

2005 West Virginia Annual Automobile Survey

Produced by the West Virginia Insurance Commission



If you have any questions regarding your personal automobile insurance, please contact the Consumer Service Division of the West Virginia Insurance Commission at 1-888-TRY-WVIC or visit our website at www.wvinsurance.gov

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Introduction

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

This report provides a comparison of rates between auto writers for the mandatory coverage limits as set forth in §17D-4-2 of the West Virginia Code. Only liability insurance data were collected because the Code does not require comprehensive, collision, medical payments, underinsured motorist, or any additional special or incidental coverage.

For more information about compulsory insurance, please contact us.

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

Ten distinct driver criteria were selected for the survey. These criteria vary by age, sex, marital status, and vehicle usage. The selections chosen for the survey are:

-  An **18 year old single male** who has two years of driving experience, is the principal operator of the vehicle, who regularly commutes to-and-from school, and averages driving 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 10,000 miles per year.
-  A **25 year old single male** who has nine years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving 20,000 miles per year.
-  A **25 year old single female** who has nine years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving 20,000 miles per year.
-  A **35 year old married male** who has nineteen years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving 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 20,000 miles per year.
-  A **48** year old **married male** who has thirty-two years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving 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 20,000 miles per year.
-  A **62** year old **married male** who has forty-six years of driving experience, is the principal operator of the vehicle, does not regularly commute (pleasure usage only), and averages driving 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 12,000 miles per year.

The rates for each example driver are provided for ten cities: Beckley, Bluefield, Charleston, Clarksburg, Huntington, Martinsburg, Morgantown, Parkersburg, Wheeling and Williamson. Each page of the report is dedicated to one of the distinct driver criteria. Five of the ten cities will appear on a given page, and the remaining five cities will appear on the following page for the same criteria. On every third page, the driver criteria change.

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

Additional Information About the Sampled Companies

The companies appearing in this report were surveyed because their 2004 market share was among the top 50 companies. A company's market share is determined by comparing their dollar amount of premiums written in West Virginia during 2004 to total premiums written by all licensed companies over the same period, for the same line of business. Thus, some very small companies might not appear.

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

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

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

- ***Availability limited to U.S. Military Officers, Non-Commissioned Officers, and dependents***
United Services Automobile Association
USAA Casualty Insurance Company
- ***Availability limited to A.A.R.P. members***
Hartford Insurance Company of the Midwest

Frequently Asked Questions

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

A. No. Automobile insurance companies operating in West Virginia are not required to issue policies to all applicants. Each company has its own underwriting requirements and, therefore, may decline to issue a policy if the applicant does not meet the company's criteria. However, see response to Question No. 5 below concerning the assigned risk plan (Automobile Insurance Plan Service Office or "AIPSO").

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

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

Q. How much will my insurance cost?

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

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

A. The answer depends upon whether the accident or ticket is your first or one of many, and whether you were at fault for the accident. Multiple accidents or moving violations within a specified time period are grounds for an insurance company to either cancel or nonrenew your automobile insurance policy. Short of actual cancellation or nonrenewal, tickets for moving violations and at fault accidents are factored into the premium you pay for your automobile insurance. If you are involved in an accident and it is determined that someone else was at fault, then there should not be an increase in your premium due to the accident.

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

A. If all attempts fail and you are unable to obtain automobile insurance, any licensed agent can obtain insurance for you through the West Virginia assigned risk plan. AIPSO should be a last resort because the premium is generally higher than standard insurance companies. AIPSO is designed to provide a means by which risks that are in good faith entitled to automobile liability insurance, but are unable to secure it, may be assigned to authorized insurance companies. Comprehensive and collision coverages are available, subject to a deductible, but cannot be purchased separately from the liability insurance. Non-owned and commercial vehicles may also be insured with AIPSO.

Frequently Asked Questions—Continued

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

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

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

A. No. The quote is merely a tentative offer of insurance coverage using an expected premium. The insurance company will determine the final premium if it elects to issue the policy.

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

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

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

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

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

A. Insurance companies may not require the use of after market crash parts on motor vehicles requiring repair in the current year of their manufacture or the two following years. For further information regarding this issue, contact the West Virginia Office of the Attorney General, Consumer Protection Division, 812 Quarrier Street, Charleston, WV 25301, 304-558-8986 or 800-368-8808.

Frequently Asked Questions—Teenage Drivers

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

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

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

Q. Why is teenage crash involvement so high?

A. Immaturity and lack of driving experience are the main reasons. Compared with older drivers, teenagers as a group are more willing to take risks and less likely to use safety belts. They also are more likely than older drivers to underestimate the dangers associated with hazardous situations and less able to cope with such dangers.

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

A. According to 2002 National Highway Traffic Safety Administration data, 6,327 teenagers died in the United States from motor vehicle crash injuries. Such injuries are by far the leading public health problem for young people 13-24 years old. The crash risk is particularly high during the first years in which teenagers are eligible for drivers licenses. Thirty-nine percent of all deaths of 16-20 year-olds are related to motor vehicles.

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

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

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

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

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
Allstate Ins Co	1679	1679	1916	1636	1608
American National Property & Casualty Co	2070	2312	1632	1604	2180
Birmingham Fire Insurance Company	1351	1681	1411	1202	1389
Erie Ins Property & Casualty Co	1131	1131	1157	1158	1341
Farm Family Casualty Ins Co	1626	1626	1738	1262	1649
First National Ins Co of America	1970	1970	1816	1576	1884
Geico General Ins Co	1822	1822	1601	1395	1744
Geico Indemnity Co	2307	2307	2036	1772	2215
Glens Falls Ins Co	1029	1029	1043	908	1097
Government Employees Ins Co	1822	1822	1601	1395	1744
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	2011	2011	2310	2031	2075
Liberty Mutual Fire Ins Co	1418	1418	1376	1137	1339
Metropolitan Drc Property & Casualty Ins Co	1486	1486	1676	1166	1494
Metropolitan Property & Casualty Ins Co	1202	1202	1341	1008	1164
Motorists Mutual Ins Co	2544	2544	2519	2043	2297
National General Assurance Co	1706	1706	1904	1382	1816
Nationwide Mutual Ins Co	1923	2007	2153	1677	1853
Nationwide Property & Casualty Ins Co	2462	2567	2757	2146	2372
Progressive Classic Ins Co	3658	3658	3021	2590	3140
Safeco Ins Co of America	1366	1366	1260	1094	1308
Shelby Casualty Ins Co	2115	1871	1783	1535	1712
State Auto Property & Casualty Ins Co	1912	1912	2172	1708	2444
State Farm Fire and Casualty Co	2108	2470	2141	1859	2334
State Farm Mutual Automobile Ins Co	1801	2109	1828	1587	1993
Teachers Ins Co	1631	1631	1858	1627	1820
United Services Auto Association	1163	1163	1201	1017	1401
USAA Casualty Ins Co	1322	1322	1362	1152	1590
Westfield Ins Co	1132	1132	1146	915	1263
Non – Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	4357	4357	4275	3815	4347
American Select Ins Co	5054	5054	4206	3615	4103
Dairyland Ins Co	3672	3672	3264	2328	3264
General Insurance Co of America	2764	2764	2550	2212	2646
Guaranty National Ins Co	2487	2487	2499	1974	2111
Nationwide Assurance Co	3155	3155	2915	2537	2816
Nationwide Mutual Fire Ins Co.	2882	2868	2586	2172	2632
State Auto National ins Co	2845	2845	3146	2845	3022
West Virginia National Auto Ins Co	2784	2784	2508	2040	2304

Annual Rates (\$) as of 1/1/05

**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
Allstate Ins Co	1304	1446	1933	1641	2170
American National Property & Casualty Co	1540	1550	1820	1596	2152
Birmingham Fire Insurance Co	1070	1190	1393	1077	1821
Erie Ins Property & Casualty Co	809	1003	1198	1009	1473
Farm Family Casualty Ins Co	1226	1262	1537	1246	1708
First National Ins Co of America	1578	1622	1778	1784	2110
Geico General Ins Co	1198	1334	1630	1573	1930
Geico Indemnity Co	1525	1696	2067	1995	2441
Glens Falls Ins Co	932	908	981	896	1161
Government Employees Ins Co	1198	1334	1630	1573	1930
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	1837	2031	2010	2681	2795
Liberty Mutual Fire Ins Co	1169	1241	1531	1397	1782
Metropolitan Drc Property & Casualty Ins Co	1080	1166	1318	1390	1732
Metropolitan Property & Casualty Ins Co	951	1008	1139	1170	1527
Motorists Mutual Ins Co	1786	2043	1824	1994	2560
National General Assurance Co	1398	1280	1618	1894	1958
Nationwide Mutual Ins Co	1322	1697	1954	1756	2282
Nationwide Property & Casualty Ins Co	1692	2172	2501	2247	2919
Progressive Classic Ins Co	2703	3173	2952	3114	4183
Safeco Ins Co of America	1096	1126	1234	1238	1464
Shelby Casualty Ins Co	1649	1535	1838	1749	2190
State Auto Property & Casualty Ins Co	1446	1498	1992	1898	2104
State Farm Fire and Casualty Co	1684	1989	2557	2291	2797
State Farm Mutual Automobile Ins Co	1438	1698	2184	1957	2389
Teachers Ins Co	1356	1627	1501	1876	2695
United Services Auto Association	967	852	1136	1113	1401
USAA Casualty Ins Co	1097	965	1286	1266	1390
Westfield Ins Co	811	915	1100	939	1184
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	3345	3373	4507	3247	4829
American Select Ins Co	3731	4413	4103	4297	5727
Dairyland Ins Co	2328	2328	2772	2772	3672
General Insurance Co of America	2216	2376	2496	2504	2964
Guaranty National Ins Co	1992	1938	1992	2499	2324
Nationwide Assurance Co	2214	2537	2670	2448	3901
Nationwide Mutual Fire Ins Co.	2110	2438	2584	2192	3183
State Auto National ins Co	2644	2644	2769	2517	3197
West Virginia National Auto Ins Co	2040	2040	2424	2124	3036

Annual Rates (\$) as of 1/1/05

18 yr. Female, single, principal operator, no accidents or violations, Commutes to school, 10,000 miles annually.					
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ins Co	1200	1200	1364	1167	1149
American National Property & Casualty Co	1484	1656	1174	1154	1564
Birmingham Fire Insurance Co	993	1235	1038	883	1022
Erie Ins Property & Casualty Co	779	779	797	799	923
Farm Family Casualty Ins Co	1293	1293	1381	1007	1311
First National Ins Co of America	1352	1352	1248	1086	1294
Geico General Ins Co	1245	1245	1095	955	1191
Geico Indemnity Co	1506	1506	1331	1160	1446
Glens Falls Ins Co	700	700	710	621	745
Government Employees Ins Co	1245	1245	1095	955	1191
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	1318	1318	1513	1331	1359
Liberty Mutual Fire Ins Co	900	900	874	723	850
Metropolitan Drc Property & Casualty Ins Co	934	934	1052	736	940
Metropolitan Property & Casualty Ins Co	705	705	784	594	681
Motorists Mutual Ins Co	1621	1621	1605	1308	1466
National General Assurance Co	1350	1350	1506	1096	1438
Nationwide Mutual Ins Co	1400	1459	1566	1222	1349
Nationwide Property & Casualty Ins Co	1789	1866	2003	1561	1725
Progressive Classic Ins Co	3023	3023	2499	2145	2597
Safeco Ins Co of America	938	938	866	754	900
Shelby Casualty Ins Co	1463	1296	1235	1065	1186
State Auto Property & Casualty Ins Co	1150	1550	1760	1384	1978
State Farm Fire and Casualty Co	1336	1563	1357	1179	1478
State Farm Mutual Automobile Ins Co	1141	1335	1159	1007	1262
Teachers Ins Co	1071	1071	1218	1067	1193
United Services Auto Association	712	712	735	625	853
USAA Casualty Ins Co	786	786	809	688	940
Westfield Ins Co	770	770	779	624	858
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	2961	2961	2893	2583	2955
American Select Ins Co	4172	4172	3474	2988	3390
Dairyland Ins Co	3108	3108	2772	1968	2772
General Insurance Co of America	1898	1898	1752	1524	1818
Guaranty National Ins Co	1687	1687	1699	1333	1434
Nationwide Assurance Co	2424	2424	2243	1956	2168
Nationwide Mutual Fire Ins Co.	2322	2311	2086	1757	2123
State Auto National ins Co	2065	2065	2282	2065	2194
West Virginia National Auto Ins Co	1824	1824	1656	1344	1512

Annual Rates (\$) as of 1/1/05

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
Allstate Ins Co	932	1032	1376	1173	1545
American National Property & Casualty Co	1108	1114	1306	1146	1546
Birmingham Fire Insurance Co	788	877	1025	793	1337
Erie Ins Property & Casualty Co	562	693	825	698	1012
Farm Family Casualty Ins Co	979	1007	1223	994	1358
First National Ins Co of America	1088	1118	1222	1226	1448
Geico General Ins Co	822	914	1114	1076	1317
Geico Indemnity Co	900	1111	1351	1304	1593
Glens Falls Ins Co	637	621	669	613	787
Government Employees Ins Co	822	914	1114	1076	1317
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	1205	1331	1317	1755	1829
Liberty Mutual Fire Ins Co	742	789	972	887	1128
Metropolitan Drc Property & Casualty Ins Co	680	736	832	874	1084
Metropolitan Property & Casualty Ins Co	560	594	667	687	891
Motorists Mutual Ins Co	1147	1308	1171	1276	1631
National General Assurance Co	1110	1016	1284	1500	1550
Nationwide Mutual Ins Co	966	1236	1421	1279	1658
Nationwide Property & Casualty Ins Co	1233	1580	1818	1634	2120
Progressive Classic Ins Co	2237	2625	2442	2576	3456
Safeco Ins Co of America	756	776	848	850	1004
Shelby Casualty Ins Co	1143	1065	1273	1212	1515
State Auto Property & Casualty Ins Co	1174	1216	1612	1536	1718
State Farm Fire and Casualty Co	1070	1261	1618	1451	1768
State Farm Mutual Automobile Ins Co	914	1077	1382	1239	1510
Teachers Ins Co	891	1067	985	1230	1764
United Services Auto Association	595	527	696	683	853
USAA Casualty Ins Co	656	580	765	753	940
Westfield Ins Co	554	624	748	640	805
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	2271	2287	3049	2213	3281
American Select Ins Co	3084	3644	3390	3549	4725
Dairyland Ins Co	1968	1968	2364	2364	3108
General Insurance Co of America	1528	1568	1716	1722	2032
Guaranty National Ins Co	1345	1309	1345	1699	1579
Nationwide Assurance Co	1717	1956	2057	1889	2983
Nationwide Mutual Fire Ins Co.	1707	1968	2085	1773	2562
State Auto National ins Co	1924	1924	2012	1832	2319
West Virginia National Auto Ins Co	1344	1344	1596	1392	2004

Annual Rates (\$) as of 1/1/05

25 yr. Male, single, principal operator, no accidents or violations, 20,000 miles annually.					
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ins Co	653	653	735	632	627
American National Property & Casualty Co	704	782	562	554	740
Birmingham Fire Insurance Co	555	684	577	496	570
Erie Ins Property & Casualty Co	476	476	486	488	562
Farm Family Casualty Ins Co	707	707	756	548	717
First National Ins Co of America	734	734	680	596	706
Geico General Ins Co	742	634	655	573	711
Geico Indemnity Co	906	906	802	701	870
Glens Falls Ins Co	502	502	509	448	533
Government Employees Ins Co	742	634	655	573	711
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	638	638	731	644	658
Liberty Mutual Fire Ins Co	595	595	578	480	563
Metropolitan Drc Property & Casualty Ins Co	618	618	696	486	620
Metropolitan Property & Casualty Ins Co	485	485	539	410	471
Motorists Mutual Ins Co	1142	1142	1131	926	1035
National General Assurance Co	532	532	590	434	566
Nationwide Mutual Ins Co	542	564	603	476	523
Nationwide Property & Casualty Ins Co	688	717	767	604	665
Progressive Classic Ins Co	840	840	705	613	730
Safeco Ins Co of America	536	536	496	434	514
Shelby Casualty Ins Co	830	738	704	610	677
State Auto Property & Casualty Ins Co	684	684	740	592	856
State Farm Fire and Casualty Co	733	855	744	649	809
State Farm Mutual Automobile Ins Co	626	730	635	554	691
Teachers Ins Co	520	520	591	579	435
United Services Auto Association	402	402	414	356	477
USAA Casualty Ins Co	415	415	426	367	490
Westfield Ins Co	425	425	430	347	472
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	2111	2111	2049	1833	2105
American Select Ins Co	1189	1189	1000	868	977
Dairyland Ins Co	1632	1632	1464	1068	1464
General Insurance Co of America	1030	1030	954	836	988
Guaranty National Ins Co	1091	1091	1103	857	930
Nationwide Assurance Co	1246	1246	1159	1027	1126
Nationwide Mutual Fire Ins Co.	1114	1108	1008	861	1024
State Auto National ins Co	903	903	987	903	953
West Virginia National Auto Ins Co	1248	1248	1140	924	1032

Annual Rates (\$) as of 1/1/05

25 yr. Male, single, principal operator, no accidents or violations, 20,000 miles annually.					
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ins Co	509	561	741	639	834
American National Property & Casualty Co	532	536	622	550	740
Birmingham Fire Insurance Co	443	490	571	447	740
Erie Ins Property & Casualty Co	345	424	502	426	615
Farm Family Casualty Ins Co	531	548	668	540	744
First National Ins Co of America	598	612	668	670	784
Geico General Ins Co	495	549	666	643	785
Geico Indemnity Co	606	672	814	786	957
Glens Falls Ins Co	459	448	481	443	562
Government Employees Ins Co	495	549	666	643	785
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	584	644	638	847	882
Liberty Mutual Fire Ins Co	492	522	641	586	743
Metropolitan Drc Property & Casualty Ins Co	450	486	548	578	722
Metropolitan Property & Casualty Ins Co	388	410	461	473	612
Motorists Mutual Ins Co	815	926	832	905	1149
National General Assurance Co	438	402	504	588	608
Nationwide Mutual Ins Co	381	482	550	497	638
Nationwide Property & Casualty Ins Co	483	611	699	631	811
Progressive Classic Ins Co	637	737	690	724	941
Safeco Ins Co of America	434	446	486	488	572
Shelby Casualty Ins Co	653	610	725	691	859
State Auto Property & Casualty Ins Co	496	540	674	664	742
State Farm Fire and Casualty Co	590	693	884	795	965
State Farm Mutual Automobile Ins Co	504	591	755	679	824
Teachers Ins Co	435	519	480	597	851
United Services Auto Association	340	303	393	387	477
USAA Casualty Ins Co	351	314	404	399	490
Westfield Ins Co	310	347	413	356	443
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	1611	1625	2161	1583	2335
American Select Ins Co	894	1046	977	1020	1339
Dairyland Ins Co	1068	1068	1248	1248	1632
General Insurance Co of America	838	858	936	938	1100
Guaranty National Ins Co	864	842	864	1103	1024
Nationwide Assurance Co	914	1027	1076	995	1507
Nationwide Mutual Fire Ins Co.	839	955	1007	868	1221
State Auto National ins Co	845	845	881	808	1004
West Virginia National Auto Ins Co	624	924	1092	960	1368

Annual Rates (\$) as of 1/1/05

25 yr. Female, single, principal operator, no accidents or violations, 20,000 miles annually.					
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ins Co	583	583	654	562	559
American National Property & Casualty Co	660	732	528	518	692
Birmingham Fire Insurance Co	474	586	496	424	487
Erie Ins Property & Casualty Co	453	453	462	465	534
Farm Family Casualty Ins Co	612	612	655	474	621
First National Ins Co of America	654	654	606	532	628
Geico General Ins Co	667	667	588	515	639
Geico Indemnity Co	739	739	655	573	710
Glens Falls Ins Co	397	397	402	356	421
Government Employees Ins Co	667	667	588	515	639
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	419	419	478	422	431
Liberty Mutual Fire Ins Co	442	442	429	358	418
Metropolitan Drc Property & Casualty Ins Co	392	392	442	312	394
Metropolitan Property & Casualty Ins Co	380	380	420	323	368
Motorists Mutual Ins Co	868	868	860	708	789
National General Assurance Co	438	438	486	358	464
Nationwide Mutual Ins Co	419	435	465	369	404
Nationwide Property & Casualty Ins Co	530	552	590	467	512
Progressive Classic Ins Co	823	823	690	601	715
Safeco Ins Co of America	478	478	442	388	458
Shelby Casualty Ins Co	712	633	604	524	581
State Auto Property & Casualty Ins Co	684	684	740	592	856
State Farm Fire and Casualty Co	612	713	624	543	675
State Farm Mutual Automobile Ins Co	523	609	531	463	577
Teachers Ins Co	342	342	388	341	380
United Services Auto Association	374	374	385	331	443
USAA Casualty Ins Co	373	373	383	331	440
Westfield Ins Co	408	408	412	333	453
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	1877	1877	1821	1627	1875
American Select Ins Co	1164	1164	979	850	956
Dairyland Ins Co	1596	1596	1416	1032	1416
General Insurance Co of America	906	906	850	746	880
Guaranty National Ins Co	1002	1002	1014	785	854
Nationwide Assurance Co	1151	1151	1076	954	1044
Nationwide Mutual Fire Ins Co.	1017	1013	922	790	937
State Auto National ins Co	873	873	956	873	920
West Virginia National Auto Ins Co	1164	1164	1056	864	972

Annual Rates (\$) as of 1/1/05

25 yr. Female, single, principal operator, no accidents or violations, 20,000 miles annually.					
Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ins Co	454	500	659	570	742
American National Property & Casualty Co	500	502	584	516	696
Birmingham Fire Insurance Co	381	422	489	383	633
Erie Ins Property & Casualty Co	329	404	478	406	584
Farm Family Casualty Ins Co	460	474	578	468	644
First National Ins Co of America	532	546	594	596	698
Geico General Ins Co	445	493	598	578	704
Geico Indemnity Co	497	550	664	642	780
Glens Falls Ins Co	364	356	381	352	442
Government Employees Ins Co	445	493	598	578	704
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	384	422	418	553	576
Liberty Mutual Fire Ins Co	367	389	476	435	551
Metropolitan Drc Property & Casualty Ins Co	290	312	350	368	456
Metropolitan Property & Casualty Ins Co	303	323	360	370	477
Motorists Mutual Ins Co	626	708	638	692	873
National General Assurance Co	362	334	418	484	500
Nationwide Mutual Ins Co	297	373	425	385	491
Nationwide Property & Casualty Ins Co	375	472	538	487	622
Progressive Classic Ins Co	624	722	676	710	931
Safeco Ins Co of America	390	398	434	436	510
Shelby Casualty Ins Co	561	524	622	594	736
State Auto Property & Casualty Ins Co	496	540	674	664	742
State Farm Fire and Casualty Co	494	579	737	663	804
State Farm Mutual Automobile Ins Co	422	494	630	566	687
Teachers Ins Co	287	341	316	391	556
United Services Auto Association	317	283	366	360	443
USAA Casualty Ins Co	317	284	364	359	440
Westfield Ins Co	297	333	396	341	425
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	1431	1443	1921	1413	2073
American Select Ins Co	876	1024	956	999	1310
Dairyland Insurance Co	1032	1032	1224	1224	1596
General Insurance Co of America	748	766	834	836	978
Guaranty National Ins Co	792	772	792	1014	941
Nationwide Assurance Co	852	954	995	926	1391
Nationwide Mutual Fire Ins Co.	770	875	922	796	1114
State Auto National ins Co	817	817	852	782	968
West Virginia National Auto Ins Co	864	864	1020	900	1272

Annual Rates (\$) as of 1/1/05

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

Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ins Co	533	533	596	513	511
American National Property & Casualty Co	660	732	528	518	692
Birmingham Fire Insurance Co	550	680	575	492	565
Erie Ins Property & Casualty Co	418	418	428	428	492
Farm Family Casualty Ins Co	517	517	553	401	524
First National Ins Co of America	600	600	558	490	576
Geico General Ins Co	616	616	544	477	590
Geico Indemnity Co	705	705	625	548	678
Glens Falls Ins Co	332	332	336	299	351
Government Employees Ins Co	616	616	544	477	590
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	419	419	478	422	431
Liberty Mutual Fire Ins Co	442	442	429	358	418
Metropolitan Drc Property & Casualty Ins Co	392	392	442	312	394
Metropolitan Property & Casualty Ins Co	380	380	420	323	368
Motorists Mutual Ins Co	868	868	860	708	789
National General Assurance Co	382	382	422	314	406
Nationwide Mutual Ins Co	398	414	442	351	385
Nationwide Property & Casualty Ins Co	504	524	560	444	487
Progressive Classic Ins Co	690	690	582	508	601
Safeco Ins Co of America	438	438	406	358	420
Shelby Casualty Ins Co	633	563	538	467	518
State Auto Property & Casualty Ins Co	542	542	586	470	676
State Farm Fire and Casualty Co	612	713	621	543	675
State Farm Mutual Automobile Ins Co	523	609	531	463	577
Teachers Ins Co	342	342	388	341	380
United Services Auto Association	332	332	341	294	392
USAA Casualty Ins Co	332	332	341	295	390
Westfield Ins Co	380	380	384	311	422
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	1645	1645	1591	1423	1643
American Select Ins Co	970	970	819	713	800
Dairyland Ins Co	948	948	852	636	852
General Insurance Co of America	840	840	780	686	808
Guaranty National Ins Co	816	816	828	637	697
Nationwide Assurance Co	917	917	860	769	836
Nationwide Mutual Fire Ins Co.	841	838	765	659	777
State Auto National ins Co	744	744	813	744	783
West Virginia National Auto Ins Co	768	768	696	576	648

Annual Rates (\$) as of 1/1/05

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

Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ins Co	415	457	601	521	677
American National Property & Casualty Co	500	502	584	516	696
Birmingham Fire Insurance Co	442	489	567	444	730
Erie Ins Property & Casualty Co	304	374	440	375	538
Farm Family Casualty Ins Co	390	401	489	396	544
First National Ins Co of America	490	502	546	548	640
Geico General Ins Co	412	457	553	535	651
Geico Indemnity Co	475	525	634	613	745
Glens Falls Ins Co	305	299	319	296	368
Government Employees Ins Co	412	457	553	535	651
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	384	422	418	553	576
Liberty Mutual Fire Ins Co	367	389	476	435	551
Metropolitan Drc Property & Casualty Ins Co	290	312	350	368	456
Metropolitan Property & Casualty Ins Co	303	323	360	370	477
Motorists Mutual Ins Co	626	708	638	692	873
National General Assurance Co	318	292	364	422	434
Nationwide Mutual Ins Co	283	355	404	366	467
Nationwide Property & Casualty Ins Co	357	449	511	463	591
Progressive Classic Ins Co	527	607	569	597	780
Safeco Ins Co of America	358	366	398	400	468
Shelby Casualty Ins Co	500	467	554	528	654
State Auto Property & Casualty Ins Co	394	430	532	526	586
State Farm Fire and Casualty Co	494	579	737	663	804
State Farm Mutual Automobile Ins Co	422	494	630	566	687
Teachers Ins Co	287	341	316	391	556
United Services Auto Association	282	253	325	319	392
USAA Casualty Ins Co	283	255	324	320	390
Westfield Ins Co	278	311	370	318	397
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	1253	1263	1675	1241	1817
American Select Ins Co	734	856	800	835	1091
Dairyland Ins Co	636	636	732	732	948
General Insurance Co of America	688	704	766	768	898
Guaranty National Ins Co	642	626	642	828	768
Nationwide Assurance Co	692	769	802	748	1097
Nationwide Mutual Fire Ins Co.	643	727	765	664	919
State Auto National ins Co	699	699	728	669	824
West Virginia National Auto Ins Co	576	576	672	600	840

Annual Rates (\$) as of 1/1/05

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

Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ins Co	533	533	596	513	511
American National Property & Casualty Co	660	732	528	518	692
Birmingham Fire Insurance Co	550	680	575	492	565
Erie Ins Property & Casualty Co	418	418	428	428	492
Farm Family Casualty Ins Co	517	517	553	401	524
First National Ins Co of America	572	572	532	468	550
Geico General Ins Co	616	616	544	477	590
Geico Indemnity Co	705	705	625	548	678
Glens Falls Ins Co	332	332	336	299	351
Government Employees Ins Co	616	616	544	477	590
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	419	419	478	422	431
Liberty Mutual Fire Ins Co	442	442	429	358	418
Metropolitan Drc Property & Casualty Ins Co	392	392	442	312	394
Metropolitan Property & Casualty Ins Co	380	380	420	323	368
Motorists Mutual Ins Co	868	868	860	708	789
National General Assurance Co	350	350	386	288	370
Nationwide Mutual Ins Co	398	414	442	351	385
Nationwide Property & Casualty Ins Co	504	524	560	444	487
Progressive Classic Ins Co	708	708	596	520	616
Safeco Ins Co of America	418	418	388	342	402
Shelby Casualty Ins Co	633	563	538	467	518
State Auto Property & Casualty Ins Co	542	542	586	470	676
State Farm Fire and Casualty Co	612	713	621	543	675
State Farm Mutual Automobile Ins Co	523	609	531	463	577
Teachers Ins Co	342	342	388	341	380
United Services Auto Association	332	332	341	294	392
USAA Casualty Ins Co	332	332	341	295	390
Westfield Ins Co	380	380	384	311	422
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	1645	1645	1591	1423	1643
American Select Ins Co	969	969	814	708	797
Dairyland Ins Co	1020	1020	912	672	912
General Insurance Co of America	804	804	746	656	772
Guaranty National Ins Co	795	795	807	620	680
Nationwide Assurance Co	854	854	802	719	780
Nationwide Mutual Fire Ins Co.	761	758	694	600	704
State Auto National ins Co	668	668	727	668	702
West Virginia National Auto Ins Co	804	804	732	600	672

Annual Rates (\$) as of 1/1/05

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

20,000 miles annually.

Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ins Co	415	457	601	521	677
American National Property & Casualty Co	500	502	584	516	696
Birmingham Fire Insurance Co	442	489	567	444	730
Erie Ins Property & Casualty Co	304	374	440	375	538
Farm Family Casualty Ins Co	390	401	489	396	544
First National Ins Co of America	470	480	522	524	610
Geico General Ins Co	412	457	553	535	651
Geico Indemnity Co	475	525	634	613	745
Glens Falls Ins Co	305	299	319	296	368
Government Employees Ins Co	412	457	553	535	651
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	384	422	418	553	576
Liberty Mutual Fire Ins Co	367	389	476	435	551
Metropolitan Drc Property & Casualty Ins Co	290	312	350	368	456
Metropolitan Property & Casualty Ins Co	303	323	360	370	477
Motorists Mutual Ins Co	626	708	638	692	873
National General Assurance Co	290	266	332	384	396
Nationwide Mutual Ins Co	283	355	404	366	467
Nationwide Property & Casualty Ins Co	357	449	511	463	591
Progressive Classic Ins Co	540	622	584	612	800
Safeco Ins Co of America	342	350	382	382	446
Shelby Casualty Ins Co	500	467	554	528	654
State Auto Property & Casualty Ins Co	394	430	532	526	586
State Farm Fire and Casualty Co	494	579	737	663	804
State Farm Mutual Automobile Ins Co	422	494	630	566	687
Teachers Ins Co	287	341	316	391	556
United Services Auto Association	282	253	325	319	392
USAA Casualty Ins Co	283	255	324	320	390
Westfield Ins Co	278	311	370	318	397
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	1253	1263	1675	1241	1817
American Select Ins Co	732	852	797	833	1093
Dairyland Ins Co	672	672	792	792	1020
General Insurance Co of America	656	674	732	734	858
Guaranty National Ins Co	625	610	625	807	749
Nationwide Assurance Co	649	719	748	700	1015
Nationwide Mutual Fire Ins Co.	586	660	693	604	830
State Auto National ins Co	627	627	651	602	738
West Virginia National Auto Ins Co	600	600	708	624	876

Annual Rates (\$) as of 1/1/05

48 yr. Male, married, principal operator, no accidents or violations, 20,000 miles annually.					
	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Preferred, Standard Companies					
Allstate Ins Co	533	533	596	513	511
American National Property & Casualty Co	594	660	478	470	624
Birmingham Fire Insurance Co	550	680	575	492	565
Erie Ins Property & Casualty Co	390	390	398	399	459
Farm Family Casualty Ins Co	469	469	501	365	476
First National Ins Co of America	600	600	558	490	576
Geico General Ins Co	616	616	544	477	590
Geico Indemnity Co	705	705	625	548	678
Glens Falls Ins Co	332	332	336	299	351
Government Employees Ins Co	616	616	544	477	590
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	419	419	478	422	431
Liberty Mutual Fire Ins Co	405	405	394	328	384
Metropolitan Drc Property & Casualty Ins Co	392	392	442	312	394
Metropolitan Property & Casualty Ins Co	380	380	420	323	368
Motorists Mutual Ins Co	834	834	826	681	758
National General Assurance Co	400	400	444	330	426
Nationwide Mutual Ins Co	398	414	442	351	385
Nationwide Property & Casualty Ins Co	504	524	560	444	487
Progressive Classic Ins Co	652	652	551	482	569
Safeco Ins Co of America	438	438	406	358	420
Shelby Casualty Ins Co	588	524	501	435	482
State Auto Property & Casualty Ins Co	492	492	534	428	614
State Farm Fire and Casualty Co	612	713	621	543	675
State Farm Mutual Automobile Ins Co	523	609	531	463	577
Teachers Ins Co	342	342	388	341	380
United Services Auto Association	332	332	341	294	392
USAA Casualty Ins Co	332	332	341	295	390
Westfield Ins Co	377	377	381	308	418
Non - Standard Companies					
Allstate Indemnity Co	1645	1645	1591	1423	1643
American Select Ins Co	886	886	749	653	732
Dairyland Ins Co	948	948	852	636	852
General Insurance Co of America	840	840	780	686	808
Guaranty National Ins Co	809	809	821	631	691
Nationwide Assurance Co	917	917	860	769	836
Nationwide Mutual Fire Ins Co.	841	838	765	659	777
State Auto National ins Co	753	753	820	753	792
West Virginia National Auto Ins Co	840	840	756	624	696

Annual Rates (\$) as of 1/1/05

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

Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ins Co	415	457	601	521	677
American National Property & Casualty Co	454	454	528	468	628
Birmingham Fire Insurance Co	442	489	567	444	730
Erie Ins Property & Casualty Co	284	348	411	348	501
Farm Family Casualty Ins Co	354	365	443	360	494
First National Ins Co of America	490	502	546	548	640
Geico General Ins Co	412	457	553	535	651
Geico Indemnity Co	475	525	634	613	745
Glens Falls Ins Co	305	299	319	296	368
Government Employees Ins Co	412	457	553	535	651
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	384	422	418	553	576
Liberty Mutual Fire Ins Co	336	357	436	399	505
Metropolitan Drc Property & Casualty Ins Co	290	312	350	368	456
Metropolitan Property & Casualty Ins Co	303	323	360	370	477
Motorists Mutual Ins Co	602	681	614	666	839
National General Assurance Co	334	306	382	442	456
Nationwide Mutual Ins Co	283	355	404	366	467
Nationwide Property & Casualty Ins Co	357	449	511	463	591
Progressive Classic Ins Co	500	576	540	566	736
Safeco Ins Co of America	358	366	398	400	468
Shelby Casualty Ins Co	465	435	515	492	608
State Auto Property & Casualty Ins Co	358	390	484	478	532
State Farm Fire and Casualty Co	494	579	737	663	804
State Farm Mutual Automobile Ins Co	422	494	630	566	687
Teachers Ins Co	287	341	316	391	556
United Services Auto Association	282	253	325	319	392
USAA Casualty Ins Co	283	255	324	320	390
Westfield Ins Co	275	308	366	316	393
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	1253	1263	1675	1241	1817
American Select Ins Co	672	782	732	764	996
Dairyland Ins Co	636	636	732	732	948
General Insurance Co of America	686	704	766	768	898
Guaranty National Ins Co	636	621	636	821	762
Nationwide Assurance Co	692	769	802	748	1097
Nationwide Mutual Fire Ins Co.	643	727	765	664	919
State Auto National ins Co	707	707	734	675	833
West Virginia National Auto Ins Co	624	624	732	648	912

Annual Rates (\$) as of 1/1/05

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

Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ins Co	533	533	596	513	511
American National Property & Casualty Co	594	660	478	470	624
Birmingham Fire Insurance Co	550	680	575	492	565
Erie Ins Property & Casualty Co	390	390	398	399	459
Farm Family Casualty Ins Co	469	469	501	365	476
First National Ins Co of America	572	572	532	468	550
Geico General Ins Co	616	616	544	477	590
Geico Indemnity Co	705	705	625	548	678
Glens Falls Ins Co	332	332	336	299	351
Government Employees Ins Co	616	616	544	477	590
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	419	419	478	422	431
Liberty Mutual Fire Ins Co	405	405	394	328	384
Metropolitan Drc Property & Casualty Ins Co	392	392	442	312	394
Metropolitan Property & Casualty Ins Co	380	380	420	323	368
Motorists Mutual Ins Co	834	834	826	681	758
National General Assurance Co	350	350	386	288	370
Nationwide Mutual Ins Co	283	355	404	366	467
Nationwide Property & Casualty Ins Co	504	524	560	444	487
Progressive Classic Ins Co	680	680	572	501	593
Safeco Ins Co of America	418	418	388	342	402
Shelby Casualty Ins Co	588	524	501	435	482
State Auto Property & Casualty Ins Co	492	492	534	428	614
State Farm Fire and Casualty Co	612	713	621	543	675
State Farm Mutual Automobile Ins Co	523	609	531	463	577
Teachers Ins Co	342	342	388	341	380
United Services Auto Association	332	332	341	294	392
USAA Casualty Ins Co	332	332	341	295	390
Westfield Ins Co	377	377	381	308	418
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	1645	1645	1591	1423	1643
American Select Ins Co	928	928	784	683	766
Dairyland Ins Co	1020	1020	912	672	912
General Insurance Co of America	804	804	746	656	772
Guaranty National Ins Co	781	781	794	609	668
Nationwide Assurance Co	854	854	802	719	780
Nationwide Mutual Fire Ins Co.	761	758	694	600	704
State Auto National ins Co	699	699	765	699	737
West Virginia National Auto Ins Co	840	840	768	624	696

Annual Rates (\$) as of 1/1/05

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

Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ins Co	415	457	601	521	677
American National Property & Casualty Co	454	454	528	468	628
Birmingham Fire Insurance Co	442	489	567	444	730
Erie Ins Property & Casualty Co	284	348	411	348	501
Farm Family Casualty Ins Co	354	365	443	360	494
First National Ins Co of America	470	480	522	524	610
Geico General Ins Co	412	457	553	535	651
Geico Indemnity Co	475	525	634	613	745
Glens Falls Ins Co	305	299	319	296	368
Government Employees Ins Co	412	457	553	535	651
Hartford Ins Co Of the Midwest	NA	NA	NA	NA	NA
Horace Mann Ins Co	384	422	418	553	576
Liberty Mutual Fire Ins Co	336	357	436	399	505
Metropolitan Drc Property & Casualty Ins Co	290	312	350	368	456
Metropolitan Property & Casualty Ins Co	303	323	360	370	477
Motorists Mutual Ins Co	602	681	614	666	839
National General Assurance Co	290	266	332	384	396
Nationwide Mutual Ins Co	283	355	404	366	467
Nationwide Property & Casualty Ins Co	357	449	511	463	591
Progressive Classic Ins Co	519	599	561	589	768
Safeco Ins Co of America	342	350	382	382	446
Shelby Casualty Ins Co	465	435	515	492	608
State Auto Property & Casualty Ins Co	358	390	484	478	532
State Farm Fire and Casualty Co	494	579	737	663	804
State Farm Mutual Automobile Ins Co	422	494	630	566	687
Teachers Ins Co	287	341	316	391	556
United Services Auto Association	282	253	325	319	392
USAA Casualty Ins Co	283	255	324	320	390
Westfield Ins Co	275	308	366	316	393
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	1253	1263	1675	1241	1817
American Select Ins Co	703	819	766	799	1043
Dairyland Ins Co	672	672	792	792	1020
General Insurance Co of America	656	674	732	734	858
Guaranty National Ins Co	614	599	614	794	736
Nationwide Assurance Co	649	719	748	700	1015
Nationwide Mutual Fire Ins Co.	586	660	693	604	830
State Auto National ins Co	657	657	685	631	776
West Virginia National Auto Ins Co	624	624	744	648	912

Annual Rates (\$) as of 1/1/05

62 yr. Male, married, principal operator, no accidents or violations, 12,000 miles annually, pleasure usage.					
Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ins Co	508	508	567	489	488
American National Property & Casualty Co	552	612	442	436	578
Birmingham Fire Insurance Co	482	591	503	432	494
Erie Ins Property & Casualty Co	337	337	344	345	398
Farm Family Casualty Ins Co	398	398	425	310	404
First National Ins Co of America	574	574	532	468	552
Geico General Ins Co	489	489	432	380	469
Geico Indemnity Co	705	705	625	548	678
Glens Falls Ins Co	282	282	285	255	297
Government Employees Ins Co	489	489	432	380	469
Hartford Ins Co Of the Midwest	509	528	511	426	543
Horace Mann Ins Co	339	339	386	342	349
Liberty Mutual Fire Ins Co	382	382	371	309	362
Metropolitan Drc Property & Casualty Ins Co	318	318	360	256	324
Metropolitan Property & Casualty Ins Co	291	291	323	248	283
Motorists Mutual Ins Co	676	676	670	555	617
National General Assurance Co	438	438	486	358	464
Nationwide Mutual Ins Co	383	398	425	338	370
Nationwide Property & Casualty Ins Co	484	503	538	426	468
Progressive Classic Ins Co	663	663	559	489	579
Safeco Ins Co of America	398	398	370	324	382
Shelby Casualty Ins Co	534	476	455	396	438
State Auto Property & Casualty Ins Co	428	428	460	370	530
State Farm Fire and Casualty Co	540	628	548	479	595
State Farm Mutual Automobile Ins Co	461	536	468	409	508
Teachers Ins Co	278	278	314	277	308
United Services Auto Association	272	272	280	243	320
USAA Casualty Ins Co	274	274	281	245	320
Westfield Ins Co	321	321	325	264	356
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	1645	1645	1591	1423	1643
American Select Ins Co	903	903	763	665	746
Dairyland Ins Co	972	972	876	636	876
General Insurance Co of America	804	804	746	656	772
Guaranty National Ins Co	816	816	828	637	697
Nationwide Assurance Co	917	917	860	769	836
Nationwide Mutual Fire Ins Co.	809	806	737	635	748
State Auto National ins Co	758	758	828	758	798
West Virginia National Auto Ins Co	960	960	876	708	792

Annual Rates (\$) as of 1/1/05

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

Preferred, Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Ins Co	396	436	572	497	645
American National Property & Casualty Co	420	422	490	434	584
Birmingham Fire Insurance Co	388	428	497	391	640
Erie Ins Property & Casualty Co	248	302	355	303	432
Farm Family Casualty Ins Co	301	310	376	306	418
First National Ins Co of America	470	480	522	524	612
Geico General Ins Co	330	364	440	425	516
Geico Indemnity Co	475	525	634	613	745
Glens Falls Ins Co	260	255	271	253	311
Government Employees Ins Co	330	364	440	425	516
Hartford Ins Co Of the Midwest	403	438	504	473	612
Horace Mann Ins Co	310	342	338	446	464
Liberty Mutual Fire Ins Co	317	336	411	377	476
Metropolitan Drc Property & Casualty Ins Co	238	256	290	302	368
Metropolitan Property & Casualty Ins Co	236	248	279	285	366
Motorists Mutual Ins Co	493	555	503	543	680
National General Assurance Co	362	334	418	484	500
Nationwide Mutual Ins Co	273	341	388	352	448
Nationwide Property & Casualty Ins Co	343	431	491	445	568
Progressive Classic Ins Co	508	584	548	575	749
Safeco Ins Co of America	326	334	362	364	424
Shelby Casualty Ins Co	423	396	468	447	552
State Auto Property & Casualty Ins Co	314	340	422	416	462
State Farm Fire and Casualty Co	436	511	649	584	708
State Farm Mutual Automobile Ins Co	373	436	555	499	605
Teachers Ins Co	233	277	257	317	448
United Services Auto Association	233	210	267	263	320
USAA Casualty Ins Co	236	213	268	265	320
Westfield Ins Co	236	264	313	270	335
Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	1253	1263	1675	1241	1817
American Select Ins Co	684	797	746	778	1015
Dairyland Ins Co	636	636	756	756	972
General Insurance Co of America	656	674	732	734	858
Guaranty National Ins Co	642	626	642	828	768
Nationwide Assurance Co	692	769	802	748	1097
Nationwide Mutual Fire Ins Co.	620	700	736	640	883
State Auto National ins Co	710	710	740	682	840
West Virginia National Auto Ins Co	708	708	828	732	1044

Annual Rates (\$) as of 1/1/05

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

Preferred, Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Ins Co	508	508	567	489	488
American National Property & Casualty Co	552	612	442	436	578
Birmingham Fire Insurance Co	482	591	503	432	494
Erie Ins Property & Casualty Co	337	337	344	345	398
Farm Family Casualty Ins Co	398	398	425	310	404
First National Ins Co of America	546	546	508	446	524
Geico General Ins Co	489	489	432	380	469
Geico Indemnity Co	705	705	625	548	678
Glens Falls Ins Co	282	282	285	255	297
Government Employees Ins Co	489	489	432	380	469
Hartford Ins Co Of the Midwest	509	528	511	426	543
Horace Mann Ins Co	339	339	386	342	349
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Nationwide Mutual Ins Co	383	398	425	338	370
Nationwide Property & Casualty Ins Co	484	503	538	426	468
Progressive Classic Ins Co	584	584	494	434	511
Safeco Ins Co of America	380	380	352	310	364
Shelby Casualty Ins Co	534	476	455	396	438
State Auto Property & Casualty Ins Co	428	428	460	370	530
State Farm Fire and Casualty Co	540	628	548	479	595
State Farm Mutual Automobile Ins Co	461	536	468	409	508
Teachers Ins Co	278	278	314	277	308
United Services Auto Association	272	272	280	243	320
USAA Casualty Ins Co	274	274	281	245	320
Westfield Ins Co	321	321	325	264	356
Non - Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	1645	1645	1591	1423	1643
American Select Ins Co	802	802	679	593	664
Dairyland Ins Co	1020	1020	912	672	912
General Insurance Co of America	766	766	712	626	736
Guaranty National Ins Co	788	788	800	615	674
Nationwide Assurance Co	854	854	802	719	780
Nationwide Mutual Fire Ins Co.	769	766	701	606	712
State Auto National ins Co	707	707	769	707	744
West Virginia National Auto Ins Co	840	840	768	624	696

Annual Rates (\$) as of 1/1/05

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

	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Preferred, Standard Companies					
Allstate Ins Co	396	436	572	497	645
American National Property & Casualty Co	420	422	490	434	584
Birmingham Fire Insurance Co	388	428	497	391	640
Erie Ins Property & Casualty Co	248	302	355	303	432
Farm Family Casualty Ins Co	301	310	376	306	418
First National Ins Co of America	448	458	498	500	582
Geico General Ins Co	330	364	440	425	516
Geico Indemnity Co	475	525	634	613	745
Glens Falls Ins Co	260	255	271	253	311
Government Employees Ins Co	330	364	440	425	516
Hartford Ins Co Of the Midwest	403	438	504	473	612
Horace Mann Ins Co	310	342	338	446	464
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Metropolitan Property & Casualty Ins Co	236	248	279	285	366
Motorists Mutual Ins Co	493	555	503	543	680
National General Assurance Co	290	266	332	384	396
Nationwide Mutual Ins Co	273	341	388	352	448
Nationwide Property & Casualty Ins Co	343	431	491	445	568
Progressive Classic Ins Co	449	515	484	507	657
Safeco Ins Co of America	312	318	346	348	404
Shelby Casualty Ins Co	423	396	468	447	552
State Auto Property & Casualty Ins Co	314	340	422	416	462
State Farm Fire and Casualty Co	436	511	649	584	708
State Farm Mutual Automobile Ins Co	373	436	555	499	605
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Non - Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	1253	1263	1675	1241	1817
American Select Ins Co	610	709	664	692	900
Dairyland Ins Co	672	672	792	792	1020
General Insurance Co of America	626	642	698	700	816
Guaranty National Ins Co	620	605	620	800	743
Nationwide Assurance Co	649	719	748	700	1015
Nationwide Mutual Fire Ins Co.	591	667	701	610	839
State Auto National ins Co	662	662	688	637	780
West Virginia National Auto Ins Co	624	624	744	648	912

Annual Rates (\$) as of 1/1/05

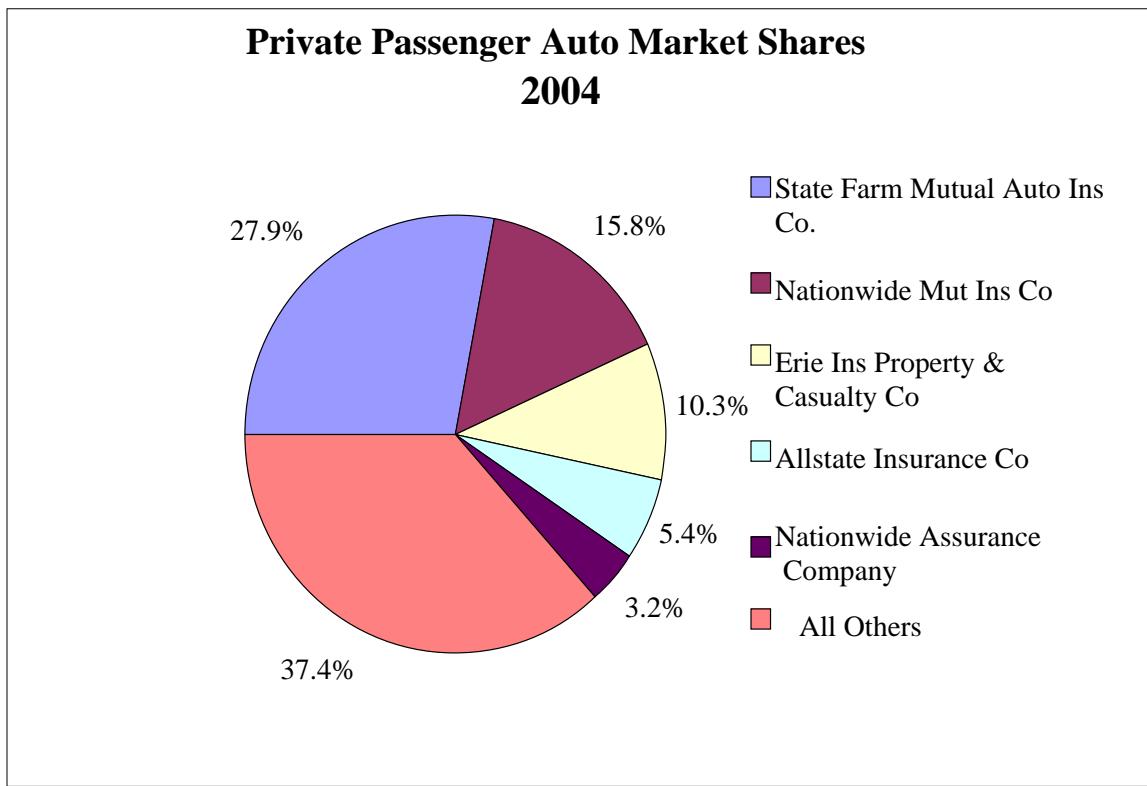
Discussion

This guidebook has provided a list of current auto rates throughout West Virginia. These rates are determined by many factors. On the list of factors is seat belt usage, hospital costs, driving congestion, competition, speed limit enforcement, and many others. To keep this list manageable, we discuss three factors that influence auto rates. These factors are: Auto company market shares, regional conditions throughout the state, and general levels of inflation.

1. Market Shares

The West Virginia auto insurance market is made up of a few dominant firms which account for a large part of the state's market, and many smaller firms which make up the fringe. This is shown in Figure 1.

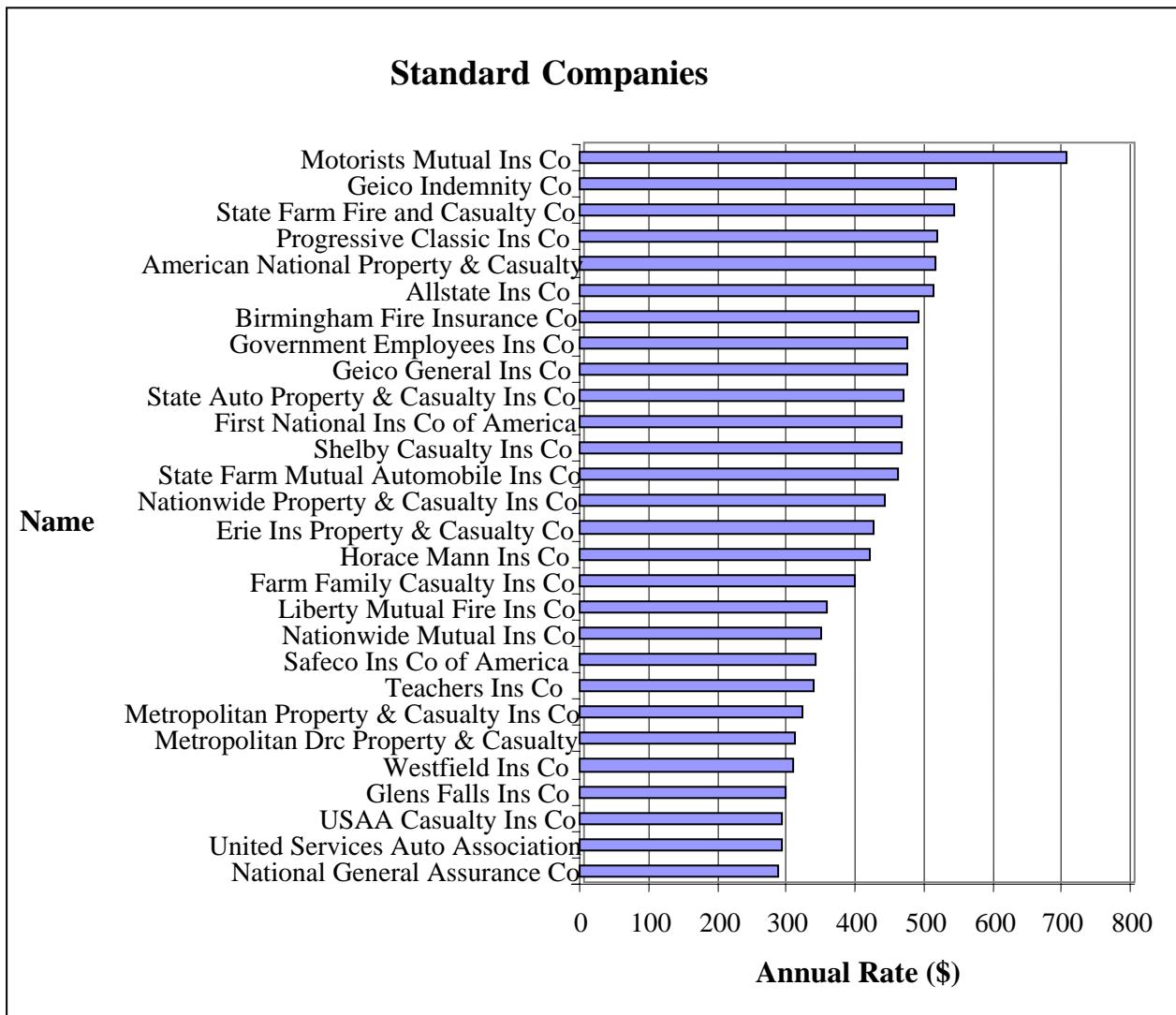
Figure 1. West Virginia Auto Market Shares



Source: National Association of Insurance Commissioners, Annual Reports, lines 19.2 and 21.1, 2004.

This pie chart shows the dominant firm, State Farm Mutual Auto Insurance Company, controls 27.9 percent of the market. The second carrier, Nationwide, is a distant second with 15.8 percent of the market. What are the consequences of this market structure? At first, we might think that the three dominant firms (each having 10 percent of the market or more) would be able to control the market to the detriment of all competitors. However when the companies are ranked by the rates they charge, the relationship between auto rates and market dominance is not so clear. This is shown graphically in Figure 2.

Figure 2. Standard Rates Ranked by Company



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

Figure 2 suggests that the market leaders are not systematically more expensive than the smaller firms. Namely, there is much variation in auto rates, and motorists are advised to get quotes from several insurance companies before making a decision to purchase.

2. Regional Differences in Auto Rates

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

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

<i>Metropolitan Area</i>	<i>Average Annual Rate (\$)</i>
Martinsburg	389
Morgantown	422
Clarksburg	426
Wheeling	467
Parkersburg	484
Charleston	502
Beckley	506
Huntington	511
Bluefield	518
Williamson	585
<i>Statewide Average</i>	<i>481</i>

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

Table 1 shows rates for a typical 35 year-old married male driver. Rates are highest in Williamson, approximately 50 percent higher than rates in Martinsburg for the same kind of driver. Moreover, Williamson's rates are 22 percent higher than the state average, whereas Martinsburg's are 19 percent below. The best explanation for this large rate disparity is that company losses tend to be much higher in Williamson-area than other places in the state.

3. Year-to-Year Changes in Rates

Last, we look at the rate of change in auto prices over the past two 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. To simplify the comparison, we select the median company rate for a 35-year old female driver in Charleston for the past three years. This is shown in Table 2.

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

<i>Median Company</i>	<i>Year</i>	<i>Annual Rate (\$)</i>	<i>% Change</i>
GEICO General Ins Company	2003	469	--
State Farm Mutual Auto Ins Co.	2004	485	3.4
State Farm Mutual Auto Ins Co.	2005	531	9.5

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

The average annual rate of price change is 6.4% over the past two years. This is significantly more than the 2.6 percent annual rate of inflation (Consumer Price Index) over the same years.

Summary

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

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