113.05%	0.02%
Travelers Ind Co	186,054	599,470	322.20%	0.02%
First Liberty Ins Corp	160,483	75,081	46.78%	0.02%
Merastar Ins Co	149,649	64,865	43.34%	0.01%
Travelers Ind Co Of Amer	136,463	97,145	71.19%	0.01%
Electric Ins Co	132,242	20,885	15.79%	0.01%
Vigilant Ins Co	114,907	-19,530	-17.00%	0.01%
OneBeacon Ins Co	93,758	51,746	55.19%	0.00%
Sentry Ins A Mut Co	88,542	19,528	22.06%	0.01%
Ohio Farmers Ins Co	70,966	98,305	138.52%	0.00%
Autoone Ins Co	68,076	52,198	76.68%	0.01%
Garrison Property and Cas Ins Co	50,739	45,443	89.56%	0.01%
AIG Centennial Ins Co	48,507	-151,033	-311.36%	0.01%
Infinity Ins Co	43,653	-4,374	-10.02%	0.01%
Great American Ins Co of NY	39,837	-1,202	-3.02%	0.00%
Foremost Signature Ins Co	35,932	24,201	67.35%	0.00%
Deerbrook Ins Co	33,909	-11,349	-33.47%	0.00%
NGM Ins Co	31,253	41,357	132.33%	0.00%
Great Northern Ins Co	10,408	2,067	19.86%	0.00%
161 Companies in Report	1,047,515,869	573,916,562	54.79%	100%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2007, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
State Farm Mut Auto Ins Co	281,720,277	151,472,644	53.77%	26.37%
Nationwide Mut Ins Co	172,776,246	104,660,496	60.58%	16.15%
Erie Ins Prop & Cas Co	105,251,739	47,723,878	45.34%	10.02%
Allstate Ins Co	49,740,017	24,546,829	49.35%	4.60%
Progressive Classic Ins Co	30,127,823	17,380,291	57.69%	2.79%
Westfield Ins Co	28,153,270	17,835,837	63.35%	2.70%
Hartford Ins Co Of The Midwest	27,011,471	13,268,400	49.12%	2.41%
Nationwide Mut Fire Ins Co	26,002,379	12,965,030	49.86%	2.31%
Nationwide Prop & Cas Ins Co	22,461,141	15,881,919	70.71%	2.13%
Liberty Mut Fire Ins Co	18,805,096	10,135,602	53.90%	1.75%
Property & Cas Ins Co Of Hartford	18,327,994	12,360,795	67.44%	1.83%
Encompass Ind Co	17,141,425	9,693,809	56.55%	1.69%
State Auto Prop & Cas Ins Co	15,831,695	8,897,101	56.20%	1.64%
Safeco Ins Co Of Amer	15,326,006	8,938,869	58.32%	1.42%
State Farm Fire And Cas Co	14,652,579	9,744,733	66.51%	1.42%
Geico Gen Ins Co	14,255,904	7,210,299	50.58%	1.36%
USAA	13,844,235	9,777,816	70.63%	1.31%
Geico Ind Co	13,729,865	7,202,418	52.46%	1.30%
Dairyland Ins Co	12,790,333	4,629,513	36.20%	1.13%
Peak Prop & Cas Ins Corp	11,691,973	8,909,026	76.20%	1.02%
Encompass Ins Co Of Amer	11,146,330	4,673,696	41.93%	0.96%
American Natl Prop & Cas Co	9,015,334	5,191,334	57.58%	0.89%
Progressive Max Ins Co	8,406,436	4,009,747	47.70%	0.82%
American Home Assur Co	8,203,120	4,152,028	50.62%	0.74%
Government Employees Ins Co	8,128,159	5,469,574	67.29%	0.77%
USAA Cas Ins Co	7,277,799	4,796,582	65.91%	0.68%
Allstate Prop & Cas Ins Co	6,755,556	3,803,781	56.31%	0.75%
American Intl S Ins Co	6,657,758	4,079,552	61.28%	0.69%
West Virginia Natl Auto Ins Co	6,432,247	4,197,453	65.26%	0.61%
Motorists Mut Ins Co	6,326,691	2,910,627	46.01%	0.59%
Metropolitan Drt Prop & Cas Ins Co	5,629,391	2,235,387	39.71%	0.54%
Nationwide Assur Co	5,403,190	580,719	10.75%	0.43%
Teachers Ins Co	5,202,043	2,976,256	57.21%	0.48%
First Natl Ins Co Of Amer	4,954,425	2,824,986	57.02%	0.45%
Sentinel Ins Co Ltd	4,644,886	4,443,708	95.67%	0.56%
American Select Ins Co	4,344,555	2,092,638	48.17%	0.37%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2007, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
National Gen Assur Co	4,291,027	1,838,709	42.85%	0.41%
AIG Cas Co	4,219,404	2,907,620	68.91%	0.46%
Horace Mann Prop & Cas Ins Co	3,719,754	2,777,460	74.67%	0.37%
General Ins Co Of Amer	3,092,221	1,517,757	49.08%	0.29%
State Auto Natl Ins Co	2,885,694	1,184,929	41.06%	0.28%
Farmers & Mechanics Fire & Cas Ins I	2,582,187	1,274,071	49.34%	0.22%
Metropolitan Prop & Cas Ins Co	2,160,277	1,144,275	52.97%	0.22%
Allstate Ind Co	1,960,953	307,650	15.69%	0.17%
Horace Mann Ins Co	1,733,737	1,288,935	74.34%	0.15%
American Intl Pacific Ins	1,661,439	1,306,391	78.63%	0.16%
Liberty Ins Corp	1,486,697	738,383	49.67%	0.14%
Amica Mut Ins Co	1,388,659	458,105	32.99%	0.13%
American Modern Home Ins Co	1,352,842	207,952	15.37%	0.13%
Foremost Ins Co	1,286,216	523,666	40.71%	0.12%
American Bankers Ins Co Of FL	1,237,240	257,053	20.78%	0.06%
AIU Ins Co	1,236,142	494,890	40.04%	0.11%
Metropolitan Cas Ins Co	946,994	552,322	58.32%	0.09%
American Family Home Ins Co	870,399	475,047	54.58%	0.09%
USAA General Ind Co	716,610	577,645	80.61%	0.07%
Economy Premier Assur Co	713,982	508,129	71.17%	0.06%
American Natl Gen Ins Co	566,878	238,407	42.06%	0.05%
Celina Mut Ins Co	488,497	48,092	9.84%	0.04%
Phoenix Ins Co	459,410	273,635	59.56%	0.04%
Peninsula Ins Co	457,689	118,124	25.81%	0.04%
National Gen Ins Co	404,512	23,111	5.71%	0.04%
Titan Ind Co	388,051	237,925	61.31%	0.09%
American Reliable Ins Co	377,958	33,552	8.88%	0.04%
Garrison Prop & Cas Ins Co	344,036	265,481	77.17%	0.04%
California Cas Ind Exch	269,112	116,841	43.42%	0.03%
Markel Amer Ins Co	244,816	132,271	54.03%	0.02%
Response Worldwide Ins Co	218,798	106,250	48.56%	0.02%
Mico Ins Co	208,119	309,437	148.68%	0.02%
Progressive Direct Ins Co	197,307	139,973	70.94%	0.03%
Federal Ins Co	186,951	-14,498	-7.76%	0.01%
First Liberty Ins Corp	170,417	65,363	38.35%	0.02%
Progressive Paloverde Ins Co	166,580	34,931	20.97%	0.01%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

2007, WV, Licensed Companies, private passenger auto liability and physical damage
over \$10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Travelers Ind Co	162,765	-70,373	-43.24%	0.01%
Philadelphia Ind Ins Co	151,517	90,970	60.04%	0.02%
Farm Family Cas Ins Co	149,396	-972,107	-650.69%	0.00%
Merastar Ins Co	140,018	18,815	13.44%	0.01%
Electric Ins Co	121,894	25,573	20.98%	0.01%
Vigilant Ins Co	120,170	27,379	22.78%	0.01%
Travelers Ind Co Of Amer	116,040	91,884	79.18%	0.01%
Infinity Ins Co	92,552	72,692	78.54%	0.01%
Sentry Ins A Mut Co	80,139	45,745	57.08%	0.01%
Autoone Ins Co	73,208	57,506	78.55%	0.00%
American Intl Ins Co	64,948	174,672	268.94%	0.01%
AIG Centennial Ins Co	56,493	9,935	17.59%	0.00%
Foremost Signature Ins Co	42,442	8,900	20.97%	0.00%
NGM Ins Co	31,412	51,935	165.33%	0.00%
Deerbrook Ins Co	27,570	5,481	19.88%	0.00%
Trumbull Ins Co	26,955	0	0%	0.03%
Lincoln Gen Ins Co	17,481	20,738	118.63%	0.00%
Great Northern Ins Co	11,137	4,100	36.81%	0.00%
151 Companies in Report	1,063,416,475	584,401,880	54.96%	100%
Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share

Discussion

From any of the preceding tables, and as was noted in the **Discussion** portion of **Section I**, you may observe that a very small number of companies write a significant portion of the personal auto insurance market in West Virginia. In examining historical West Virginia data obtained from the *NAIC* you can observe that while this remains true today, it is less prevalent in 2008 than it was in the recent past.

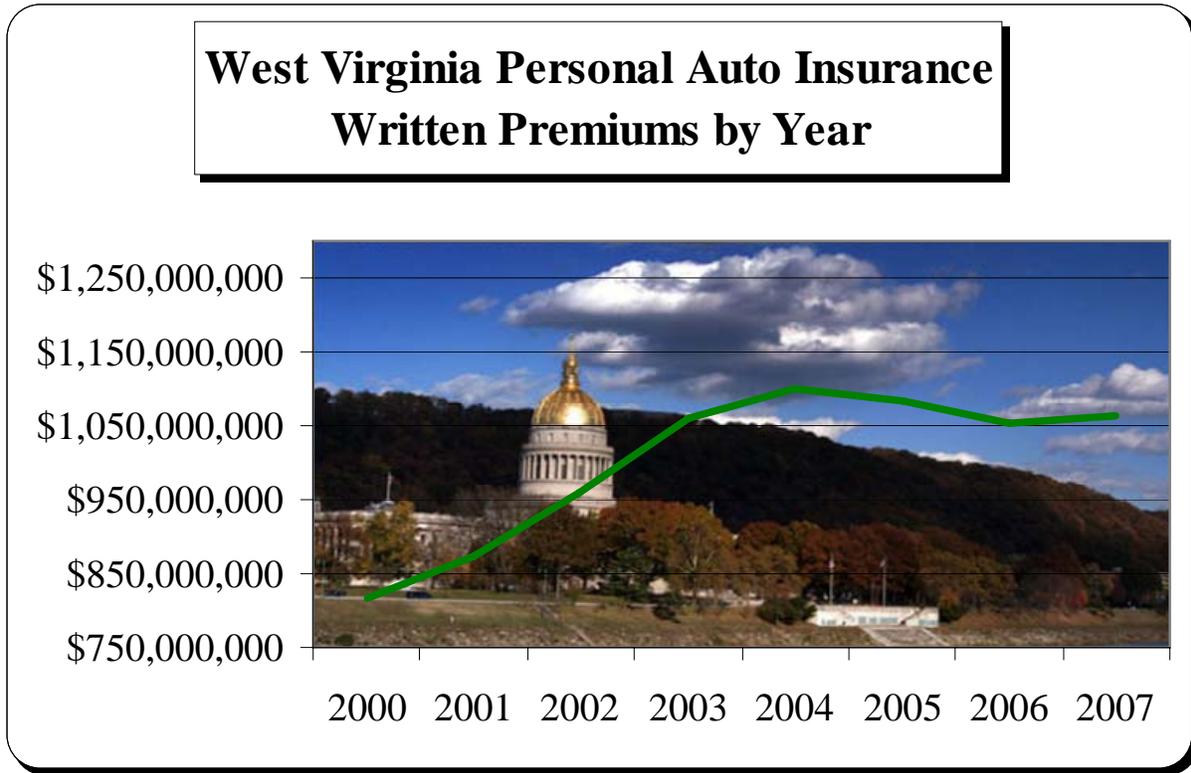
Number of Firms totaling 80% of WV Market Share	
2000	13
2001	13
2002	13
2003	14
2004	15
2005	16
2006	16
2007	16

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

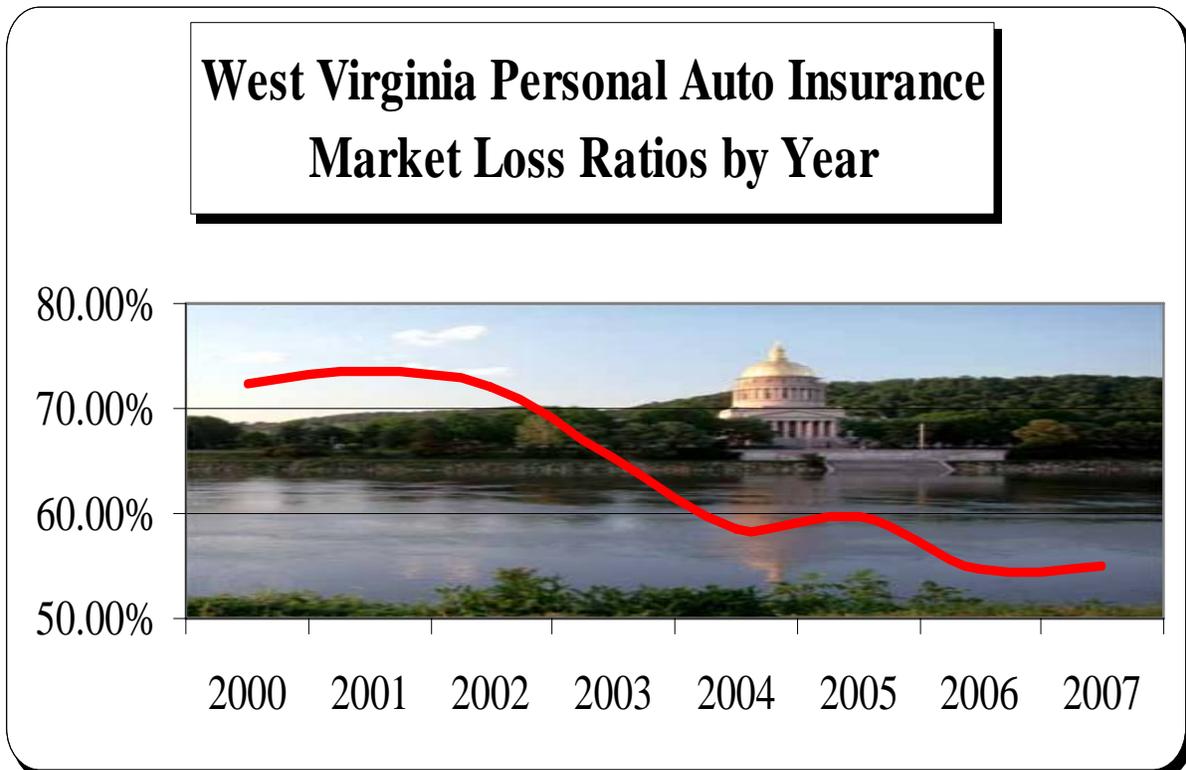
Number of Companies having written premium volumes of:											
	25K	\$50K	\$100K	\$250K	\$500K	\$1M	\$2M	\$5M	\$10M	\$50M	\$100M
2000	103	93	83	70	58	49	40	22	13	4	2
2001	95	92	86	72	60	51	38	27	15	4	2
2002	90	85	79	67	59	51	40	28	15	4	2
2003	91	87	80	71	59	55	42	32	17	4	3
2004	91	87	80	71	59	55	42	32	17	4	3
2005	85	81	79	69	62	56	44	34	22	4	3
2006	88	84	81	68	62	53	43	32	21	4	3
2007	87	82	79	67	58	51	43	33	21	3	3

While this table may be somewhat indicative of some smaller firms having exiting our marketplace, as well as partially representative of the overall premium volume increases observed as having occurred over this same time period, the significant market shifts occurring between 2000 to 2007 in the \$5 million and \$10 million premium ranges appear to be reflective of increased competition in our market.

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



While the increase in auto insurance premiums from 2000 to 2004 was somewhat dramatic, premium volume has shown to have leveled out since that time. Further, as our premium volume has currently stabilized, loss experience has likewise further improved and should generally impact future auto insurance premiums in West Virginia favorably as future rates are based upon past loss experience.



Summary

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

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

Appendix:

2008 Auto Survey completion instructions (i.e. common assumptions):

MEMORANDUM

To: All Companies Licensed to Sell Automobile Insurance in West Virginia

From: Jane L. Cline
West Virginia Insurance Commissioner

Date: April 18, 2008

The purpose of this survey is to compare rates between auto writers for the basic mandatory coverage limits as set forth in §17D-4-2. As the Code does not mandate comprehensive, collision, medical payments, or underinsured motorist coverage, please do not include these coverages when rating the examples. Once completed, the survey will be mailed to all public libraries and county sheriffs' offices in our State in addition to being made available on our website.

INSTRUCTIONS

- 1) Each company must complete and return all 3 pages of the survey.
- 2) We realize that not all criteria used in our examples will correspond to your rating plans. You will have to use some judgment to determine the appropriate rate. Our objective is to obtain base premium comparisons for similar coverage from all companies which vary only by the age and marital status of the operator and by garaging location.
- 3) For companies with multiple tiers or programs in their personal automobile portfolios, please use the rates in the tier or program currently having the most business in our state if the example permits.
- 4) Please round the premiums to the nearest whole dollar.
- 5) No surcharges or discounts should be assumed unless such is a prerequisite to providing any rate. If these are necessary, the response should contain information indicating the types and amounts of each.
- 6) If the year make and model of the vehicle is instrumental in determining your liability rates, please utilize a 2003 Toyota Camry 4 door VIN: JT1BE32K&3.
- 7) Other key assumptions: Operator has no incidents, accidents or violations in the experience period. The sample operator is the only operator or principle operator. The sample vehicle is the only vehicle. The operator's insurance score would result in the operator being classified similarly to the majority of insureds in your program in West Virginia, i.e. an average score relative to your entire book of business.

- 8) Note that each sample city now includes specific zip codes for rating. If the zip code shown for a city is not contemplated by your rating plan, please use another zip code for that same city.
- 9) New for 2008, a third page has been added to the survey response form in order to compare WV rates to those nearest in neighboring states. The same general principles as above apply. If your company is not licensed in one of the sample states, please indicate, "N/A." for that rate in your response.
- 10) Note that other than the gender variations, the differences between **Example 6** and **Example 7** on page 3 are the limits of insurance.
- 11) For **Example 6** we are attempting to compare actual costs. Accordingly for **Example 6**, please provide rates for the minimum amounts and types of coverage required by the applicable law of the state of the example city. *(Note that this was completed for earlier examples in the WV cities and those responses are pre-filled. Note also that the minimum amounts and types of coverage by state are listed beside of each state.)*
- 12) For **Example 7** we are attempting to compare pricing of the same coverages and limits which vary only by garaging state. Accordingly for **Example 7**, please provide all rates on a **\$100/\$300/\$50** basis for Bodily Injury and Property Damage Liability as well as Uninsured Motorists Bodily Injury and Property Damage. If those specific limits are not available in your program, please use the available limits which most closely approximate those limits. If other limits are needed to be used, please indicate what those limits are.
- 13) In **Example 7**, please provide the Personal Injury Protection coverage premium separate from the Liability and UM premiums. Provide the PIP premium only where required by law and in the minimum amounts required.