2010 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

west virginia
OFFICES OF THE
INSURANCE
COMMISSIONER

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Introduction

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

Section I of this report contains auto rates for writers of mandatory coverage limits as set forth in §17D-4-2 of the West Virginia Code. Only liability and uninsured motorist insurance premium data were collected because the Code does not require comprehensive, collision, medical payments, underinsured motorist, or any additional or special coverages. Again for the 2010 Survey, **Section II** of the report lists auto rates for selected West Virginia border cities as well as for neighboring cities in the surrounding States. This information is presented at both State required minimum limits of insurance (*which will vary from State to State*) as well as on a comparable limit basis.

Section I assumptions

Comparing auto insurance rates is somewhat complex. These rates will vary due to many factors, including the driver's age or sex, garaging location, the type of vehicle and household makeup, just to name a few. In order to simplify the comparisons, specific driver criteria and certain levels of coverage have been assumed so as to obtain premiums which are only for the purposes of comparison. The 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" writing company premiums will generally assume that the hypothetical drivers have not incurred any moving violations, license suspensions, or chargeable accidents during their experience rating period and that they have also maintained continuous auto insurance as is required by law. The "non-standard" writing company premiums generally apply to drivers who may have incidents on their driving records, or who have otherwise failed to maintain compulsory auto insurance as required by law. Note, however, that no accident or moving violations are assumed in the rating examples for either category of writing company. The exact written instructions provided to every company participating in the survey are included in the Appendix of this report.

For more information about compulsory insurance, please contact us:

West Virginia Offices of the Insurance Commissioner
1124 Smith Street
P.O. Box 50540
Charleston, WV 25301
304-558-3386 or 1-888-TRY-WVIC
http://www.wvinsurance.gov

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

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*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.*

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*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.*

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*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.*

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*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.*

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

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

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

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

While the 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 those criteria, it is always advisable to get quotes from several companies using the same coverages and limits when shopping for insurance coverage.

Section II assumptions

As was initiated during the 2008 survey, again six West Virginia cities were selected which are located at or very near to our State's borders. For each of the West Virginia cities, at least one nearby city located in a neighboring State was also surveyed for the purposes of establishing a State to State comparison. Because the minimum amounts and types of insurance vary from State to State, two distinct comparisons were made. The first comparison was made on a minimum required limits, or on a minimum cost-to-cost basis. In other words, premiums were provided for only the minimum amount and type of coverage required by the law of the State in which the city is located, and this comparison provides some insight about how the different mandatory limits and 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 surveyed was capable of writing personal auto insurance in every State 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:

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*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 coverage for the six West Virginia cities surveyed are the same as were requested for **Section I** of the survey (*Bodily Injury and Property Damage Liability at $20/$40/$10 and Uninsured Motorist Bodily Injury and Property Damage [UM] 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: Liability at $25/$50/$10, and Personal Injury Protection [PIP] Coverage

Maryland: Liability at $20/$40/$15, PIP, and UM

Ohio: Liability at $12.5/$25/$7.5

Pennsylvania: Liability at $15/$30/$5 and Medical Benefits [MB] Coverage (*similar to PIP*)

Virginia: 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. 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 or MB coverage is mandatory. (*Albeit that in the no-fault insurance States where first party medical coverage such as PIP or MB is either required or is otherwise available, generally an increase in the cost associated with obtaining that 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: Liability at $100/$300/$50, UM at $100/$300/$50, and PIP (*stated separately*)

Maryland: Liability at $100/$300/$50, UM at $100/$300/$50, and PIP (*stated separately*)

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

Pennsylvania: Liability at $100/$300/$50, UM at $100/$300/$50, and MB (*stated separately*)

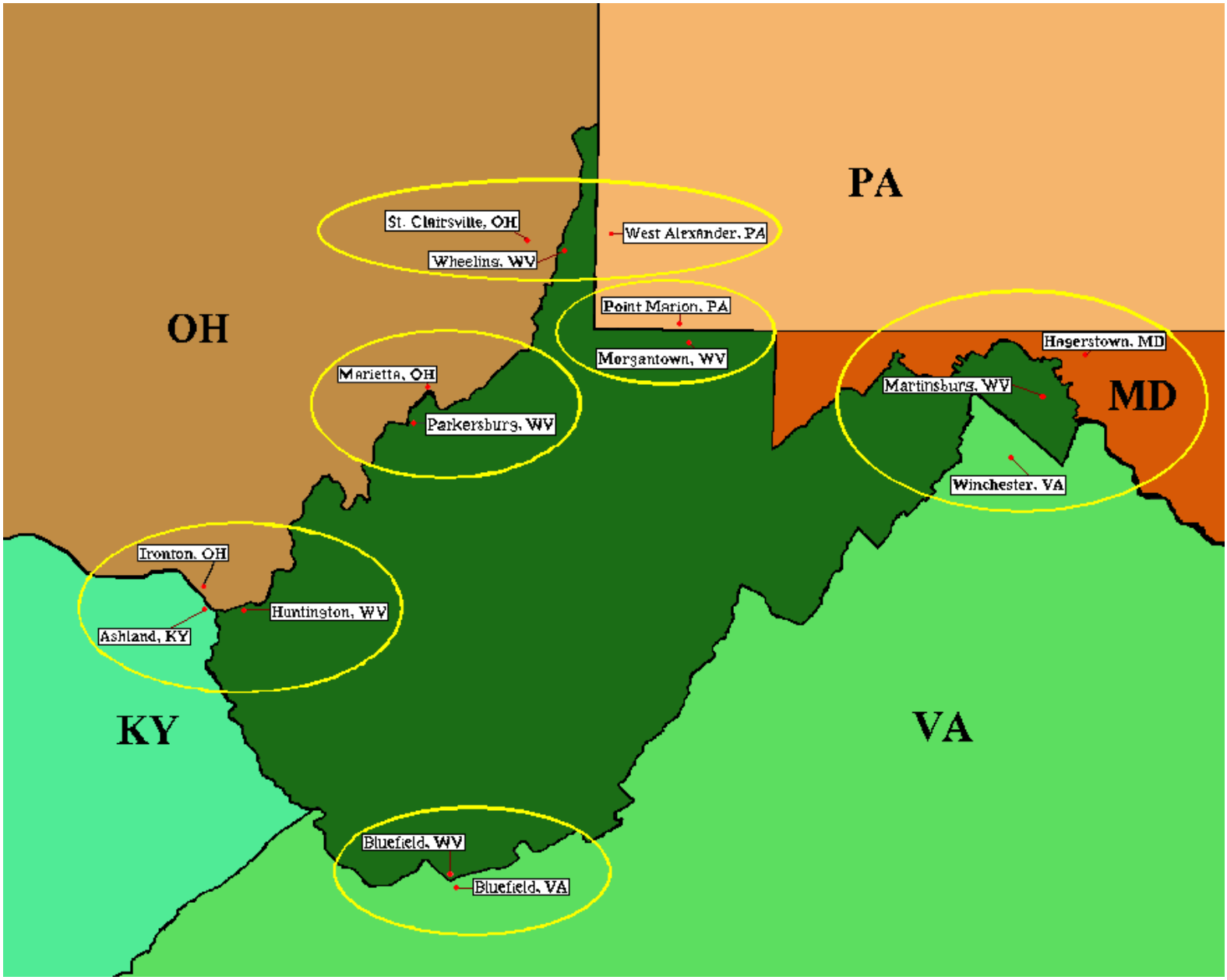
Virginia: Liability at $100/$300/$50, UM at $100/$300/$50

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

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

City	(Zip Code)
Ashland, KY	(41101)
Hagerstown, MD	(21740)
Ironton, OH	(45638)
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 examples can then be examined:



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 which appear in this report were selected for inclusion in the survey because their individual 2009 market shares by written premium volume (*the most recent available*) were among the top 50 active licensed companies writing business in West Virginia. A company's market share is determined by comparing the dollar amount of premiums that a given company had written in West Virginia during a given year to the total premiums written by all companies over the same period, for the same line of business. Thus, many active companies with smaller private passenger auto premium volumes do not appear in this survey. Specifically, in 2009 there were a total of 151 licensed companies reporting activity in West Virginia (*where activity is defined as either writing premiums, earning premiums, incurring losses or paying losses*) in the private passenger automobile line of insurance business, however only 43 companies have sample premiums shown in this survey, yet they comprise nearly 89% of the personal auto insurance premiums written in West Virginia during 2009.

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. The companies responding to the survey each made a selection to indicate whether the rates which they were providing were either "Standard" or "Non-Standard" rates. Non-standard Companies are those which are subject to the specific requirements of §33-6-31c and §114CSR37, and make use of what are otherwise known as "Substandard" rates.

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

- 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
  USAA Casualty Insurance Company
  USAA General Indemnity Company
  Garrison Property and Casualty Insurance Company

- Eligibility for ***Trumbull Insurance Company*** requires AARP Membership

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 determined to be at fault for the accident. Multiple accidents or moving violations within a specified time period are grounds for an insurance company to either cancel or 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 may obtain insurance for you through the **West Virginia Assigned Risk Plan** ("***AIPSO***" or the ***Auto Insurance Plan Services Office***). ***AIPSO*** should be a last resort because the premium is generally substantially higher than that of any of the voluntary insurance companies. ***AIPSO*** is designed to provide a means by which risks that in good faith are entitled to automobile liability insurance, but are unable to secure it in the voluntary market, may be assigned to an authorized insurance company. Comprehensive and collision 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 <u>the current year of their manufacture or the two following years</u>. (*i.e. This <u>only</u> applies to vehicles 3 years old or less, otherwise <u>it is</u> permissible.*) For further information about this issue, contact the West Virginia Offices of the Insurance Commissioner's Consumer Services Division at 1-888-TRY-WVIC.

Frequently Asked Questions—Teenage Drivers

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

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

A. Teenage drivers have very high rates of both fatal and nonfatal crashes compared with drivers of other ages. Mile for mile, teenagers are involved in three times as many fatal crashes as all other drivers.

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

A. According to 2006 ***National Highway Traffic Safety Administration*** data, 3,490 young drivers aged 15-20 died in the United States from motor vehicle crash injuries, and fatalities among this age group have increased three percent over the period 1996-2006. Motor vehicle crashes are the leading cause of death for 15-20 year olds, and in 2006 they had the highest fatal crash involvement rate of any age group with 59.5 fatal crashes per 100,000 licensed drivers. This is more than double the rate for any age group over age 35.

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

2009 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	$1,601	$1,804	$1,584	$1,356	$1,572
Allstate Prop & Cas Co	$923	$952	$1,013	$728	$905
American National P & C Co	$696	$962	$862	$712	$962
Amica Mutual Insurance Co	$1,831	$1,831	$1,844	$1,614	$1,710
Auto Club Prop Cas Ins Co	$3,006	$2,638	$2,876	$2,532	$2,714
Economy Premier Assurance Co	$1,408	$1,408	$1,673	$1,351	$1,438
Encompass Indemnity Co	$1,894	$1,894	$1,857	$1,661	$1,780
Encompass Ins Co of America	$1,436	$1,436	$1,457	$1,265	$1,533
Erie Ins Prop & Cas Co	$1,207	$1,207	$1,221	$1,211	$1,363
Farmers & Mech. Fire and Cas	$2,126	$2,126	$2,126	$2,126	$2,126
Garrison Prop and Cas Ins Co	$1,113	$1,113	$1,160	$1,056	$1,180
GEICO General Insurance Co	$1,238	$1,238	$1,584	$924	$1,312
Government Employees Ins Co	$1,238	$1,238	$1,584	$924	$1,312
Horace Mann Ins Co	$781	$781	$864	$659	$892
Horace Mann P & C Ins Co	$1,839	$1,839	$2,056	$1,765	$2,104
Liberty Mutual Fire Ins Co	$2,250	$2,250	$2,338	$1,802	$2,081
Met. Direct P & C Ins Co	$2,172	$2,172	$2,371	$1,832	$2,063
Metropolitan P and C Ins Co	$1,482	$1,482	$1,717	$1,287	$1,428
Motorists Mutual Ins Co	$2,791	$2,791	$2,750	$2,299	$2,551
National General Assur Co	$1,760	$1,760	$1,916	$1,402	$1,845
Nationwide Mutual Ins Co	$1,424	$1,619	$1,670	$1,396	$1,592
Nationwide Prop & Cas Co	$1,608	$1,831	$1,891	$1,577	$1,802
Progressive Classic Ins Co	$2,526	$2,152	$2,551	$2,167	$2,388
Progressive Max Ins Co	$2,800	$2,800	$2,651	$2,218	$2,651
Safeco Ins Co of America	$2,879	$2,879	$2,702	$2,312	$2,616
Sentinel Insurance Co	$3,186	$3,498	$2,948	$2,782	$2,930
State Auto P & C Ins Co	$2,092	$2,092	$2,180	$1,856	$2,440
State Farm Fire and Cas Co	$1,999	$1,792	$1,873	$1,517	$1,987
State Farm Mutual Auto Ins Co	$1,858	$1,665	$1,741	$1,408	$1,847
Teachers Insurance Company	$2,094	$2,094	$2,353	$2,006	$2,410
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$907	$907	$922	$832	$954
USAA Casualty Insurance Co	$997	$997	$1,012	$912	$1,049
Westfield Insurance Co	$1,262	$1,262	$1,454	$1,215	$1,464

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$2,129	$1,940	$2,091	$1,656	$2,132
American Select Ins Co	$4,563	$3,972	$4,625	$4,005	$4,328
GEICO Indemnity Co	$1,664	$1,664	$1,572	$1,270	$1,756
Peak Property and Casualty	$3,934	$3,934	$3,759	$2,993	$3,303
Peninsula Ins Co	$2,862	$2,862	$2,506	$2,065	$2,506
State Auto National Ins Co	$2,606	$2,770	$3,166	$2,606	$2,724
Titan Indemnity Co	$2,514	$2,586	$2,284	$1,866	$1,997
USAA General Indemnity Co	$1,643	$1,643	$1,669	$1,501	$1,731
West Virginia Natl Auto Ins Co	$2,964	$2,964	$2,772	$2,244	$2,532

Annual Rates as of 1/1/10

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	$1,292	$1,379	$1,596	$1,392	$1,941
Allstate Prop & Cas Co	$742	$821	$949	$876	$1,139
American National P & C Co	$742	$712	$996	$778	$1,150
Amica Mutual Insurance Co	$1,462	$1,614	$1,688	$1,575	$1,964
Auto Club Prop Cas Ins Co	$2,214	$2,532	$2,450	$2,714	$4,490
Economy Premier Assurance Co	$1,084	$1,351	$1,587	$1,412	$2,192
Encompass Indemnity Co	$1,576	$1,661	$1,908	$1,668	$2,583
Encompass Ins Co of America	$1,298	$1,265	$1,368	$1,248	$1,624
Erie Ins Prop & Cas Co	$857	$1,066	$984	$1,091	$1,458
Farmers & Mech. Fire and Cas	$2,126	$2,126	$2,126	$2,126	$2,126
Garrison Prop and Cas Ins Co	$994	$912	$1,208	$1,172	$1,335
GEICO General Insurance Co	$950	$970	$1,140	$1,086	$1,302
Government Employees Ins Co	$950	$970	$1,140	$1,086	$1,302
Horace Mann Ins Co	$647	$659	$716	$752	$1,433
Horace Mann P & C Ins Co	$1,524	$1,765	$1,685	$2,041	$3,421
Liberty Mutual Fire Ins Co	$1,892	$1,942	$2,506	$2,173	$2,772
Met. Direct P & C Ins Co	$1,440	$1,832	$1,802	$1,852	$2,311
Metropolitan P and C Ins Co	$1,162	$1,287	$1,398	$1,438	$1,949
Motorists Mutual Ins Co	$1,994	$2,299	$2,081	$2,189	$2,940
National General Assur Co	$1,421	$1,433	$1,862	$1,802	$2,046
Nationwide Mutual Ins Co	$1,268	$1,390	$1,523	$1,516	$1,929
Nationwide Prop & Cas Co	$1,431	$1,570	$1,723	$1,713	$2,185
Progressive Classic Ins Co	$1,978	$2,183	$2,270	$2,194	$3,344
Progressive Max Ins Co	$2,243	$2,631	$2,646	$2,529	$3,350
Safeco Ins Co of America	$2,228	$2,512	$2,677	$2,798	$3,215
Sentinel Insurance Co	$2,158	$2,818	$3,078	$3,554	$4,198
State Auto P & C Ins Co	$1,496	$1,586	$2,262	$2,044	$2,428
State Farm Fire and Cas Co	$1,406	$1,434	$1,763	$1,689	$2,349
State Farm Mutual Auto Ins Co	$1,304	$1,330	$1,638	$1,569	$2,185
Teachers Insurance Company	$1,728	$2,006	$1,927	$2,298	$3,649
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$788	$721	$947	$945	$1,076
USAA Casualty Insurance Co	$865	$792	$1,038	$1,039	$1,182
Westfield Insurance Co	$1,091	$1,112	$1,481	$1,251	$1,645

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$1,572	$1,721	$1,906	$1,756	$2,575
American Select Ins Co	$3,634	$4,033	$4,134	$3,996	$6,145
GEICO Indemnity Co	$1,302	$1,326	$1,542	$1,400	$1,742
Peak Property and Casualty	$2,917	$2,945	$3,420	$3,080	$3,698
Peninsula Ins Co	$2,283	$2,516	$2,364	$2,511	$3,396
State Auto National Ins Co	$1,244	$2,510	$2,814	$2,422	$3,002
Titan Indemnity Co	$2,074	$2,082	$1,880	$1,843	$3,405
USAA General Indemnity Co	$1,421	$1,297	$1,715	$1,714	$1,957
West Virginia Natl Auto Ins Co	$2,244	$2,244	$2,820	$2,340	$3,156

Annual Rates as of 1/1/10

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	$1,183	$1,332	$1,172	$1,005	$1,162
Allstate Prop & Cas Co	$771	$796	$844	$607	$755
American National P & C Co	$604	$834	$748	$618	$834
Amica Mutual Insurance Co	$1,274	$1,274	$1,282	$1,125	$1,192
Auto Club Prop Cas Ins Co	$2,684	$2,354	$2,566	$2,260	$2,424
Economy Premier Assurance Co	$981	$981	$1,168	$943	$1,006
Encompass Indemnity Co	$1,211	$1,211	$1,188	$1,066	$1,138
Encompass Ins Co of America	$1,026	$1,026	$1,040	$905	$1,094
Erie Ins Prop & Cas Co	$833	$833	$841	$835	$937
Farmers & Mech. Fire and Cas	$1,470	$1,470	$1,470	$1,470	$1,470
Garrison Prop and Cas Ins Co	$976	$976	$1,017	$926	$1,035
GEICO General Insurance Co	$1,024	$1,024	$964	$766	$1,086
Government Employees Ins Co	$1,024	$1,024	$964	$766	$1,086
Horace Mann Ins Co	$686	$686	$760	$586	$790
Horace Mann P & C Ins Co	$1,169	$1,169	$1,306	$1,123	$1,337
Liberty Mutual Fire Ins Co	$1,427	$1,427	$1,482	$1,145	$1,321
Met. Direct P & C Ins Co	$1,359	$1,359	$1,488	$1,156	$1,297
Metropolitan P and C Ins Co	$869	$869	$1,001	$752	$835
Motorists Mutual Ins Co	$1,775	$1,775	$1,749	$1,467	$1,625
National General Assur Co	$1,614	$1,614	$1,755	$1,283	$1,689
Nationwide Mutual Ins Co	$1,120	$1,268	$1,307	$1,098	$1,247
Nationwide Prop & Cas Co	$1,260	$1,430	$1,475	$1,237	$1,407
Progressive Classic Ins Co	$2,284	$1,947	$2,308	$1,960	$2,160
Progressive Max Ins Co	$2,206	$2,206	$2,091	$1,759	$2,091
Safeco Ins Co of America	$2,504	$2,504	$2,353	$2,015	$2,279
Sentinel Insurance Co	$2,702	$2,964	$2,512	$2,376	$2,496
State Auto P & C Ins Co	$1,744	$1,744	$1,818	$1,548	$2,034
State Farm Fire and Cas Co	$1,486	$1,333	$1,393	$1,130	$1,477
State Farm Mutual Auto Ins Co	$1,379	$1,236	$1,292	$1,046	$1,371
Teachers Insurance Company	$1,331	$1,331	$1,495	$1,275	$1,530
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$795	$795	$808	$730	$837
USAA Casualty Insurance Co	$875	$875	$887	$801	$920
Westfield Insurance Co	$931	$931	$1,071	$899	$1,079

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,787	$1,629	$1,756	$1,391	$1,795
American Select Ins Co	$4,039	$3,518	$4,094	$3,547	$3,832
GEICO Indemnity Co	$1,484	$1,484	$1,404	$1,136	$1,566
Peak Property and Casualty	$3,318	$3,318	$3,172	$2,538	$2,794
Peninsula Ins Co	$2,561	$2,561	$2,243	$1,851	$1,851
State Auto National Ins Co	$2,016	$2,136	$2,442	$2,016	$963
Titan Indemnity Co	$2,284	$2,348	$2,072	$1,696	$1,811
USAA General Indemnity Co	$1,436	$1,436	$1,459	$1,313	$1,513
West Virginia Natl Auto Ins Co	$2,064	$2,064	$1,932	$1,572	$1,764

Annual Rates as of 1/1/10

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	$958	$1,021	$1,180	$1,031	$1,433
Allstate Prop & Cas Co	$618	$684	$791	$731	$950
American National P & C Co	$646	$618	$866	$676	$1,000
Amica Mutual Insurance Co	$1,021	$1,125	$1,176	$1,098	$1,364
Auto Club Prop Cas Ins Co	$1,976	$2,260	$2,186	$2,424	$4,006
Economy Premier Assurance Co	$758	$943	$1,108	$985	$1,528
Encompass Indemnity Co	$1,012	$1,066	$1,218	$1,070	$1,642
Encompass Ins Co of America	$929	$905	$979	$893	$1,157
Erie Ins Prop & Cas Co	$594	$736	$680	$753	$1,002
Farmers & Mech. Fire and Cas	$1,470	$1,470	$1,470	$1,470	$1,470
Garrison Prop and Cas Ins Co	$873	$802	$1,058	$1,028	$1,169
GEICO General Insurance Co	$788	$802	$1,352	$900	$1,078
Government Employees Ins Co	$788	$802	$1,352	$900	$1,078
Horace Mann Ins Co	$570	$586	$633	$658	$1,244
Horace Mann P & C Ins Co	$970	$1,123	$1,072	$1,297	$2,169
Liberty Mutual Fire Ins Co	$1,203	$1,233	$1,587	$1,378	$1,755
Met. Direct P & C Ins Co	$909	$1,156	$1,134	$1,164	$1,446
Metropolitan P and C Ins Co	$684	$752	$816	$843	$1,136
Motorists Mutual Ins Co	$1,277	$1,467	$1,331	$1,398	$1,868
National General Assur Co	$1,301	$1,311	$1,703	$1,650	$1,873
Nationwide Mutual Ins Co	$1,001	$1,094	$1,195	$1,190	$1,504
Nationwide Prop & Cas Co	$1,126	$1,231	$1,348	$1,340	$1,699
Progressive Classic Ins Co	$1,790	$1,976	$2,053	$1,985	$3,021
Progressive Max Ins Co	$1,778	$2,093	$2,086	$1,996	$2,632
Safeco Ins Co of America	$1,941	$2,187	$2,330	$2,435	$2,794
Sentinel Insurance Co	$1,848	$2,416	$2,618	$2,998	$3,534
State Auto P & C Ins Co	$1,250	$1,324	$1,886	$1,704	$2,024
State Farm Fire and Cas Co	$1,049	$1,069	$1,312	$1,258	$1,744
State Farm Mutual Auto Ins Co	$970	$989	$1,216	$1,165	$1,620
Teachers Insurance Company	$1,099	$1,275	$1,225	$1,459	$2,314
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$692	$634	$831	$829	$943
USAA Casualty Insurance Co	$760	$696	$910	$911	$1,036
Westfield Insurance Co	$806	$822	$1,092	$924	$1,210

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$1,322	$1,444	$1,599	$1,477	$2,159
American Select Ins Co	$3,219	$3,572	$3,661	$3,539	$5,436
GEICO Indemnity Co	$1,164	$1,186	$1,376	$1,316	$1,556
Peak Property and Casualty	$2,476	$2,499	$2,892	$2,610	$3,128
Peninsula Ins Co	$2,044	$2,252	$2,116	$2,247	$3,037
State Auto National Ins Co	$1,944	$2,176	$2,176	$1,892	$2,318
Titan Indemnity Co	$1,886	$1,889	$1,708	$1,679	$3,098
USAA General Indemnity Co	$1,244	$1,135	$1,498	$1,498	$1,709
West Virginia Natl Auto Ins Co	$1,572	$1,572	$1,968	$1,632	$2,196

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial	$591	$663	$587	$506	$582
Allstate Prop & Cas Co	$496	$511	$539	$390	$486
American National P & C Co	$356	$490	$446	$366	$494
Amica Mutual Insurance Co	$511	$511	$515	$452	$478
Auto Club Prop Cas Ins Co	$664	$584	$636	$562	$602
Economy Premier Assurance Co	$760	$760	$901	$728	$776
Encompass Indemnity Co	$556	$556	$545	$493	$524
Encompass Ins Co of America	$687	$687	$696	$609	$730
Erie Ins Prop & Cas Co	$420	$420	$425	$421	$470
Farmers & Mech. Fire and Cas	$835	$835	$835	$835	$835
Garrison Prop and Cas Ins Co	$455	$455	$476	$438	$481
GEICO General Insurance Co	$484	$484	$456	$366	$510
Government Employees Ins Co	$484	$484	$456	$366	$510
Horace Mann Ins Co	$364	$364	$399	$297	$403
Horace Mann P & C Ins Co	$667	$667	$744	$641	$762
Liberty Mutual Fire Ins Co	$947	$947	$982	$762	$877
Met. Direct P & C Ins Co	$901	$901	$979	$758	$849
Metropolitan P and C Ins Co	$597	$597	$688	$519	$573
Motorists Mutual Ins Co	$1,248	$1,248	$1,230	$1,036	$1,145
National General Assur Co	$542	$542	$586	$429	$564
Nationwide Mutual Ins Co	$607	$676	$695	$597	$667
Nationwide Prop & Cas Co	$674	$754	$775	$663	$743
Progressive Classic Ins Co	$897	$774	$905	$778	$851
Progressive Max Ins Co	$785	$785	$750	$659	$750
Safeco Ins Co of America	$692	$692	$657	$570	$639
Sentinel Insurance Co	$1,066	$1,154	$994	$936	$988
State Auto P & C Ins Co	$562	$562	$582	$502	$650
State Farm Fire and Cas Co	$733	$660	$689	$563	$729
State Farm Mutual Auto Ins Co	$611	$549	$574	$468	$607
Teachers Insurance Company	$758	$758	$850	$726	$870
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$363	$363	$371	$339	$381
USAA Casualty Insurance Co	$401	$401	$409	$373	$420
Westfield Insurance Co	$501	$501	$574	$484	$579

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,059	$961	$1,028	$814	$1,063
American Select Ins Co	$1,143	$1,006	$1,158	$1,014	$1,089
GEICO Indemnity Co	$678	$678	$644	$526	$714
Peak Property and Casualty	$1,579	$1,579	$1,510	$1,219	$1,337
Peninsula Ins Co	$752	$752	$665	$558	$558
State Auto National Ins Co	$830	$876	$986	$830	$864
Titan Indemnity Co	$1,022	$1,048	$928	$769	$823
USAA General Indemnity Co	$634	$634	$648	$589	$667
West Virginia Natl Auto Ins Co	$1,092	$1,092	$1,020	$840	$948

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial	$484	$513	$590	$518	$710
Allstate Prop & Cas Co	$397	$439	$505	$469	$607
American National P & C Co	$380	$366	$508	$400	$590
Amica Mutual Insurance Co	$410	$452	$473	$441	$546
Auto Club Prop Cas Ins Co	$492	$562	$542	$602	$986
Economy Premier Assurance Co	$585	$728	$855	$762	$1,178
Encompass Indemnity Co	$470	$493	$559	$494	$741
Encompass Ins Co of America	$624	$609	$656	$601	$771
Erie Ins Prop & Cas Co	$304	$373	$346	$382	$503
Farmers & Mech. Fire and Cas	$835	$835	$835	$835	$835
Garrison Prop and Cas Ins Co	$415	$384	$496	$479	$540
GEICO General Insurance Co	$376	$382	$448	$426	$508
Government Employees Ins Co	$376	$382	$448	$426	$508
Horace Mann Ins Co	$299	$297	$328	$353	$679
Horace Mann P & C Ins Co	$555	$641	$612	$739	$1,231
Liberty Mutual Fire Ins Co	$800	$820	$1,052	$915	$1,162
Met. Direct P & C Ins Co	$601	$758	$748	$768	$961
Metropolitan P and C Ins Co	$473	$519	$561	$579	$776
Motorists Mutual Ins Co	$905	$1,036	$942	$988	$1,312
National General Assur Co	$435	$442	$566	$551	$629
Nationwide Mutual Ins Co	$551	$595	$642	$640	$787
Nationwide Prop & Cas Co	$611	$660	$715	$712	$880
Progressive Classic Ins Co	$715	$784	$812	$787	$1,166
Progressive Max Ins Co	$665	$752	$745	$723	$916
Safeco Ins Co of America	$548	$612	$649	$675	$764
Sentinel Insurance Co	$762	$944	$1,022	$1,174	$1,358
State Auto P & C Ins Co	$412	$434	$604	$550	$646
State Farm Fire and Cas Co	$524	$534	$650	$624	$856
State Farm Mutual Auto Ins Co	$435	$443	$541	$519	$715
Teachers Insurance Company	$627	$726	$698	$831	$1,312
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$323	$299	$382	$378	$426
USAA Casualty Insurance Co	$356	$329	$420	$417	$469
Westfield Insurance Co	$439	$446	$584	$499	$645

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$775	$845	$933	$875	$1,271
American Select Ins Co	$927	$1,020	$1,044	$1,011	$1,512
GEICO Indemnity Co	$538	$548	630	$604	$710
Peak Property and Casualty	$1,192	$1,203	$1,382	$1,252	$1,495
Peninsula Ins Co	$611	$668	$630	$666	$883
State Auto National Ins Co	$798	$804	$890	$786	$942
Titan Indemnity Co	$860	$858	$780	$772	$1,344
USAA General Indemnity Co	$559	$514	$667	$662	$750
West Virginia Natl Auto Ins Co	$840	$840	$1,044	$876	$1,164

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial	$550	$616	$546	$471	$542
Allstate Prop & Cas Co	$462	$476	$501	$364	$453
American National P & C Co	$328	$454	$412	$336	$456
Amica Mutual Insurance Co	$441	$441	$445	$392	$413
Auto Club Prop Cas Ins Co	$574	$506	$550	$486	$520
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Indemnity Co	$496	$496	$488	$442	$467
Encompass Ins Co of America	$536	$536	$544	$478	$569
Erie Ins Prop & Cas Co	$400	$400	$403	$400	$447
Farmers & Mech. Fire and Cas	$656	$656	$656	$656	$656
Garrison Prop and Cas Ins Co	$419	$419	$438	$403	$442
GEICO General Insurance Co	$472	$450	$424	$340	$476
Government Employees Ins Co	$472	$450	$424	$340	$476
Horace Mann Ins Co	$348	$348	$381	$283	$384
Horace Mann P & C Ins Co	$437	$437	$487	$420	$498
Liberty Mutual Fire Ins Co	$671	$671	$697	$542	$623
Met. Direct P & C Ins Co	$573	$573	$625	$487	$545
Metropolitan P and C Ins Co	$465	$465	$537	$406	$450
Motorists Mutual Ins Co	$947	$947	$934	$790	$870
National General Assur Co	$503	$503	$542	$397	$525
Nationwide Mutual Ins Co	$521	$578	$592	$513	$570
Nationwide Prop & Cas Co	$577	$641	$658	$567	$632
Progressive Classic Ins Co	$872	$752	$880	$756	$828
Progressive Max Ins Co	$785	$785	$750	$659	$750
Safeco Ins Co of America	$685	$685	$648	$562	$630
Sentinel Insurance Co	$920	$994	$866	$816	$860
State Auto P & C Ins Co	$562	$562	$582	$502	$650
State Farm Fire and Cas Co	$635	$573	$597	$490	$632
State Farm Mutual Auto Ins Co	$529	$476	$497	$406	$526
Teachers Insurance Company	$496	$496	$555	$475	$568
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$334	$334	$341	$312	$350
USAA Casualty Insurance Co	$369	$369	$376	$344	$386
Westfield Insurance Co	$459	$459	$522	$441	$525

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$985	$893	$953	$754	$987
American Select Ins Co	$1,128	$992	$1,142	$1,000	$1,074
GEICO Indemnity Co	$648	$648	$614	$502	$682
Peak Property and Casualty	$1,527	$1,527	$1,462	$1,188	$1,298
Peninsula Ins Co	$736	$736	$652	$547	$547
State Auto National Ins Co	$786	$830	$934	$786	$820
Titan Indemnity Co	$965	$989	$877	$727	$781
USAA General Indemnity Co	$580	$580	$593	$539	$610
West Virginia Natl Auto Ins Co	$1,032	$1,032	$960	$780	$876

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial	$450	$478	$549	$482	$660
Allstate Prop & Cas Co	$370	$408	$470	$437	$565
American National P & C Co	$352	$336	$472	$370	$546
Amica Mutual Insurance Co	$356	$392	$409	$382	$472
Auto Club Prop Cas Ins Co	$426	$486	$468	$520	$852
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Indemnity Co	$421	$442	$499	$443	$658
Encompass Ins Co of America	$490	$478	$514	$473	$601
Erie Ins Prop & Cas Co	$291	$355	$329	$363	$478
Farmers & Mech. Fire and Cas	$656	$656	$656	$656	$656
Garrison Prop and Cas Ins Co	$382	$354	$455	$440	$495
GEICO General Insurance Co	$350	$356	$416	$398	$472
Government Employees Ins Co	$350	$356	$416	$398	$472
Horace Mann Ins Co	$286	$283	$312	$338	$649
Horace Mann P & C Ins Co	$364	$420	$401	$483	$800
Liberty Mutual Fire Ins Co	$568	$582	$745	$649	$822
Met. Direct P & C Ins Co	$388	$487	$481	$491	$609
Metropolitan P and C Ins Co	$370	$406	$442	$452	$605
Motorists Mutual Ins Co	$692	$790	$720	$754	$994
National General Assur Co	$403	$411	$521	$508	$584
Nationwide Mutual Ins Co	$476	$512	$550	$548	$667
Nationwide Prop & Cas Co	$525	$565	$609	$607	$743
Progressive Classic Ins Co	$696	$762	$790	$765	$1,133
Progressive Max Ins Co	$665	$752	$745	$723	$916
Safeco Ins Co of America	$541	$605	$641	$668	$758
Sentinel Insurance Co	$666	$822	$882	$1,006	$1,158
State Auto P & C Ins Co	$412	$434	$604	$550	$646
State Farm Fire and Cas Co	$456	$464	$564	$542	$741
State Farm Mutual Auto Ins Co	$378	$385	$468	$450	$618
Teachers Insurance Company	$411	$475	$457	$542	$853
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$297	$275	$351	$348	$391
USAA Casualty Insurance Co	$328	$304	$386	$383	$430
Westfield Insurance Co	$400	$408	$532	$453	$587

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$718	$783	$864	$813	$1,180
American Select Ins Co	$914	$1,006	$1,029	$997	$1,491
GEICO Indemnity Co	$514	$1,252	$604	$578	$678
Peak Property and Casualty	$1,165	$1,175	$1,342	$1,220	$1,452
Peninsula Ins Co	$598	$654	$618	$653	$864
State Auto National Ins Co	$756	$764	$844	$744	$892
Titan Indemnity Co	$815	$814	$739	$733	$1,257
USAA General Indemnity Co	$512	$471	$610	$605	$685
West Virginia Natl Auto Ins Co	$780	$780	$972	$816	$1,080

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial	$469	$525	$465	$402	$462
Allstate Prop & Cas Co	$428	$440	$464	$337	$419
American National P & C Co	$328	$454	$412	$336	$456
Amica Mutual Insurance Co	$470	$470	$473	$417	$441
Auto Club Prop Cas Ins Co	$462	$408	$442	$392	$418
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Indemnity Co	$415	$415	$407	$370	$393
Encompass Ins Co of America	$444	$444	$449	$397	$470
Erie Ins Prop & Cas Co	$347	$347	$351	$348	$388
Farmers & Mech. Fire and Cas	$953	$953	$953	$953	$953
Garrison Prop and Cas Ins Co	$340	$340	$354	$328	$358
GEICO General Insurance Co	$376	$376	$354	$286	$398
Government Employees Ins Co	$376	$376	$354	$286	$398
Horace Mann Ins Co	$244	$244	$268	$207	$277
Horace Mann P & C Ins Co	$437	$437	$487	$420	$498
Liberty Mutual Fire Ins Co	$704	$704	$730	$567	$652
Met. Direct P & C Ins Co	$505	$505	$551	$430	$481
Metropolitan P and C Ins Co	$418	$418	$479	$364	$402
Motorists Mutual Ins Co	$947	$947	$934	$790	$870
National General Assur Co	$426	$426	$457	$336	$443
Nationwide Mutual Ins Co	$456	$502	$514	$450	$496
Nationwide Prop & Cas Co	$502	$555	$569	$495	$548
Progressive Classic Ins Co	$732	$633	$739	$637	$696
Progressive Max Ins Co	$645	$645	$617	$551	$617
Safeco Ins Co of America	$700	$700	$659	$571	$640
Sentinel Insurance Co	$976	$1,052	$910	$854	$904
State Auto P & C Ins Co	$480	$480	$498	$430	$552
State Farm Fire and Cas Co	$611	$551	$574	$471	$607
State Farm Mutual Auto Ins Co	$508	$458	$477	$390	$505
Teachers Insurance Company	$496	$496	$555	$475	$568
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$272	$272	$278	$255	$285
USAA Casualty Insurance Co	$302	$302	$307	$282	$315
Westfield Insurance Co	$295	$295	$334	$287	$336

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$989	$896	$958	$758	$992
American Select Ins Co	$898	$792	$909	$798	$856
GEICO Indemnity Co	$588	$588	$558	$458	$620
Peak Property and Casualty	$1,156	$1,156	$1,107	$902	$984
Peninsula Ins Co	$602	$602	$535	$451	$451
State Auto National Ins Co	$690	$728	$814	$690	$718
Titan Indemnity Co	$844	$864	$766	$638	$685
USAA General Indemnity Co	$466	$466	$476	$433	$489
West Virginia Natl Auto Ins Co	$768	$768	$720	$600	$672

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial	$385	$408	$468	$412	$561
Allstate Prop & Cas Co	$343	$378	$434	$405	$523
American National P & C Co	$352	$336	$472	$370	$546
Amica Mutual Insurance Co	$380	$417	$435	$408	$502
Auto Club Prop Cas Ins Co	$344	$392	$378	$418	$684
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Indemnity Co	$355	$370	$417	$371	$548
Encompass Ins Co of America	$406	$397	$425	$392	$496
Erie Ins Prop & Cas Co	$253	$309	$286	$315	$414
Farmers & Mech. Fire and Cas	$953	$953	$953	$953	$953
Garrison Prop and Cas Ins Co	$311	$290	$368	$356	$399
GEICO General Insurance Co	$292	$298	$348	$332	$394
Government Employees Ins Co	$292	$298	$348	$332	$394
Horace Mann Ins Co	$204	$207	$224	$235	$439
Horace Mann P & C Ins Co	$364	$420	$401	$483	$800
Liberty Mutual Fire Ins Co	$596	$610	$780	$680	$861
Met. Direct P & C Ins Co	$342	$430	$424	$432	$537
Metropolitan P and C Ins Co	$334	$364	$396	$406	$541
Motorists Mutual Ins Co	$692	$790	$720	$754	$994
National General Assur Co	$341	$347	$439	$431	$494
Nationwide Mutual Ins Co	$419	$448	$480	$478	$576
Nationwide Prop & Cas Co	$460	$493	$529	$527	$639
Progressive Classic Ins Co	$588	$641	$665	$645	$946
Progressive Max Ins Co	$555	$619	$612	$597	$746
Safeco Ins Co of America	$552	$617	$654	$681	$776
Sentinel Insurance Co	$698	$858	$870	$1,074	$1,240
State Auto P & C Ins Co	$354	$372	$514	$470	$550
State Farm Fire and Cas Co	$439	$447	$542	$521	$712
State Farm Mutual Auto Ins Co	$363	$370	$450	$433	$593
Teachers Insurance Company	$411	$475	$457	$542	$853
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$244	$227	$285	$283	$316
USAA Casualty Insurance Co	$270	$251	$314	$313	$350
Westfield Insurance Co	$261	$265	$340	$293	$372

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$722	$787	$868	$816	$1,185
American Select Ins Co	$732	$803	$821	$797	$1,179
GEICO Indemnity Co	$468	$476	$548	$526	$616
Peak Property and Casualty	$884	$892	$1,017	$926	$1,101
Peninsula Ins Co	$492	$537	$508	$536	$704
State Auto National Ins Co	$666	$670	$738	$654	$778
Titan Indemnity Co	$718	$714	$650	$647	$1,090
USAA General Indemnity Co	$412	$381	$489	$485	$548
West Virginia Natl Auto Ins Co	$600	$600	$732	$624	$816

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial	$485	$544	$482	$417	$478
Allstate Prop & Cas Co	$428	$440	$464	$337	$419
American National P & C Co	$328	$454	$412	$336	$456
Amica Mutual Insurance Co	$470	$470	$473	$417	$441
Auto Club Prop Cas Ins Co	$462	$408	$442	$392	$418
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Indemnity Co	$415	$415	$407	$370	$393
Encompass Ins Co of America	$444	$444	$449	$397	$470
Erie Ins Prop & Cas Co	$347	$347	$351	$348	$388
Farmers & Mech. Fire and Cas	$953	$953	$953	$953	$953
Garrison Prop and Cas Ins Co	$348	$348	$363	$335	$367
GEICO General Insurance Co	$376	$376	$354	$286	$398
Government Employees Ins Co	$376	$376	$354	$286	$398
Horace Mann Ins Co	$233	$233	$256	$197	$263
Horace Mann P & C Ins Co	$437	$437	$487	$420	$498
Liberty Mutual Fire Ins Co	$704	$704	$730	$567	$652
Met. Direct P & C Ins Co	$505	$505	$551	$430	$481
Metropolitan P and C Ins Co	$418	$418	$479	$364	$402
Motorists Mutual Ins Co	$947	$947	$934	$790	$870
National General Assur Co	$428	$428	$460	$337	$445
Nationwide Mutual Ins Co	$456	$502	$514	$450	$496
Nationwide Prop & Cas Co	$502	$555	$569	$495	$548
Progressive Classic Ins Co	$793	$685	$802	$691	$754
Progressive Max Ins Co	$645	$645	$617	$551	$617
Safeco Ins Co of America	$674	$674	$634	$549	$615
Sentinel Insurance Co	$862	$928	$808	$758	$804
State Auto P & C Ins Co	$480	$480	$498	$430	$552
State Farm Fire and Cas Co	$611	$551	$574	$471	$607
State Farm Mutual Auto Ins Co	$508	$458	$477	$390	$505
Teachers Insurance Company	$496	$496	$555	$475	$568
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$279	$279	$285	$261	$292
USAA Casualty Insurance Co	$309	$309	$314	$289	$323
Westfield Insurance Co	$295	$295	$334	$287	$336

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$985	$893	$953	$754	$987
American Select Ins Co	$953	$841	$965	$847	$908
GEICO Indemnity Co	$588	$588	$558	$458	$620
Peak Property and Casualty	$1,190	$1,190	$1,140	$928	$1,013
Peninsula Ins Co	$623	$623	$553	$466	$553
State Auto National Ins Co	$640	$676	$754	$640	$666
Titan Indemnity Co	$760	$778	$690	$576	$617
USAA General Indemnity Co	$479	$479	$488	$445	$502
West Virginia Natl Auto Ins Co	$804	$804	$756	$624	$696

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial	$399	$423	$485	$426	$582
Allstate Prop & Cas Co	$343	$378	$434	$405	$523
American National P & C Co	$352	$336	$472	$370	$546
Amica Mutual Insurance Co	$380	$417	$435	$408	$502
Auto Club Prop Cas Ins Co	$344	$392	$378	$418	$684
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Indemnity Co	$355	$370	$417	$371	$548
Encompass Ins Co of America	$406	$397	$425	$392	$496
Erie Ins Prop & Cas Co	$253	$309	$286	$315	$414
Farmers & Mech. Fire and Cas	$953	$953	$953	$953	$953
Garrison Prop and Cas Ins Co	$318	$296	$377	$365	$409
GEICO General Insurance Co	$292	$298	$348	$332	$394
Government Employees Ins Co	$292	$298	$348	$332	$394
Horace Mann Ins Co	$194	$197	$214	$224	$419
Horace Mann P & C Ins Co	$364	$420	$401	$483	$800
Liberty Mutual Fire Ins Co	$596	$610	$780	$680	$861
Met. Direct P & C Ins Co	$342	$430	$424	$432	$537
Metropolitan P and C Ins Co	$334	$364	$396	$406	$541
Motorists Mutual Ins Co	$692	$790	$720	$754	$994
National General Assur Co	$342	$348	$441	$432	$495
Nationwide Mutual Ins Co	$419	$448	$480	$478	$576
Nationwide Prop & Cas Co	$460	$493	$529	$527	$639
Progressive Classic Ins Co	$638	$696	$719	$696	$1,022
Progressive Max Ins Co	$555	$619	$612	$597	$746
Safeco Ins Co of America	$532	$593	$629	$656	$746
Sentinel Insurance Co	$624	$764	$824	$944	$1,082
State Auto P & C Ins Co	$354	$372	$514	$470	$550
State Farm Fire and Cas Co	$439	$447	$542	$521	$712
State Farm Mutual Auto Ins Co	$363	$370	$450	$433	$593
Teachers Insurance Company	$411	$475	$457	$542	$853
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$249	$232	$292	$290	$324
USAA Casualty Insurance Co	$276	$257	$322	$320	$358
Westfield Insurance Co	$261	$265	$340	$293	$372

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$718	$783	$864	$813	$1,180
American Select Ins Co	$776	$852	$872	$845	$1,254
GEICO Indemnity Co	$468	$476	$548	$526	$616
Peak Property and Casualty	$910	$917	$1,047	$952	$1,133
Peninsula Ins Co	$509	$555	$525	$554	$729
State Auto National Ins Co	$616	$622	$686	$608	$722
Titan Indemnity Co	$649	$644	$587	$587	$977
USAA General Indemnity Co	$423	$390	$502	$498	$562
West Virginia Natl Auto Ins Co	$624	$624	$768	$648	$852

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial	$452	$506	$449	$388	$445
Allstate Prop & Cas Co	$428	$440	$464	$337	$419
American National P & C Co	$282	$390	$354	$290	$394
Amica Mutual Insurance Co	$443	$443	$445	$394	$416
Auto Club Prop Cas Ins Co	$442	$390	$424	$374	$400
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Indemnity Co	$415	$415	$407	$370	$393
Encompass Ins Co of America	$444	$444	$449	$397	$470
Erie Ins Prop & Cas Co	$323	$323	$327	$324	$362
Farmers & Mech. Fire and Cas	$915	$915	$915	$915	$915
Garrison Prop and Cas Ins Co	$329	$329	$343	$317	$346
GEICO General Insurance Co	$376	$376	$354	$286	$398
Government Employees Ins Co	$376	$376	$354	$286	$398
Horace Mann Ins Co	$261	$261	$288	$220	$295
Horace Mann P & C Ins Co	$437	$437	$487	$420	$498
Liberty Mutual Fire Ins Co	$639	$639	$663	$517	$594
Met. Direct P & C Ins Co	$549	$549	$599	$467	$525
Metropolitan P and C Ins Co	$444	$444	$509	$386	$428
Motorists Mutual Ins Co	$909	$909	$897	$759	$836
National General Assur Co	$446	$446	$481	$352	$465
Nationwide Mutual Ins Co	$456	$502	$514	$450	$496
Nationwide Prop & Cas Co	$502	$555	$569	$495	$548
Progressive Classic Ins Co	$663	$576	$669	$579	$630
Progressive Max Ins Co	$653	$653	$626	$558	$626
Safeco Ins Co of America	$707	$707	$666	$576	$646
Sentinel Insurance Co	$914	$984	$854	$802	$850
State Auto P & C Ins Co	$456	$456	$474	$408	$526
State Farm Fire and Cas Co	$591	$533	$556	$456	$588
State Farm Mutual Auto Ins Co	$492	$443	$462	$378	$489
Teachers Insurance Company	$496	$496	$555	$475	$568
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$264	$264	$269	$247	$276
USAA Casualty Insurance Co	$292	$292	$297	$273	$305
Westfield Insurance Co	$281	$281	$318	$273	$320

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$989	$896	$958	$758	$992
American Select Ins Co	$905	$799	$917	$805	$863
GEICO Indemnity Co	$588	$588	$558	$458	$620
Peak Property and Casualty	$1,096	$1,096	$1,049	$855	$933
Peninsula Ins Co	$585	$585	$519	$438	$519
State Auto National Ins Co	$696	$734	$822	$696	$724
Titan Indemnity Co	$833	$853	$756	$629	$676
USAA General Indemnity Co	$450	$450	$459	$419	$472
West Virginia Natl Auto Ins Co	$804	$804	$756	$624	$696

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial	$372	$394	$451	$397	$541
Allstate Prop & Cas Co	$343	$378	$434	$405	$523
American National P & C Co	$302	$290	$404	$320	$468
Amica Mutual Insurance Co	$359	$394	$411	$385	$473
Auto Club Prop Cas Ins Co	$330	$374	$360	$400	$654
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Indemnity Co	$355	$370	$417	$371	$548
Encompass Ins Co of America	$406	$397	$425	$392	$496
Erie Ins Prop & Cas Co	$237	$289	$267	$294	$386
Farmers & Mech. Fire and Cas	$915	$915	$915	$915	$915
Garrison Prop and Cas Ins Co	$301	$281	$356	$345	$385
GEICO General Insurance Co	$292	$298	$348	$332	$394
Government Employees Ins Co	$292	$298	$348	$332	$394
Horace Mann Ins Co	$217	$220	$239	$253	$475
Horace Mann P & C Ins Co	$364	$420	$401	$483	$800
Liberty Mutual Fire Ins Co	$541	$555	$710	$618	$782
Met. Direct P & C Ins Co	$370	$467	$463	$469	$583
Metropolitan P and C Ins Co	$352	$386	$422	$430	$577
Motorists Mutual Ins Co	$666	$759	$692	$725	$955
National General Assur Co	$357	$364	$460	$451	$518
Nationwide Mutual Ins Co	$419	$448	$480	$478	$576
Nationwide Prop & Cas Co	$460	$493	$529	$527	$639
Progressive Classic Ins Co	$534	$583	$603	$585	$855
Progressive Max Ins Co	$562	$628	$621	$604	$756
Safeco Ins Co of America	$558	$662	$660	$688	$784
Sentinel Insurance Co	$658	$806	$872	$1,002	$1,154
State Auto P & C Ins Co	$338	$356	$488	$446	$522
State Farm Fire and Cas Co	$425	$433	$525	$505	$689
State Farm Mutual Auto Ins Co	$352	$359	$436	$419	$574
Teachers Insurance Company	$411	$475	$457	$542	$853
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$236	$220	$276	$274	$306
USAA Casualty Insurance Co	$261	$243	$304	$303	$338
Westfield Insurance Co	$249	$252	$323	$279	$354

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$722	$787	$868	$816	$1,185
American Select Ins Co	$739	$810	$828	$804	$1,190
GEICO Indemnity Co	$468	$476	$548	$526	$616
Peak Property and Casualty	$839	$846	$964	$878	$1,044
Peninsula Ins Co	$478	$521	$493	$520	$683
State Auto National Ins Co	$670	$676	$744	$660	$722
Titan Indemnity Co	$709	$704	$642	$639	$1,076
USAA General Indemnity Co	$398	$368	$472	$468	$528
West Virginia Natl Auto Ins Co	$624	$624	$768	$648	$852

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
AIG Centennial	$464	$520	$461	$399	$458
Allstate Prop & Cas Co	$428	$440	$464	$337	$419
American National P & C Co	$282	$390	$354	$290	$394
Amica Mutual Insurance Co	$443	$443	$445	$394	$416
Auto Club Prop Cas Ins Co	$442	$390	$424	$374	$400
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Indemnity Co	$415	$415	$407	$370	$393
Encompass Ins Co of America	$444	$444	$449	$397	$470
Erie Ins Prop & Cas Co	$323	$323	$327	$324	$362
Farmers & Mech. Fire and Cas	$915	$915	$915	$915	$915
Garrison Prop and Cas Ins Co	$340	$340	$354	$328	$358
GEICO General Insurance Co	$376	$376	$354	$286	$398
Government Employees Ins Co	$376	$376	$354	$286	$398
Horace Mann Ins Co	$250	$250	$274	$209	$281
Horace Mann P & C Ins Co	$437	$437	$487	$420	$498
Liberty Mutual Fire Ins Co	$639	$639	$663	$517	$594
Met. Direct P & C Ins Co	$549	$549	$599	$467	$525
Metropolitan P and C Ins Co	$444	$444	$509	$386	$428
Motorists Mutual Ins Co	$909	$909	$897	$759	$836
National General Assur Co	$441	$441	$476	$348	$460
Nationwide Mutual Ins Co	$440	$484	$495	$434	$477
Nationwide Prop & Cas Co	$483	$534	$547	$476	$527
Progressive Classic Ins Co	$717	$622	$726	$626	$683
Progressive Max Ins Co	$672	$672	$644	$573	$644
Safeco Ins Co of America	$626	$626	$590	$512	$572
Sentinel Insurance Co	$852	$918	$798	$750	$794
State Auto P & C Ins Co	$456	$456	$474	$408	$526
State Farm Fire and Cas Co	$591	$533	$556	$456	$588
State Farm Mutual Auto Ins Co	$492	$443	$462	$378	$489
Teachers Insurance Company	$496	$496	$555	$475	$568
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$272	$272	$278	$255	$285
USAA Casualty Insurance Co	$302	$302	$307	$282	$315
Westfield Insurance Co	$281	$281	$318	$273	$320

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$985	$893	$953	$754	$987
American Select Ins Co	$1,001	$882	$1,013	$889	$954
GEICO Indemnity Co	$588	$588	$558	$458	$620
Peak Property and Casualty	$1,153	$1,153	$1,104	$897	$980
Peninsula Ins Co	$614	$614	$544	$459	$544
State Auto National Ins Co	$686	$720	$806	$686	$708
Titan Indemnity Co	$739	$756	$672	$561	$603
USAA General Indemnity Co	$466	$466	$476	$433	$489
West Virginia Natl Auto Ins Co	$828	$828	$780	$648	$720

Annual Rates as of 1/1/10

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
AIG Centennial	$382	$405	$464	$408	$556
Allstate Prop & Cas Co	$343	$378	$434	$405	$523
American National P & C Co	$302	$290	$404	$320	$468
Amica Mutual Insurance Co	$359	$394	$411	$385	$473
Auto Club Prop Cas Ins Co	$330	$374	$360	$400	$654
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Indemnity Co	$355	$370	$417	$371	$548
Encompass Ins Co of America	$406	$397	$425	$392	$496
Erie Ins Prop & Cas Co	$237	$289	$267	$294	$386
Farmers & Mech. Fire and Cas	$915	$915	$915	$915	$915
Garrison Prop and Cas Ins Co	$311	$290	$368	$356	$399
GEICO General Insurance Co	$292	$298	$348	$332	$394
Government Employees Ins Co	$292	$298	$348	$332	$394
Horace Mann Ins Co	$208	$209	$228	$241	$453
Horace Mann P & C Ins Co	$364	$420	$401	$483	$800
Liberty Mutual Fire Ins Co	$541	$555	$710	$618	$782
Met. Direct P & C Ins Co	$370	$467	$463	$469	$583
Metropolitan P and C Ins Co	$352	$386	$422	$430	$577
Motorists Mutual Ins Co	$666	$759	$692	$725	$955
National General Assur Co	$353	$360	$456	$446	$511
Nationwide Mutual Ins Co	$405	$432	$462	$461	$553
Nationwide Prop & Cas Co	$443	$475	$509	$507	$612
Progressive Classic Ins Co	$551	$602	$623	$605	$886
Progressive Max Ins Co	$577	$646	$639	$621	$779
Safeco Ins Co of America	$496	$552	$585	$610	$694
Sentinel Insurance Co	$618	$756	$814	$932	$1,068
State Auto P & C Ins Co	$338	$356	$488	$446	$522
State Farm Fire and Cas Co	$425	$433	$525	$505	$689
State Farm Mutual Auto Ins Co	$352	$359	$436	$419	$574
Teachers Insurance Company	$411	$475	$457	$542	$853
Trumbull Insurance Co	*n/a*	*n/a*	*n/a*	*n/a*	*n/a*
United Services Auto Assoc	$244	$227	$285	$283	$316
USAA Casualty Insurance Co	$270	$251	$314	$313	$350
Westfield Insurance Co	$249	$252	$323	$279	$354

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$718	$783	$864	$813	$1,180
American Select Ins Co	$814	$894	$915	$887	$1,319
GEICO Indemnity Co	$468	$476	$548	$526	$616
Peak Property and Casualty	$879	$887	$1,013	$921	$1,096
Peninsula Ins Co	$501	$547	$517	$546	$718
State Auto National Ins Co	$660	$666	$732	$650	$772
Titan Indemnity Co	$634	$629	$573	$573	$946
USAA General Indemnity Co	$412	$381	$489	$485	$548
West Virginia Natl Auto Ins Co	$648	$648	$792	$672	$876

Annual Rates as of 1/1/10

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	$474	$530	$470	$407	$466
Allstate Prop & Cas Co	$439	$453	$475	$344	$429
American National P & C Co	$260	$358	$326	$266	$358
Amica Mutual Insurance Co	$489	$489	$492	$433	$459
Auto Club Prop Cas Ins Co	$412	$362	$394	$348	$372
Economy Premier Assurance Co	$424	$424	$503	$406	$432
Encompass Indemnity Co	$352	$352	$346	$313	$333
Encompass Ins Co of America	$372	$372	$377	$334	$394
Erie Ins Prop & Cas Co	$322	$322	$326	$323	$361
Farmers & Mech. Fire and Cas	$477	$477	$477	$477	$477
Garrison Prop and Cas Ins Co	$349	$349	$364	$336	$368
GEICO General Insurance Co	$300	$300	$284	$228	$316
Government Employees Ins Co	$300	$300	$284	$228	$316
Horace Mann Ins Co	$235	$235	$258	$197	$264
Horace Mann P & C Ins Co	$353	$353	$393	$340	$402
Liberty Mutual Fire Ins Co	$608	$608	$630	$491	$563
Met. Direct P & C Ins Co	$444	$444	$489	$388	$430
Metropolitan P and C Ins Co	$340	$340	$390	$300	$328
Motorists Mutual Ins Co	$736	$736	$726	$617	$678
National General Assur Co	$432	$432	$466	$342	$451
Nationwide Mutual Ins Co	$416	$456	$466	$410	$450
Nationwide Prop & Cas Co	$455	$501	$513	$449	$495
Progressive Classic Ins Co	$686	$595	$691	$598	$652
Progressive Max Ins Co	$672	$672	$644	$573	$644
Safeco Ins Co of America	$750	$750	$705	$610	$684
Sentinel Insurance Co	$876	$944	$818	$770	$814
State Auto P & C Ins Co	$380	$380	$394	$340	$436
State Farm Fire and Cas Co	$542	$490	$510	$420	$539
State Farm Mutual Auto Ins Co	$450	$406	$424	$347	$448
Teachers Insurance Company	$400	$400	$448	$384	$458
Trumbull Insurance Co	$346	$397	$398	$463	$429
United Services Auto Assoc	$279	$279	$285	$262	$292
USAA Casualty Insurance Co	$309	$309	$315	$289	$323
Westfield Insurance Co	$247	$247	$279	$241	$279

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,016	$920	$982	$777	$1,016
American Select Ins Co	$905	$799	$917	$805	$863
GEICO Indemnity Co	$588	$588	$558	$458	$620
Peak Property and Casualty	$1,118	$1,118	$1,070	$868	$949
Peninsula Ins Co	$551	$551	$490	$414	$490
State Auto National Ins Co	$702	$738	$828	$702	$728
Titan Indemnity Co	$805	$824	$732	$609	$657
USAA General Indemnity Co	$479	$479	$489	$445	$503
West Virginia Natl Auto Ins Co	$840	$840	$792	$648	$720

Annual Rates as of 1/1/10

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	$390	$413	$473	$417	$567
Allstate Prop & Cas Co	$349	$386	$446	$415	$537
American National P & C Co	$278	$266	$368	$292	$426
Amica Mutual Insurance Co	$395	$433	$451	$424	$521
Auto Club Prop Cas Ins Co	$306	$348	$336	$372	$608
Economy Premier Assurance Co	$332	$406	$477	$426	$652
Encompass Indemnity Co	$302	$313	$352	$315	$462
Encompass Ins Co of America	$342	$334	$357	$330	$414
Erie Ins Prop & Cas Co	$236	$288	$269	$294	$385
Farmers & Mech. Fire and Cas	$477	$477	$477	$477	$477
Garrison Prop and Cas Ins Co	$319	$297	$377	$366	$409
GEICO General Insurance Co	$234	$240	$278	$266	$314
Government Employees Ins Co	$234	$240	$278	$266	$314
Horace Mann Ins Co	$195	$197	$215	$226	$425
Horace Mann P & C Ins Co	$295	$340	$325	$390	$644
Liberty Mutual Fire Ins Co	$515	$527	$673	$588	$743
Met. Direct P & C Ins Co	$308	$388	$378	$390	$473
Metropolitan P and C Ins Co	$273	$300	$322	$332	$438
Motorists Mutual Ins Co	$536	$617	$564	$590	$772
National General Assur Co	$346	$353	$448	$438	$501
Nationwide Mutual Ins Co	$383	$409	$436	$434	$519
Nationwide Prop & Cas Co	$419	$447	$479	$477	$574
Progressive Classic Ins Co	$551	$602	$623	$605	$886
Progressive Max Ins Co	$577	$646	$639	$621	$779
Safeco Ins Co of America	$590	$659	$700	$729	$832
Sentinel Insurance Co	$634	$774	$836	$964	$1,106
State Auto P & C Ins Co	$282	$298	$406	$372	$434
State Farm Fire and Cas Co	$391	$398	$482	$464	$632
State Farm Mutual Auto Ins Co	$323	$329	$400	$384	$525
Teachers Insurance Company	$333	$384	$369	$438	$686
Trumbull Insurance Co	$409	$401	$504	$506	$462
United Services Auto Assoc	$250	$232	$292	$290	$325
USAA Casualty Insurance Co	$276	$257	$323	$321	$359
Westfield Insurance Co	$219	$224	$283	$245	$309

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$739	$807	$890	$837	$1,217
American Select Ins Co	$739	$810	$828	$804	$1,190
GEICO Indemnity Co	$468	$476	$548	$526	$616
Peak Property and Casualty	$850	$858	$981	$891	$1,062
Peninsula Ins Co	$451	$491	$465	$490	$643
State Auto National Ins Co	$676	$682	$750	$666	$792
Titan Indemnity Co	$688	$684	$623	$621	$1,031
USAA General Indemnity Co	$423	$391	$502	$499	$563
West Virginia Natl Auto Ins Co	$648	$648	$804	$672	$888

Annual Rates as of 1/1/10

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	$479	$535	$475	$411	$471
Allstate Prop & Cas Co	$439	$453	$475	$344	$429
American National P & C Co	$260	$358	$326	$266	$358
Amica Mutual Insurance Co	$489	$489	$492	$433	$459
Auto Club Prop Cas Ins Co	$412	$362	$394	$348	$372
Economy Premier Assurance Co	$424	$424	$503	$406	$432
Encompass Indemnity Co	$352	$352	$346	$313	$333
Encompass Ins Co of America	$372	$372	$377	$334	$394
Erie Ins Prop & Cas Co	$322	$322	$326	$323	$361
Farmers & Mech. Fire and Cas	$477	$477	$477	$477	$477
Garrison Prop and Cas Ins Co	$349	$349	$364	$336	$368
GEICO General Insurance Co	$300	$300	$284	$228	$316
Government Employees Ins Co	$300	$300	$284	$228	$316
Horace Mann Ins Co	$227	$227	$248	$190	$254
Horace Mann P & C Ins Co	$353	$353	$393	$340	$402
Liberty Mutual Fire Ins Co	$608	$608	$630	$491	$563
Met. Direct P & C Ins Co	$444	$444	$489	$388	$430
Metropolitan P and C Ins Co	$340	$340	$390	$300	$328
Motorists Mutual Ins Co	$736	$736	$726	$617	$678
National General Assur Co	$378	$378	$409	$299	$395
Nationwide Mutual Ins Co	$407	$446	$456	$401	$441
Nationwide Prop & Cas Co	$446	$490	$502	$440	$484
Progressive Classic Ins Co	$681	$590	$686	$593	$647
Progressive Max Ins Co	$672	$672	$644	$573	$644
Safeco Ins Co of America	$578	$578	$545	$473	$529
Sentinel Insurance Co	$846	$910	$792	$742	$786
State Auto P & C Ins Co	$366	$366	$380	$330	$420
State Farm Fire and Cas Co	$542	$490	$510	$420	$539
State Farm Mutual Auto Ins Co	$450	$406	$424	$347	$448
Teachers Insurance Company	$400	$400	$448	$384	$458
Trumbull Insurance Co	$353	$407	$407	$476	$441
United Services Auto Assoc	$279	$279	$285	$262	$292
USAA Casualty Insurance Co	$309	$309	$315	$289	$323
Westfield Insurance Co	$247	$247	$279	$241	$279

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,016	$920	$982	$777	$1,016
American Select Ins Co	$866	$765	$876	$771	$826
GEICO Indemnity Co	$588	$588	$558	$458	$620
Peak Property and Casualty	$1,006	$1,006	$963	$784	$856
Peninsula Ins Co	$532	$532	$473	$400	$473
State Auto National Ins Co	$658	$690	$772	$658	$682
Titan Indemnity Co	$672	$688	$611	$512	$549
USAA General Indemnity Co	$479	$479	$489	$445	$503
West Virginia Natl Auto Ins Co	$840	$840	$792	$648	$720

Annual Rates as of 1/1/10

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	$394	$417	$478	$421	$573
Allstate Prop & Cas Co	$349	$386	$446	$415	$537
American National P & C Co	$278	$266	$368	$292	$426
Amica Mutual Insurance Co	$395	$433	$451	$424	$521
Auto Club Prop Cas Ins Co	$306	$348	$336	$372	$608
Economy Premier Assurance Co	$332	$406	$477	$426	$652
Encompass Indemnity Co	$302	$313	$352	$315	$462
Encompass Ins Co of America	$342	$334	$357	$330	$414
Erie Ins Prop & Cas Co	$236	$288	$269	$294	$385
Farmers & Mech. Fire and Cas	$477	$477	$477	$477	$477
Garrison Prop and Cas Ins Co	$319	$297	$377	$366	$409
GEICO General Insurance Co	$234	$240	$278	$266	$314
Government Employees Ins Co	$234	$240	$278	$266	$314
Horace Mann Ins Co	$188	$190	$207	$219	$411
Horace Mann P & C Ins Co	$295	$340	$325	$390	$644
Liberty Mutual Fire Ins Co	$515	$527	$673	$588	$743
Met. Direct P & C Ins Co	$308	$388	$378	$390	$473
Metropolitan P and C Ins Co	$273	$300	$322	$332	$438
Motorists Mutual Ins Co	$536	$617	$564	$590	$772
National General Assur Co	$305	$309	$394	$385	$438
Nationwide Mutual Ins Co	$376	$400	$427	$426	$508
Nationwide Prop & Cas Co	$411	$438	$469	$467	$561
Progressive Classic Ins Co	$547	$598	$618	$600	$879
Progressive Max Ins Co	$577	$646	$639	$621	$779
Safeco Ins Co of America	$458	$510	$540	$563	$639
Sentinel Insurance Co	$614	$746	$806	$928	$1,062
State Auto P & C Ins Co	$272	$286	$394	$358	$418
State Farm Fire and Cas Co	$391	$398	$482	$464	$632
State Farm Mutual Auto Ins Co	$323	$329	$400	$384	$525
Teachers Insurance Company	$333	$384	$369	$438	$686
Trumbull Insurance Co	$421	$412	$518	$521	$474
United Services Auto Assoc	$250	$232	$292	$290	$325
USAA Casualty Insurance Co	$276	$257	$323	$321	$359
Westfield Insurance Co	$219	$224	$283	$245	$309

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$739	$807	$890	$837	$1,217
American Select Ins Co	$707	$775	$793	$769	$1,136
GEICO Indemnity Co	$468	$476	$548	$526	$616
Peak Property and Casualty	$769	$776	$885	$805	$957
Peninsula Ins Co	$436	$475	$449	$474	$619
State Auto National Ins Co	$634	$638	$700	$624	$738
Titan Indemnity Co	$579	$573	$524	$526	$857
USAA General Indemnity Co	$423	$391	$502	$499	$563
West Virginia Natl Auto Ins Co	$648	$648	$804	$672	$888

Annual Rates as of 1/1/10

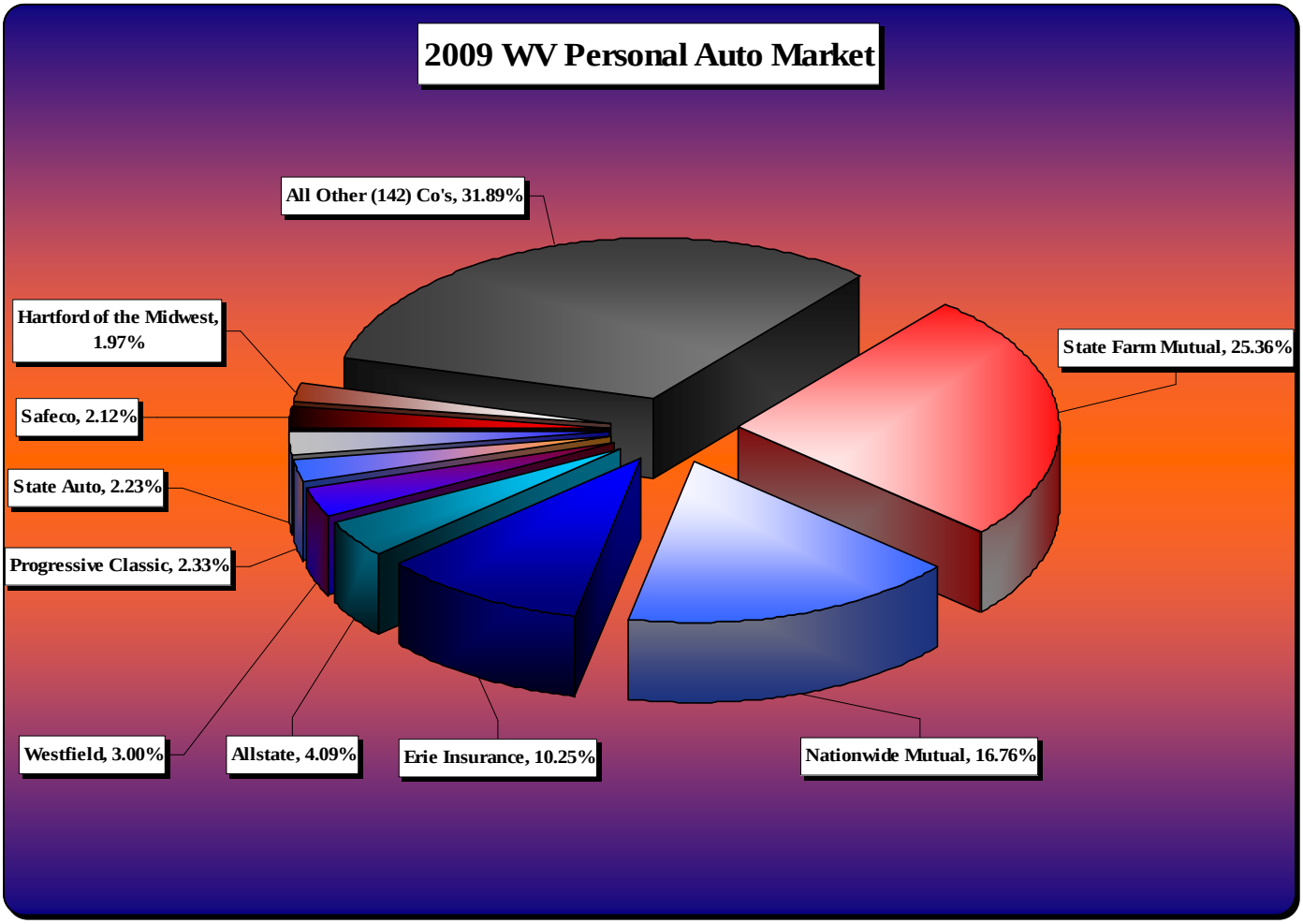
Discussion

This guidebook lists current auto rates throughout West Virginia. These rates are influenced by many cost factors. Included in these factors are seat belt usage, medical costs, traffic congestion, pricing competition, speed limit enforcement, and many, many others. Below we discuss just 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 2009, 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***.

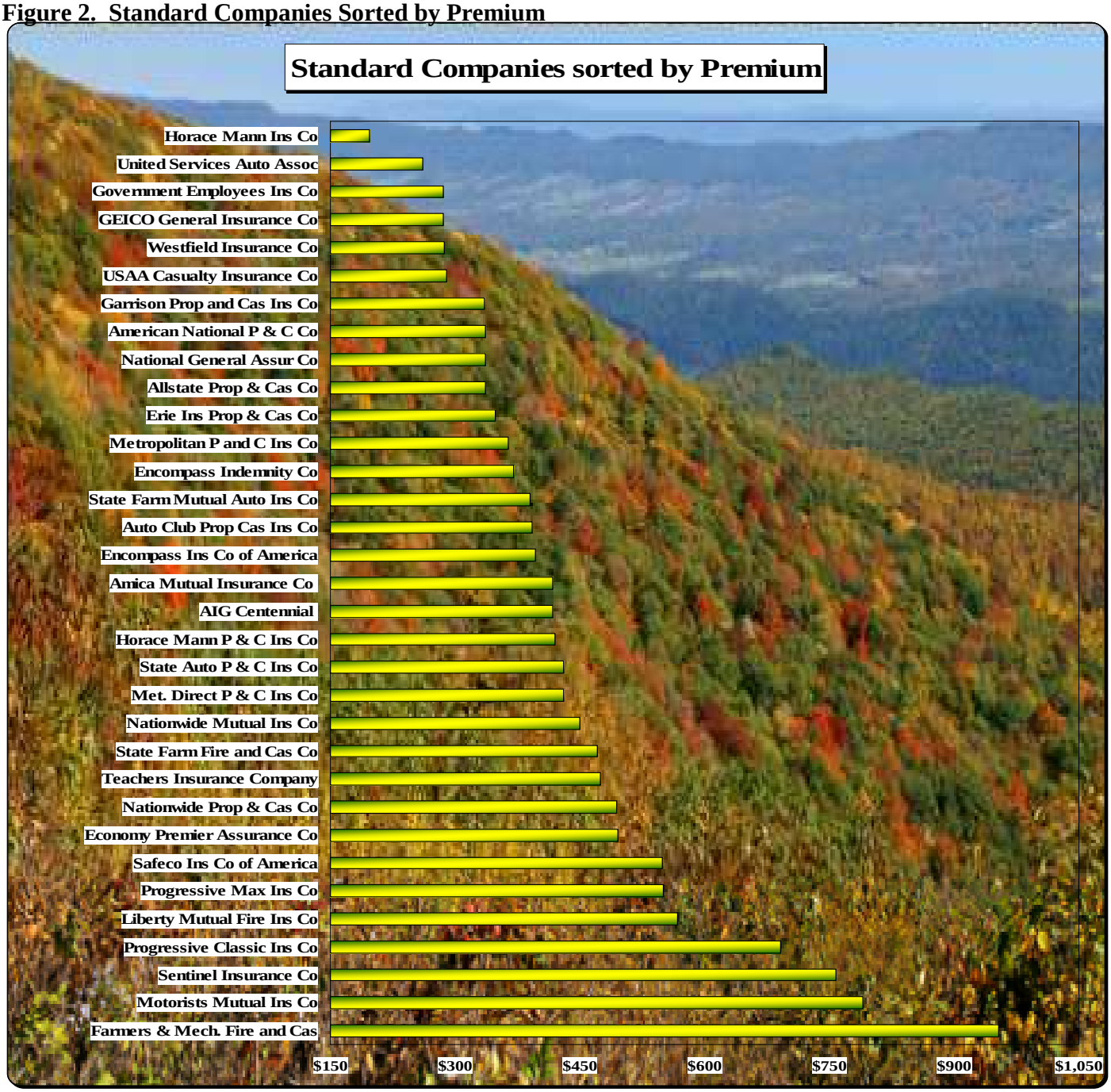
Figure 1. West Virginia Private Passenger Auto Market Shares, 2009



Source: National Association of Insurance Commissioners Annual Reports, lines 19.2 and 21.1, 2009.

The pie chart from ***Figure 1*** shows that the dominant firm, ***State Farm Mutual Automobile Insurance Company***, currently has a market share of 25 percent. The second carrier, ***Nationwide Mutual Insurance Company***, is a distant second with only 16.8 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*** below.

Figure 2. Standard Companies Sorted by Premium



Source: 2009 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

Fairly significant regional differences exist 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)

Metropolitan Area	Average Annual Rate
Martinsburg	$401
Clarksburg	$432
Morgantown	$433
Wheeling	$469
Parkersburg	$475
Beckley	$491
Bluefield	$494
Huntington	$497
Charleston	$504
Williamson	$608
Statewide Average	**$480**

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 52 percent higher than rates in the Martinsburg area for the same risk. Moreover, Williamson's rates are 27 percent higher than the state average, whereas Martinsburg's are shown to be about 20 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

Median Company	***January Of Year***	***Annual Rate***	Year to Year Change
GEICO General Ins. Company	2003	$469	--
State Farm Mutual Auto Ins. Co.	2004	$485	3.40%
State Farm Mutual Auto Ins. Co.	2005	$531	9.50%
Horace Mann Insurance Co.	2006	$474	-10.70%
Metropolitan P&C Ins. Co.	2007	$406	-14.40%
Metropolitan P&C Ins. Co.	2008	$430	5.90%
Amica Mutual Insurance Co	2009	$447	3.95%
Metropolitan P&C Ins. Co.	2010	$479	7.16%

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 only about 2.1% above the level found 5 years ago (*despite the marginal increases over the past few years*), and nearly 9.8% 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 market shares by year to those who have continuously responded to the survey over the same number of years, the following information was achieved:

	Market Share					
Company Name	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**
Erie Ins Prop & Cas Co	10.31%	9.96%	9.81%	10.02%	10.17%	10.25%
Liberty Mut Fire Ins Co	1.67%	1.73%	1.79%	1.75%	1.81%	1.90%
Nationwide Mut Ins Co	15.81%	16.04%	16.37%	16.15%	16.11%	16.76%
Nationwide Prop & Cas Ins Co	1.91%	1.95%	2.08%	2.13%	2.06%	1.94%
Progressive Classic Ins Co	2.79%	2.97%	2.96%	2.79%	2.59%	2.33%
Safeco Ins Co Of Amer	1.34%	1.47%	1.49%	1.42%	1.66%	2.12%
State Farm Mut Auto Ins Co	27.88%	26.72%	26.26%	26.37%	25.46%	25.36%
Westfield Ins Co	2.09%	2.29%	2.65%	2.70%	2.84%	3.00%
8 Company Total Market share	**63.80%**	**63.13%**	**63.41%**	**63.33%**	**62.69%**	**63.67%**

Accordingly, compiling responses from each of the 8 companies above should yield a sample that is roughly representative of rates in our market for about 63% 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 2004-2009 time period.

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

	Premium					
Company Name	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**
Erie Ins Prop & Cas Co	$611	$584	$508	$536	$488	$478
Liberty Mut Fire Ins Co	$470	$551	$549	$593	$721	$822
Nationwide Mut Ins Co	$584	$491	$413	$521	$609	$667
Nationwide Prop & Cas Ins Co	$742	$622	$523	$633	$748	$743
Progressive Classic Ins Co	$936	$931	$857	$1,664	$1,465	$1,133
Safeco Ins Co Of Amer	$389	$510	$510	$600	$771	$758
State Farm Mut Auto Ins Co	$632	$687	$610	$565	$607	$618
Westfield Ins Co	$421	$425	$392	$411	$396	$587

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

	Premium					
Company Name	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**
Erie Ins Prop & Cas Co	$420	$428	$376	$383	$345	$351
Liberty Mut Fire Ins Co	$378	$429	$447	$507	$640	$351
Nationwide Mut Ins Co	$567	$442	$382	$476	$441	$514
Nationwide Prop & Cas Ins Co	$721	$560	$484	$575	$534	$569
Progressive Classic Ins Co	$619	$582	$557	$1,044	$935	$739
Safeco Ins Co Of Amer	$315	$406	$406	$388	$657	$659
State Farm Mut Auto Ins Co	$485	$531	$472	$428	$443	$477
Westfield Ins Co	$389	$384	$355	$338	$311	$334

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 **State Farm Mutual** rate provided for 2004 was $632. The **State Farm Mutual** market share for 2004 was 27.88%. To give the 2004 **State Farm Mutual** response the same weight that it had relative to our total market during 2004 then: ($632 * 27.88%) / 63.80% With 63.80% being the total 8 company sample market share during 2004 as noted in the initial table from **3b**. The resulting figure, $176.20 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	2008	2009
Erie Ins Prop & Cas Co	$63	$58	$50	$54	$50	$49
Liberty Mut Fire Ins Co	$8	$10	$10	$10	$13	$16
Nationwide Mut Ins Co	$92	$79	$68	$84	$98	$112
Nationwide Prop & Cas Ins Co	$14	$12	$11	$13	$15	$14
Progressive Classic Ins Co	$26	$28	$25	$46	$38	$26
Safeco Ins Co Of Amer	$5	$7	$8	$9	$13	$16
State Farm Mut Auto Ins Co	$176	$184	$160	$149	$155	$157
Westfield Ins Co	$9	$10	$10	$11	$11	$18

25 SF Williamson

Total Annual Weighted Premiums	**$617**	**$613**	**$539**	**$595**	**$626**	**$640**
2004 Baseline Change	0.00%	-0.64%	-12.67%	-3.59%	1.50%	3.77%

Table for **Sample B**:

Company Name	Market Share Weighted Premium 2004	2005	2006	2007	2008	2009
Erie Ins Prop & Cas Co	$43	$43	$37	$38	$35	$36
Liberty Mut Fire Ins Co	$6	$7	$8	$9	$12	$7
Nationwide Mut Ins Co	$90	$71	$63	$77	$71	$86
Nationwide Prop & Cas Ins Co	$14	$11	$10	$12	$11	$11
Progressive Classic Ins Co	$17	$17	$16	$29	$24	$17
Safeco Ins Co Of Amer	$4	$6	$6	$6	$11	$14
State Farm Mut Auto Ins Co	$135	$142	$124	$113	$113	$121
Westfield Ins Co	$8	$9	$9	$9	$9	$10

35 MM Charleston

Total Annual Weighted Premium	**$498**	**$484**	**$431**	**$463**	**$455**	**$474**
2004 Baseline Change	0.00%	-2.78%	-13.47%	-7.14%	-8.61%	-4.77%

From the tables above you can determine that according to those rates which are currently prevalent for about 63% of our marketplace, that auto insurance rates in West Virginia have remained at or below the levels which were in existence in 2004, and that while the survey responses for 2009 are slightly and generally above those provided in 2007 & 2008, that auto insurance rates in the marketplace for 2009 are still essentially lower in West Virginia than they were four years ago. Hopefully this trend will continue to extend 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	Bluefield, VA	Bluefield
AIG Centennial	$1,310	$298	$445	$476	$506
Allstate Prop & Cas Co	$544 (PIP $170)	$241	$419	$295	$440
American National P & C Co	$368	$274	$394	$180	$390
Amica Mutual Insurance Co	$502	$241	$416	$444	$443
Economy Premier Assurance Co	*n/a*	$348	$525	$638	$515
Encompass Indemnity Co	$313	$418	$393	$342	$415
Encompass Ins Co of America	$499	$396	$470	$452	$444
Erie Ins Prop & Cas Co	*n/a*	$276	$362	$370	$323
Garrison Prop and Cas Ins Co	$400	$193	$346	$231	$329
GEICO General Insurance Co	$852	$264	$398	$272	$376
Government Employees Ins Co	$852	$264	$398	$272	$376
Horace Mann Ins Co	*n/a*	$306	$295	$303	$261
Horace Mann P & C Ins Co	*n/a*	$230	$498	$223	$437
Met. Direct P & C Ins Co	$1,048	$476	$525	$620	$549
Metropolitan P and C Ins Co	$788	$629	$428	$742	$444
Motorists Mutual Ins Co	$1,123	$364	$836	*n/a*	$909
National General Assur Co	$854	$224	$465	$342	$446
Nationwide Mutual Ins Co	$599	$282	$496	$409	$502
Nationwide Prop & Cas Co	$676	$282	$548	$409	$555
Progressive Classic Ins Co	$735	$234	$630	$470	$576
Progressive Max Ins Co	$891	$382	$626	$611	$653
Safeco Ins Co of America	$619	$324	$646	$591	$707
Sentinel Insurance Co	$890 (PIP $386)	$326	$850	$516	$984
State Auto P & C Ins Co	$386 (PIP $52)	$254	$552	$260 (PIP $40)	$456
State Farm Fire and Cas Co	$435 (PIP $86)	$399	$588	$378	$533
State Farm Mutual Auto Ins Co	$391 (PIP $77)	$360	$489	$338	$443
Teachers Insurance Company	*n/a*	$291	$568	$303	$496
United Services Auto Assoc	$279	$151	$276	$164	$264
USAA Casualty Insurance Co	$353	$155	$305	$159	$292
Westfield Insurance Co	$345	$218	$320	*n/a*	$281

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
Allstate Indemnity Co	$1351 (PIP $256)	$436	$992	$647	$896
American Select Ins Co	*n/a*	$385	$863	*n/a*	$799
GEICO Indemnity Co	$1,076	$334	$620	$480	$588
Peak Property and Casualty	$1608 (PIP $440)	$444	$933	$836	$1,096
State Auto National Ins Co	$794 (PIP $264)	$264	$724	*n/a*	$734
Titan Indemnity Co	$904 (PIP $260)	$348	$676	$607	$853
USAA General Indemnity Co	$551	$225	$472	$320	$450

Annual Rates as of 1/1/10

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
AIG Centennial	$833	$442	$372	$449	$394
Allstate Prop & Cas Co	$470 (PIP $69)	$257	$343	$348	$378
American National P & C Co	*n/a*	$180	$302	$318	$290
Amica Mutual Insurance Co	$382	$348	$359	$364	$394
Economy Premier Assurance Co	$594	$382	$400	$706	$495
Encompass Indemnity Co	$393	$249	$355	$303	$370
Encompass Ins Co of America	$413	$325	$406	$304	$397
Erie Ins Prop & Cas Co	$326	$233	$237	$230	$289
Garrison Prop and Cas Ins Co	$398	$288	$301	$498	$281
GEICO General Insurance Co	$270	$244	$292	$232	$298
Government Employees Ins Co	$270	$244	$292	$232	$298
Horace Mann Ins Co	$529	$303	$217	$407	$220
Horace Mann P & C Ins Co	$378	$200	$364	$217	$420
Met. Direct P & C Ins Co	$768	$534	$370	$654	$467
Metropolitan P and C Ins Co	$752	$526	$352	$556	$386
Motorists Mutual Ins Co	*n/a*	*n/a*	$666	$627	$759
National General Assur Co	$428	$250	$357	$620	$364
Nationwide Mutual Ins Co	$458	$371	$419	$376	$448
Nationwide Prop & Cas Co	$498	$371	$460	$376	$493
Progressive Classic Ins Co	$667	$316	$534	$452	$583
Progressive Max Ins Co	$545	$467	$562	$609	$628
Safeco Ins Co of America	$474	$445	$558	$617	$662
Sentinel Insurance Co	$746 (PIP $64)	$482	$658	$520 (MB $84)	$806
State Auto P & C Ins Co	$362 (PIP $56)	$216 (PIP $40)	$338	$396 (MB $100)	$356
State Farm Fire and Cas Co	$488 (PIP $71)	$362	$425	$425	$433
State Farm Mutual Auto Ins Co	$410 (PIP $62)	$323	$352	$364	$359
Teachers Insurance Company	$451	$274	$411	$326	$475
United Services Auto Assoc	$274	$199	$236	$272	$220
USAA Casualty Insurance Co	$303	$196	$261	$319	$243
Westfield Insurance Co	*n/a*	*n/a*	$249	$302	$252

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
Allstate Indemnity Co	*n/a*	$588	$722	$1,108	$787
American Select Ins Co	*n/a*	*n/a*	$739	$596	$810
GEICO Indemnity Co	$582	$364	$468	$326	$476
Peak Property and Casualty	$724 (PIP $97)	$617	$839	$1,244	$846
State Auto National Ins Co	$550 (PIP $64)	*n/a*	$670	$680 (MB $222)	$676
Titan Indemnity Co	$794 (PIP $150)	$456	$709	$447	$704
USAA General Indemnity Co	$536	$392	$398	$498	$368

Annual Rates as of 1/1/10

State Minimum Requirements Comparison

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
AIG Centennial	$310	$504	$397	$323	$451
Allstate Prop & Cas Co	$223	$414	$405	$235	$434
American National P & C Co	$274	$404	$320	$274	$404
Amica Mutual Insurance Co	$266	$373	$385	$241	$411
Economy Premier Assurance Co	$374	$656	$515	$348	$577
Encompass Indemnity Co	$309	$293	$371	$418	$417
Encompass Ins Co of America	$321	$299	$392	$396	$425
Erie Ins Prop & Cas Co	$240	$248	$294	$256	$267
Garrison Prop and Cas Ins Co	$177	$483	$345	$193	$356
GEICO General Insurance Co	$246	$250	$332	$240	$348
Government Employees Ins Co	$246	$250	$332	$240	$348
Horace Mann Ins Co	$319	$425	$253	$306	$239
Horace Mann P & C Ins Co	$242	$225	$483	$230	$401
Met. Direct P & C Ins Co	$452	$620	$469	$470	$463
Metropolitan P and C Ins Co	$557	$588	$430	$613	$422
Motorists Mutual Ins Co	$289	$554	$725	$364	$692
National General Assur Co	$170	$638	$451	$201	$460
Nationwide Mutual Ins Co	$267	$356	$478	$278	$480
Nationwide Prop & Cas Co	$267	$356	$529	$278	$527
Progressive Classic Ins Co	$256	$444	$585	$253	$603
Progressive Max Ins Co	$357	$538	$604	$356	$621
Safeco Ins Co of America	$272	$653	$688	$305	$660
Sentinel Insurance Co	$262	$610 (MB $158)	$1,002	$284	$872
State Auto P & C Ins Co	$164	$346 (MB $76)	$446	$214	$514
State Farm Fire and Cas Co	$253	$486	$505	$328	$525
State Farm Mutual Auto Ins Co	$228	$417	$419	$295	$436
Teachers Insurance Company	$269	$340	$542	$291	$457
United Services Auto Assoc	$136	$295	$274	$151	$276
USAA Casualty Insurance Co	$141	$344	$303	$155	$304
Westfield Insurance Co	$188	$307	$279	$205	$323

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
Allstate Indemnity Co	$389	$1,148	$816	$401	$868
American Select Ins Co	$330	$572	$804	$368	$828
GEICO Indemnity Co	$312	$354	$526	$304	$548
Peak Property and Casualty	$360	$1,300	$878	$432	$964
State Auto National Ins Co	$254	$634 (MB $198)	$660	$284	$744
Titan Indemnity Co	$266	$399	$639	$272	$642
USAA General Indemnity Co	$216	$483	$468	$225	$472

Annual Rates as of 1/1/10

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
AIG Centennial	$1,369	$323	$458	$508	$520
Allstate Prop & Cas Co	$544 (PIP $170)	$241	$419	$314	$440
American National P & C Co	$368	$274	$394	$180	$390
Amica Mutual Insurance Co	$502	$241	$416	$444	$443
Economy Premier Assurance Co	*n/a*	$348	$525	$638	$515
Encompass Indemnity Co	$313	$418	$393	$342	$415
Encompass Ins Co of America	$499	$396	$470	$452	$444
Erie Ins Prop & Cas Co	*n/a*	$276	$362	$370	$323
Garrison Prop and Cas Ins Co	$415	$193	$358	$238	$340
GEICO General Insurance Co	$824	$230	$398	$272	$376
Government Employees Ins Co	$824	$230	$398	$272	$376
Horace Mann Ins Co	*n/a*	$293	$281	$288	$250
Horace Mann P & C Ins Co	*n/a*	$219	$498	$213	$437
Met. Direct P & C Ins Co	$1,048	$476	$525	$620	$549
Metropolitan P and C Ins Co	$706	$560	$428	$658	$444
Motorists Mutual Ins Co	$1,123	$364	$836	*n/a*	$909
National General Assur Co	$657	$215	$441	$327	$441
Nationwide Mutual Ins Co	$618	$272	$477	$398	$484
Nationwide Prop & Cas Co	$700	$272	$527	$398	$534
Progressive Classic Ins Co	$803	$252	$683	$522	$622
Progressive Max Ins Co	$864	$399	$644	$694	$672
Safeco Ins Co of America	$571	$286	$572	$567	$626
Sentinel Insurance Co	$918 (PIP $440)	$312	$794	$520	$918
State Auto P & C Ins Co	$386 (PIP $52)	$254	$552	$260 (PIP $40)	$456
State Farm Fire and Cas Co	$435 (PIP $86)	$399	$588	$378	$533
State Farm Mutual Auto Ins Co	$391 (PIP $77)	$360	$489	$338	$443
Teachers Insurance Company	*n/a*	$278	$568	$288	$496
United Services Auto Assoc	$289	$151	$285	$169	$272
USAA Casualty Insurance Co	$366	$155	$315	$164	$302
Westfield Insurance Co	$345	$218	$320	*n/a*	$281

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
Allstate Indemnity Co	$1351 (PIP $256)	$428	$987	$633	$893
American Select Ins Co	*n/a*	$424	$954	*n/a*	$882
GEICO Indemnity Co	$1,040	$282	$620	$460	$588
Peak Property and Casualty	$1790 (PIP $537)	$480	$980	$779	$1,153
State Auto National Ins Co	$756 (PIP $238)	$264	$708	*n/a*	$720
Titan Indemnity Co	$806 (PIP $231)	$303	$603	$563	$756
USAA General Indemnity Co	$572	$225	$489	$331	$466

Annual Rates as of 1/1/10

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
AIG Centennial	$833	$470	$382	$449	$405
Allstate Prop & Cas Co	$470 (PIP $69)	$273	$343	$348	$378
American National P & C Co	*n/a*	$180	$302	$318	$290
Amica Mutual Insurance Co	$382	$348	$359	$364	$394
Economy Premier Assurance Co	$594	$382	$400	$706	$495
Encompass Indemnity Co	$393	$249	$355	$303	$370
Encompass Ins Co of America	$413	$325	$406	$304	$397
Erie Ins Prop & Cas Co	$326	$233	$237	$230	$289
Garrison Prop and Cas Ins Co	$413	$298	$311	$498	$290
GEICO General Insurance Co	$270	$244	$292	$232	$298
Government Employees Ins Co	$270	$244	$292	$232	$298
Horace Mann Ins Co	$524	$288	$208	$407	$209
Horace Mann P & C Ins Co	$378	$190	$364	$217	$420
Met. Direct P & C Ins Co	$768	$534	$370	$654	$467
Metropolitan P and C Ins Co	$670	$468	$352	$556	$386
Motorists Mutual Ins Co	*n/a*	*n/a*	$666	$627	$759
National General Assur Co	$422	$239	$353	$620	$360
Nationwide Mutual Ins Co	$458	$362	$405	$376	$432
Nationwide Prop & Cas Co	$496	$362	$443	$376	$475
Progressive Classic Ins Co	$723	$351	$578	$452	$630
Progressive Max Ins Co	$575	$526	$577	$609	$646
Safeco Ins Co of America	$431	$426	$496	$617	$552
Sentinel Insurance Co	$712 (PIP $78)	$492	$618	$520 (MB $84)	$756
State Auto P & C Ins Co	$362 (PIP $56)	$216 (PIP $40)	$338	$396 (MB $100)	$356
State Farm Fire and Cas Co	$488 (PIP $71)	$362	$425	$425	$433
State Farm Mutual Auto Ins Co	$410 (PIP $62)	$323	$352	$364	$359
Teachers Insurance Company	$450	$261	$411	$326	$475
United Services Auto Assoc	$284	$205	$244	$272	$227
USAA Casualty Insurance Co	$314	$202	$270	$319	$251
Westfield Insurance Co	*n/a*	*n/a*	$249	$302	$252

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
Allstate Indemnity Co	*n/a*	$576	$718	$1,108	$783
American Select Ins Co	*n/a*	*n/a*	$814	$596	$894
GEICO Indemnity Co	$562	$350	$468	$326	$476
Peak Property and Casualty	$666 (PIP $83)	$580	$879	$1,244	$887
State Auto National Ins Co	$550 (PIP $64)	*n/a*	$660	$680 (MB $222)	$666
Titan Indemnity Co	$849 (PIP $137)	$427	$634	$447	$629
USAA General Indemnity Co	$556	$406	$412	$498	$381

Annual Rates as of 1/1/10

State Minimum Requirements Comparison

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

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
AIG Centennial	$337	$504	$408	$350	$464
Allstate Prop & Cas Co	$223	$414	$405	$235	$434
American National P & C Co	$274	$404	$320	$274	$404
Amica Mutual Insurance Co	$266	$373	$385	$241	$411
Economy Premier Assurance Co	$374	$656	$515	$348	$577
Encompass Indemnity Co	$309	$293	$371	$418	$417
Encompass Ins Co of America	$321	$299	$392	$396	$425
Erie Ins Prop & Cas Co	$240	$248	$294	$256	$267
Garrison Prop and Cas Ins Co	$177	$483	$356	$193	$368
GEICO General Insurance Co	$216	$250	$332	$210	$348
Government Employees Ins Co	$216	$250	$332	$210	$348
Horace Mann Ins Co	$305	$425	$241	$293	$228
Horace Mann P & C Ins Co	$230	$225	$483	$219	$401
Met. Direct P & C Ins Co	$452	$620	$469	$470	$463
Metropolitan P and C Ins Co	$497	$588	$430	$542	$422
Motorists Mutual Ins Co	$289	$554	$725	$364	$692
National General Assur Co	$164	$638	$446	$193	$456
Nationwide Mutual Ins Co	$258	$356	$461	$269	$462
Nationwide Prop & Cas Co	$258	$356	$507	$269	$509
Progressive Classic Ins Co	$274	$444	$632	$271	$652
Progressive Max Ins Co	$373	$538	$621	$370	$639
Safeco Ins Co of America	$240	$653	$610	$269	$585
Sentinel Insurance Co	$254	$610 (MB $158)	$932	$272	$814
State Auto P & C Ins Co	$164	$346 (MB $76)	$446	$214	$514
State Farm Fire and Cas Co	$253	$486	$505	$328	$525
State Farm Mutual Auto Ins Co	$228	$417	$419	$295	$436
Teachers Insurance Company	$257	$340	$542	$278	$457
United Services Auto Assoc	$136	$295	$283	$151	$285
USAA Casualty Insurance Co	$141	$344	$313	$155	$314
Westfield Insurance Co	$188	$307	$279	$205	$323

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
Allstate Indemnity Co	$382	$1,148	$813	$395	$864
American Select Ins Co	$364	$572	$887	$406	$915
GEICO Indemnity Co	$264	$354	$526	$258	$548
Peak Property and Casualty	$384	$1,300	$921	$468	$1,013
State Auto National Ins Co	$254	$634 (MB $198)	$650	$284	$732
Titan Indemnity Co	$233	$399	$573	$238	$573
USAA General Indemnity Co	$216	$483	$485	$225	$489

Annual Rates as of 1/1/10

$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.
$100 / $300 / $50 Limits

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
AIG Centennial	$1,503	$472	$517	$479	$586
Allstate Prop & Cas Co	$792	$308	$542	$382	$584
American National P & C Co	$436	$330	$440	$210	$434
Amica Mutual Insurance Co	$512	$283	$441	$446	$485
Economy Premier Assurance Co	*n/a*	$498	$732	$814	$738
Encompass Indemnity Co	$347	$427	$468	$412	$489
Encompass Ins Co of America	$565	$524	$559	$538	$529
Erie Ins Prop & Cas Co	*n/a*	$374	$534	$447	$476
Garrison Prop and Cas Ins Co	$457	$237	$424	$276	$404
GEICO General Insurance Co	$998	$314	$568	$352	$546
Government Employees Ins Co	$998	$314	$568	$352	$546
Horace Mann Ins Co	*n/a*	$385	$381	$420	$346
Horace Mann P & C Ins Co	*n/a*	$294	$638	$292	$575
Met. Direct P & C Ins Co	$1,130	$576	$611	$702	$652
Metropolitan P and C Ins Co	$842	$781	$493	$826	$523
Motorists Mutual Ins Co	$1,532	$616	$1,108	*n/a*	$1,233
National General Assur Co	$817	$426	$765	$420	$743
Nationwide Mutual Ins Co	$642	$375	$599	$466	$625
Nationwide Prop & Cas Co	$727	$375	$662	$466	$691
Progressive Classic Ins Co	$1,101	$352	$941	$686	$872
Progressive Max Ins Co	$1,123	$453	$774	$755	$813
Safeco Ins Co of America	$590	$363	$826	$705	$939
Sentinel Insurance Co	$1,192	$472	$1,048	$660	$1,228
State Auto P & C Ins Co	$506	$362	$602	$333	$540
State Farm Fire and Cas Co	$534	$514	$812	$480	$739
State Farm Mutual Auto Ins Co	$480	$463	$672	$428	$611
Teachers Insurance Company	*n/a*	$369	$722	$395	$647
United Services Auto Assoc	$320	$186	$346	$194	$331
USAA Casualty Insurance Co	$405	$189	$384	$187	$369
Westfield Insurance Co	$450	$324	$454	*n/a*	$404

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
Allstate Indemnity Co	$2,005	$767	$1,595	$884	$1,458
American Select Ins Co	*n/a*	$708	$1,225	*n/a*	$1,148
GEICO Indemnity Co	$1,254	$440	$892	$642	$862
Peak Property and Casualty	$1,730	$732	$1,334	$1,161	$1,541
State Auto National Ins Co	$944	$330	$1,204	*n/a*	$1,220
Titan Indemnity Co	$1,061	$489	$884	$770	$1,141
USAA General Indemnity Co	$635	$277	$592	$379	$566

Annual Rates as of 1/1/10

$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.
$100 / $300 / $50 Limits

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
AIG Centennial	$717	$423	$432	$463	$461
Allstate Prop & Cas Co	$498	$320	$430	$514	$483
American National P & C Co	*n/a*	$212	$342	$478	$326
Amica Mutual Insurance Co	$396	$345	$391	$485	$420
Economy Premier Assurance Co	$782	$470	$571	$1,082	$686
Encompass Indemnity Co	$530	$298	$423	$388	$438
Encompass Ins Co of America	$517	$387	$487	$399	$476
Erie Ins Prop & Cas Co	$427	$296	$350	$291	$420
Garrison Prop and Cas Ins Co	$451	$346	$367	$636	$342
GEICO General Insurance Co	$334	$306	$414	$320	$422
GEICO General Insurance Co	$334	$306	$414	$320	$422
Horace Mann Ins Co	$594	$381	$288	$484	$286
Horace Mann P & C Ins Co	$422	$253	$479	$246	$538
Met. Direct P & C Ins Co	$684	$590	$440	$828	$541
Metropolitan P and C Ins Co	$741	$580	$410	$756	$448
Motorists Mutual Ins Co	*n/a*	*n/a*	$907	$893	$997
National General Assur Co	$527	$304	$582	$582	$600
Nationwide Mutual Ins Co	$514	$412	$502	$418	$542
Nationwide Prop & Cas Co	$554	$412	$551	$418	$598
Progressive Classic Ins Co	$876	$445	$797	$642	$872
Progressive Max Ins Co	$661	$551	$689	$725	$778
Safeco Ins Co of America	$478	$523	$732	$720	$815
Sentinel Insurance Co	$1,022	$594	$800	$1,032	$982
State Auto P & C Ins Co	$494	$273	$408	$550	$420
State Farm Fire and Cas Co	$672	$460	$594	$516	$605
State Farm Mutual Auto Ins Co	$546	$411	$489	$442	$498
Teachers Insurance Company	$498	$346	$536	$391	$603
United Services Auto Assoc	$308	$235	$294	$352	$273
USAA Casualty Insurance Co	$338	$231	$327	$408	$304
Westfield Insurance Co	*n/a*	*n/a*	$350	$434	$356

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
Allstate Indemnity Co	*n/a*	$778	$1,145	$2,171	$1,262
American Select Ins Co	*n/a*	*n/a*	$1,043	$927	$1,151
GEICO Indemnity Co	$794	$470	$672	$416	$682
Peak Property and Casualty	$909	$833	$1,225	$1,669	$1,234
State Auto National Ins Co	$730	*n/a*	$1,120	$840	$1,130
Titan Indemnity Co	$956	$547	$937	$613	$926
USAA General Indemnity Co	$601	$464	$495	$636	$457

Annual Rates as of 1/1/10

$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.
$100 / $300 / $50 Limits

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
AIG Centennial	$483	$520	$461	$512	$525
Allstate Prop & Cas Co	$287	$593	$529	$302	$568
American National P & C Co	$332	$608	$358	$330	$450
Amica Mutual Insurance Co	$312	$512	$415	$283	$434
Economy Premier Assurance Co	$554	$1,014	$736	$498	$800
Encompass Indemnity Co	$319	$376	$440	$427	$492
Encompass Ins Co of America	$420	$390	$471	$524	$508
Erie Ins Prop & Cas Co	$330	$248	$435	$352	$399
Garrison Prop and Cas Ins Co	$213	$636	$422	$237	$431
GEICO General Insurance Co	$292	$334	$478	$286	$500
GEICO General Insurance Co	$292	$334	$478	$286	$500
Horace Mann Ins Co	$399	$501	$337	$385	$313
Horace Mann P & C Ins Co	$310	$254	$637	$294	$522
Met. Direct P & C Ins Co	$562	$786	$557	$560	$537
Metropolitan P and C Ins Co	$709	$808	$499	$745	$483
Motorists Mutual Ins Co	$516	$816	$996	$616	$922
National General Assur Co	$339	$660	$739	$395	$744
Nationwide Mutual Ins Co	$356	$404	$593	$370	$591
Nationwide Prop & Cas Co	$356	$404	$656	$370	$653
Progressive Classic Ins Co	$382	$613	$891	$370	$911
Progressive Max Ins Co	$418	$644	$748	$413	$763
Safeco Ins Co of America	$300	$765	$907	$387	$866
Sentinel Insurance Co	$340	$1,130	$1,254	$384	$1,070
State Auto P & C Ins Co	$238	$476	$526	$312	$556
State Farm Fire and Cas Co	$326	$594	$701	$422	$728
State Farm Mutual Auto Ins Co	$293	$509	$578	$380	$602
Teachers Insurance Company	$339	$405	$710	$369	$589
United Services Auto Assoc	$163	$389	$343	$186	$342
USAA Casualty Insurance Co	$170	$451	$381	$189	$379
Westfield Insurance Co	$282	$445	$398	$306	$460

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
Allstate Indemnity Co	$710	$2,228	$1,322	$700	$1,386
American Select Ins Co	$605	$880	$1,160	$664	$1,187
GEICO Indemnity Co	$404	$448	$764	$398	$794
Peak Property and Casualty	$588	$1,751	$1,268	$708	$1,375
State Auto National Ins Co	$318	$784	$1,102	$354	$1,236
Titan Indemnity Co	$362	$543	$847	$377	$845
USAA General Indemnity Co	$263	$636	$587	$277	$584

Annual Rates as of 1/1/10

$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.
$100 / $300 / $50 Limits

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
AIG Centennial	$1,555	$507	$533	$508	$604
Allstate Prop & Cas Co	$792	$308	$542	$407	$584
American National P & C Co	$436	$330	$440	$210	$434
Amica Mutual Insurance Co	$512	$283	$441	$446	$485
Economy Premier Assurance Co	*n/a*	$498	$732	$812	$738
Encompass Indemnity Co	$347	$427	$468	$412	$489
Encompass Ins Co of America	$565	$524	$559	$538	$529
Erie Ins Prop & Cas Co	*n/a*	$374	$534	$447	$476
Garrison Prop and Cas Ins Co	$476	$237	$439	$285	$418
GEICO General Insurance Co	$964	$270	$568	$352	$546
Government Employees Ins Co	$964	$270	$568	$352	$546
Horace Mann Ins Co	*n/a*	$370	$363	$401	$331
Horace Mann P & C Ins Co	*n/a*	$281	$638	$278	$575
Met. Direct P & C Ins Co	$1,130	$576	$611	$698	$652
Metropolitan P and C Ins Co	$757	$698	$493	$728	$523
Motorists Mutual Ins Co	$1,532	$616	$1,108	*n/a*	$1,233
National General Assur Co	$687	$421	$750	$401	$729
Nationwide Mutual Ins Co	$658	$363	$577	$453	$601
Nationwide Prop & Cas Co	$746	$363	$637	$453	$664
Progressive Classic Ins Co	$1,196	$381	$1,011	$765	$934
Progressive Max Ins Co	$1,096	$477	$797	$863	$837
Safeco Ins Co of America	$538	$320	$731	$679	$830
Sentinel Insurance Co	$1,202	$432	$976	$662	$1,136
State Auto P & C Ins Co	$506	$362	$602	$333	$540
State Farm Fire and Cas Co	$534	$514	$812	$480	$739
State Farm Mutual Auto Ins Co	$480	$463	$672	$428	$611
Teachers Insurance Company	*n/a*	$354	$722	$376	$647
United Services Auto Assoc	$332	$186	$357	$199	$342
USAA Casualty Insurance Co	$421	$189	$397	$193	$381
Westfield Insurance Co	$450	$324	$454	n/a	$404

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
Allstate Indemnity Co	$2,005	$754	$1,590	$863	$1,454
American Select Ins Co	*n/a*	$770	$1,353	*n/a*	$1,267
GEICO Indemnity Co	$1,208	$360	$892	$620	$862
Peak Property and Casualty	$1,920	$792	$1,387	$1,072	$1,605
State Auto National Ins Co	$902	$330	$1,180	*n/a*	$1,202
Titan Indemnity Co	$941	$423	$788	$711	$1,012
USAA General Indemnity Co	$660	$277	$613	$392	$586

Annual Rates as of 1/1/10

$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.
$100 / $300 / $50 Limits

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
AIG Centennial	$717	$448	$445	$463	$475
Allstate Prop & Cas Co	$498	$340	$430	$514	$483
American National P & C Co	*n/a*	$212	$342	$478	$326
Amica Mutual Insurance Co	$396	$345	$391	$485	$420
Economy Premier Assurance Co	$782	$467	$571	$1,082	$686
Encompass Indemnity Co	$530	$298	$423	$388	$438
Encompass Ins Co of America	$517	$387	$487	$399	$476
Erie Ins Prop & Cas Co	$427	$296	$350	$291	$420
Garrison Prop and Cas Ins Co	$468	$358	$379	$636	$353
GEICO General Insurance Co	$334	$306	$414	$320	$422
GEICO General Insurance Co	$334	$306	$414	$320	$422
Horace Mann Ins Co	$581	$363	$275	$484	$273
Horace Mann P & C Ins Co	$416	$241	$479	$246	$538
Met. Direct P & C Ins Co	$684	$586	$440	$828	$541
Metropolitan P and C Ins Co	$662	$514	$410	$756	$448
Motorists Mutual Ins Co	*n/a*	*n/a*	$907	$893	$997
National General Assur Co	$527	$290	$570	$582	$587
Nationwide Mutual Ins Co	$510	$401	$485	$418	$523
Nationwide Prop & Cas Co	$552	$401	$532	$418	$576
Progressive Classic Ins Co	$948	$494	$855	$642	$937
Progressive Max Ins Co	$703	$624	$709	$725	$801
Safeco Ins Co of America	$431	$504	$649	$720	$722
Sentinel Insurance Co	$960	$604	$748	$1,032	$916
State Auto P & C Ins Co	$494	$273	$408	$550	$420
State Farm Fire and Cas Co	$672	$460	$594	$516	$605
State Farm Mutual Auto Ins Co	$546	$411	$489	$442	$498
Teachers Insurance Company	$491	$330	$536	$391	$603
United Services Auto Assoc	$319	$243	$303	$352	$282
USAA Casualty Insurance Co	$351	$238	$337	$408	$313
Westfield Insurance Co	*n/a*	*n/a*	$350	$434	$356

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
Allstate Indemnity Co	*n/a*	$762	$1,141	$2,171	$1,258
American Select Ins Co	*n/a*	*n/a*	$1,149	$927	$1,269
GEICO Indemnity Co	$770	$452	$672	$416	$682
Peak Property and Casualty	$834	$777	$1,270	$1,669	$1,279
State Auto National Ins Co	$730	*n/a*	$1,100	$840	$1,110
Titan Indemnity Co	$986	$509	$839	$613	$828
USAA General Indemnity Co	$624	$481	$513	$636	$473

Annual Rates as of 1/1/10

$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.
$100 / $300 / $50 Limits

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
AIG Centennial	$519	$520	$475	$551	$541
Allstate Prop & Cas Co	$287	$593	$529	$302	$568
American National P & C Co	$332	$608	$358	$330	$450
Amica Mutual Insurance Co	$312	$512	$415	$283	$434
Economy Premier Assurance Co	$554	$1,014	$736	$498	$800
Encompass Indemnity Co	$319	$376	$440	$427	$492
Encompass Ins Co of America	$420	$390	$471	$524	$508
Erie Ins Prop & Cas Co	$330	$248	$435	$352	$399
Garrison Prop and Cas Ins Co	$213	$636	$436	$237	$445
GEICO General Insurance Co	$252	$334	$478	$246	$500
GEICO General Insurance Co	$252	$334	$478	$246	$500
Horace Mann Ins Co	$383	$501	$322	$370	$299
Horace Mann P & C Ins Co	$296	$254	$637	$281	$522
Met. Direct P & C Ins Co	$562	$786	$557	$560	$537
Metropolitan P and C Ins Co	$636	$808	$499	$664	$483
Motorists Mutual Ins Co	$516	$816	$996	$616	$922
National General Assur Co	$336	$660	$726	$390	$733
Nationwide Mutual Ins Co	$345	$404	$571	$358	$569
Nationwide Prop & Cas Co	$345	$404	$631	$358	$628
Progressive Classic Ins Co	$414	$613	$955	$400	$977
Progressive Max Ins Co	$439	$644	$769	$433	$786
Safeco Ins Co of America	$266	$765	$803	$342	$767
Sentinel Insurance Co	$330	$1,130	$1,162	$370	$994
State Auto P & C Ins Co	$238	$476	$526	$312	$556
State Farm Fire and Cas Co	$326	$594	$701	$422	$728
State Farm Mutual Auto Ins Co	$293	$509	$578	$380	$602
Teachers Insurance Company	$325	$805	$710	$354	$589
United Services Auto Assoc	$163	$389	$354	$186	$353
USAA Casualty Insurance Co	$170	$451	$393	$189	$392
Westfield Insurance Co	$282	$445	$398	$306	$460

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
Allstate Indemnity Co	$697	$2,228	$1,319	$689	$1,381
American Select Ins Co	$656	$880	$1,280	$722	$1,310
GEICO Indemnity Co	$334	$448	$764	$328	$794
Peak Property and Casualty	$624	$1,751	$1,316	$768	$1,430
State Auto National Ins Co	$318	$784	$1,086	$354	$1,216
Titan Indemnity Co	$315	$543	$760	$329	$755
USAA General Indemnity Co	$263	$636	$608	$277	$606

Annual Rates as of 1/1/10

Discussion—Minimum Requirements Comparison

From the detailed information provided above, an analysis of the State minimum requirements samples can be made using the **48-year old married male** group. Considering only companies responding under the "**Standard/Preferred**" category, and also only those who were able to provide sample rates in all surrounding States (*21 companies in total*), the following relationships can be found averaging the premiums by city.

City	Premium
St. Clairsville, OH	$268
Marietta, OH	$294
Ironton, OH	$310
Winchester, VA	$351
Martinsburg	$410
Bluefield, VA	$411
Pt. Marion, PA	$442
W. Alexander, PA	$446
Morgantown	$451
Parkersburg	$488
Wheeling	$498
Hagerstown, MD	$502
Bluefield	$515
Huntington	$523
Ashland, KY	$692

6 State Average	**$440**
WV Average	**$481**
5 State Avg (-WV)	**$413**

As you can see, the West Virginia sample premiums are located in the upper to middle range of the pricing continuum. In this sample, the West Virginia average premium is about 16% higher than that being reported for all surrounding States. Intuitively, the relationships between the minimum limits of insurance required by State should also be examined to determine to what degree, if any, those limits may be contributing to differences in premiums. By converting all of the different limits of coverage from a split limit basis to the equivalent Combined Single Limit (CSL) basis (*total amount which could be paid for all injuries and property damage in one accident*) the relative amounts of coverage being afforded can be examined.

	Min per person BI	Min per accident BI	Min PD	CSL Equivalent	Min PIP / MB	Total Min Coverage
Ohio	$12,500	$25,000	$7,500	*$32,500*	*$0*	*$32,500*
Pennsylvania	$15,000	$30,000	$5,000	*$35,000*	*$5,000*	*$40,000*
West Virginia	$20,000	$40,000	$10,000	*$50,000*	*$0*	*$50,000*
Maryland	$20,000	$40,000	$15,000	*$55,000*	*$2,500*	*$57,500*
Kentucky	$25,000	$50,000	$10,000	*$60,000*	*$10,000*	*$70,000*
Virginia	$25,000	$50,000	$20,000	*$70,000*	*$0*	*$70,000*

(CSL equivalent = per accident BI and PD only; Total Min Coverage = CSL Equiv. + First Party Benefits, if any)

As you can discern in the table from the total minimum coverage amounts alone, Ohio should have the lowest premiums (*which it does*), and Virginia or Kentucky should then have the highest premiums (*which is only partially true*). Accordingly, while the limits of insurance being afforded do appear to play some role in the premium relationships demonstrated in the minimum requirements survey response; 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 (*21 companies in total*), the following relationships were observed by averaging the premiums provided by city.

City	Premium
St. Clairsville, OH	$348
Marietta, OH	$376
Winchester, VA	$384
Ironton, OH	$391
Bluefield, VA	$470
Martinsburg	$491
Morgantown	$529
Pt. Marion, PA	$540
Hagerstown, MD	$550
W. Alexander, PA	$567
Parkersburg	$584
Wheeling	$585
Huntington	$618
Bluefield	$619
Ashland, KY	$755

6 State Average	**$520**
WV Average	**$571**
5 State Avg (-WV)	**$487**

Similar to the finding in the prior section, the West Virginia premiums are again shown to be in the mid to upper range of the pricing continuum.

Many factors certainly contribute to differences in auto insurance premiums which exist between States. It is not only a factor of the differing amounts and types of coverages which are mandatory in a given State at a minimum level, but there are also key differences between the basic legal mechanisms through which all auto insurance claims within any given State will pass. In the following table you may note how these differences exist between West Virginia and all of our surrounding States.

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

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

City	Premium
St. Clairsville, OH	$348
Marietta, OH	$376
Ironton, OH	$391
Martinsburg	$491
Morgantown	$529
Wheeling	$585
Parkersburg	$584
Huntington	$618
Bluefield	$619

2 State Average	**$504**
WV Average	**$571**
OH Average	**$372**

Clearly, a significant difference can be noted to truly exist between the West Virginia and Ohio premiums as the surveyed State Average premiums differ by 53.5% As the twenty-one companies which were surveyed in order to obtain these premiums are the same exact writing companies in each State, the systems of expense provisions which underlie their premiums could be assumed to be substantially similar by company and by State (*excepting the known difference in state insurance premium taxes of 4.55% in West Virginia, and only 1.40% in Ohio.)* It is therefore reasonable to assume that some corresponding difference in loss experience should be apparent between West Virginia and Ohio.

Using the three most recent years of available data with the number of autos which are insured in the voluntary market by State (*2004 through 2006*) 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:

	NAIC data	***III data***	
	2004 Total Losses	**2004 Autos**	**2004 Loss Cost**
OH	$1,812,680,783	7,933,866	**$228.47**
WV	$428,839,373	1,258,179	**$340.84**

	2005 Total Losses	**2005 Autos**	**2005 Loss Cost**
OH	$1,697,750,297	7,936,071	**$213.93**
WV	$448,993,597	1,236,758	**$363.04**

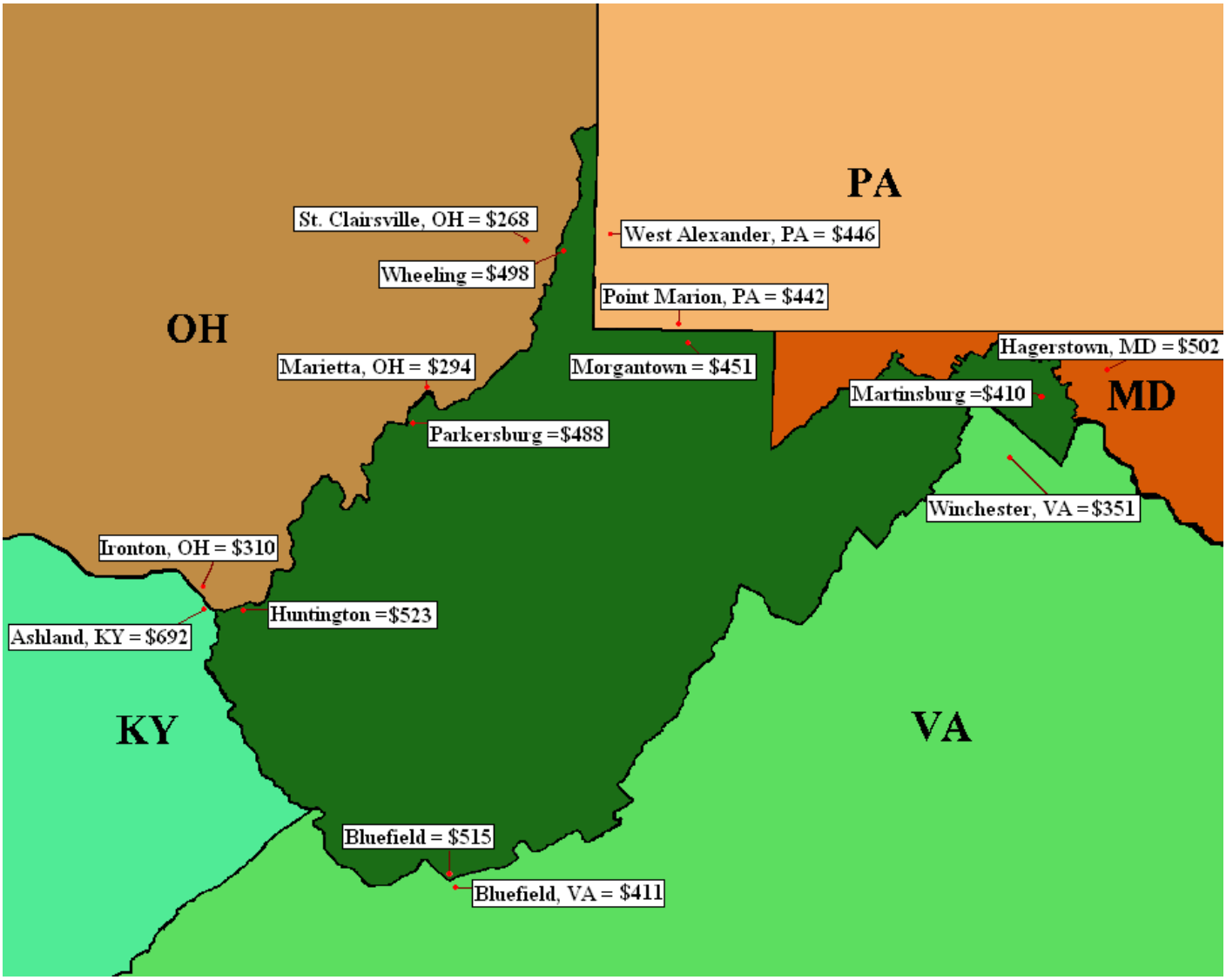
	2006 Total Losses	**2006 Autos**	**2006 Loss Cost**
OH	$1,584,891,405	7,939,167	**$199.63**
WV	$398,324,504	1,261,544	**$315.74**

	3 year Losses	**3 year Autos**	**3 year Loss Cost**
OH	$5,095,322,485	$23,809,104	**$214.01**
WV	$1,276,157,474	$3,756,481	**$339.72**

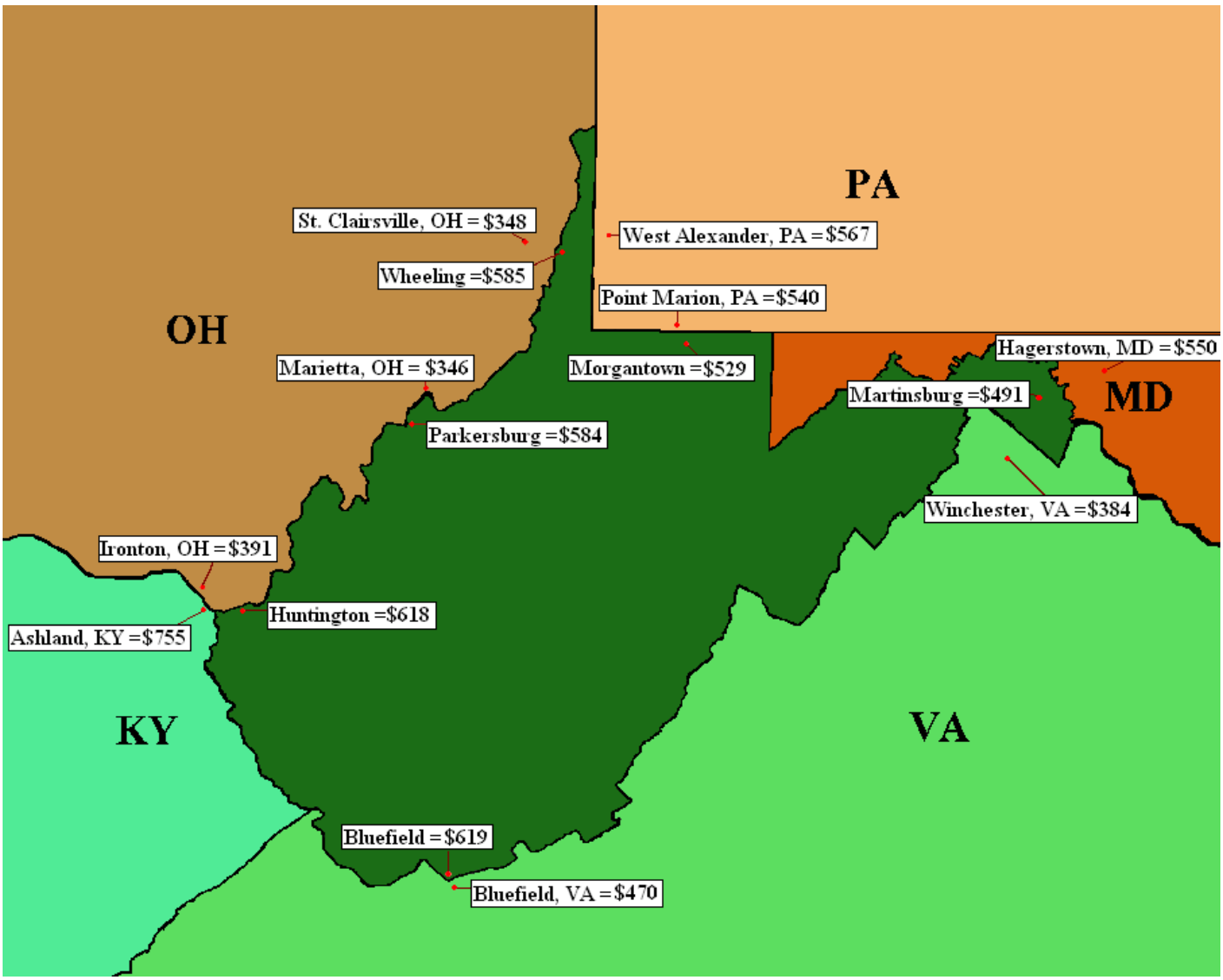
(Losses are for Liability lines only, i.e. no Physical Damage Coverages)

Looking at only three years of aggregate by-State data from the table above, the observed difference in the average surveyed premiums between Ohio and West Virginia (5*3.5% from the preceding page)* is found to reflect that which in fact should exist according to the relative loss experience of each State (*i.e. $339.72 / $214.01 = 58.7%*). While again, a number of other factors will likely underlie any observed differences in actual losses by State as well, a difference in relative loss experience between the two States largely does merit the noted difference in the reported premiums.

Graphical representation of the 30 company average minimum limits (cost to cost) comparison for the surveyed 48 year old married male.



Graphical representation of the 30 company average equivalent limits comparison for the surveyed 48 year old married female.



SECTION III

West Virginia Personal Auto Insurance Market 2004-2009

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%
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**
Metropolitan Property & Cas Ins Co	2,007,484	1,212,458	60.40%	0.18%
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%
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%
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**
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**

2008, 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	273,114,170	159,844,500	58.53%	25.46%
Nationwide Mut Ins Co	170,391,854	146,627,616	86.05%	16.11%
Erie Ins Prop & Cas Co	107,569,752	53,768,046	49.98%	10.17%
Allstate Ins Co	47,517,641	23,794,142	50.07%	4.42%
Westfield Ins Co	29,530,695	19,429,661	65.79%	2.84%
Progressive Classic Ins Co	27,991,010	15,743,238	56.24%	2.59%
Hartford Ins Co Of The Midwest	24,586,193	13,867,523	56.40%	2.22%
Nationwide Prop & Cas Ins Co	22,163,029	15,849,522	71.51%	2.06%
State Auto Prop & Cas Ins Co	20,110,704	11,536,805	57.37%	2.05%
Liberty Mut Fire Ins Co	18,887,123	10,671,215	56.50%	1.81%
P & C Ins Co Of Hartford	18,773,302	12,688,839	67.59%	1.71%
Encompass Ind Co	17,566,836	8,438,195	48.03%	1.53%
Nationwide Mut Fire Ins Co	16,576,986	7,827,803	47.22%	1.26%
State Farm Fire And Cas Co	16,244,657	13,131,966	80.84%	1.56%
Safeco Ins Co Of Amer	15,849,004	9,089,823	57.35%	1.66%
Geico Ind Co	14,964,299	8,573,672	57.29%	1.47%
Geico Gen Ins Co	14,935,183	9,206,885	61.65%	1.43%
USAA	13,807,085	8,828,943	63.95%	1.30%
Allstate Prop & Cas Ins Co	12,020,659	6,749,297	56.15%	1.26%
Dairyland Ins Co	10,551,579	4,401,751	41.72%	0.95%
Progressive Max Ins Co	9,995,488	5,194,210	51.97%	0.98%
Peak Prop & Cas Ins Corp	9,336,845	6,421,123	68.77%	0.84%
Encompass Ins Co Of Amer	9,243,357	3,927,859	42.49%	0.77%
American Natl Prop & Cas Co	8,745,730	5,253,698	60.07%	0.89%
Government Employees Ins Co	8,341,926	4,843,948	58.07%	0.79%
Sentinel Ins Co Ltd	7,989,194	5,616,731	70.30%	0.79%
West Virginia Natl Auto Ins Co	7,417,747	4,707,306	63.46%	0.71%
USAA Cas Ins Co	7,261,450	4,281,075	58.96%	0.69%
American Intl S Ins Co	6,828,654	4,580,991	67.08%	0.59%
American Home Assur Co	6,826,500	3,253,038	47.65%	0.61%
Motorists Mut Ins Co	6,213,634	3,554,917	57.21%	0.58%
Metropolitan Drt P & C Ins Co	6,055,893	2,464,793	40.70%	0.58%
Titan Ind Co	5,275,570	3,445,620	65.31%	0.82%
Teachers Ins Co	4,880,226	1,678,392	34.39%	0.46%
National Gen Assur Co	4,674,734	2,989,285	63.95%	0.44%
AIG Cas Co	4,173,046	2,493,524	59.75%	0.34%
Horace Mann P & C Ins Co	4,158,273	3,124,244	75.13%	0.39%
First Natl Ins Co Of Amer	3,861,953	1,741,815	45.10%	0.27%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2008, 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 Auto Natl Ins Co	3,420,560	2,074,770	60.66%	0.33%
American Select Ins Co	3,143,671	4,424,075	140.73%	0.26%
Metropolitan Prop & Cas Ins Co	3,140,514	1,466,531	46.70%	0.31%
AIG Centennial Ins Co	3,099,947	1,847,350	59.59%	0.38%
Nationwide Assur Co	3,039,551	1,211,041	39.84%	0.25%
General Ins Co Of Amer	2,545,410	1,173,201	46.09%	0.18%
Farmers & Mechs Fire & Cas	2,421,232	1,265,925	52.28%	0.23%
Trumbull Ins Co	2,068,681	1,022,251	49.42%	0.34%
Allstate Ind Co	1,719,757	814,073	47.34%	0.18%
American Intl Pacific Ins	1,659,415	1,161,609	70.00%	0.15%
Liberty Ins Corp	1,368,125	769,258	56.23%	0.11%
Horace Mann Ins Co	1,290,477	391,647	30.35%	0.11%
Foremost Ins Co	1,272,392	633,272	49.77%	0.12%
Amica Mut Ins Co	1,231,818	595,073	48.31%	0.11%
USAA General Ind Co	1,160,502	965,533	83.20%	0.12%
AIU Ins Co	1,044,925	473,778	45.34%	0.09%
Metropolitan Cas Ins Co	863,543	384,177	44.49%	0.08%
American Bankers Ins Co Of FL	797,705	132,556	16.62%	0.08%
American Modern Home Ins Co	697,018	92,091	13.21%	0.00%
Peninsula Ins Co	626,786	425,599	67.90%	0.06%
American Family Home Ins Co	587,598	256,010	43.57%	-0.01%
Garrison Prop & Cas Ins Co	579,928	458,278	79.02%	0.06%
Economy Premier Assur Co	573,273	66,044	11.52%	0.05%
Progressive Direct Ins Co	453,080	423,895	93.56%	0.05%
American Natl Gen Ins Co	425,539	103,814	24.40%	0.04%
Phoenix Ins Co	420,177	247,689	58.95%	0.04%
Auto Club Prop Cas Ins Co	415,214	256,860	61.86%	0.07%
National Gen Ins Co	379,123	303,087	79.94%	0.03%
American Reliable Ins Co	346,741	70,754	20.41%	0.03%
California Cas Ind Exch	294,468	100,349	34.08%	0.03%
Celina Mut Ins Co	290,054	15,084	5.20%	0.02%
Philadelphia Ind Ins Co	271,298	115,109	42.43%	0.03%
Mico Ins Co	230,848	155,203	67.23%	0.02%
Response Worldwide Ins Co	215,877	78,628	36.42%	0.02%
First Liberty Ins Corp	209,462	121,506	58.01%	0.02%
Markel Amer Ins Co	208,117	70,040	33.65%	0.02%
Travelers Ind Co	135,116	165,352	122.38%	0.01%
Progressive Paloverde Ins Co	133,085	40,559	30.48%	0.01%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2008, 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**
Vigilant Ins Co	123,701	6,897	5.58%	0.01%
Merastar Ins Co	121,265	36,844	30.38%	0.01%
Travelers Ind Co Of Amer	104,763	53,495	51.06%	0.01%
Federal Ins Co	103,893	100,319	96.56%	0.01%
Electric Ins Co	103,389	-2,745	-2.66%	0.01%
Infinity Ins Co	102,521	17,797	17.36%	0.01%
Victoria Fire & Cas Co	90,462	35,905	39.69%	0.01%
Sentry Ins A Mut Co	71,449	3,008	4.21%	0.01%
Western United Ins Co	50,330	63,454	126.08%	0.01%
Essentia Ins Co	44,609	31,864	71.43%	0.01%
Foremost Signature Ins Co	43,811	1,681	3.84%	0.00%
American Modern Select Ins Co	31,134	31,030	99.67%	0.00%
Autoone Ins Co	30,607	-5,597	-18.29%	0.00%
NGM Ins Co	29,136	3,893	13.36%	0.00%
Deerbrook Ins Co	14,905	3,148	21.12%	0.00%
Encompass Home & Auto Ins Co	13,640	2,105	15.43%	0.02%
Great Northern Ins Co	13,488	-50	-0.37%	0.00%
Lincoln Gen Ins Co	12,049	16,325	135.49%	0.00%
151 Companies in Report	**1,057,846,624**	**648,726,040**	**61.33%**	**100%**

2009, 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	270,784,283	171,177,956	63.22%	25.36%
Nationwide Mut Ins Co	176,920,267	86,206,202	48.73%	16.76%
Erie Ins Prop & Cas Co	108,738,976	61,182,068	56.27%	10.25%
Allstate Ins Co	44,572,222	19,732,000	44.27%	4.09%
Westfield Ins Co	31,388,069	18,075,932	57.59%	3.00%
Progressive Classic Ins Co	25,602,065	12,340,018	48.20%	2.33%
State Auto Prop & Cas Ins Co	23,116,374	13,481,548	58.32%	2.23%
Safeco Ins Co Of Amer	22,616,929	10,160,462	44.92%	2.12%
Hartford Ins Co Of The Midwest	22,405,682	8,613,612	38.44%	1.97%
Nationwide Prop & Cas Ins Co	21,187,008	13,889,037	65.55%	1.94%
Liberty Mut Fire Ins Co	19,824,223	11,334,669	57.18%	1.90%
Allstate Prop & Cas Ins Co	17,509,849	11,292,232	64.49%	1.75%
Property & Cas Ins Co Of Hartford	17,325,400	10,186,019	58.79%	1.54%
Geico Gen Ins Co	17,213,872	11,568,827	67.21%	1.67%
State Farm Fire & Cas Co	17,041,408	12,444,528	73.03%	1.61%
Geico Ind Co	17,035,055	10,034,285	58.90%	1.62%
Encompass Ind Co	13,939,143	7,747,240	55.58%	1.09%
USAA	13,924,054	7,959,367	57.16%	1.29%
Titan Ind Co	13,043,195	8,154,810	62.52%	1.24%
Progressive Max Ins Co	12,417,833	6,147,303	49.50%	1.23%
Sentinel Ins Co Ltd	9,100,903	6,351,359	69.79%	0.88%
Government Employees Ins Co	9,060,317	5,617,339	62.00%	0.86%
Dairyland Ins Co	8,855,178	3,165,777	35.75%	0.78%
American Natl Prop & Cas Co	8,658,394	5,733,897	66.22%	0.88%
Peak Prop & Cas Ins Corp	8,094,646	4,873,708	60.21%	0.74%
Nationwide Mut Fire Ins Co	7,940,021	3,581,290	45.10%	0.60%
USAA Cas Ins Co	7,440,512	5,034,986	67.67%	0.70%
Encompass Ins Co Of Amer	7,358,691	4,950,673	67.28%	0.60%
American Intl Pacific Ins	7,204,177	4,256,207	59.08%	0.92%
West Virginia Natl Auto Ins Co	7,200,120	4,438,658	61.65%	0.67%
Metropolitan Drt Prop & Cas Ins Co	6,287,016	3,381,516	53.79%	0.59%
Motorists Mut Ins Co	6,095,712	3,973,107	65.18%	0.57%
Trumbull Ins Co	5,096,199	3,759,520	73.77%	0.59%
Teachers Ins Co	4,572,717	3,143,490	68.74%	0.40%
National Gen Assur Co	4,568,616	3,206,500	70.19%	0.43%
AIG Centennial Ins Co	4,382,483	3,206,328	73.16%	0.43%
Allstate Ind Co	3,972,940	2,449,146	61.65%	0.42%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2009, 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**
Horace Mann Prop & Cas Ins Co	3,854,927	1,233,575	32%	0.35%
Metropolitan Prop & Cas Ins Co	3,618,403	2,022,448	55.89%	0.35%
State Auto Natl Ins Co	3,557,729	2,127,778	59.81%	0.33%
American Home Assur Co	2,996,142	1,283,760	42.85%	0.14%
Farmers & Mechanics Fire & Cas Ins I	2,942,984	1,451,684	49.33%	0.32%
Chartis Cas Co	2,855,506	1,537,006	53.83%	0.13%
American Select Ins Co	2,301,415	1,242,575	53.99%	0.20%
Auto Club Prop Cas Ins Co	2,120,322	1,610,692	75.96%	0.23%
Horace Mann Ins Co	1,931,049	1,783,583	92.36%	0.22%
Nationwide Assur Co	1,914,575	902,131	47.12%	0.16%
USAA Gen Ind Co	1,790,762	1,493,009	83.37%	0.18%
Chartis Prop Cas Co	1,477,143	599,714	40.60%	0.06%
Foremost Ins Co Grand Rapids MI	1,233,514	384,675	31.19%	0.11%
Amica Mut Ins Co	1,118,950	519,970	46.47%	0.11%
Liberty Ins Corp	985,478	514,726	52.23%	0.08%
American Bankers Ins Co Of FL	875,805	107,097	12.23%	0.08%
Garrison Prop & Cas Ins Co	821,592	726,930	88.48%	0.09%
Peninsula Ins Co	800,469	590,217	73.73%	0.09%
Metropolitan Cas Ins Co	773,816	339,163	43.83%	0.07%
Progressive Direct Ins Co	557,583	211,062	37.85%	0.04%
Economy Premier Assur Co	482,909	82,725	17.13%	0.04%
AIU Ins Co	468,644	124,328	26.53%	0.02%
Encompass Home & Auto Ins Co	451,797	428,087	94.75%	0.05%
Phoenix Ins Co	410,671	275,661	67.12%	0.04%
Victoria Fire & Cas Co	366,099	273,472	74.70%	0.04%
National Gen Ins Co	348,885	133,967	38.40%	0.03%
Philadelphia Ind Ins Co	320,227	843,032	263.26%	0.03%
American Reliable Ins Co	306,483	161,692	52.76%	0.03%
California Cas Ind Exch	304,400	112,989	37.12%	0.03%
American Natl Gen Ins Co	274,636	212,415	77.34%	0.03%
Mico Ins Co	267,501	203,500	76.07%	0.02%
First Liberty Ins Corp	267,501	325,728	121.77%	0.03%
General Ins Co Of Amer	245,990	-228,285	-92.80%	0.02%
Celina Mut Ins Co	231,643	15,257	6.59%	0.02%
Response Worldwide Ins Co	189,977	74,510	39.22%	0.02%
Western United Ins Co	180,210	144,420	80.14%	0.02%
Markel Amer Ins Co	172,602	128,513	74.46%	0.01%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2009, 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 Family Home Ins Co	164,461	157,235	95.61%	0.00%
Vigilant Ins Co	128,406	4,375	3.41%	0.01%
Essentia Ins Co	126,336	13,758	10.89%	0.01%
Travelers Ind Co	125,763	-16,319	-12.98%	0.01%
Merastar Ins Co	123,269	88,306	71.64%	0.01%
Progressive Paloverde Ins Co	117,731	20,620	17.51%	0.01%
First Natl Ins Co Of Amer	110,999	-422,248	-380.41%	0.00%
Travelers Ind Co Of Amer	99,931	54,875	54.91%	0.01%
Electric Ins Co	99,420	48,773	49.06%	0.01%
Infinity Ins Co	84,874	21,315	25.11%	0.01%
Federal Ins Co	84,143	88,797	105.53%	0.01%
American Modern Home Ins Co	74,952	9,103	12.15%	0.01%
Sentry Ins A Mut Co	57,186	41,887	73.25%	0.01%
Foremost Signature Ins Co	42,929	20,227	47.12%	0.00%
American Modern Select Ins Co	42,544	19,611	46.10%	0.00%
Audubon Ins Co	28,239	5,869	20.78%	0.00%
NGM Ins Co	24,262	3,906	16.10%	0.00%
Autoone Ins Co	17,419	-97	-0.56%	0.00%
American Intl Ins Co	15,857	83,206	524.73%	0.00%
Deerbrook Ins Co	10,608	-104	-0.98%	0.00%
Pacific Specialty Ins Co	10,334	12,327	119.29%	0.00%
151 Companies in Report	**1,067,603,729**	**605,361,477**	**56.70%**	**100%**

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.

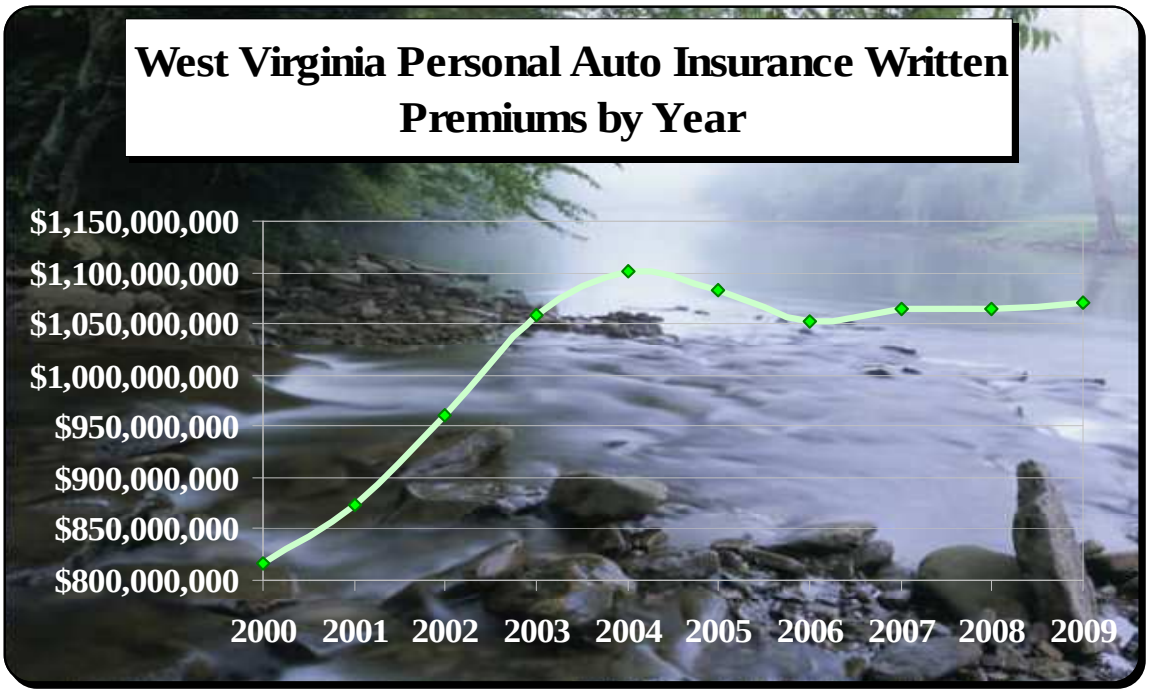
	Number of Firms totaling 80% of WV Market Share
2000	13
2001	13
2002	13
2003	14
2004	15
2005	16
2006	16
2007	16
2008	17
2009	16

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:

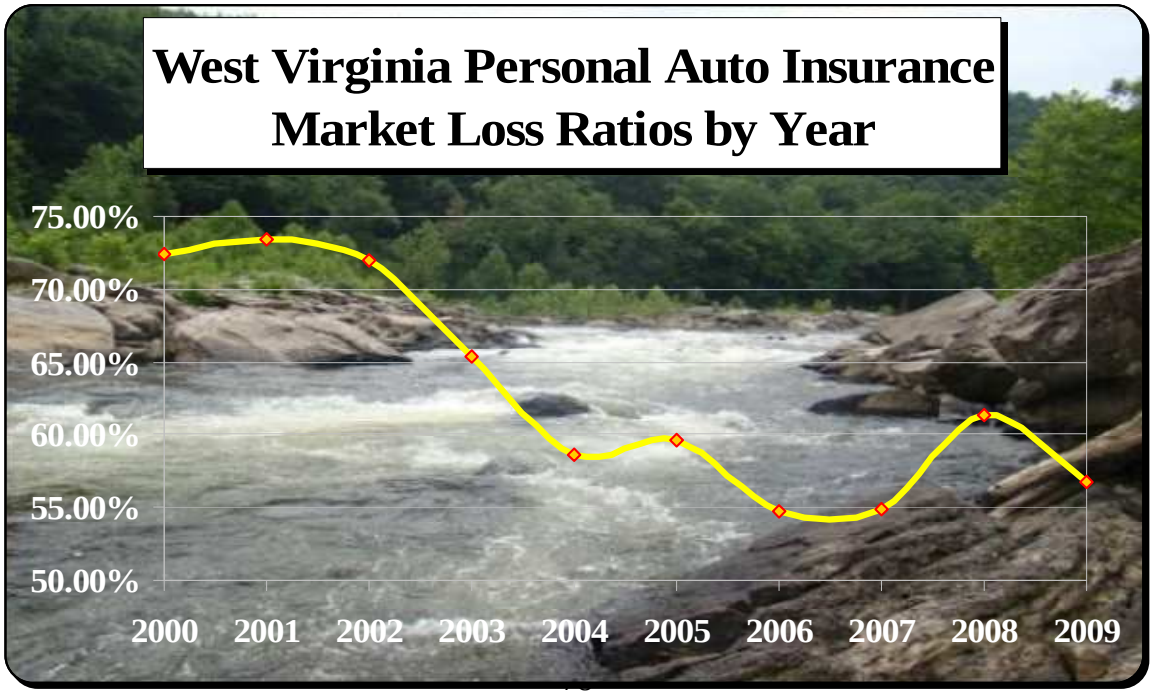
	Number of Companies having written premium volumes of:										
	25K	**$50K**	**$100K**	**$250K**	**$500K**	**$1M**	**$2M**	**$5M**	**$10M**	**$50M**	**$100M**
2000	103	93	83	70	58	49	40	22	13	4	2
2001	95	92	86	72	60	51	38	27	15	4	2
2002	90	85	79	67	59	51	40	28	15	4	2
2003	91	87	80	71	59	55	42	32	17	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
2008	89	86	82	70	62	55	46	33	21	3	3
2009	88	85	81	69	57	50	44	33	20	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 somewhat 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:

2009 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: March 1, 2010

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 compiled, 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 the principle operator. The sample vehicle is the only vehicle. The operator's insurance score would result in the operator being classified similarly to the majority of insureds in your program in West Virginia, i.e. an average score relative to your entire book of business.

8) Note that each sample city 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) 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 those sample states, please indicate, "N/A." for that state's rate in your response.

10) Note that other than the gender variations, the differences 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.